50 Largest Bank Credit Card Issuers in the U.S. — 1995, Ranked B

Issuer, State of Issuance	Type	'95 Rank	'94 Rank	Active Accounts	Change vs. '94	'95 Rank	'94 Rank	Total Accounts	Change vs. '94	'95 Rank	'94 Rank	Credit Cards	Change vs. '94
Citibank *S. Dak., Nev., Md.*	CB	1	1	18,034,000	+9%	1	1	25,400,000	+10%	1	1	38,000,000	+12%
AT&T Universal *Ga., Utah*	NB	2	2	12,991,000	+12%	2	2	17,600,000	+17%	2	2	24,000,000	+9%
MBNA America *Del.*	NB	3	3	10,209,320	+24%	4	5	15,049,000	+36%	4	4	19,316,210	+21%
First Chicago *Del.*	CB	4	4	9,313,605	+31%	3	3	15,727,030	+29%	3	3	23,512,436	+28%
Chase Manhattan *Del.*	CB	5	5	6,825,000	+4%	7	7	10,251,712	+4%	7	7	13,840,000	+4%
Household Bank *Calif., Nev.*	NB	6	6	6,626,000	+7%	5	4	13,191,000	+14%	5	5	17,149,000	+14%
Bank of America *Ariz., Wash.*	CB	7	7	6,526,080	+13%	8	6	9,888,000	−4%	8	6	13,568,000	−3%
First USA *Del., Utah*	NB	8	11	6,394,266	+41%	9	9	9,601,745	+50%	9	10	12,934,514	+48%
Banc One *Ohio, Ariz.*	CB	9	8	5,740,159	+6%	6	8	10,596,359	+12%	6	8	14,834,902	+14%
Chemical Bank *N.Y.*	CB	10	9	5,000,000	+9%	10	10	6,800,000	+10%	10	9	10,800,000	+10%
Capital One *Va.*	CB	11	10	4,919,092	+8%	14	13	6,148,865	+16%	11	12	9,346,275	+16%
Bank of New York *Del.*	CB	12	12	3,906,143	+15%	13	11	6,275,870	+7%	14	11	7,879,905	−3%
NationsBank *Del.*	CB	13	13	3,717,000	+17%	12	12	6,666,000	+22%	12	13	8,496,000	+23%
Advanta/Colonial *Del.*	NB	14	14	3,630,872	+19%	15	15	5,418,646	+28%	15	16	7,207,500	+28%
Wells Fargo *Ariz.*	CB	15	15	3,262,552	+20%	17	17	4,287,109	+27%	18	18	5,054,065	+22%
Associates Nat'l *Del.*	NB	16	16	2,943,000	+17%	11	14	6,722,000	+31%	13	15	8,234,000	+31%
GE Capital *Ohio*	NB	17	17	2,325,000	+6%	16	16	4,300,000	+10%	16	14	6,600,000	+5%
First Union Nat'l *N.C.*	CB	18	23	1,816,732	+15%	18	19	3,790,312	+20%	17	20	5,306,437	+36%
Wachovia Bank *Del.*	CB	19	19	1,805,272	+7%	23	22	2,808,947	+11%	21	19	4,132,222	+1%
First Bank System *S. Dak., Colo.*	CB	20	18	1,724,269	+2%	22	21	3,008,951	+10%	25	23	3,250,128	+5%
First Nat'l of Omaha *Nebr.*	CB	21	20	1,671,000	+4%	19	18	3,732,000	+15%	20	17	4,654,000	+12%
USAA Federal Savings *Tex.*	NB	22	22	1,639,308	+4%	25	24	2,185,368	+5%	22	21	3,405,456	−7%
Providian Bancorp *N.H.*	NB	23	26	1,600,000	+33%	21	23	3,133,000	+31%	24	27	3,230,000	+29%
Chevy Chase FSB *Md.*	TH	24	24	1,595,000	+15%	24	25	2,388,000	+19%	23	25	3,350,000	+20%
Mellon Bank *Del.*	CB	25	25	1,546,289	+13%	20	20	3,400,993	+24%	19	22	4,972,861	+49%
