



SUPERINTENDENCY OF BANKS OF PANAMA ANTI-MONEY LAUNDERING DIVISION

2024 CALENDAR

DEADLINES FOR THE SUBMISSION OF AML/CFT/WMD REPORTS THROUGH THE TIDSO SYSTEM



Banks and Trust Companies



No.	Document Type	Period	Format	Deadline
1	AML Self-Assessment Questionnaire	Annually 2024	TIDSO – Forms Section	Tuesday, January 16, 2024
2	AML Self-Assessment Questionnaire supporting documents	Annually 2024	PDF	Tuesday, January 16, 2024
3	Anti-Money Laundering Manual	Annually 2024	PDF	Tuesday, January 30, 2024
4	Clients Risk Classification Methodology	Annually 2024	PDF	Tuesday, January 30, 2024
5	Entity's Risk Assessment	Annually 2024	PDF	Tuesday, January 30, 2024
6	OFAC List Review Certificate	January 2024	Excel	Tuesday, January 16, 2024
7	OFAC List Review Certificate	February 2024	Excel	Monday, February 19, 2024
8	OFAC List Review Certificate	March 2024	Excel	Thursday, March 14, 2024
9	OFAC List Review Certificate	April 2024	Excel	Friday, April 12, 2024
10	OFAC List Review Certificate	May 2024	Excel	Wednesday, May 15, 2024
11	OFAC List Review Certificate	June 2024	Excel	Friday, June 14, 2024
12	OFAC List Review Certificate	July 2024	Excel	Friday, July 12, 2024
13	OFAC List Review Certificate	August 2024	Excel	Wednesday, August 14, 2024
14	OFAC List Review Certificate	September 2024	Excel	Friday, September 13, 2024
15	OFAC List Review Certificate	October 2024	Excel	Monday, October 14, 2024
16	OFAC List Review Certificate	November 2024	Excel	Tuesday, November 19, 2024
17	OFAC List Review Certificate	December 2024	Excel	Monday, December 16, 2024



Finance, Leasing, and Factoring Companies



No.	Document Type	Period	Format	Deadline
1	AML Self-Assessment Questionnaire	Annually 2024	TIDSO – Forms Section	Tuesday, January 16, 2024
2	AML Self-Assessment Questionnaire supporting documents	Annually 2024	PDF	Tuesday, January 16, 2024
3	General Data Report	Second half 2023	Excel	Tuesday, January 16, 2024
4	Share and Board of Directors Structure	Second half 2023	Excel	Tuesday, January 16, 2024
5	Operational Information Report	Second half 2023	Excel	Tuesday, January 23, 2024
6	Anti-Money Laundering Manual	Annually 2024	PDF	Tuesday, January 30, 2024
7	Clients Factors Structure	Second half 2023	Excel	Wednesday, January 31, 2024
8	Interim Financial Statements	Second half 2023	Excel	Friday, February 16, 2024
9	Audited Financial Statements	Annually 2023	PDF	Tuesday, April 30, 2024
10	General Data Report	First half 2024	Excel	Friday, July 12, 2024
11	Share and Board of Directors Structure	First half 2024	Excel	Friday, July 12, 2024
12	Operational Information Report	First half 2024	Excel	Friday, July 19, 2024
13	Risk Factors Structure	First half 2024	Excel	Wednesday, July 31, 2024
14	Interim Financial Statements	First half 2024	Excel	Friday, August 9, 2024
15	OFAC List Review Certificate	January 2024	Excel	Tuesday, January 16, 2024
16	OFAC List Review Certificate	February 2024	Excel	Monday, February 19, 2024
17	OFAC List Review Certificate	March 2024	Excel	Thursday, March 14, 2024
18	OFAC List Review Certificate	April 2024	Excel	Friday, April 12, 2024
19	OFAC List Review Certificate	May 2024	Excel	Wednesday, May 15, 2024
20	OFAC List Review Certificate	June 2024	Excel	Friday, June 14, 2024
21	OFAC List Review Certificate	July 2024	Excel	Friday, July 12, 2024
22	OFAC List Review Certificate	August 2024	Excel	Wednesday, August 14, 2024
23	OFAC List Review Certificate	September 2024	Excel	Friday, September 13, 2024
24	OFAC List Review Certificate	October 2024	Excel	Monday, October 14, 2024
25	OFAC List Review Certificate	November 2024	Excel	Tuesday, November 19, 2024
26	OFAC List Review Certificate	December 2024	Excel	Monday, December 16, 2024



Money Service Businesses



No.	Document Type	Period	Format	Deadline
1	AML Self-Assessment Questionnaire	Annually 2024	TIDSO – Forms Section	Tuesday, January 16, 2024
2	AML Self-Assessment Questionnaire supporting documents	Annually 2024	PDF	Tuesday, January 16, 2024
3	Operational Information Report	Second half 2023	Excel	Tuesday, January 16, 2024
4	Foreign and Domestic Money Service Operations	Fourth Quarter 2023	Excel	Tuesday, January 23, 2024
5	Anti-Money Laundering Manual	Annually 2024	PDF	Tuesday, January 30, 2024
6	Interim Financial Statements	Second half 2023	Excel	Friday, February 16, 2024
7	Audited Financial Statements	Annually 2023	PDF	Monday, April 15, 2024
8	Foreign and Domestic Money Service Operations	First quarter 2024	Excel	Friday, April 19, 2024
9	Operational Information Report	First half 2024	Excel	Friday, July 12, 2024
10	Foreign and Domestic Money Service Operations	Second quarter 2024	Excel	Friday, July 19, 2024
11	Interim Financial Statements	First half 2024	Excel	Friday, August 9, 2024
12	Foreign and Domestic Money Service Operations	Third quarter 2024	Excel	Monday, October 21, 2024



