50 Largest Bank Credit-Card Issuers in the U.S. — 1992

Bank	State of Issuance	'92 Rank	'91 Rank	Active Accounts	Change vs. '91	'92 Rank	'91 Rank	Total Accounts	Change vs. '91	'92 Rank	'91 Rank	Credit Cards	Change vs. '91	'92 Rank	'91 Rank	[illegible]sa [illegible]ds
Citibank	S. Dak.	1	1	15,786,000	−12%	1	1	19,687,000	−8%	1	1	28,118,000	−7%	1	1	16,530,5
AT&T Universal (NB)	Ga.	2	3	8,219,000	+32%	2	3	10,300,000	+36%	2	3	16,000,000	+33%	6	6	4,800,0
Chase Manhattan	Del.	3	2	6,895,000	−4%	3	2	9,589,000	−4%	4	2	13,041,000	−4%	3	2	9,520,0
First Chicago	Del.	4	4	5,570,667	+21%	5	4	8,896,889	+26%	3	4	13,333,021	+30%	2	3	9,849,5
Bank of America	Ariz.	5	6	4,800,000	+16%	4	7	8,900,000	+111%	5	5	11,500,000	+54%	4	4	8,800,0
MBNA America (NB)	Del.	6	7	4,302,606	+14%	7	5	5,997,500	+14%	7	6	8,106,000	+16%	8	10	3,125,6
Household Bank (NB)	Calif.	7	9	4,270,809	+59%	6	10	6,374,985	+81%	6	9	8,890,670	+80%	11	7	2,620,3
Bank One	Ohio	8	5	4,131,349	−2%	8	6	4,860,077	+5%	8	8	6,804,108	+5%	5	5	5,783,4
Chemical Bank	N.Y.	9	8	2,987,093	−1%	10	8	4,007,578	+1%	9	7	6,011,367	−8%	10	8	2,780,5
NationsBank	Del.	10	10	2,480,759	0%	9	9	4,282,275	+12%	11	13	5,395,233	+41%	7	9	3,789,6
Bank of New York	Del.	11	12	2,411,000	+22%	11	12	3,775,000	+23%	10	10	5,441,000	+22%	17	26	1,859,0
Wells Fargo Bank	Calif.	12	11	2,141,569	−4%	13	11	3,051,133	−1%	13	11	3,961,129	0%	14	14	1,961,0
Colonial National (NB)	Del.	13	17	1,830,468	+25%	16	18	2,291,522	+14%	16	15	3,414,368	+12%	16	18	1,946,1
First USA Bank (NB)	Del.	14	16	1,780,000	+15%	14	15	2,626,000	+16%	15	17	3,611,623	+26%	9	13	2,783,0
Associates Nat'l (NB)	CA, DE	15	14	1,717,000	+1%	12	13	3,240,000	+35%	14	14	3,877,000	+16%	18	17	1,708,0
USAA Federal Svgs. (NB)	Tex.	16	18	1,605,000	+13%	20	20	1,960,000	+13%	17	18	3,135,000	+13%	35	41	720,0
Monogram Bank (NB)	Ohio	17	15	1,590,000	+1%	17	16	2,162,400	+2%	18	16	3,048,984	+2%	13	12	2,000,0
Signet Bank	Va.	18	20	1,559,090	+27%	21	25	1,950,000	+27%	22	29	2,324,252	+24%	23	37	1,163,4
Norwest Bank	Iowa	19	13	1,531,000	−11%	22	17	1,922,000	−6%	23	20	2,314,000	−13%	28	23	1,046,0
First Bank System	S.D., CO	20	27	1,492,146	+68%	18	28	1,968,867	+57%	21	30	2,431,883	+32%	15	20	1,954,2
First Nat'l of Omaha	Nebr.	21	19	1,450,000	+5%	15	14	2,450,000	+7%	12	12	4,100,000	+5%	12	11	2,460,0
Wachovia Bank	Del.	22	23	1,236,000	+13%	19	21	1,963,000	+17%	20	21	2,472,000	0%	19	15	1,631,8
Seafirst Bank	Wash.	23	24	1,002,000	−4%	29	27	1,233,000	−2%	28	27	1,848,000	−3%	34	38	739,0
First Interstate	Calif.	24	22	980,612	−11%	26	23	1,375,483	−11%	27	26	1,925,676	−11%	25	24	1,068,4
