

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

**GENERAL RESOLUTION SBP-RG-0002-2021**  
(dated 15 January 2021)

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

**THE SUPERINTENDENT OF BANKS**  
in use of his legal powers and

**WHEREAS:**

Due to the issuance of Decree Law 2 dated 22 February 2008, the Executive Branch reedited Decree Law 9 dated 26 February 1998 and all of 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;

According 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;

By means of 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, the financing of terrorism and the financing of the proliferation of weapons of mass destruction;

In accordance with the provisions of Article 22 of Law 23 of 2015, it is the responsibility of the Superintendency of Banks to supervise banks and trust companies, among other regulated individual and legal financial entities on the prevention of money laundering, the financing of terrorism and the financing of the proliferation of weapons of mass destruction;

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

During the working sessions of the Superintendency it became necessary and advisable to update the reporting requirements referred to in General Resolution SBP-RG-0002-2017 dated 18 May 2017 and to repeal the aforementioned Resolution.

**RESOLVES:**

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

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Code	Description	Issuer	Contents	Frequency	Format	Quantity to be Submitted	Remarks
AT01	Accounting Atom	State-owned banks, general license banks and international license banks	Account detail for the 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.  <b>Note: This requirement will be in force until April 2021. As of May 2021, the AT21 would come into force.</b>
AT02	Deposits Atom	State-owned banks, general license banks and international license banks	Detail of the deposits registered 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; Circular 47-2007.
AT03	Loan Atom	State-owned banks, general license banks, international license banks and companies belonging to the banking group	Detailed information on 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; and Circulars 92-2014, 91-2020 and 305-2020.
AT04	Acquired Assets Atom	State-owned banks, general license banks and international license banks, as provided for in Rule 3-2009	Banks must submit the details of assets acquired in payment for outstanding loans that the Bank registers on its books.  This notification must be made once the award is properly registered 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 Atom	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 Atom	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 Atom	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 and 4-2020; Circular 23-2006.
AT09	Interest Rate Atom	State-owned banks, general license banks and	Reports the balances, due dates and earnings/costs	Monthly, within the first ten (10)	ITBANK	1	The information must be submitted using the format

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		international license banks	of productive assets, debts generating costs and contingency accounts	business days of the month following the month to be reported			provided by the Superintendency.  Reference: General Resolution 2-2000, amended by General Resolution 4-2000.
AT10	Liquidity Atom	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.  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.
LS02	Liquidity Atom	State-owned banks, general license banks and international license banks	The bank's legal liquidity component	Weekly, with a Tuesday closing and a Wednesday midday reporting deadline	ITBANK	1	The information must be submitted using the format provided by the Superintendency.  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 56-2020, 92-2020, 107-2020, 127-2020, and 190-2020.
AT11	Weekly Cash Atom	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 and 4-2020; Circulars 23-2006 and 6-2016.
AT12	Collateral Atom	State-owned banks, general license banks, international license banks and companies belonging to the banking group	Detailed information on collateral	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 Atom 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: Circular 47-2011.
AT15	Investment Instruments Atom	State-owned banks, general license banks and international license banks	Detailed information on 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 and 11-2020; Rule 2-2018, amended by Rules 4-2018 and 10-2020; 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.

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AT21	Accounting Atom	State-owned banks, general license banks and international license banks	Account detail for the 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.  <b>Note: Requirement in force as of May 2021, contain information of the end of April 2021.</b>
BAN01	Table of Branch offices	State-owned banks, general license banks and international license banks	Details 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.
BAN02	Table of Subsidiaries	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: Circulars 5-2006, 26-2007, 29-2007, and 313-2020.  Note: This requirement will be in force until April 2021 containing the information of the end of March 2021. As of May 2021, the BAN21 Table will come into force.
BAN03	Table of Economic Groups and Related Parties	The holding companies for banks under the home supervision of the Superintendency of 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	Information on the Economic Banking Group, individuals and parties related to the bank	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: 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 and 200-2015.
BAN04	Table of Lending and Deposit Rates	State-owned banks and general license banks	Established interest rates (nominal, not average) by credit sector and maturity for time 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	Table of Credit Risk Capital Requirement	State-owned banks, general license banks and international license banks under the home supervision of the Superintendency of Banks of Panama  The branches of foreign banks holding general licenses, foreign subsidiaries holding international licenses branches or of foreign banks holding international licenses should not file this report	The bank's 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 Rule 13-2015; Rule 4-2013, amended by Rules 8-2014, 11-2019 and 5-2020; and Rule 3-2016, amended by Rules 8-2016 and 11-2020; Circular 58-2016; Letter SBP-DGR-N-2693-2019.
BAN06	Table of Off-balance	State-owned banks, general license banks and	Classification and provisions for Off-balance sheet	Monthly, within the first ten (10)	ITBANK	1	The information must be submitted using the format

