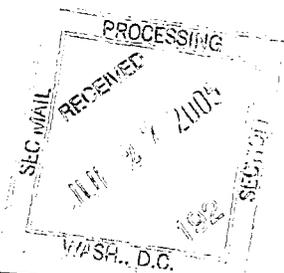


UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB APPROVAL OMB Number: 3235-0076 Expires: April 30, 2008 Estimated average burden hours per form.....16.00



FORM D

NOTICE OF SALE OF SECURITIES PURSUANT TO REGULATION D, SECTION 4(6), AND/OR UNIFORM LIMITED OFFERING EXEMPTION

1082448

Table with 2 columns: Prefix, Serial. Row 1: DATE RECEIVED



Name of Offering (check if this is an amendment and name has changed, and indicate change.) PANAMERICAN BANCORP: Units of Common Stock and Warrants to Purchase Common Stock Filing Under (Check box(es) that apply): Rule 504, Rule 505, Rule 506, Section 4(6), ULOE Type of Filing: New Filing, Amendment

A. BASIC IDENTIFICATION DATA

1. Enter the information requested about the issuer Name of Issuer (check if this is an amendment and name has changed, and indicate change.) PANAMERICAN BANCORP Address of Executive Offices (Number and Street, City, State, Zip Code) Telephone Number (Including Area Code) 3400 Coral Way Miami, FL 33145 (305) 421-6800 Address of Principal Business Operations (Number and Street, City, State, Zip Code) Telephone Number (Including Area Code) (if different from Executive Offices Same as Executive Offices) (305) 421-6800 Brief Description of Business: Bank Holding Company Type of Business Organization corporation, limited partnership, already formed, other (please specify): limited liability company, business trust, limited partnership, to be formed Actual or Estimated Date of Incorporation or Organization: Month 10 Year 1996 Jurisdiction of Incorporation or Organization: (Enter two-letter U.S. Postal Service abbreviation for State: DE CN for Canada; FN for other foreign jurisdiction)

PROCESSED AUG 04 2005 THOMSON FINANCIAL

GENERAL INSTRUCTIONS

Federal: Who Must File: All issuers making an offering of securities in reliance on an exemption under Regulation D or Section 4(6), 17 CFR 230.501 et seq. or 15 U.S.C. 77d(6). When to File: A notice must be filed no later than 15 days after the first sale of securities in the offering. A notice is deemed filed with the U.S. Securities and Exchange Commission (SEC) on the earlier of the date it is received by the SEC at the address given below or, if received at that address after the date on which it is due, on the date it was mailed by United States registered or certified mail to that address. Where to File: U.S. Securities and Exchange Commission, 450 Fifth Street, N.W., Washington, D.C. 20549. Copies Required: Five (5) copies of this notice must be filed with the SEC, one of which must be manually signed. Any copies not manually signed must be photocopies of the manually signed copy or bear typed or printed signatures. Information Required: A new filing must contain all information requested. Amendments need only report the name of the issuer and offering, any changes thereto, the information requested in Part C, and any material changes from the information previously supplied in Parts A and B. Part E and the Appendix need not be filed with the SEC. Filing Fee: There is no federal filing fee. State: This notice shall be used to indicate reliance on the Uniform Limited Offering Exemption (ULOE) for sales of securities in those states that have adopted ULOE and that have adopted this form. Issuers relying on ULOE must file a separate notice with the Securities Administrator in each state where sales are to be, or have been made. If a state requires the payment of a fee as a precondition to the claim for the exemption, a fee in the proper amount shall accompany this form. This notice shall be filed in the appropriate states in accordance with state law. The Appendix to the notice constitutes a part of this notice and must be completed.

ATTENTION

Failure to file notice in the appropriate states will not result in a loss of the federal exemption. Conversely, failure to file the appropriate federal notice will not result in a loss of an available state exemption unless such exemption is predicated on the filing of a federal notice.

**A. BASIC IDENTIFICATION DATA**

2. Enter the information requested for the following:

- Each promoter of the issuer, if the issuer has been organized within the past five years;
- Each beneficial owner having the power to vote or dispose, or direct the vote or disposition of, 10% or more of a class of equity securities of the issuer;
- Each executive officer and director of corporate issuers and of corporate general and managing partners of partnership issuers; and
- Each general and managing partner of partnership issuers.

Check  Promoter  Beneficial Owner  Executive Officer  Director  General and/or Managing Partner  
 Box(es) that Apply:

Full Name (Last name first, if individual)  
 Partridge, James F.

