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50 Largest Bank Credit Card Issuers in the U.S. — 1996, Ranked B

Issuer, State of Issuance	Type	'96 Rank	'95 Rank	Outstandings	Change vs. '95	'96 Rank	'95 Rank	Charge Volume	Change vs. '95	'96 Rank	'95 Rank	Tota Accou
Citibank *S. Dak., Nev., Md.*	CB	1	1	$47,000,000,000	+5%	1	1	$96,400,000,000	+12%	1	1	25,300,
MBNA America *Del.*	NB	2	2	$35,274,319,000	+40%	2	3	$46,718,924,000	+40%	2	4	18,400,
Chase Manhattan *Del.*	CB	3	7	$25,200,000,000	+7%	5	7	$32,500,000,000	+6%	4	7	16,800,
First USA *Del.*	NB	4	3	$22,196,645,000	+27%	8	10	$19,968,985,000	+29%	7	9	12,201,
Household Bank *Calif., Nev.*	NB	5	6	$18,134,492,000	+40%	4	4	$33,516,251,000	+17%	6	5	15,296,
First Chicago NBD *Del.*	CB	6	4	$18,095,247,563	+5%	3	2	$45,286,007,536	+9%	5	3	15,631,
AT&T Universal *Ga., Utah*	NB	7	5	$13,500,000,000	−4%	6	5	$25,200,000,000	−6%	3	2	18,300,
Advanta *Del.*	NB	8	10	$12,691,000,000	+27%	12	14	$14,873,000,000	+34%	13	15	6,624,
Capital One *Va.*	CB	9	9	$12,458,438,000	+19%	13	13	$14,350,254,000	+8%	10	14	8,586,
Bank of America *Ariz., Wash.*	CB	10	12	$10,126,000,000	+10%	9	6	$19,787,000,000	+11%	9	8	9,472,
Banc One *Ohio, Ariz.*	CB	11	11	$10,102,369,000	+4%	11	9	$15,789,408,000	+1%	8	6	9,644,
NationsBank *Del.*	CB	12	14	$8,940,326,000	+21%	7	8	$20,608,312,000	+26%	12	12	7,319,
Providian Bancorp *N.H., Utah*	NB	13	18	$6,900,000,000	+53%	15	22	$8,200,000,000	+61%	16	21	4,564,
First Union Nat'l *N.C.*	CB	14	15	$6,640,039,835	+22%	19	18	$6,659,001,273	+7%	15	18	4,607,
Wells Fargo *Ariz.*	CB	15	16	$5,592,890,608	+14%	14	17	$9,570,740,712	+35%	14	17	5,663,
Wachovia Bank *Del.*	CB	16	17	$5,417,428,892	+20%	18	20	$6,712,289,230	+26%	20	22	3,576,
Bank of New York *Del.*	CB	17	13	$5,302,086,000	−38%	16	15	$8,043,068,000	−6%	18	13	4,437,
Chevy Chase *Md.*	TH	18	19	$4,902,000,000	+14%	21	21	$5,878,350,000	+12%	24	23	2,602,
Associates Nat'l *Del., Utah*	NB	19	20	$4,884,568,000	+18%	20	19	$6,545,031,000	+22%	11	11	7,441,
First Bank System *S. Dak., Colo.*	CB	20	21	$4,402,956,000	+14%	10	11	$19,085,279,000	+36%	22	24	2,796,
USAA Federal Savings *Tex.*	NB	21	22	$3,639,258,040	+3%	17	16	$7,693,171,958	+1%	25	25	2,234,
Fleet Bank *N.Y., Del.*	CB	22	31	$3,241,912,000	+103%	25	39	$3,795,300,000	+116%	23	36	2,690,
First Nat'l of Omaha *Nebr.*	CB	23	24	$3,028,894,000	+13%	27	26	$3,400,606,000	+5%	19	19	4,153,
GE Capital *Ohio*	NB	24	25	$2,801,300,000	+9%	23	23	$4,690,000,000	+9%	17	16	4,444,
