

**Republic of Panama
Superintendency of Banks of Panama**

GENERAL RESOLUTION SBP-RG-0001-2022
(dated 6 July 2022)

“Whereby the reporting requirements for banks, banking groups, and bank holding companies under the home supervision of the Superintendency of Banks are updated”

THE SUPERINTENDENT OF BANKS
in use of his legal powers and

WHEREAS:

Pursuant to the issuance of Decree Law 2 dated 22 February 2008, the Executive Branch reedited Decree Law 9 dated 26 February 1998 and all its amendments as a sole text, and that this text was approved by means of Executive Decree 52 dated 30 April 2008, hereinafter referred to as the Banking Law;

Pursuant to Article 6 of the Banking Law, the Superintendency is responsible, in close collaboration with foreign supervisory bodies, if applicable, for ensuring that banks maintain sufficient liquidity and solvency ratios to discharge their obligations, as well as adequate procedures permitting the supervision and control of their national and international activities;

Pursuant to Article 91 of the Banking Law, the Superintendency of Banks is responsible for establishing the timeframe and format for the submission of reports to the Superintendency;

Pursuant to the provisions of Article 16 (14) of the Banking Law, establishing prevention programs that provide full cognizance of the financial condition of banks, as well as the verification of the truthfulness of the information submitted by banks to the Superintendency, are among the technical duties of the Superintendent;

Pursuant to Law 23 dated 27 April 2015 amended by Laws 21 of 2017, 70 of 2019, and 124 of 2020, measures were adopted for the prevention of money laundering, terrorism financing, and the financing of the proliferation of weapons of mass destruction;

Pursuant to the provisions of Article 22 of Law 23 of 2015, the Superintendency of Banks is responsible for supervising banks and trust companies, among other regulated individuals and legal financial entities on the prevention of money laundering, terrorism financing, and the financing of the proliferation of weapons of mass destruction;

Pursuant to Rule 10-2015 dated 27 July 2015 and its amendments, the parameters for preventing the misuse of banking and trust services that must be implemented by banks and trust companies, as well as the reporting that must be sent to the Superintendency for verification are established;

During the working sessions of the Superintendency, it became necessary and advisable to update the reporting requirements referred to in General Resolution SBP-RG-0002-2021 dated 15 January 2021 and to repeal the Resolution.

RESOLVES:

ARTICLE 1. CONTENTS, FORMAT, AND TIMEFRAME FOR THE SUBMITTAL OF INFORMATION TO THE SUPERINTENDENCY. Banks shall submit the information referred to in the Reports, BAN Tables and Documents, among other requirements described below, to the Superintendency:

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Code	Description	Issuer	Contents	Frequency	Format	Quantity to be Submitted	Remarks
AT02	Deposits Report	State-owned banks, general license banks, and international license banks	Breakdown of the deposits recorded by the bank on its books	Monthly, within the first ten (10) business days of the month following the month to be reported	ITBANK	1	The information must be submitted using the format provided by the Superintendency. Reference: Article 93 of the Banking Law; Circulars 47-2007 and 118-2021.
AT03	Loan Report	State-owned banks, general license banks, international license banks, and companies belonging to the banking group	Breakdown of the bank's Loan Portfolio	Monthly, within the first ten (10) business days of the month following the month to be reported	ITBANK	1	The information must be submitted using the format provided by the Superintendency. Reference: Article 91 (2) of the Banking Law; Rule 4-2013, amended by Rules 8-2014, 11-2019, and 5-2020; Board of Directors' General Resolution SBP-GJD-0003-2021; and Circulars 92-2014, 91-2020, 220-2020, 305-2020, and 96-2021.
AT04	Acquired Assets Report	State-owned banks, general license banks, and international license banks, as provided for in Rule 3-2009	Banks must submit the breakdown of assets acquired in payment for outstanding loans that the bank records on its books. This notification must be made once the award is properly filed with the Public Registry. The bank shall keep the documentation in its files at the disposal of the Superintendency	Monthly, within the first ten (10) business days of the month following the month to be reported	ITBANK	1	The information must be submitted using the format provided by the Superintendency. Reference: Article 101 of the Banking Law; Rule 3-2009 and Circular 47-2009.
AT05	Bank General Information Report	State-owned banks, general license banks, and international license banks	Bank general information	Monthly, within the first ten (10) business days of the month following the month to be reported	ITBANK	1	The information must be submitted using the format provided by the Superintendency. Reference: Article 91 (3) of the Banking Law; Rule 10-2000; Circulars 36-2004, 37-2005, 20-2006, 41-2007 (Format SB-OC-1), 45-2010, and 37-2011.
AT07	Monthly Liquidity Report	State-owned banks, general license banks, and international license banks	The bank's financial liquidity components	Monthly, within the first ten (10) business days of the month following the month to be reported	ITBANK	1	The information must be submitted using the format provided by the Superintendency. Reference: Articles 73 and 77 of the Banking Law.
AT08	Monthly Cash Report	State-owned banks, general license banks, and international license banks	Statement of the bank's monthly cash movements	Monthly, within the first ten (10) business days of the month following the month to be reported	ITBANK	1	The information must be submitted using the format provided by the Superintendency. Reference: Article 91 of the Banking Law; Law 23 of 2015; Executive Decree 363 of 2015 and Executive Decree 587 of 2015; Rule 10-2015, amended by Rules 1-2017, 13-2018, 2-2019, 4-2020, and 6-2022; Circular 23-2006.
AT09	Interest Rate Report	State-owned banks, general license banks, and international license banks	Reports the balances, due dates, and earnings/costs of productive assets, cost-generating debts, and contingency accounts	Monthly, within the first ten (10) business days of the month following the month to be reported	ITBANK	1	The information must be submitted using the format provided by the Superintendency. Reference: General Resolution 2-2000, amended by General Resolution 4-2000.
AT10	Liquidity Report	State-owned banks, general license banks, and international license banks	The bank's legal liquidity components	Weekly, with a Friday closing and a Sunday reporting deadline	ITBANK	1	The information must be submitted using the format provided by the Superintendency.

