

FEDERAL RESERVE BANK  
OF NEW YORK

*Atty. No. 10162(a)*  
April 10, 1987

**Offshore Shell Banks Operating in California  
Without Proper Registration**

*To All State Member Banks, Bank Holding Companies, Edge and  
Agreement Corporations, and Branches and Agencies of Foreign  
Banks in the Second Federal Reserve District:*

The Office of the Comptroller of the Currency has advised us that, on the basis of information received from the State of California Banking Department, the entities listed below are not authorized to conduct a banking business in that State.

THE FABRICATOR'S COMMON LAW BANK and/or MANUFACTURERS' TRUST<sup>1</sup>  
P.O. Box 487  
Carmichael, California 95608

FIRST AMERICAN BANK AND TRUST COMPANY  
50 Fremont Street  
San Francisco, California

THE ROYAL BANK OF THE CROWN KINGDOM  
P.O. Box 1281  
Hollister, California

CREDIT SWISS BANK CORPORATION<sup>2</sup>  
12021 Wilshire Boulevard, Suite 374  
Los Angeles, California 90025

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<sup>1</sup>This entity is not, in any manner, affiliated with Manufacturers Hanover Trust Company of California, a State-chartered trust company, or with Manufacturers Hanover Trust Company, New York, N.Y.

<sup>2</sup>This entity is not, in any manner, affiliated with Credit Suisse, Zurich, Switzerland, which maintains an office in Los Angeles, California.

In addition, the California Banking Department has issued a Cease and Desist Warning to the SOUTHWEST BANK AND TRUST LIMITED, 212 W. 24th Street, National City, California, an offshore shell bank registered in Majuro, Marshall Islands, relative to its conducting a banking business in the State of California without authorization. That organization does not have authority to operate in the United States.

Any transactions involving these entities should be viewed with extreme caution. Any information that comes to your attention with respect to this matter should be directed to Thomas P. McQueeney, Assistant Chief Examiner (Tel. No. 212-720-7934).

ROBERT A. O'SULLIVAN,  
*Chief Financial Examiner.*