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SECOND 50 LARGEST BANK CREDIT CARD ISSUERS IN THE U.S. — 1998, RANKED

Issuer, State of Issuance	Type	'98 Rank	'97 Rank	Outstandings	Change vs. '97	'98 Rank	'97 Rank	Charge Volume	Change vs. '97	'98 Rank	'97 Rank	Total Accounts
1st Financial *S. Dak.*	CB	51	71	$275,468,562	+27%	89	109	$194,656,542	+21%	59	79	239,238
Compass Bank *Ala.*	CB	52	66	$271,593,131	+8%	61	82	$378,314,191	+17%	72	90	168,037
AmSouth Bank *Ala.*	CB	53	54	$261,899,336	−42%	45	61	$664,372,424	−6%	61	60	229,715
SouthTrust Bank *Ala.*	CB	54	67	$242,926,818	+3%	56	75	$463,396,453	+19%	58	66	240,927
Best Bank *Colo.*	CB	55	90	$241,000,000	+66%	66	97	$311,000,000	+51%	39	54	501,000
First Hawaiian *Hawaii*	CB	56	72	$238,000,000	+14%	76	90	$261,000,000	+10%	71	89	171,000
First Security *Utah*	CB	57	74	$221,374,225	+8%	53	70	$493,196,946	+9%	52	67	284,466
Citizens Bank *R.I.*	CB	58	68	$220,915,967	−4%	64	83	$349,401,601	+12%	55	78	270,535
Dial National *Iowa*	CB	59	73	$218,000,000	+6%	70	88	$294,300,000	+9%	69	85	178,920
GE Capital Financial *Utah*	NB	60	76	$217,718,409	+14%	25	42	$2,455,646,473	+35%	34	55	570,542
Nordstrom National *Colo.*	NB	61	69	$214,721,225	−6%	57	78	$438,039,657	+19%	54	70	280,404
Orchard Bank *Oreg.*	TH	62	88	$212,000,000	+43%	72	102	$288,166,000	+54%	51	77	294,000
Nat'l Bank of Commerce *Nebr.*	CB	63	78	$208,362,470	+15%	47	69	$597,884,496	+24%	68	84	179,573
Boeing Employees CU *Wash.*	CU	64	77	$207,940,731	+13%	50	72	$519,421,879	+27%	84	97	116,422
Ohio Savings *Ohio*	TH	65	82	$200,500,000	+16%	84	103	$225,000,000	+22%	89	109	94,670
First Citizens *N.C., Va., W. Va., Ga.*	CB	66	81	$185,904,450	+6%	54	77	$483,660,349	+29%	74	88	156,308
Penn State Employees CU *Pa.*	CU	67	89	$173,494,178	+17%	77	94	$260,631,010	+16%	88	103	95,406
Sears National *Ariz.*	NB	68	85	$168,480,000	+8%	86	99	$220,100,000	+11%	48	64	322,000
Provident Bank *Ohio*	CB	69	123	$165,661,361	+150%	67	126	$305,161,493	+153%	79	104	133,417
Simmons First National *Ark.*	CB	70	80	$164,967,676	−7%	68	81	$301,318,171	−8%	62	72	224,102
Central Carolina *Ga.*	CB	71	83	$164,637,252	+2%	74	91	$265,000,000	+15%	85	99	108,901
Intrust Bank in Wichita *Kans.*	CB	72	84	$157,859,301	−2%	69	86	$295,360,424	+3%	76	91	138,473
UMB Bank *Nebr.*	CB	73	86	$150,556,475	−1%	60	79	$386,636,070	+9%	60	73	230,397
Eaglemark Bank *Nev.*	NB	74	137	$138,164,000	+143%	62	172	$364,243,000	+383%	67	94	183,287