Business or Residence Address (Number and Street, City, State, Zip Code)  
 3400 Coral Way, Miami, FL 33145

Check Boxes  Promoter  Beneficial Owner  Executive Officer  Director  General and/or Managing Partner  
 that Apply:

Full Name (Last name first, if individual)  
 Golden, Michael E.

Business or Residence Address (Number and Street, City, State, Zip Code)  
 3400 Coral Way, Miami, FL 33145

Check Boxes  Promoter  Beneficial Owner  Executive Officer  Director  General and/or Managing Partner  
 that Apply:

Full Name (Last name first, if individual)  
 Castro, Hugo A.

Business or Residence Address (Number and Street, City, State, Zip Code)  
 3400 Coral Way, Miami, FL 33145

Check Boxes  Promoter  Beneficial Owner  Executive Officer  Director  General and/or Managing Partner  
 that Apply:

Full Name (Last name first, if individual)  
 Famadas, Ph.D., Nelson

Business or Residence Address (Number and Street, City, State, Zip Code)  
 3400 Coral Way, Miami, FL 33145

Check Boxes  Promoter  Beneficial Owner  Executive Officer  Director  General and/or Managing Partner  
 that Apply:

Full Name (Last name first, if individual)  
 Marinello, Leonard F.

Business or Residence Address (Number and Street, City, State, Zip Code)  
 3400 Coral Way, Miami, FL 33145

Check Boxes  Promoter  Beneficial Owner  Executive Officer  Director  General and/or Managing Partner  
 that Apply:

Full Name (Last name first, if individual)  
 Perrone, Stephen L.

Business or Residence Address (Number and Street, City, State, Zip Code)  
 3400 Coral Way, Miami, FL 33145

Check Boxes  Promoter  Beneficial Owner  Executive Officer  Director  General and/or Managing Partner  
 that Apply:

Full Name (Last name first, if individual)  
 Valle, Alberto

Business or Residence Address (Number and Street, City, State, Zip Code)  
 3400 Coral Way, Miami, FL 33145

Check Boxes  Promoter  Beneficial Owner  Executive Officer  Director  General and/or Managing Partner  
 that Apply:

Full Name (Last name first, if individual)  
 First Bancorp

Business or Residence Address (Number and Street, City, State, Zip Code)  
 1519 Ponce deLeon Ave., Santurce, PR 00909

Check Boxes  Promoter  Beneficial Owner  Executive Officer  Director  General and/or Managing Partner  
 that Apply:

Full Name (Last name first, if individual)  
 Pequot Capital Management, Inc.

Business or Residence Address (Number and Street, City, State, Zip Code)  
 500 Nyala Farm Road, Westport, CT 06880

**B. INFORMATION ABOUT OFFERING**

1. Has the issuer sold, or does the issuer intend to sell, to non-accredited investors in this offering? ..... Yes \_\_\_ No X  
Answer also in Appendix, Column 2, if filing under ULOE.
2. What is the minimum investment that will be accepted from any individual? ..... No minimum
3. Does the offering permit joint ownership of a single unit? ..... Yes X No \_\_\_
4. Enter the information requested for each person who has been or will be paid or given, directly or indirectly, any commission or similar remuneration for solicitation of purchasers in connection with sales of securities in the offering. If a person to be listed is an associated person or agent of a broker or dealer registered with the SEC and/or with a state or states, list the name of the broker or dealer. If more than five (5) persons to be listed are associated persons of such a broker or dealer, you may set forth the information for that broker or dealer only.
- (a) Noble International Investments, Inc., 6501 Congress Avenue, Suite 100, Boca Raton, FL 33487
- (b) Colonial Capital Partners, LLC, 12403 Rockledge Circle, Boca Raton, FL 33428

States in Which Person Listed Has Solicited or Intends to Solicit Purchasers:

CA, CT, FL, IL, NY, TX, WA

(Check "All States" or check individual States) .....  All States

**C. OFFERING PRICE, NUMBER OF INVESTORS, EXPENSES AND USE OF PROCEEDS**

1. Enter the aggregate offering price of securities included in this offering and the total amount already sold. Enter "0" if answer is "none" or "zero." If the transaction is an exchange offering, check this box  and indicate in the columns below the amounts of the securities offered for exchange and already exchanged.