Mellon Bank	Del.	25	25	897,747	−7%	24	22	1,613,479	+2%	19	22	2,594,682	+6%	20	16	[illegible]19,8
First Union Nat'l	N.C.	26	26	887,404	−4%	23	19	1,680,066	−10%	24	24	2,269,096	−3%	27	28	[illegible]48,2
First of America Bank	Mich.	27	69	867,009	+314%	25	69	1,459,732	+418%	32	67	1,437,142	+257%	29	72	994,4
Marine Midland Bank	N.Y.	28	28	783,524	−9%	30	26	1,186,721	−12%	25	19	2,212,876	−19%	30	25	884,3
PNC Financial	Del.	29	31	731,000	+5%	36	34	912,000	+5%	36	35	1,363,000	+6%	31	31	817,8
Society National	Ohio	30	39	718,264	+55%	31	39	1,077,919	+62%	34	41	1,385,251	+60%	32	54	809,8
Barnett Bank	Fla.	31	32	707,639	+8%	32	33	1,029,417	+15%	33	36	1,404,841	+14%	26	29	1,064,5
First Deposit Bank (NB)	CA, NH	32	33	700,000	+8%	27	30	1,300,000	+26%	30	31	1,600,000	+13%	21	22	1,400,0
Firstar	Wis.	33	30	635,661	−12%	28	29	1,287,416	+7%	26	28	2,059,865	+9%	36	35	696,4
NBD Bank	Ill.	34	65	611,000	+148%	34	61	920,000	+145%	31	50	1,507,000	+151%	24	53	1,095,0
CoreStates Bank	Del.	35	34	562,176	+1%	33	32	1,026,194	+8%	29	32	1,805,402	+31%	22	30	1,195,8
Harris Trust & Savings	Ill.	36	35	480,000	−8%	37	38	710,000	−5%	37	33	1,275,000	−6%	39	36	590,0
Chevy Chase FSB (MB)	Md.	37	37	462,331	−3%	41	41	600,430	−3%	39	39	924,000	−3%	40	39	581,0
First Omni Bank	Del.	38	38	405,085	−15%	39	37	677,816	−10%	43	40	821,533	−6%	43	42	502,3
U.S. Bank	Oreg.	39	40	400,183	+4%	49	43	510,127	−3%	50	44	643,847	−17%	38	32	612,3
Fleet Bank	R.I.	40	59	400,000	+45%	45	62	550,000	+47%	44	57	800,000	+45%	44	59	500,0
BancOhio National	Ohio	41	41	398,785	+6%	35	36	915,031	+15%	35	37	1,372,546	+15%	37	47	658,8
Valley National	Ariz.	42	43	398,000	+8%	47	46	530,000	+8%	42	45	827,000	+8%	56	63	281,0
Nat'l Westminster	N.Y.	43	64	393,941	+60%	50	63	504,756	+40%	45	60	751,851	+45%	41	55	564,9
Town North Nat'l (CU)	Tex.	44	47	381,298	+9%	48	52	514,771	+10%	46	47	745,930	+9%	106	154	75,5
Mercantile Bank	Ill.	45	48	365,000	+5%	42	47	600,000	+23%	41	48	840,000	+23%	52	57	344,0
Sun Bank	Fla.	46	44	362,366	−2%	60	58	382,800	−2%	62	54	382,759	−33%	81	52	134,7
JCPenney National (NB)	Del.	47	46	358,820	+1%	40	42	641,592	+19%	48	53	682,544	+19%	51	58	368,9
Commerce Bank	Nebr.	48	50	350,000	+1%	44	44	557,000	+6%	47	46	720,000	−1%	45	45	498,0
First Tennessee	Tenn.	49	42	348,000	−7%	38	40	683,000	+10%	38	38	1,161,100	+10%	33	33	779,4
People's Bank (S&L)	Conn.	50	54	346,907	+14%	46	59	540,664	+39%	55	52	540,664	−7%	54	56	[illegible]98,0
Totals Top 50				95,721,308	+5%			137,274,640	+13%			193,232,243	+10%			108,946,920