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							Reference: Chapter VI of Title III of the Banking Law; Rule 4-2008, amended by Rules 10-2009, 2-2011, 6-2015, 9-2018, 14-2019, and 12-2020; Circulars 10-2010, 112-2012, 78-2013, 86-2015, and 88-2021.
AT11	Weekly Cash Report	State-owned banks, general license banks, and international license banks	Weekly cash movements	Weekly, with a Sunday closing and a Wednesday reporting deadline	ITBANK	1	The information must be submitted using the format provided by the Superintendency. Reference: Article 91 of the Banking Law; Law 23 of 2015; Executive Decree 363 of 2015 and Executive Decree 57 of 2015; Rule 10-2015, amended by Rules 1-2017, 13-2018, 2-2019, 4-2020, and 6-2022; Circulars 23-2006 and 6-2016.
AT12	Collateral Report	State-owned banks, general license banks, international license banks, and companies belonging to the banking group	Breakdown of collaterals	Monthly, within the first ten (10) business days of the month following the month to be reported	ITBANK	1	The information must be submitted using the format provided by the Superintendency. Reference: Article 91 of the Banking Law; Rule 4-2013, amended by Rules 8-2014, 11-2019, and 5-2020; Circulars 92-2014 and 306-2020.
AT13	Bank Holding Companies	Bank holding companies of banks consolidating operations with a Holding Company established in the Republic of Panama	Consolidated financial statement, consolidated statement of overall profits, and consolidated statement of changes in capital	Quarterly, within sixty (60) calendar days following the end of the quarter to be reported	ITBANK	1	The information must be submitted using the format provided by the Superintendency. Article 91 of the Banking Law.
AT14	Financial Report for Currency Positions	State-owned banks, general license banks, and international license banks	Specify currency positions and value	Monthly, within the first ten (10) business days of the month following the month to be reported	ITBANK	1	The information must be submitted using the format provided by the Superintendency. Reference: Circulars 47-2011 and 58-2021.
AT15	Investment Instruments Report	State-owned banks, general license banks, and international license banks	Breakdown of the investments on the bank's books (classification, provisions, etc.)	Monthly, within the first ten (10) business days of the month following the month to be reported	ITBANK	1	The information must be submitted using the format provided by the Superintendency. Reference: Article 91 (2) of the Banking Law, Rule 3-2016, amended by Rules 8-2016, 11-2020, and 3-2022; Rule 2-2018, amended by Rules 4-2018, 10-2020, and 4-2022; and Rule 3-2018, amended by Rules 6-2019 and 1-2020; Circular 89-2011 and Letter SBP-DGR-N-4495-2018; Rule 12-2019.
AT21	Accounting Report	State-owned banks, general license banks, and international license banks	Breakdown of financial balance sheet statement, income statement and off-balance sheet operations in accordance with the Single Account Plan (SAP) of the Superintendency	Monthly, within the first ten (10) business days of the month following the month to be reported	ITBANK	1	The information must be submitted using the format provided by the Superintendency. Reference: Article 91 (1) of the Banking Law; Circulars 217-2020 and 305-2020.
BAN01	Branch offices table	State-owned banks, general license banks, and international license banks	Breakdown of the bank's branch offices	Monthly, within the first ten (10) business days of the month following the month to be reported	ITBANK	1	The information must be submitted using the format provided by the Superintendency. Reference: Article 91 of the Banking Law; Circular 20-2006.
BAN03	Economic Groups and Related Parties Table	The holding companies for banks under the home supervision of the Superintendency of	Information on the Economic Banking Group, individuals, and parties related to the bank	Quarterly, within thirty (30) calendar days following the end of the	ITBANK	1	The information must be submitted using the format provided by the Superintendency.