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	Sheet Operations	international license banks	operations (specifically, Contingent Operations)	business days of the month following the month to be reported			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.
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, in 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	Detailed information on 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 Rule 9-2014; 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	Detailed information on 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: Circular 90-2011.
BAN10	Dynamic Provisions	All types of banks and banking groups	Detailed information on the calculations generating dynamic provisions	Quarterly, thirty (30) calendar days following the end of the quarter to be reported	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.  <b>Note: The dynamic provision (Articles 36, 37 and 38 of Rule 4-2013) is temporarily suspended based on Board of Directors' Resolution SBP-GJD-0007-2020 date 16 July 2020 until the Superintendency of Banks revokes the temporary measure.</b>
BAN11	Dormant assets and securities Report	State-owned banks, general license banks and international license banks	Accounts and securities that have been inactive 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	Table of Short-term liquidity coverage ratio (LCR), Ancillary Table of High-Quality Liquid Assets (HQLA) fund and Ancillary Table of Cash Inflows and Outflows	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: Detail of qualified high-quality liquid assets to be included in the LCR calculation.  BAN14: Detail 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 and 10-2020; Resolution SBP-RG-0003-2018; Circular 125-2018 and Letters SBP-DGR-N-3171-2018 and SBP-DGR-GRM-N-4879-2020.
BAN15	Table of the Operating Risk Capital Requirement	State-owned banks, general license banks and international license banks under the home supervision of the Superintendency of Banks of Panama.  The branches of foreign banks	The bank's Operating 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 Rule 13-2015; Rule 3-2016, amended by Rules 8-2016 and 11-2020, and Rule 11-2018, amended by Rule 3-2019; Letter SBP-DGR-N-2693-2019; Circular 298-2020.

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		holding general licenses, foreign subsidiaries holding international licenses or branches of foreign banks holding international licenses should not file this report.					
BAN16	Table of Capital Adequacy	State-owned banks, general license banks and international license banks under the home supervision of the Superintendency of Banks of Panama.  The branches of foreign banks holding general licenses, foreign subsidiaries holding international licenses or branches of foreign banks holding international licenses should not file this report.	Table of Credit, Market and Operating 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 Rule 13-2015; 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 and 11-2020; Letter SBP-DGR-N-2693-2019.
BAN17	Table of Market Risk Capital Requirements	State-owned banks, general license banks and international license banks under the home supervision of the Superintendency of Banks of Panama.  The branches of foreign banks holding general licenses, foreign subsidiaries holding international licenses or branches of foreign banks holding international licenses should not file this report.	Market Risk-weighted assets	Quarterly, thirty (30) calendar days following the closure of the quarter to be reported	ITBANK	1	Reference: Rule 1-2015 amended by Rule 13-2015; Rule 3-2016 amended by Rules 8-2016 and 11-2020; and Rule 3-2018 amended by Rules 6-2019 and 1-2020; Letter SBP-DGR-N-2693-2019.
BAN18	Ancillary [table] of Market Risk Capital Requirements	State-owned banks, general license banks and international license banks under the home supervision of the Superintendency of Banks of Panama.  The branches of foreign banks holding general licenses, foreign subsidiaries holding international licenses or branches of foreign banks holding international licenses should not file this report.	Ancillary [table] detailing 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 Rule 13-2015; Rule 3-2016, amended by Rules 8-2016 and 11-2020; and Rule 3-2018, amended by Rules 6-2019 and 1-2020; Letter SBP-DGR-N-2693-2019.
BAN19	Table of General Information on Type of Financial Relationships	State-owned banks, general license banks and international license banks	Report on the type of financial relationships [the bank] has with other entities (correspondents and	Monthly, within the first ten (10) business days of the month following the month to be	ITBANK	1	Reference: Banking Law and Circulars 215-2020 and 315-2020

