130 LARGEST BANK CREDIT-CARD ISSUERS

Rank	Issuer	City, State	Active Accounts*	Total Accounts	Total Cards	Volume** (June 30)	Outstand-ings***	MasterCard Cards	Visa Cards
1	**Citibank**	*Sioux Falls, So. Dakota*	**17,010,000**	21,600,000	30,100,000	$18,600,000,000	$25,300,000,000	12,341,000	17,759,000
2	**Chase Manhattan**	*Wilmington, Delaware*	**6,500,000**	8,100,000	11,745,000	$5,165,142,857	$7,500,000,000	3,288,600	8,456,400
3	**Bank of America**	*San Francisco, Calif.*	**4,310,000**	4,617,000	7,608,000	$4,720,285,714	$5,113,500,000	1,521,600	6,086,400
4	**First Chicago**	*Wilmington, Delaware*	**4,278,000**	6,566,000	9,848,000	$6,056,572,000	$6,232,800,000	2,462,000	7,386,000
5	**MBNA America**	*Newark, Delaware*	**3,171,300**	5,696,000	7,689,000	$5,717,142,800	$6,056,900,000	4,690,290	2,998,710
6	**Bank of New York**	*Newark, Delaware*	**2,046,000**	2,947,000	4,420,000	$1,954,285,714	$3,600,000,000	3,536,000	884,000
7	**Wells Fargo**	*San Francisco, Calif.*	**1,900,000**	3,100,000	4,200,000	$2,200,000,000	$2,600,000,000	2,436,000	1,764,000
8	**Manufacturers Hanover**	*Hicksville, New York*	**1,882,486**	2,632,453	4,738,415	$1,673,143,000	$3,322,000,000	2,843,049	1,895,366
9	**Household Bank**	*Salinas, California*	**1,588,270**	2,237,000	3,357,210	$1,171,714,285	$1,944,000,000	1,510,745	1,846,466
10	**AT&T Universal**	*Columbus, Georgia*	**1,501,500**	1,695,000	2,881,500	$245,000,000	$211,000,000	893,265	1,988,235
11	**Associates National**	*Pleasanton, Calif.*	**1,318,000**	2,442,000	2,980,000	$925,714,285	$2,105,000,000	1,639,000	1,341,000
12	**Bank One, Columbus**	*Columbus, Ohio*	**1,300,000**	2,500,000	3,500,000	$970,000,000	$1,900,000,000	1,050,000	2,450,000
13	**Chemical Bank**	*Newark, Delaware*	**1,300,000**	1,753,000	2,619,000	$1,260,857,000	$1,940,000,000	1,519,020	1,099,980
14	**First USA**	*Wilmington, Delaware*	**1,266,000**	1,710,000	2,565,000	$1,277,142,857	$1,532,000,000	1,102,950	1,462,050
15	**NCNB America**	*Dover, Delaware*	**1,255,950**	1,993,000	2,989,500	$1,699,999,000	$1,375,022,401	1,195,800	1,793,700
16	**Security Pacific**	*Phoenix, Arizona*	**1,216,000**	1,600,000	2,290,000	$1,470,000,000	$1,600,000,000	274,800	2,015,200
17	**Norwest Bank**	*W. Des Moines, Iowa*	**1,192,396**	1,548,035	2,062,341	$910,000,000	$1,253,096,287	804,313	1,258,028
18	**Signet Bank**	*Glen Allen, Virginia*	**1,176,993**	1,208,320	1,570,816	$1,067,400,000	$1,479,780,000	1,193,820	376,996
19	**C&S/Sovran**	*Norfolk, Virginia*	**1,169,946**	1,695,247	2,542,000	$1,607,143,000	$1,162,000,000	1,296,420	1,245,580
20	**USAA Federal Savings**	*San Antonio, Texas*	**1,120,000**	1,330,000	2,130,000	$1,750,000,000	$1,330,000,000	1,938,300	191,700
21	**First National of Omaha**	*Omaha, Nebraska*	**1,100,000**	2,100,000	2,900,000	$728,572,000	$940,000,000	1,160,000	1,740,000
22	**Monogram Bank**	*Blue Ash, Ohio*	**1,021,000**	1,450,000	2,146,000	$978,000,000	$989,000,000	1,073,000	1,073,000
23	**CoreStates Bank**	*Wilmington, Delaware*	**1,013,651**	1,374,456	2,157,896	$874,285,000	$1,842,010,000	474,737	1,683,159
24	**Seafirst Bank**	*Spokane, Washington*	**1,001,617**	1,147,480	1,775,000	$1,052,782,000	$1,252,977,000	1,224,750	550,250
