

Credit Card Loans and Delinquency Rate for Large Banks*

Bank	Credit Card Loans 2023	KFI Score 2023	Credit Card Loans Growth Rate YoY								Delinquency Rate							
			2023	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2023	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	\$167,989,000,000	B	14.7%	17.4%	19.4%	18.6%	16.1%	14.4%	6.4%	1.2%	1.7%	1.7%	1.5%	1.3%	1.1%	1.1%	1.0%	1.0%
CITIBANK, N.A.	\$154,992,000,000	B	7.2%	6.0%	7.1%	8.1%	6.9%	5.8%	1.6%	-0.7%	2.2%	2.1%	1.9%	1.7%	1.5%	1.4%	1.5%	
CAPITAL ONE, NATIONAL ASSOCIATION	\$130,256,605,000	B-	744.9%	737.8%	590.7%	3.7%	-1.6%	-4.8%	1.1%	-3.9%	4.4%	4.3%	4.1%	4.3%	3.7%	3.6%	2.9%	2.7%
BANK OF AMERICA, NATIONAL ASSOCIATION	\$97,009,000,000	B	13.1%	14.2%	14.6%	15.6%	13.5%	11.2%	3.6%	-3.6%	1.9%	1.8%	1.6%	1.4%	1.2%	1.3%	1.2%	1.2%
DISCOVER BANK	\$93,790,713,000	B-	18.6%	21.7%	21.2%	19.0%	15.1%	9.6%	4.1%	1.0%	3.0%	2.9%	2.6%	2.2%	1.9%	1.9%	1.8%	1.6%
AMERICAN EXPRESS NATIONAL BANK	\$89,036,187,000	B	15.4%	17.4%	16.5%	22.1%	19.8%	21.9%	18.0%	8.6%	1.1%	1.0%	1.0%	0.9%	0.7%	0.7%	0.6%	0.7%
SYNCHRONY BANK	\$84,358,000,000	C+	16.0%	12.3%	11.0%	10.3%	8.1%	9.6%	5.3%	2.6%	4.0%	4.0%	3.8%	3.4%	2.9%	2.8%	2.6%	2.5%
WELLS FARGO BANK, NATIONAL ASSOCIATION	\$47,717,000,000	B-	15.8%	18.4%	20.4%	20.8%	18.0%	12.8%	4.9%	0.1%	2.3%	2.2%	2.0%	1.8%	1.5%	1.6%	1.5%	1.4%
U.S. BANK NATIONAL ASSOCIATION	\$26,625,655,000	B-	7.7%	9.1%	10.7%	10.8%	13.3%	11.0%	5.4%	1.1%	2.2%	2.1%	1.9%	1.7%	1.5%	1.5%	1.5%	1.4%
GOLDMAN SACHS BANK USA	\$16,747,000,000	B-	42.8%	47.5%	91.2%	117.2%	125.1%	139.3%	92.3%	115.0%	4.2%	3.9%	3.5%	3.1%	2.7%	2.3%	1.9%	1.9%
USAA FEDERAL SAVINGS BANK	\$15,281,000,000	B	7.4%	7.3%	6.9%	3.2%	-1.4%	-3.6%	-8.6%	-11.4%	1.8%	1.7%	1.6%	1.5%	1.3%	1.4%	1.4%	1.3%
PNC BANK, NATIONAL ASSOCIATION	\$6,165,986,000	B	6.4%	7.5%	6.4%	20.4%	18.0%	14.6%	7.2%	-10.7%	2.4%	2.6%	2.4%	2.3%	2.1%	2.3%	2.7%	1.8%
TD BANK, N.A.	\$5,194,254,000	B+	9.1%	11.2%	13.4%	12.0%	10.0%	8.0%	5.2%	4.6%	2.7%	2.6%	2.6%	2.2%	1.9%	1.9%	1.8%	1.6%
TRUIST BANK	\$3,265,000,000	B	0.6%	-0.3%	-1.1%	-1.7%	-0.5%	-0.6%	-4.1%	-5.9%	2.6%	2.5%	2.4%	2.3%	1.9%	2.0%	1.8%	1.6%
CITIZENS BANK, NATIONAL ASSOCIATION	\$2,154,598,000	B-	18.5%	18.6%	28.6%	26.9%	21.8%	16.4%	-1.4%	-4.7%	2.3%	2.3%	2.1%	2.0%	2.0%	1.9%	1.8%	1.7%
