500 LARGEST BANK-CARD ISSUERS IN THE U.S. –1986

Top 100 Ranked by Active Accounts

RANK	ISSUER/STATE	ACTIVE ACCTS.	TOTAL ACCTS.	TOTAL CARDS	CHG. VOL. ($ Mil.)	OUTSTDGS. ($Mil.)	MASTERCARD CARDS	VISA CARDS
1	Citibank, Sioux Falls, South Dakota	6,800,000	10,000,000	15,400,000	11,785	9,150	2,464,000	12,936,000
2	Bank of America, San Francisco	4,900,000	7,200,000	11,000,000	8,021	5,300	1,980,000	9,020,000
3	Chase Manhattan, Wilmington, Delaware	3,500,000	4,900,000	7,800,000	5,729	4,500	1,560,000	6,240,000
4	First Chicago, Illinois	3,367,340	4,534,962	6,755,695	5,512	3,815	1,553,810	5,201,885
5	Manufacturers Hanover, New York, N.Y.	2,300,000	3,400,000	6,750,000	3,765	2,500	4,050,000	2,700,000
6	Chemical Bank, New York, N.Y.	1,550,000	2,021,000	4,150,000	2,400	1,266	2,282,500	1,867,500
7	Maryland National, Newark, Delaware	1,470,000	2,100,000	3,400,000	3,000	2,000	2,890,000	510,000
8	Wells Fargo, San Francisco	1,300,000	1,800,000	2,800,000	2,128	2,100	2,016,000	784,000
9	Marine Midland, Wilm., Del./Buffalo, N.Y.	1,200,000	2,200,000	4,400,000	1,964	1,200	2,200,000	2,200,000
10	Associates National, Pleasanton, California	1,000,000	1,500,000	2,300,000	1,100	975	1,035,000	1,265,000
11	Signet Bank, Richmond, Virginia	880,000	1,009,000	1,615,000	1,300	998	1,453,500	161,500
12	Michigan National, Rapid City, So. Dakota	860,000	1,160,000	1,500,000	1,254	869	405,000	1,095,000
13	Bank One-Columbus, Ohio	800,000	1,500,000	2,500,000	1,380	726	250,000	2,250,000
14	Bank of New York, Wilmington, Delaware	792,000	1,100,000	1,700,000	1,366	718	1,275,000	425,000
15	First National of Omaha, Nebraska	770,000	1,175,000	1,800,000	800	425	612,000	1,188,000
16	Security Pacific, Los Angeles, California	770,000	1,000,000	1,600,000	2,100	850	880,000	720,000
17	First Atlanta, Newark, Delaware	750,000	1,100,000	1,900,000	1,200	914	190,000	1,710,000
18	MBank, Wilmington, Delaware	739,000	1,160,000	1,800,000	1,000	671	900,000	900,000
19	Rocky Mountain Bankcard, Denver, Colorado	724,000	1,120,000	1,900,000	1,400	600	323,000	1,577,000
20	CoreStates Bank of Delaware, Wilmington	717,000	899,000	1,350,000	1,236	915	270,000	1,080,000
21	First City-Sioux Falls, South Dakota	712,000	1,100,000	1,815,000	1,200	590	1,089,000	726,000
22	Security B&T, Southgate, Michigan	700,000	1,000,000	1,550,000	1,145	765	465,000	1,085,000
23	Elan Financial, Milwaukee, Wisconsin	680,000	950,000	1,200,000	1,112	743	696,000	504,000
24	Seafirst, Seattle, Washington	675,000	760,000	1,242,000	963	669	807,300	434,700
25	First Interstate of California, Los Angeles	630,000	880,000	1,400,000	1,030	600	1,008,000	392,000
26	Mellon Bank, Wilmington, Delaware	615,000	860,000	1,300,000	925	460	650,000	650,000
27	Bank of Boston, Massachusetts	615,000	730,000	1,168,000	1,006	600	700,800	467,200
28	Barnett Banks, Jacksonville, Florida	553,000	683,000	966,000	979	643	251,160	714,840
29	Sovran Bank, Norfolk, Virginia	539,000	713,000	1,140,800	916	492	456,320	684,480
30	Southeast Bank, Miami, Florida	485,000	627,000	966,000	822	565	666,540	299,460
31	Republic Bank, Newark, Delaware	460,000	650,000	1,040,000	633	380	728,000	312,000
32	Norwest Bank, Des Moines, Iowa	452,000	548,000	948,000	782	348	673,080	274,920
33	First Omni, Millsboro, Delaware	448,000	510,000	920,000	866	506	368,000	552,000
34	NCNB North Carolina, Greensboro	421,000	554,000	723,000	597	331	180,750	542,250
35	BancOhio, Columbus	406,000	571,000	857,000	688	454	565,620	291,380
36	Mercantile Bank, St. Louis, Missouri	401,000	633,000	1,013,000	594	248	628,060	384,940
37	First Interstate Bancard, Simi Valley, Ca.	397,000	511,000	668,000	449	344	534,400	133,600
38	Atlantic Financial Federal, Bala Cynwood, Penn.	391,000	489,000	782,000	702	452	328,440	453,560
39	USAA Federal Savings, San Antonio, Texas	389,000	500,000	775,000	812	350	775,000	0
40	Indiana National, Indianapolis	385,000	537,000	827,000	617	301	785,650	41,350
41	Harris Trust, Chicago, Illinois	375,000	525,000	810,000	607	340	405,000	405,000
42	State Street, Boston, Massachusetts	360,000	570,000	860,000	650	280	344,000	516,000
43	Rainier National, Seattle, Washington	353,000	490,000	755,000	641	395	0	755,000
44	Avco Financial, Irvine, California	353,000	438,000	618,000	624	322	148,320	469,680
45	SunBank, Orlando, Florida	340,000	540,000	695,000	528	320	465,650	229,350
46	PNC National, Wilmington, Delaware	340,000	415,000	595,000	519	278	285,600	309,400
47	United Virginia, Richmond	340,000	400,000	600,000	675	450	42,000	558,000