25	**Marine Midland Bank**	*Buffalo, New York*	**981,024**	1,507,898	2,959,188	$1,384,286,000	$1,274,964,983	1,775,513	1,183,675
26	**Colonial National**	*Wilmington, Delaware*	**961,650**	1,600,200	2,248,300	$1,149,428,571	$1,186,248,000	1,348,980	899,320
27	**First Deposit Bank**	*Tilton, New Hampshire*	**884,000**	990,000	1,683,000	$950,000,000	$1,411,000,000	0	1,683,000
28	**First Atlanta**	*New Castle, Delaware*	**860,000**	1,400,000	2,100,000	$900,000,000	$1,200,000,000	546,000	1,554,000
29	**Rocky Mtn. Bankcard**	*Denver, Colorado*	**789,629**	1,047,397	1,675,835	$834,000,000	$789,194,000	301,650	1,374,185
30	**Chevy Chase FSB**	*Chevy Chase, Maryland*	**738,500**	995,000	1,532,300	$1,070,825,000	$1,477,000,000	628,243	904,057
31	**PNC Financial**	*Wilmington, Delaware*	**705,000**	892,545	1,373,000	$859,000,000	$749,600,000	535,470	837,530
32	**Barnett Bank**	*Jacksonville, Florida*	**692,074**	865,111	1,211,155	$650,125,000	$875,000,000	363,347	847,809
33	**First Bank System**	*Sioux Falls, So. Dakota*	**685,000**	1,059,000	1,589,000	$785,000,000	$788,080,000	397,250	1,191,750
34	**First Wisconsin**	*Milwaukee, Wisconsin*	**655,000**	1,055,000	1,658,000	$701,000,000	$471,000,000	1,077,700	580,300
35	**Mellon Bank**	*Wilmington, Delaware*	**620,979**	809,546	1,214,319	$625,000,000	$609,979,314	497,871	716,448
36	**First Interstate of Calif.**	*Los Angeles, Calif.*	**587,225**	928,124	1,429,120	$801,000,000	$663,000,000	900,346	528,774
37	**Southeast Bank**	*Miami, Florida*	**551,353**	981,090	1,200,000	$468,641,197	$867,452,860	684,000	516,000
38	**State Street Bank**	*No. Quincy, Mass.*	**501,000**	550,000	900,000	$450,000,000	$425,000,000	108,000	792,000
39	**Harris Bank**	*Buffalo Grove, Illinois*	**500,000**	700,000	1,300,000	$625,000,000	$500,000,000	650,000	650,000
40	**First Union**	*Charlotte, N.C.*	**465,527**	860,546	1,161,738	$522,000,000	$663,018,399	708,660	453,078
41	**Security Bank & Trust**	*Southgate, Michigan*	**459,000**	764,000	2,750,000	$536,000,000	$455,000,000	687,500	2,062,500
42	**First Omni Bank**	*Millsboro, Delaware*	**435,081**	652,904	786,497	$350,000,000	$575,000,000	314,599	471,898
43	**Sun Bank**	*Orlando, Florida*	**409,000**	480,000	699,500	$315,326,000	$429,000,000	461,670	237,830
44	**Mercantile Bank**	*Alton, Illinois*	**388,587**	467,874	655,024	$341,500,000	$411,575,000	366,813	288,211
45	**INB National**	*Indianapolis, Indiana*	**384,679**	613,018	1,045,000	$395,000,000	$391,000,000	125,400	919,600
46	**JCPenney National**	*Harrington, Delaware*	**377,839**	545,313	768,050	$210,000,000	$533,593,400	360,984	407,067
47	**People's Bank**	*Bridgeport, Conn.*	**372,865**	402,365	704,000	$357,500,000	$505,000,000	352,000	352,000
48	**AmeriTrust**	*Cleveland, Ohio*	**370,873**	487,480	828,716	$365,000,000	$400,000,000	82,872	745,844
49	**U.S. Bank**	*Portland, Oregon*	**350,000**	469,000	820,750	$500,000,000	$404,000,000	82,075	738,675
50	**Bank One, Lafayette**	*Lafayette, Indiana*	**349,125**	453,290	697,549	$279,770,000	$261,240,000	251,118	446,431
51	**Crestar Bank**	*Richmond, Virginia*	**344,000**	424,000	629,000	$388,000,000	$482,000,000	88,060	540,940
52	**BancOhio National**	*Columbus, Ohio*	**342,813**	591,039	886,559	$260,673,000	$516,156,000	514,204	372,355
