TOP 50 BANK CREDIT-CARD ISSUERS IN THE U.S. – 1991

1991 Rank	Issuer	Ranking '90/'89	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, S.D.*	17,927,250	21,415,920	30,089,400	$42.48	$34.15	12,411,900	17,677,500
2.	Chase Manhattan	2/2	*Wilmington, Del.*	7,200,000	10,000,000	13,600,000	$13.11	$10.31	3,600,000	10,000,000
3.	AT&T Universal (NB)	5/–	*Columbus, Ga.*	6,250,000	7,600,000	12,000,000	$13.21	$3.80	8,000,000	4,000,000
4.	First Chicago	3/4	*Wilmington, Del.*	4,608,717	7,051,605	10,255,264	$14.08	$7.03	2,424,246	7,831,018
5.	Bank of America	4/3	*Phoenix, Ariz.*	4,132,500	4,219,000	7,478,400	$9.89	$6.22	1,571,000	5,907,300
6.	MBNA America (NB)	6/5	*Newark, Del.*	3,784,000	5,274,000	7,014,000	$12.40	$8.22	4,528,000	2,486,000
7.	Chemical Banking Corp.	23/10	*Hicksville, N.Y.*	3,109,808	4,212,051	6,640,824	$6.54	$5.88	3,720,232	2,920,592
8.	NationsBank	13/13	*Dover, Del.*	2,486,974	3,815,390	3,838,041	$6.80	$3.98	1,141,074	2,696,967
9.	Household Bank (NB)	10/9	*Salinas, Calif.*	2,465,485	4,096,346	5,734,884	$3.12	$3.81	3,509,184	2,225,700
10.	Wells Fargo Bank	7/6	*San Francisco, Calif.*	2,240,000	3,083,000	3,950,000	$4.97	$3.06	2,086,000	1,864,000
11.	Bank of New York	8/7	*Newark, Del.*	1,978,000	3,072,000	4,456,000	$3.81	$3.88	3,377,000	1,079,000
12.	Norwest Bank	16/20	*W. Des Moines, Iowa*	1,725,000	2,050,000	2,650,000	$2.86	$1.86	1,456,000	1,194,000
13.	Bank One, Columbus	14/14	*Columbus, Ohio*	1,716,169	3,161,822	4,521,298	$3.71	$2.60	835,625	3,685,673
14.	Associates National (NB)	11/11	*Pleasanton, Calif.*	1,703,000	2,398,000	3,340,900	$2.30	$2.67	1,740,300	1,600,600
15.	Monogram Bank (NB)	12/17	*Blue Ash, Ohio*	1,573,182	2,120,000	2,997,425	$1.62	$1.32	929,202	2,068,223
16.	First USA (NB)	15/12	*Wilmington, Del.*	1,544,000	2,256,000	2,874,000	$2.86	$2.22	886,000	1,988,000
17.	Colonial National (NB)	22/25	*Wilmington, Del.*	1,468,989	2,014,612	3,062,210	$3.38	$2.02	1,490,164	1,572,046
18.	USAA Federal Savings (NB)	20/21	*San Antonio, Tex.*	1,420,000	1,734,000	2,775,000	$4.76	$2.05	2,225,000	550,000
19.	First Nat'l of Omaha	19/19	*Omaha, Nebr.*	1,380,000	2,300,000	3,910,000	$1.76	$1.38	1,564,000	2,346,000
20.	Signet Bank	21/16	*Glen Allen, Va.*	1,226,546	1,539,183	1,876,583	$1.96	$1.77	1,260,088	616,495
21.	Security Pacific Nat'l	18/15	*Phoenix, Ariz.*	1,147,753	1,546,168	2,396,560	$3.42	$1.82	934,658	1,461,902
22.	Wachovia Bank	27/23	*New Castle, Del.*	1,092,000	1,672,000	2,484,000	$2.15	$1.66	629,000	1,855,000
23.	Seafirst Bank	24/22	*Spokane, Wash.*	1,048,000	1,259,000	1,910,000	$3.10	$1.49	1,300,000	610,000
24.	Mellon Bank	34/34	*Wilmington, Del.*	965,416	1,582,304	2,439,901	$1.89	$1.22	730,839	1,709,062
25.	First Union National	40/41	*Charlotte, N.C.*	925,010	1,861,920	2,349,043	$1.92	$1.63	1,356,518	992,525
26.	First Bank System	32/31	*Sioux Falls, S. Dak.*	890,800	1,256,300	1,844,500	$2.41	$1.48	387,500	1,457,000