TOP 100 (Continued from page 1)...cards came from 10 issuers including First Marine Midland, and Associates. These banks and the next 400 listed in future Visa has a 66% market share of cards issued by the ten largest issuers, a 65%

48	Colonial National, Wilmington, Delaware	320,000	374,000	600,000	528	535	180,000	420,000
49	National Westminster, Melville, N.Y.	315,000	476,000	735,000	473	311	147,000	588,000
50	Comerica-Midwest, Toledo, Ohio	315,000	450,000	690,000	510	295	345,000	345,000
51	BayBanks, Dedham, Massachusetts	305,000	400,000	595,000	510	290	327,250	267,750
52	Valley National, Phoenix, Arizona	302,000	401,000	645,000	667	317	503,100	141,900
53	AmeriTrust, Cleveland, Ohio	301,000	338,000	521,000	494	242	0	521,000
54	Commerce Bancshares, Omaha, Nebraska	300,000	463,000	675,000	412	180	168,750	506,250
55	U.S. National, Portland, Oregon	295,000	410,000	578,000	478	250	231,200	346,800
56	First Union National, Charlotte, No. Carolina	291,000	433,000	666,820	546	251	460,106	206,714
57	Interfirst, Newark, Delaware	290,000	400,000	650,000	360	200	429,000	221,000
58	Connecticut B&T, Hartford	290,000	395,000	800,000	480	245	416,000	384,000
59	First Bank Systems, Sioux Falls, So. Dakota	290,000	365,000	500,000	470	215	150,000	350,000
60	United Bank of Denver, Colorado	288,000	335,000	516,000	460	190	299,280	216,720
61	First Tennessee, Memphis	287,000	371,000	570,000	415	235	176,700	393,300
62	Equitable Bank of Delaware, Dover	277,000	340,000	547,000	490	300	136,750	410,250
63	Central Fidelity, Richmond, Virginia	275,000	370,000	570,000	503	412	342,000	228,000
64	Equibank Delaware, Wilmington	270,000	374,000	560,000	475	320	308,000	252,000
65	Citizens & Southern, Atlanta, Georgia	270,000	350,000	540,000	431	220	529,200	10,800
66	Connecticut National, Hartford	268,000	303,000	387,000	400	182	278,640	108,360
67	Bank One-Lafayette, Indianapolis, Indiana	263,000	344,000	639,000	434	152	242,820	396,180
68	NBD Delaware, Wilmington, Delaware	260,000	450,000	742,000	500	215	296,800	445,200
69	First National Commerce, New Orleans, La.	260,000	355,000	639,000	451	212	223,650	415,350
70	Valley National, Salinas, California	260,000	342,000	510,000	261	225	306,000	204,000
71	Western Savings of Arizona, Phoenix	258,000	331,058	508,500	435	249	0	508,500
72	Chase Lincoln First, Rochester, N.Y.	240,000	343,000	517,000	600	230	0	517,000
73	First Deposit Bank, Tilton, New Hampshire	240,000	275,000	424,000	500	445	0	424,000
74	United Missouri, Kansas City	220,000	330,000	526,000	329	134	405,020	120,980
