

Republic of Panama
Superintendency of Banks of Panama

RESOLUTION SBP-RG-R-2024-00375
July 19, 2024

“By means of which the information requirements for banks, banking groups, and holders of bank shares under the supervisory authority of the Superintendency of Banks are updated.”

THE SUPERINTENDENT OF BANKS,
In exercise of its legal powers, and

WHEREAS:

Following the enactment of Decree Law No. 2 of February 22, 2008, the Executive Branch prepared a Consolidated Text of Decree Law No. 9 of February 26, 1998, and all its amendments, approved by Executive Decree No. 52 of April 30, 2008, hereinafter referred to as the Banking Law.

In accordance with Article 6 of Banking Law, it is the responsibility of this Superintendency to ensure that banks maintain appropriate solvency and liquidity ratios to meet their obligations, as well as adequate procedures that enable the supervision and control of their domestic and international activities, in close cooperation with foreign supervisory bodies, where applicable.

Pursuant to Article 91 of the Banking Law, it is the Superintendency of Banks' responsibility to establish the timeframe and method for submitting reports to this Superintendency.

As stated in Article 16 (14) of Banking Law, among the technical roles of the Superintendent is the establishment of preventive programs that allow for an understanding of the financial condition of banks, as well as the verification of the accuracy of the information submitted by banks to the Superintendency.

By means of Law No. 23 of April 27, 2015, as amended by Laws No. 21 of 2017, No. 70 of 2019, and No. 124 of 2020, measures were adopted to prevent money laundering, terrorist financing, and the financing of the proliferation of weapons of mass destruction.

Pursuant to Article 22 of Law No. 23 of 2015, it is the Superintendency of Banks' responsibility to supervise banks and trust companies, among other financial reporting entities—whether natural or legal persons—in matters related to the prevention of money laundering, terrorist financing, and financing of the proliferation of weapons of mass destruction.

Rule No. 10-2015 of July 27, 2015, and its amendments establish parameters for the prevention of misuse of banking and fiduciary services, which must be implemented by banks and trust companies, as well as information requirements that must be submitted to this Superintendency for verification purposes.

In internal working sessions of this Superintendency, the need and convenience of updating the information requirements referred to in General Resolution No. SBP-RG-0001-2022 of July 6, 2022, has been highlighted, as well as the revoke of said Resolution.

RESOLVES:

ARTICLE 1. CONTENT, FORMAT, AND FREQUENCY OF INFORMATION SUBMISSION TO THE SUPERINTENDENCY. Banks shall submit to the Superintendency information concerning the Reports, BAN Tables, Statements, and other requirements described below.

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Code	Description	Sender	Content	Frequency	Format	Quantity to be sent	Observation
AT02	Deposits Report (Átomos)	State-owned banks, general license banks and international license banks	Details of the deposits recorded by the bank in its books	Monthly, the first ten (10) business days of the month following the reported month	ITBANK	1	<p>The information must be submitted according to the structure established by the Superintendency.</p> <p>Reference: Article 93 of the Banking Law; Circulars 47-2007 and 118-2021.</p>
AT03	Credit Report (Átomos)	State-owned banks, general license banks, international license banks and banking group companies	Detail information on the bank's loan portfolio	Monthly, the first ten (10) business days of the month following the reported month	ITBANK	1	<p>The information must be submitted according to the structure established by the Superintendency.</p> <p>Reference: Article 91 (2) of the Banking Law; Rule 4-2013 amended by Rule 8-2014, 11-2019, and 5-2020; General Resolution of the Board of Directors SBP-GJD-0003-2021; Circulars 92-2014, 91-2020, 220-2020, 305-2020, 96-2021, 84-2022, and 50-2023.</p>
AT04	Acquired Goods Report (Átomos)	State-owned banks, general license banks, international license banks, as per Rule 3-2009	<p>Banks must submit details of the assets acquired in compensation for outstanding loans recorded in their accounting records.</p> <p>This communication must be made once the document evidencing the award is duly registered in the Public Registry. The bank must keep the documentation in its files and make it available to this Superintendency.</p>	Monthly, the first ten (10) business days of the month following the reported month	ITBANK	1	<p>The information must be submitted according to the structure established by the Superintendency.</p> <p>Reference: Article 101 of the Banking Law; Rule 3-2009; Circular 47-2009.</p>
AT05	Bank Information Report (Átomo)	State-owned banks, general license banks and international license banks	General bank information	Monthly, the first ten (10) business days of the month following the reported month	ITBANK	1	<p>The information must be submitted according to the structure established by the Superintendency.</p> <p>Reference: Section 3 of Article 91 of the Banking Law; Rule 10-2000, Rule 1-2022, and Rule 2-2024; Circulars 36-2004, 37-2005, 20-2006, 41-2007 (Form SB-OC-1), 45-2010, 37-2011, 71-2022, 2024-0020, and 2024-0022.</p> <p>Note: Requirements for Circular 2024-0022, effective January 2025.</p>