FIFTH THIRD BANK, NATIONAL ASSOCIATION	\$1,818,000,000	B	3.1%	4.2%	6.2%	1.4%	-1.7%	-6.6%	-12.0%	-16.4%	3.6%	3.7%	3.5%	3.1%	2.9%	3.2%	3.2%	3.2%
ALLY BANK	\$1,758,000,000	B	43.5%	58.4%	67.9%	-	-	-	-	-	5.9%	5.7%	5.1%	4.1%	2.9%	2.7%	2.2%	-
REGIONS BANK	\$1,231,000,000	B	5.0%	7.6%	5.4%	4.4%	3.6%	2.0%	-2.4%	-4.5%	2.5%	2.5%	2.5%	2.5%	2.0%	2.2%	2.3%	2.0%
BANCO POPULAR DE PUERTO RICO	\$1,103,000,000	C	14.1%	14.2%	13.3%	11.5%	9.9%	4.3%	0.0%	-4.8%	2.7%	2.4%	2.3%	2.2%	2.1%	2.1%	2.0%	1.9%
KEYBANK NATIONAL ASSOCIATION	\$1,000,683,000	B-	3.5%	4.1%	5.6%	5.3%	4.7%	2.3%	-1.8%	-4.4%	2.2%	2.1%	1.9%	1.6%	1.5%	1.7%	1.6%	1.5%
BMO BANK NATIONAL ASSOCIATION	\$998,395,000	B	141.2%	141.9%	16.0%	15.3%	11.1%	8.5%	1.8%	-1.1%	2.6%	2.7%	1.9%	1.6%	1.5%	1.7%	1.8%	1.6%
MANUFACTURERS AND TRADERS TRUST COMPANY	\$754,416,000	C+	25.9%	22.9%	20.0%	15.5%	12.8%	9.4%	2.7%	-0.2%	1.8%	1.8%	1.9%	1.7%	1.5%	1.6%	1.4%	1.5%
HUNTINGTON NATIONAL BANK, THE	\$700,127,000	B	14.3%	18.4%	21.9%	16.6%	11.9%	4.4%	-4.3%	-7.6%	1.1%	1.0%	0.9%	0.8%	0.8%	0.9%	0.8%	0.8%
SANTANDER BANK, NATIONAL ASSOCIATION	\$315,095,000	B	22.9%	23.2%	22.8%	15.2%	10.2%	4.6%	-1.3%	-0.1%	3.0%	2.9%	2.6%	2.3%	2.2%	2.4%	1.9%	1.8%
FIRST-CITIZENS BANK & TRUST COMPANY	\$294,543,000	B+	4.3%	4.3%	10.0%	4.1%	1.8%	1.1%	-3.1%	-4.3%	1.4%	1.4%	1.4%	1.5%	1.4%	1.2%	1.2%	1.2%
UBS BANK USA	\$267,190,000	A-	6.5%	7.7%	6.0%	9.4%	10.6%	20.3%	13.6%	13.5%	0.4%	0.5%	0.6%	0.5%	0.5%	0.4%	0.5%	0.6%
HSBC BANK USA, NATIONAL ASSOCIATION	\$196,738,000	B-	-7.1%	-10.9%	-46.7%	-73.6%	-74.4%	-76.3%	-62.6%	-29.1%	2.4%	2.6%	2.0%	2.0%	2.1%	3.3%	3.4%	3.5%
SYNOVUS BANK	\$187,677,000	B	-3.4%	-1.9%	-0.3%	-0.9%	-1.0%	3.7%	1.0%	7.2%	1.9%	1.9%	1.8%	1.6%	1.4%	1.3%	1.1%	1.1%
ZIONS BANCORPORATION, NATIONAL ASSOCIATION	\$141,671,000	B	1.8%	1.2%	5.4%	3.4%	1.7%	0.2%	-3.6%	-6.1%	1.6%	1.3%	1.1%	1.2%	0.9%	1.0%	1.0%	1.0%
FIRST HORIZON BANK	\$93,835,000	B-	-5.6%	-3.8%	3.8%	-7.1%	-6.9%	-7.4%	-11.0%	-7.4%	2.0%	3.6%	1.7%	1.8%	1.8%	1.7%	1.7%	1.8%
Average**	\$28,834,553,515		38.8%	39.5%	33.2%	14.1%	11.6%	11.9%	4.8%	3.4%	2.9%	2.6%	2.2%	1.9%	1.7%	1.8%	1.7%	1.5%
Median**	\$1,758,000,000		13.1%	12.3%	13.3%	11.2%	10.1%	8.2%	1.7%	-0.9%	2.3%	2.3%	1.9%	1.7%	1.5%	1.7%	1.7%	1.5%

* Assets above \$50 billion; banks are sorted by credit card loan amount.

