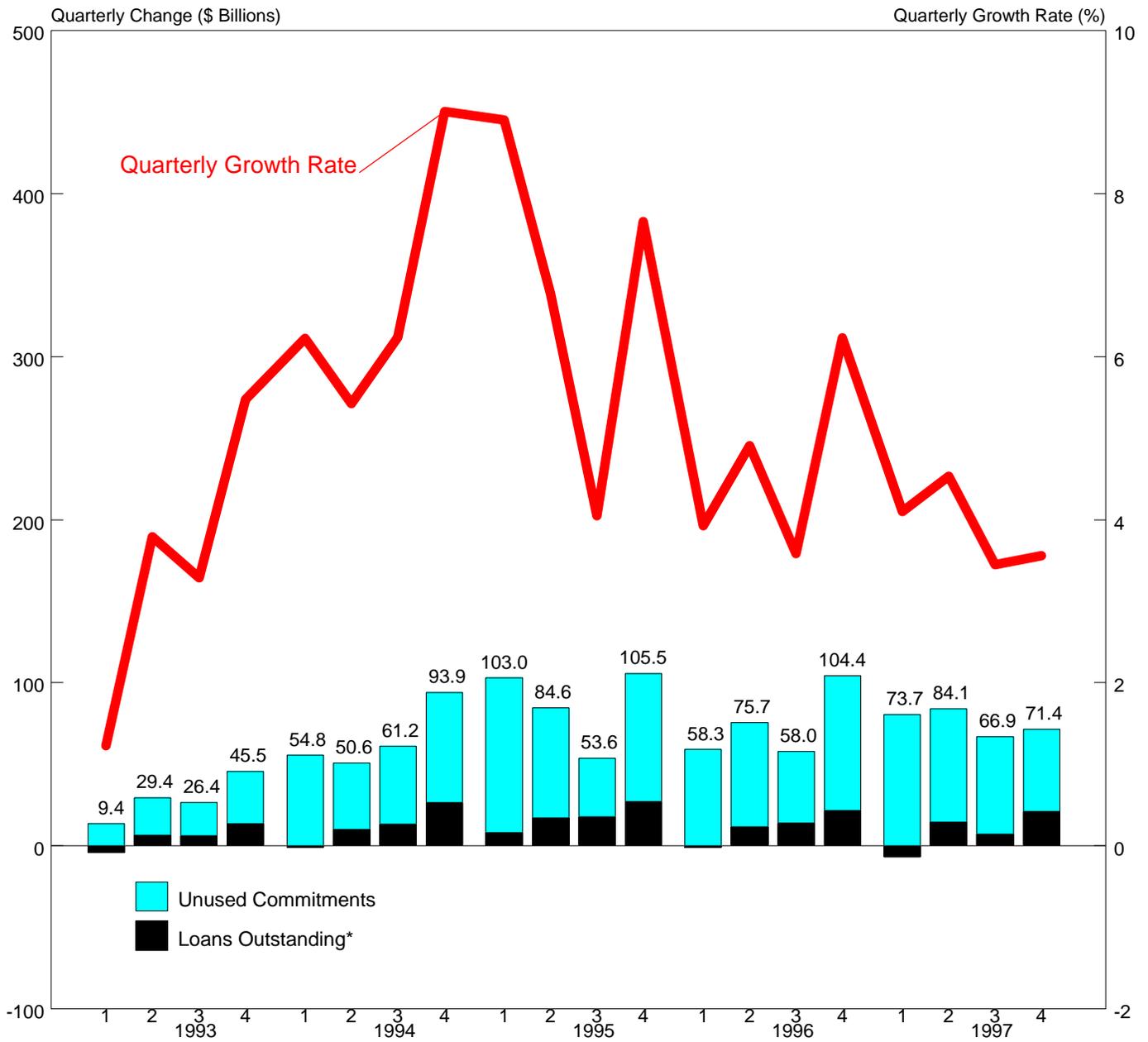


Quarterly Credit Card Growth Rate

Credit Card Loans and Unused Commitments

1993 - 1997



*Includes on-balance-sheet loans and off-balance-sheet securitized receivables. For 1st, 2nd, and 4th quarter Call data before 1996, loans securitized and sold are estimated using amounts reported as of 9/30.