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AT07	Monthly Liquidity Report (Átomos)	State-owned banks, general license banks and international license banks	Items that make up the bank's financial liquidity	Monthly, the first ten (10) business days of the month following the reported month	ITBANK	1	<p>The information must be submitted according to the structure established by the Superintendency.</p> <p>Reference: Articles 73 and 77 of the Banking Law.</p>
AT08	Monthly Cash Report (Átomos)	State-owned banks, general license banks and international license banks	Statements of the bank's monthly cash movements	Monthly, the first ten (10) business days of the month following the reported month	ITBANK	1	<p>The information must be submitted according to the structure established by the Superintendency.</p> <p>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 Rule 1-2017, 13-2018, 2-2019, 4-2020, and 6-2022; Circular 23-2006.</p>
AT09	Rates Report (Átomos)	State-owned banks, general license banks and international license banks	Reports the balances, maturities and returns/costs of productive assets, cost-generating liabilities and contingent accounts	Monthly, the first ten (10) business days of the month following the reported month	ITBANK	1	<p>The information must be submitted according to the structure established by the Superintendency.</p> <p>Reference: General Resolution 2-2000, amended by General Resolution 4-2000.</p>
AT10	Liquidity Report (Átomos)	General license banks, State-owned banks and international license banks	Items that make up the bank's legal liquidity	Weekly, at the close of every Friday with a reporting deadline of Sunday	ITBANK	1	<p>The information must be submitted according to the structure established by the Superintendency.</p> <p>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, and 86-2015.</p>
AT11	Weekly Cash Report (Átomos)	State-owned banks, general license banks and international license banks	Weekly cash movements	Weekly, at the close of every Sunday with a reporting deadline of Wednesday	ITBANK	1	<p>The information must be submitted according to the structure established by the Superintendency.</p> <p>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; Circulars 23-2006 and 6-2016.</p>
AT12	Guarantee Report (Átomos)	State-owned banks, general license banks, international license banks and banking group companies	Details of the guarantees	Monthly, the first ten (10) business days of the month following the reported month	ITBANK	1	<p>The information must be submitted according to the structure established by the Superintendency.</p> <p>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.</p>
AT13	Bank shareholder	Bank shareholder of banks that consolidate	Consolidated statement of financial position, consolidated	Quarterly, within sixty (60) calendar days following the closing of the	ITBANK	1	<p>The information must be submitted according to the structure established by the Superintendency.</p>

		their operations with a holding company established in the Republic of Panama	statement of comprehensive income and consolidated statement of changes in equity	corresponding quarter			Reference: Article 91 of the Banking Law.
AT14	Financial Report of Currency Positions (Átomos)	State-owned banks, general license banks and international license banks	Specify the currency positions and their amounts	Monthly, the first ten (10) business days of the month following the reported month	ITBANK	1	The information must be submitted according to the structure established by the Superintendency. Reference: Circulars 47-2011 and 58-2021.
AT15	Investment Instrument Report (Átomo)	Statutory banks, general license banks, and international license banks	Details of the investment information recorded by the bank in its books (classification, provisions, etc.)	Monthly, the first ten (10) business days of the month following the reported month	ITBANK	1	The information must be submitted according to the structure established by the Superintendency. Reference: Section 2 of Article 91 of the Banking Law; Rule 3-2016 amended by Rule 8-2016, 11-2020, and 3-2022; Rule 2-2018 amended by Rule 4-2018, 10-2020, and 4-2022; and Rule 3-2018 amended by Rule 6-2019 and 1-2020; Circular 89-2011 and Note SBP-DGR-N-4495-2018; Rule 12-2019.
AT21	Accounting Report (Átomos)	Statutory banks, general license banks, and international license banks	Details of the financial position statement, income statement, and off-balance sheet transactions accounts according to the Superintendency's Single Chart of Accounts (PUC).	Monthly, the first ten (10) business days of the month following the reported month	ITBANK	1	The information must be submitted according to the structure established by the Superintendency. Reference: Section 1 of Article 91 of the Banking Law. Circulars 217-2020 and 305-2020.
BAN01	Branches table	State-owned banks, general license banks and international license banks	Details of the bank's branches	Monthly, the first ten (10) business days of the month following the reported month	ITBANK	1	The information must be presented according to the structure established by the Superintendency. Reference: Article 91 of the Banking Law; Circular 20-2006.
BAN03	Table of Economic Groups and Related Parties	Owners of bank shares in banks for which the Superintendency of Banks of Panama is the origin supervisor, as well as all banks, must report, in accordance with the provisions of Rule 6-2009, as amended by Rules 5-2013, 5-2016, and 10-2019; Rule 7-2014, as amended by Rule 2-2016.	Information on the banking economic group, individuals and related parties of the bank	Quarterly, thirty (30) calendar days after the end of the respective quarter	ITBANK	1	The information must be submitted according to the structure established by the Superintendency. Reference: Articles 86, 95, 96, and 98 of the Banking Law; Rule 6-2009, amended by Rule 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.