** Represents values for the entire set of peer entities that reported credit card loan data (33 banks).



Credit Card Loans and Delinquency Rate For Regional Banks*

Bank	Credit Card Loans 2Q23	KFI Score 2Q23	Credit Card Loans Growth Rate YoY								Delinquency Rate YoY							
			2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21
BARCLAYS BANK DELAWARE	\$29,151,000,000	B-	12.2%	30.5%	31.8%	28.8%	31.7%	14.4%	6.7%	1.8%	2.4%	2.4%	2.3%	2.0%	1.4%	1.7%	1.6%	1.5%
COMENITY CAPITAL BANK	\$9,990,713,000	C+	3.0%	11.4%	40.5%	24.3%	26.5%	21.3%	18.3%	18.1%	7.2%	7.4%	6.8%	7.4%	5.5%	5.2%	4.9%	4.5%
TD BANK USA, NATIONAL ASSOCIATION	\$8,724,506,000	B	5.2%	6.7%	6.8%	6.5%	5.0%	2.5%	-1.7%	-4.5%	4.0%	3.8%	3.4%	3.3%	2.8%	2.6%	2.3%	2.2%
FIRST NATIONAL BANK OF OMAHA	\$7,989,217,000	B	14.8%	26.9%	30.1%	25.7%	24.2%	10.9%	5.4%	4.3%	2.4%	2.4%	2.2%	1.9%	1.6%	1.6%	1.4%	1.3%
COMMERCE BANK	\$574,755,000	B+	3.0%	2.6%	1.5%	-1.2%	-4.8%	-8.3%	-12.2%	-12.0%	2.1%	2.0%	2.0%	1.7%	1.5%	1.7%	1.8%	1.6%
FIRSTBANK PUERTO RICO	\$317,456,000	B	6.8%	7.7%	7.4%	5.6%	1.6%	-5.9%	-9.3%	-12.1%	3.8%	3.6%	3.4%	3.5%	2.9%	2.9%	2.8%	2.5%
SOFI BANK, NATIONAL ASSOCIATION	\$272,879,000	B+	41.5%	-	-	-	-	-	-	-	7.1%	7.4%	7.7%	7.2%	7.8%	-	-	-
FIRST HAWAIIAN BANK	\$206,832,000	B	6.1%	6.2%	6.7%	4.6%	0.6%	-1.4%	-4.6%	-7.2%	1.9%	2.0%	2.3%	1.7%	1.6%	1.4%	1.7%	1.2%
UMB BANK, NATIONAL ASSOCIATION	\$204,338,000	B-	13.8%	15.4%	11.4%	6.0%	0.8%	-0.5%	-4.1%	-6.2%	2.2%	1.9%	1.6%	1.4%	1.3%	1.4%	1.4%	1.3%
ARVEST BANK	\$191,453,000	B	8.7%	12.6%	14.0%	16.6%	16.2%	14.0%	9.6%	6.7%	4.0%	3.8%	3.5%	2.9%	2.7%	3.0%	2.5%	2.2%
SIMMONS BANK	\$172,419,000	B	10.0%	-0.2%	1.6%	3.9%	1.4%	-1.4%	-5.8%	-7.1%	1.4%	1.4%	1.0%	1.0%	0.7%	0.8%	0.8%	0.7%
ASSOCIATED BANK, NATIONAL ASSOCIATION	\$132,371,000	B	11.4%	14.3%	15.9%	15.8%	14.4%	12.4%	7.2%	2.2%	2.0%	2.0%	1.8%	1.6%	1.5%	1.5%	1.5%	1.3%
AMERIPRISE BANK, FSB	\$107,611,000	A	10.9%	12.3%	12.0%	9.0%	5.0%	3.8%	3.0%	2.2%	1.3%	1.2%	1.0%	0.8%	0.8%	0.7%	0.8%	0.8%
CENTRAL TRUST BANK, THE	\$85,644,000	B+	10.7%	17.0%	16.1%	663.9%	658.8%	636.5%	632.8%	-2.5%	1.2%	1.4%	1.4%	1.1%	1.2%	1.3%	1.2%	0.9%
