



January 12, 2016
Circular N° SBP-DR-FACT-0010-2016

General Manager

Subject: Board of Directors' General Resolution
SBP-GJD-0003-2015

Dear General Manager:

We wish to inform you that the Superintendency of Banks has issued Board of Directors' General Resolution SBP-GJD-0003-2015 dated 22 December 2015 "whereby the technology guidelines and requirements for inspections conducted on regulated financial entities supervised by the Superintendency on the prevention of money laundering, the financing of terrorism and financing the proliferation of weapons of mass destruction are established".

Please find attached a copy of the Board of Directors' General Resolution SBP-GJD-0003-2015, which can also be accessed through our website www.superbancos.gob.pa, Laws and Regulations section.

We would greatly appreciate your providing your staff with the necessary instructions for compliance with the provisions of this Circular.

Best regards,

Ricardo G. Fernandez D.
Superintendent

Enc.: Board of Directors' General Resolution SBP-GJD-0003-2015

ARV/et