Norwest Bank *Iowa, S. Dak.*	CB	26	21	1,466,506	−8%	27	26	1,859,469	−3%	29	31	2,016,151	−7%
Fleet Bank *N.Y.*	CB	27	32	945,984	+18%	36	37	1,324,098	+22%	30	33	1,936,147	+22%
First Interstate *Calif.*	CB	28	29	901,809	−2%	35	31	1,382,899	+2%	33	32	1,652,971	−2%
People's Bank *Conn.*	TH	29	31	883,081	+5%	33	36	1,429,627	+30%	32	35	1,654,036	+20%
Marine Midland *N.Y.*	CB	30	30	867,010	+3%	29	30	1,557,494	+10%	28	30	2,298,121	+3%
Key Corp. *N.Y., Ohio, 10 others*	CB	31	27	863,857	−17%	32	29	1,448,811	−10%	35	28	1,645,913	−31%
First of America *Mich.*	CB	32	28	830,881	−11%	28	28	1,668,892	−8%	27	26	2,578,193	−7%
Prudential B&T *Ga.*	NB	33	41	828,250	+53%	34	39	1,422,472	+60%	31	39	1,972,425	+64%
Barnett Bank *Fla.*	CB	34	34	821,684	+12%	31	34	1,458,168	+20%	36	36	1,631,218	+20%
Mercantile Bank *Ill.*	CB	35	48	781,000	+82%	37	45	1,189,000	+55%	38	46	1,536,500	+44%
National City Bank *Ohio*	CB	36	35	712,855	+7%	26	27	2,086,472	+10%	26	24	2,921,060	+2%
Crestar Bank *Va.*	CB	37	37	667,920	+7%	40	40	1,000,370	+15%	46	48	1,067,892	+12%
Harris Trust & Savings *Ill.*	CB	38	38	630,000	+9%	30	35	1,465,000	+23%	33	37	1,650,000	+26%
Direct Merchants *Utah*	NB	39	243	621,000	+5545%	47	252	796,000	+6533%	40	243	1,347,000	+6989%
CoreStates Bank *Del.*	CB	40	36	613,934	−4%	38	32	1,073,936	−20%	37	29	1,605,740	−31%
First North Amer. Nat'l *Ga.*	NB	41	44	594,611	+28%	46	53	801,633	+40%	51	57	854,139	+37%
Firstar *Wis.*	CB	42	39	584,212	+3%	48	46	757,282	+3%	43	42	1,174,974	+3%
PNC Bank *Del.*	CB	43	42	581,000	+13%	43	42	930,000	+13%	42	41	1,199,900	+3%
JCPenney National *Del.*	NB	44	43	469,551	−6%	41	38	969,930	+4%	48	43	1,012,000	−11%
American Gen. Fin. Ctr. *Utah*	NB	45	49	449,591	+11%	44	48	874,811	+23%	45	52	1,111,300	+37%
First Nat'l of Commerce *La.*	CB	46	52	445,930	+17%	45	50	811,118	+26%	41	50	1,215,648	+39%
SunTrust Bank *Fla.*	CB	47	46	443,223	+1%	42	44	959,134	+20%	39	40	1,440,172	+20%
First Omni *Del.*	CB	48	47	424,205	−3%	39	47	1,025,435	+43%	44	45	1,159,810	+8%
Town North National *Tex.*	CU	49	50	404,013	+4%	54	55	545,720	+5%	54	54	729,244	+5%
Travelers Bank *Del.*	NB	50	53	392,232	+3%	49	51	753,227	+21%	49	51	978,865	+16%
Totals Top 50 1995				142,985,298	+13%			227,961,905	+16%			311,593,330	+14%

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Y ACTIVE ACCOUNTS

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