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		Banks of Panama and all banks that fall under the provisions of Rule 6-2009, amended by Rules 5-2013, 5-2016 and 10-2019; Rule 7-2014, amended by Rule 2-2016, must be reported		quarter to be reported			Reference: Articles 86, 95, 96, and 98 of the Banking Law; Rule 6-2009, amended by Rules 5-2013, 5-2016, and 10-2019; Rule 7-2014, amended by Rule 2-2016; Circulars 15-2004, 15-2010, 200-2015, and 39-2021.
BAN04	Lending and Deposit Rates Table	State-owned banks and general license banks	Established interest rates (nominal, not average) by credit sector and maturity for fixed-term deposits	Monthly, within the first ten (10) business days of the month following the month to be reported	ITBANK	1	The information must be submitted using the format provided by the Superintendency. Reference: Article 91 (3) of the Banking Law; Circular 45-2002.
BAN05	Credit Risk Capital Requirement Table	State-owned banks, general license banks, and international license banks under the home supervision of the Superintendency of Banks of Panama. The branch offices of foreign banks holding general licenses, foreign subsidiaries holding international licenses, or branch offices of foreign banks holding international licenses should not file this report	Credit Risk-weighted assets	Quarterly, within thirty (30) calendar days following the end of the quarter to be reported	ITBANK	1	The information must be submitted using the format provided by the Superintendency. Reference: Rule 1-2015, amended by Rules 13-2015 and 1-2021; Rule 4-2013, amended by Rules 8-2014, 11-2019, and 5-2020; and Rule 3-2016, amended by Rules 8-2016, 11-2020, and 3-2022; Circular 58-2016; Letter SBP-DGR-N-2693-2019.
BAN06	Off-balance Sheet Operations Table	State-owned banks, general license banks, and international license banks	Classification and provisions for Off-balance sheet operations (specifically, Contingent Operations)	Monthly, within the first ten (10) business days of the month following the month to be reported	ITBANK	1	The information must be submitted using the format provided by the Superintendency. Reference: Article 91 of the Banking Law and Rule 4-2013, amended by Rules 8-2014, 11-2019, and 5-2020; Circular 39-2021.
BAN07	Assets acquired by the bank and its subsidiaries	State-owned banks, general license banks, international license banks, as provided for in Rule 3-2009. Banks and their subsidiaries must fill out this report.	Acquisition of real property in payment for insolvent loans, under any method, within thirty (30) days following registration in the Public Registry	Monthly, within thirty (30) calendar days following the month to be reported	ITBANK	1	The information must be submitted using the format provided by the Superintendency. Reference: Article 101 of the Banking Law; Rule 3-2009; and Circular 47-2009.
BAN08	E-banking	General license banks and international license banks	Breakdown of the use of services and products through electronic means or channels	Monthly, within the first ten (10) business days of the month following the month to be reported	ITBANK	1	The information must be submitted using the format provided by the Superintendency. Reference: Rule 6-2011, amended by Rules 9-2014, 5-2021, and 2-2022; Circulars 18-2014, 44-2014, 117-2014, 132-2015, 102-2016, 89-2017, and 125-2017.
BAN09	Derivatives	State-owned banks, general license banks, and international license banks	Breakdown of the derivatives on the bank's books	Monthly, within the first ten (10) business days of the month following the month to be reported	ITBANK	1	The information must be submitted using the format provided by the Superintendency. Reference: Rule 11-2017; Circulars 90-2011 and 39-2021.
BAN10	Dynamic Provisions	All types of banks and banking groups	Breakdown of the calculations generating dynamic provisions	Quarterly, thirty (30) calendar days following the end of the	ITBANK	1	Reference: Rule 4-2013, amended by Rules 8-2014, 11-2019, and 5-2020; Circulars 92-2014, 200-2015, 58-2016, 51-2017, and 245-2020.

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				quarter to be reported			Note: The dynamic provision (Articles 36, 37, and 38 of Rule 4-2013) are suspended based on Board of Directors' Resolution SBP-GJD-0007-2020 date 16 July 2020 until the Superintendency of Banks revokes the temporary measure.
BAN11	Dormant assets and securities Report	State-owned banks, general license banks, and international license banks	Accounts and securities that have been dormant for over 5 years and belonging to clients whose whereabouts are unknown	Quarterly, within ten (10) business days following the end of each quarter	ITBANK	1	Reference: Article 215 of the Banking Law; Circulars 39-2004 and 54-2012; Rule 5-2009, amended by Rules 3-2013, 2-2014, and 5-2017.
BAN12, BAN13, and BAN14	Short-term liquidity coverage ratio (LCR) Table, High-Quality Liquid Assets (HQLA) fund Ancillary Table, and Cash Inflows and Outflows Ancillary Table	State-owned banks, general license banks, and international license banks under the home supervision of the Superintendency of Banks of Panama.	BAN12: Summary table containing the LCR calculation and its components. BAN13: Breakdown of qualified high-quality liquid assets to be included in the LCR calculation. BAN14: Breakdown of cash inflows and outflows in a 30-day timeframe, included in the LCR.	Monthly, within the first five (5) business days of every month.	ITBANK	1	Reference: Rule 2-2018, amended by Rules 4-2018, 10-2020, and 4-2022; Resolution SBP-RG-0003-2018; Circular 125-2018; and Letters SBP-DGR-N-3171-2018 and SBP-DGR-GRM-N-4879-2020.
BAN15	Operational Risk Capital Requirement Table	State-owned banks, general license banks, and international license banks under the home supervision of the Superintendency of Banks of Panama. The branch offices of foreign banks holding general licenses, foreign subsidiaries holding international licenses or branch offices of foreign banks holding international licenses should not file this report	The bank's Operational Risk-weighted assets	Quarterly, thirty (30) calendar days following the end of the quarter to be reported	ITBANK	1	Reference: Rule 1-2015, amended by Rules 13-2015 and 1-2021; Rule 3-2016, amended by Rules 8-2016, 11-2020, and 3-2022; and Rule 11-2018, amended by Rule 3-2019; Letter SBP-DGR-N-2693-2019; Circular 298-2020.
BAN16	Capital Adequacy Table	State-owned banks, general license banks, and international license banks under the home supervision of the Superintendency of Banks of Panama. The branch offices of foreign banks holding general licenses, foreign subsidiaries holding international licenses or branch offices of foreign banks holding international licenses should not file this report	Credit, Market, and Operational Risk-weighted assets Table	Quarterly, thirty (30) calendar days following the end of the quarter to be reported	ITBANK	1	Reference: Rule 1-2015, amended by Rules 13-2015 and 1-2021; Rule 4-2013, amended by Rules 8-2014, 11-2019, and 5-2020; Rule 3-2018, amended by Rules 6-2019 and 1-2020; Rule 11-2018, amended by Rule 3-2019; Rule 3-2016, amended by Rules 8-2016, 11-2020, and 3-2022; Letter SBP-DGR-N-2693-2019.
BAN17	Market Risk Capital Requirements Table	State-owned banks, general license banks, and international license banks under the home supervision of the Superintendency of Banks of Panama.	Market Risk-weighted assets	Quarterly, thirty (30) calendar days following the end of the quarter to be reported	ITBANK	1	Reference: Rule 1-2015 amended by Rules 13-2015 and 1-2021; Rule 3-2016 amended by Rules 8-2016, 11-2020, and 3-2022; and Rule 3-2018, amended by Rules 6-2019 and 1-2020; Letter SBP-DGR-N-2693-2019.