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BAN04	Table of Active and Passive Rates	State-owned banks and general license banks	Established interest rates (nominal not average) for credit sectors and fixed-term deposit maturity terms	Monthly, the first ten (10) business days of the month following the reported month	ITBANK	1	<p>The information must be submitted according to the structure established by the Superintendency.</p> <p>Reference: Section 3 of Article 91 of the Banking Law; Circular 45-2002.</p>
BAN05	Credit Risk Capital Requirement Table	<p>State-owned banks, general license banks, and international license banks whose origin supervisor is the Superintendency of Banks of Panama.</p> <p>Branches of foreign banks with a general license, foreign subsidiaries with an international license, or branches of foreign banks with an international license are not required to report.</p>	Credit Risk-Weighted Assets	Quarterly, thirty (30) calendar days after the end of the respective quarter	ITBANK	1	<p>The information must be submitted according to the structure established by the Superintendency.</p> <p>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; Note SBP-DGR-N-2693-2019.</p>
BAN06	Table of Off-Balance Sheet Operations	State-owned banks, general license banks and international license banks	Classification and provisions for off-balance sheet transactions (specifically contingent transactions)	Monthly, the first ten (10) business days of the month following the reported month	ITBANK	1	<p>The information must be submitted according to the structure established by the Superintendency.</p> <p>Reference: Article 91 of the Banking Law and Rule 4-2013, amended by Rules 8-2014, 11-2019, and 5-2020; Circular 39-2021.</p>
BAN07	Acquired Assets of the Bank and Subsidiaries	<p>State-owned banks, general license banks, and international license banks, as stipulated in Agreement 3-2009.</p> <p>Banks and their subsidiaries will report.</p>	Acquisition of real estate in compensation for outstanding credits, under any modality, within thirty (30) days following the date of registration in the Public Registry	Monthly, thirty (30) calendar days after the month following the reported month	ITBANK	1	<p>The information must be submitted according to the structure established by the Superintendency.</p> <p>Reference: Article 101 of the Banking Law; Rule 3-2009 and Circular 47-2009.</p>
BAN08	Banca Electrónica	General license banks and international license banks	Details of the use of services and products through electronic channels or means	Monthly, the first ten (10) business days of the month following the reported month	ITBANK	1	<p>The information must be submitted according to the structure established by the Superintendency.</p> <p>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.</p>
BAN09	Derivatives	General license banks and	Details of the information on derivatives	Monthly, the first ten (10) business days of the month	ITBANK	1	<p>The information must be submitted according to the structure established by the</p>

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		international license banks	recorded by the bank in its books	following the reported month			Superintendency. Reference: Rule 11-2017; Circulars 90-2011 and 39-2021.
BAN10	Dynamic Provision	All types of banks and banking groups	Details of the calculations that generate the dynamic provision	Quarterly, thirty (30) calendar days after the end of the respective quarter	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, 40-2023, and 2024-0018.
BAN11	Inactive Accounts and Securities Report	State-owned banks, general license banks and international license banks	Accounts and securities with a period of inactivity greater than five (5) years and unknown whereabouts of the client	Quarterly ten (10) business days after the closing 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 y BAN14	Short-Term Liquidity Coverage Ratio (LCR) Table, Auxiliary Table of High-Quality Liquid Asset Funds (FALAC) and Auxiliary Table of Cash Flow Inflows and Outflows (ESFE)	State-owned banks, general license banks and international license banks whose home supervisor is the Superintendency of Banks of Panama	BAN12: Summary table with the LCR calculation and its component items. BAN13: Details of high-quality liquid assets that qualify for inclusion in the LCR calculation. BAN14: Details of cash inflows and outflows over a 30-day horizon, included in the LCR	Monthly, the first five (5) business days of each 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 Notes SBP-DGR-N-3171-2018 and SBP-DGR-GRM-N-4879-2020.
BAN15	Table of Capital Requirement for Operational Risk	State-owned banks, general license banks, and international license banks whose home supervisor is the Superintendency of Banks of Panama. Branches of foreign banks with a general license, foreign subsidiaries with an international license, or branches of foreign banks with an international license are not required to report.	Operational Risk-Weighted Assets	Quarterly, thirty (30) calendar days after the end of the respective quarter	ITBANK	1	Reference: Rule 1-2015 amended by Rules 13-2015 and 1-2021; Agreement 3-2016 amended by Rules 8-2016, 11-2020, and 3-2022; and Rule 11-2018 amended by Rule 3-2019; Note SBP-DGR-N-2693-2019. Circular 298-2020.
BAN16	Capital Adequacy Table	State-owned banks, general license banks and international license banks whose origin supervisor	Capital Adequacy Table for Credit, Market and Operational Risk	Quarterly, thirty (30) calendar days after the end of the respective quarter	ITBANK	1	Reference: Agreement 1-2015 amended by Agreements 13-2015 and 1-2021; Agreement 4-2013 amended by Agreements 8-2014, 11-2019, and 5-2020; Agreement 3-2018 amended by Agreements 6-2019 and 1-2020;

