

SECOND 50 LARGEST BANK CREDIT CARD ISSUERS IN THE U.S. — 1999, RANKED

Issuer, State of issuance	Type	'99 Rank	'98 Rank	Outstandings	Change vs '98	'99 Rank	'98 Rank	Charge Volume	Change vs '98	'99 Rank	'98 Rank	Change vs '98
Bank of Hawaii Hawaii	CB	51	48	\$245,461,301	-7%	51	48	\$454,619,023	+7%	59	53	200,619
Nordstrom Colo	NB	52	51	\$242,558,866	+13%	47	55	\$559,020,428	+28%	62	50	342,272
Provident Bank Ohio	CB	53	69	\$240,562,163	+45%	56	67	\$421,212,580	+38%	60	78	194,732
First Security Utah	CB	54	57	\$238,144,517	+8%	48	53	\$556,208,737	+13%	51	52	275,731
Joining Employees CU Wash	CU	55	84	\$228,518,426	+70%	45	50	\$598,632,851	+5%	72	84	122,331
Dial Nat'l Iowa	CB	56	59	\$222,000,000	+3%	43	50	\$300,000,000	+2%	53	59	180,000
Fidelity Federal TH	TH	57	45	\$198,900,000	-43%	82	58	\$198,900,000	-49%	48	41	288,000
First Nat'l of Marin Nev	CB	58	77	\$197,324,677	+49%	91	122	\$158,053,000	+43%	35	46	530,238
First Citizens N.C. Va. W. Va. Ga	CB	59	66	\$194,909,928	+5%	49	54	\$552,475,440	+14%	67	74	160,940
Simmons First Nat'l Ark	CB	60	70	\$185,504,164	+12%	61	69	\$324,678,104	+8%	55	62	232,047
Penn State Employees CU Pa	CU	61	67	\$183,750,996	+6%	65	77	\$295,126,856	+13%	77	88	99,156
Paymentech Utah	TH	62	100	\$183,000,000	+120%	28	51	\$1,791,000,000	+251%	40	73	348,000
Sears Nat'l Ark	NB	63	68	\$174,000,000	+3%	78	86	\$231,000,000	+5%	43	58	340,000
First Premier S. Dak	CB	64	93	\$173,933,550	+92%	79	111	\$224,556,420	+79%	29	42	820,401
Intrust Bank Kans	CB	65	72	\$163,358,076	+3%	69	69	\$329,944,141	+12%	68	76	141,333
Digital FCU Mass	CU	66	81	\$159,018,084	+26%	58	87	\$390,650,200	+80%	82	127	75,693
Banco Popular Fla	CB	67	108	\$153,927,479	+100%	77	110	\$233,389,218	+9%	53	75	350,845
UMB Bank Neb	CB	68	73	\$151,531,450	+1%	55	69	\$426,613,223	+10%	59	80	210,643
Eaglemark Financial Nev	NB	69	74	\$149,750,000	+8%	57	62	\$418,000,000	+15%	61	67	191,000
M&I Bank Wis	CB	70	75	\$138,243,285	+3%	54	57	\$342,310,127	+2%	66	70	168,467
San Diego County CU Calif	CU	71	97	\$126,990,963	+49%	84	124	\$183,440,349	+70%	100	123	54,759
Orange Cty. Teach. FCU Calif	CU	72	80	\$126,700,000	0%	69	82	\$272,559,000	+2%	79	95	91,369
Golden I Credit Union Calif	CU	73	76	\$120,747,189	-9%	76	80	\$242,000,000	0%	74	81	116,951
Iowa League Corp. CU Iowa	CU	74	84	\$119,909,257	+33%	75	90	\$245,302,110	+28%	69	83	112,000
Zions Bank Utah	CB	75	82	\$111,287,660	-8%	59	73	\$346,674,522	+3%	62	66	90
FirstMerit Bank Ohio	CB	76	90	\$109,369,834	+10%	73	89	\$249,149,727	+10%	75	90	106,674
Pateco Credit Union Calif	CU	77	84	\$108,038,970	-4%	68	81	\$273,309,064	+14%	99	114	55,355
Ohio Savings Ohio	TH	78	65	\$106,000,000	-47%	83	84	\$186,000,000	-17%	78	89	92,000
AFBA Industrial Colo	NB	79	83	\$105,872,761	-6%	87	92	\$225,213,748	+8%	70	79	124,825
Hughes Aircraft FCU Calif	CU	80	89	\$103,811,888	+15%	92	86	\$157,969,879	+7%	84	103	61,129
Amalgamated Bank Ill	CB	81	91	\$102,000,000	+4%	66	73	\$290,000,000	+4%	76	87	102,000
Fidelity Nat'l Ga	CB	82	86	\$96,574,750	-12%	114	115	\$115,382,423	-6%	83	102	74,657
Teachers Credit Union Inda	CU	83	88	\$93,135,052	+8%	109	108	\$126,132,521	+2%	84	108	70,308
Travis Federal CU Calif	CU	84	89	\$94,912,951	-6%	105	98	\$147,217,624	+2%	113	131	46,082
Redstone Federal CU Ala	CU	85	99	\$92,202,860	+10%	96	102	\$152,283,143	+10%	112	133	46,471
Suncoast Schools FCU Fla	CU	86	109	\$92,188,161	+26%	126	145	\$92,188,161	+6%	85	105	68,666
State Employees' CU N.C.	CU	87	104	\$91,256,529	+15%	81	80	\$200,209,357	+3%	71	67	124,381
Baxter Credit Union Ill	CU	88	95	\$90,753,800	+2%	71	83	\$262,548,720	+17%	101	117	52,032
Centara Bank N.C.	CB	89	107	\$87,687,629	+12%	64	78	\$297,828,709	+15%	80	93	88,358
Virginia Credit Union Va	CU	90	110	\$87,042,878	+20%	113	139	\$117,425,419	+28%	117	142	41,355
America First CU Utah	CU	91	114	\$84,023,079	+26%	80	97	\$202,733,020	+2%	59	89	65,042
Security Service FCU Texas	CU	92	96	\$83,718,565	+3%	124	125	\$93,879,877	+3%	90	106	54,616
Delta Employees CU Ga	CU	93	118	\$83,540,000	+27%	99	104	\$146,000,000	+6%	120	153	39,500
Jax Navy FCU Fla	CU	94	101	\$82,203,187	-1%	103	107	\$140,934,165	+9%	81	98	76,674
California Commerce Calif	CB	95	125	\$79,023,742	+29%	94	119	\$159,567,408	+30%	111	136	46,597
Municipal Credit Union N.J.	CU	96	106	\$78,462,139	0%	130	110	\$81,398,266	+2%	109	116	51,924
TIB Texas	CB	97	105	\$76,605,362	-2%	74	85	\$248,799,128	+11%	73	80	120,016
Westcom Credit Union Calif	CU	98	103	\$75,425,039	-7%	101	103	\$143,578,273	+4%	97	111	58,851
One Valley W. Va	CU	99	111	\$74,325,246	+4%	100	117	\$143,794,566	+2%	106	132	50,068
Affinity Federal CU N.J.	CU	100	133	\$72,967,398	+16%	85	92	\$178,250,858	+4%	118	136	34,761
TOTALS SECOND 50 1999				\$6,682,673,999	-13%			\$14,654,340,545	-10%			7,537,912

