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SECOND 50 LARGEST BANK CREDIT CARD ISSUERS IN THE U.S. — 1997, RANKED

Issuer, State of Issuance	Type	'97 Rank	'96 Rank	Outstandings	Change vs. '96	'97 Rank	'96 Rank	Charge Volume	Change vs. '96	'97 Rank	'96 Rank	Total Accounts
Union Planters *Tenn.*	CB	51	54	$532,584,948	-12%	56	64	$739,546,693	-2%	48	53	59[illegible],596
Columbus B&T *Ga.*	CB	52	61	$517,811,822	+11%	54	66	$859,178,793	+22%	63	68	338,423
First Financial *Wis.*	TH	53	59	$480,799,977	-2%	62	68	$583,448,498	-10%	57	63	370,426
AmSouth Bank *Ala.*	CB	54	60	$449,615,207	-5%	58	63	$709,402,373	-7%	60	56	347,826
Star Banc *Ohio*	CB	55	62	$436,212,000	+4%	60	69	$605,205,000	+1%	68	78	252,246
European American *N.Y.*	CB	56	66	$380,617,000	+8%	38	43	$1,953,016,000	+21%	62	72	344,611
Pentagon Federal CU *Va.*	CU	57	65	$376,239,450	+6%	64	72	$512,124,497	+5%	81	86	196,710
Cross Country *Del.*	CB	58	96	$360,613,279	+152%	65	96	$504,982,330	+131%	38	64	966,798
Branch B&T *N.C.*	CB	59	71	$358,466,878	+22%	61	73	$599,907,417	+26%	61	74	345,003
Fifth Third *Ohio*	CB	60	63	$351,000,000	-8%	46	53	$1,192,000,000	+17%	43	47	800,000
Bank of Hawaii *Hawaii*	CB	61	72	$288,620,420	-1%	63	71	$572,432,333	+10%	74	62	229,919
First Consumers Nat'l *Oreg.*	NB	62	78	$287,030,146	+30%	69	80	$430,301,573	+23%	50	65	546,420
Union Bank of Calif. *Calif.*	CB	63	69	$273,000,000	-12%	59	62	$656,000,000	-15%	80	85	202,000
Manufacturers & Traders *N.Y.*	CB	64	70	$257,533,000	-13%	53	59	$871,149,000	0%	65	70	289,644
Dial Bank *S. Dak.*	CB	65	74	$253,246,803	-2%	92	95	$218,855,158	-3%	69	77	246,624
Compass Bank *Ala.*	CB	66	81	$250,859,224	+26%	80	92	$322,842,843	+29%	90	98	151,984
SouthTrust Bank *Ala.*	CB	67	80	$234,997,271	+18%	73	93	$389,842,055	+60%	66	71	280,224
Citizens Bank *R.I.*	CB	68	73	$231,107,171	-10%	81	89	$311,812,082	+16%	78	80	209,277
Nordstrom Nat'l *Colo.*	NB	69	77	$227,512,979	-2%	76	79	$368,000,000	+2%	70	89	245,933
Beneficial Nat'l *Del.*	NB	70	76	$222,759,000	-6%	57	67	$737,588,000	+11%	59	69	352,429
1st Financial *S. Dak.*	CB	71	92	$216,330,569	+41%	104	118	$160,469,139	+17%	79	91	203,567
First Hawaiian *Hawaii*	CB	72	85	$208,800,000	+16%	87	100	$237,609,600	+23%	89	99	160,000
Dial National *Iowa*	CB	73	84	$206,000,000	+11%	85	91	$270,270,000	+7%	85	92	168,500
First Security *Utah*	CB	74	79	$205,686,370	+2%	68	74	$453,030,175	+2%	67	75	267,160
First Virginia *Va.*	CB	75	83	$193,000,000	+4%	74	75	$385,999,600	-3%	75	83	[illegible]00
