

UNAUTHORIZED BANKS: SEMI-ANNUAL LISTING

BANK NAME AND ADDRESS	ALERT NUMBER AND DATE	COMMENT(S)
Access Bank International (Nauru), Ltd. 629 Second Street, SE Puyallup, WA 98371	Alert 97-16 7/7/97	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in Washington.
Americans National Bank American National Bank American National Bank & Trust American National Bank Trust Americas National Bank Trust 14266 C Tuolumne Road Sonora, CA 95370	Alert 96-32 9/10/96	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in California.
Anglo Nippon Bancorp 98 Park Avenue Babylon, NY 11702-0105	Alert 96-10 4/23/96	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in New York.
Austria Merchant Bank (Melchizedek) 316 Ecorse Road #200 Ypsilanti, MI 46250	Alert 95-40 11/2/95	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in Michigan.
Banco De Londes Y Multinacional, S.A. 115 West California Boulevard, Suite 266 Pasadena, CA 91105	Alert 95-29 8/4/95	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in California.
Banc Mercantile, Ltd. 2607 Holman Avenue Silver Spring, MD 90000	Alert 96-24 7/26/96	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in Maryland.

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Bank of Finance P.O. Box 770729 Woodside, NY 11377	Alert 97-31 12/1/97	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in New York.
Business Bank International Huntington Beach, CA	Alert 95-41 11/2/95	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in California.
Chartered Bank of North America Limited 51 Newark Street Hoboken, NJ 07030	Alert 95-43 11/20/95	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in New Jersey.
Chase Bank of Las Vegas, Nevada C.I.A. of Las Vegas 7624 San Mateo Way, Suite #206 Las Vegas, Nevada 89123	Alert 97-26 9/24/97	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in Nevada.
Citicorp Financial Services 9899 Santa Monica Blvd., Suite 228 Beverly Hills, CA 90212	Alert 96-5 3/8/96	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in California. Not associated with Citicorp-Citibank, a large multinational financial institution, which is licensed in California.
Commercial Intercontinental Bank, Inc. (NAURU) 8249 NW 36 St., Suite N-106 Miami, FL 33166	Alert 97-21 8/27/97	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in Florida.
Dunbar National Bank of Maryland http://www.ncsinc.cards.com	Alert 97-23 8/29/97	Not authorized, supervised or regulated by the OCC.

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Euro Commerce Bank 1221 Brickell Avenue, Suite 937 Miami, FL 33131 and 1 Northumberland Avenue Trafalgar Square London, England WC2N 5WB	Alert 95-31 8/23/95	May be operating a banking business in the U.S. without authorization. Has not been granted authority to operate a banking business in Florida or England.
European Union Bank	Alert 96-40 10/22/96	Not authorized, supervised or regulated by any U.S. financial institutions regulator.
The Excelsior Bank/The Excelsior International Bank Corp. Barbados, West Indies	Alert 97-33 12/4/97	Not authorized, supervised or regulated by any U.S. financial institutions regulator.
Federal National Investment Bank 15336 Roscoe Blvd. Van Nuys, CA 91402	Alert 95-22 6/09/95	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in California.
Fedility Financial Bank 360 Park Avenue New York, NY 10022	Alert 95-30 8/04/95	May be operating a banking business in the U.S. without authorization. Not authorized to conduct a banking business in New York. The Bank of New York states that it is not associated in any manner with Fedility Financial Bank.
First Americans Trust 211 South Washington Street Sonora, CA 95370	Alert 96-33 09/10/96	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in California.