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BY OUTSTANDINGS

Type - CB = commercial bank, NB = nonbank, TH = thrift, CU = credit union © 2000 The Nilson Report

Change vs '98	'99 Rank	'98 Rank	Active Accounts	Change vs '98	'99 Rank	'98 Rank	Credit Cards	Change vs '98	'99 Rank	'98 Rank	Visa	Change vs '98	'99 Rank	'98 Rank	MasterCard	Change vs '98
-20%	53	56	145,124	-8%	83	71	213,613	0%	48	55	187,848	+1%	73	88	25,764	-6%
+2%	58	66	127,638	+9%	40	46	460,978	+17%	30	35	460,978	+17%	—	—	0	—
+6%	68	66	89,372	+34%	65	82	198,553	+43%	48	68	198,519	+43%	146	173	34	-93%
-3%	57	62	134,674	-4%	48	50	350,977	-9%	36	39	298,584	-9%	60	69	52,393	-12%
+7%	69	78	88,048	+1%	66	76	174,113	+15%	52	60	174,113	+15%	—	—	0	—
+1%	54	61	140,000	0%	57	63	247,800	+1%	—	—	0	—	37	38	247,800	+1%
-39%	43	38	221,000	-32%	42	35	399,000	-39%	—	—	0	—	31	26	399,000	-39%
+57%	31	41	438,629	+89%	38	55	530,238	+57%	29	38	511,716	+55%	81	136	18,522	+152%
+2%	65	70	100,481	-2%	60	69	222,182	-3%	61	72	118,381	-7%	48	55	103,811	+7%
+3%	60	63	125,734	-6%	59	67	332,047	+4%	53	61	165,477	+4%	54	64	66,570	+3%
+4%	71	84	81,847	+21%	74	81	146,786	+5%	58	67	146,786	+5%	—	—	0	—
+114%	58	83	130,068	+91%	49	77	350,000	+15%	51	145	175,000	+430%	42	53	175,000	+35%
+3%	38	46	246,000	+1%	41	43	453,000	+1%	—	—	0	—	28	30	453,000	+1%
+10%	27	37	406,138	+84%	31	44	529,401	+94%	35	45	342,767	+43%	28	44	487,134	+158%
+5%	66	75	95,239	0%	73	80	146,837	0%	71	81	82,992	0%	59	68	53,845	-11%
+26%	74	108	66,295	+59%	83	128	90,077	+56%	73	102	90,077	+56%	—	—	0	—
+80%	49	77	160,488	+70%	56	83	250,866	+90%	40	69	239,827	+89%	100	117	11,043	+9%
+1%	55	57	136,569	+5%	53	60	271,650	+1%	52	84	82,282	+16%	40	49	174,358	+25%
+4%	64	72	101,388	+2%	62	72	220,000	+5%	43	48	220,000	+5%	—	—	0	—
-4%	56	58	134,688	-7%	69	66	168,467	-25%	64	74	109,126	+3%	56	54	59,341	-50%
+1%	83	109	40,809	-2%	87	126	72,082	+18%	78	99	72,082	+18%	—	—	0	—
+17%	78	84	64,149	+14%	78	92	118,034	+15%	66	82	102,657	+24%	82	103	13,377	-26%
0%	77	87	64,300	-3%	77	87	118,251	0%	62	71	115,651	0%	127	158	2,600	+4%
+9%	70	80	85,698	+16%	67	86	172,523	+36%	67	108	96,606	+85%	50	58	75,917	+2%
+2%	81	14	56,280	+2%	68	70	171,154	+20%	85	65	109,027	+27%	55	62	62,127	+5%
+1%	76	93	65,444	+17%	78	88	129,817	+17%	60	76	119,281	+16%	103	129	10,536	+78%
+3%	95	122	40,008	+12%	94	111	73,037	+4%	87	97	64,479	+1%	110	135	8,558	+14%
-3%	75	90	66,000	+4%	79	89	105,000	-3%	74	80	83,000	-5%	77	9		