		<p>is the Superintendency of Banks of Panama.</p> <p>Branches of foreign banks with a general license, foreign subsidiaries with an international license, or branches of foreign banks with an international license are not required to report.</p>					<p>Rule 11-2018 amended by Rule 3-2019; Rule 3-2016 amended by Rules 8-2016, 11-2020, and 3-2022; Note SBP-DGR-N-2693-2019. Rule 5-2023. Circular 2024-0017 and Circular 2024-0023.</p> <p>Note: Requirements for Circulars 2024-0017 and 2024-0023 as of the quarter ending September 30, 2024.</p>
BAN17	Market Risk Capital Requirement Table	<p>State-owned banks, general license banks, and international license banks whose home supervisor is the Superintendency of Banks of Panama.</p> <p>Branches of foreign banks with a general license, foreign subsidiaries with an international license, or branches of foreign banks with an international license are not required to report.</p>	Market Risk-Weighted Assets	Quarterly, thirty (30) calendar days after the end of the respective quarter.	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; Note SBP-DGR-N-2693-2019.
BAN18	Auxiliary to Capital Requirements for Market Risk	<p>State-owned banks, general-licensed banks, and international-licensed banks whose home supervisor is the Superintendency of Banks of Panama</p> <p>Branches of foreign banks with a general license, foreign subsidiaries with an international license, or branches of foreign banks with an international license are not required to report</p>	Detailed auxiliary to capital requirements for market risk.	Quarterly, thirty (30) calendar days after the end of the respective quarter	ITBANK	1	Reference: Rule 1-2015 amended by 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; Note SBP-DGR-N-2693-2019.
BAN19	Table of General Types of Financial Relationships	State-owned banks, general-license banks, and international-license banks	Report on the types of financial relationships they maintain with other entities (correspondent s and other financial institutions)	Monthly, the first ten (10) business days following the reporting month.	ITBANK	1	Reference: Banking Law and Circulars 215-2020 and 315-2020.2020.

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BAN21	Table of Subsidiaries	State-owned banks, general-license banks, and international-license banks	Consolidated balance sheet and income statement of banks (consolidation sheet)	Monthly, thirty (30) calendar days after the month following the reported month	ITBANK	1	The information must be submitted according to the structure established by the Superintendency. Reference: Circular 313-2020.
BAN22	Debt-to-income ratio table	State-owned banks and general-license banks	Information on active debtors' income to measure debt levels	Semiannually, the last ten (10) business days of each semester (June and December)	ITBANK	1	Reference: Circular 51-2022
BAN23	Bank Ratings	State-owned banks and banks with general licenses	Report on risk ratings issued by the various risk rating agencies contracted by banking entities.	Monthly, the first ten (10) business days following the reporting month.	ITBANK	1	Reference: Circular 2024-0020 Note: Information requirement as of March 2025..
SBP-CF-01	Report of the Board of Directors of the Banking Group's Shareholder	Board of Directors of the Banking Group's Shareholder	Compliance with the Banking Group's Global and Risk Concentration Limits	Annually, within ninety (90) calendar days after the fiscal year-end	TIDSO (excel)	1	Reference: Rule 7-2014 and Circulars No. 200-2015 and 279-2020.2020.
MA-GB	Annual Report	Board of Directors of the Banking Group's Shareholder	Annual report with corporate information on risk management and the banking group's financial management	Annually, within one hundred and twenty (120) calendar days after the fiscal year-end	TIDSO (pdf)	1	Reference: Rule 7-2014 and Circulars No. 200-2015 and 279-2020.2020.
EVAP	Maturity Structure of Assets and Liabilities	State-owned banks and general-license banks	Details of the maturities of assets and liabilities comprising the liquidity basket	Weekly, as of the close of every Friday, with a reporting deadline of Sunday	ITBANK	1	The information must be submitted according to the structure established by the Superintendency. Reference: Article 76, paragraph 3 of Articles 91 and 93 of the Banking Law; Circulars 60-2008, 10-2010, and 86-2015.
TR01	Transfer Structure	State-owned banks, general license banks, and international license banks	Details of all international transfers made by the bank	Monthly, the first ten (10) business days of the month following the reported month	ITBANK	1	Reference: Law 23 of 2015; Rule 2-2017 amended by Rule 4-2017; Rule 10-2015 amended by Rule 1-2017, 13-2018, 2-2019, 4-2020, and 6-2022; Circulars 106-2015, 66-2016, and 131-2021.
ADECAP	Capital Adequacy (Annual Certification)	In the case of branches of foreign banks with a general license and banks with an international license subject to destination supervision, they must submit an annual certification.	Certification from the external auditors of your parent company or the regulatory body	Annually, within three (3) months after the closing of the bank's corresponding fiscal year	TIDSO (pdf)	1	Reference: Rule 1-2015, amended by Rules 13-2015 and 1-2021; Circular 42-2022.
EFA	Audited Financial Statements	State-owned banks, general licensed banks	Audited financial statements with	Annual, within three (3) months after the	TIDSO (pdf)	1	Reference: Article 87 of the Banking Law and Rules 1-2010, 2-2021 and 6-2021;

