LARGEST BANK CREDIT-CARD ISSUERS IN THE U.S. -- 1990

1990 Rank	Issuer	Ranking '89 / '88	Issued From	Active Accounts	Total Accounts	Total Cards	Charge Vol. ($Bil.)	Out-standings ($Bil.)	Master-Card Cards	Visa Cards
1.	Citibank	1/1	Sioux Falls, So. Dakota	16,912,500	20,400,000	29,100,000	$40.30	$31.50	12,000,000	17,100,000
2.	Chase Manhattan	2/3	Wilmington, Delaware	6,743,100	9,010,000	13,060,000	$11.36	$8.51	3,600,512	9,459,488
3.	First Chicago	4/4	Wilmington, Delaware	4,317,000	6,587,000	9,861,000	$12.95	$6.54	2,465,250	7,395,750
4.	Bank of America	3/2	San Francisco, California	4,234,000	4,673,000	7,586,000	$10.40	$5.92	1,574,200	6,011,800
5.	AT&T Universal (NB)	New	Columbus, Georgia	3,986,100	4,500,000	7,600,000	$4.40	$1.65	3,800,000	3,800,000
6.	MBNA Corp. (NB)	5/5	Newark, Delaware	3,467,000	4,764,000	6,241,000	$11.04	$6.93	4,015,000	2,226,000
7.	Wells Fargo	6/8	San Francisco, California	2,100,000	3,000,000	4,000,000	$4.80	$2.80	2,200,000	1,800,000
8.	Bank of New York	7/6	Newark, Delaware	2,043,000	3,030,000	4,493,000	$4.01	$3.80	3,442,000	1,051,000
9.	Manufacturers Hanover	8/7	Hicksville, New York	1,882,947	2,544,247	4,296,321	$3.69	$3.61	2,410,207	1,886,114
10.	Household Bank (NB)	9/17	Salinas, California	1,836,347	2,589,298	3,625,017	$2.55	$2.34	1,631,258	1,993,759
11.	Associates National (NB)	11/15	Pleasanton, California	1,627,000	2,653,000	3,142,000	$1.99	$2.64	1,676,000	1,466,000
12.	Monogram Bank (NB)	17/39	Blue Ash, Ohio	1,458,000	2,000,000	2,920,000	$1.50	$1.20	880,000	2,040,000
13.	NCNB America	13/21	Dover, Delaware	1,349,008	2,039,879	3,059,818	$3.46	$2.16	1,223,928	1,835,890
14.	Bank One, Columbus	14/10	Columbus, Ohio	1,326,226	2,341,566	3,278,192	$1.49	$2.05	655,638	2,622,554
15.	First USA (NB)	12/11	Wilmington, Delaware	1,289,000	1,720,000	2,580,000	$2.28	$1.72	1,032,000	1,548,000
16.	Norwest Bank	20/19	W. Des Moines, Iowa	1,262,803	1,522,492	1,996,845	$1.74	$1.33	779,669	1,217,176
17.	C&S/Sovran	‡/‡	Norfolk, Virginia	1,221,316	1,668,650	2,393,610	$2.44	$1.24	1,124,868	1,268,742
18.	Security Pacific	15/‡	Phoenix, Arizona	1,202,457	1,626,990	2,526,021	$3.28	$1.77	972,711	1,553,310
19.	First Nat'l of Omaha	19/16	Omaha, Nebraska	1,200,000	2,200,000	3,350,000	$1.40	$1.18	1,340,000	2,010,000
20.	USAA Fed. Savings (NB)	21/26	San Antonio, Texas	1,200,000	1,460,000	2,300,000	$3.95	$1.63	2,000,000	300,000
21.	Signet Bank	16/14	Glen Allen, Virginia	1,173,702	1,229,211	1,597,974	$2.23	$1.49	1,199,307	398,667
22.	Colonial National (NB)	25/35	Wilmington, Delaware	1,150,250	1,737,500	2,520,750	$2.50	$1.44	1,235,168	1,285,582
23.	Chemical Bank	10/9	Newark, Delaware	1,100,000	1,552,000	2,423,000	$2.90	$2.02	1,405,340	1,017,660
24.	Seafirst Bank	22/27	Spokane, Washington	1,036,121	1,212,780	1,876,000	$2.68	$1.34	1,294,000	582,000
25.	CoreStates Bank	24/23	Wilmington, Delaware	961,157	1,416,677	2,224,183	$2.15	$1.98	489,320	1,734,863
26.	Marine Midland Bank	18/13	Buffalo, New York	943,958	1,454,627	2,883,713	$2.73	$1.33	1,719,627	1,164,086
27.	First Atlanta	23/20	New Castle, Delaware	910,000	1,470,000	2,200,000	$1.75	$1.33	585,000	1,615,000
