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SECOND 50 LARGEST BANK CREDIT CARD ISSUERS IN THE U.S. — 1996, RANKED

Issuer, State of Issuance	Type	'96 Rank	'95 Rank	Outstandings	Change vs. '95	'96 Rank	'95 Rank	Charge Volume	Change vs. '95	'96 Rank	'95 Rank	[illegible]al [illegible]ants
Comerica Bank *Ohio*	CB	51	47	$683,484,943	0%	58	45	$934,566,405	−32%	58	68	476,580
Boatmen's Bank *N. Mex.*	CB	52	56	$674,700,000	+29%	50	53	$1,355,900,000	+40%	46	50	873,600
Town North Nat'l *Texas*	CU	53	54	$658,102,983	+14%	54	50	$1,002,684,553	−2%	54	54	551,734
Union Planters Nat'l *Tenn.*	CB	54	62	$603,322,191	+63%	64	64	$753,168,204	+11%	53	64	622,641
American Gen. Fin. Ctr. *Utah*	NB	55	52	$582,248,053	−1%	70	69	$579,542,877	+1%	45	44	921,225
Commerce Bank, Omaha *Nebr.*	CB	56	58	$564,211,786	+12%	52	52	$1,086,942,628	+7%	50	49	713,842
First Tennessee *Tenn.*	CB	57	57	$537,577,000	+6%	57	54	$961,000,000	+9%	55	56	520,000
Huntington Nat'l *Ohio*	CB	58	61	$499,444,442	+30%	61	62	$799,740,502	+15%	60	63	427,118
First Financial *Wis.*	TH	59	59	$488,934,623	−3%	68	71	$647,961,903	+17%	63	65	369,376
AmSouth Bank *Ala.*	CB	60	60	$475,540,163	+5%	63	63	$764,774,148	+12%	56	57	497,098
Columbus B&T *Ga.*	CB	61	67	$466,597,312	+43%	66	68	$706,113,846	+13%	68	79	309,998
Star Banc *Ohio*	CB	62	64	$418,783,000	+25%	69	72	$599,400,000	+19%	79	82	241,025
Fifth Third *Ohio*	CB	63	65	$381,000,000	+15%	53	55	$1,019,000,000	+20%	47	53	848,000
First Hawaiian *Hawaii*	CB	64	68	$376,675,000	+18%	75	88	$401,450,000	+25%	74	74	285,500
Fidelity Trust Co. *Utah*	NB	65	81	$372,440,000	+78%	56	58	$977,459,000	+22%	73	77	286,683
Pentagon Federal CU *Va.*	CU	66	71	$355,827,861	+19%	72	76	$489,304,801	+18%	87	89	197,625
European American *N.Y.*	CB	67	72	$350,902,796	+19%	43	46	$1,618,248,000	+28%	72	69	291,220
Old Kent *Mich.*	CB	68	70	$312,582,863	+4%	55	65	$994,622,956	+51%	67	73	311,643
Signet Bank *Va.*	CB	69	66	$309,717,968	−6%	79	77	$386,466,342	−6%	83	86	222,040
Union Bank *Calif.*	CB	70	73	$308,719,117	+10%	62	66	$767,674,698	+18%	86	88	208,635
Manufact. & Traders *N.Y.*	CB	71	77	$295,871,000	+28%	59	78	$866,973,000	+124%	70	80	300,680
Branch B&T *N.C.*	CB	72	78	$293,340,315	+28%	73	81	$475,378,013	+25%	75	76	283,738
Bank of Hawaii *Hawaii*	CB	73	75	$290,614,147	+11%	71	73	$519,489,464	+7%	62	93	380,244
Citizens Bank *R.I.*	CB	74	86	$257,246,381	+42%	90	97	$269,385,606	+16%	81	95	[illegible]526
