50 Largest Bank Credit Card Issuers in the U.S. — 1994, Ranked B

Issuer, State of Issuance	Type	'94 Rank	'93 Rank	Active Accounts	Change vs. '93	'94 Rank	'93 Rank	Total Accounts	Change vs. '93	'94 Rank	'93 Rank	Credit Cards	Cha vs.
Citibank *S. Dak., Nev., Md.*	CB	1	1	18,045,800	+15%	1	1	23,000,000	+16%	1	1	34,000,000	+10%
AT&T Universal *Ga.*	NB	2	2	11,634,550	+29%	2	3	15,100,000	+29%	2	2	22,000,000	+29%
MBNA America *Del.*	NB	3	5	8,261,293	+43%	5	6	11,079,294	+37%	4	6	15,975,000	+47%
First Chicago *Del.*	CB	4	4	7,115,386	+11%	3	4	12,225,157	+19%	3	4	18,306,023	+19%
Chase Manhattan *Del.*	CB	5	3	6,593,591	0%	7	2	9,861,310	−18%	7	3	13,302,717	−18%
Household Bank *Calif., Nev.*	NB	6	6	6,194,620	+13%	4	5	11,538,824	+15%	5	5	15,000,472	+7%
Bank of America *Ariz., Wash.*	CB	7	8	5,755,000	+15%	6	7	10,302,000	+15%	6	7	14,052,000	+15%
Bank One *Ohio, Ariz.*	CB	8	9	5,432,496	+40%	8	8	9,428,171	+46%	8	8	13,029,083	+38%
Chemical Bank *N.Y.*	CB	9	7	4,600,000	+15%	10	9	6,200,000	+19%	9	9	9,800,000	+23%
Signet Bank *Va.*	CB	10	10	4,539,543	+56%	12	14	5,317,540	+56%	15	14	5,225,685	+9%
First USA *Del.*	NB	11	12	4,519,000	+67%	9	13	6,386,625	+67%	10	13	8,760,611	+63%
Bank of New York *Del.*	CB	12	11	3,388,667	+18%	11	10	5,857,535	+22%	11	10	8,122,143	+23%
NationsBank *Del.*	CB	13	13	3,165,200	+25%	12	12	5,448,508	+34%	12	11	6,925,047	+19%
Colonial National *Del.*	NB	14	16	3,043,942	+41%	15	17	3,826,216	+42%	14	16	5,619,730	+40%
Wells Fargo *Calif.*	CB	15	17	2,729,108	+32%	16	15	3,383,850	+16%	18	18	4,144,751	+11%
GE Capital *Ohio*	NB	16	14	2,511,080	+10%	18	16	3,207,900	+11%	16	19	4,202,349	+17%
Associates National *Del.*	NB	17	15	2,511,000	+12%	14	11	5,125,000	+9%	13	12	6,278,000	+12%
USAA Federal Savings *Tex.*	NB	18	18	1,790,000	0%	24	21	2,280,000	+4%	21	20	3,648,000	+4%
First Bank System *S. Dak., Colo.*	CB	19	21	1,691,691	+18%	21	20	2,725,525	+20%	23	24	3,090,911	+16%
Wachovia Bank *Del.*	CB	20	22	1,683,000	+19%	22	19	2,528,000	+10%	19	17	4,097,000	+10%
First Nat'l of Omaha *Nebr.*	CB	21	19	1,610,000	+6%	17	18	3,255,000	+25%	17	15	4,150,000	−1%
Norwest Bank *Iowa*	CB	22	20	1,601,000	+8%	25	23	1,914,000	+1%	30	26	2,170,000	0%
First Union Nat'l *N.C.*	CB	23	23	1,577,341	+43%	19	22	3,149,595	+45%	20	22	3,905,000	+45%
Mellon Bank *Del.*	CB	24	28	1,366,332	+48%	20	26	2,732,331	+62%	22	23	3,340,223	[illegible]
Providian Bancorp *N.H.*	NB	25	25	1,200,000	+28%	23	25	2,390,000	+37%	26	30	2,550,000	[illegible]