M&I Bank *Wis.*	CB	75	92	$134,145,572	0%	58	73	$424,051,490	+4%	70	83	176,237
Golden 1 Credit Union *Calif.*	CU	76	94	$132,600,000	+2%	80	92	$241,100,000	+6%	83	93	116,500
First National of Marin *Nev.*	CB	77	99	$132,246,279	+19%	119	147	$110,651,446	+11%	46	58	337,730
Carolina First *S.C.*	CB	78	87	$129,373,219	−13%	79	89	$247,683,214	−7%	78	86	136,170
Hughes Aircraft FCU *Calif.*	CU	79	96	$127,800,000	+2%	96	115	$147,600,000	+4%	100	119	66,625
Orange Co. Teachers FCU *Calif.*	CU	80	102	$126,400,000	+25%	82	108	$239,400,000	+45%	95	114	78,200
Digital Employees FCU *Mass.*	CU	81	105	$126,208,288	+30%	87	129	$216,696,587	+87%	120	178	48,575
AFBA Industrial *Colo.*	NB	82	91	$125,619,156	−10%	71	84	$292,533,030	−6%	77	87	136,425
Zions Bank *Utah*	CB	83	97	$121,243,088	0%	63	80	$357,118,996	+7%	66	82	195,436
Patelco Credit Union *Calif.*	CU	84	98	$112,690,182	−5%	81	95	$240,798,134	+9%	110	132	53,714
First Virginia *Va.*	CB	85	75	$111,000,000	−42%	65	76	$321,428,500	−17%	64	75	200,000
Fidelity National *Ga.*	CB	86	93	$109,604,096	−16%	114	113	$123,171,994	−14%	99	100	66,767
First American National *Tenn.*	CB	87	103	$105,225,000	+5%	105	119	$132,250,000	−2%	92	108	82,000
Teachers Credit Union *Ind.*	CU	88	95	$103,115,044	−18%	107	112	$128,218,801	−11%	104	120	60,995
Travis Federal CU *Calif.*	CU	89	100	$100,739,375	−7%	99	110	$140,019,434	−8%	124	142	46,429
Amalgamated Bank *Ill.*	CB	90	101	$98,177,000	−8%	73	87	$279,414,870	+1%	87	96	100,140
FirstMerit Bank *Ohio*	CB	91	106	$97,800,000	+2%	88	100	$206,000,000	+5%	91	106	87,125
Pullman Bank & Trust *Ill.*	CB	92	108	$91,344,000	+4%	151	195	$66,795,000	+9%	86	98	102,700
First Premier *S. Dak.*	CB	93	136	$90,428,404	+56%	110	159	$125,447,559	+41%	42	71	427,580
Iowa League Cent. CU *Iowa*	CU	94	145	$90,416,796	+70%	90	105	$192,072,922	+12%	81	101	118,169
Baxter Credit Union *Ill.*	CU	95	107	$88,821,666	−1%	83	101	$235,536,590	+21%	108	129	56,303
Standard Federal *Mich.*	TH	96	104	$86,553,000	−12%	91	98	$190,150,062	−6%	94	102	79,271
San Diego County CU *Calif.*	CU	97	111	$85,280,000	+4%	120	144	$108,100,000	+7%	116	140	49,922
Security Service FCU *Texas*	CU	98	109	$84,796,037	+3%	121	135	$107,379,271	−1%	102	130	64,420
Redstone Federal CU *Ala.*	CU	99	119	$83,861,126	+11%	102	120	$137,943,977	+5%	126	141	45,861
Paymentech *Utah*	TH	100	208	$83,000,000	+209%	51	106	$510,000,000	+208%	73	155	163,000
TOTALS SECOND 50 1998				$7,700,632,895	−33%			$16,337,469,056	−28%			8,508,034