'95 Rank	'94 Rank	Visa Cards	Change vs. '94	'95 Rank	'94 Rank	MasterCard Cards	Change vs. '94	'95 Rank	'94 Rank	Charge Volume	Change vs. '94	'95 Rank	'94 Rank	Outstandings	Change vs. '94
1	1	22,000,000	+17%	2	2	16,000,000	+5%	1	1	$86,100,000,000	+23%	1	1	$44,800,000,000	+15%
8	10	7,500,000	+70%	1	1	16,500,000	−6%	5	3	$26,900,000,000	+2%	5	3	$14,100,000,000	+15%
7	7	8,885,610	+38%	4	4	10,430,600	+9%	3	5	$33,293,000,000	+38%	2	2	$25,248,000,000	+44%
2	2	19,171,159	+33%	9	9	4,341,277	+12%	2	2	$41,699,554,547	+42%	4	4	$17,207,941,883	+42%
4	3	11,341,000	+6%	14	13	2,499,000	−2%	7	8	$16,842,000,000	+27%	7	7	$12,831,233,000	+23%
14	20	3,129,000	+35%	3	3	14,020,000	+10%	4	4	$28,586,851,000	+17%	6	6	$12,931,288,000	+20%
6	5	8,951,000	−4%	8	8	4,617,000	−2%	6	6	$17,798,000,000	+12%	12	9	$9,220,000,000	+15%
5	6	11,182,318	+51%	21	22	1,752,196	+31%	10	11	$15,514,586,000	+49%	3	5	$17,454,639,000	+59%
3	4	12,164,620	+16%	13	12	2,670,282	+3%	9	10	$15,620,674,000	+29%	11	12	$9,707,684,000	+35%
20	12	2,600,000	−10%	5	5	8,200,000	+19%	12	9	$13,900,000,000	+13%	8	8	$10,800,000,000	+21%
9	8	6,609,686	+16%	12	14	2,736,589	+16%	13	13	$13,329,000,000	+34%	9	11	$10,445,480,000	+42%
21	18	2,272,232	−4%	6	6	5,607,673	−3%	15	15	$8,572,022,000	+7%	13	10	$8,603,090,000	+15%
10	9	6,366,000	+23%	18	17	2,130,000	+10%	8	7	$16,357,686,000	+21%	14	14	$7,370,556,000	+26%
11	11	4,940,500	+25%	17	18	2,267,000	+36%	14	14	$11,119,608,000	+19%	10	13	$10,030,000,000	+53%
18	21	2,772,572	+26%	16	16	2,281,493	+17%	17	17	$7,087,924,649	+29%	16	18	$4,886,960,064	+38%
12	13	4,643,000	+60%	10	10	3,591,000	+6%	19	21	$5,364,002,000	+26%	20	19	$4,134,141,000	+20%
27	29	1,200,000	+14%	7	7	5,400,000	+3%	23	22	$4,302,100,000	+10%	25	23	$2,570,000,000	+7%
13	17	3,226,761	+34%	19	20	2,079,676	+39%	18	18	$6,227,783,115	+20%	15	16	$5,440,906,656	+37%
19	14	2,735,015	−1%	22	21	1,397,207	+4%	20	19	$5,331,824,114	+8%	17	15	$4,517,195,826	+11%
16	15	2,906,413	+7%	48	45	343,715	−11%	11	12	$14,064,701,000	+39%	21	20	$3,864,103,000	+14%
17	16	2,903,000	+12%	20	19	1,761,000	+14%	26	27	$3,241,000,000	+7%	24	25	$2,672,000,000	+14%
36	34	929,424	−4%	15	11	2,476,032	−8%	16	16	$7,645,792,000	+9%	22	22	$3,532,281,000	+17%
15	19	3,087,000	+32%	60	57	193,000	−12%	22	23	$5,100,000,000	+50%	18	21	$4,500,000,000	+45%
22	23	2,230,000	+19%	26	27	1,130,000	+22%	21	20	$5,253,600,000	+21%	19	17	$4,300,000,000	+19%
