

Table 1

Percentage of Banks with Credit Card Loans on Their Balance Sheets (Fourth Quarter of Each Year)

Asset Size of Banks	Number of Banks		Percentage of Banks with Credit Card Loans on their Balance Sheets	
	1993	1998	1993	1998
<i>Less than \$100 million</i>	7,738	5,378	44.5%	45.9%
<i>Between \$100 million and \$500 million</i>	2,525	2,679	77.3	78.4
<i>Between \$500 million and \$1 billion</i>	242	273	86.0	86.1
<i>Between \$1 billion and \$10 billion</i>	325	315	67.4	79.0
<i>Over \$10 billion</i>	53	70	5.7	10.0

Source: Call reports.

Table 2

Banks Offering Transactional PC Banking via the Internet (as of June 30, 1998)

Asset Size	Number of Banks
Less than \$100 million	72
\$100 million to \$1 billion	210
\$1 billion to \$10 billion	65
Greater than \$10 billion	27

Source: Eglund, et al. (1998).