

Card Products Division
 Issuing Business Portfolios
 1998 vs 1999

HIGHLY CONFIDENTIAL BPPR SUPP. 649 SUBJECT TO PROTECTIVE ORDER

DEFENDANT
 DEPOSITION
 EXHIBIT (COPY)
 Kesler 19

P-0150

	Total Accounts				Active Accounts				Balances (\$000)			
	1998	1999	Change	%	1998	1999	Change	%	1998	1999	Change	%
Visa / MasterCard	265,184	275,878	10,512	4%	238,095	235,861	(2,234)	-1%	\$ 483,319	\$ 532,998	\$ 49,678	10%
American Express	32,265	60,783	28,498	86%	23,792	52,569	28,777	121%	\$ 35,754	\$ 118,166	\$ 82,411	230%
Bankcards	297,429	338,438	39,810	13%	261,887	288,430	26,543	10%	\$ 519,074	\$ 651,163	\$ 132,090	26%
Private Label / Mail	192,899	170,020	(22,879)	-12%	109,226	93,251	(15,975)	-15%	\$ 53,351	\$ 48,419	\$ (4,932)	-9%
Total	480,328	606,489	126,121	26%	611,113	681,081	69,968	11%	\$ 872,434	\$ 990,582	\$ 117,147	13%

	Spending - Purchases (\$000)				Spending - Cash Advances (\$000)				Spending Total (\$000)			
	1998	1999	Change	%	1998	1999	Change	%	1998	1999	Change	%
Visa / MasterCard	\$ 453,887	\$ 517,837	\$ 63,950	14%	\$ 159,723	\$ 177,555	\$ 17,832	11%	\$ 613,610	\$ 695,392	\$ 81,782	13%
American Express	\$ 8,835	\$ 106,465	\$ 97,630	1133%	\$ 7,488	\$ 82,036	\$ 74,548	998%	\$ 16,123	\$ 188,501	\$ 172,378	1069%
Bankcards	\$ 462,622	\$ 624,302	\$ 161,780	36%	\$ 167,211	\$ 269,591	\$ 102,380	61%	\$ 629,733	\$ 883,893	\$ 254,160	40%
Private Label / Mail	\$ 31,266	\$ 30,935	\$ (331)	-1%					\$ 31,266	\$ 30,935	\$ (331)	-1%
Total	\$ 483,788	\$ 664,237	\$ 180,449	37%	\$ 167,211	\$ 309,591	\$ 142,380	85%	\$ 660,999	\$ 914,828	\$ 253,829	38%

	Activation Rate			Average Balance per Total Account			Average Balance per Active Account		
	1998	1999	Change %	1998	1999	Change %	1998	1999	Change %
Visa / MasterCard	89.8%	85.8%	-4.2%	\$ 1,823	\$ 1,933	\$ 111 6%	\$ 2,030	\$ 2,260	\$ 230 11%
American Express	73.7%	86.5%	12.8%	\$ 1,108	\$ 1,945	\$ 837 75%	\$ 1,503	\$ 2,248	\$ 745 50%
Bankcards	88.1%	88.7%	0.3%	\$ 1,746	\$ 1,936	\$ 190 11%	\$ 1,982	\$ 2,258	\$ 276 14%
Private Label / Mail	58.6%	54.8%	-3.8%	\$ 277	\$ 285	\$ 8 3%	\$ 488	\$ 519	\$ 31 6%
Total	78.7%	78.4%	-0.3%	\$ 1,487	\$ 1,381	\$ (106) -7%	\$ 1,843	\$ 1,833	\$ (10) -1%

	Average Purchases per Total Account			Average Purchases per Active Account			Avg Tot Spending per Active Account		
	1998	1999	Change %	1998	1999	Change %	1998	1999	Change %
Visa / MasterCard	\$ 1,712	\$ 1,878	\$ 167 10%	\$ 1,906	\$ 2,198	\$ 299 15%	\$ 2,577	\$ 2,848	\$ 271 14%
American Express	\$ 268	\$ 1,752	\$ 1,485 555%	\$ 363	\$ 2,025	\$ 1,662 458%	\$ 878	\$ 3,588	\$ 2,709 429%
Bankcards	\$ 1,688	\$ 1,856	\$ 168 10%	\$ 1,382	\$ 1,416	\$ 34 4%	\$ 2,408	\$ 3,064	\$ 656 27%
Private Label / Mail	\$ 182	\$ 182	\$ 0 0%	\$ 286	\$ 332	\$ 45 16%	\$ 286	\$ 332	\$ 45 16%
Total	\$ 1,607	\$ 1,804	\$ 197 12%	\$ 1,331	\$ 1,717	\$ 386 29%	\$ 1,781	\$ 2,277	\$ 496 28%