

February 11, 2025  
SBP-DR-CIRCULAR-2025-0012

Mr./ Ms.  
General Manager

Reference: Submission of Liquidity Reports  
(LS02) and (AT10).

Dear General Manager:

We would like to inform you that the Superintendency of Banks has deemed it appropriate to resume the biweekly submission of bank liquidity reports, in accordance with the authority established in Article 17 of Rule No. 4-2008 of July 24, 2008, regarding compliance with the legal liquidity ratio.

In this regard, banks are required to submit the **Liquidity Report (Atomo) (LS02)** in addition to the Liquidity Report (Atomo) (AT10), to report data related to the calculation of the liquidity ratio. These reports must be submitted to this Superintendency through the ITBANK system twice a week, as follows:

- **Liquidity Report (Atomo) (LS02):** This report must include liquidity figures as of the close of business on Tuesday of each week (or the second business day of the week) and be submitted by 12:00 noon on Wednesday (or the third business day of the week). The closing date must be maintained in the reporting file.

Consequently, each bank's liquidity data must be uploaded to the Superintendency of Banks' system by the specified deadline. The submission of the Asset and Liability Maturity Structure (EVAP) will not be required for the close of business on Tuesdays (or the second business day of the week).

- **Liquidity Report (Atomo) (AT10):** This report must continue to be submitted with liquidity figures as of the close of business on Friday of each week, with a submission deadline of 12:00 (midnight) on the following Sunday. This report must be submitted along with the Asset and Liability Maturity Structure (EVAP), ensuring that the closing date is maintained in the reporting files. Accordingly, each bank's liquidity data must be entered into the Superintendency of Banks' system by the first business day of the following week.

*"Solidez y confianza: garantes de los derechos de los consumidores bancarios"*

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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=JhMZ6DXE8AhMmkAczBayUI02QtOMLdFTMdR%2Bd00pT3g%3D>

The provisions related to the Liquidity Report (Atomo) (LS02) will take effect starting Tuesday, February 18, 2025.

We kindly request that the Manager provides the relevant instructions to the staff under his/her supervision to ensure compliance with this instruction.

Sincerely,

(Signed)  
Milton Ayón Wong  
Superintendent

ARV/ldc