50 Largest Bank Credit Card Issuers in the U.S. – 1999, R

Issuer, State of Issuance	Type	'99 Rank	'98 Rank	Outstandings	Change vs. '98	'99 Rank	'98 Rank	Charge Volume	Change vs. '98	'99 Rank	'98 Rank	Total Accoun
Citigroup *S. Dak., Nev., Md.*	CB	1	2	$74,200,000,000	+7%	1	1	$162,300,000,000	+15%	2	2	40,600,
First USA/Bank One *Del.*	CB	2	1	$69,356,000,000	−1%	2	2	$142,683,000,000	+15%	1	1	41,707,
MBNA America *Del.*	NB	3	3	$58,800,000,000	+20%	3	3	$90,500,000,000	+28%	3	3	28,600,
Chase Manhattan *Del.*	CB	4	4	$33,600,000,000	+4%	4	5	$53,800,000,000	+15%	5	4	20,500,
Bank of America *Del.*	CB	5	5	$20,928,400,000	0%	5	4	$50,311,700,000	−6%	4	5	21,046,
Providian Financial *Calif.*	NB	6	9	$18,707,000,000	+66%	9	11	$20,300,000,000	+75%	7	9	15,500,
Capital One Financial *Va.*	NB	7	7	$15,720,000,000	+10%	8	8	$23,828,908,000	+2%	6	6	17,485,
Fleet Boston *N.Y., Del.*	CB	8	8	$14,300,000,000	0%	10	9	$17,000,000,000	+18%	9	8	9,600,
Household Bank *Calif., Nev.*	NB	9	6	$13,290,149,000	−7%	7	6	$26,456,237,550	−17%	8	7	15,030,
Wells Fargo *Ariz.*	CB	10	10	$8,306,673,082	+3%	11	10	$13,948,648,126	+14%	11	11	6,128,
Direct Merchants *Ariz.*	NB	11	15	$7,281,322,000	+37%	17	21	$5,853,981,000	+51%	12	14	5,813,
Wachovia Bank *Del.*	CB	12	11	$6,592,384,955	+1%	13	13	$7,878,863,092	0%	13	12	5,609,
U.S. Bancorp *S. Dak., Colo.*	CB	13	12	$6,107,289,000	−2%	6	7	$29,997,891,000	−2%	14	15	3,896,
Associates First Capital *Del., Utah*	NB	14	13	$6,102,651,000	+2%	16	15	$6,379,036,433	−1%	10	10	8,764,
First Union National *Ga.*	CB	15	14	$5,645,329,625	+2%	15	18	$6,428,980,527	+24%	16	13	3,281,
USAA Federal Savings *Texas*	NB	16	16	$4,554,841,000	+15%	12	12	$11,179,241,000	+19%	18	20	2,759,
People's Bank *Conn.*	TH	17	17	$3,910,451,089	+4%	14	14	$7,460,359,993	+12%	17	18	2,830,
First Nat'l of Nebraska *Nebr.*	CB	18	18	$3,175,323,110	−7%	19	19	$4,473,289,303	+6%	15	16	3,331,
National City *Ohio*	CB	19	21	$2,118,053,821	−4%	20	20	$4,429,049,000	+5%	20	19	2,497,
Firstar *Wis, Ohio*	CB	20	27	$2,078,888,460	+62%	18	23	$4,621,262,535	+45%	22	29	1,422,
First No. Amer. Nat'l *Ga.*	NB	21	23	$2,010,000,000	+12%	25	30	$2,130,000,000	+12%	21	23	1,800,
Partners First *Md.*	NB	22	22	$2,009,444,000	−3%	24	29	$2,130,699,000	−3%	24	26	1,221,
Cross Country *Del.*	CB	23	29	$1,752,988,608	+66%	27	32	$1,797,757,882	+26%	19	22	2,597,
Columbus Bank & Trust *Ga.*	CB	24	30	$1,381,359,011	+45%	31	39	$1,620,341,980	+72%	23	32	1,421,
