

# SECURITIES AND EXCHANGE COMMISSION

## FORM 424B3

Prospectus filed pursuant to Rule 424(b)(3)

Filing Date: **1994-10-24**  
SEC Accession No. **0000017206-94-000058**

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### FILER

#### PROVIDIAN CORP

CIK: **17206** | IRS No.: **510108922** | State of Incorporation: **DE** | Fiscal Year End: **1231**  
Type: **424B3** | Act: **33** | File No.: **033-49719** | Film No.: **94554655**  
SIC: **6311** Life insurance

Business Address  
680 FOURTH AVE  
COMMONWEALTH BLDG  
P O BOX 32830  
LOUISVILLE KY 40202  
5025602000

Pricing Supplement No.: 16

Filing Under Rule  
424(b) (3)

Date: October 19, 1994

Registration File No.  
33-49719

(to Prospectus dated January 12, 1994 and  
Prospectus Supplement dated January 14, 1994)

\$400,000,000

PROVIDIAN CORPORATION

Medium-Term Notes, Series D

CUSIP: 74406QAE7

Principal amount: \$5,000,000

Floating Rate Notes:

Interest Rate (if fixed rate): 8.36%

Interest Rate Basis:

Maturity Date: October 26, 2004

Commercial Paper Rate

Specified Currency: U.S. Dollars

Prime Rate

Exchange Rate (if any):

LIBOR

U.S. \$1.00 =

Treasury Rate

Issue price (as a percentage of

CD Rate

principal amount): 100.000%

Federal Funds Rate

Selling Agent's commission (%): 0.625%

Index Maturity:

Purchasing Agent's discount or

Spread (plus or minus):

commission (%):

Spread Multiplier:

Net proceeds to the company (%): 99.375%

Maximum Interest Rate:

Settlement date (Original Issue

Minimum Interest Rate:

Date): October 26, 1994

Initial Interest Rate:

Redemption Commencement Date (if

any):

Exchange Rate Agent:

Original Issue Discount Security:

Yes: No: XXX

Default Rate (%):

(applicable only for Original Issue

Discount Security)

Interest Reset Date(s) (if semi-annually or

annually):

Third Wednesday of:

Interest Reset Date (if weekly, monthly or

quarterly): A/S

Interest Determination Date(s): A/S

Calculation Date(s): A/S

Calculation Agent: A/S

Interest Payment Date(s):

Third Wednesday of March

June

September

October

Redemption Periods:

Regular Record Date(s):

Interest Reset Period:

Other Provisions:

Redemption Prices:

If such Notes are denominated in other than U.S dollars, the applicable Foreign Currency Supplement is attached hereto.

Additional Terms:

As of the date of this Pricing Supplement (i) the aggregate initial public offering price (or its equivalent in other currencies or composite currencies) of the Notes (as defined in the Prospectus Supplement) which have been sold (including the Notes to which this Pricing Supplement relates) is \$106,500,000; and the aggregate proceeds which the Company has received from Debt Securities (as defined in the Prospectus) which have been sold (including the Notes to which this Pricing Supplement relates) is \$105,824,375.

"N/A" as used herein means "Not Applicable". "A/S" as used herein means "As stated in the Prospectus Supplement referred to above".

Effective May 12, 1994, Capital Holding Corporation changed its name to Providian Corporation. As a result, all references in the prospectus to "Capital Holding Corporation" shall be read as to refer to "Providian Corporation".

Goldman Sachs Co.