

EDIT CARD VOLUME ONLY

Credit Share 99 FY Rank

Rank	Top MasterCard Issuers - 1999	1999 GDV - FY	1999 MC Gross Dollar Volume	1999 VISA Gross Dollar Volume	MC Share AFTER Mergers	BOD	Incl. % of 1999 Volume	MC % of 1999 Volume	Visa % of 1999 Volume
1	CITIBANK, N.A. / AT&T / TRAVELERS	\$ 162,300,000,000	\$ 67,346,291,314	\$94,953,708,686	41.5%	MC-US / Global	19%	22%	18%
2	FCC / CHEVY CHASE / BANK ONE	142,683,000,000	28,601,046,915	114,081,953,085	20.0%	VISA	17%	9%	21%
3	MBNA AMERICA	90,500,000,000	50,784,965,010	39,715,034,990	56.1%	MC-US / Global	11%	17%	7%
4	CHASE MANHATTAN BANK (USA)	53,800,000,000	23,561,504,554	30,238,495,446	43.8%	MC-US / Global	6%	8%	6%
5	BANK OF AMERICA / NATIONS BANK	50,311,700,000	13,273,683,353	37,038,016,647	26.4%	VISA	6%	4%	7%
6	PROVIDIAN BANK	20,300,000,000	750,716,322	19,549,283,678	3.7%	MC - US	2%	0%	4%
7	CAPITAL ONE BANK	23,828,908,000	5,913,056,682	17,915,851,318	24.8%	MC - US	1%	2%	3%
8	FLEET BANK	17,000,000,000	13,009,881,975	3,990,118,025	76.5%	MC - US / TBA	2%	4%	1%
9	HOUSEHOLD BANK	26,456,237,550	28,824,514,124	(2,368,276,574)	109.0%	MC-US / Global	3%	9%	0%
10	WELLS FARGO / NORWEST	13,948,848,125	9,584,831,592	4,364,016,533	68.7%	Pre-Merger BOTH	2%	3%	1%
11	METRIS	5,853,981,000	5,092,988,199	760,992,801	87.0%	MC-US / Global	1%	2%	0%
12	WACHOVIA BANK OF GEORGIA, N.A.	7,878,863,092	3,239,911,138	4,638,951,954	41.1%		1%	1%	1%
13	U.S. BANCORP	29,997,891,000		29,997,891,000	0.0%	VISA	4%	0%	6%
14	ASSOCIATES NATIONAL BANK	6,379,036,433	1,830,070,417	4,548,966,016	28.7%	VISA	1%	1%	1%
15	FIRST UNION / CORESTATES	6,428,980,527	2,115,284,095	4,313,696,432	32.9%	VISA	1%	1%	1%
16	USAA F.S.B.	11,179,241,000	8,140,806,390	3,038,434,610	72.8%	MC-US / Global	1%	3%	1%
17	PEOPLES BANK	7,460,359,993	2,329,090,014	5,131,269,979	31.2%		1%	1%	1%
18	FIRST NATIONAL OF NEBRASKA	4,473,289,303	1,942,016,469	2,531,272,834	43.4%		1%	1%	0%
19	NATIONAL CITY CORP.	4,429,049,000	1,077,439,324	3,351,609,676	24.3%		1%	0%	1%
20	FIRSTAR	4,621,262,535	2,700,406,783	1,920,855,752	58.4%	Pre-Merger BOTH	1%	1%	0%
21	FIRST NORTH AMERICAN NATIONAL BANK	2,130,000,000	18,156,339	2,111,843,661	0.9%		0%	0%	0%
22	PARTNERS FIRST (BB / HT) ***	2,130,699,000	2,054,085,866	76,613,134	96.4%		0%	1%	0%
23	CROSS COUNTRY	1,797,757,882	221,901,801	1,575,856,081	12.3%		0%	0%	0%
24	COLUMBUS BANK & TRUST	1,620,341,980	54,994,621	1,565,347,359	3.4%		0%	0%	0%
25	KEY CORP	2,448,791,000	1,108,250,951	1,340,540,049	45.3%	MC-US / Global	0%	0%	0%
26	MARINE MIDLAND BANK, N.A.**	1,704,344,000	1,154,410,973	549,933,027	67.7%		0%	0%	0%
27	NAVY FEDERAL CREDIT UNION	2,203,633,565	120,783,111	2,082,850,454	5.5%		0%	0%	0%
28	ADVANTA	1,960,000,000	2,062,805,578	(102,805,578)	105.2%		0%	1%	0%
29	TOWN NORTH NATIONAL BANK	1,207,162,125	874,560,399	332,601,726	72.4%		0%	0%	0%
30	FIRST CONSUMERS NAT'L	1,090,280,294	890,229,714	200,050,580	81.7%		0%	0%	0%
31	G E CAPITAL CONSUMER CARD CO.	5,525,806,590	6,591,303,510	(1,065,496,920)	119.3%	MC-US / Global	1%	2%	0%
32	FIRST TENNESSEE	1,373,163,890	110,634,057	1,262,529,833	8.1%		0%	0%	0%
33	COMMERCE BANK	1,263,042,481	418,184,413	844,858,068	33.1%		0%	0%	0%
34	ASSOCIATED BANK	638,787,908		638,787,908	0.0%		0%	0%	0%
35	ORCHARD BANK	621,895,000	338,222,739	283,672,261	54.4%	VISA	0%	0%	0%
36	BRANCH BANKING & TRUST	990,912,000	370,195,723	620,716,277	37.4%		0%	0%	0%
37	NEXTBANK	600,000,000		600,000,000	0.0%		0%	0%	0%
38	PENTAGON FEDERAL CY	585,346,576	52,478,480	532,868,096	9.0%		0%	0%	0%
39	AMSOUTH	645,937,056	310,433,527	335,503,529	48.1%	VISA	0%	0%	0%
40	FIFTH THIRD	1,600,000,000	315,145,757	1,284,854,243	19.7%		0%	0%	0%
41	COMERICA BANK	685,641,060	350,537,898	335,103,162	51.1%		0%	0%	0%
42	IST FINANCIAL	250,647,490	87,704,864	162,942,626	35.0%		0%	0%	0%
43	DIAL BANK	322,276,812		322,276,812	0.0%		0%	0%	0%
44	COMPASS BANK	442,935,600	280,411,894	162,523,706	63.3%		0%	0%	0%
45	REGIONS BANK	607,366,000		607,366,000	0.0%		0%	0%	0%
46	SOUTHTRUST BANK	471,700,000	84,156,056	387,543,944	17.8%		0%	0%	0%
47	PRUDENTIAL B&T	438,088,777		438,088,777	0.0%		0%	0%	0%
48	FIRST HAWAIIAN	265,000,000	422,604,766	(157,604,766)	159.5%		0%	0%	0%
49	NATIONAL BANK OF COMMERCE	696,107,446	942,988	695,164,458	0.1%	MC-US / Global	0%	0%	0%
	TOTAL TOP GROSS CHARGE VOLUME	\$ 726,148,312,090	\$ 288,411,640,695	\$437,736,671,395	39.7%		87%	95%	81%
	ALL OTHER ISSUERS	112,451,687,910	15,192,270,256	97,259,417,654	13.5%				
	TOTAL '99 GROSS CHARGE VOLUME	\$838,600,000,000	\$303,603,910,951	\$534,996,089,049	36.2%		100%	100%	100%