28.	First Deposit Bank (NB)	27/37	Tilton, New Hampshire	908,221	1,014,354	1,719,521	$2.75	$1.94	0	1,719,521
29.	Rocky Mtn. Bankcard	26/28	Denver, Colorado	790,842	1,030,183	1,343,271	$1.85	$0.78	203,930	1,139,341
30.	PNC Financial	30/36	Wilmington, Delaware	737,000	922,000	1,405,000	$1.76	$0.83	525,100	879,900
31.	Barnett Bank	32/31	Jacksonville, Florida	683,266	911,866	1,253,019	$1.45	$0.88	351,604	901,415
32.	First Bank System	31/70	Sioux Falls, So. Dakota	663,628	902,279	1,353,418	$1.63	$0.86	331,376	1,022,042
33.	First Wisconsin	33/24	Milwaukee, Wisconsin	660,000	1,100,000	1,727,000	$1.55	$0.53	1,122,550	604,450
34.	Mellon Bank	34/30	Wilmington, Delaware	657,923	1,002,099	1,683,467	$1.17	$0.79	748,179	935,288
35.	Harris Bank	37/44	Buffalo Grove, Illinois	630,000	880,000	1,650,000	$1.60	$0.75	825,000	825,000
36.	First Interstate of Calif.	35/33	Los Angeles, California	596,765	930,592	1,014,500	$1.39	$0.76	606,736	407,764
37.	Chevy Chase FSB (MB)	29/46	Chevy Chase, Maryland	560,000	754,717	1,162,264	$1.49	$1.12	430,038	732,226
38.	Southeast Bank	36/38	Miami, Florida	528,503	1,003,406	1,450,120	$0.97	$0.87	854,228	595,892
39.	Society National	60/78	Cleveland, Ohio	492,445	663,622	967,818	$1.02	$0.59	600,089	367,729
40.	First Union National	41/106	Charlotte, No. Carolina	486,470	842,624	1,037,167	$1.15	$0.76	623,765	413,402
41.	Security Bank & Trust	39/43	Southgate, Michigan	485,192	804,894	2,452,161	$1.19	$0.52	1,037,944	1,414,217
42.	First Omni Bank	42/42	Millsboro, Delaware	447,562	674,281	802,868	$0.83	$0.65	334,277	468,591
43.	Sun Bank	45/49	Orlando, Florida	420,738	495,696	714,050	$0.74	$0.52	471,273	242,777
44.	BancOhio National	46/41	Columbus, Ohio	407,024	831,396	1,247,094	$0.66	$0.69	710,844	536,250
45.	People's Bank	47/67	Bridgeport, Connecticut	405,000	450,000	785,000	$0.80	$0.57	375,000	410,000
46.	Mercantile Bank	43/45	Alton, Illinois	381,468	474,149	663,809	$0.72	$0.44	370,719	293,090
47.	INB National	40/40	Indianapolis, Indiana	374,314	579,781	927,650	$0.78	$0.39	126,741	800,909
48.	JCPenney National (NB)	44/53	Harrington, Delaware	369,607	563,068	603,525	$0.40	$0.54	283,655	319,870
49.	U.S. Bank	48/54	Portland, Oregon	362,253	488,778	717,790	$1.02	$0.45	43,067	674,723
50.	Crestar Bank	54/51	Richmond, Virginia	353,988	448,201	647,262	$0.45	$0.54	97,065	550,197

Notes: All figures reflect Visa and MasterCard credit-card programs only — no debit or private-label cards or proprietary credit lines (checks) or home-equity loans are included. NB = Non Bank (parent company is not a commercial bank). MB = Mutual Bank (savings and loan whose stock is not publicly traded). All others are commercial banks. ‡ = Indicates change in status from previous year(s): C&S merged with Sovran and Security Pacific consolidated portfolios. **Not Included** were two acquisitions made this year: Household's purchase of State Street's 315,000 active accounts with $424 million in outstandings and First USA's purchase of 440,000 accounts from Hibernia with $315 million in outstandings.

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