

Loan Atom (AT03)

Atom	Table				Related Catalogs	
AT03	Box	Description	Format	Remarks	Catalog Code	Structure Description
	(1) Date	The date of the month to be reported	YYYYMMDD	Blank spaces or null values are not allowed	SB01	Bank list
	(2) Bank Code	The code assigned by the Superintendency of Banks of Panama to each bank	3-character text	Blank spaces or null values are not allowed	SB03	Countries
	(3) Subsidiary code	It is meant to report that the bank has not granted any loans	4-character text	“NA” must be inserted. “NR” if nothing to report in the loan atom	SB04	Provinces
	(4) Preferential / Non-preferential	Code to identify the loans covered or uncovered by the Preferential Interest Rate Law and the loans that are not covered by any preferential interest law	4-character text	0001 = To identify loans covered by any preferential interest law. 0002 = To identify loans that are not covered by any preferential interest law	SB06	Loan type
	(5) Applicable to FECI	Whether or not FECI is applicable to the loan	2-character text	01 for Interest discount; 02 for Withholding and NA for non-applicable	SB07	Relation type
	(6) Loan type	Code for the type of loan granted (SB06)	3-character text	Valid code of Table SB06	SB08	Activity type
	(7) Loan facility	Code for the loan facility instrument (SB21)	2-character text	Valid code of table SB21 (including a modification to the Table SB21, which differentiates occasional	SB19	Loan classification
				SB21	Loan facilities	
				SB59	Collateral type	
				SB67	Company size	
				SB81	Payment frequency	
				SB82	Gender	
				SB83	Maturity profile	
				SB88	Payment method	
				SB120	Change category	

TRANSLATION

			overdraft and contractual overdraft)	
(8) Loan classification	Loan classification code according to the categories described in Rule 4-2013 (SB19)	2-character text	Valid code of Table SB19	
(9) Destination	Destination code where the loan is effective; "E" for abroad or "L" for domestic	1-text character	Only "L" for domestic and "E" for abroad are valid	
(10) Region code	The country code (SB03) for operations abroad or the province code (SB04) for domestic operations	3-character text	Valid code of Countries (SB03) for "E" operations or Province (SB04) for "L" operations	
(11) Client ID	The ID card number for individuals or passport for foreign individuals; RUC for legal person or its equivalent for foreign legal person	30-character text	ID cards, passports or RUC must be reported as established in Circular 48-2010	
(12) Company size	The code classifying the customer in regards to the company size (corporate loan) or regarding its retiree status or not (individual), as appropriate	2-character text	Valid code of table SB67. For loans granted to the government and NGOs use code 07 Others of table SB67	
(13) Gender	The debtor's gender, male or female.	2-character text	Valid code of table SB82. For loans	

TRANSLATION

		Applies for loans granted to individuals and loans whose company size is classified (microenterprise), as long as the loan was granted to an individual		classified as Others (table SB06), insert NA. For corporate loans (table SB06) insert NA, except for loans classified as microenterprise (table SB67) that were granted to an individual	
	(14) Loan number	The number of the loan granted	50-character text	Loan identification number	
	(15) Client name	The name or corporate name contained in the ID card, RUC or passport	80-character text	Full, correct name of the client according to the identity document	
	(16) Economic group ID	The ID card number for individual or RUC for legal person, or passport for foreigner with which the Economic Group where the client belongs to is identified	30-character text	ID cards, passports or RUC must be reported as established in Circular 48-2010	
	(17) Relationship type	Type of current relationship between the borrower and the economic group to which the client belongs to	4-character text	Valid code of table SB07	
	(18) Activity type	The code of activity type to which the loan will be destined, based on Art. 2 (12),	4-character text	Valid code of table SB08	

TRANSLATION

		(13) and (14) of Rule 4-2013			
	(19) Interest rate	Annual nominal interest rate for the loan	Numeric	Must be equal or greater than 0 with two decimals	
	(20) Original amount	<p>The original loan amount.</p> <p>For:</p> <ol style="list-style-type: none"> 1. Loans whose disbursement is made through a line of credit, insert: <ul style="list-style-type: none"> - the amount disbursed when many promissory notes; - the approved amount when it is just one promissory note. 2. Occasional overdraft, insert the amount used 3. Contractual overdraft, insert authorized amount 4. Credit card, insert the approved limit <p>Other operations, insert the original loan amount</p>	Numeric	Greater than zero	
	(21) Interest receivable	Accrued interest receivable	Numeric	Numeric	

TRANSLATION

	(22) Original loan date	The start original date of the loan granted	YYYYMMDD	Valid date according to format
	(23) Expiration date	The expiration date of the loan	YYYYMMDD	Valid date according to format. "NA" for cases such as Credit Card
	(24) Refinancing date	The refinancing date of the loan, chapter 1, article 2 (10).	YYYYMMDD	Must be greater than the original loan date. Valid date according to format. Allows "NA" in case for non-applicable
	(25) Restructuring date	The restructuring date of the loan, chapter 1, article 2 (9). Insert in this box the loan modification date according to code "03" of table SB120	YYYYMMDD	Must be greater than the original loan date. Valid date according to format. Allows "NA" in case for non-applicable
	(26) Previous loan number	The number of the loan or facility granted before the refinancing, restructuring or loan modification	30 alphanumeric characters	Applies only for loans that were refinanced, restructured or modified. Allows "NA" in case for non-applicable
	(27) First collateral	The first collateral securing the loan	4-character text	Inset the collateral code according to table SB59 (collateral type)
	(28) First collateral amount	The lower value established for the first collateral securing the loan	Numeric	The collateral amount (chosen from Table SB59) must be greater than zero.

