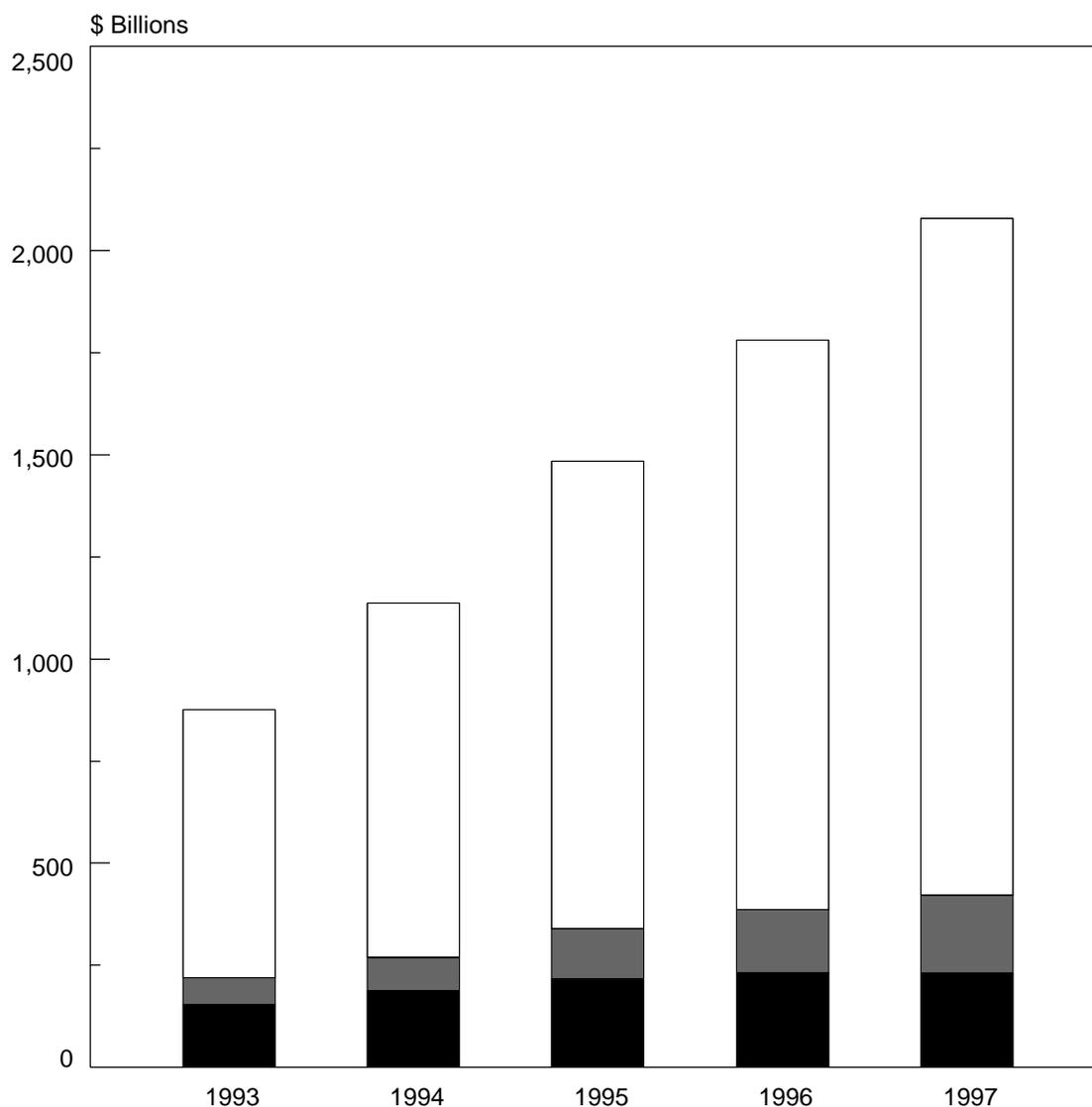


Expansion of Credit Card Lines, 1993 - 1997

December 31 Call Dates*



Loans outstanding (\$ Billions)

■ Held on-balance-sheet	153.4	186.8	216.0	231.7	231.2
■ Securitized & sold **	66.3	82.4	123.5	154.4	190.8
□ Unused commitments **	656.7	867.9	1,144.2	1,394.0	1,656.6
Total	876.4	1,137.0	1,483.7	1,780.0	2,078.6

* Prior to 1996, loans securitized and sold are estimated using amounts reported as of 9/30.

** Off-balance-sheet