

June 13, 2024  
SBP-DR-CIRCULAR-2024-0022

Mr./ Ms.  
General Manager

**Subject:** Reporting Requirements Rule No. 2-2024

Dear Sir/Madam,

We refer to Rule No. 2-2024, dated 21<sup>st</sup> May 2024, “Whereby Article 12 of Rule No. 8-2010 on Comprehensive Risk Management is modified” so that banking entities report to the Superintendency about the dismissal, replacement, or resignation of the person in charge of the Risk Management Unit.

In this context, the bank entities will have a period of no more than ten (10) business days to make the communication referred to in the previous paragraph, which must be accompanied by the corresponding documentation as per the requirements mentioned in the paragraph of Article 12 of said Rule. This paragraph states the requirements to be fulfilled by the person in charge of the Risk Management Unit. The submission of the report and the documentation shall be emailed to [superbancos@superbancos.gob.pa](mailto:superbancos@superbancos.gob.pa) with the subject line: “Article 12 of Rule No. 8-2010.”

Regarding the information that banking entities shall report about the person in charge of the Risk Management Unit, the Superintendency of Banks has deemed it necessary to update some of the fields and include two (2) fields in the Bank Particulars Report (AT05), enclosed with this circular. The new fields are detailed below:

Field	Description	Format	Validation
(87) Appointment date of the person in charge of the Risk management Unit	(Temporary or permanent) appointment date of the person in charge of the bank’s Risk Management Unit	YYYYMMDD	Appointment date as per the official document
(88) Official email of the person in charge of the Risk Management Unit	Email address of the person in charge of the bank’s Risk Management Unit.	60-character varchar	No blank spaces or null figures allowed.

Starting January 2025, the new fields of (AT05) will be available so that the banking entities can send the required information to the Superintendency of Banks. The AT05 information requested will be sent within the first ten (10) business days of the month following the month to be reported.

For any queries regarding the updating of the Bank Particulars Report (AT05) structure, please email [soporte@superbancos.gob.pa](mailto:soporte@superbancos.gob.pa), addressing this Circular number as reference and including the name, position, email, and telephone number of the person making the query.

*“Solidez y confianza: garantes de los derechos de los consumidores bancarios”*

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[QR-CODE]

Official document signed with a Qualified Electronic Signature through the Superintendency of Banks of Panama’s Document Transparency System – TRANSDOC, in accordance with Law 83, dated 9 July 2012, and Executive Decree, dated 11 May 2018. Please use the QR Code or of the following URL address to verify the authenticity of this document: <https://sigob.superbancos.gob.pa/consulta?id=uFzoldk44hbJ6ZPCclNG3Cyn9Q%2F%2FcaDIB1Ej8RYvC78%3D>

We kindly request that you provide the necessary instructions to your staff to ensure compliance with these provisions.

Best regards,

(signed)  
Amauri A. Castillo  
Superintendent

Enc.: Bank Particulars Report Structure (AT05)

ARV/ldc