23	28	2,207,515	+97%	11	15	2,765,346	+25%	24	25	$4,034,661,892	+22%	23	24	$2,866,339,892	+21%
32	30	1,047,956	+2%	27	25	968,195	−15%	27	24	$2,978,555,474	−10%	26	26	$2,150,239,867	−3%
29	33	1,191,688	+22%	30	34	794,459	+22%	39	34	$1,754,164,000	−4%	31	30	$1,600,000,000	+8%
40	37	792,506	−9%	28	28	860,465	+6%	28	29	$2,634,812,434	+5%	36	35	$1,290,296,467	+6%
31	35	1,065,000	+15%	36	41	599,036	+31%	32	31	$2,315,216,062	+14%	27	29	$1,898,870,438	+23%
33	32	1,006,881	+2%	24	24	1,291,240	+4%	25	26	$3,861,016,000	+17%	28	27	$1,850,851,225	+10%
37	26	926,964	−30%	33	26	718,949	−33%	29	30	$2,487,244,000	+11%	32	28	$1,561,717,000	−6%
24	22	1,878,000	−14%	34	37	700,193	+19%	31	28	$2,330,494,508	−8%	35	34	$1,330,312,545	−1%
26	36	1,582,553	+74%	45	53	389,872	+32%	33	38	$2,038,662,272	+28%	34	36	$1,521,808,545	+27%
30	31	1,182,762	+17%	41	49	448,456	+31%	30	32	$2,382,440,761	+21%	29	32	$1,794,594,771	+30%
34	53	991,800	+134%	38	35	544,700	−16%	34	46	$2,002,700,000	+96%	37	40	$1,246,200,000	+48%
25	24	1,694,215	+8%	25	23	1,226,845	−4%	38	41	$1,759,981,000	+17%	39	38	$1,082,504,000	+11%
35	38	982,461	+13%	80	84	85,431	+2%	36	39	$1,810,908,837	+19%	30	31	$1,686,765,005	+14%
41	43	792,000	+23%	29	33	858,000	+28%	40	42	$1,734,000,000	+20%	38	39	$1,085,000,000	+23%
—	—	0	—	23	152	1,347,000	+6989%	61	252	$700,000,000	+3789%	53	238	$583,000,000	+3787%
28	25	1,192,058	−24%	43	29	413,682	−46%	37	36	$1,778,319,078	+5%	33	33	$1,528,973,407	+13%
45	68	641,008	+214%	58	44	213,131	−49%	51	66	$1,020,406,587	+82%	43	62	$806,321,181	+160%
53	52	476,888	+3%	35	32	698,086	+3%	41	40	$1,581,384,281	+4%	46	48	$701,434,586	+10%
39	41	803,700	+9%	44	43	396,200	−8%	43	45	$1,536,638,000	+15%	40	42	$1,005,718,000	+23%
50	42	565,000	−15%	42	40	447,000	−4%	56	55	$849,746,000	+3%	42	46	$821,819,000	+20%
42	48	736,007	+34%	46	56	375,293	+42%	68	65	$571,724,507	+2%	52	54	$588,113,101	+24%
43	49	729,989	+37%	40	50	485,659	+43%	57	57	$833,983,581	+11%	50	57	$616,262,689	+45%
44	50	659,347	+30%	31	30	780,825	+12%	44	44	$1,484,458,780	+10%	44	45	$771,553,696	+10%
38	45	805,635	+41%	47	39	354,175	−29%	49	50	$1,073,539,365	+15%	41	44	$847,010,736	+19%
78	92	135,216	+31%	37	36	594,028	0%	50	52	$1,027,357,748	+13%	54	53	$579,693,030	+17%
54	55	454,579	+15%	39	42	524,286	+16%	35	37	$1,947,505,384	+18%	45	43	$768,420,422	+7%
		178,288,038	+20%			133,305,292	+6%			$457,781,628,976	+22%			$283,751,319,032	+25%

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