53	**Delaware Trust**	*Wilmington, Delaware*	**337,140**	467,910	688,739	$395,000,000	$286,261,808	144,635	544,104
54	**Comerica-Midwest Bank**	*Toledo, Ohio*	**330,750**	471,900	699,422	$271,525,000	$329,100,000	370,694	328,728
55	**First Tennessee**	*Memphis, Tennessee*	**330,000**	518,000	868,000	$242,000,000	$307,000,000	286,440	581,560
56	**Commerce Bank**	*Omaha, Nebraska*	**328,000**	532,000	750,000	$330,000,000	$230,484,000	225,000	525,000
57	**First Nat'l of Commerce**	*New Orleans, Louisiana*	**318,382**	456,902	822,424	$311,380,000	$351,988,000	312,521	509,903
58	**Society National**	*Cleveland, Ohio*	**312,805**	465,000	697,600	$490,387,972	$358,983,680	551,104	146,496
59	**BayBank**	*Dedham, Mass.*	**309,000**	434,230	655,340	$279,875,000	$342,000,000	334,223	321,117
60	**Valley National**	*Phoenix, Arizona*	**304,100**	385,000	590,000	$380,000,000	$426,000,000	442,500	147,500
61	**NBD Delaware**	*Newark, Delaware*	**297,500**	475,200	765,072	$267,750,000	$249,000,000	321,330	443,742
62	**Town North National**	*Farmers Branch, Texas*	**294,234**	394,026	591,039	$219,486,292	$239,635,883	561,487	29,552
63	**National Westminster**	*Melville, New York*	**284,003**	404,084	606,126	$240,892,000	$317,029,000	121,225	484,901
64	**Boatmen's Bank**	*New Castle, Delaware*	**260,603**	438,112	657,168	$267,000,000	$234,000,000	433,731	223,437
65	**Navy Federal Credit Union**	*Merrifield, Virginia*	**253,891**	302,706	414,677	$289,089,196	$272,189,196	0	414,677

* Average number of statements mailed monthly. ** Volume is cash advances and point-of-sale purchases/services spending for January 1 through June 30, 1990. *** Outstandings

MCJ2827691

in the U.S. (Ranked by Active Accounts) – mid-1990

Rank	Issuer	City, State	Active Accounts*	Total Accounts	Total Cards	Volume** (June 30)	Outstand-ings***	MasterCard Cards	Visa Cards
66	**Gary-Wheaton Bank**	*Wheaton, Illinois*	**247,162**	352,829	480,218	$395,000,000	$250,659,000	24,011	456,207
67	**United Bank of Denver**	*Denver, Colorado*	**246,447**	298,329	390,741	$220,580,000	$175,000,000	203,185	187,556
68	**Dominion Bank**	*Roanoke, Virginia*	**240,781**	357,250	423,034	$372,561,574	$195,810,525	80,376	342,658
69	**Peoples First Thrift**	*Salt Lake City, Utah*	**239,200**	491,800	786,900	$189,100,000	$337,464,000	0	786,900
70	**Bank One, Indianapolis**	*Indianapolis, Indiana*	**226,000**	371,300	594,100	$201,000,000	$225,000,000	504,985	89,115
71	**Fifth Third Bank**	*Cincinnati, Ohio*	**220,000**	300,000	500,000	$200,000,000	$170,000,000	50,000	450,000
72	**Central Trust**	*Cincinnati, Ohio*	**220,000**	320,000	485,000	$308,000,000	$155,000,000	242,500	242,500
73	**Central Fidelity**	*Richmond, Virginia*	**219,615**	321,199	329,423	$165,189,478	$253,321,207	181,183	148,240
74	**Primerica Bank**	*Newark, Delaware*	**212,480**	302,516	439,365	$470,737,630	$363,363,581	294,375	144,990
75	**Bank One, Wisconsin**	*Milwaukee, Wisconsin*	**209,000**	312,000	499,200	$223,630,000	$231,000,000	199,680	299,520
76	**Star Bank**	*Cincinnati, Ohio*	**200,231**	235,566	400,462	$131,309,000	$146,902,000	212,245	188,217
