50 Largest Bank Credit Card Issuers in the U.S. — 1993   Ranked by A

Bank	State of Issuance	'93 Rank	'92 Rank	Active Accounts	Change vs. '92	'93 Rank	'92 Rank	Total Accounts	Change vs. '92	'93 Rank	'92 Rank	Credit Cards	Change vs. '92	'93 Rank	'92 Rank	Visa Cards
Citibank	S. Dak.	1	1	15,678,000	−1%	1	1	20,000,000	+2%	1	1	31,000,000	+10%	1	1	17,150,500
AT&T Universal (NB)	Ga.	2	2	9,032,000	+10%	3	2	11,700,000	+14%	2	2	17,000,000	+6%	9	5	3,400,000
Chase Manhattan	Del.	3	3	6,600,000	−4%	2	3	12,000,000	+25%	3	4	16,200,000	+24%	2	3	12,300,000
First Chicago	Del.	4	4	6,402,565	+15%	4	5	10,275,137	+15%	4	3	15,394,356	+15%	3	2	12,140,513
MBNA America (NB)	Del.	5	6	5,792,287	+35%	6	7	8,074,000	+35%	6	7	10,900,000	+34%	7	8	4,087,500
Household Bank (NB)	Calif.	6	7	5,463,386	+28%	5	6	10,064,811	+58%	5	6	14,055,596	+58%	15	11	2,256,513
Chemical Bank	N.Y.	7	8	4,000,000	+34%	9	10	5,200,000	+30%	9	8	8,000,000	+33%	11	10	2,800,000
Bank of America	Ariz.	8	5	4,000,000	−17%	7	4	7,700,000	−13%	7	5	10,400,000	−10%	5	4	7,800,000
Bank One	Ohio	9	9	3,881,603	+33%	8	8	6,476,295	+34%	8	11	9,455,391	+116%	4	7	8,036,988
Signet Bank	Va.	10	18	2,918,309	+87%	14	21	3,406,691	+75%	14	22	4,795,391	+106%	10	23	3,018,253
Bank of New York	Del.	11	11	2,880,038	+19%	10	11	4,792,181	+27%	10	9	6,600,038	+21%	21	16	1,730,475
First USA Bank (NB)	Del.	12	13	2,701,000	+52%	13	14	3,813,000	+45%	13	15	5,386,000	+49%	6	9	4,417,000
NationsBank	Del.	13	10	2,536,019	+2%	12	9	4,061,073	−5%	11	10	5,807,334	+8%	8	6	3,948,987
GE Capital Cons. Card (NB)	Ohio	14	17	2,285,000	+44%	16	16	2,890,000	+34%	18	18	3,600,000	+18%	22	13	1,700,000
Associates National (NB)	Del.	15	14	2,241,000	+31%	11	12	4,693,000	+45%	12	14	5,616,000	+45%	14	18	2,426,000
Colonial National (NB)	Del.	16	15	2,155,599	+27%	17	17	2,697,358	+27%	16	16	4,001,163	+27%	12	17	2,580,684
Wells Fargo Bank	Calif.	17	12	2,072,863	−3%	15	13	2,909,535	−5%	17	13	3,721,558	−6%	18	14	1,875,871
USAA Federal Svgs. (NB)	Tex.	18	16	1,791,000	+12%	21	20	2,188,000	+12%	19	17	3,500,000	+12%	31	34	858,000
First National of Omaha	Nebr.	19	21	1,525,000	+5%	18	15	2,600,000	+6%	15	12	4,200,000	+2%	13	12	2,500,000
Norwest Bank	Iowa	20	19	1,476,000	−4%	23	22	1,896,000	−1%	26	23	2,172,000	−6%	27	28	980,000
First Bank System	SD&CO	21	20	1,428,908	−4%	20	18	2,262,380	+15%	24	21	2,657,822	+9%	17	15	2,200,501
Wachovia Bank	Del.	22	22	1,418,000	+15%	19	19	2,303,000	+17%	21	20	2,765,000	+12%	19	19	1,824,900
First Union National	N.C.	23	26	1,101,976	+24%	22	23	2,171,360	+29%	22	24	2,692,854	+19%	25	27	1,238,713