HANCOCK WHITNEY BANK	\$82,243,000	B-	4.7%	6.2%	3.8%	2.9%	1.3%	-3.7%	-6.1%	-8.3%	1.4%	1.3%	1.4%	1.6%	1.6%	1.5%	1.5%	1.8%
FIRST INTERSTATE BANK	\$72,119,000	B	-3.6%	-2.7%	17.0%	15.9%	16.1%	13.8%	-7.6%	-8.4%	2.0%	2.1%	2.2%	1.9%	1.5%	1.3%	1.9%	1.9%
DOLLAR BANK, FEDERAL SAVINGS BANK	\$68,071,000	B	9.6%	9.6%	8.7%	7.6%	6.8%	4.0%	0.3%	-1.5%	2.3%	1.9%	2.5%	1.8%	1.7%	1.6%	2.1%	1.4%
CADENCE BANK	\$64,104,000	B	-0.5%	-0.7%	2.2%	2.6%	1.4%	1.4%	-6.5%	-6.6%	1.2%	1.3%	1.2%	1.3%	1.1%	1.1%	1.0%	1.0%
FIRSTBANK	\$63,439,000	B+	1.8%	2.0%	3.4%	2.8%	4.8%	8.9%	3.7%	2.6%	0.8%	0.7%	0.6%	0.7%	0.5%	0.5%	0.5%	0.4%
PINNACLE BANK	\$53,680,000	B+	1.9%	14.9%	28.3%	42.4%	45.2%	32.5%	19.2%	7.0%	2.8%	3.5%	3.1%	2.4%	2.1%	1.8%	1.6%	1.3%
NORTHWEST BANK	\$43,155,000	B	-15.2%	-13.6%	6.3%	3.2%	2.2%	-2.4%	-3.2%	-2.6%	1.9%	1.8%	1.4%	1.2%	1.1%	1.4%	1.1%	1.2%
SOUTHSTATE BANK, N.A.	\$39,610,000	B	120.9%	273.5%	-	-	-	-	-	-	15.5%	13.6%	13.8%	12.1%	10.0%	6.0%	-	-
TRUSTMARK NATIONAL BANK	\$32,327,000	B	2.0%	6.3%	8.0%	7.0%	7.4%	3.3%	-0.9%	-0.1%	3.6%	2.1%	2.4%	2.0%	1.7%	1.4%	2.1%	2.1%
MIDFIRST BANK	\$25,852,000	B+	2.7%	-0.3%	3.2%	4.3%	5.5%	6.2%	-7.5%	-3.8%	2.5%	2.6%	2.4%	2.0%	1.9%	1.7%	1.8%	1.7%
FIRST FINANCIAL BANK	\$23,718,000	B	8.9%	3.3%	0.9%	4.5%	5.6%	5.4%	-1.0%	-1.7%	2.0%	1.6%	2.0%	1.4%	1.2%	1.3%	1.4%	1.2%
BANNER BANK	\$22,911,000	B	27.3%	9.5%	12.7%	2.6%	5.5%	26.3%	2.2%	-0.9%	0.6%	0.7%	0.9%	0.4%	0.8%	0.9%	0.6%	0.4%
FIRST BANK	\$20,042,000	B	7.4%	17.3%	7.4%	12.5%	23.1%	13.1%	12.0%	15.5%	1.3%	1.8%	1.3%	1.2%	1.3%	1.2%	1.3%	0.8%
PROSPERITY BANK	\$17,246,000	B+	6.3%	2.0%	4.8%	7.7%	12.6%	19.9%	10.9%	15.2%	0.6%	0.2%	0.4%	0.7%	0.3%	0.5%	0.1%	0.2%
WILMINGTON SAVINGS FUND SOCIETY, FSB	\$16,937,000	B+	71.3%	65.4%	59.9%	35.3%	43.9%	37.8%	30.7%	62.6%	1.0%	1.2%	1.0%	0.7%	0.8%	0.6%	0.0%	0.6%
SERVISFIRST BANK	\$13,879,000	B	11.1%	12.3%	6.5%	17.4%	13.2%	27.2%	26.2%	28.7%	1.0%	2.5%	2.2%	1.9%	0.8%	0.9%	0.9%	1.1%
Average**	\$1,252,166,553		32.1%	28.8%	27.5%	39.8%	41.4%	36.4%	37.4%	24.6%	2.7%	2.5%	2.5%	2.4%	2.4%	2.5%	1.6%	1.8%
Median**	\$25,852,000		7.4%	9.4%	7.4%	7.7%	7.4%	5.4%	2.2%	-1.7%	1.9%	1.9%	1.9%	1.4%	1.3%	1.4%	1.4%	1.2%