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			other financial institutions)	reported, starting from March 2021 containing the information as of the end of February 2021			
<b>BAN21</b>	Table of Subsidiaries	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.  <b>Note: This requirement replaces Table BAN02 as of the end of April 2021.</b>  <b>Note: Requirement in force as of May 2021, containing information of the end of April 2021. (Replaces Table BAN02)</b>
<b>SBP-CF-01</b>	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.
<b>MA-GB</b>	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
<b>EVAP</b>	Maturity structure of Assets and Liabilities	State-owned and general license banks	Detail 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.
<b>TR01</b>	Wire Transfer structure	State-owned banks, general license banks and international license banks	Detail of all cross-border wire transfers conducted by the bank	Monthly, within the first ten (10) business days of the month following the month to be reported	ITBANK	1	Reference: Law 23 of 2015; Rule 2-2017, amended by Rule 4-2017; Rule 10-2015, amended by Rules 1-2017, 13-2018, 2-2019 and 4-2020; Circulars 106-2015 and 66-2016.
<b>ADECAP</b>	Capital Adequacy (Annual Certification)	The branch offices of foreign banks holding general licenses and international license banks subject to host supervision must submit an Annual Certification	Certification issued by the Parent Company's Supervisory Body or External Auditors	Annually, within three (3) months following the bank's fiscal year-end	Hardcopy	1	Reference: Rule 1-2015, amended by Rule 13-2015.
<b>EFA</b>	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 Rule 1-2010; Circulars 81-2016 and 35-2020.
<b>EFA-CM</b>	Parent Company's Audited Financial Statements	The branch offices of foreign banks holding general licenses and international licenses	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.
<b>EFS</b>	Reviewed/ Audited Semi-annual Comparative Financial Statements of Economic Groups.	State-owned banks, general license banks and international license banks	Reviewed/ Audited Financial Statements with their respective explanatory notes	For Reviewed Statements, Semi-annually, sixty (60) calendar days following the end of the semester.	TIDSO (in .PDF format)	1	The mid-year semi-annual Financial Statement should be submitted unaudited but with the reviewed opinion of the Holding Company's auditing firm.  Reference: Article 86 of the Banking Law and Circulars 14-2001 and 35-2020.

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	This requirement does not apply to branch offices of foreign banks holding general licenses or international licenses			For Audited Statements, Semi-annually, ninety (90) calendar days following the bank's fiscal year-end.			
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 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; 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 and sector and compliance with payment	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 registered is already included in the notes for the interim 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 registered is already included in the notes for the interim 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-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 registered is already included in the notes for the interim 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, sector 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 registered is already included in the notes for the interim quarterly and audited financial statements (EFT and EFA, in Spanish).



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							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	Detailed report on 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 registered is already included in the notes for the interim 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 registered is already included in the notes for the interim 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 External Auditors	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 appointed External Auditing Firm	Within seven (7) calendar days following the appointment	Electronically	1	Reference: Rule 4-2010, amended by Rules 9-2010 and 3-2015, Circulars 129-2013 and 62-2019.
SBP-DAE-02	Detailed information on 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' Certificate	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 portfolios that apply for the calculation of the market risk capital requirement	Annually, within thirty (30) calendar days following the bank's fiscal year-end	Hardcopy	1	Reference: Rule 3-2018, amended by Rules 6-2019 and 1-2020.
CAIV	Securities investments (Annual Certification)	The branch offices of foreign banks and international license banks under host supervision	Certification issued by the Parent Company or responsible Regional Office	Annually, within three (3) months following the bank's fiscal year-end	Hardcopy	1	Reference: Rule 12-2019.

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Code	Description	Issuer	Contents	Frequency	Format	Quantity to be Submitted	Remarks
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 to contract 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	Hardcopy	1	Reference: Rule 2-2010, amended by Rule 6-2010.
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	Hardcopy	1	Reference: Rule 8-2010 amended by Rule 9-2017.
RCC	Report on Consolidated Portfolio	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	Report of Fraud in Electronic Channels	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 the information 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	E-mail: <a href="mailto:soporte@superbancos.go.b.pa">soporte@superbancos.go.b.pa</a>	1	Reference: Rules: 6-2011 and 3-2012; Circulars 63-2010, 16-2011 and 125-2020.
CCPM	Compliance Questionnaire of Law 56 of 2016	State-owned banks, general license banks and 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	Compliance Questionnaire of Law 56 of 2017 (participation of women in boards of directors)	Annually, within the first ten (10) calendar days reporting the information from the previous year	E-mail: <a href="mailto:soporte@superbancos.go.b.pa">soporte@superbancos.go.b.pa</a>	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)	Branch offices of foreign banks and international license banks under host supervision	Certification issued by the Parent Company or responsible Regional Office	Annually, within three (3) months following the bank's fiscal year-end	Hardcopy	1	Reference: Rule 5-2011, amended by Rules 4-2012, 5-2014 and 8-2019.
CRC	Credit risk management certification (Annual Certification)	Branches of foreign banks and international license banks under the host supervision of the Superintendency	Certification of compliance with the management and administration of credit risk issued by the parent company or the responsible regional office	Annually, within three (3) months following the bank's fiscal year-end	Hardcopy	1	Reference: Rule 4-2013, amended by Rules 8-2014, 11-2019 and 5-2020.
CA	Auditing Committee (Annual Certification)	Branch offices of foreign banks	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	Hardcopy	1	Reference: Rule 4-2010, amended by Rule 9-2010 and Rule 3-2015.
RO-01	Operating Risk Atom	State-owned banks, general license banks and international license banks	Operating Risk database	Annually, by January 31 of each year	ITBANK	1	Reference: Rule 11-2018, amended by Rule 3-2019