NOTE: Source of 1999 Overall Gross Dollar volume is from Nilsons August 1999 report

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Rank	Top MasterCard Issuers - 1998	1998 Overall GDV	1998 MC Gross Dollar Volume	1998 VISA Gross Dollar Volume	MC Share AFTER Merger	BOD	Ind. % of 1998 Volume	MC % of 1998 Volume	Visa % of 1998 Volume
1	CITIBANK, N.A. / AT&T / TRAVELERS	\$ 140,600,000,000	\$ 56,663,237,930	\$83,936,762,070	40% ✓	VISA	19%	21%	18%
2	FCC / CHEVY CHASE / BANK ONE	99,170,400,000	22,723,406,163	76,446,993,837	23% ✓	VISA	13%	8%	16%
3	MBNA AMERICA	70,850,000,000	42,431,256,896	28,418,743,104	60% ✓	MC-US / Global	9%	15%	6%
4	BANK OF AMERICA / NATIONSBANK	53,593,000,000	12,647,521,664	40,945,478,336	24% ✓	VISA	7%	5%	9%
5	CHASE MANHATTAN BANK (USA)	46,800,000,000	20,047,668,118	26,752,331,882	43% ✓	MC-US / Global	6%	7%	6%
6	HOUSEHOLD BANK	31,874,985,000	31,187,510,065	687,474,935	98% ✓	MC-US / Global	4%	11%	0%
7	U.S. BANCORP	30,541,111,000		30,541,111,000	0% ✓	VISA	4%	0%	6%
8	CAPITAL ONE BANK	23,417,969,000	4,865,128,754	18,552,840,246	21% ✓	MC - US	3%	2%	4%
9	FLEET BANK * Miss Reporting from Advertiser	15,800,000,000	14,133,716,331	1,666,283,649	89% ✓	MC - US / TBA	2%	5%	0%
10	WELLS FARGO / NORWEST	14,937,141,850	8,134,670,672	6,802,471,178	34% ✓	Pre-Merger BOTH	2%	3%	1%
11	PROVIDIAN BANK	11,600,000,000		11,600,000,000	0%	MC - US	2%	0%	2%
12	USAA F.S.B.	9,430,473,000	7,000,972,190	2,429,500,810	74% ✓	MC-US / Global	1%	3%	1%
13	WACHOVIA BANK OF GEORGIA, N.A.	7,896,785,002	2,791,044,194	5,105,740,808	35% ✓		1%	1%	1%
14	PEOPLES BANK	6,664,786,518	1,770,363,932	4,894,422,586	27% ✓		1%	1%	1%
15	ASSOCIATES NATIONAL BANK	6,437,203,849	2,383,906,987	4,053,296,862	37% ✓	VISA	1%	1%	1%
16	G B CAPITAL CONSUMER CARD CO.	8,272,851,939	6,717,154,802	1,555,697,137	81%	MC-US / Global	1%	2%	0%
17	PNC NATIONAL BANK	5,440,265,170	1,412,353,568	4,027,911,602	26%	VISA	1%	1%	1%
18	FIRST UNION / CORESTATES	5,189,411,607	2,405,810,714	2,783,600,893	46% ✓	VISA	1%	1%	1%
19	FIRST NATIONAL BANK OF OMAHA	4,236,221,224	1,770,496,662	2,465,724,562	42% ✓	VISA	1%	1%	1%
20	NATIONAL CITY CORP.	4,235,175,704	1,510,057,918	2,725,117,786	36%		1%	1%	1%
21	METRIS	3,867,957,000	3,109,854,522	758,102,478	80%	MC-US / Global	1%	1%	0%
22	MARINE MIDLAND BANK, N.A.**	1,917,864,747	1,306,483,992	611,378,755	68% ✓		0%	0%	0%
23	STARBANK	3,186,759,882	1,877,391,894	1,309,367,988	59%	Pre-Merger BOTH	0%	1%	0%
