

**SUPERINTENDENCY OF BANKS OF PANAMA
TRUSTEE CALENDAR
CLOSING DATES FOR SUBMISSION OF TRUST REPORTS (ATOMS) AND OTHER REPORTS FROM
TRUST COMPANIES
2026 PERIOD**

A. Trust Supervision

FIDSYS System

The submission of the following will continue to be made through the FIDSYS (Fiduciary System):

- 1. TRUST REPORTS (ATOMS) – Quarterly, within the first ten (10) business days after the close of each quarter:**

- Securities Trust Report (AF02)
- Deposits Trust Report (AF04)
- Loan Trust Report (AF05)
- Other Assets Trust Report (AF06)
- Rights Trust Report (AF07)
- Liabilities Trust Report (AF08)

	SUBMISSION DEADLINE
For the quarter ending December 2025:	By January 16, 2026
For the quarter ending March 2026:	By April 16, 2026
For the quarter ending June 2026:	By July 14, 2026
quarter ending September 2026:	By October 14, 2026
quarter ending December 2027:	By January 15, 2027

- 2. TRUSTEE GENERAL INFORMATION SHEETS – Monthly, within the first ten (10) business days after the close of each month:**

Trustee General Information Sheet Report (ATOM) (AF03) *

MONTH	SUBMISSION DEADLINE
JANUARY	February 13, 2026
FEBRUARY	March 13, 2026
MARCH	April 16, 2026
APRIL	May 15, 2026
MAY	June 12, 2026
JUNE	July 14, 2026
JULY	August 14, 2026
AUGUST	September 14, 2026
SEPTEMBER	October 14, 2026
OCTOBER	November 14, 2026
NOVEMBER	December 14, 2026
DECEMBER	January 15, 2027

* The general information for each trust company displayed on this Superintendency's website will be updated directly from the information submitted monthly through the Trust Company General Information Report (Atom) (AF03). Therefore, it is the responsibility of each trust company to ensure that the information provided is correct and complies with the presentation parameters established in Circular SBP-GSF-0004-2015 of January 16, 2015.

TIDSO System

Submissions will continue to be **made through TIDSO (Digital Information Transfer System for Obligated Entities)**:

- 1. SB-UF-01 and Annexes SB-UF-01 (A)– Quarterly, within the first ten (10) business days after the close of each quarter:**

	SUBMISSION DEADLINE
For the quarter ending December 2025:	By January 16, 2026
For the quarter ending March 2026:	By April 16, 2026
For the quarter ending June 2026:	By July 14, 2026
quarter ending September 2026:	For the By October 14, 2026
quarter ending December 2027:	For the By January 15, 2027

- 2. SB-FIDPD-01 – Quarterly, within the first ten (10) business days after the close of each quarter:**

	SUBMISSION DEADLINE
For the quarter ending December 2025:	By January 16, 2026
For the quarter ending March 2026:	By April 16, 2026
For the quarter ending June 2026:	By July 14, 2026
quarter ending September 2026:	For the By October 14, 2026
quarter ending December 2027:	For the By January 15, 2027

- 3. EFAF – Audited Financial Statements of the Trustee with their respective explanatory notes – within three (3) months after the close of the corresponding fiscal year of the Trustee.**

	SUBMISSION DEADLINE
For the fiscal year ending December 2025:	By March 31, 2026
For the fiscal year ending June 2026	By September 30, 2026
For the fiscal year ending September 2026	By January 4, 2027
For the fiscal year ending October 2026	By February 1, 2027

- 4. EFAF – Audited Financial Statements of the Trustee with their respective explanatory notes – within three (3) months after the close of the corresponding fiscal year of the Trustee.**

	SUBMISSION DEADLINE
For the fiscal year ending December 2025:	By March 31, 2026
For the fiscal year ending June 2026 2026	By September 30,
For the fiscal year ending September 2026	By January 4, 2027
For the fiscal year ending October 2026	By February 1, 2027

5. EFAF – Audited Financial Statements of the Trustee with their respective explanatory notes – within three (3) months after the close of the corresponding fiscal year of the Trustee