KeyCorp *N.Y., Ohio, 10 others*	CB	25	26	$1,371,351,000	−4%	22	26	$2,448,791,000	+4%	25	28	1,086,
HSBC Bank *N.Y.*	CB	26	28	$1,100,804,000	−7%	29	22	$1,704,344,000	−52%	31	27	718,
Navy Federal CU *Va.*	CU	27	31	$1,065,489,978	+14%	23	31	$2,203,633,565	+16%	32	35	606,
Advanta *Pa.*	NB	28	32	$1,040,000,000	+28%	26	33	$1,960,000,000	+40%	41	57	345,
Town North Nat'l *Texas*	CU	29	33	$747,971,055	+3%	35	37	$1,207,162,125	+10%	34	36	561,
First Consumers Nat'l *Oreg.*	NB	30	38	$682,150,109	+55%	36	44	$1,090,289,294	+55%	27	30	1,020,
GE Card Services *Ohio*	NB	31	20	$595,000,000	−74%	30	16	$1,700,000,000	−72%	37	21	510,
First Tennessee *Tenn.*	CB	32	35	$594,465,735	+3%	33	35	$1,373,163,890	+11%	36	38	513,
Commerce Bank *Mo.*	CB	33	37	$534,768,670	−1%	34	36	$1,263,042,481	+8%	33	33	588,
Associated Bank *Wis.*	CB	34	39	$488,757,107	+25%	41	55	$638,787,908	+34%	44	47	332,
Orchard Bank *Oreg.*	TH	35	62	$477,996,000	+125%	42	72	$621,895,000	+116%	26	51	1,046,
Branch Banking & Trust *N.C.*	CB	36	42	$466,780,000	+24%	37	41	$990,912,000	+28%	38	43	502,
NextBank *Calif.*	CB	37	115	$416,315,000	+530%	44	132	$600,000,000	+512%	57	141	220,
Pentagon Federal CU *Va.*	CU	38	41	$398,041,557	+4%	46	49	$585,346,576	+10%	58	65	219,
AmSouth Bank *Ala.*	CB	39	53	$369,915,182	+41%	40	45	$645,937,056	−3%	47	61	293,
Fifth Third Bank *Ohio*	CB	40	44	$344,000,000	−4%	32	34	$1,600,000,000	+25%	30	31	738,
Comerica Bank *Ohio*	CB	41	43	$343,571,494	−5%	39	43	$685,641,060	−4%	54	49	240,
1st Financial *S. Dak.*	CB	42	51	$340,383,965	+24%	68	89	$250,647,490	+29%	39	59	374,
Dial Bank *S. Dak.*	CB	43	49	$333,115,436	+20%	62	75	$322,276,812	+23%	50	56	275,
Compass Bank *Ala.*	CB	44	52	$321,200,551	+18%	52	61	$442,935,600	+17%	66	72	172,
Regions Bank *Ala.*	CB	45	50	$295,000,000	+7%	43	52	$607,366,000	+21%	45	53	306,
SouthTrust Bank *Ala.*	CB	46	54	$290,680,688	+20%	50	60	$471,700,000	+22%	49	58	283,
GE Capital Financial *Utah*	NB	47	60	$290,318,692	+33%	21	25	$3,825,806,590	+56%	28	34	857,
Prudential B&T *Ga.*	NB	48	46	$267,997,594	−9%	53	40	$438,088,777	−53%	52	50	264,
First Hawaiian *Hawaii*	CB	49	56	$267,500,000	+12%	66	76	$265,000,000	+2%	65	71	179,
Nat'l Bank of Commerce *Nebr.*	CB	50	63	$264,016,099	+27%	38	47	$696,107,446	+16%	46	68	304,
Totals Top 50 1999				$395,636,137,673	+6%			$726,148,112,091	+10%			276,003,4

Some prior year figures have been restated.