PNC Bank *Del.*	CB	25	40	$2,776,498,244	+176%	42	43	$1,631,062,757	+6%	21	43	3,334,
People's Bank *Conn.*	TH	26	27	$2,660,657,751	+40%	26	32	$3,498,845,713	+51%	28	33	1,811,
Mellon Bank *Del.*	CB	27	23	$2,237,860,709	−22%	22	24	$4,806,351,371	+19%	26	20	2,161,
Marine Midland *N.Y.*	CB	28	28	$1,970,260,000	+6%	24	25	$4,163,507,000	+8%	32	29	1,642,
Key Corp. *N.Y., Ohio, 10 others*	CB	29	32	$1,803,511,665	+15%	28	29	$2,976,383,278	+20%	33	32	1,558,
Prudential B&T *Ga.*	NB	30	34	$1,725,161,537	+13%	30	33	$2,578,545,078	+26%	30	34	1,795,
CoreStates Bank *Del.*	CB	31	33	$1,675,331,506	+10%	37	37	$1,954,302,000	+10%	37	38	1,210,
Direct Merchants *Utah*	NB	32	53	$1,615,940,000	+177%	39	61	$1,689,267,000	+141%	29	47	1,801,
First No. Amer. Nat'l *Ga.*	NB	33	43	$1,486,733,751	+84%	41	51	$1,660,650,450	+63%	35	46	1,479,
Crestar Bank *Va.*	CB	34	30	$1,415,515,527	−16%	44	36	$1,601,736,807	−12%	43	40	961,
First of America *Mich.*	CB	35	35	$1,342,702,000	+1%	32	31	$2,274,915,363	−2%	34	28	1,518,
Bank of Boston *Conn.*	CB	36	100	$1,331,245,512	+978%	48	126	$1,452,791,960	+1060%	48	112	835,
Mercantile Bank *Ill.*	CB	37	37	$1,291,400,000	+4%	29	34	$2,647,200,000	+32%	40	37	1,173,
National City *Ohio*	CB	38	39	$1,279,067,000	+18%	35	38	$2,110,259,000	+20%	27	26	1,904,
Norwest Bank *Iowa*	CB	39	26	$1,199,234,350	−44%	33	27	$2,246,690,203	−25%	39	27	1,180,
Barnett Bank *Fla.*	CB	40	29	$1,102,965,677	−39%	34	30	$2,239,364,936	−6%	41	31	1,054,
First Omni *Del.*	CB	41	41	$1,090,466,000	+29%	40	49	$1,686,947,605	+57%	36	39	1,365,
Harris Trust & Savings *Ill.*	CB	42	38	$970,000,000	−11%	45	40	$1,563,000,000	−10%	31	30	1,650,
SunTrust Bank *Fla.*	CB	43	44	$959,030,020	+24%	38	44	$1,784,759,574	+20%	38	42	1,192,
Travelers Bank *Del.*	NB	44	45	$914,740,968	+19%	31	35	$2,397,018,915	+23%	49	48	792,
First Nat'l of Commerce *La.*	CB	45	50	$819,334,156	+33%	49	57	$1,436,438,812	+72%	42	45	973,
Firstar *Wis.*	CB	46	46	$770,163,315	+10%	36	41	$2,007,400,089	+27%	52	52	659,
JCPenney Nat'l *Del.*	NB	47	42	$767,826,000	−7%	65	56	$710,918,000	−16%	44	41	922,
Central Fidelity Bank *Va.*	CB	48	48	$762,438,737	+13%	60	60	$812,759,970	+11%	59	62	428,
US Bancorp *Oreg.*	CB	49	55	$754,424,502	+44%	47	47	$1,499,718,434	+31%	51	55	713,
Navy Federal CU *Va.*	CU	50	51	$710,500,288	+20%	51	48	$1,316,209,587	+21%	57	59	477,
Totals Top 50 1996				$325,905,179,153	+15%			$530,018,022,611	+15%			247,387,

