

PAN AMERICAN BANK

	Disbursement Date 09/17/2010	RSSD (Holding Company) 3618545	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2015 \$ millions	2016 \$ millions	%chg from prev		
Assets	\$304	\$293	-3.8%		
Loans	\$249	\$222	-10.8%		
Construction & development	\$12	\$5	-63.0%		
Closed-end 1-4 family residential	\$76	\$64	-15.7%		
Home equity	\$26	\$24	-6.7%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-64.0%		
Commercial & Industrial	\$31	\$36	17.4%		
Commercial real estate	\$56	\$49	-11.4%		
Unused commitments	\$29	\$24	-17.0%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$9	\$11	19.2%		
Asset-backed securities	\$0	\$0			
Other securities	\$23	\$39	70.7%		
Cash & balances due	\$14	\$14	-2.9%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$277	\$267	-3.6%		
Deposits	\$267	\$267	0.0%		
Total other borrowings	\$10	\$0	-100.0%		
FHLB advances	\$10	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$27	\$25	-5.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$3	NA		
Performance Ratios					
Tier 1 leverage ratio	8.8%	8.5%	--		
Tier 1 risk based capital ratio	11.7%	11.4%	--		
Total risk based capital ratio	12.7%	12.6%	--		
Return on equity ¹	9.4%	7.9%	--		
Return on assets ¹	0.8%	0.6%	--		
Net interest margin ¹	4.3%	3.8%	--		
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	62.2%	55.3%	--		
Loss provision to net charge-offs (qtr)	0.0%	218.6%	--		
Net charge-offs to average loans and leases ¹	0.1%	0.4%	--		
¹ Quarterly, annualized.					
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs		
	2015	2016	2015	2016	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	6.3%	0.1%	0.0%	--
Home equity	3.1%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	2.4%	--
Commercial & Industrial	2.6%	0.0%	0.0%	0.0%	--
Commercial real estate	3.7%	1.3%	0.0%	0.4%	--
Total loans	1.5%	2.1%	0.0%	0.1%	--