2ND 50 LARGEST BANK CREDIT CARD ISSUERS IN THE U.S. — 1995, RANKED

Issuer, State of Issuance	Type	'95 Rank	'94 Rank	Active Accounts	Change vs. '94	'95 Rank	'94 Rank	Total Accounts	Change vs. '94	'95 Rank	'94 Rank	Credit Cards	Change vs. '94
Commerce Bank *Nebraska*	CB	51	57	368,130	+15%	50	57	689,394	+42%	50	58	889,300	+43%
Boatmen's Bank *New Mexico*	CB	52	51	361,800	-5%	51	52	684,000	+12%	47	49	1,060,000	+12%
Fifth Third *Ohio*	CB	53	59	354,000	+25%	53	56	581,000	+20%	53	53	814,000	+12%
Navy Federal CU *Virginia*	CU	54	54	353,749	+2%	59	60	438,863	+5%	58	60	572,349	+2%
Nat'l Westminster *Delaware*	CB	55	40	343,738	-37%	52	41	643,866	-22%	54	47	802,046	-20%
U.S. Bancorp *Oregon*	CB	56	33	338,224	-56%	55	33	539,749	-56%	57	35	660,795	-56%
First Tennessee *Tennessee*	CB	57	56	332,000	0%	56	49	529,000	-20%	51	44	873,000	-23%
Central Fidelity *Virginia*	CB	58	63	331,306	+43%	62	64	398,771	+38%	65	65	394,639	+4%
BayBanks *Massachusetts*	CB	59	58	278,464	-5%	61	62	419,115	+21%	64	66	420,094	+21%
Comerica Bank *Ohio*	CB	60	55	267,233	-19%	58	54	450,265	-17%	59	59	538,555	-9%
Union Planters Nat'l *Tennessee*	CB	61	69	264,498	+52%	64	63	374,205	+12%	62	62	445,370	+7%
AmSouth Bank *Alabama*	CB	62	60	246,816	-7%	57	58	473,438	+1%	56	56	710,562	+11%
Huntington Nat'l *Ohio*	CB	63	62	232,000	-1%	63	61	386,000	+8%	60	61	527,000	+8%
First Fidelity *New Jersey*	CB	64	86	225,255	+107%	60	85	422,544	+141%	63	90	431,250	+123%
First Consumers Nat'l *Oregon*	NB	65	70	224,199	+30%	66	71	318,803	+32%	70	72	336,084	+10%
First Financial *Wisconsin*	TH	66	51	208,170	-18%	65	59	371,649	-17%	61	55	453,052	-32%
First Security *Utah*	CB	67	64	194,458	-3%	67	66	291,831	+4%	68	71	351,138	+12%
Columbus Bank & Trust *Georgia*	CB	68	68	189,786	+8%	78	75	222,328	+2%	80	78	281,733	+10%
First Nat'l of Marin *California*	CB	69	167	176,725	+505%	82	151	209,804	+374%	98	193	181,631	+377%
European American *New York*	CB	70	65	173,030	-7%	69	68	282,623	+9%	69	70	339,439	+7%
Dial Bank *South Dakota*	CB	71	77	166,582	+18%	77	79	224,015	+17%	73	79	299,789	+18%
Old Kent *Michigan*	CB	72	88	165,423	+55%	73	80	256,862	+36%	76	84	289,005	+22%
Manufacturers & Traders *N.Y.*	CB	73	87	162,716	+52%	79	91	220,495	+64%	92	92	222,927	+22%
Fidelity Trust *Utah*	NB	74	67	158,554	-12%	76	70	234,722	-4%	67	64	362,002	-5%
FirsTier Bank *Nebraska*	CB	75	73	156,000	+2%	74	72	240,000	+1%	78	74	284,000	6
Intrust Bank *Kansas*	CB	76	66	154,330	-15%	71	65	268,625	-7%	77	69	285,464	-10%
United Missouri *Delaware*	CB	77	75	153,527	+5%	70	69	279,700	+8%	75	63	294,523	-28%
Branch B & T *North Carolina*	CB	78	100	152,570	+88%	75	103	238,480	+109%	72	97	305,914	+79%
Bank IV *Kansas, Missouri, Oklahoma*	CB	79	94	149,292	+67%	83	92	208,665	+56%	87	98	248,098	+46%
SouthTrust Bank *Alabama*	CB	80	76	149,018	+3%	68	78	287,052	+47%	66	82	375,858	+53%
Simmons First Nat'l *Arkansas*	CB	81	71	148,994	-10%	72	67	265,134	-3%	82	76	271,132	-2%
First Virginia *Virginia*	CB	82	74	145,000	-5%	80	74	217,000	-1%	81	73	280,000	-2%
Union Bank *California*	CB	83	78	143,635	+4%	87	81	191,636	+3%	79	75	283,386	+2%