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RANKED BY ACTIVE ACCOUNTS

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	Change vs.'91	'92 Rank	'91 Rank	MasterCard Cards	Change vs.'91	'92 Rank	'91 Rank	Charge Volume	Change vs.'91	'92 Rank	'91 Rank	Outstandings	Change vs.'91
72	-6%	1	1	11,587,428	-7%	1	1	$46,742,000,000	+10%	1	1	$33,807,000,000	-1%
00	+20%	2	2	11,200,000	+40%	2	3	$19,000,000,000	+44%	6	10	$6,600,000,000	+74%
00	-5%	6	5	3,521,000	-2%	4	4	$14,348,000,000	+9%	2	2	$10,361,550,000	+1%
74	+26%	7	7	3,483,447	+44%	3	2	$17,991,851,347	+28%	4	4	$8,327,970,864	+18%
00	+49%	9	13	2,700,000	+72%	6	6	$11,710,000,000	+18%	5	5	$6,943,000,000	+12%
74	+26%	4	3	4,980,326	+10%	5	5	$14,028,000,000	+13%	3	3	$9,219,000,000	+12%
17	-7%	3	9	6,270,352	+194%	9	15	$6,462,988,240	+104%	8	11	$5,712,810,793	+54%
192	+5%	24	23	1,020,616	+5%	7	9	$7,305,818,259	+34%	10	7	$4,444,265,292	+9%
37	0%	8	4	3,230,830	-15%	10	8	$6,180,180,093	-4%	7	6	$5,783,590,608	+2%
63	+41%	14	21	1,605,570	+41%	8	7	$7,283,180,367	+7%	11	8	$4,357,188,565	+9%
00	+72%	5	6	3,582,000	+6%	12	12	$5,156,491,000	+35%	9	9	$4,911,988,000	+27%
23	+5%	12	10	2,000,106	-4%	13	10	$4,955,426,731	0%	12	12	$3,089,734,940	+1%
90	+24%	15	15	1,468,178	-1%	14	14	$4,545,655,000	+34%	14	17	$2,671,493,000	+32%
00	+40%	27	27	828,623	-6%	16	18	$3,928,949,000	+38%	13	14	$2,881,122,000	+30%
00	+7%	11	11	2,169,000	+25%	21	21	$2,402,000,000	+4%	15	13	$2,615,000,000	-2%
00	+31%	10	8	2,415,000	+9%	11	11	$5,810,000,000	+22%	16	16	$2,520,000,000	+23%
75	-3%	23	25	1,048,309	+13%	29	32	$1,718,790,000	+6%	25	26	$1,382,388,000	+5%
139	+89%	20	19	1,160,813	-8%	25	24	$2,100,000,000	+7%	17	20	$2,242,000,000	+27%
100	-12%	18	16	1,268,000	-13%	19	17	$2,770,445,000	-3%	21	18	$1,736,400,000	-7%
11	+34%	36	37	477,173	+23%	15	20	$4,028,698,292	+67%	20	24	$2,191,979,262	+48%
00	+5%	13	14	1,640,000	+5%	24	29	$2,100,000,000	+19%	23	25	$1,570,000,000	+14%
120	-12%	26	32	840,180	+34%	18	23	$2,869,000,000	+33%	18	21	$2,205,000,000	+33%
00	+21%	21	18	1,109,000	-15%	17	16	$3,518,300,000	+13%	24	23	$1,540,000,000	+3%
180	-9%	25	22	857,196	-13%	22	22	$2,147,235,000	-5%	28	28	$1,144,771,806	-9%
3055	2%	22	28	1,084,877	+48%	23	28	$2,109,967,000	+12%	26	29	$1,360,991,304	+12%
59	+6%	19	17	1,220,837	-10%	28	27	$1,907,085,106	-1%	22	22	$1,589,918,280	-2%
136	+407%	37	58	442,706	+114%	26	66	$1,977,723,495	+315%	31	72	$974,160,052	+386%
197	-22%	17	12	1,328,479	-18%	20	19	$2,409,713,000	-4%	27	27	$1,232,772,000	-3%
100	+2%	34	36	545,200	+14%	27	30	$1,922,717,000	+12%	34	33	$813,835,000	+3%
195	+127%	32	34	575,356	+13%	31	37	$1,595,993,332	+46%	30	38	$1,012,186,761	+64%
05	+21%	43	41	340,336	-3%	32	33	$1,466,934,989	+3%	29	30	$1,033,493,679	+3%
00	+12%	58	63	200,000	+19%	41	45	$870,000,000	+19%	19	15	$2,200,000,000	+3%
11	+6%	16	20	1,363,454	+11%	30	31	$1,685,400,000	-1%	39	37	$620,000,000	-9%
00	+204%	38	52	412,000	+72%	33	52	$1,410,000,000	+109%	37	69	$645,000,000	+178%
198	+36%	31	35	609,503	+21%	36	25	$1,198,174,000	-39%	32	31	$937,240,000	-1%
00	-5%	29	29	685,000	-6%	38	36	$1,050,000,000	-13%	38	36	$625,000,000	-11%
00	-3%	42	40	343,000	-3%	34	34	$1,391,882,000	+2%	33	32	$926,584,785	+4%
105	-8%	45	44	319,228	-4%	42	40	$834,208,000	-6%	36	35	$660,949,000	-9%
188	-16%	125	129	31,459	-32%	37	38	$1,078,000,000	0%	49	44	$508,287,000	+2%
00	+67%	47	49	300,000	+20%	51	63	$720,000,000	+31%	41	70	$600,000,000	+167%
122	+37%	28	30	713,724	-1%	52	61	$693,534,691	+25%	47	43	$549,515,000	0%
00	+13%	33	33	546,000	+6%	39	41	$985,765,000	+15%	44	45	$573,787,000	+18%
153	+60%	59	65	186,898	+13%	46	62	$772,798,296	+39%	35	49	$672,710,257	+48%
12	+54%	30	31	670,418	+5%	47	54	$768,820,098	+20%	57	62	$382,455,396	+21%
00	+10%	35	39	496,000	+34%	44	50	$807,540,000	+19%	42	47	$589,470,000	+26%
56	-65%	51	60	248,003	+31%	56	56	$627,655,000	+2%	53	52	$408,200,000	-6%
74	+19%	46	47	313,970	+19%	66	73	$435,135,000	+4%	46	40	$562,118,932	0%
00	-2%	55	56	222,000	+2%	45	48	$805,000,000	+14%	60	66	$338,000,000	+13%
118	+10%	39	42	381,682	+10%	57	57	$620,627,000	+5%	52	53	$411,318,766	+2%
19	6%	53	54	242,045	+4%	40	43	$930,051,675	+14%	40	51	$614,909,784	+39%
	+8%			84,285,322	+13%			$230,177,733,011	+15%			$149,101,156,126	+10%