Seafirst Bank	Wash.	24	23	993,000	−1%	30	29	1,225,000	−1%	31	28	1,860,000	+1%	34	33	760,000
First Interstate	Calif.	25	24	937,604	−4%	28	26	1,290,736	−6%	32	27	1,683,382	−13%	29	25	882,237
First of America Bank	Mich.	26	27	927,846	+7%	24	25	1,855,927	+27%	20	32	2,867,093	+99%	16	29	2,213,579
Mellon Bank	Del.	27	25	920,292	+3%	26	24	1,691,125	+5%	23	19	2,665,467	+3%	23	20	1,502,946
First Deposit National (NB)	N.H.	28	31	900,000	+29%	25	27	1,750,000	+35%	30	30	2,000,000	+25%	20	21	1,800,000
Marine Midland Bank	N.Y.	29	28	770,100	−2%	32	30	1,127,900	−5%	28	25	2,041,500	−8%	30	30	864,300
People's Bank (TH)	Conn.	30	49	691,738	+99%	37	46	783,140	+45%	46	55	830,413	+54%	49	54	473,208
Barnett Bank	Fla.	31	30	662,806	−6%	33	32	1,087,483	+6%	35	33	1,165,833	−17%	32	26	809,674
Society National	Ohio	32	29	629,170	−12%	34	31	894,258	−17%	36	34	1,157,863	−16%	41	31	641,980
Fleet Bank	R.I.	33	40	625,000	+56%	35	45	800,000	+45%	37	44	1,150,000	+44%	36	44	700,000
Firstar	Wis.	34	32	622,312	−2%	29	28	1,226,811	−5%	29	26	2,010,000	−2%	38	35	665,310
National City Bank	Ohio	35	41	617,760	+55%	27	35	1,469,600	+61%	25	35	2,204,488	+61%	26	36	1,146,334
CoreStates Bank	Del.	36	34	601,334	+7%	31	33	1,186,318	+16%	27	29	2,087,111	+16%	24	22	1,398,364
Chevy Chase FSB (TH)	Md.	37	37	509,540	+10%	42	40	698,000	+16%	39	39	1,096,000	+19%	35	40	740,280
Harris Trust & Savings	Ill.	38	36	500,000	+4%	41	37	700,000	−1%	33	36	1,430,000	+12%	39	39	665,000
PNC Financial	Del.	39	35	490,000	−10%	40	36	730,000	−2%	38	37	1,138,000	+1%	33	32	805,000
NBD Bank	Ill.	40	33	480,000	−21%	38	34	770,000	−16%	34	31	1,260,000	−16%	28	24	920,000
SunTrust	Fla.	41	46	468,404	+29%	39	60	743,705	+94%	48	62	769,531	+101%	53	81	402,860
Crestar Bank	Va.	42	53	455,676	+41%	45	53	608,244	+39%	51	59	677,318	+46%	44	49	607,300
National Westminster	N.Y.	43	43	436,879	+11%	48	50	583,475	+16%	43	45	868,463	+16%	42	41	617,217
Mercantile Bank	Ill.	44	45	405,000	+11%	47	41	600,000	0%	45	41	840,000	0%	55	52	336,000
First Omni Bank	Del.	45	38	403,175	0%	43	38	690,540	+2%	47	43	825,000	0%	47	43	504,000
JCPenney National (NB)	Del.	46	47	402,946	+12%	36	39	788,149	+23%	42	48	874,845	+28%	46	51	511,290
Prudential B&T (NB)	Ga.	47	60	393,276	+42%	44	55	633,801	+52%	41	54	886,303	+55%	40	50	652,219
U.S. Bank	Oreg.	48	39	393,017	−2%	52	49	515,814	+1%	54	50	650,734	+1%	43	38	617,091
Town North National (CU)	Tex.	49	44	389,092	+2%	51	48	524,799	+2%	49	46	760,578	+2%	88	109	94,311
Key Bank	N.Y.	50	54	360,888	+19%	53	58	500,107	+28%	58	58	551,495	+15%	58	69	267,959
Totals Top 50 1993				105,367,408	+12%			159,657,453	+17%			226,271,920	+19%			122,869,857