Exchange Bureaus



No.	Document Type	Period	Format	Deadline
1	AML Self-Assessment Questionnaire	Annually 2024	TIDSO – Forms Section	Tuesday, January 16, 2024
2	AML Self-Assessment Questionnaire supporting documents	Annually 2024	PDF	Tuesday, January 16, 2024
3	Operational Information Report	Second half 2023	Excel	Tuesday, January 16, 2024
4	Currency Purchase and Sale Operations	Fourth Quarter 2023	Excel	Tuesday, January 23, 2024
5	Anti-Money Laundering Manual	Annually 2024	PDF	Tuesday, January 30, 2024
6	Interim Financial Statements	Second half 2023	Excel	Friday, February 16, 2024
7	Audited Financial Statements	Annually 2023	PDF	Monday, April 15, 2024
8	Currency Purchase and Sale Operations	First quarter 2024	Excel	Friday, April 19, 2024
9	Operational Information Report	First half 2024	Excel	Friday, July 12, 2024
10	Currency Purchase and Sale Operations	Second quarter 2024	Excel	Friday, July 19, 2024
11	Interim Financial Statements	First half 2024	Excel	Friday, August 9, 2024
12	Currency Purchase and Sale Operations	Third quarter 2024	Excel	Monday, October 21, 2024



Means of Payment and/or E-Money Issuers



No.	Document Type	Period	Format	Deadline
1	General Data Report	Second half 2023	Excel	Tuesday, January 16, 2024
2	Share and Board of Directors Structure	Second half 2023	Excel	Tuesday, January 16, 2024
3	Operational Information Report	Second half 2023	Excel	Tuesday, January 16, 2024
4	Anti-Money Laundering Manual	Annually 2024	PDF	Tuesday, January 30, 2024
5	Interim Financial Statements	Second half 2023	Excel	Wednesday, January 31, 2024
6	Audited Financial Statements	Annually 2023	PDF	Tuesday, April 30, 2024
7	General Data Report	First half 2024	Excel	Friday, July 12, 2024
8	Share and Board of Directors Structure	First half 2024	Excel	Friday, July 12, 2024
9	Operational Information Report	First half 2024	Excel	Friday, July 12, 2024
10	Interim Financial Statements	First half 2024	Excel	Wednesday, July 31, 2024



Savings and Credit Unions



No.	Document Type	Period	Format	Deadline
1	Anti-Money Laundering Manual	Annually 2023	PDF	Tuesday, January 16, 2024
2	OFAC List Review Certificate	January 2024	Excel	Tuesday, January 16, 2024
3	OFAC List Review Certificate	February 2024	Excel	Monday, February 19, 2024
4	OFAC List Review Certificate	March 2024	Excel	Thursday, March 14, 2024
5	OFAC List Review Certificate	April 2024	Excel	Friday, April 12, 2024
6	OFAC List Review Certificate	May 2024	Excel	Wednesday, May 15, 2024
7	OFAC List Review Certificate	June 2024	Excel	Friday, June 14, 2024
8	OFAC List Review Certificate	July 2024	Excel	Friday, July 12, 2024
9	OFAC List Review Certificate	August 2024	Excel	Wednesday, August 14, 2024
10	OFAC List Review Certificate	September 2024	Excel	Friday, September 13, 2024
11	OFAC List Review Certificate	October 2024	Excel	Monday, October 14, 2024
12	OFAC List Review Certificate	November 2024	Excel	Tuesday, November 19, 2024
13	OFAC List Review Certificate	December 2024	Excel	Monday, December 16, 2024
14	Audited Financial Statements	Annually 2023	PDF	Tuesday, April 30, 2024
15	Interim Financial Statements	First half 2024	Excel	Friday, August 9, 2024
16	Interim Financial Statements	Second half 2023	Excel	Thursday, February 15, 2024



Development Banks (Banco Hipotecario Nacional and Banco de Desarrollo Agropecuario)



No.	Document Type	Period	Format	Deadline
1	Anti-Money Laundering Manual	Annually 2023	PDF	Tuesday, January 16, 2024
2	OFAC List Review Certificate	January 2024	Excel	Tuesday, January 16, 2024
3	OFAC List Review Certificate	February 2024	Excel	Monday, February 19, 2024
4	OFAC List Review Certificate	March 2024	Excel	Thursday, March 14, 2024
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13	OFAC List Review Certificate	December 2024	Excel	Monday, December 16, 2024
14	Audited Financial Statements	Annually 2023	PDF	Tuesday, April 30, 2024
15	Interim Financial Statements	First half 2024	Excel	Friday, August 9, 2024
16	Interim Financial Statements	Second half 2023	Excel	Thursday, February 15, 2024