■ **TOP 100 (from page** Continued concentration of market share held by the to 100 was influenced by merg ers and acquisitions among commercial banks. This act ity boosted total accounts at • First of America (Security Bancorp) by 418% • Bank o America (Security Pacific) by 111% • AmSouth Bank (Republic Bancshares) by 83% • Comerica (Manufact- urers National) by 65% • Society National (Ameritrust by 62% • First Bank (Rocky Mountain BankCard) by 57% • National Westminste (First Signature and two oth- ers) by 40% • European American (Apple Bank) by 26% • Barnett Bank (First Florida) by 15% • SouthTrus (First American) by 13%.

Nonbanks accounted for: ✔26.4% of active accounts, up from 22.4% in 1991 ✔26.0% of total accounts, u from 22.3% ✔26.2% of cards, up from 25.8% ✔19.2% of Visa cards, up from 17.7% ✔35.2% of MasterCard cards, up from 28.4% ✔25.1% of charge vo ume, up from 21.6 ✔23.9% outstandings, up from 20.5% All nonbank issuers in the to 100 reported double-digit growth in total accounts on file except Monogram Bank and First Consumers National.

• Household Bank moved to sixth place from tenth place ranked by total accounts, which were up 81% due to 3.0 million accounts generated by the General Motors partnership. • AT&T Universal added 2.7 million new accounts last year and saw outstandings increase 74%. *(turn to page 9)*