**TRANSLATION**

Code	Description	Issuer	Contents	Frequency	Format	Quantity to be Submitted	Remarks
		under home supervision					
RO-IA	Report on the Operating Risk Management	State-owned banks, general license banks and international license under home supervision	Annual report	Annually, by January 31 of each year	E-mail (informes ROP@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	Operating Risk Management Manual and Business Continuity Plan	State-owned banks, general license banks and international license banks under home supervision	Operating 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 (informes ROP@superbanco.s.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 international license banks under home supervision	Findings related to operational risk	Annually, by January 31 of each year.	E-mail (informes ROP@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	Composition of the Credit Committee  (Annual Certification)	Branch offices of foreign banks and international license banks 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	Hardcopy	1	Reference: Rule 4-2013, amended by Rules 8-2014, 11-2019 and 5-2020.
CCJD	Compliance certificate by the Board of Directors	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	Hardcopy	1	Reference: Rule 7-2014. The information must be submitted from the end of the relevant fiscal year.
INF-CAP	Report on future capital needs	State-owned banks, general license banks and international license banks under home supervision and bank holding companies of banking groups under the home supervision of the Superintendency of Banks	Report on future capital needs, according to the business model of each bank.  Including an Annex that must be submitted in Excel format	At least every three (3) years within three (3) months following the bank's fiscal year-end	TIDSO (report in .PDF format and Annex in Excel format)	1	Reference: Rule 1-2015, amended by Rule 13-2015, 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 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

**ARTICLE 2. CONTENTS, FORMAT AND FREQUENCY FOR THE SUBMITTAL OF PREVENTION INFORMATION TO THE SUPERINTENDENCY.** Banks and trust companies shall submit the information described below to the Superintendency:

Code	Description	Issuer	Contents	Frequency	Format	Quantity to be Submitted	Remarks
MPBC	Manual for the Prevention of Money Laundering	State-owned banks, general license banks and international license banks	Manual for the Prevention of Money Laundering	Annually, by January 30 of each year	TIDSO	1	Reference: Rule 10-2015, amended by Rules 1-2017, 13-2018, 2-2019 and 4-2020; 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 and 4-2020; Circulars 193-2015, 7-2017 and 115-2018.

Code	Description	Issuer	Contents	Frequency	Format	Quantity to be Submitted	Remarks
ER	Bank's Risk Assessments	State-owned banks, general license banks and international license banks	Bank's Risk Assessments	Annually, by January 30 of each year	TIDSO	1	Reference: Rule 10-2015, amended by Rules 1-2017, 13-2018, 2-2019 and 4-2020; Circulars 193-2015, 7-2017, 8-2017 and 115-2018.
OFAC List	Certification of the Review of the OFAC List	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 and 4-2020; Circulars 13-2002, 64-2016 and 115-2018.
PB01	Factor Atom	State-owned banks, general license banks and international license banks	Statistical information related to money laundering, financing of terrorism and financing of the proliferation of weapons of mass destruction risk	Monthly, by the 30 <sup>th</sup> or 31 <sup>st</sup> 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.
PB02	AML General Data Atom	State-owned banks, general license banks and international license banks	Entity's general and structural general data	Monthly, by the 30 <sup>th</sup> or 31 <sup>st</sup> 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.
ACE	Annex 1 – Cash Transactions	State-owned banks, general license banks and international license banks	Volume of withdrawals made through ATMs located abroad; Volume of cash deposited by Colon Free Zone-based companies in bank branches located in this free trade area; Volume of cash deposited by Colon Free Zone-based companies in any bank branch other than those located in this free trade area	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 the every month)	TIDSO (in Excel format)	1	Reference: Law 23 of 2015; Circular 293-2020.

**ARTICLE 3. PARAMETERS FOR THE SUBMITTAL OF INFORMATION.** The information that banks submit through the Atoms, BAN Tables, electronically or in hardcopy to the Superintendency 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 frequency of each atom and/or particular information.

**PROVISO:** The Superintendency of Banks may establish new parameters regarding the frequency 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 information submitted in hardcopy or electronically through Atoms and BAN Tables to the Superintendency 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, in order to meet each one of the parameters established in the provisions regulating the format and submittal of information to the Superintendency.

**ARTICLE 6. SANCTIONS.** Violations of 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 failing to comply with the submittal of information or by 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-0002-2017 dated 18 May 2017.

**ARTICLE 8. VALIDITY.** This General Resolution shall enter into force upon its promulgation.

Given in Panama City on the fifteenth (15<sup>th</sup>) day of January, two thousand twenty-one.

**FOR COMMUNICATION, PUBLICATION AND ENFORCEMENT,**

**THE SUPERINTENDENT OF BANKS,**

*Digitally signed by [S]  
NAME CASTILLO CHANG,  
AMAURI ARIEL – ID 8-238-386  
Date: 2021.01.18 09:13:16 - 05'00'*

Amauri A. Castillo

ARV/vb