KeyCorp. *OH,NY,WA,OR,ME,UT,ID*	CB	26	50	1,046,000	+6%	28	53	1,610,000	+15%	27	58	2,398,900	+40%
First of America *Mich.*	CB	27	27	932,534	+1%	27	24	1,815,993	−2%	25	21	2,767,230	−3%
First Interstate *Calif.*	CB	28	26	924,679	−1%	30	28	1,355,849	+4%	32	32	1,682,110	0%
Marine Midland *N.Y.*	CB	29	30	843,716	+10%	29	33	1,415,222	+25%	29	28	2,226,016	+9%
People's Bank *Conn.*	TH	30	31	843,514	+22%	35	38	1,100,966	+41%	42	48	1,151,320	+39%
Fleet Bank *N.Y.*	CB	31	34	800,000	+28%	36	36	1,084,000	+36%	33	38	1,626,400	+41%
US Bancorp *Oreg.*	CB	32	29	772,588	−1%	33	29	1,240,426	−1%	34	33	1,492,110	−3%
Barnett Bank *Fla.*	CB	33	32	733,492	+11%	34	34	1,210,145	+11%	35	36	1,355,010	+16%
Crestar Bank *Va.*	CB	34	43	676,407	+48%	39	46	867,139	+43%	48	52	949,616	+40%
National City *Ohio*	CB	35	36	665,250	+8%	26	27	1,900,872	+29%	24	25	2,851,308	+29%
CoreStates Bank *Del.*	CB	36	37	637,822	+6%	31	32	1,334,572	+12%	28	27	2,335,501	+12%
Chevy Chase FSB *Md.*	TH	37	38	633,710	+24%	41	43	823,000	+18%	38	40	1,292,110	+18%
Harris Trust & Savings *Ill.*	CB	38	39	580,000	+16%	43	42	800,000	+14%	36	34	1,310,000	−8%
Firstar *Wis.*	CB	39	35	569,562	−8%	32	30	1,247,568	+2%	31	29	2,145,622	+7%
Nat'l Westminster *N.Y.*	CB	40	44	545,441	+25%	40	49	826,590	+42%	47	45	998,845	+15%
Prudential Bank & Trust *Ga.*	NB	41	48	539,608	+37%	38	44	887,176	+40%	39	43	1,204,232	+36%
PNC Financial *Del.*	CB	42	40	516,000	+5%	42	41	822,000	+13%	41	39	1,170,000	+3%
JCPenney National *Del.*	NB	43	47	497,436	+23%	37	37	928,511	+18%	43	44	1,133,000	+30%
First North Amer. Nat'l *Ga.*	NB	44	109	465,967	+600%	53	108	572,833	+491%	57	100	623,425	+333%
NBD Bank *Ill.*	CB	45	41	460,000	−4%	44	39	800,000	+4%	37	35	1,305,000	+4%
SunTrust *Fla.*	CB	46	42	441,011	−6%	45	40	797,938	+7%	40	42	1,202,272	+24%
First Omni *Del.*	CB	47	46	438,519	+9%	47	45	718,877	+15%	45	49	1,072,238	+30%
Mercantile Bank *Ill.*	CB	48	45	428,000	+6%	46	48	765,000	+28%	46	47	1,070,000	[illegible]
American Gen. Fin. Ctr. *Utah*	NB	49	54	403,262	+20%	48	50	708,500	+30%	52	55	813,568	[illegible]
Town North National *Tex.*	CU	50	49	387,109	−1%	55	52	521,212	−1%	54	50	694,582	−9%
Totals Top 50 1994				128,341,267	+21%			194,416,770	+21%			268,565,160	+18%

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Y ACTIVE ACCOUNTS

Type — CB = commercial bank, NB = nonbank, TH = thrift, CU = credit union