TRANSLATION

				For uncollateralized loans (code 0701 of table SB59) the uncovered loan balance must be inserted	
	(29) Second collateral	The second collateral securing the loan	4-character text	<p>Insert the collateral code according to table SB59 (Collateral type).</p> <p>If the loan has no more collateral and some portion of it is uncovered, insert code 0701 of table SB59.</p> <p>Allows "NA" if not applicable to none of the above</p>	
	(30) Second collateral amount	The lower value established for the second collateral securing the loan	Numeric	<p>The collateral amount (chosen from table SB59) must be greater than zero.</p> <p>If the loan has no more collateral and some part of it is uncovered (code 0701 of table SB59) the uncovered loan balance must be inserted.</p> <p>Insert zero (0) if NA was inserted in Second Collateral box.</p>	

TRANSLATION

	(31) Third collateral	The third collateral securing the loan	4-character text	<p>Insert collateral code according to table SB59 (Collateral type).</p> <p>If the loan has no more collateral and a part of it is uncovered, code 0701 of table SB59 must be inserted.</p> <p>Allows "NA" if none of the above applies</p>	
	(32) Third collateral amount	The lower amount established for the third collateral securing the loan	Numeric	<p>The collateral amount (chosen from table SB59) must be greater than zero.</p> <p>If the loan has no more collateral and a part of it is uncovered, (code 0701 of table SB59), the uncovered balance must be inserted.</p> <p>Insert zero (0) if NA was inserted in Second Collateral box</p>	
	(33) Fourth collateral	The lower amount established for the fourth collateral securing the loan	Numeric	<p>Insert the collateral code according to table SB59 (Collateral type).</p> <p>If the loan has no more collateral and a part of it is uncovered, code</p>	

TRANSLATION

				0701 of table SB59 must be inserted. Allows "NA" if none of the above applies.
	(34) Fourth collateral amount	The fifth collateral securing the loan (sic)	4-character text	The collateral amount (chosen from table SB59) must be greater than zero. If the loan has no more collateral and a part of it is uncovered, (code 0701 of table SB59), the uncovered loan balance must be inserted. Insert zero (0) if "NA" was inserted in the Fourth Collateral box
	(35) Fifth collateral	The fifth collateral securing the loan	4-character text	Insert collateral code according to table SB59 (Collateral type). If the loan has no more collateral and a part of it is uncovered, code 0701 of table SB59 must be inserted. Allows "NA" if none of the above applies.
	(36) Fifth collateral amount	The lower value established for the	Numeric	The collateral amount (chosen from the table

TRANSLATION

		fifth collateral securing the loan		<p>SB59) must be greater than zero.</p> <p>If the loan has no more collateral and a part of it is uncovered (code 0701 of table SB59) the uncovered loan balance must be inserted.</p> <p>Insert zero (0) if "NA" was inserted in the fifth collateral box</p>	
	(37) Provision	The balance of the specific provision assigned to the loan	Numeric	Numeric. Greater or equal to zero	
	(38) IFRS Provision	The calculation of the IFRS provision	Numeric	Numeric. Greater or equal to zero	
	(39) Non-IFRS supplementary provision	Supplementary provisions that may be related to a customer or a group of customers and that are not the result of the loan analysis according to IFRS	Numeric	Numeric. Greater or equal to zero	
	(40) Balance	Loan balanced to date without interests	Numeric	The sum of the amounts of the installments to be expired plus the amounts of expired installments must be equal to the balance. It is necessary to remember that these	

TRANSLATION

				boxes must not include other amounts but the owed principal.
(41) Number of installments to be expired	Number of principal installments to be expired	Integer		Numeric. Greater or equal to zero
(42) Outstanding amount at 30 days	Amount of balance of principal to be expired at 30 days	Numeric		Numeric. Greater or equal to zero
(43) Outstanding amount at 60 days	Amount of balance of principal to be expired at 60 days	Numeric		Numeric. Greater or equal to zero
(44) Outstanding amount at 90 days	Amount of balance of principal to be expired between 61 and 90 days	Numeric		Numeric. Greater or equal to zero
(45) Outstanding amount at 120 days	Amount of balance of principal to be expired between 91 and 120 days	Numeric		Numeric. Greater or equal to zero
(46) Outstanding amount at 180 days	Amount of balance of principal to be expired between 121 and 180 days	Numeric		Numeric. Greater or equal to zero
(47) Amount to be expired in 1 year	Amount of balance of principal to be expired between 181 days and 1 year	Numeric		Numeric. Greater or equal to zero
(48) Amount to be expired in more than 1 year but under 5 years	Amount of balance of principal to be expired between 1 and 5 years	Numeric		Numeric. Greater or equal to zero
(49) Amount to be expired	Amount of balanced of principal to be	Numeric		Numeric. Greater or equal to zero