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SECOND 50 LARGEST BANK CREDIT-CARD ISSUERS IN THE U.S. – 1992

Bank	State of Issuance	'92 Rank	'91 Rank	Active Accounts	Chg. vs. '91	'92 Rank	'91 Rank	Total Accounts	Chg. vs. '91	'92 Rank	'91 Rank	Credit Cards	Chg. vs. '91	'92 Rank	'91 Rank	Visa Cards	Chg. vs. '91
Amer. Gen. Fin. Ctr. (NB)	Utah	51	57	333,616	+16%	43	49	595,163	+24%	51	55	642,646	+12%	47	49	490,919	[illegible]
Navy FCU (CU)	Va.	52	53	330,240	+6%	59	65	387,780	+8%	56	64	515,414	+8%	42	48	515,414	+8%
Crestar Bank	Va.	53	51	324,144	–1%	53	50	437,272	–8%	59	63	463,575	–4%	49	50	420,600	–2%
Key Bank	N.Y.	54	55	304,428	+5%	58	56	391,194	–1%	58	61	480,796	–1%	68	78	183,262	+2%
First Nat'l of Commerce	La.	55	52	298,923	–4%	51	51	467,061	0%	40	42	841,610	0%	46	40	496,274	–16%
BayBanks	Mass.	56	58	290,844	+5%	62	64	332,333	–8%	60	58	424,769	–19%	66	64	203,802	–14%
AmSouth Bank	Ala.	57	74	289,215	+69%	52	74	444,787	+83%	49	70	667,181	+83%	48	85	455,025	+195%
Primerica Bank (NB)	Del.	58	60	289,193	+9%	54	60	423,293	+10%	53	59	600,472	+14%	57	75	263,165	+42%
Comerica Bank	Ohio	59	70	286,389	+52%	56	77	394,539	+65%	57	94	481,791	+127%	64	93	205,662	+76%
Prudential B&T (NB)	Ga.	60	67	277,081	+30%	55	68	416,668	+45%	54	66	570,634	+38%	50	61	409,996	+45%
Boatmen's Bank	Del.	61	61	246,981	–4%	57	55	393,752	–3%	52	49	610,316	–1%	59	67	250,230	+7%
Central Fidelity Bank	Va.	62	66	215,584	–1%	65	67	292,633	+1%	64	71	366,086	+1%	61	66	240,522	+2%
Huntington National	Ohio	63	68	214,800	+2%	63	66	308,600	+5%	61	68	422,000	+6%	72	83	175,000	+8%
Dominion Bank	Va.	64	63	211,040	–16%	61	57	356,843	–9%	63	65	374,080	–21%	53	51	310,475	–23%
First Financial Bank (S&L)	Wis.	65	72	197,764	+10%	64	71	301,474	+14%	67	78	341,115	+13%	71	88	177,380	+17%
Fifth Third Bank	Ohio	66	71	185,325	0%	68	76	239,100	–1%	65	72	360,000	0%	55	60	288,600	0%
Simmons First National	Ark.	67	75	178,734	+9%	66	70	284,446	+6%	66	74	357,468	+9%	60	69	243,078	+9%
First Virginia Bank	Va.	68	73	172,200	–3%	69	73	239,000	–2%	70	76	308,000	–2%	58	62	262,108	–3%
Union Bank	Calif.	69	83	149,103	+3%	76	88	194,244	+5%	72	82	291,366	+5%	85	92	116,546	–2%
FirsTier Bank	Nebr.	70	84	146,500	+4%	73	83	204,000	+3%	71	80	297,900	+1%	70	79	179,240	+1%
European American Bank	N.Y.	71	89	146,353	+18%	75	92	199,363	+26%	88	98	207,284	+2%	109	120	73,631	+2%
Home Svgs. of Amer. (S&L)	Calif.	72	80	140,320	–8%	77	81	191,944	–8%	77	85	245,437	–7%	83	82	119,979	–27%
First Fidelity Bank	N.J.	73	76	140,000	–13%	74	80	203,000	–5%	76	84	250,000	–6%	87	91	115,000	–6%
SouthTrust Bank	Ala.	74	94	137,988	+18%	85	95	171,000	+13%	81	90	232,916	+4%	74	86	156,931	+2%