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		and internationally licensed banks	their respective explanatory notes and sworn statements.	closing of the bank's corresponding fiscal year	pdf)		Circulars 81-2016, 35-2020 y 137-2021.
EFA-CM	Audited Financial Statements of the Parent Company	Branches of foreign banks with general and international licenses	Consolidated financial statements of their parent company	Annually, within three (3) months after the closing of the bank's corresponding fiscal year	TIDSO (pdf)	1	Reference: Article 86 of the Banking Law; Circulars 35-2020 and 66-2020.
EFS	Reviewed/Audited Semi-Annual Comparative Financial Statements of Banking Groups. This requirement does not apply to branches of foreign banks with general and international licenses.	State-owned banks, general-license banks, and international-license banks.	Reviewed/audited financial statements with their respective explanatory notes	In the case of the reviewed bank, semi-annually sixty (60) calendar days after the close of the semester. In the case of the audited bank, semi-annually ninety (90) calendar days after the close of the bank's fiscal period.	TIDSO (pdf)	1	Semi-annual financial statements that do not coincide with the fiscal year-end must be submitted unaudited only with a reviewed opinion from the Holding's auditing firm. Reference: Article 86 of the Banking Law; Rule 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	Interim consolidated financial statements with their respective explanatory notes.	Quarterly within thirty (30) calendar days after the close of each quarter.	TIDSO (pdf)	1	If the bank does not consolidate, it must submit the bank's financial statements in Panama only. Reference: Articles 89 and 90 of the Banking Law; Agreements 2-2021 and 6-2021; Circulars 30-2001 and 32-2003, and must include the submission of forms A, B, C, D, E, and F; Circulars 165-2014, 166-2014, and 35-2020.
SB-CAP-A	Form A	State-owned banks, general license banks, and international license banks	Report on the maturity profile of the loan portfolio by type and loan activity and payment compliance	Quarterly, within thirty (30) calendar days after the close of each quarter	TIDSO (excel)	1	If the information required to be displayed on this form is included in the notes to the quarterly interim financial statements and in the audited financial statements (EFT and EFA), the bank must omit its submission. If the information corresponding to the fiscal period-end is not included in the notes to the audited financial statements (EFA), then the form must be submitted with an audit review signature. Reference: Circulars 30-2001, 32-2003, 165-2014, and 35-2020.
SB-CAP-B	Form B	State-owned banks, general license banks, and international license banks	Report on the maturity profile of the outstanding loan portfolio according to the remaining contractual period	Quarterly, within thirty (30) calendar days after the end of each quarter	TIDSO (excel)	1	If the information to be displayed on this form is included in the notes to the quarterly interim financial statements and in the audited financial statements (EFT and EFA), the bank must omit its submission. If the information corresponding to the fiscal period-end is not included in the notes to the audited financial statements (EFA), then it must be submitted on

							with an audit review signature. Reference: Circulars 30-2001, 32-2003, 165-2014, and 35-2020.
SB-CAP-C	Form C	State-owned banks, general license banks, and international license banks	Report on the aging of non-performing loans	Quarterly, within thirty (30) calendar days after the close of each quarter	TIDSO (excel)	1	<p>If the information required to be displayed on this form is included in the notes to the quarterly interim financial statements and in the audited financial statements (EFT and EFA), the bank must omit its submission.</p> <p>If the information corresponding to the fiscal period-end is not included in the notes to the audited financial statements (EFA), then the form must be submitted with an audit review signature.</p> <p>Reference: Circulars 30-2001, 32-2003, 165-2014 y 35-2020.</p>
SB-CAP-D	Form D	State-owned banks, general license banks, and international license banks	Loan portfolio report by type, activity, and classification category	Quarterly, within thirty (30) calendar days after the close of each quarter	TIDSO (excel)	1	<p>If the information required to be displayed on this form is included in the notes to the quarterly interim financial statements and in the audited financial statements (EFT and EFA), the bank must omit its submission.</p> <p>If the information corresponding to the fiscal period-end is not included in the notes to the audited financial statements (EFA), then the form must be submitted with an audit review signature.</p> <p>Reference: Circulars 30-2001, 32-2003, 165-2014 y 35-2020.</p>
SB-CAP-E	Form E	State-owned banks, general license banks, and international license banks	Report on the details of provisions, according to the type and classification category of the loan portfolio	Quarterly, within thirty (30) calendar days after the close of each quarter	TIDSO (excel)	1	<p>If the information required to be displayed on this form is included in the notes to the quarterly interim financial statements and in the audited financial statements (EFT and EFA), the bank must omit its submission.</p> <p>If the information corresponding to the fiscal period-end is not included in the notes to the audited financial statements (EFA), then the form must be submitted with an audit review signature.</p> <p>Reference: Circulars 30-2001, 32-2003, 165-2014 y 35-2020.</p>
SB-CAP-F	Form F	State-owned banks, general license banks, and international license banks	Control of written-off loans	Quarterly, within thirty (30) calendar days after the close of each quarter	TIDSO (excel)	1	<p>If the information to be displayed on this form is included in the notes to the quarterly interim financial statements and in the audited financial statements (EFT and EFA), the bank must omit its submission.</p> <p>If the information corresponding to the fiscal period-end is not included in the notes to the audited financial statements (EFA),</p>

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							then the form must be submitted with an audit review signature. Reference: Circulars 30-2001, 32-2003, 165-2014 y 35-2020.
SBP-DAE-01	Notice of Hiring of External Auditors	State-owned banks, general-license banks, international-license banks, and holders of bank shares in banking groups for which this Superintendency of Banks is the home supervisor	Name of the designated external auditing firm	Within seven (7) calendar days after its designation	By email	1	Reference: Rule 4-2010, amended by Rules 9- 2010 and 3-2015; Circulars 129-2013 y 62-2019.
SBP-DAE-02	Details of the Bank's External Auditors	State-owned banks, general-license banks, international-license banks, and bank shareholders of banking groups for which this Superintendency of Banks is the home supervisor.	Name of the external auditors and details of the auditors comprising the audit team, as well as any changes to the team.	Within sixty (60) days prior to the start of the annual audit functions.	By email	1	Reference: Rule 4-2010, amended by Rules 9-2010 and 3-2015; Circulars 129-2013 and 62-2019.2013 y 62-2019.
CJD-RM	Certification from the Board of Directors	State-owned banks, general-license banks, and international-license banks whose home supervisor is the Superintendency of Banks of Panama	Certification from the Board of Directors indicating that the bank does not have instruments in its trading portfolio that apply to the calculation of the market risk capital requirement	Annually, within thirty (30) calendar days after the close of the bank's corresponding fiscal year	TIDSO (pdf)	1	Reference: Rule 3-2018 amended by Rules 6-2019 and 1-2020; Circular 42-2022.2022.
CAIV	Investments in Securities (Annual Certification)	Branches of foreign banks and internationally licensed banks subject to destination supervision	Certification from their parent company or the responsible regional office	Annually, within three (3) months after the closure of the bank's corresponding fiscal year	TIDSO (pdf)	1	Reference: Rule-2019; Circular 42-2022.
IF01	SAR (Complaints Service System) Complaints	State-owned banks, general license banks	Complaints received and processed by the SAR	Quarterly, within ten (10) business days after the close 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.