TRANSLATION

	between 5 years and 10 years	expired between 5 and 10 years			
	(50) Amount to be expired over 10 years	Amount of balance of principal up to 10 years	Numeric	Numeric. Greater or equal to zero	
	(51) Amount of expired installments	Amount of expired installments	Integer	Numeric. Greater or equal to zero	
	(52) Amount expired at 30 days	Amount of balance of principal expired at 30 days	Numeric	Numeric. Greater or equal to zero	
	(53) Amount expired at 60 days	Amount of balance of principal expired between 31 and 60 days	Numeric	Numeric. Greater or equal to zero	
	(54) Amount expired at 90 days	Amount of balance of principal expired between 61 and 90 days	Numeric	Numeric. Greater or equal to zero	
	(55) Amount expired at 120 days	Amount of balance of principal expired between 91 and 120 days	Numeric	Numeric. Greater or equal to zero	
	(56) Amount expired at 180 days	Amount of balance of principal expired between 121 and 180 days	Numeric	Numeric. Greater or equal to zero	
	(57) Amount expired at 1 year	Amount of balance of principal expired between 181 days and 1 year	Numeric	Numeric. Greater or equal to zero	
	(58) Amount expired of	Amount of balance of principal expired over one year	Numeric	Numeric. Greater or equal to zero	

TRANSLATION

	more than 1 year				
	(59) Economic group name	The name of the economic group to which the client belongs	60-character text	Full, correct name as described in the articles of incorporation or registered corporate name	
	(60) Date of next payment to principal	The date of the next payment to principal the debtor must do	YYYYMMDD	No blank or null spaces accepted	
	(61) Frequency of payment to principal	The frequency of payment to principal. Use Table SB81	2-character text	Valid code of Table SB81	
	(62) Date of next interest payment	The date of the next payment to interest the debtor must do	YYYYMMDD	No blank or null spaces are accepted	
	(63) Frequency of interest payment	The code of payment frequency. Use table SB81	2-character text	Valid code of table SB81	
	(64) Delinquent days	The quantity of delinquent days after the payment date of principal or interests	Numeric	Integer. Greater or equal to zero	
	(65) Maturity profile	Insert 01 for current; 02 for delinquent; 03 for nonperforming loan according to Rule 4-2013	2-character text	Valid code of table SB83	
	(66) Amount of the installment to be paid	The amount of installment to be paid. For: 1. Credit cards: insert minimum payment	Numeric	Numeric. Greater than zero	

TRANSLATION

		<p>2. Occasional overdraft: total balance</p> <p>3. Contractual overdraft: installment or payment to principal (according to contract)</p> <p>4. Loans with payment to expiration: the principal that must be paid on expiration</p> <p>5. Other cases: insert the amount of principal and interest agreed on</p>			
	(67) Methodology to calculate interest	The methodology for the calculation of interest applied to the loan	2-character text	Valid code of SB88	
	(68) Deferred interests	Amount of deferred interests	Numeric	Numeric. Greater or equal to zero	
	(69) Date of the last payment to principal	The date of the last payment the client did	YYYYMMDD	Valid date according to format or N/A (special cases)	
	(70) Amount of the last payment to principal	The amount of the last payment to principal the client did	Numeric	Numeric. Greater or equal to zero	
	(71) Date of the last payment to interest	The date of the last payment the client did	YYYYMMDD	Valid date according to format or N/A (special cases)	

TRANSLATION

<p>(72) Amount of last payment to interest</p>	<p>The amount of the last payment to interest the client did</p>	<p>Numeric</p>	<p>Numeric. Greater or equal to zero</p>	
<p>(73) Change category</p>	<p>The code related to the type of modification in terms and conditions of a loan, according to Rule 4-2013 in chapter 1, article 2 (9) (refinanced) and (10) (restructured) and Rule 2-2020, article 1 (modified loans)</p>	<p>2-character text</p>	<p>Valid code of SB120 Description of SB120: 01 = Refinanced loan 02 = Restructured loan 03 = Modified loan Allows "NA" if none of the above is applicable.</p> <ul style="list-style-type: none"> - In case of a refinanced loan (01), box 24 Refinanced date must be greater than the original start loan date and cannot be blank - In the event of a restructured loan (02), box 25 Restructured date must be greater than the original start loan date and cannot be blank - In the event of a modified loan (03), it must be reported in box 25 Restructured date and this must be greater than the start original loan date and cannot be blank 	