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<p>First Americans Trust Company “aka First Americans,” Oklahoma City, Oklahoma Apache Tribe General Bank of Anadarko, Oklahoma 620 East Colorado Anadarko, OK</p>	<p>Alert 97-25 9/15/97</p>	<p>May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in Oklahoma.</p>
<p>First Bancorp Trust P.O. Box 7174 Rancho Santa Fe, CA 92067</p>	<p>Alert 95-38 11/02/95</p>	<p>May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in California.</p>
<p>First Lenape Nation Bank Route 1, Box 174D Anadarko, OK 73005</p>	<p>Alert 97-6 3/24/97</p>	<p>May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in Oklahoma.</p>
<p>First National Bank, FSB First National Bank National Trust and Savings Association First National Trust 2614 Wyoming Avenue Burbank, CA 91505</p>	<p>Alert 97-18 8/19/97</p>	<p>May be operating a banking and trust business in the U.S. without authorization. Has not been granted permission to operate in California.</p>
<p>First Savings Bank 800 W. Oakland Park Blvd., Suite 306 Ft. Lauderdale, FL 33311</p>	<p>Alert 97-8 04/15/97</p>	<p>May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in Florida.</p>
<p>First Southern Banking Corporation < Nauru > c/o Alamin, Inc. 4225 Enoro Drive Los Angeles, CA 90008</p>	<p>Alert 95-36 10/04/95</p>	<p>May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in California.</p>

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First State Bank of Montana P.O. Box 278 Fairfield, MT	Alert 96-31 8/27/96	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in Montana.
First Veterans Bank & Trust 1700 Myers Road Baton Rouge, LA	Alert 96-17 6/26/96	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in Louisiana.
First Zurich National P.O. Box 20290 Cheyenne, WY 82003-7007	Alert 97-30 11/18/97	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in Wyoming.
Focus International, Ltd. West Indies	Alert 97-27 10/10/97	Not authorized, supervised or regulated by any U.S. financial institutions regulator.
FTN BANK/FIRST T NATIONAL BANK FTN BANK HOLDING CORPORATION Post Office Box 439060 San Diego, CA And 3500 Oak Lawn Avenue Dallas, TX	Alert 95-28 7/14/95	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in California or Texas.
Greater International Bank of Nauru 719 E. Bird Street, Suite 444 Tampa, Florida 33604	Alert 97-22 8/27/97	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in Florida.
The Hip National Bank 1645 West Hill Drive, Suite 49 Los Angeles, CA 90041-1442	Alert 96-27 8/08/96	May be operating in the U.S. without authorization. OCC has not issued a bank charter to this entity.

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International Credit Union Corporation, Inc. P. O. Box 3181 Chandler, AZ	Alert 96-16 6/26/96	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in Arizona.
International Investment Bancorporation, Inc. 1005 West Fourth Street Carson City, NV 89703	Alert 96-18 6/26/96	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in Nevada.
Ivertbanki 150 East 58th Street, 33rd Floor New York, NY 10155	Alert 96-20 7/02/96	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in New York.
Leaning Rock Indian Bank Corporation 2271 Alpine Boulevard Alpine, CA 91901	Alert 95-35 10/04/95	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in California.
Lifeguard Bancorp, Ltd. 1800 East Sahara Avenue, #104 Las Vegas, NV 89104	Alert 96-8 4/19/96	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in Nevada.
Lords Internationale Investment Banking & Trust 1170 Third South, Suite C-203 Naples, FL 33940	Alert 96-12 5/23/96	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in Florida.