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		The branch offices of foreign banks holding general licenses, foreign subsidiaries holding international licenses or branch offices of foreign banks holding international licenses should not file this report					
BAN18	Market Risk Capital Requirements Ancillary [table]	State-owned banks, general license banks, and international license banks under the home supervision of the Superintendency of Banks of Panama. The branch offices of foreign banks holding general licenses, foreign subsidiaries holding international licenses or branch offices of foreign banks holding international licenses should not file this report	Ancillary [table] breaking down market risk capital requirements	Quarterly, thirty (30) calendar days following the end of the quarter to be reported	ITBANK	1	Reference: Rule 1-2015, amended by Rules 13-2015 and 1-2021; Rule 3-2016, amended by Rules 8-2016, 11-2020, and 3-2022; and Rule 3-2018, amended by Rules 6-2019 and 1-2020; Letter SBP-DGR-N-2693-2019.
BAN19	General Information on the Type of Financial Relationships Table	State-owned banks, general license banks, and international license banks	Report on the type of financial relationships [the bank] has with other entities (correspondent [banks] and other financial institutions)	Monthly, within the first ten (10) business days of the month following the month to be reported	ITBANK	1	Reference: Banking Law and Circulars 215-2020 and 315-2020
BAN21	Subsidiaries Table	State-owned banks, general license banks, and international license banks	Consolidated Bank Balance Sheet Statement and Bank Income Statement (Consolidation Sheet)	Monthly, within thirty (30) calendar days following the month to be reported	ITBANK	1	The information must be submitted using the format provided by the Superintendency. Reference: Circular 313-2020.
BAN22	Debt-to-income Ratio table	State-owned banks and general license banks	Information of active debtors on their income that allows measuring their level of indebtedness	Semi-annually, within the last ten (10) business days of each semester (June and December)	ITBANK	1	Reference: Circular 51-2022 Note: Reporting requirement as of June 2023.
SBP-CF-01	Report issued by the Board of Directors of the holding of the banking group shares	Board of Directors holding the banking group shares	Banking group's compliance with global and risk concentration limits	Annually, within ninety (90) calendar days following the fiscal year-end	TIDSO (in Excel format)	1	Reference: Rule 7-2014 and Circulars 200-2015 and 279-2020.
MA-GB	Annual report	Board of Directors holding the banking group shares	Annual report containing corporate information of the banking groups' risk and financial management	Annually, within one hundred and twenty (120) calendar days following the fiscal year-end	TIDSO (in .PDF format)	1	Reference: Rule 7-2014 and Circulars 200-2015 and 279-2020
EVAP	Assets and Liabilities Maturity Report	State-owned and general license banks	Breakdown of maturity dates for assets and liabilities making up the liquidity portfolio	Weekly, with a Friday closing and a Sunday reporting deadline	ITBANK	1	The information must be submitted using the format provided by the Superintendency. Reference: Article 76, Article 91 (3), and Article 93 of the Banking Law; Circulars 60-2008, 10-2010, and 86-2015.
TR01	Wire Transfer Report	State-owned banks, general license banks, and	Breakdown of all cross-border wire	Monthly, within the first ten (10)	ITBANK	1	Reference: Law 23 of 2015; Rule 2-2017, amended by Rule 4-2017; Rule 10-2015, amended