FOR TRUSTEES WITH FISCAL YEAR-END (DECEMBER)	SUBMISSION DEADLINE
For the fiscal year ending December 2025	By January 30, 2026
For the fiscal year ending March 2026	By April 30, 2026
For the fiscal year ending June 2026	By July 30, 2026
For the fiscal year ending September 2026	By October 30, 2026
For the fiscal year ending December 2026	By February 1, 2027

FOR TRUSTEES WITH FISCAL YEAR-END (OCTOBER)	SUBMISSION DEADLINE
For the fiscal year ending January 2026	By March 2, 2026
For the fiscal year ending April 2026	By June 1, 2026
For the fiscal year ending July 2026	By August 31, 2026
For the fiscal year ending October 2026 2026	By November 30,

B. Anti-Money Laundering and Illicit Operations

FIDSYS System

The following will continue to **be submitted through the FIDSYS (Fiduciary System):**

1. **FIDUCIARY PREVENTION REPORTS (ATOMS) – Monthly, no later than the 30th or 31st of the month following the cut-off date for each month (The cut-off date will be the last day of each month):**
 - Risk Factor Report (PF01)
 - General Prevention Report (PF02)

	MONTH	SUBMISSION DEADLINE
For information corresponding to January 2026	JANUARY	February 27, 2026
For information corresponding to February 2026	FEBRUARY	March 31, 2026
For information corresponding to March 2026	MARCH	April 30, 2026
For information corresponding to April 2026	APRIL	June 1, 2026
For information corresponding to May 2026	MAY	June 30, 2026

For information corresponding to June 2026	JUNE	July 31, 2026
For information corresponding to July 2026	JULY	August 31, 2026
For information corresponding to August 2026	AUGUST	September 30, 2026
For information corresponding to September 2026	SEPTEMBER	October 30, 2026
For information corresponding to October 2026	OCTOBER	November 30, 2026
For information corresponding to November 2026	NOVEMBER	December 30, 2026
For information corresponding to December 2026	DECEMBER	February 1, 2027

2. REPORT ON OTHER CORPORATE ACTIVITIES OR SERVICES (PF03) – Quarterly, within the first ten (10) business days following the close of each quarter:

	SUBMISSION DEADLINE
For the quarter ending in December 2025	By January 16, 2026
For the quarter ending in March 2026	By April 16, 2026
For the quarter ending in June 2026	By July 14, 2026
For the quarter ending in September 2026	By October 14, 2026

TIDSO System

Submission will **continue through TIDSO (Digital Information Transfer System for Reporting Entities):**

1. **MPBC - Manual for the Prevention of Money Laundering - Annual, must be submitted no later than January 30, 2026.**
2. **MCRC - Customer Risk Classification Methodology - Annual, must be submitted no later than January 30, 2026.**
3. **ER - Trust Company Risk Assessment - Annual, must be submitted no later than January 30, 2026.**
4. **Lista OFAC - OFAC List Review Certification - Monthly, within the first ten (10) business days of the month following the review month.**

	MONTH	SUBMISSION DEADLINE
For information corresponding to December 2025	JANUARY	January 16, 2026
For information corresponding to January 2026	FEBRUARY	February 13, 2026
For information corresponding to February 2026	MARCH	March 13, 2026
For information corresponding to March 2026	APRIL	April 16, 2026
For information corresponding to April 2026	MAY	May 15, 2026
For information corresponding to May 2026	JUNE	June 12, 2026
For information corresponding to June 2026	JULY	July 14, 2026
For information corresponding to July 2026	AUGUST	August 14, 2026
For information corresponding to August 2026	SEPTEMBER	September 14, 2026
For information corresponding to September 2026	OCTOBER	October 14, 2026
For information corresponding to October 2026	NOVEMBER	November 20, 2026
For information corresponding to November 2026	DECEMBER	December 15, 2026

5. **CPBC - Self-Assessment Questionnaire with supporting documentation - Annual, must be submitted no later than January 16, 2026.**

For more information, please consult General Trust Resolution SBP-RG-FID-R-2025-00219.

Note: This calendar is subject to change.