Star Banc *Ohio*	CB	84	83	142,500	+20%	81	82	215,300	+19%	74	81	295,000	+19%
Nat'l Bank of Commerce *Nebr.*	CB	85	95	141,619	+59%	89	102	181,491	+57%	95	107	193,519	+53%
Pentagon Federal CU *Virginia*	CU	86	80	133,617	+6%	88	84	183,270	+4%	83	80	265,603	+4%
Idaho First *Idaho, Oreg., Utah, Wash.*	CB	87	81	129,292	+6%	90	86	178,339	+6%	89	85	244,444	+5%
First Hawaiian *Hawaii*	CB	88	79	129,000	-2%	93	83	175,000	-3%	86	77	252,000	-1%
Bank of Hawaii *Hawaii*	CB	89	85	126,250	+7%	94	88	167,203	+13%	88	87	247,000	+12%
Nordstrom Nat'l *Colorado*	NB	90	120	126,000	+146%	91	130	178,000	+178%	84	121	263,400	+176%
Dial National *Iowa*	CB	91	96	117,967	+36%	99	106	148,638	+43%	93	102	202,775	+45%
Signet Bank *Virginia*	CB	92	82	108,716	-10%	85	76	202,268	0%	71	68	330,926	0%
M&I Bank *Wisconsin*	CB	93	84	107,459	-9%	84	77	203,204	+1%	90	83	227,954	-5%
Texas Independent *Texas*	CB	94	89	103,233	0%	97	87	154,102	-2%	94	88	198,567	-2%
AFBA Industrial *Colorado*	NB	95	107	100,252	+41%	92	95	176,908	+39%	85	91	254,285	+38%
Liberty Nat'l *Kentucky*	CB	96	91	99,800	-1%	102	90	135,000	-3%	91	86	226,800	-1%
Orchard Bank *Oregon*	TH	97	92	98,089	+2%	106	101	118,943	+3%	113	114	118,683	+10%
Citizen's Bank *Rhode Island*	CB	98	101	97,128	+24%	95	100	156,174	+32%	96	94	189,244	+9%
Franklin Bank *California*	NB	99	103	91,330	+21%	96	93	155,955	+17%	109	106	123,385	[illegible]
Compass Bank *Alabama*	CB	100	93	90,351	-4%	101	89	137,458	-3%	104	96	144,719	[illegible]
TOTALS SECOND 50 1995				9,412,325	+7%			14,726,887	+11%			18,662,439	+7%

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BY ACTIVE ACCOUNTS Type—CB=commercial bank, NB=nonbank, TH=thrift, CU=credit union © 1996 The Nilson Report

'95 Rank	'94 Rank	Visa Cards	Change vs. '94	'95 Rank	'94 Rank	MasterCard Cards	Change vs. '94	'95 Rank	'94 Rank	Charge Volume	Change vs. '94	'95 Rank	'94 Rank	Outstandings	Change vs. '94
48	34	586,000	+42%	50	59	303,300	+45%	52	51	$1,012,660,512	+9%	58	58	$504,427,683	+25%
8	59	322,000	+29%	32	31	738,000	+7%	53	47	$965,400,000	-5%	57	51	$523,900,000	0%
49	46	578,000	+2%	54	67	236,000	+47%	55	59	$852,000,000	+20%	65	64	$330,500,000	+19%
50	47	572,349	+2%	—	—	0	—	48	48	$1,089,334,559	+9%	51	52	$594,313,777	+15%
53	44	500,543	-19%	51	47	301,503	-20%	42	35	$1,551,644,433	-12%	49	37	$650,182,285	-39%
46	27	608,400	-53%	100	60	52,395	-74%	47	33	$1,142,956,664	-41%	56	41	$525,385,846	-36%
47	40	594,000	-20%	53	46	276,000	-28%	54	56	$943,825,000	+15%	55	55	$527,329,000	+12%
67	63	241,950	+7%	71	69	152,689	+1%	60	60	$730,891,605	+3%	48	50	$673,787,697	+19%
64	75	251,015	+50%	68	62	169,079	-6%	67	61	$632,919,276	-1%	68	61	$315,194,752	-1%
59	60	316,586	+30%	56	48	221,969	-36%	45	49	$1,370,566,322	+43%	47	47	$681,951,345	0%
56	57	362,271	+9%	83	86	83,099	0%	64	76	$680,168,563	+93%	62	71	$369,730,908	+56%
52	51	562,470	+21%	72	64	148,092	-16%	63	58	$683,196,254	-5%	60	59	$453,221,729	+29%
65	67	250,000	+18%	52	55	277,000	+1%	62	62	$692,964,000	+10%	61	60	$385,587,000	+13%
62	91	261,232	+148%	67	84	170,018	+93%	70	87	$568,240,000	+110%	63	84	$339,383,000	+115%
—	—	0	—	49	52	336,084	+10%	86	92	$324,199,919	+40%	83	87	$193,078,350	+28%