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		international license banks	transfers conducted by the bank	business days of the month following the month to be reported			by Rules 1-2017, 13-2018, 2-2019, 4-2020 and 6-2022; Circulars 106-2015, 66-2016, and 131-2021.
ADECAP	Capital Adequacy (Annual Certification)	Foreign banks and international license banks branch offices subjected to host supervision must submit an Annual Certification	Certification issued by the external auditors or supervisory body of the parent company	Annually, within three (3) months following the bank's fiscal year-end	TIDSO (in .PDF format)	1	Reference: Rule 1-2015, amended by Rules 13-2015 and 1-2021; Circular 42-2022.
EFA	Audited Financial Statements	State-owned banks, general license banks, and international license banks	Audited financial statements with their respective explanatory notes and affidavits	Annually, within three (3) months following the bank's fiscal year-end	TIDSO (in .PDF format)	1	Reference: Article 87 of the Banking Law and Rules 1-2010, 2-2021, and 6-2021; Circulars 81-2016, 35-2020, and 137-2021.
EFA-CM	Parent Company's Audited Financial Statements	Foreign banks and international license banks branch offices	Parent company's consolidated financial statements	Annually, within three (3) months following the bank's fiscal year-end	TIDSO (in .PDF format)	1	Reference: Article 86 of the Banking Law; Circulars 35-2020 and 66-2020.
EFS	Reviewed/ Audited Semi-annual Comparative Financial Statements of Economic Groups. This requirement does not apply to branch offices of foreign banks holding general licenses or international licenses	State-owned banks, general license banks, and international license banks	Reviewed/ Audited Financial Statements with their respective explanatory notes	For semi-annual reviewed statements within sixty (60) calendar days following the end of the semester. For semi-annual audited statements, within ninety (90) calendar days following the bank's fiscal year-end.	TIDSO (in .PDF format)	1	The semi-annual Financial Statement that is different from the fiscal year-end must be submitted only with the review opinion of the Holding Company's auditing firm, not audited. Reference: Article 86 of the Banking Law; Rules 2-2021 and 6-2021; Circulars 14-2001 and 35-2020.
EFT	Unaudited Quarterly Consolidated Financial Statements of the bank	State-owned banks, general license banks, and international license banks	Quarterly consolidated financial statements with their respective explanatory notes	Quarterly, within thirty (30) calendar days following the end of each quarter	TIDSO (in .PDF format)	1	If the bank does not consolidate reports, it must submit the financial statements for the bank in Panama only. Reference: Articles 89 and 90 of the Banking Law; Rules 2-2021 and 6-2021; Circulars 30-2001 and 32-2003 and must include consolidated formats A, B, C, D, E, and F; Circulars 165-2014, 166-2014, and 35-2020.
SB-CAP-A	Format "A"	State-owned banks, general license banks, and international license banks	Report on the maturity profile of the loan portfolio by type, sector, payment compliance	Quarterly, within thirty (30) calendar days following the end of each quarter	TIDSO (in Excel format)	1	The bank must not submit this template if the information that must be reported is already included in the notes for the unaudited quarterly and audited financial statements (EFT and EFA, in Spanish). If the information for the fiscal year-end is not included in the notes of the audited financial statements (EFA, in Spanish), then this template must be submitted signed by the auditing firm. Reference: Circulars 30-2001, 32-2003, 165-2014, and 35-2020.
SB-CAP-B	Format "B"	State-owned banks, general license banks, and international license banks	Report on the maturity profile of current loans according to the remaining contracted period	Quarterly, within thirty (30) calendar days following the end of each quarter	TIDSO (in Excel format)	1	The bank must not submit this template if the information that must be reported is already included in the notes for the unaudited quarterly and audited financial statements (EFT and EFA, in Spanish). If the information for the fiscal year-end is not included in the notes of the audited financial

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							statements (EFA, in Spanish), then this template must be submitted signed by the auditing firm. Reference: Circulars 30-2001, 32-2003, 165-2014, and 35-2020.
SB-CAP-C	Format "C"	State-owned banks, general license banks, and international license banks	Report on the age of the nonperforming loan portfolio	Quarterly, within thirty (30) calendar days following the end of each quarter	TIDSO (in Excel format)	1	The bank must not submit this template if the information that must be reported is already included in the notes for the unaudited quarterly and audited financial statements (EFT and EFA, in Spanish). If the information for the fiscal year-end is not included in the notes of the audited financial statements (EFA, in Spanish), then this template must be submitted signed by the auditing firm. Reference: Circulars 30-2001, 32-2003, 165-2014, and 35-2020.
SB-CAP-D	Format "D"	State-owned banks, general license banks, and international license banks	Report on the loan portfolio by type, activity, and classification category	Quarterly, within thirty (30) calendar days following the end of each quarter	TIDSO (in Excel format)	1	The bank must not submit this template if the information that must be reported is already included in the notes for the unaudited quarterly and audited financial statements (EFT and EFA, in Spanish). If the information for the fiscal year-end is not included in the notes of the audited financial statements (EFA, in Spanish), then this template must be submitted signed by the auditing firm. Reference: Circulars 30-2001, 32-2003, 165-2014, and 35-2020.
SB-CAP-E	Format "E"	State-owned banks, general license banks, and international license banks	Report on the breakdown of loan portfolio provisions by type and classification category	Quarterly, within thirty (30) calendar days following the end of each quarter	TIDSO (in Excel format)	1	The bank must not submit this template if the information that must be reported is already included in the notes for the unaudited quarterly and audited financial statements (EFT and EFA, in Spanish). If the information for the fiscal year-end is not included in the notes of the audited financial statements (EFA, in Spanish), then this template must be submitted signed by the auditing firm. Reference: Circulars 30-2001, 32-2003, 165-2014, and 35-2020.
SB-CAP-F	Format "F"	State-owned banks, general license banks, and international license banks	Control of loans over 90 days in arrears	Quarterly, within thirty (30) calendar days following the end of each quarter	TIDSO (in Excel format)	1	The bank must not submit this template if the information that must be reported is already included in the notes for the unaudited quarterly and audited financial statements (EFT and EFA, in Spanish). If the information for the fiscal year-end is not included in the notes of the audited financial statements (EFA, in Spanish), then this template must be submitted signed by the auditing firm. Reference: Circulars 30-2001, 32-2003, 165-2014, and 35-2020.
SBP-DAE-01	Notice of the Bank's Contracting of	State-owned banks, general license banks,	Name of the appointed External Auditing Firm	Within seven (7) calendar days following	Electronically	1	Reference: Rule 4-2010, amended by Rules 9-2010 and