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OUTSTANDINGS

Type — CB = commercial bank, NB = nonbank, TH = thrift, CU = credit union © 1997 The Nilson Report

l nts	Change vs. '95	'96 Rank	'95 Rank	Active Accounts	Change vs. '95	'96 Rank	'95 Rank	Credit Cards	Change vs. '95	'96 Rank	'95 Rank	Visa Cards	Change vs. '95	'96 Rank	'95 Rank	MasterCard Cards	Change vs. '95
000	0%	1	1	20,010,000	+4%	1	1	38,000,000	0%	1	1	23,180,000	+5%	3	2	14,820,000	−7%
000	+22%	2	3	13,248,000	+30%	3	4	24,100,000	+25%	5	7	11,400,000	+28%	4	4	12,700,000	+22%
000	−1%	4	5	11,200,000	−2%	2	7	24,200,000	−2%	4	4	12,400,000	−11%	5	14	11,800,000	+10%
537	+27%	6	7	8,296,680	+30%	7	9	15,946,505	+23%	3	5	13,713,994	+23%	18	21	2,232,511	+27%
000	+16%	7	6	7,786,000	+18%	6	5	20,649,000	+20%	14	14	4,130,000	+32%	1	3	16,519,000	+18%
369	−1%	5	4	8,730,692	−6%	5	3	22,812,489	−3%	2	2	18,206,309	−5%	7	9	4,606,180	+6%
000	+4%	3	2	12,875,000	−1%	4	2	23,000,000	−4%	9	8	7,200,000	−4%	2	1	15,800,000	−4%
000	+22%	11	14	4,394,000	+21%	13	15	7,375,000	+6%	11	11	5,487,000	+12%	22	19	1,888,000	−9%
000	+40%	8	11	6,780,000	+38%	9	11	12,800,000	+37%	8	9	8,800,000	+33%	8	12	4,000,000	+46%
400	−4%	9	9	5,661,000	+5%	10	8	12,314,000	−9%	7	6	8,874,000	−1%	10	8	3,440,000	−25%
317	−9%	10	8	4,776,000	−17%	8	6	13,502,043	−9%	6	3	10,801,635	−11%	13	13	2,700,408	+1%
868	+10%	13	13	4,028,571	+8%	11	12	9,295,000	+9%	10	10	6,971,250	+10%	17	17	2,323,750	+9%
000	+46%	17	23	2,300,000	+44%	21	24	4,681,000	+43%	13	15	4,508,000	+46%	65	62	173,000	−10%
223	+22%	16	18	2,352,977	+30%	15	17	6,422,469	+21%	15	13	3,957,525	+23%	14	18	2,464,944	+19%
152	+32%	12	15	4,309,659	+32%	16	18	6,413,233	+27%	16	18	3,408,097	+23%	11	16	3,005,136	+32%
159	+27%	20	19	2,041,341	+13%	19	21	4,949,666	+20%	17	19	3,249,623	+19%	23	22	1,700,043	+22%
916	−29%	18	12	2,224,169	−43%	17	14	5,201,371	−34%	23	21	2,404,967	+6%	12	6	2,796,404	−50%
560	+9%	22	24	1,791,000	+12%	24	23	3,691,130	+10%	22	22	2,438,945	+9%	26	26	1,252,185	+11%
599	+11%	14	16	3,191,347	+8%	12	13	9,115,000	+11%	12	12	5,140,000	+11%	9	10	3,975,000	+11%
222	+21%	21	20	1,955,859	+13%	25	26	3,340,018	+23%	19	16	3,049,561	+5%	51	48	290,457	−15%
829	+2%	24	22	1,644,379	0%	26	22	3,260,905	−4%	38	37	914,316	−2%	16	15	2,346,589	−5%
807	+103%	25	27	1,450,628	+53%	22	32	4,036,197	+103%	21	30	2,743,197	+130%	25	30	1,293,000	+63%
144	+11%	23	21	1,689,902	+1%	18	20	5,076,559	+9%	18	17	3,153,727	+9%	20	20	1,922,832	+9%