69	56	231,607	-33%	57	51	221,445	-31%	71	66	$555,112,856	+3%	59	56	$503,234,974	+14%
60	58	290,772	+12%	96	104	60,366	+14%	75	70	$440,825,924	+8%	81	74	$206,277,040	-2%
63	61	253,710	+9%	121	143	28,023	+22%	68	69	$624,023,618	+40%	67	68	$326,441,591	+36%
83	177	170,779	+481%	154	182	10,852	+25%	126	226	$124,000,000	+278%	127	243	$69,712,200	+417%
82	77	171,287	+7%	69	68	168,152	+7%	46	53	$1,259,999,000	+42%	71	66	$294,220,553	+14%
79	78	181,930	+19%	75	80	117,859	+16%	96	101	$236,507,698	+26%	75	78	$249,487,054	+34%
101	92	93,131	-11%	61	73	195,874	+47%	65	80	$659,277,852	+113%	69	98	$301,263,147	+192%
71	72	222,927	+22%	—	—	0	—	78	90	$386,782,000	+62%	76	86	$230,978,000	+52%
78	71	182,004	-5%	63	61	179,998	-4%	58	54	$798,687,000	-7%	80	70	$209,636,000	-12%
77	[illegible]	204,000	+1%	86	89	80,000	+1%	87	83	$322,000,000	+13%	90	90	$161,000,000	+17%
73	65	194,847	-13%	81	83	90,617	-4%	79	81	$385,840,426	+25%	73	65	$270,273,016	+5%
108	84	77,485	-37%	58	54	217,038	-25%	89	77	$292,264,955	-16%	91	85	$157,170,381	+2%
[illegible]5	110	140,781	+106%	70	79	165,133	+61%	81	100	$380,198,043	+89%	77	100	$229,283,643	+127%
[illegible]	82	193,853	+47%	99	115	54,245	+44%	85	94	$340,830,000	+49%	94	109	$153,012,000	+68%
57	73	334,210	+85%	108	93	41,648	-36%	104	84	$189,850,169	-33%	82	75	$193,811,739	-6%
75	74	193,266	+8%	88	82	77,866	-19%	88	79	$293,839,072	-5%	93	82	$154,330,367	-6%
70	62	224,000	-2%	98	102	56,000	0%	82	74	$371,000,000	+2%	86	80	$169,111,000	0%
91	90	110,520	+4%	66	66	172,866	0%	66	63	$653,026,415	+14%	72	73	$279,486,232	+27%
76	79	188,800	+34%	77	77	106,200	-1%	72	73	$505,044,000	+38%	64	72	$334,436,200	+47%
84	117	141,698	+113%	101	98	51,821	-13%	103	110	$190,464,900	+24%	103	113	$114,037,659	+43%
68	64	234,015	+4%	116	126	31,588	+8%	76	75	$412,924,263	+16%	70	67	$299,715,377	+20%
81	76	175,392	+9%	92	92	69,052	-4%	74	72	$450,238,945	+13%	78	77	$217,632,670	+12%
90	86	111,000	-1%	73	70	141,000	-1%	90	82	$288,000,000	0%	92	88	$155,000,000	+5%
66	56	247,000	+12%	—	—	0	—	73	67	$483,459,651	-5%	74	69	$261,011,005	+9%
61	96	263,400	+176%	—	—	0	—	83	202	$356,000,000	+695%	79	210	$214,000,000	+898%
—	—	0	—	60	71	202,775	+45%	101	108	$209,597,000	+33%	95	92	$152,177,975	+33%
99	95	97,100	0%	55	57	233,826	0%	77	71	$412,110,928	+2%	66	63	$330,475,790	+8%
94	85	104,646	-9%	74	74	123,308	-2%	84	85	$350,102,530	+24%	107	93	$102,142,584	-11%
88	83	126,270	-1%	90	90	72,297	-5%	99	97	$226,147,441	+6%	114	111	$88,567,127	+7%
77	81	184,953	+35%	91	107	69,332	+47%	80	86	$385,339,545	+38%	87	99	$168,744,751	+67%
128	127	53,800	-2%	65	65	173,000	-1%	102	104	$199,500,000	+14%	112	106	$94,500,000	+2%
96	102	102,437	+20%	144	145	16,246	-28%	139	154	$98,861,819	+21%	120	133	$79,381,990	+46%
80	80	181,695	+31%	159	119	7,549	-79%	97	88	$232,938,772	-8%	85	83	$180,731,801	+12%
117	116	64,878	-3%	97	95	58,507	-9%	108	106	$164,816,663	0%	111	103	$95,749,418	-2%
111	[illegible]	63,858	-8%	85	78	80,861	-22%	93	93	$243,077,626	+5%	84	79	$192,225,199	+6%
		11,818,867	+17%			6,840,572	-8%			$26,763,656,218	+19%			$14,307,731,855	+18%

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