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ANKED BY OUTSTANDINGS

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

ts	Change vs. '98	'99 Rank	'98 Rank	Active Accounts	Change vs. '98	'99 Rank	'98 Rank	Credit Cards	Change vs. '98	'99 Rank	'98 Rank	Visa Cards	Change vs. '98	'99 Rank	'98 Rank	MasterCard Cards	Change vs. '98
00	0%	1	1	31,400,762	+3%	1	1	69,810,000	0%	2	2	32,710,000	−1%	1	1	37,100,000	+1%
67	−4%	2	2	26,526,991	−4%	2	2	64,191,000	+2%	1	1	51,352,000	+2%	5	5	12,839,000	+2%
00	+13%	3	3	17,200,000	+19%	3	3	35,750,000	+13%	4	5	17,124,000	+12%	2	2	18,626,000	+14%
00	−2%	4	4	12,700,000	−1%	5	4	28,700,000	−1%	6	4	15,300,000	−1%	4	4	13,400,000	−1%
59	+12%	6	5	10,784,000	−4%	4	5	28,980,000	+11%	3	3	20,604,800	+11%	7	7	8,375,200	+12%
00	+52%	5	7	12,400,000	+57%	8	10	14,900,000	+43%	7	7	13,400,000	+34%	15	31	1,500,000	+275%
00	+17%	7	6	8,931,818	+2%	6	6	25,528,000	+18%	5	6	17,100,000	+14%	6	8	8,428,000	+25%
00	−15%	9	9	4,900,000	−18%	10	8	10,500,000	−20%	12	9	3,400,000	−39%	8	6	7,100,000	−7%
00	+4%	8	8	7,695,000	+3%	7	7	19,950,000	+2%	11	12	4,350,000	+7%	3	3	15,600,000	0%
12	+7%	12	11	3,005,360	−5%	13	13	6,184,520	+1%	13	14	3,265,621	+1%	12	11	2,918,899	+1%
00	+47%	11	12	3,463,000	+31%	12	16	6,467,000	+34%	27	23	599,000	−50%	9	10	5,868,000	+62%
17	+12%	16	14	2,257,030	−8%	11	11	7,802,917	+5%	9	11	4,560,701	0%	11	12	3,242,216	+13%
20	−1%	13	13	2,613,801	+1%	14	15	4,672,212	−6%	10	10	4,350,626	−6%	32	32	321,586	−15%
14	+10%	10	10	4,015,563	+16%	9	9	13,190,842	+10%	8	8	9,887,017	+24%	10	9	3,303,825	−18%
36	−28%	17	18	1,856,662	+6%	16	12	3,817,685	−40%	14	13	2,517,883	−34%	16	13	1,299,802	−49%
68	+14%	18	16	1,716,843	−8%	17	19	3,654,915	+5%	21	24	1,120,282	+8%	13	14	2,534,633	+4%
78	+5%	15	15	2,303,946	+7%	18	20	3,269,047	−4%	17	18	2,196,423	−8%	18	20	1,072,624	+6%
00	−14%	19	19	1,547,446	−9%	15	14	4,185,894	−21%	15	15	2,478,508	−18%	14	15	1,707,389	−24%
81	+1%	21	21	1,147,709	−10%	19	17	2,882,782	−34%	16	16	2,452,219	−13%	30	18	430,563	−72%
38	+52%	22	25	1,049,903	+35%	22	28	1,906,560	+39%	22	29	1,038,318	+45%	20	25	868,242	+32%
00	+11%	20	22	1,350,000	+11%	23	26	1,900,000	+11%	19	20	1,600,000	+7%	34	40	300,000	+44%
53	−5%	25	24	822,888	−9%	21	25	2,056,546	+12%	23	28	867,427	+14%	17	19	1,189,119	+16%
55	+41%	14	20	2,319,526	+37%	20	24	2,309,206	+17%	18	19	2,003,825	+14%	33	39	305,381	+41%