* Assets = \$10 billion to \$50 billion, banks are sorted by credit card loans amount

** Represents values for the entire peer entities that reported credit card loans data (47 banks)



Credit Card Loans and Delinquency Rate For Community Banks*

Bank	Credit Card Loans		KFI Score	Credit Card Loans Growth Rate YoY							Delinquency Rate YoY							
	2Q23	2Q23		2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21	3Q21	2Q23	1Q23	4Q22	3Q22	2Q22	1Q22	4Q21
COMENITY BANK	\$7,338,886,000	C	-3.0%	0.2%	1.3%	4.0%	-1.6%	-4.5%	-9.7%	-15.4%	6.8%	7.0%	7.2%	7.3%	5.5%	5.3%	5.1%	5.1%
MERRICK BANK CORPORATION	\$3,772,942,000	B-	5.0%	10.8%	18.4%	28.4%	30.5%	24.2%	12.4%	5.5%	10.3%	11.1%	12.2%	10.6%	8.3%	7.5%	6.5%	5.0%
STRIDE BANK, NATIONAL ASSOCIATION	\$1,269,715,000	B	34.7%	26.9%	44.8%	59.2%	88.5%	808.7%	1113.6%	366.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
CREDIT ONE BANK, NATIONAL ASSOCIATION	\$844,771,000	B+	32.4%	33.2%	35.4%	38.4%	37.2%	35.2%	21.6%	24.5%	6.5%	6.8%	6.6%	6.0%	5.1%	4.9%	4.5%	3.8%
JOHN DEERE FINANCIAL, F.S.B.	\$595,118,000	A-	-0.2%	-4.5%	-1.6%	-0.1%	0.9%	7.5%	7.0%	6.8%	1.5%	1.7%	2.1%	1.7%	1.2%	1.3%	1.9%	1.0%
COASTAL COMMUNITY BANK	\$392,617,000	B-	181.4%	489.4%	2526.4%	14226.7%	36717.9%	144978.9%	357166.7%	-	9.1%	10.2%	9.0%	6.3%	5.8%	5.4%	8.2%	18.7%
1ST FINANCIAL BANK USA	\$377,321,000	B	3.6%	5.0%	4.4%	3.1%	1.6%	-1.0%	-4.6%	-5.6%	4.8%	4.8%	4.6%	4.4%	4.0%	3.9%	3.8%	3.4%
FIRST NATIONAL BANK	\$230,620,000	B+	12.7%	17.1%	19.3%	22.4%	23.7%	19.7%	11.7%	11.1%	8.2%	8.0%	9.1%	8.5%	6.8%	6.0%	5.9%	4.8%
LEAD BANK	\$215,601,000	B-	0.7%	15.7%	27.3%	46.5%	91.1%	170.5%	209.9%	371.3%	13.4%	13.5%	15.0%	11.0%	11.1%	10.8%	12.7%	10.8%
FIRST SAVINGS BANK	\$206,275,000	B	16.8%	22.6%	24.8%	27.7%	29.5%	26.5%	18.6%	19.6%	8.1%	8.2%	9.1%	8.6%	6.7%	6.0%	5.9%	4.7%
TCM BANK, NATIONAL ASSOCIATION	\$189,022,000	B-	0.1%	-0.9%	-0.6%	-2.7%	15.9%	14.6%	9.6%	11.3%	1.7%	1.7%	1.7%	1.6%	1.6%	1.6%	1.5%	1.3%
RBC BANK (GEORGIA), NATIONAL ASSOCIATION	\$183,334,000	A-	21.0%	25.4%	28.7%	44.5%	42.1%	66.6%	46.0%	12.8%	2.8%	1.9%	2.0%	2.0%	1.9%	1.4%	1.5%	1.7%
FARM BUREAU BANK FSB	\$128,594,000	B	1.6%	3.1%	5.2%	5.7%	3.8%	2.2%	-1.8%	-3.0%	2.3%	2.1%	2.0%	1.7%	1.5%	1.7%	1.8%	1.7%
CAPITAL BANK, NATIONAL ASSOCIATION	\$114,963,000	B	-13.7%	-9.2%	-10.1%	-0.8%	13.5%	40.9%	29.0%	52.0%	12.5%	10.8%	13.6%	14.6%	12.5%	11.1%	14.2%	14.0%
FIRST NATIONAL BANK	\$86,556,000	B	23.1%	30.9%	34.5%	38.2%	41.7%	38.1%	27.3%	29.2%	8.3%	8.4%	9.1%	8.8%	7.0%	6.3%	6.3%	5.0%