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	External Auditors	international license banks, and holding companies of banking groups under the home supervision of the Superintendency of Banks		the appointment			3-2015, Circulars 129-2013 and 62-2019.
SBP-DAE-02	Breakdown of the Bank's External Auditing Team	State-owned banks, general license banks, international license banks, and holding companies of banking groups under the home supervision of the Superintendency of Banks	Name of the external auditors and details on the members of the auditing team, as well as any changes to the team	Within sixty (60) days prior to the beginning of the annual audit	Electronically	1	Reference: Rule 4-2010, amended by Rules 9-2010 and 3-2015, Circulars 129-2013 and 62-2019.
CJD-RM	Board of Directors' Certification	State-owned banks, general license banks, and international license banks under the home supervision of the Superintendency of Banks of Panama	Certification issued by the board of directors stating that the bank does not have instruments in its trading books that apply for the calculation of the market risk capital requirement	Annually, within thirty (30) calendar days following the bank's fiscal year-end	TIDSO (in .PDF format)	1	Reference: Rule 3-2018, amended by Rules 6-2019 and 1-2020; Circular 42-2022.
CAIV	Securities (Annual Certification)	Foreign banks and international license banks branch offices under the host supervision of the Superintendency	Certification issued by the Parent Company or responsible Regional Office	Annually, within three (3) months following the bank's fiscal year-end	TIDSO (in .PDF format)	1	Reference: Rule 12-2019; Circular 42-2022.
IF01	CMS (Complaints Management System) Claims	State-owned banks, general license banks	Claims received and processed by CMS	Quarterly, within ten (10) business days following the end of each quarter	ITBANK	1	Reference: Chapter IV of Title VI of the Banking Law; Rule 3-2008 amended by Rule 8-2020; and Circular 20-2010.
CCR	Contracting of Credit Risk Rating Agencies	New general license or international license banks	Notice of intent of contracting a specific Credit Risk Rating Agency, with the prior approval of the Board of Directors	Thirty (30) days following approval by the Board of Directors	E-mail: superbankcos@superbankcos.gob.pa	1	Reference: Rule 2-2010, amended by Rule 6-2010; Circular 44-2022.
CDR	Credit Risk Rating	State-owned banks, general license banks, and international license banks	Copy of the Credit Risk Rating published in a newspaper with nationwide circulation	Within five (5) days following the publication	TIDSO (in .PDF format)	1	Reference: Rule 2-2010, amended by Rule 6-2010; Circulars 25-2010, 45-2011, and 279-2020.
CDC	Compliance Certification	State-owned banks, general license banks, and international license banks under the home supervision of the Superintendency and branch offices of foreign banks	Board of Directors' Compliance Certification	Annually, within sixty (60) days following the bank's fiscal year-end	TIDSO (in .PDF format)	1	Reference: Rule 8-2010 amended by Rule 9-2017; Circular 42-2022.
RCC	Consolidated Portfolio Report	Banks with subsidiaries consolidating [operations] in Panama	Report on the credit and contingency operations of the bank and its subsidiaries	Monthly, thirty (30) calendar days following the month to be reported	TIDSO (in Excel format)	1	Reference: Rule 4-2013, amended by Rules 8-2014, 11-2019, and 5-2020; Circular 283-2020.
RFCE	Electronic Channels Fraud Report	State-owned banks, general license banks, and international license banks	Encrypted report of actual or attempted fraud events that were detected in electronic channels or through intelligence systems, measures to prevent them, and evidence that banks potentially affected have been warned	Within five (5) business days following the date the bank became aware of the event, even tentatively	E-mail: soporte@superbankcos.gob.pa	1	Reference: Rules: 6-2011, amended by Rules 9-2014, 5-2021, and 2-2022; and Rule 3-2012; Circulars 63-2010, 16-2011, and 125-2020.
CCPM	Law 56 of 2017 Compliance Questionnaire	State-owned banks, general license banks, and	Law 56 of 2017 Compliance Questionnaire (participation of	Annually, within the first ten (10) calendar days	E-mail: soporte@superbankcos.gob.pa	1	Reference: Law 56 of 2017; Executive Decree 241-A of 2018; Rule 5-2011, amended by Rules 4-2012, 5-2014, and 8-