MCJ4369139

Y OUTSTANDINGS

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

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hange vs. '97	'98 Rank	'97 Rank	Active Accounts	Change vs. '97	'98 Rank	'97 Rank	Credit Cards	Change vs. '97	'98 Rank	'97 Rank	Visa Cards	Change vs. '97	'98 Rank	'97 Rank	MasterCard Cards	Change vs. '97
+18%	54	76	163,504	+17%	64	86	239,238	+18%	61	81	155,265	+19%	57	73	83,973	+15%
+11%	71	89	101,670	+7%	68	88	216,764	+14%	65	84	143,227	+14%	59	76	73,537	+13%
-34%	64	61	133,811	-35%	58	60	291,726	-28%	62	57	151,736	-48%	51	65	139,990	+19%
-14%	60	72	144,514	-5%	61	70	256,812	-15%	50	66	203,038	-6%	71	68	53,774	-38%
+15%	35	49	406,000	+14%	39	57	501,000	+15%	33	49	501,000	+15%	—	—	0	—
+7%	67	85	116,000	+7%	62	79	254,000	+6%	78	96	89,000	+6%	49	57	165,000	+6%
+6%	62	77	139,971	0%	50	65	387,486	+8%	39	55	327,918	+9%	68	82	59,568	+2%
+29%	68	83	113,807	-5%	56	76	308,615	+14%	43	68	245,164	+15%	65	83	63,451	+11%
+6%	61	80	140,347	+3%	63	81	245,000	+7%	—	—	0	—	38	50	245,000	+7%
+34%	44	62	253,092	+28%	38	75	547,698	+101%	96	124	61,000	+17%	29	51	486,698	+121%
+14%	66	84	117,538	0%	46	71	415,868	+44%	35	58	415,868	+44%	—	—	0	—
+40%	45	66	249,312	+39%	57	82	294,000	+40%	47	73	221,000	+37%	60	91	73,000	+51%
+1%	55	74	160,404	+8%	73	87	208,525	+7%	56	76	175,161	+18%	81	92	33,364	-27%
+10%	78	94	86,905	+7%	76	93	164,301	+7%	59	74	164,301	+7%	—	—	0	—
+15%	90	113	63,429	+18%	88	110	109,000	+17%	80	101	87,400	+16%	88	126	21,600	+18%
-2%	70	86	102,640	+1%	69	84	215,487	+3%	72	90	111,061	+4%	56	66	104,426	+3%
+9%	84	101	67,477	+10%	81	97	139,466	+8%	67	83	139,466	+8%	—	—	0	—
+4%	46	57	244,400	+4%	43	56	451,000	+4%	—	—	0	—	30	38	451,000	+4%
+53%	86	105	66,802	+14%	82	112	139,312	+51%	68	97	138,837	+67%	155	153	475	-95%
-9%	63	81	134,000	+1%	67	83	224,102	+7%	60	77	159,157	+8%	63	79	64,945	+5%
+11%	82	98	70,499	+4%	85	98	130,485	+2%	92	111	65,822	0%	64	78	64,663	+3%
-3%	75	88	94,920	-1%	80	92	146,711	-13%	81	94	86,186	-9%	67	72	60,525	-18%
-3%	57	82	147,212	+14%	60	78	268,577	+12%	84	104	79,386	+10%	44	55	189,191	+13%
+57%	72	102	99,057	+62%	72	96	210,075	+56%	48	79	210,075	+56%	—	—	0	—
-2%	58	73	145,117	-4%	66	80	224,664	-4%	74	88	105,592	-4%	54	64	119,072	-4%
-1%	87	99	66,450	-1%	87	100	118,000	-1%	71	86	115,500	-2%	141	199	2,500	+91%
-5%	41	54	296,541	+10%	55	66	337,730	-5%	38	53	330,366	-5%	121	152	7,364	-25%
-19%	85	93	67,237	-20%	75	85	174,760	-15%	57	69	174,760	-15%	—	—	0	—
+2%	97	116	49,302	+2%	99	120	82,615	+2%	120	138	43,045	+2%	76	97	39,570	+2%
+7%	93	114	56,304	+10%	92	108	101,000	+6%	82	99	83,000	+6%	95	130	18,000	+7%
+63%	106	162	41,672	+65%	122	182	57,638	+63%	100	156	57,638	+63%	—	—	0	—
-17%	80	95	73,952	-7%	74	89	181,817	-2%	69	80	135,269	+1%	74	87	46,548	-8%
+5%	74	90	97,176	+3%	70	90	214,500	+21%	64	82	148,812	+15%	61	90	65,688	+35%
0%	117	141	35,864	+13%	108	129	71,151	0%	95	113	63,615	-2%	120	169	7,536	+13%
-9%	69	79	103,000	-25%	65	73	231,000	-17%	58	65	172,000	-21%	69	80	59,000	-3%
-28%	100	109	47,902	-13%	113	139	66,379	+8%	98	121	60,668	+9%	126	173	5,711	-5%
-1%	105	308	43,500	-1%	96	101	87,500	-25%	89	92	70,000	-28%	97	124	17,500	-8%
-5%	103	118	45,047	-4%	104	119	75,326	-8%	90	102	69,515	-8%	125	170	5,811	-12%
-2%	115	128	37,423	-5%	112	128	66,401	-7%	143	162	29,229	-9%	77	95	37,172	-5%
-10%	88	96	65,405	-5%	84	95	133,632	-9%	—	—	0	—	52	59	133,632	-9%
+2%	92	106	58,170	+2%	90	103	106,000	+2%	77	93	96,000	0%	116	161	10,000	+21%
-1%	73	87	97,600	0%	91	105	103,000	+5%	75	91	103,000	+5%	—	—	0	—
+74%	37	60	329,017	+56%	44	77	427,580	+74%	45	71	238,803	+36%	45	74	188,777	+168%
+30%	81	97	73,576	+8%	86	99	126,641	+3%	104	129	52,087	+8%	58	71	74,554	0%
+1%	101	123	45,829	+6%	97	118	84,454	+3%	86	106	72,406	+3%	108	142	12,048	+1%
-13%	96	108	49,466	-12%	89	102	106,575	-4%	73	87	106,575	-4%	—	—	0	—
+3%	107	126	41,435	+3%	120	141	61,000	+3%	97	117	61,000	+3%	—	—	0	—
+17%	118	130	33,016	-14%	109	125	70,666	-7%	101	115	57,397	-7%	102	136	13,269	-5%
-4%	116	136	36,254	-1%	119	133	63,666	-6%	118	131	44,534	-6%	92	121	19,132	-7%
+313%	83	179	68,000	+230%	77	171	163,000	+313%	136	246	33,000	+318%	53	102	130,000	+311%
-33%			5,521,566	-34%			9,901,943	-35%			6,454,879	-36%			3,447,064	-34%

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