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CCR	Contracting a Risk Rating Agency	New banks with a general license or banks with an international license	Notice of contracting a risk rating agency, subject to approval by the board of directors	Thirty (30) days after approval by the board of directors	Email: superbancos@superbanco.s.gob.pa	1	Reference: Rule 2-2010, amended by Rule 6-2010; Circular 44-2022.
CDR	Risk Rating	State-owned banks, general-license banks, and international-license banks	Copy of the risk rating publication in a national newspaper	Within five (5) days of its publication (TIDSO)	TIDSO (.pdf)	1	Reference: Rule 2-2010, amended by Rule 6-2010; Circulars 25-2010, 45-2011, and 279-2020.
CDC	Certification of Compliance	State-owned banks, general license banks, and international license banks for which this Superintendency is the home supervisor and branches of foreign banks	Certification of compliance from the Board of Directors	Annually, within sixty (60) days following the fiscal year-end	TIDSO (pdf)	1	Reference: Rule 8-2010 amended by Rule 9-2017 and Rule No. 2-2024;
RCC	Consolidated Portfolio Report	Banks with subsidiaries that consolidate in Panama	Report on the bank and subsidiaries' credit and contingent operations	Monthly, thirty (30) calendar days after the month following the reported month	TIDSO (excel)	1	Reference: Rule 4-2013 amended by Rules 8-2014, 11-2019, and 5-2020. Circular 283-2020.
RFCE	Electronic Fraud Report	State-owned banks, general license banks, and international license banks	Encrypted report of fraud events or attempts detected through electronic channels or through their information systems, mitigation actions, and evidence of notification to potentially affected banks	Within five (5) business days following the date the bank became aware of the event, even if attempted	Email: soportede bancos@superbanco.s.gob.pa	1	Reference: Rule 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	Compliance Questionnaire for Law 56 of 2017	State-owned banks, general license banks, and international license banks. The provisions of Agreement 8-2019 shall not apply to branches of foreign banks and international license banks over which the Superintendency exercises destination supervision.	Compliance Questionnaire for Law 56 of 2017 (Participation of Women on the Board of Directors)	Annually, within the first ten (10) calendar days, reporting information from the previous year.	Email: soporte@superbancos.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 8-2019; Circulars 90-2019 and 94-2019.
GC	Corporate Governance (Annual Certification)	Branches of foreign banks and internationally licensed banks subject to the origin	Certification from their parent company or the responsible regional office	Annually, within three (3) months after the closure of the bank's corresponding fiscal year	TIDSO (pdf)	1	Reference: Rule 5-2011, amended by Rules 4-2012, 5-2014, and 8-2019; Circular 42-2022.

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		supervision					
CRC	Credit Risk Management Certification (Annual Certification)	Branches of foreign banks and internationally licensed banks for which the Superintendency exercises host supervision	Certification of compliance with credit risk management and administration by the parent company or the responsible regional office	Annually, within three (3) months after the closure of the bank's corresponding fiscal year	TIDSO (pdf)	1	Reference: Rule 4-2013 amended by Rules 8-2014, 11-2019, and 5-2020; Circular 42-2022.
CA	Audit Committee (Annual Certification)	Foreign Bank Branches	Certification issued by the chairman of the audit committee of the parent company	Annually, within three (3) months after the closure of the bank's corresponding fiscal year	TIDSO (pdf)	1	Reference: Rule 4-2010 amended by Rule 9-2010 and Agreement 3-2015; Circular 42-2022.
RO-01	Operational Risk Report (Átomos)	State-owned banks, general-license banks, and internationally licensed banks under home supervision	Operational Risk Database	Annual, no later than 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 banks under home supervision	Annual Report	Annually, no later than January 31 of each year	Email (informes ROP@superbancos.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, no later than January 31 of each year. In addition, they must promptly submit any updates or changes to the manual.	Email (informes ROP@superbancos.gob.pa)	1	Reference: Rule 11-2018 amended by Rule 3-2019 and Circular 120-2019.
RO-IAI	Internal Audit Report on Operational Risk	State-owned banks, general-license banks, and internationally licensed banks under home supervision	Findings related to operational risk	Annually, no later than January 31 of each year.	Email (informes ROP@superbancos.gob.pa)	1	Reference: Rule 11-2018 amended by Rule 3-2019 and Circular 120-2019. Note SBP-DGR-GRO-N-5202-2019.
CCC	Composition of the Credit Committee (Annual Certification)	Branches of foreign banks and internationally licensed banks over which the Superintendency exercises host supervision	Annual certification of their external auditors	Annually, within three (3) months after the closure of the bank's corresponding fiscal year	TIDSO (pdf)	1	Reference: Rule 4-2013 amended by Rules 8-2014, 11-2019, and 5-2020; Circular 42-2022.Circular 42-2022.
CCJD	Board of Directors Compliance Certification	Owner of bank shares of banking groups, over which the Superintendency exercises home supervision	Certification of compliance from the Board of Directors	Annually, within ninety (90) calendar days following the fiscal year-end	TIDSO (pdf)	1	Reference: Rule 7-2014. The information must be submitted as of the corresponding fiscal year-end; Circular 42-2022
INF-CAP	Report on future	State-owned banks, general-licensed banks,	Report on future capital needs	At least every three (3) years	TIDSO (The Report)	1	Reference: Rule 1-2015 amended by Rules 13-