...CTIVE ACCOUNTS

NB = nonbank, TH = thrift, CU = credit union

Change vs. '92	'93 Rank	'92 Rank	MasterCard Cards	Change vs. '92	'93 Rank	'92 Rank	Charge Volume	Change vs. '92	'93 Rank	'92 Rank	Outstandings	Change vs. '92
+4%	1	1	13,849,500	+20%	1	1	$55,000,000,000	+18%	1	1	$33,300,000,000	-1%
-29%	2	2	13,600,000	+21%	3	2	$20,400,000,000	+7%	6	6	$8,700,000,000	+32%
+29%	7	6	3,900,000	+11%	6	4	$12,000,000,000	-16%	4	2	$10,158,000,000	-2%
+23%	8	7	3,253,843	-7%	2	3	$23,179,852,874	+29%	3	4	$10,300,747,069	+24%
+31%	4	4	6,812,500	+37%	5	5	$17,290,000,000	+23%	2	3	$11,575,000,000	+26%
-14%	3	3	11,799,083	+88%	4	9	$17,925,670,926	+177%	5	8	$8,817,666,661	+54%
+1%	5	8	5,200,000	+61%	10	10	$7,300,000,000	+18%	7	7	$6,800,000,000	+18%
-11%	11	9	2,600,000	-4%	7	6	$10,443,000,000	-11%	8	5	$6,352,000,000	-9%
+116%	19	30	1,418,403	+116%	8	8	$10,255,478,000	+43%	11	11	$5,391,376,000	+34%
+159%	15	20	1,777,138	+53%	19	25	$3,643,897,181	+74%	12	17	$5,152,399,790	+130%
-7%	6	5	4,869,563	+36%	12	12	$6,242,611,000	+21%	9	9	$5,967,008,000	+21%
+59%	26	26	969,000	+17%	13	16	$6,199,398,000	+58%	10	13	$5,410,179,000	+88%
+4%	13	14	1,858,347	+16%	9	7	$8,827,207,000	+21%	13	10	$4,881,739,000	+12%
-15%	12	23	1,900,000	+81%	21	28	$3,099,000,000	+80%	22	25	$2,089,000,000	+51%
+42%	9	11	3,190,000	+47%	20	21	$3,367,000,000	+40%	16	15	$3,105,000,000	+19%
+39%	18	17	1,420,479	+10%	14	14	$6,086,807,354	+34%	14	14	$3,922,085,620	+47%
-4%	14	12	1,845,687	-8%	16	13	$4,691,005,867	-5%	17	12	$2,919,230,962	-6%
+19%	10	10	2,642,000	+9%	11	11	$6,580,000,000	+13%	18	16	$2,900,000,000	+15%
+2%	16	13	1,700,000	+4%	25	24	$2,300,000,000	+10%	24	23	$1,764,000,000	+12%
-6%	21	18	1,192,000	-6%	22	19	$2,838,300,000	+2%	23	21	$1,810,700,000	+4%
+13%	36	35	457,320	-4%	15	15	$5,286,993,663	+31%	19	20	$2,662,102,033	+21%
+12%	27	25	940,100	+12%	18	18	$3,918,460,000	+37%	15	18	$3,108,000,000	+41%
+18%	17	19	1,454,141	+19%	23	27	$2,752,949,714	+44%	21	22	$2,160,468,649	+36%
+3%	24	21	1,100,000	-1%	17	17	$4,039,500,000	+15%	25	24	$1,598,000,000	+4%
-17%	28	24	801,145	-7%	24	22	$2,456,379,807	+14%	28	28	$1,165,738,015	+2%
+123%	32	36	653,514	+48%	28	26	$2,041,922,138	+3%	29	31	$1,154,449,888	+19%
0%	23	22	1,162,521	+7%	27	23	$2,104,231,951	0%	26	26	$1,442,125,618	+6%
+29%	59	58	200,000	0%	41	41	$1,200,000,000	+38%	20	19	$2,600,000,000	+18%
-2%	22	16	1,177,300	-11%	26	20	$2,208,800,000	-8%	27	27	$1,396,800,000	+13%
+58%	48	53	309,932	+28%	32	40	$1,576,682,475	+70%	34	40	$1,049,438,814	+71%