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'94 Rank	'93 Rank	Visa Cards	Change vs. '93	'94 Rank	'93 Rank	MasterCard Cards	Change vs. '93	'94 Rank	'93 Rank	Charge Volume	Change vs. '93	'94 Rank	'93 Rank	Outstandings	Change vs. '93
1	1	18,802,000	+10%	2	1	15,198,000	+10%	1	1	$70,000,000,000	+27%	1	1	$39,000,000,000	+13%
9	9	4,400,000	+29%	1	2	17,600,000	+29%	2	3	$31,000,000,000	+52%	3	6	$12,300,000,000	+41%
7	7	6,437,925	+47%	4	4	9,537,075	+46%	5	5	$24,162,000,000	+40%	2	2	$17,558,000,000	+52%
2	3	14,413,421	+19%	8	8	3,892,602	+20%	3	2	$29,328,938,000	+27%	4	3	$12,153,470,529	+18%
3	2	10,744,665	−13%	12	7	2,558,052	−34%	8	6	$13,299,000,000	+6%	7	4	$10,411,000,000	+2%
20	16	2,310,879	+2%	3	3	12,689,593	+8%	4	4	$24,537,245,129	+37%	6	5	$10,746,171,478	+22%
5	5	9,335,000	+9%	7	11	4,717,000	+27%	6	7	$15,890,000,000	+10%	9	8	$8,042,000,000	+1%
4	4	10,445,557	+30%	11	19	2,583,526	+82%	10	8	$12,104,761,571	+18%	12	11	$7,187,580,000	+33%
12	11	2,900,000	+4%	5	5	6,900,000	+33%	9	10	$12,300,000,000	+68%	8	7	$8,900,000,000	+29%
11	10	3,695,846	+22%	19	15	1,529,839	−14%	13	19	$9,923,792,362	+172%	10	12	$7,738,101,684	+50%
6	6	7,424,652	+68%	23	27	1,335,959	+38%	11	13	$10,421,586,000	+68%	5	10	$11,004,323,000	+103%
18	21	2,358,640	+36%	6	6	5,763,503	+18%	15	12	$8,034,453,000	+29%	11	9	$7,459,793,000	+25%
8	8	4,404,777	+12%	13	13	2,520,270	+36%	7	9	$13,528,733,000	+53%	14	13	$5,865,461,000	+20%
10	12	3,956,128	+53%	17	18	1,663,602	+17%	14	14	$9,308,414,818	+53%	13	14	$6,535,671,290	+67%
21	19	2,202,047	+17%	16	14	1,942,704	+5%	17	16	$5,485,392,091	+17%	17	17	$3,537,572,889	+21%
23	22	1,895,349	+11%	14	12	2,307,000	+21%	21	21	$3,911,000,000	+26%	22	22	$2,391,900,000	+14%
15	15	2,633,000	+9%	9	9	3,645,000	+14%	20	20	$4,262,591,000	+27%	18	16	$3,431,521,000	+11%
33	32	968,000	+13%	10	10	2,680,000	+1%	16	11	$7,000,000,000	+6%	21	18	$3,032,000,000	+5%
14	18	2,704,564	+23%	44	36	386,347	−16%	12	15	$10,140,475,699	+92%	19	19	$3,380,011,494	+27%
13	13	2,757,000	+10%	22	21	1,340,000	+10%	19	18	$4,916,981,000	+25%	15	15	$4,073,000,000	+31%
16	14	2,600,000	+4%	18	16	1,550,000	−9%	26	27	$3,033,000,000	+32%	24	24	$2,346,000,000	+33%
29	28	1,027,000	+5%	26	22	1,143,000	−4%	23	22	$3,323,800,000	+17%	25	23	$2,219,200,000	+23%
17	26	2,405,000	+94%	20	17	1,500,000	+3%	18	23	$5,198,112,000	+79%	16	21	$3,979,044,269	+84%
28	23	1,123,399	−25%	15	24	2,216,824	+91%	24	29	$3,305,722,300	+57%	23	26	$2,375,030,795	+65%