24	SUNTRUST	3,139,414,850	837,847,118	2,301,567,732	27% ✓	MC - US	0%	0%	0%
25	PARTNERS FIRST (BB / HT) ***	2,849,708,800	1,977,262,735	872,445,265	69%		0%	1%	0%
26	KEY CORP	2,359,781,000	1,106,546,000	1,253,235,000	47%	MC-US / Global	0%	0%	0%
27	MELLON BANK	2,353,063,949	1,613,896,232	739,167,717	69%	MC-US / Global	0%	1%	0%
28	EUROPEAN AMERICAN	2,206,655,000	954,417,232	1,252,237,768	45%		0%	0%	0%
29	FIRST NORTH AMERICAN NATIONAL BANK	1,904,000,000	78,963,992	1,825,036,008	4%		0%	0%	0%
30	NAVY FEDERAL CREDIT UNION	1,897,640,837	5,396,907	1,892,243,950	0%		0%	0%	0%
31	CROSS COUNTRY	1,423,000,000	125,453,328	1,297,546,672	9%		0%	0%	0%
32	FIFTH THIRD	1,285,000,000	355,591,913	929,408,087	28%		0%	0%	0%
33	FIRST TENNESSEE	1,236,272,368	82,896,961	1,153,375,407	7%		0%	0%	0%
34	COMMERCE BANK	1,166,189,955	392,855,063	773,334,892	34%		0%	0%	0%
35	TOWN NORTH NATIONAL BANK	1,097,458,583	819,623,704	277,832,879	75%		0%	0%	0%
36	HUNTINGTON NATIONAL BANK	980,029,440	609,477,715	370,551,725	62%		0%	0%	0%
37	COLUMBUS BANK & TRUST	940,556,818	55,625,431	884,931,387	6%		0%	0%	0%
38	PRUDENTIAL B&T	931,287,092		931,287,092	0%		0%	0%	0%
39	BRANCH BANKING & TRUST	771,816,000		771,816,000	0%		0%	0%	0%
40	MERCANTILE BANK	728,874,000	376,958,895	351,915,105	52%		0%	0%	0%
41	COMERICA BANK	716,930,868	346,521,407	370,409,461	48%		0%	0%	0%
42	FIRST CONSUMERS NAT'L	703,155,975	696,380,973	6,775,002	99%		0%	0%	0%
43	BANK OF HAWAII	554,471,898	37,219,776	517,252,122	7%		0%	0%	0%
44	PENTAGON FEDERAL CY	532,096,954	52,130,241	479,966,713	10%		0%	0%	0%
45	REGIONS BANK	502,382,314		502,382,314	0%		0%	0%	0%
46	ASSOCIATED BANK	476,598,588		476,598,588	0%		0%	0%	0%
47	FIDELITY FEDERAL****	433,648,114	433,648,114		100%		0%	0%	0%
48	DIAL BANK	261,725,563		261,725,563	0%		0%	0%	0%
TOTAL TOP 50 GROSS CHARGE VOLUME		\$ 637,412,120,678	\$ 257,848,727,725	\$379,543,392,953	40%		85%	94%	80%
TOTAL '98 GROSS CHARGE VOLUME		\$749,700,000,000	\$275,605,666,417	\$474,094,333,583	37%		100%	100%	100%

NOTE: Source of 1998 Overall Gross Dollar volume is from Nilsons January 1999 report.

\*\* Adjusted Nilson volume to account for the loss of the Continental portfolio.

\*\*\* Combined Bank of Boston volume with Partners First

\*\*\*\* Adjusted Nilson number to equal MasterCard volume.

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