	capital needs	and internationally licensed banks under home supervision and owners of banking shares in banking groups for which this Superintendency of Banks is the home supervisor	according to each entity's model. Includes an Annex that must be submitted in Excel format.	within three (3) months after the closure of the bank's corresponding fiscal year	in pdf the Annex in excel)		2015 and 1-2021; and Circulars 37-2020, 52-2020, 216-2020 and 277-2020.
CAI	Internal Audit Questionnaire	State-owned banks, general-license banks, and international-license banks	Evaluates the effectiveness of the internal audit function in banks	Annually, no later than the first ten (10) business days after the established cut-off date (September 30 of each year).	TIDSO	1	Reference: Circular 301-2020.
CAO-OR	Annual Operations Questionnaire	Banks with a representation license	Annual Operations Questionnaire	Annual, no later than January 31 of each year, with a cut-off date of December 31 of each year	TIDSO	1	Reference: Circular 54-2021.
INF- PGBO	Opportunity Banking Guarantee Program Report	National Bank of Panama and Savings Bank	Opportunity Banking Guarantee Program Report, with details of the portfolio under this program and its delinquency status or any other additional information requested by this Superintendency. It includes 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: General Resolution of the Board of Directors SBP-GJD-0001-2021; Circular 64-2021.
CCJD (PD)	Certification of Compliance from the Board of Directors	Banking entities established in the Republic of Panama	That the bank complies with the provisions regarding the protection of personal data and other aspects contemplated in the regulation	Annually, within sixty (60) days after the closure of the bank's corresponding fiscal year	TIDSO (pdf)	1	Reference: Rule No. 1-2022, Circular 42-2022

ARTICLE 2. CONTENT, FORMATTING, AND FREQUENCY OF SENDING PREVENTION INFORMATION TO THE SUPERINTENDENCY. Banks shall submit the following information to the Superintendency:

Code	Description	Sender	Content	Frequency	Format	Quantity to be sent	Observation
MPBC	Manual for the Prevention of Money Laundering	State-owned banks, general license banks, and international licensed	Manual for the Prevention of Money Laundering	Annually, no later than 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,

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		banks					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, no later than 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 Risk Assessment	State-owned banks, general license banks, and international license banks	Bank Risk Assessment	Annually, no later than 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.
Lista OFAC	OFAC List Review Certification	State-owned banks, general license banks, and international license banks	Certification of the review conducted during the monthly period on the OFAC website	Monthly, the first ten (10) business days of the month following the month of the review	TIDSO	1	Reference: Rule 10-2015 amended by Rules 1-2017, 13-2018, 2-2019, 4-2020, and 6-2022; Circulars 115-2018 and 10-2023.
PB01	Factors Report (Átomos)	State-owned banks, general-license banks, and international-license banks	Statistical information related to the risk of money laundering, terrorist financing, and financing of the proliferation of weapons of mass destruction	Monthly, no later than the 30th or 31st of the month following the cut-off date of each month (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.
PB02	General Prevention Report (Átomos)	State-owned banks, general license banks, and international license banks	General and structural information about the entity	Monthly, no later than the 30th or 31st of the month following the cut-off date of each month (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	Self-assessment questionnaire for the prevention of ML/TF/FPADM	State-owned banks, general-license banks, and internationally licensed banks	Self-assessment questionnaire for the prevention of money laundering, terrorist financing, and financing of the proliferation of weapons of mass destruction, with corresponding supporting documents	Annually, no later than the first ten (10) business days after the cut-off date established for December 31 of each year	TIDSO	1	Reference: Law 23 of 2015; Circulars 99-2018, 115-2018, and 109-2019.
RE01	Card Withdrawal Report (Atom)	State-owned banks, general license banks, and international license banks	Withdrawal volume (amount and number of transactions) made at ATMs located abroad, which must be broken down according to Table SB110	Monthly, within the first ten (10) business days after 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	Cash Operations in the Free Zone Report (Átomos)	Official banks, general license banks, and international license banks	Cash deposits by companies located in the Colón Free Zone in bank branches established within this free zone (Z), and cash deposits by companies in the Colón Free Zone in any bank branch other than those located within this free zone (O)	Monthly, within the first ten (10) business days after 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 and Circular 52-2023.
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ARTICLE 3. CONSIDERATIONS FOR SENDING INFORMATION. The information submitted by banks to this Superintendency through Reports (Átomos), BAN Tables, printed media, or technological means must be prepared and endorsed in accordance with the provisions of the Banking Law, the Anti-Money Laundering Regime, and the Agreements, Resolutions, and Circulars in effect on the date on which said information is submitted to this Superintendency.