Dial Bank *S. Dak.*	CB	75	76	$257,132,664	+3%	96	96	$224,842,555	−5%	78	78	[illegible]646
Intrust Bank in Wichita *Kans.*	CB	76	74	$254,347,000	−6%	89	79	$288,353,642	−25%	82	71	227,639
Beneficial Nat'l *Del.*	NB	77	94	$237,269,000	+55%	67	103	$662,963,000	+244%	69	94	305,226
Nordstrom Nat'l *Colo.*	NB	78	79	$233,099,084	+7%	80	83	$380,000,000	+7%	91	105	178,722
First Consumers Nat'l *Oreg.*	NB	79	84	$221,251,796	+15%	81	86	$349,453,016	+8%	65	66	347,226
First Security *Utah*	CB	80	82	$201,115,385	−3%	74	75	$443,770,198	+1%	76	67	271,272
SouthTrust Bank *Ala.*	CB	81	83	$199,765,000	+3%	95	105	$243,990,000	+29%	71	68	293,279
Compass Bank *Ala.*	CB	82	85	$199,610,339	+4%	93	93	$249,366,538	+3%	98	101	137,933
GE Capital Financial *Utah*	NB	83	102	$194,490,448	+58%	46	59	$1,553,735,550	+104%	61	87	396,262
Dial National *Iowa*	CB	84	96	$186,280,000	+22%	92	101	$253,592,000	+21%	93	99	161,300
First Virginia *Va.*	CB	85	87	$177,450,000	+5%	76	82	$396,970,000	+7%	84	81	211,000
Regions Financial *Ala.*	CB	86	111	$173,137,159	+81%	84	95	$332,207,118	+39%	85	103	209,105
Simmons First Nat'l *Ark.*	CB	87	93	$165,981,357	+8%	87	89	$311,063,293	+6%	77	72	261,539
Central Carolina *Ga.*	CB	88	89	$162,551,636	−1%	99	98	$210,430,878	−8%	109	113	98,232
First Citizens B&T *N.C.*	CB	89	101	$162,255,014	+32%	82	100	$342,527,845	+57%	97	106	148,600
Fidelity Nat'l *Ga.*	CB	90	98	$161,494,331	+15%	104	112	$185,087,700	+16%	106	108	103,139
Nat'l Bank of Commerce *Nebr.*	CB	91	104	$155,857,321	+37%	78	104	$391,921,572	+106%	90	90	184,296
1st Financial *S. Dak.*	CB	92	116	$153,410,260	+82%	118	183	$137,002,950	+100%	92	116	164,467
Boeing Employees CU *Wash.*	CU	93	99	$152,051,002	+23%	86	91	$321,086,281	+23%	111	121	91,434
AFBA Industrial *Colo.*	NB	94	88	$150,218,574	−11%	83	80	$335,760,093	−13%	96	92	157,330
United Missouri *Nebr.*	CB	95	92	$148,006,182	−6%	85	90	$323,990,510	+11%	80	70	239,773
Cross Country *Del.*	CB	96	—	$142,987,365	—	97	—	$218,155,668	—	64	—	365,020
M&I Bank *Wis.*	CB	97	108	$128,304,829	+26%	77	84	$394,132,191	+13%	88	85	187,971
Carolina First *S.C.*	CB	98	90	$127,031,717	−22%	103	107	$191,232,378	+10%	101	98	119,699
Teachers Credit Union *Ind.*	CU	99	107	$126,003,965	+19%	116	120	$148,975,094	+13%	121	130	[illegible]833
Patelco Credit Union *Calif.*	CU	100	103	$124,707,964	+3%	113	121	$155,334,993	+19%	134	146	[illegible]707
TOTALS SECOND 50 1996				$15,153,693,336	+4%			$28,023,192,009	+11%			15,596,421