Great Western Bank (S&L)	Calif.	75	79	136,843	–11%	81	85	181,435	–6%	87	89	209,561	–7%	63	68	209,561	–7%
First Consumers Nat'l (NB)	Oreg.	76	81	136,359	–10%	72	79	212,454	–2%	75	86	254,945	+10%	229	260	0	[illegible]
Trust Company Bank	Ga.	77	86	135,943	–1%	78	86	186,700	–1%	74	81	275,885	–1%	89	97	104,339	–4%
United Missouri Bank	Del.	78	78	133,430	–16%	71	78	221,874	–4%	68	73	321,717	–4%	94	104	93,197	–1%
First Nat'l Bank in Wichita	Kans.	79	85	132,769	–4%	83	89	176,772	–3%	85	91	211,908	–5%	98	109	87,921	–1%
Bank of Hawaii	Hawaii	80	88	127,500	+2%	88	96	153,000	+3%	80	92	234,500	+6%	62	70	234,500	+6%
First Security Bank	Utah	81	90	123,497	0%	67	75	261,748	+8%	84	93	215,349	–3%	68	73	189,490	–2%
First Hawaiian Bank	Hawaii	82	92	120,995	0%	86	90	168,500	–1%	89	96	203,250	–2%	96	107	88,048	–2%
Pentagon FCU (CU)	Va.	83	103	120,596	+22%	92	112	144,226	+21%	86	107	211,734	+22%	67	80	193,930	+12%
Fidelity Trust (NB)	Utah	84	111	120,054	+40%	70	99	234,738	+59%	69	87	309,674	+35%	76	102	142,596	+48%
Star Banc Corp.	Ohio	85	93	115,257	–2%	87	94	155,955	+2%	83	97	218,337	+6%	84	100	117,029	+17%
Texas Independent Bank	Tex.	86	87	115,256	–10%	79	87	185,171	–1%	82	79	226,832	–24%	78	76	140,635	–23%
Columbus Bank & Trust Co.	Ga.	87	91	114,392	–7%	91	98	149,203	+1%	94	102	185,658	–4%	73	81	163,895	–4%
Bank IV Kansas	Kans.	88	77	108,900	–32%	84	72	172,700	–30%	91	69	203,000	–44%	77	65	142,000	–40%
American Svgs. Bank (S&L)	Calif.	89	101	106,541	+7%	89	102	150,718	+7%	78	88	241,692	+7%	65	71	205,438	0%
Bank of Hoven	S.Dak.	90	128	103,443	+57%	97	142	126,051	+78%	117	145	106,750	+17%	104	129	75,586	+15%
Bank of Baltimore	Md.	91	106	103,104	+14%	90	105	149,850	+18%	79	100	240,870	+19%	80	95	134,887	+21%
Central Trust Company	Ohio	92	100	101,000	+1%	93	104	135,000	–1%	93	101	195,000	+0%	102	116	78,000	0%
Central Bank of the South	Ala.	93	95	97,530	–11%	94	100	129,380	–12%	95	95	185,500	–11%	117	130	63,462	–3%
Ohio Savings Bank (S&L)	Ohio	94	97	96,869	–7%	98	107	125,819	+1%	105	115	140,377	–10%	92	96	100,142	–10%
Sunwest Bank	N. Mex.	95	102	93,533	–5%	82	82	179,363	–13%	73	77	278,013	–11%	82	94	124,383	+8%
First Alabama	Ala.	96	110	90,768	+6%	96	111	126,260	+5%	97	112	164,641	+2%	122	140	57,799	+3%
Nat'l Bank of Commerce	Nebr.	97	108	90,446	+2%	101	116	118,915	+13%	108	120	134,142	–4%	114	118	69,228	–6%
First Nat'l of Louisville	Ky.	98	104	89,297	–9%	80	91	184,374	+14%	96	131	175,752	+53%	171	210	26,597	+15%
Dial Bank	S.Dak.	99	120	87,200	+18%	99	125	122,900	+30%	98	121	162,900	+17%	91	112	100,998	+15%
Citizen's Bank	R.I.	100	117	86,076	+6%	104	120	111,823	+8%	92	105	195,700	+8%	75	89	156,600	[illegible]
TOTALS TOP 100				104,115,671	+4%			149,409,058	+11%			209,088,786	+8%			118,400,020	+6%

