



JANUARY 2018

PAN AMERICAN POST

We live by one important principle: **RELATIONSHIPS**. We are committed to strengthening and enhancing every relationship we have with our clients, communities and our colleagues. These relationships, coupled with superior service and standards are the bridge by which true success can be achieved by all.

"When our clients live their dream, we live ours."

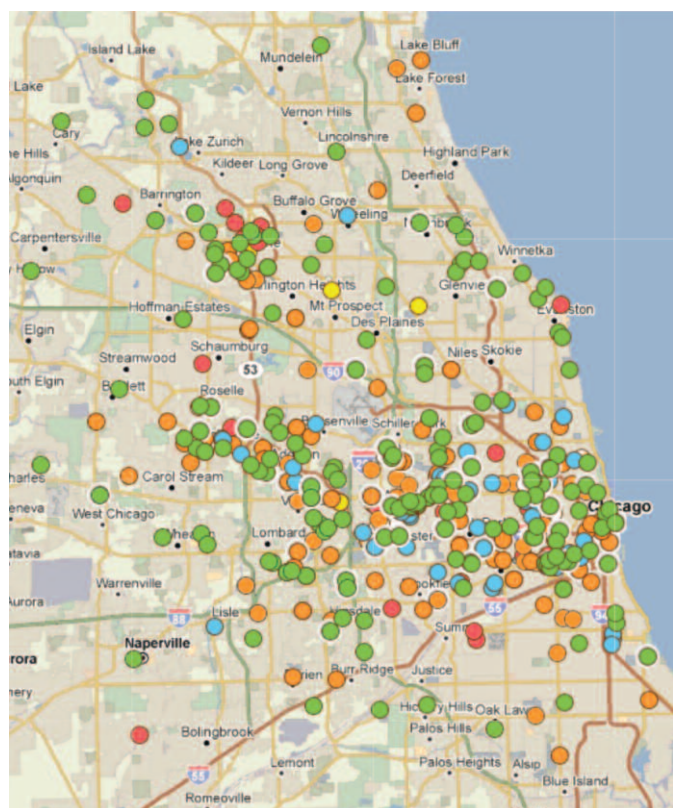
Nicholas S. Giuliano
Chairman & Co-CEO

Frank C. Cerrone
President & Co-CEO

Pan American Bank & Trust is a relationship-based bank and certified Community Development Financial Institution (CDFI) committed to delivering responsible, affordable financing to small businesses and entrepreneurs that make positive economic and social impacts. With offices throughout Cook and DuPage County, Pan American Bank & Trust leverages its assets of over \$300 million to finance projects that facilitate access to employment, small business growth, and an increase in the affordable housing stock for residents in economically distressed areas.



OUTSTANDING PORTFOLIO (As of 12/31/16)



TOTAL LOANS OUTSTANDING

- Residential Investment Loans (43%)
- Commercial Real Estate/Business Loans (37%)
- Multifamily Loans (14%)
- Construction Loans (5%)
- Consumer Loans (1%)

We see people, not numbers.

For us, it's personal. We are a financial partner that looks beyond the numbers to find the right banking opportunity for you.

Each client relationship we have is unique. We listen, advise and execute to exceed their personal financial needs. By putting community first, we offer fair and affordable loans as well as a full suite of business and personal banking products that will facilitate your access to financial opportunities and success.

Call a Relationship Executive today or visit our website.
www.panamerbank.com
 708-865-5700

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Bloomington Office
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Palatine Office
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**PAN AMERICAN
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Live the Dream™