-24%	42	42	356,159	+5%	29	31	$1,768,524,559	+21%	31	29	$1,131,950,597	+10%
-21%	34	32	515,883	-10%	37	30	$1,431,729,876	-10%	36	30	$970,551,561	-4%
+40%	37	47	450,000	+50%	35	51	$1,450,000,000	+101%	33	41	$1,050,000,000	+75%
-4%	20	15	1,344,690	-1%	30	29	$1,685,988,890	0%	47	39	$617,050,000	0%
+74%	25	27	1,058,154	+48%	36	52	$1,438,322,721	+107%	39	47	$864,959,000	+57%
+17%	30	31	688,747	+13%	34	36	$1,486,633,000	+24%	30	32	$1,134,477,000	+21%
+27%	43	41	355,720	+4%	31	33	$1,650,909,600	+19%	32	33	$1,109,000,000	+20%
+13%	29	28	765,000	+12%	43	38	$1,168,000,000	+11%	44	38	$700,000,000	+12%
+4%	46	39	333,000	-5%	39	34	$1,327,000,000	+1%	41	34	$723,000,000	-1%
-16%	44	37	340,000	-17%	40	32	$1,265,000,000	-10%	48	37	$560,000,000	-13%
+199%	33	51	566,671	+128%	38	57	$1,328,501,302	+112%	42	52	$706,541,687	+73%
+44%	89	115	70,000	+63%	52	48	$831,526,000	+14%	35	45	$984,238,000	+72%
+9%	54	59	251,246	+34%	44	46	$1,118,066,863	+45%	37	35	$894,022,911	+33%
-2%	35	34	504,000	+2%	46	44	$946,800,000	+17%	40	42	$736,400,000	+25%
0%	47	44	321,000	+1%	48	42	$800,720,000	+8%	43	36	$700,660,000	+6%
+39%	40	45	363,555	+16%	61	66	$565,133,065	+30%	46	46	$618,782,796	+10%
+59%	55	65	234,084	+46%	42	50	$1,193,725,061	+66%	38	43	$876,627,102	+51%
+1%	110	132	33,643	+7%	45	37	$1,067,000,000	-1%	51	49	$461,622,000	-9%
+25%	31	29	666,267	-1%	49	47	$892,678,705	+18%	53	57	$482,669,427	+18%
+46%	51	48	283,536	-5%	51	54	$855,907,788	+35%	52	59	$460,947,057	+33%
+15%			103,554,871	+24%			$279,624,316,380	+22%			$175,406,855,357	+18%

■ **TOP 50** (from page 6) ... 21% to 20%. Household Bank, issuer of the GM card, had the highest percent growth in charge volume, followed by GE Capital (formerly Monogram Bank) and Prudential, which appeared in this group for the first time.

Commercial Banks. The number of commercial banks remained at 36. Signet Bank moved up from 18th to 10th, replacing NationsBank, which dropped to 13th. Fleet Bank moved up from 40th to 33rd. Crestar Bank moved up from 53rd to 42nd. Key Bank moved into this group for the first time. Valley National (42nd in 1992) was acquired by Bank One. Commerce Bank of Omaha (48th in 1992) dropped out of the group.

Thrifts. The two thrifts held about 1% of the market share in all categories of the top 50. People's Bank moved up to 30th from 49th. Chevy Chase stayed at 37th.

Credit Unions. Town North National, which issues for a consortium of credit unions in Texas, dropped from 44th to 49th. ❐

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