27.	First Deposit Bank (NB)	28/27	*Tilton, N.H.*	867,334	976,780	1,416,331	$0.73	$2.14	167,975	1,248,356
28.	Marine Midland Bank	26/18	*Buffalo, N.Y.*	860,427	1,349,721	2,747,336	$2.50	$1.27	1,612,686	1,134,650
29.	Rocky Mountain BankCard	29/26	*Denver, Colo.*	779,130	1,014,177	1,290,985	$1.95	$0.77	240,449	1,050,536
30.	First Wisconsin	33/33	*Milwaukee, Wis.*	719,400	1,199,000	1,882,430	$1.70	$0.68	1,223,570	658,860
31.	PNC Financial	30/30	*Wilmington, Del.*	699,000	870,000	1,280,000	$1.72	$0.79	478,400	801,600
32.	Barnett Bank	31/32	*Jacksonville, Fla.*	656,585	894,811	1,227,979	$1.43	$1.00	349,131	878,848
33.	First Interstate of Calif.	36/35	*Los Angeles, Calif.*	567,900	792,774	892,500	$1.39	$0.75	517,650	374,850
34.	CoreStates Bank	25/24	*Wilmington, Del.*	555,709	949,517	1,379,276	$1.95	$0.95	501,846	877,431
35.	Harris Trust & Savings	35/37	*Buffalo Grove, Ill.*	520,000	750,000	1,350,000	$1.20	$0.70	730,000	620,000
36.	Security Bank & Trust	41/39	*Southgate, Mich.*	486,357	807,416	2,320,668	$1.27	$0.55	903,078	1,417,590
37.	Chevy Chase FSB (NB)	37/29	*Chevy Chase, Md.*	479,000	619,000	953,260	$1.37	$0.90	352,706	600,554
38.	First Omni Bank	42/42	*Millsboro, Del.*	474,491	751,687	877,995	$0.89	$0.73	334,077	543,918
39.	Society National	39/60	*Cleveland, Ohio*	463,866	666,640	864,136	$1.09	$0.62	507,592	356,544
40.	Sun Bank	43/45	*Orlando, Fla.*	422,615	498,050	716,000	$0.79	$0.55	472,150	243,950
41.	U.S. Bank	49/48	*Portland, Oreg.*	383,034	526,727	772,831	$1.07	$0.50	46,370	726,461
42.	Bank One, Lafayette	51/58	*Lafayette, Ind.*	377,904	503,089	734,166	$0.65	$0.35	174,018	560,148
43.	BancOhio National	44/46	*Columbus, Ohio*	376,804	799,040	1,198,561	$0.56	$0.55	719,137	479,424
44.	First Tennessee	53/52	*Memphis, Tenn.*	373,000	622,000	1,057,400	$0.59	$0.40	347,592	709,807
45.	Valley National	57/57	*Phoenix, Ariz.*	368,000	489,000	765,000	$0.86	$0.49	517,000	248,000
46.	Ameritrust	59/53	*Cleveland, Ohio*	362,907	486,140	597,111	$0.68	$0.48	61,914	535,197
47.	JCPenney National (NB)	48/44	*Harrington, Del.*	354,679	540,798	575,317	$0.42	$0.56	264,646	310,671
48.	Town North National (CU)	58/62	*Farmers Branch, Tex.*	349,630	465,863	685,529	$0.64	$0.32	636,337	49,192
49.	Mercantile Bank	46/43	*Alton, Ill.*	349,000	488,000	683,000	$0.68	$0.47	370,000	313,000
50.	INB National	47/40	*Indianapolis, Ind.*	345,637	500,028	835,046	$0.71	$0.39	155,011	680,035
	TOTALS for Top 50 Issuers 1991			**88,201,008**	**120,150,879**	**173,591,090**	**$197.35**	**$134.42**	**75,776,865**	**97,814,225**
	TOTALS for Top 50 Issuers 1990			80,335,201	108,167,903	160,461,498	$173.34	$118.22	67,824,183	92,638,035
	CHANGE 1991 vs. 1990			***+9.79%***	***+11.08%***	***+8.18%***	***+13.85%***	***+13.70%***	***+11.73%***	***+5.59%***

NOTE: NB = nonbank, CU = credit union. Figures are Visa and MasterCard credit cards only – no debit or private-label cards or check lines of credit.

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MCJ2827709