If a deadline falls on a non-business day, it is deemed to be extended until the following business day, according to the frequency of each report (Átomos) and/or specific information.

PARAGRAPH: The Superintendency of Banks may, at any time, establish new parameters regarding the frequency and/or method of submitting the information described in Articles 1 and 2 of this Resolution.

ARTICLE 4. AMENDMENTS TO INFORMATION SUBMITTED TO THE SUPERINTENDENCY. Any corrections made by the bank regarding information submitted in prior periods, which have been detected and reported by this Superintendency, as well as any adjustments required to the current month's information, must be made no later than the close of the subsequent monthly period.

In the event of adjustments or reclassifications corresponding to the fiscal year-end related to the audited information, the correction made by the bank must be submitted to this Superintendency no later than ten (10) business days after the three (3) months established by law have elapsed.

ARTICLE 5. INFORMATION QUALITY. The information submitted by banks to this Superintendency through Reports (Átomos), BAN Tables, print media, or technological means must be duly signed by a senior management executive.

For these purposes, banking entities must ensure that they delegate to a senior management executive the authority to approve the truthfulness and accuracy of the reports prepared and submitted to this Superintendency by the corresponding operational areas through printed or technological means, such as: financial statement delivery notes; SB-CAP forms; report on future capital needs; risk rating publication note; among others. Therefore, all documentation submitted must be duly signed by the designated senior management person. The delegation of this responsibility must be reflected in their policies and procedures.

It is the bank's responsibility to ensure that there are no inconsistencies or errors between the information maintained in their records and the information provided, in relation to compliance with each of the parameters established in the regulations that govern the structuring and submission of such reports to this Superintendency.

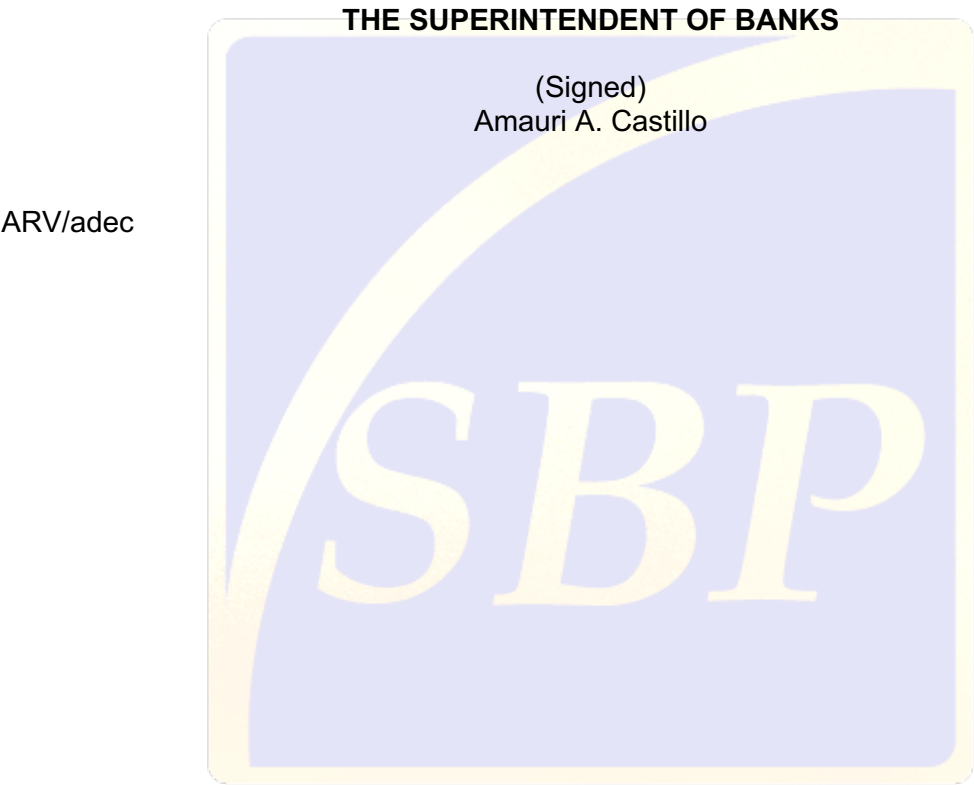
ARTICLE 6. PENALTIES. Violations of the provisions on the structuring, validation, accuracy, and submission of information established in the Banking Law, the Anti-Money Laundering Regime, Agreements, Resolutions, and Circulars, as well as failure to submit such information due to late filing or incorrect filing, shall be subject to the provisions contained in Title IV of the Banking Law and Title IX of Law No. 23 of April 27, 2015.

ARTICLE 7. REVOKING. This General Resolution repeals General Resolution No. SBP-RG-0001-2022 of July 6, 2022.

ARTICLE 8. VALIDITY. This General Resolution shall take effect upon its promulgation.

Issued in the Panama City, on the nineteenth (19) day of the month of July of two thousand twenty-four (2024).

FOR COMMUNICATION, PUBLICATION AND ENFORCEMENT.



[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=JhMZ6DXE8AhMmkAczBayUI02QtOMLdFTMdR%2Bd00pT3g%3D>