Type of Security	Aggregate Offering Price	Amount Already Sold
Debt.....	\$ <u>0.00</u>	\$ <u>0.00</u>
Equity.....	\$ <u>0.00</u>	\$ <u>0.00</u>
<input type="checkbox"/> Common Stock <input type="checkbox"/> Preferred		
.....	\$ <u>0.00</u>	\$ <u>0.00</u>
Partnership Interests.....	\$ <u>0.00</u>	\$ <u>0.00</u>
Other -		
(1) 7,500,000 Units consisting of one share of Common Stock and one Warrant to purchase 0.5 shares of Common Stock, including over-allotment of up to 1,250,000 Units, at \$4.00 per Unit	\$ <u>30,000,000.00</u>	\$ <u>0.00</u>
(2) Warrants to purchase 675,000 shares of Common Stock at \$4.00 per share to be issued to placement agents as compensation.	\$ <u>2,700,000.00</u>	\$ <u>0.00</u>
Total.....	\$ <u>32,700,000.00</u>	\$ <u>0.00</u>

Answer also in Appendix, Column 3, if filing under ULOE.

2. Enter the number of accredited and non-accredited investors who have purchased securities in this offering and the aggregate dollar amounts of their purchases. For offerings under Rule 504, indicate the number of persons who have purchased securities and the aggregate dollar amount of their purchases on the total lines. Enter "0" if answer is "none" or "zero."

	Number Investors	Aggregate Dollar Amount of Purchases
Accredited Investors.....	<u>0</u>	\$ <u>0.00</u>
Non-accredited Investors.....	<u>0</u>	\$ <u>0.00</u>
Total (for filings under Rule 504 only).....	<u>          </u>	<u>          </u>

Answer also in Appendix, Column 4, if filing under ULOE.

3. If this filing is for an offering under Rule 504 or 505, enter the information requested for all securities sold by the issuer, to date, in offerings of the types indicated, in the twelve (12) months prior to the first sale of securities in this offering. Classify securities by type listed in Part C - Question 1.

**Not Applicable**

Type of Offering	Type of Security	Dollar Amount Sold
Rule 505.....	_____	\$ _____
Regulation A.....	_____	\$ _____
Rule 504.....	_____	\$ _____
Total.....	_____	\$ _____

4. a. Furnish a statement of all expenses in connection with the issuance and distribution of the securities in this offering. Exclude amounts relating solely to organization expenses of the issuer. The information may be given as subject to future contingencies. If the amount of an expenditure is not known, furnish an estimate and check the box to the left of the estimate.

Transfer Agent's Fees.....	<input type="checkbox"/>	\$ <u>0.00</u>
Printing and Postage Costs.....	<input checked="" type="checkbox"/>	\$ <u>5,000.00</u>
Legal Fees*.....	<input checked="" type="checkbox"/>	\$ <u>25,000.00</u>
Accounting Fees.....	<input type="checkbox"/>	\$ <u>0.00</u>
Engineering Fees.....	<input type="checkbox"/>	\$ <u>0.00</u>
Sales Commissions** (specify finders' fees separately).....	<input checked="" type="checkbox"/>	\$ <u>1,625,000.00</u>
Other Expense (Identify) Unaccountable Expense.....	<input checked="" type="checkbox"/>	\$ <u>500,000.00</u>
Total.....	<input checked="" type="checkbox"/>	\$ <u>2,155,000.00</u>

\*Does not include legal fees related to Special Meeting of Stockholders, Proxy Statement or Registration Statement to be filed pursuant to the Registration Rights Agreement.

\*\*Does not include Warrants to purchase shares of Common Stock to be issued to placement agents.

**C. OFFERING PRICE, NUMBER OF INVESTORS, EXPENSES AND USE OF PROCEEDS**

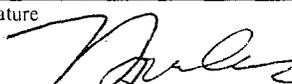
b. Enter the difference between the aggregate offering price given in response to Part C – Question 1 and total expenses furnished in response to Part C – Question 4.a. This difference is the “adjusted gross proceeds to the issuer”.....  \$ 30,545,000.00

5. Indicate below the amount of the adjusted gross proceeds to the issuer used or proposed to be used for each of the purposes shown. If the amount for any purpose is not known, furnish an estimate and check the box to the left of the estimate. The total of the payments listed must equal the adjusted gross proceeds to the issuer set forth in response to Part C – Question 4.b above.