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<p>Marine Merchant Bank, Ltd. Turks and Caicos Islands Marine Merchant International, Ltd. 67 Wall Street New York, NY 10003</p>	<p>Alert 95-21 6/08/95</p>	<p>May be operating a banking business in the U.S. without authorization. Is not authorized to conduct a banking business in the State of New York.</p>
<p>Midland Credit & Guarantee Bank, Ltd. 67 Wall Street New York, NY 10003</p>	<p>Alert 96-42 11/26/96</p>	<p>May be operating a banking business in the U.S. without authorization. Is not authorized to conduct a banking business in the State of New York.</p>
<p>Mitsubishi Trust & Banking Co. Finance Corporation</p>	<p>Alert 97-5 3/6/97</p>	<p>Fraudulent CD's have been issued by this entity. This entity is not related to Mitsubishi Trust and Banking Corporation.</p>
<p>Mitsubishi Finance Corporation</p>	<p>Alert 97-5 3/6/97</p>	<p>Fraudent drafts have been issued by this entity. This entity is not related to Mitsubishi Trust and Banking Corporation.</p>
<p>Morgan Guaranty Trust 1226 Morgan Avenue, N.W. Washington, DC 20009</p>	<p>Alert 95-27 7/14/95</p>	<p>May be operating a banking business in the U.S. without authorization. Not associated with Morgan Guaranty Trust Company of New York.</p>
<p>National Banc Republic of Georgia, Ltd. 1082 Lincoln Avenue Willow Glen San Jose, CA 95125</p>	<p>Alert 95-23 6/09/95</p>	<p>May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in California.</p>
<p>Native American BanCorp 2284 Patriot Way Carona, CA 91728</p>	<p>Alert 96-11 5/23/96</p>	<p>May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in California.</p>

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Netware International Bank 136 Stutts Road #2 Mooresville, NC 28115	Alert 97-14	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in North Carolina.
Nord-West Finanz Bank, A.G. 2 World Trade Center, Suite 6071 New York, NY 10040	Alert 96-9 4/19/96	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in New York.
Old Dominion Guaranty and Trust, Ltd. 17100 Gillette Avenue Irvine, CA 92714	Alert 95-39 11/02/95	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in California.
Panacea Bank & Trust P. O. Box 30054 Bellingham, Washington 98228-2054	Alert 97-7 3/28/97	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in Washington.
Pierce Investment Banking Inc. 2200 Clarendon Blvd., Suite 1410 Arlington, VA 22201	Alert 96-15 6/26/96	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in Virginia.
Prime Bancorp, Ltd. 82 Wall Street New York, NY	Alert 96-45 12/12/96	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in New York.

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Pueblo National Bank 12001 Sierra Grande Avenue, N.E. Albuquerque, NM 87112	Alert 95-42 11/20/95	May be operating a banking business in the U.S. without authorization. The OCC has not granted a national bank charter to this entity. Has not been granted permission to operate in New Mexico.
Pueblo National Bank 12001 Sierra Grande Avenue, N.E. Albuquerque, NM 87112	Alert 95-42 11/20/95	May be operating a banking business in the U.S. without authorization. The OCC has not granted a national bank charter to this entity. Has not been granted permission to operate in New Mexico.
REBANC Inc. 10 Rockridge Drive Theills, NY 10987	Alert 96-6 3/8/96	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in New York.
Sofi International Bank, N.A. 999 South Bayshore Drive Miami, FL 33131	Alert 96-7 3/27/96	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in Florida.
Sunlight Church World National Bank 2255 West 15th Street, #2 and 777 South Figueroa Street Los Angeles, CA	Alert 96-38 10/11/96	May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in California.
Union National Bank Limited Apia, Western Samoa	Alert 96-23 7/25/96	May be operating a banking business in the U.S. without authorization. The OCC has not granted a national bank charter to this entity.

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<p>United Bank and Trust Company (NAURU) 13351 Bridgeford Avenue #36 Bonita Springs, Fl 33923 and P.O. Box 9076 Naples, Fl 33941</p>	<p>Alert 97-24 8/29/97</p>	<p>May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in Florida.</p>
<p>United Overland Trust & Bancorp 2005 Woodmont Austin, TX 78703</p>	<p>Alert 97-1 1/14/97</p>	<p>May be operating a banking business in the U.S. without authorization. Has not been granted permission to operate in Texas.</p>
<p>United Pacific Bank, Ltd. Port Vila, Republic of Vanuatu South Pacific</p>	<p>Alert 96-41 10/30/96</p>	<p>May be operating a banking business in the U.S. without authorization. Banking license has been revoked.</p>