77	**Huntington National**	*Columbus, Ohio*	**196,000**	258,000	364,000	$208,547,000	$202,844,000	222,040	141,960
78	**Union Bank**	*San Diego, California*	**195,365**	150,829	293,048	$239,233,158	$161,493,603	193,412	99,636
79	**Hibernia National**	*New Orleans, Louisiana*	**195,000**	375,000	525,000	$169,000,000	$210,000,000	273,000	252,000
80	**Bank IV Wichita**	*Wichita, Kansas*	**190,000**	220,000	327,800	$169,400,000	$90,200,000	114,730	213,070
81	**South Carolina Nat'l**	*Columbia, So. Carolina*	**182,700**	257,950	378,800	$140,740,000	$214,614,000	83,336	295,464
82	**First Interstate of Oregon**	*Portland, Oregon*	**179,900**	248,000	394,320	$184,397,500	$143,400,000	59,148	335,172
83	**First Interstate of Arizona**	*Phoenix, Arizona*	**176,680**	229,608	338,000	$178,153,844	$161,305,028	40,560	297,440
84	**First Financial Bank**	*Stevens Point, Wis.*	**172,800**	244,700	391,520	$141,800,000	$134,900,000	137,032	254,488
85	**South Trust**	*Birmingham, Alabama*	**172,599**	210,487	378,877	$140,760,928	$142,000,000	125,029	253,848
86	**Chase Lincoln First**	*Rochester, New York*	**170,000**	287,000	496,000	$242,000,000	$235,000,000	0	496,000
87	**AmSouth Bank**	*Birmingham, Alabama*	**170,000**	251,600	326,300	$123,250,000	$164,000,000	185,991	140,309
88	**Chemical Bank N.J.**	*Parsippany, New Jersey*	**166,000**	219,000	340,000	$101,000,000	$197,000,000	187,000	153,000
89	**Home Savings**	*Irwindale, California*	**159,000**	214,000	280,000	$141,000,000	$122,000,000	142,800	137,200
90	**Simmons First National**	*Pine Bluff, Arkansas*	**155,812**	245,000	260,000	$111,000,000	$105,000,000	88,400	171,600
91	**FirsTier Bank**	*Omaha, Nebraska*	**152,000**	208,000	320,000	$185,000,000	$96,000,000	128,000	192,000
92	**Bank of Hawaii**	*Honolulu, Hawaii*	**139,600**	165,000	245,000	$133,162,000	$153,672,000	0	245,000
93	**European American**	*Uniondale, New York*	**137,706**	178,118	244,275	$129,197,508	$135,524,121	168,550	75,725
94	**First Nat'l of Wichita**	*Wichita, Kansas*	**137,069**	175,906	225,688	$106,000,000	$127,709,362	139,927	85,761
95	**Shawmut Bank**	*East Longmeadow, Mass.*	**134,538**	273,754	336,385	$226,000,000	$231,000,000	285,927	50,458
96	**First Virginia**	*Falls Church, Virginia*	**130,800**	195,650	301,301	$117,920,000	$142,702,800	177,768	123,533
97	**First of America**	*Kalamazoo, Michigan*	**128,012**	169,882	244,042	$118,650,581	$98,471,277	148,866	95,176
98	**Connecticut National**	*Hartford, Connecticut*	**126,867**	272,243	352,160	$220,000,000	$204,000,000	281,728	70,432
99	**United Missouri**	*New Castle, Delaware*	**126,592**	271,858	394,200	$164,513,067	$124,000,000	291,708	102,492
100	**Deposit Guaranty**	*Omaha, Nebraska*	**124,089**	160,666	209,756	$78,044,690	$87,339,547	83,902	125,854
101	**First Security Bank**	*Salt Lake City, Utah*	**121,464**	351,520	225,351	$162,316,930	$117,304,341	27,042	198,309
102	**Rockland Trust**	*Rockland, Massachusetts*	**121,140**	150,639	190,476	$122,000,000	$112,573,406	28,571	161,905
103	**United Jersey**	*Paramus, New Jersey*	**120,000**	166,000	224,000	$144,000,000	$185,000,000	134,400	89,600
104	**First Hawaiian**	*Honolulu, Hawaii*	**119,000**	145,000	171,360	$95,200,000	$99,000,000	154,224	17,136