[illegible]	20	2,330,000	+29%	57	60	220,000	+10%	22	25	$3,400,000,000	+42%	20	20	$3,100,000,000	+19%
26	59	1,319,400	+45%	27	51	1,079,500	+35%	29	51	$2,242,000,000	−2%	27	52	$1,661,764,710	+16%
22	17	2,179,483	−2%	36	32	587,747	−10%	27	26	$2,531,693,780	+8%	34	29	$1,342,260,497	+16%
35	30	873,943	−1%	28	28	808,167	+1%	28	24	$2,500,136,815	+2%	35	28	$1,216,720,380	+4%
31	31	984,302	+14%	25	23	1,241,714	+5%	25	28	$3,290,601,000	+49%	26	27	$1,686,315,000	+21%
39	49	771,384	+63%	46	48	379,936	+23%	30	33	$2,032,177,055	+29%	28	34	$1,548,578,830	+48%
32	37	976,000	+39%	33	37	650,000	+44%	34	37	$1,824,000,000	+26%	29	33	$1,485,000,000	+41%
27	25	1,290,108	0%	59	55	202,002	−17%	33	30	$1,926,474,563	+3%	41	40	$827,149,802	−1%
30	33	1,013,619	+25%	49	43	341,391	−4%	31	31	$1,971,254,757	+11%	32	31	$1,377,962,256	+22%
36	44	865,917	+43%	81	95	83,699	+20%	39	52	$1,515,975,341	+82%	30	35	$1,484,439,117	+51%
24	27	1,568,219	+37%	24	26	1,283,089	+21%	41	38	$1,509,955,000	+5%	38	39	$972,767,000	+12%
25	24	1,564,785	+12%	29	30	770,716	+12%	36	36	$1,690,018,000	+14%	33	30	$1,351,771,000	+19%
37	36	865,750	+17%	42	44	426,360	+20%	32	32	$1,964,000,000	+19%	31	32	$1,400,000,000	+26%
44	40	642,000	−3%	32	29	668,000	−13%	42	44	$1,442,000,000	+24%	39	45	$885,000,000	+26%
42	39	735,938	+11%	21	20	1,409,684	+5%	40	35	$1,515,723,734	−3%	48	48	$635,383,109	+3%
45	43	619,918	0%	47	54	378,927	+51%	35	45	$1,753,360,607	+57%	37	37	$1,069,557,000	+20%
34	41	908,865	+39%	52	56	295,367	+26%	38	43	$1,595,566,522	+29%	36	38	$1,202,090,628	+37%
41	34	737,000	−4%	41	38	433,000	+13%	45	41	$1,338,000,000	+1%	42	42	$816,400,000	+13%
43	46	666,200	+30%	39	41	466,800	+28%	55	61	$823,024,000	+46%	46	47	$684,236,000	+11%
68	—	204,124	+1000%	43	68	419,301	+191%	65	126	$559,936,079	+409%	103	110	$90,086,938	+21%
38	29	785,000	−15%	37	45	520,000	+53%	43	42	$1,385,000,000	+9%	49	49	$600,000,000	+7%
51	53	506,501	+26%	30	33	695,771	+23%	44	40	$1,344,888,509	+1%	45	43	$702,538,017	−1%
46	47	570,531	+13%	38	47	501,707	+56%	50	48	$930,053,802	+3%	44	44	$712,192,877	+2%
53	56	423,200	+26%	34	35	646,800	+28%	46	46	$1,020,000,000	+8%	40	41	$844,700,000	+15%
[illegible]	60	548,931	+20%	56	61	264,637	+41%	64	67	$560,977,465	+22%	54	57	$475,269,285	+21%
92	91	103,193	+9%	35	31	591,389	−11%	52	49	$910,272,537	+2%	53	53	$497,447,045	+10%
		145,999,160	+18%			122,565,600	+18%			$377,993,087,536	+34%			$224,336,481,909	+27%

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