RANKED BY ACTIVE ACCOUNTS

'92 Rank	'91 Rank	MasterCard Cards	Chg. vs. '91	'92 Rank	'91 Rank	Charge Volume	Chg. vs. '91	'92 Rank	'91 Rank	Outstandings	Chg. vs. '91
[illegible]	[illegible]86	151,727	+48%	65	68	$437,307,936	−2%	58	60	$374,103,000	+7%
187	219	0	0%	43	44	$819,394,373	+10%	51	57	$423,452,669	+11%
109	124	43,000	−20%	48	46	$729,681,000	+2%	45	39	$573,649,000	−1%
48	45	297,534	−3%	53	58	$636,021,719	+9%	59	59	$347,537,432	−4%
41	48	345,336	+37%	55	51	$634,727,119	−6%	56	54	$384,061,387	−4%
56	46	220,967	−24%	54	59	$635,685,000	+13%	62	63	$332,757,100	+8%
57	57	212,156	+1%	68	77	$375,285,700	+3%	61	73	$337,672,479	+73%
44	43	337,307	−1%	35	39	$1,225,955,019	+16%	48	48	$533,344,746	+14%
49	91	276,129	+190%	49	65	$721,351,638	+47%	50	61	$458,770,000	+40%
65	75	160,638	+24%	50	53	$720,686,026	+12%	43	50	$581,707,721	+31%
40	38	360,086	−5%	58	60	$602,000,000	+8%	63	67	$282,000,000	+3%
72	77	125,564	0%	63	70	$458,589,215	+4%	55	56	$400,460,784	+3%
52	53	247,000	+6%	61	67	$517,361,000	+14%	64	68	$262,126,000	+7%
97	105	63,601	−9%	62	55	$472,001,721	−24%	54	41	$408,012,689	−26%
63	69	163,735	+10%	71	83	$342,849,275	+13%	71	82	$178,749,739	+11%
90	104	71,400	−1%	67	75	$397,000,000	+2%	84	91	$145,046,000	+5%
79	85	114,390	+9%	73	90	$316,771,487	+31%	77	97	$161,884,905	+31%
108	132	45,892	+3%	69	76	$360,759,000	−3%	72	78	$168,960,000	−6%
60	67	174,820	+11%	59	64	$576,214,239	+13%	66	77	$210,409,710	+17%
76	78	118,660	+1%	80	84	$256,000,000	−11%	96	110	$104,000,000	+8%
71	74	133,653	+1%	96	96	$195,672,603	−13%	74	92	$165,782,240	+20%
73	88	125,458	+24%	74	82	$306,095,162	−2%	83	86	$146,190,105	−1%
70	70	135,000	−6%	75	79	$285,000,000	−18%	70	71	$188,000,000	−16%
88	106	75,985	+9%	93	104	$205,898,000	+7%	76	88	$162,701,000	+11%
188	221	0	0%	70	74	$347,285,695	−15%	65	65	$255,974,648	−15%
5[illegible]	[illegible]5	254,945	+10%	91	99	$215,052,606	+1%	82	90	$155,053,745	+12%
61	62	171,546	0%	115	132	$139,040,400	+9%	67	74	$200,720,000	+4%
54	51	228,520	−5%	79	89	$261,615,596	+4%	90	99	$118,054,936	−2%
74	72	123,987	−8%	84	88	$233,612,018	−9%	78	81	$161,425,683	−2%
189	222	0	0%	64	72	$454,800,000	+8%	69	76	$191,200,000	+6%
137	158	25,859	−4%	77	86	$268,949,431	+3%	87	95	$128,153,111	−2%
78	80	115,202	−2%	85	101	$231,000,000	+14%	75	89	$163,100,000	+15%
148	224	17,804	New	72	87	$319,033,297	+24%	68	83	$192,380,291	+20%
62	73	167,078	+25%	60	80	$550,603,000	+69%	81	84	$155,556,000	0%
82	83	101,308	−4%	76	92	$274,810,000	+16%	73	80	$167,809,000	+1%
85	81	86,197	−26%	81	85	$251,944,871	−5%	103	106	$89,144,630	−13%
142	168	21,763	−1%	90	91	$217,854,305	−9%	88	101	$127,573,293	+7%
100	76	61,000	−52%	88	81	$224,000,000	−30%	108	96	$82,515,000	−34%
119	171	36,254	+73%	87	100	$224,915,689	+6%	79	85	$158,922,728	+6%
127	163	31,164	+22%	133	160	$102,081,733	+15%	136	162	$43,514,120	+9%
81	94	105,983	+16%	82	95	$242,616,089	+7%	86	100	$133,776,414	+11%
77	79	117,000	0%	89	97	$220,500,000	+1%	94	105	$107,000,000	+3%
75	71	122,038	−14%	104	108	$172,380,154	−4%	80	79	$157,055,953	−9%
112	131	40,235	−12%	107	109	$169,073,968	−5%	89	87	$126,120,376	−14%
67	59	153,630	−22%	78	69	$264,060,493	−41%	100	114	$94,386,313	+4%
80	84	106,842	+2%	97	107	$194,941,675	+8%	102	116	$89,246,499	+8%
96	110	64,914	−1%	114	128	$143,882,702	+9%	114	126	$73,121,363	+6%
69	93	149,155	+62%	99	111	$188,248,697	+7%	104	112	$87,734,772	−4%
99	126	61,902	+22%	122	154	$121,000,000	+26%	98	117	$101,175,000	+22%
113	[illegible]47	39,100	+8%	98	110	$192,023,271	+9%	93	113	$107,984,953	+19%
		90,688,786	+11%			$248,631,365,933	+13%			$159,901,233,660	+8%

