

PAN AMERICAN BANK&TRUST

	Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions	
	09/17/2010	3618545	1	
Selected balance and off-balance sheet items	2016	2017	%chg from prev	
	\$ millions	\$ millions		
Assets	\$259	\$249	-3.9%	
Loans	\$18	\$12	-30.2%	
<i>Construction & development</i>	\$79	\$76	-4.3%	
<i>Closed-end 1-4 family residential</i>	\$26	\$26	0.7%	
<i>Home equity</i>	\$0	\$0		
<i>Credit card</i>	\$0	\$1	296.1%	
<i>Other consumer</i>	\$28	\$31	8.9%	
<i>Commercial & Industrial</i>	\$63	\$56	-11.2%	
<i>Commercial real estate</i>	\$25	\$29	14.4%	
Unused commitments	\$0	\$0		
Securitization outstanding principal	\$13	\$9	-27.3%	
Mortgage-backed securities (GSE and private issue)	\$0	\$0		
Asset-backed securities	\$31	\$23	-27.2%	
Other securities	\$20	\$14	-26.5%	
Cash & balances due	\$0	\$0		
Residential mortgage originations				
<i>Closed-end mortgage originated for sale (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originated for sale (quarter)</i>	\$0	\$0		
<i>Closed-end mortgage originations sold (quarter)</i>	\$0	\$0		
<i>Open-end HELOC originations sold (quarter)</i>	\$301	\$277	-8.0%	
Liabilities	\$281	\$267	-5.1%	
Deposits	\$20	\$10	-50.0%	
Total other borrowings	\$15	\$10	-33.3%	
FHLB advances	\$30	\$27	-10.2%	
Equity				
Equity capital at quarter end	\$1	\$0	-100.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	12.2%	11.7%	--	
Tier 1 risk based capital ratio	13.2%	12.7%	--	
Total risk based capital ratio	8.4%	9.4%	--	
Return on equity ¹	0.7%	0.8%	--	
Return on assets ¹	4.1%	4.3%	--	
Net interest margin ¹	48.6%	62.2%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}	80.0%	0.0%	--	
Loss provision to net charge-offs (qtr)	0.0%	0.1%	--	
Net charge-offs to average loans and leases ¹	0.0%	0.0%	--	
¹ Quarterly, annualized.				
Asset Quality (% of Total Loan Type)	Noncurrent Loans		Gross Charge-Offs	
	2016	2017	2016	2017
<i>Construction & development</i>	0.0%	0.0%	0.0%	0.1%
<i>Closed-end 1-4 family residential</i>	17.1%	3.1%	0.0%	0.0%
<i>Home equity</i>	0.0%	0.0%	0.0%	0.0%
<i>Credit card</i>	0.0%	0.0%	0.0%	0.0%
<i>Other consumer</i>	3.1%	2.6%	0.0%	0.0%
<i>Commercial & Industrial</i>	0.0%	3.7%	0.0%	0.0%
<i>Commercial real estate</i>	2.0%	1.5%	0.0%	0.0%
<i>Total loans</i>	0.0%	0.0%	0.0%	0.0%