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BY OUTSTANDINGS

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

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Change vs. '97	'96 Rank	'95 Rank	Active Accounts	Change vs. '95	'96 Rank	'95 Rank	Credit Cards	Change vs. '95	'96 Rank	'95 Rank	Visa Cards	Change vs. '95	'96 Rank	'95 Rank	MasterCard Cards	Change vs. '95
+6%	61	60	273,153	+2%	58	59	544,041	+1%	64	59	273,687	−14%	54	56	270,354	+22%
+28%	47	52	465,900	+29%	39	47	1,400,000	+32%	51	58	574,000	+78%	29	32	826,000	+12%
+1%	49	49	427,076	+6%	55	55	729,586	0%	80	86	156,846	+16%	38	37	572,740	−4%
+66%	50	61	419,464	+59%	54	62	809,212	+82%	45	56	706,915	+95%	76	84	102,297	+23%
+5%	53	45	410,269	−9%	51	45	889,190	−20%	50	42	583,676	−21%	49	46	305,514	−19%
+4%	54	51	368,266	+0%	50	50	921,000	+4%	49	48	586,700	0%	47	50	334,300	+10%
0%	58	57	330,500	+0%	53	51	873,000	0%	48	47	597,000	+1%	53	53	276,000	0%
+11%	62	63	255,735	+10%	57	60	576,569	+9%	62	64	309,444	+24%	55	52	267,125	−4%
−1%	70	66	185,249	−11%	60	61	492,893	+9%	72	68	197,668	−15%	51	57	295,225	+33%
+5%	64	62	241,139	−2%	59	56	505,460	−29%	57	52	377,881	−33%	72	73	127,579	−14%
+39%	67	68	204,083	+8%	68	80	375,785	+33%	58	62	344,612	+36%	108	131	31,173	+11%
+12%	76	85	156,547	+10%	74	74	349,500	+18%	69	76	227,000	+20%	74	78	122,500	+15%
+46%	45	53	510,000	+44%	48	53	1,060,000	+30%	43	49	763,000	+32%	50	54	297,000	+26%
+14%	68	70	194,480	+11%	75	85	342,000	+36%	78	90	161,000	+45%	63	74	181,000	+28%
+22%	69	75	193,688	+22%	61	67	423,811	+17%	67	79	251,660	+38%	66	63	172,151	−4%
+8%	85	87	138,434	+4%	81	83	280,571	+6%	68	67	246,940	+6%	105	122	33,631	+6%
+3%	71	71	181,897	+5%	69	69	372,520	+10%	74	83	188,774	+10%	62	70	183,746	+9%
+21%	74	73	171,325	+4%	73	76	352,156	+22%	83	102	141,245	+52%	58	61	210,911	+8%
+10%	82	91	140,328	+29%	89	71	228,124	−31%	100	100	91,185	−6%	70	55	136,939	−41%
+9%	75	84	160,525	+12%	78	79	311,570	+10%	93	91	107,117	−3%	59	66	204,453	+18%
+36%	65	74	237,745	+46%	76	91	328,103	+47%	60	70	328,103	+47%	—	—	0	—
+19%	72	79	178,148	+17%	72	72	355,724	+16%	75	85	176,325	+25%	64	71	179,399	+9%
+127%	60	89	304,089	+141%	62	87	414,286	+68%	55	65	386,551	+56%	115	—	27,735	—
+47%	86	97	135,296	+39%	80	96	285,956	+51%	70	81	224,224	+23%	89	192	61,732	+718%
+11	73	72	175,079	+5%	77	73	327,813	+9%	73	80	197,662	+9%	71	76	130,151	+10%
−15%	84	77	138,573	−10%	88	77	228,952	−20%	84	73	136,346	−30%	78	82	92,606	+2%
+86%	66	100	211,662	+133%	65	97	396,500	+110%	163	239	28,500	+51%	45	68	368,000	+117%
+45%	93	106	104,000	+22%	84	99	265,000	+45%	65	78	265,000	+45%	—	—	0	—
+9%	63	65	241,246	+8%	66	70	384,820	+15%	—	—	0	—	43	49	384,820	+15%
−7%	77	67	148,978	−23%	71	68	359,395	+2%	63	60	297,270	+2%	88	97	62,125	+3%
+2%	81	81	140,509	−6%	67	66	381,918	+2%	61	57	315,832	−5%	84	112	66,086	+59%
0%	101	99	85,760	−6%	95	105	174,963	+21%	105	120	78,196	+22%	77	86	96,767	+20%
+100%	80	112	141,119	+100%	82	101	273,014	+63%	102	114	81,746	+15%	60	80	191,268	+99%
+9%	89	90	128,349	+9%	90	93	221,000	+9%	—	—	0	—	57	60	221,000	+9%
−3%	79	83	141,500	−2%	83	81	265,000	−5%	71	69	207,000	−8%	92	99	58,000	+4%
+59%	90	102	122,871	+40%	85	103	255,310	+61%	92	130	109,704	+98%	69	79	145,606	+41%
−1%	83	82	140,188	−6%	86	82	236,549	−13%	77	75	169,625	−12%	83	89	66,924	−14%
+4%	108	114	69,543	+1%	103	110	131,244	0%	111	122	67,090	+8%	86	94	64,154	−7%
+21%	94	104	98,790	+14%	93	102	190,100	+16%	96	112	104,060	+42%	79	81	86,040	−5%
−10%	107	117	70,684	+9%	106	113	115,972	−5%	94	94	105,691	0%	149	165	10,281	−33%
+2%	78	86	145,243	+3%	92	95	200,106	+3%	81	84	153,181	+8%	97	102	46,925	−9%
+83%	92	120	106,158	+86%	107	152	109,248	+77%	108	163	70,012	+73%	98	144	39,236	+86%
+18%	104	113	73,868	+5%	102	116	134,006	+17%	86	89	134,006	+17%	—	—	0	—
−11%	97	94	91,193	−9%	91	84	219,093	−14%	79	77	159,315	−14%	90	92	59,778	−14%
−14%	88	78	132,594	−14%	79	75	304,258	+3%	104	108	80,092	+3%	56	58	224,166	+3%
—	57	—	330,828	—	63	—	413,776	—	56	—	378,279	—	102	—	35,497	—
−7%	91	92	113,125	+5%	87	89	229,324	+1%	91	95	110,677	+6%	75	75	118,647	−4%
−20%	110	101	65,525	−27%	100	109	146,288	+9%	82	87	146,288	+9%	—	—	0	—
0%	120	128	48,315	+1%	121	128	84,475	+1%	107	110	77,297	+1%	157	196	7,178	+1%
+7	128	137	40,236	−3%	131	142	70,271	+1%	113	119	64,541	0%	167	207	5,730	+18%
+3%			9,589,272	−1%			19,339,452	−2%			11,538,963	+2%			7,800,489	−7%

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