GE Capital Financial *Utah*	NB	76	82	$191,742,542	-1%	41	46	$1,812,374,484	+17%	55	61	42[illegible],466
Boeing Employees CU *Wash.*	CU	77	93	$183,994,448	+21%	70	85	$410,406,327	+28%	95	112	105,648
Nat'l Bank of Commerce *Nebr.*	CB	78	91	$180,564,211	+16%	66	77	$481,317,733	+23%	84	88	178,418
Regions Financial *Ala.*	CB	79	86	$179,192,786	+3%	72	83	$394,512,769	+19%	76	84	214,009
Simmons First Nat'l *Ark.*	CB	80	87	$177,043,975	+7%	79	86	$327,297,900	+5%	72	76	244,923
First Citizens *N.C., Va., W. Va., Ga.*	CB	81	89	$175,679,319	+8%	75	81	$376,315,790	+10%	88	96	160,165
Ohio Savings *Ohio*	TH	82	110	$172,936,852	+83%	99	129	$184,478,919	+67%	106	119	82,259
Central Carolina *Ga.*	CB	83	88	$161,534,495	-1%	67	98	$476,654,640	+127%	97	110	97,762
Intrust Bank *Kans.*	CB	84	75	$160,751,118	-37%	83	88	$286,615,644	-1%	91	81	143,458
Sears Nat'l *Ariz.*	NB	85	128	$156,000,000	+117%	95	156	$199,000,000	+130%	64	90	310,000
UMB Bank *Nebr.*	CB	86	95	$152,846,773	+3%	77	84	$355,166,944	+10%	73	79	238,216
Carolina First *S.C.*	CB	87	98	$149,076,888	+17%	86	102	$264,995,229	+39%	86	102	167,461
Orchard Bank *Oreg.*	TH	88	106	$148,685,137	+30%	98	110	$186,515,875	+17%	77	94	210,190
Penn State Employees CU *Pa.*	CU	89	104	$148,124,829	+27%	90	101	$225,303,276	+17%	101	116	87,644
Best Bank *Colo.*	CB	90	—	$145,140,839	—	93	—	$206,000,000	—	54	—	433,802
AFBA Industrial *Colo.*	NB	91	94	$139,274,792	-7%	82	82	$311,524,326	-7%	87	95	164,687
M&I Bank *Wis.*	CB	92	97	$133,782,975	+4%	71	76	$407,993,827	+4%	83	87	179,564
Fidelity National *Ga.*	CB	93	90	$130,661,947	-19%	108	103	$144,000,000	-22%	98	107	93,319
Golden 1 Credit Union *Calif.*	CU	94	102	$130,317,872	+8%	88	97	$227,741,513	+7%	93	106	117,846
Teachers Credit Union *Ind.*	CU	95	99	$126,200,869	0%	107	115	$144,277,500	-3%	114	125	64,246
Hughes Aircraft FCU *Calif.*	CU	96	107	$125,493,216	+13%	109	108	$142,284,047	-13%	113	[illegible]	[illegible]
Zions Bank *Utah*	CB	97	105	$120,914,196	+4%	78	87	$332,564,280	+10%	82	93	185,335
Pataico Credit Union *Calif.*	CU	98	100	$119,215,006	-4%	91	112	$221,929,849	+43%	123	141	53,654
First Nat'l of Marin *Calif.*	CB	99	103	$111,586,662	-6%	134	140	$99,882,[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Travis Federal CU *Calif.*	CU	100	109	$108,244,400	+13%	105	121	$152,[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
TOTALS SECOND 50 1997				$11,529,449,661	-23%			$23,016,471,947	-17%			12,760,219