FIRST BANK & TRUST	\$80,064,000	B	4.7%	-28.7%	85.6%	6.3%	92.5%	99.2%	43.1%	81.6%	0.1%	0.2%	0.1%	0.2%	0.1%	0.1%	0.2%	0.1%
TIB, NATIONAL ASSOCIATION	\$65,582,000	B+	-1.7%	-2.3%	0.0%	2.1%	2.6%	3.0%	-2.4%	-6.3%	0.6%	0.4%	0.6%	0.3%	0.4%	0.4%	0.4%	0.3%
WEBBANK	\$62,876,000	B	-23.9%	53.6%	78.5%	-6.7%	35.8%	19.6%	67.9%	290.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
EVOLVE BANK & TRUST	\$47,710,000	C-	-0.8%	117.0%	72.6%	219.0%	1774.9%	886.1%	-	-	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
FIRST ARKANSAS BANK AND TRUST	\$44,894,000	C	10.2%	8.3%	6.8%	5.8%	4.9%	16.7%	7.7%	-6.2%	8.0%	1.7%	2.7%	2.1%	1.5%	1.0%	1.3%	1.4%
ORIENTAL BANK	\$40,562,000	B-	-8.0%	-8.5%	-8.4%	-8.3%	-10.3%	-13.3%	-16.7%	-20.7%	3.3%	4.2%	4.4%	4.4%	3.8%	3.6%	3.4%	3.2%
LIBERTY BANK	\$34,583,000	B	-	-	-	-	-	-	-	-	4.6%	3.9%	0.0%	-	-	-	-	-
CORTRUST BANK NATIONAL ASSOCIATION	\$31,662,000	B	35.4%	38.1%	39.9%	46.9%	41.7%	36.7%	27.5%	18.5%	6.7%	5.9%	6.6%	5.7%	4.7%	4.8%	5.9%	3.5%
VARO BANK, NATIONAL ASSOCIATION	\$25,686,000	NI	78.5%	200.1%	353.8%	10445.3%	33355.8%	35742.3%	-	-	1.7%	0.3%	0.6%	0.9%	1.2%	1.1%	4.0%	0.0%
BANKERS' BANK OF KANSAS	\$25,554,000	B+	11.5%	13.7%	13.1%	17.2%	17.0%	17.7%	18.1%	15.1%	2.3%	2.3%	1.8%	1.5%	1.9%	1.7%	1.5%	1.2%
FIRST COMMAND BANK	\$24,012,000	A-	1.2%	7.9%	4.9%	8.6%	10.0%	8.6%	5.2%	3.3%	0.6%	0.6%	0.4%	0.3%	0.2%	0.4%	0.4%	0.3%
NICOLET NATIONAL BANK	\$23,599,000	B	23.2%	22.2%	28.9%	26.9%	36.0%	45.5%	29.9%	30.9%	0.5%	0.5%	0.7%	0.5%	0.6%	0.8%	0.4%	0.3%
TRANSPORTATION ALLIANCE BANK, INC. DBA TAB BANK	\$20,060,000	D	23.3%	29.0%	132.8%	15.5%	-30.4%	-11.0%	44.5%	32.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
GERMAN AMERICAN BANK	\$19,328,000	B+	20.3%	17.9%	22.0%	15.0%	18.7%	23.2%	23.4%	29.3%	1.2%	1.8%	1.5%	1.6%	2.1%	0.8%	0.9%	0.8%
MERCHANTS BANK, NATIONAL ASSOCIATION	\$18,693,000	B	10.0%	10.8%	8.7%	10.9%	10.3%	6.7%	1.6%	-2.4%	1.8%	1.5%	1.8%	1.2%	1.6%	0.9%	1.8%	1.3%
Average**	\$24,715,820		18.0%	22.3%	37.0%	58.6%	137.9%	304.4%	595.3%	26.4%	2.0%	1.9%	1.9%	1.9%	1.6%	1.5%	1.6%	1.5%
Median**	\$584,000		3.6%	5.9%	5.9%	7.9%	10.7%	11.3%	5.1%	4.5%	0.4%	0.3%	0.4%	0.3%	0.3%	0.2%	0.3%	0.2%

* Assets = Below \$10 billion, banks are sorted by credit card loans amount

** Represents values for the entire peer entities that reported credit card loans data (705 banks)

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