	Payment to Officers, Directors, & Affiliates	Payment To Others
Salaries and fees .....	<input type="checkbox"/> \$ <u>0.00</u>	<input type="checkbox"/> \$ <u>0.00</u>
Purchase of real estate .....	<input type="checkbox"/> \$ <u>0.00</u>	<input type="checkbox"/> \$ <u>0.00</u>
Purchase, rental or leasing and installation of machinery and equipment .....	<input type="checkbox"/> \$ <u>0.00</u>	<input type="checkbox"/> \$ <u>0.00</u>
Construction or leasing of plant buildings and facilities.....	<input type="checkbox"/> \$ <u>0.00</u>	<input type="checkbox"/> \$ <u>0.00</u>
Acquisition of other businesses (including the value of securities involved in this offering that may be used in exchange for the assets or securities of another issuer pursuant to a merger).....	<input type="checkbox"/> \$ <u>0.00</u>	<input type="checkbox"/> \$ <u>0.00</u>
Repayment of indebtedness .....	<input type="checkbox"/> \$ <u>0.00</u>	<input type="checkbox"/> \$ <u>0.00</u>
Working capital and general corporate purposes .....	<input type="checkbox"/> \$ <u>0.00</u>	<input checked="" type="checkbox"/> \$ <u>30,545,000.00</u>
Other (specify): .....	<input type="checkbox"/> \$ <u>0.00</u>	<input type="checkbox"/> \$ <u>0.00</u>
Column Totals .....	<input type="checkbox"/> \$ <u>0.00</u>	<input checked="" type="checkbox"/> \$ <u>30,545,000.00</u>
Total Payments Listed (column totals added).....		<input checked="" type="checkbox"/> \$ <u>30,545,000.00</u>

**D. FEDERAL SIGNATURE**

The issuer had duly caused this notice to be signed by the undersigned duly authorized person. If this notice is filed under Rule 505, the following signature constitutes an undertaking by the issuer to furnish to the U.S. Securities and Exchange Commission, upon written request of its staff, the information furnished by the issuer to any non-accredited investor pursuant to paragraph (b)(2) of Rule 502.

Issuer (Print or Type) PANAMERICAN BANCORP	Signature 	Date 7/20/2005
Name of Signer (Print or Type) Michael E. Golden	Title of Signer (Print or Type) President and Chief Executive Officer	

**ATTENTION**

Intentional misstatements or omissions of fact constitute federal criminal violations. (See 18 U.S.C. 1001.)

**STATE OF NEW YORK  
DEPARTMENT OF STATE**

A fee of \$75.00 must accompany EACH State Notice and EACH Further State Notice. This form constitutes two distinct notices and must be filed in DUPLICATE. All remittances must be by cash, check, money order or bank draft, payable to, and mailed to: DEPARTMENT OF STATE, MISCELLANEOUS RECORDS UNIT 41 STATE STREET., ALBANY, NY 12231-0001. Checks drawn on out-of-state banks must be certified.

DO NOT SEND OFFERING LITERATURE TO THE SECRETARY OF STATE

**STATE NOTICE**

Under section 359-e, subd. 2 of the General Business Law of the State of New York

(This notice to be filed by every security broker or dealer prior to engaging in the business of selling or offering for sale securities to the public in the State of New York.)

Name of Dealer(1) No filing is required; securities of Issuer are listed on the American Stock Exchange or are equal to or senior to such securities.

or  
Broker(2)

Business Address

or  
Post Office Address

If a Corporation, the State or Country in which Incorporated:

If a Partnership, the Names of the General Partners:

**FURTHER STATE NOTICE**

Under section 359-e, subd., 8 of the General Business Law of the State of New York

(This notice to be filed for each issue about to be offered, except those specifically exempted by section 359-f.)

Name of Dealer(1)

Name of Broker (2)

- (a) Colonial Capital Partners, LLC
- (b) Noble International Investments, Inc.

or  
Syndicate Manager(3)

Business Address: (a) 12403 Rockledge Circle, Boca Raton, FL 33428  
(b) 6501 Congress Avenue, Suite 100, Boca Raton, FL 33487

or  
Post Office Address

If a Corporation, the State or Country in which Incorporated: (a) Florida  
(b) Florida

Name of Security or Securities (Class): Units consisting of Common Stock and Warrants to Purchase Common Stock  
PanAmerican Bancorp

Name of Issuer of Securities:

Post Office Address of Issuer of Securities: 3400 Coral Way, Miami, FL 33145

The State or Country in which Organized: Delaware

- (1) A dealer is an issuer that is offering its own securities for sale.
- (2) A broker is any other person or firm offering the issuer's securities for sale.
- (3) A syndicate manager is a broker who is managing other brokers, all of whom are offering the issuer's securities for sale.

DOS-125 (Rev. 10/89)