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Y OUTSTANDINGS

Type — CB = commercial bank, NB = nonbank, TH = thrift, CU = credit union

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Change vs '9	'97 Rank	'96 Rank	Active Accounts	Change vs. '96	'97 Rank	'96 Rank	Credit Cards	Change vs. '96	'97 Rank	'96 Rank	Visa Cards	Change vs. '96	'97 Rank	'96 Rank	MasterCard Cards	Change vs. '96
-4%	50	50	345,893	-18%	46	53	770,346	-5%	40	45	692,371	-2%	69	75	77,975	-24%
1%	59	67	213,461	+5%	59	68	410,556	+9%	52	58	367,066	+7%	92	112	43,490	+40%
0%	67	69	174,266	-6%	54	60	522,608	+6%	63	72	224,483	+14%	45	51	298,125	+1%
-30%	61	64	204,989	-15%	60	59	407,793	-19%	57	57	289,956	-23%	65	71	117,837	-8%
-5%	70	75	158,975	+2%	64	74	365,800	+5%	62	69	237,600	+5%	62	73	128,200	+5%
-18%	63	70	196,579	+8%	58	69	427,289	+15%	64	73	219,734	+16%	53	62	207,555	+13%
0%	78	85	139,102	0%	72	79	280,265	0%	61	68	246,590	0%	96	109	33,675	0%
-155%	27	57	851,525	+157%	38	63	1,249,037	+202%	30	56	1,123,023	+197%	63	106	126,014	+255%
-22%	58	71	232,014	+30%	62	72	376,253	+6%	67	74	214,908	+22%	56	63	161,345	-10%
-6%	41	45	530,000	+4%	43	48	1,000,000	-6%	39	43	730,000	-4%	47	50	270,000	-9%
-40%	65	60	185,011	-39%	69	62	306,623	-26%	59	55	279,780	-28%	101	121	26,843	-3%
-57%	52	63	294,881	+22%	53	66	563,770	+47%	—	—	0	—	34	43	563,770	+47%
-3%	69	74	167,584	+4%	61	76	395,893	+27%	77	92	145,060	+35%	49	59	250,833	+23%
-4%	71	65	158,699	-33%	63	75	372,867	+14%	51	60	372,867	+14%	—	—	0	—
0%	68	72	174,012	-1%	68	84	320,179	+29%	70	80	189,363	+28%	61	76	130,816	+32%
+10%	89	102	95,240	+11%	87	96	190,619	+9%	81	105	125,438	+60%	75	77	65,181	-33%
-4%	72	80	152,000	+8%	70	67	302,991	-21%	66	61	216,879	-31%	68	85	86,112	+30%
-9%	83	86	119,663	-12%	76	78	270,250	-5%	68	70	213,182	-5%	82	90	57,068	-8%
+38%	84	93	118,079	+14%	71	81	289,000	+9%	58	65	289,000	+9%	—	—	0	—
-15%	64	66	193,635	-9%	67	65	340,494	-14%	159	176	29,981	+5%	43	45	310,513	-16%
-24%	76	92	140,251	+32%	93	109	148,647	+36%	90	109	95,390	+36%	86	102	53,257	+36%
+17%	85	96	108,000	+16%	79	92	239,000	+17%	93	108	84,000	+17%	57	70	155,000	+17%
+4%	80	89	136,500	+6%	81	90	230,000	+4%	—	—	0	—	50	57	230,000	+4%
-2%	77	76	139,294	-7%	65	71	359,676	0%	55	63	301,036	+1%	81	89	58,640	-6%
+4	79	78	137,857	-3%	73	82	279,000	+5%	65	71	218,000	+5%	79	93	61,000	+5%
+7%	62	79	197,220	+40%	75	80	272,663	0%	117	102	52,191	-36%	51	60	220,472	+15%
+16%	93	105	81,323	+10%	92	103	153,533	+15%	74	85	153,533	+15%	—	—	0	—
[illegible]	74	77	148,501	+2%	86	93	194,476	-3%	75	79	148,774	-3%	91	101	45,702	-3%
[illegible]	75	90	146,189	+19%	74	83	272,775	+7%	82	91	118,348	+8%	58	68	154,427	+6%
-6%	81	82	132,402	-6%	83	86	209,330	-12%	76	76	147,390	-13%	78	84	61,940	-7%
+8%	86	94	101,721	+3%	84	94	208,213	+10%	87	95	107,125	+3%	66	80	101,088	+17%
+5%	109	120	53,641	+5%	105	123	93,516	+5%	98	114	75,262	+15%	112	129	18,254	-23%
0%	97	109	67,888	-2%	96	104	128,323	-2%	107	113	65,590	-2%	77	87	62,733	-2%
-37%	88	84	95,580	-31%	91	88	168,657	-26%	91	83	94,402	-31%	72	78	74,255	-20%
+82%	57	83	235,000	+69%	56	85	434,000	+82%	—	—	0	—	38	55	434,000	+82%
-1%	82	88	128,970	-3%	78	77	240,292	-21%	101	104	72,196	-10%	55	56	168,096	-25%
+40%	92	111	83,684	+28%	85	101	204,799	+40%	69	81	204,799	+40%	—	—	0	—
+33%	66	87	179,120	+34%	82	100	210,189	+34%	73	84	161,850	+20%	90	132	48,339	+119%
+8%	100	116	61,388	+8%	95	106	128,696	+7%	80	86	128,696	+7%	—	—	0	—
—	49	—	356,461	—	57	—	433,802	—	49	—	433,802	—	—	—	0	—
+5%	94	98	78,143	-13%	88	91	184,969	-16%	78	77	134,290	-16%	87	91	50,679	-15%
-4%	73	91	150,842	[illegible]	[illegible]	87	235,228	+3%	85	90	110,557	0%	64	74	124,671	+5%
-10%	106	108	55,058	-22%	130	107	61,500	-47%	114	93	55,500	-47%	156	161	6,000	-42%
+12%	98	114	67,000	+12%	98	110	119,157	+13%	83	94	117,846	+13%	178	203	1,311	+2%
-2%	114	123	46,951	-3%	113	125	81,803	-3%	99	107	75,193	-3%	153	174	8,610	[illegible]
+4%	112	127	48,331	+4%	114	131	81,120	+3%	129	147	42,200	0%	95	105	38,920	[illegible]
+17%	90	100	93,894	+7%	89	99	177,632	+9%	79	88	129,153	+12%	89	99	48,479	+1%
+2%	133	134	31,673	-21%	121	138	71,335	+2%	109	116	64,668	0%	152	186	6,667	+16%
+9%	54	59	268,342	-12%	[illegible]	70	355,385	[illegible]	53	59	346,083	[illegible]	135	135	8,834	[illegible]
+6	121	146	38,288	+22%	120	142	71,353	[illegible]	141	187	22,105	[illegible]	[illegible]	103	38,248	0%
-17%			8,318,101	-12%			15,212,202	-19%			9,977,228	-12%			5,234,974	-31%

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