105	**Great Western**	*Northridge, California*	**117,600**	147,200	191,100	$158,995,000	$269,000,000	0	191,100
106	**First Nationwide Bank**	*Sacramento, California*	**116,000**	161,000	250,000	$180,000,000	$87,000,000	40,000	210,000
107	**Trust Company**	*Atlanta, Georgia*	**115,454**	159,000	236,910	$91,200,000	$147,600,000	144,515	92,395
108	**Massachusetts Company**	*Boston, Massachusetts*	**112,000**	126,000	182,700	$100,800,000	$73,000,000	144,333	38,367
109	**Texas Independent Bank**	*Dallas, Texas*	**108,988**	161,481	258,370	$125,249,913	$78,584,135	103,348	155,022
110	**Ohio Savings**	*Cleveland, Ohio*	**108,555**	129,360	132,064	$83,970,004	$147,109,137	35,657	96,407
111	**Columbus Bank and Trust**	*Columbus, Georgia*	**108,220**	127,318	147,697	$113,742,917	$99,800,000	22,155	125,542
112	**Manufacturers National**	*Detroit, Michigan*	**107,000**	151,000	256,700	$100,000,000	$127,000,000	171,989	84,711
113	**Nat'l Westminster of N.J.**	*Jersey City, New Jersey*	**105,314**	157,992	241,780	$69,454,100	$156,474,000	169,246	72,534
114	**First Signature Bank**	*Portsmouth, N.H.*	**102,972**	110,209	138,472	$74,066,546	$118,287,408	0	138,472
115	**Fidelity Bank**	*Wilmington, Delaware*	**100,970**	132,200	167,342	$104,200,000	$134,200,000	167,342	0
116	**First Nat'l of Louisville**	*Louisville, Kentucky*	**99,364**	134,433	161,320	$91,513,000	$88,624,016	137,122	24,198
117	**National City Bank**	*Cleveland, Ohio*	**99,000**	138,000	170,000	$125,000,000	$102,000,000	105,400	64,600
118	**Central Bank of the South**	*Decatur, Alabama*	**98,000**	123,300	209,600	$79,000,000	$117,500,000	119,472	90,128
119	**Union Trust**	*Shelton, Connecticut*	**97,309**	149,788	184,228	$96,000,000	$109,300,033	116,064	68,164
120	**First Interstate Bancard**	*Simi Valley, California*	**97,133**	232,052	245,941	$121,000,000	$127,186,355	154,943	90,998
121	**First Alabama**	*Montgomery, Alabama*	**96,000**	137,000	180,000	$80,000,000	$74,000,000	117,000	63,000
122	**Sunwest Bank**	*Albuquerque, N. Mexico*	**95,499**	162,703	244,054	$120,312,000	$79,313,000	153,754	90,300
123	**First Fidelity Bank**	*Newark, New Jersey*	**94,000**	113,000	170,000	$89,000,000	$108,000,000	1,700	168,300
124	**First Nat'l of Albuquerque**	*Albuquerque, N. Mexico*	**90,993**	132,943	164,546	$76,488,120	$101,548,264	32,909	131,637
125	**Nat'l Bank of Commerce**	*Memphis, Tennessee*	**89,135**	123,941	138,381	$114,341,745	$173,932,739	78,877	59,504
126	**Old Kent Bank**	*Grand Rapids, Michigan*	**88,186**	111,937	146,557	$76,789,217	$46,631,146	96,728	49,829
127	**Union National**	*Wichita, Kansas*	**77,011**	88,293	123,836	$51,124,859	$40,661,272	33,436	90,400
128	**Citizen's Bank**	*Riverside, Rhode Island*	**76,569**	106,358	186,000	$101,405,105	$77,448,931	37,200	148,800
129	**Trustmark National**	*Jackson, Mississippi*	**73,000**	89,130	127,635	$55,300,000	$55,153,000	82,963	44,672
130	**First Interstate of Nevada**	*Reno, Nevada*	**68,906**	117,445	160,674	$82,993,500	$71,177,000	109,258	51,418

exclude receivables from private-label cards or proprietary unsecured lines of credit but do include securitizations and private placements.

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