

TRANSLATION



NOTICE TO THE PUBLIC

The Superintendent of Banks

Pursuant to the provisions of Article 9 of Rule 1-2004 dated 29 December 2004,

ANNOUNCES:

1. That on 22 September 2009, Capital Bank, Inc. submitted a request to the Superintendency of Banks of the Republic of Panama for authorization to acquire one hundred percent (100%) of the shares of Bancolat Overseas Ltd., a corporation established according to the laws of the Island of Montserrat, holder of a Banking License granted by the Regulator of that jurisdiction.
2. That Bancolat Overseas Ltd. is owned by MTS Holdings Corporation, a corporation established and existent according to the laws of the British Virgin Islands.
3. That MTS Holding Corporation is a wholly-owned subsidiary of HSBC Bank (Panamá), S.A.
4. That the Directors and Dignitaries of Capital Bank, Inc. are:

Name	Position
Moisés David Cohen Mugrabi	Chairman
Saul Faskha Eskenazi	Vice Chairman
Salomon Jack Btsh Btsh	Treasurer
Noel Antonio Riande Luzzi	Secretary
Joaquín Antonio Arango Morrice	Deputy Treasurer
Gilberto Arias Piza	Deputy Secretary
Louis Robert Ducruet Hepburn	Director
Danny David Cohen Mugrabi	Director
Alberto David Btsh Balaila	Director
Meter Prosper Millar Rysenaer	Director

Given in the city of Panama on the first (1st) day of October, two thousand nine (2009).

Olegario Barrelier
Superintendent