28	+131%	23	33	921,196	+116%	24	36	1,456,547	+128%	20	31	1,421,794	+136%	66	80	34,753	−3%
71	−1%	28	27	591,461	−10%	25	27	1,429,795	−1%	25	26	808,572	0%	24	27	621,223	−2%
91	−44%	33	30	395,576	−13%	30	29	885,822	−34%	44	37	213,984	−37%	23	21	671,828	−33%
41	+8%	30	31	456,210	+5%	32	34	775,318	+9%	26	30	725,886	+3%	62	128	49,432	+439%
00	+38%	38	49	248,000	+24%	39	52	518,000	+48%	—	—	0	—	27	33	518,000	+48%
04	+3%	32	34	422,442	0%	33	33	726,592	+1%	46	54	207,518	+11%	26	28	519,082	−2%
53	+27%	26	32	720,114	+68%	26	31	1,122,000	+34%	55	163	160,000	+500%	19	23	962,000	+18%
00	−73%	34	23	369,000	−64%	29	22	918,000	−64%	94	25	50,000	−95%	21	17	868,000	−44%
34	−2%	37	39	303,899	−4%	36	37	614,051	−3%	28	32	540,030	−3%	50	57	74,021	−3%
18	−2%	36	36	323,433	−4%	34	32	684,703	−5%	31	34	426,492	−1%	36	35	258,211	−11%
29	0%	52	53	148,018	−11%	44	41	375,127	−22%	50	52	186,086	−5%	38	36	189,041	−34%
00	+256%	24	45	883,000	+254%	28	57	1,046,000	+256%	33	47	345,000	+56%	22	60	701,000	+860%
12	+19%	42	40	236,638	−22%	37	42	604,326	+30%	32	40	356,619	+35%	38	41	247,707	+25%
00	+450%	46	127	176,000	+450%	61	154	220,000	+450%	42	132	220,000	+450%	—	—	0	—
83	+10%	51	59	151,795	+5%	51	59	288,606	+3%	38	42	257,314	+4%	68	82	31,292	−8%
58	+28%	47	64	172,187	+29%	46	58	373,000	+28%	37	63	261,000	+72%	46	50	112,000	−20%
00	−2%	29	29	506,000	−2%	27	30	1,100,000	+2%	24	27	810,000	+4%	35	34	290,000	−3%
64	−25%	50	52	159,934	−5%	52	53	288,130	−17%	56	56	156,848	−12%	45	45	131,282	−23%
58	+57%	41	54	242,448	+48%	55	64	254,041	+6%	54	62	164,730	+6%	48	56	89,311	+6%
85	+6%	44	50	186,150	+7%	47	54	359,884	+6%	45	51	209,561	+5%	44	51	150,323	+8%
67	+3%	63	71	108,357	+7%	64	68	205,631	−5%	57	66	149,253	+4%	57	59	56,378	−23%
00	+9%	45	51	179,000	+3%	45	51	375,000	+4%	47	53	199,000	+4%	41	47	176,000	+4%
56	+18%	48	60	168,390	+17%	50	61	317,149	+23%	39	50	247,400	+22%	52	72	69,749	+30%
41	+50%	35	44	342,753	+35%	35	38	677,575	+24%	71	98	82,965	+36%	25	29	594,610	+22%
96	−17%	62	65	110,763	−9%	58	47	241,162	−41%	41	36	233,927	−39%	103	90	7,235	−72%
00	+5%	61	67	119,000	+3%	54	62	260,000	+2%	66	78	95,000	+7%	43	48	165,000	0%
07	+69%	40	55	245,958	+53%	43	73	377,092	+81%	34	57	342,531	+96%	67	83	34,561	+4%
99	+3%			170,895,970	+3%			379,102,677	+1%			223,150,159	+1%			155,952,518	+1%

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