■ TOP 100 (from page 7)

Thrifts. Three of seven financial-institution card issuers with savings-and-loan or mutual-bank charters saw their account base decline last year.

Credit Unions. Three credit-union card issuers were part of the top 100 at year-end 1992, up from two issuers a year before. • Pentagon Federal which saw its account base jump 21% and outstandings increase 20% joined • Town North National and • Navy Federal.

RESULTS 1992 vs. 1991

Active accounts at the top 100 issuers increased 4% in 1992 to 104.1 million, up from 100.4 million a year earlier. Average spending of $2,388 per active account was up 8.8% from $2,194 a year earlier. Average outstandings of $1,536 per active account were up 4.4% from $1,471.

Total accounts at the top 100 increased 10.9% from 134.7 million to 149.4 million. The top 10 issuers for 1992 were the same as in 1991 but the rankings have changed. AT&T has topped Chase Manhattan for second place. Bank of America moved ahead of First Chicago to become fourth largest. Household moved from tenth to sixth. Bank One dropped from sixth to eighth. Chemical Bank dropped from eighth to tenth.

Charge Volume. Two nonbanks, Fidelity Trust ($4,586) and Primerica Bank ($4,239), led the industry in average spending per active account. Union Bank ($3,865) was the top performing portfolio among commercial banks. The top 10 portfolios ranked by total charge volume, included all the top 10 issuers from 1991 with one exception – Household Bank moved from 15th to 9th, displacing Wells Fargo.

Outstandings at the top 100 issuers increased 8.2% at year-end 1992 over 1991. Among the top 10 issuers ranked by outstandings, AT&T's 74% increase represented the highest growth. Household Bank was next with 54% followed by Bank of New York, up 27%. First Deposit and MBNA remained the top performers based on highest balances per active account. Prior issue: 519 ☐