75	Bank One-Indianapolis, Indiana	218,000	300,000	470,000	357	224	437,100	32,900
76	Boatmen's National, Belleville, Illinois	210,000	300,000	460,000	388	130	345,000	115,000
77	Fleet National, Providence, Rhode Island	210,000	290,000	430,000	285	167	258,000	172,000
78	Liberty National, Oklahoma City, Oklahoma	210,000	274,000	438,000	342	131	175,200	262,800
79	Citizen's Fidelity, Cincinnati., Ohio	200,000	250,000	400,000	265	130	100,000	300,000
80	Society National, Cleveland, Ohio	199,000	253,000	380,000	388	184	315,400	64,600
81	Horizon Bank, Parsippany, New Jersey	198,000	286,000	458,000	323	230	261,060	196,940
82	Norstar Banks, Niagara Falls, New York	195,000	255,000	293,000	340	128	190,450	102,550
83	People's First Thrift, Salt Lake City, Utah	192,000	290,000	450,000	360	215	0	450,000
84	Wachovia B & T, Winston-Salem, No. Carolina	185,000	250,000	385,000	298	110	385,000	0
85	Marine Bank, Milwaukee, Wisconsin	185,000	215,000	330,000	290	125	108,900	221,100
86	NCNB South Carolina, Columbia	184,000	297,000	324,000	220	216	81,000	243,000
87	Trust Company Bank, Atlanta, Georgia	182,000	250,000	385,000	291	165	173,250	211,750
88	European American, New York, N.Y.	181,000	290,000	406,000	383	159	243,600	162,400
89	Centerre Bank, St. Louis, Missouri	180,000	300,000	465,000	280	106	311,550	153,450
90	Meridian Bancorp, Reading, Pennsylvania	176,000	210,000	306,000	267	115	113,220	192,780
91	Fifth Third Bank, Cincinnati, Ohio	175,000	250,000	400,000	300	189	80,000	320,000
92	First Interstate of Arizona, Phoenix	166,000	205,000	315,700	392	173	31,570	284,130
93	MesaGrande Bankcard, Albuquerque, N. M.	165,000	220,000	396,000	278	94	225,720	170,280
94	California First, San Diego	165,000	205,000	308,000	298	124	154,000	154,000
95	First Interstate of Oregon, Portland	164,000	205,000	310,000	265	120	31,000	279,000
96	Deposit Guaranty, Omaha, Nebraska	162,000	190,000	333,000	278	145	99,900	233,100
97	South Carolina National, Columbia	160,000	259,000	396,000	219	155	237,600	158,400
98	Goldome FSB, Buffalo, New York	160,000	229,000	359,000	230	140	0	359,000
99	Huntington National, Columbus, Ohio	160,000	225,000	346,000	260	150	190,300	155,700
100	Dominion Bank, Roanoke, Virginia	159,000	217,000	266,000	500	275	13,300	252,700

(4) First Chicago includes acquisition of Beneficial National. (18) MBank does not include Louisiana National. (20) CoreStates includes New Jersey National.

Chicago, Manufacturers Hanover, Chemical, Maryland National, Wells Fargo,
issues accounted for 89% of 186.5 million bank cards in the country at year-end.
share among the top 20 and 60% among the top 100.