000	+3%	15	17	2,832,840	+22%	14	16	6,750,000	+2%	30	28	1,282,500	+7%	6	7	5,467,500	+1%
478	+259%	19	43	2,096,630	+261%	20	42	4,834,993	+303%	20	40	2,920,819	+263%	21	44	1,914,174	+383%
288	+27%	27	29	1,134,278	+28%	33	31	2,167,288	+8%	27	27	1,536,634	+20%	34	33	630,654	−12%
558	−36%	30	25	891,564	−42%	23	19	3,847,709	−23%	28	23	1,494,390	-32%	15	11	2,353,319	−15%
715	+5%	32	30	859,006	−1%	30	28	2,345,584	+2%	35	34	983,937	-2%	24	24	1,361,647	+5%
895	+8%	29	31	906,429	+5%	34	35	1,709,847	+4%	36	38	968,110	+4%	30	34	741,737	+3%
844	+26%	31	33	859,562	+4%	28	33	2,420,545	+23%	24	26	2,059,029	+30%	45	45	361,516	−7%
727	+13%	37	40	606,914	−1%	44	37	1,214,614	−24%	41	29	789,499	−34%	41	43	425,115	+3%
000	+126%	26	39	1,248,000	+101%	32	40	2,214,000	+64%	—	—	0	—	19	23	2,214,000	+64%
811	+85%	28	41	1,104,783	+86%	36	52	1,559,061	+83%	29	45	1,371,533	+114%	60	59	187,528	−12%
999	−4%	41	37	582,457	−13%	47	46	1,062,024	−1%	34	36	998,211	+2%	86	83	63,813	−25%
733	−9%	34	32	761,564	−8%	31	27	2,261,741	−10%	25	24	1,667,275	−10%	35	36	594,466	−10%
235	+713%	38	116	601,369	+825%	45	111	1,202,738	+878%	54	144	482,738	+916%	32	90	720,000	+855%
000	−1%	35	35	753,000	−4%	42	38	1,228,393	−20%	39	35	813,615	−18%	42	38	414,778	−24%
658	−9%	33	36	778,803	+9%	27	25	2,669,849	−9%	26	25	1,549,739	−9%	28	25	1,120,110	−9%
136	−37%	36	26	688,119	−53%	40	30	1,382,738	−31%	40	32	796,273	−24%	36	28	586,465	−39%
408	−28%	44	34	510,489	−38%	38	36	1,435,643	−12%	33	31	1,054,323	−11%	44	41	381,320	−15%
122	+33%	43	48	519,619	+22%	37	44	1,489,060	+28%	32	39	1,168,595	+45%	47	47	320,465	−10%
000	+13%	40	38	588,000	−7%	29	29	2,385,000	+12%	31	33	1,245,000	+23%	27	27	1,140,000	+3%
850	+24%	46	47	503,855	+14%	43	39	1,225,870	−15%	46	44	641,387	−3%	37	31	584,483	−25%
191	+5%	51	50	415,359	+6%	49	49	1,012,085	+3%	52	55	526,303	+16%	40	39	485,782	−7%
846	+20%	42	46	551,856	+24%	35	41	1,684,529	+39%	37	43	953,371	+31%	31	40	731,158	+51%
614	+13%	39	42	594,450	+2%	46	43	1,185,575	+1%	53	54	497,975	+4%	33	35	687,600	−2%
309	−5%	52	44	413,839	−12%	41	48	1,263,600	+25%	44	51	707,600	+25%	39	42	556,000	+24%
485	+7%	56	58	345,266	+4%	63	65	400,244	+1%	63	66	252,253	+4%	69	72	147,991	−3%
699	+32%	48	56	445,686	+32%	52	57	886,734	+34%	42	46	764,023	+26%	74	101	122,711	+134%
508	+9%	55	54	366,222	+4%	56	58	605,446	+6%	47	50	605,446	+6%	—	—	0	—
211	+9%			154,697,163	+9%			332,626,495	+7%			194,262,724	+9%			138,363,771	+5%

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