TRANSLATION

Code	Description	Issuer	Contents	Frequency	Format	Quantity to be Submitted	Remarks
		international license banks. The provisions of Rule 8-2019 will not apply to branch offices of foreign banks and international license banks under the host supervision of the Superintendency	women in boards of directors)	reporting the information of the preceding year	ancos.go.b.pa		2019; Circulars 90-2019 and 94-2019.
GC	Corporate Governance (Annual Certification)	Foreign banks and international license banks branch offices under the host supervision of the Superintendency	Certification issued by the Parent Company or responsible Regional Office	Annually, within three (3) months following the bank's fiscal year-end	TIDSO (in .PDF format)	1	Reference: Rule 5-2011, amended by Rules 4-2012, 5-2014, and 8-2019; Circular 42-2022.
CRC	Credit risk management certification (Annual Certification)	Foreign banks and international license banks branch offices under the host supervision of the Superintendency	Credit risk management and administration compliance certification issued by the parent company or the responsible regional office	Annually, within three (3) months following the bank's fiscal year-end	TIDSO (in .PDF format)	1	Reference: Rule 4-2013, amended by Rules 8-2014, 11-2019, and 5-2020; Circular 42-2022.
CA	Auditing Committee (Annual Certification)	Foreign bank branch offices	Certification issued by the Chairman of the Auditing Committee of the Parent Company	Annually, within three (3) months following the bank's fiscal year-end	TIDSO (in .PDF format)	1	Reference: Rule 4-2010, amended by Rule 9-2010 and Rule 3-2015; Circular 42-2022.
RO-01	Operational Risk Report	State-owned banks, general license banks, and international license banks under home supervision	Operational Risk database	Annually, by January 31 of each year	ITBANK	1	Reference: Rule 11-2018, amended by Rule 3-2019.
RO-IA	Operational Risk Management Report	State-owned banks, general license banks, and international license under home supervision	Annual report	Annually, by January 31 of each year	E-mail informesROP@superbanco.s.gob.pa	1	Reference: Rule 11-2018, amended by Rule 3-2019; Resolution SBP-RG-0192-2019; and Circular 120-2019.
RO-MP	Operational Risk Management Manual and Business Continuity Plan	State-owned banks, general license banks, and international license banks under home supervision	Operational Risk Management Manual and Business Continuity Plan	Annually, by January 31 of each year. Additionally, they must submit in a timely manner any updates or changes made to the manual	E-mail informesROP@superbanco.s.gob.pa	1	Reference: Rule 11-2018, amended by Rule 3-2019; and Circular 120-2019.
RO-IAI	Operational Risk Internal Audit Report	State-owned banks, general license banks, and international license banks under home supervision	Operational risk-related findings	Annually, by January 31 of each year.	E-mail informesROP@superbanco.s.gob.pa	1	Reference: Rule 11-2018, amended by Rule 3-2019 and Circular 120-2019. Letter SBP-DGR-GRO-N-5202-2019.
CCC	Credit Committee Composition (Annual Certification)	Foreign banks and international license banks branch offices under the host supervision of the Superintendency	Annual certification issued by their external auditors	Annually, within three (3) months following the bank's fiscal year-end	TIDSO (in .PDF format)	1	Reference: Rule 4-2013, amended by Rules 8-2014, 11-2019, and 5-2020; Circular 42-2022.
CCJD	Board of Directors Compliance Certificate	Bank holding company under the home supervision of the Superintendency	Compliance certificate issued by the Board of Directors	Annually, within ninety (90) calendar days following the bank's fiscal year-end	TIDSO (in .PDF format)	1	Reference: Rule 7-2014. The information must be submitted from the end of the relevant fiscal year. Circular 42-2022.
INF-CAP	Future Capital Needs Report	State-owned banks, general license banks, and international license banks	Future capital needs report, according to the business model of each bank.	At least every three (3) years within three (3) months	TIDSO (report in .PDF format and	1	Reference: Rule 1-2015, amended by Rules 13-2015 and 1-2021; Circulars 37-2020, 52-2020, 216-2020, and 277-2020.

Code	Description	Issuer	Contents	Frequency	Format	Quantity to be Submitted	Remarks
		under home supervision and bank holding companies of banking groups under the home supervision of the Superintendency of Banks	Including an Annex that must be submitted in Excel format	following the bank's fiscal year-end	Annex in Excel format)		
CAI	Internal Audit Questionnaire	State-owned banks, general license banks, and international license banks	Assesses the effectiveness of the bank's internal audit function	Annually, within the first ten (10) business days following the cut-off date established (September 30 of each year)	TIDSO	1	Reference: Circular 301-2020
CAO-OR	Annual Operations Questionnaire	Representation license banks	Annual Operations Questionnaire	Annually, by January 31 of each year, with cut-off date December 31 of each year	TIDSO	1	Reference: Circular 54-2021.
INF-PGBO	'Banca de Oportunidades' Guarantee Program Report	Banco Nacional de Panamá and Caja de Ahorros	'Banca de Oportunidades' Guarantee Program Report describing the portfolio under this program and its delinquency status or any other additional information the Superintendency may request. Including an Annex that must be submitted in Excel format	Semi-annually, within the first ten (10) business days of January and July of each year	TIDSO	1	Reference: Board of Directors' General Resolution SBP-GJD-0001-2021; Circular 64-2021.
CCJD (PD)	Board of Directors' Compliance Certificate	Banks established in the Republic of Panama	The bank complies with Data Privacy provisions and other provisions included in the law	Annually, within sixty (60) days following the bank's fiscal year-end	TIDSO (in .PDF format)	1	Reference: Rule 1-2022; Circular 42-2022

ARTICLE 2. CONTENTS, FORMAT, AND TIMEFRAME FOR THE SUBMITTAL OF INFORMATION TO THE SUPERINTENDENCY. Banks and trust companies shall submit the following information to the Superintendency:

Code	Description	Issuer	Contents	Frequency	Format	Quantity to be Submitted	Remarks
MPBC	Anti-money laundering Manual	State-owned banks, general license banks, and international license banks	Anti-money Laundering Manual	Annually, by January 30 of each year	TIDSO	1	Reference: Rule 10-2015, amended by Rules 1-2017, 13-2018, 2-2019, 4-2020, and 6-2022; Circulars 193-2015, 7-2017, and 115-2018.
MCRC	Customer Risk Classification Method	State-owned banks, general license banks, and international license banks	Customer Risk Classification Method	Annually, by January 30 of each year	TIDSO	1	Reference: Rule 10-2015, amended by Rules 1-2017, 13-2018, 2-2019, 4-2020, and 6-2022; Circulars 193-2015, 7-2017, and 115-2018.
ER	Bank's Risk Assessment	State-owned banks, general license banks, and international license banks	Bank's Risk Assessment	Annually, by January 30 of each year	TIDSO	1	Reference: Rule 10-2015, amended by Rules 1-2017, 13-2018, 2-2019, 4-2020, and 6-2022; Circulars 136-2016 and 115-2018.
OFAC List	OFAC List Review Certification	State-owned banks, general license banks, and international license banks	Proof of the Bank's monthly review of the OFAC Internet site	Monthly, within the first ten (10) business days of the month following the month to be reported	TIDSO	1	Reference: Rule 10-2015, amended by Rules 1-2017, 13-2018, 2-2019, 4-2020, and 6-2022; Circulars 13-2002, 64-2016, and 115-2018.
PB01	Factor Report	State-owned banks, general license banks, and international license banks	Statistical information related to money laundering, terrorism financing, and	Monthly, by the 30 th or 31 st day of the month following the	ITBANK	1	Reference: Law 23 of 2015, Circulars: 28-2017, 74-2018, and 296-2020.

Code	Description	Issuer	Contents	Frequency	Format	Quantity to be Submitted	Remarks
			financing of the proliferation of weapons of mass destruction risk	month to be reported. (The cut-off date will be the last day of each month)			
PB02	AML General Data Report	State-owned banks, general license banks, and international license banks	Entity's general and organizational data	Monthly, by the 30 th or 31 st day of the month following the month to be reported. (The cut-off date will be the last day of each month)	ITBANK	1	Reference: Law 23 of 2015, Circulars: 28-2017, 74-2018, and 296-2020.
CPBC	AML/CFT/WMD Self-assessment Questionnaire	State-owned banks, general license banks, and international license banks	AML/CFT/WMD self-assessment questionnaire with the relevant supporting documents	Annually, within the first ten (10) business days following the cut-off date established by December 31 of each year	TIDSO	1	Reference: Law 23 of 2015; Circulars 99-2018, 115-2018, and 109-2019.
RE01	[Debit/credit] Card withdrawal report	State-owned banks, general license banks, and international license banks	Volume of withdrawals (amount and number of transactions) conducted in ATMs located abroad that must be broken down in SB110 Table	Monthly, within the first ten (10) business days following the cut-off date of each period. (The cut-off date will be the last day of each month)	ITBANK	1	Reference: Law 23 of 2015; Circular 130-2021.
OE02	Colon Free Trade Zone cash operations report	State-owned banks, general license banks, and international license banks	Volume of cash deposited in Colon Free Trade Zone-based companies, in Colon Free Trade Zone-based bank branch offices (Z), and cash deposited by Colon Free Trade Zone-based companies in any bank branch office located outside the Colon Free Trade Zone (O)	Monthly, within the first ten (10) business days following the cut-off date of each period. (The cut-off date will be the last day of each month)	ITBANK	1	Reference: Law 23 of 2015; Circular 130-2021.

ARTICLE 3. PARAMETERS FOR THE SUBMITTAL OF INFORMATION. The information that banks submit to the Superintendency through the Reports, BAN Tables, electronically, or in hardcopy must be prepared and certified pursuant to the provisions of the Banking Law, the Anti-money laundering Law, Rules, Resolutions, and Circulars in force on the date the information is submitted to the Superintendency.

If a due date falls on a holiday, it is understood that it is extended until the next business day, according to the timeframe of each report and/or information.

PROVISO: The Superintendency of Banks may establish new parameters regarding the timeframe and/or the format for submitting the information contained in Articles 1 and 2 at any time.

ARTICLE 4. CORRECTIONS TO THE INFORMATION ALREADY SUBMITTED TO THE SUPERINTENDENCY. The banks must submit corrections to discrepancies detected and advised by the Superintendency on the information sent in previous periods, as well as any required adjustments to the current month, by the end of the following month.

Banks must submit adjustments or reclassifications related to audited information for the fiscal year-end within ten (10) business days following the three (3) months established by the Law.

ARTICLE 5. QUALITY OF INFORMATION. The Reports and BAN Tables submitted to the Superintendency in hardcopy or electronically by banks must be properly prepared and certified by the manager of the relevant operating area. Therefore, it is the bank's responsibility to ensure

that there are no inconsistencies or mistakes between the information kept in the bank's files and the information submitted, to meet each of the parameters established in the provisions regulating the format and submittal of information to the Superintendency.

ARTICLE 6. SANCTIONS. Failure to comply with the provisions on format, certification, accuracy, and submittal of the information established in the Banking Law, the AML Law, Rules, Resolutions, and Circulars, as well as failure to comply with the submittal of information, or the submittal of erroneous data shall be punished pursuant to Title IV of the Banking Law and Title IX of Law 23 dated 27 April 2015.

ARTICLE 7. RESCISSION. This General Resolution rescinds General Resolution SBP-RG-0002-2021 dated 15 January 2021.

ARTICLE 8. EFFECTIVE DATE. This General Resolution shall enter into force upon its enactment.

Given in Panama City on the sixth (6th) day of July, two thousand twenty-two (2022).

FOR COMMUNICATION, PUBLICATION AND ENFORCEMENT,

THE SUPERINTENDENT OF BANKS,



ARV/adec