50 Largest Bank Credit Card Issuers in the U.S. — 1997, Ra

Issuer, State of Issuance	Type	'97 Rank	'96 Rank	Outstandings	Change vs. '96	'97 Rank	'96 Rank	Charge Volume	Change vs. '96	'97 Rank	'96 Rank	A[illegible]ts
Citibank *S. Dak., Nev., Md.*	CB	1	1	$48,200,000,000	+3%	1	1	$102,800,000,000	+7%	1	1	24,800,000
MBNA America *Del.*	NB	2	2	$44,507,000,000	+26%	2	2	$63,432,000,000	+36%	3	2	22,264,000
Bank One/First USA *Del., Ohio, Ariz.*	CB	3	11,4	$38,483,500,000	+19%	4	11,8	$41,813,524,000	+17%	2	8,7	24,592,700
Chase Manhattan *Del.*	CB	4	3	$32,500,000,000	+29%	5	5	$39,800,000,000	+22%	4	4	21,500,000
First Chicago NBD *Del.*	CB	5	6	$18,081,345,112	0%	3	3	$47,081,653,214	+4%	7	5	14,940,643
Household Bank *Calif., Nev.*	NB	6	5	$17,314,186,000	−5%	6	4	$34,232,106,000	+2%	6	6	15,692,000
AT&T Universal *Ga., Utah*	NB	7	7	$15,300,000,000	+13%	7	6	$27,700,000,000	+10%	5	3	19,700,000
Capital One *Va.*	CB	8	9	$13,620,701,000	+9%	11	13	$19,816,565,853	+38%	8	10	11,747,000
Advanta *Del.*	NB	9	8	$11,244,601,000	−11%	12	12	$12,243,000,000	−18%	11	13	8,369,861
Bank of America *Ariz., Wash.*	CB	10	10	$10,444,000,000	+3%	10	9	$21,842,000,000	+10%	9	9	10,455,500
NationsBank *Del.*	CB	11	12	$9,084,639,000	+2%	9	7	$23,186,637,000	+13%	12	12	7,768,031
Providian *Calif.*	NB	12	14	$7,800,000,000	+13%	14	15	$8,700,000,000	+7%	13	16	6,400,000
Wells Fargo Bank *Ariz.*	CB	13	13	$7,345,169,246	+3%	13	14	$11,284,298,214	+18%	15	14	5,845,776
First Union National *Ga.*	CB	14	15	$6,292,755,414	−5%	17	19	$6,840,164,674	+3%	16	15	4,171,655
US Bancorp *S. Dak., Colo.*	CB	15	20	$6,037,200,000	+37%	8	10	$26,730,500,000	+40%	20	22	3,778,143
Wachovia Bank *Del.*	CB	16	16	$6,002,561,067	+11%	16	18	$7,940,324,055	+18%	17	20	3,998,312
Associates Nat'l *Del., Utah*	NB	17	19	$5,833,422,450	+19%	18	21	$6,370,004,450	+17%	10	11	9,250,112
GE Capital Consumer *Ohio*	NB	18	22	$5,379,000,000	+50%	21	23	$5,752,800,000	+23%	14	17	6,190,000
Chevy Chase FSB *Md.*	TH	19	18	$5,100,000,000	+4%	19	20	$6,171,900,000	+5%	22	24	2,626,000
PNC Bank *Del.*	CB	20	25	$3,834,528,460	+38%	20	42	$5,760,524,901	+253%	18	21	3,987,997
USAA Federal *Texas*	NB	21	21	$3,761,739,000	+3%	15	17	$8,221,205,190	+7%	24	25	2,328,988
Direct Merchants *Utah*	NB	22	32	$3,568,521,000	+121%	27	39	$2,733,712,000	+62%	21	29	3,034,406
First Nat'l of Nebraska *Nebr.*	CB	23	24	$3,345,391,000	+10%	24	27	$3,867,490,000	+14%	19	19	3,815,280
People's Bank *Conn.*	TH	24	26	$3,218,241,055	+21%	22	26	$5,278,143,292	+51%	23	28	2,344,653
Fleet Bank *N.Y., Del.*	CB	25	23	$2,731,279,700	−16%	26	25	$3,462,779,000	−9%	25	23	2,[illegible]00
Mellon Bank *Del.*	CB	26	27	$1,876,916,930	−16%	30	22	$2,391,524,803	−50%	27	26	1,654,570
Marine Midland *N.Y.*	CB	27	28	$1,800,109,070	−9%	23	24	$4,361,474,000	+5%	26	32	1,708,810
BankBoston *Conn., N.H.*	CB	28	36	$1,674,995,530	+26%	36	48	$1,982,677,037	+36%	39	48	958,186
First No. Amer. Nat'l *Ga.*	NB	29	33	$1,608,000,000	+8%	42	41	$1,759,600,000	+6%	29	35	1,523,370
CoreStates Bank *Del.*	CB	30	31	$1,605,988,000	−4%	39	37	$1,911,588,000	−2%	42	37	868,694
KeyCorp *N.Y., Ohio, 10 others*	CB	31	29	$1,530,378,000	−15%	28	28	$2,729,872,000	−8%	33	33	1,284,568
Travelers Bank *Del.*	NB	32	44	$1,361,082,759	+49%	25	31	$3,538,107,140	+48%	37	49	984,798
Barnett Bank *Fla.*	CB	33	40	$1,322,985,154	+20%	40	34	$1,841,252,537	−18%	35	41	1,199,090
First of America *Mich.*	CB	34	35	$1,224,843,000	−9%	31	32	$2,335,187,000	+3%	30	34	1,418,639
Norwest Bank *Iowa*	CB	35	39	$1,218,210,366	+2%	34	33	$2,160,291,066	−4%	32	39	1,328,314
National City *Ohio*	CB	36	38	$1,188,536,000	−7%	33	35	$2,210,394,000	+5%	28	27	1,566,722
Crestar Bank *Va.*	CB	37	34	$1,158,814,197	−18%	45	44	$1,351,309,017	−16%	40	43	914,454
SunTrust Bank *Fla.*	CB	38	43	$1,088,273,996	+13%	35	38	$2,137,165,537	+20%	31	38	1,338,504
First Nat'l of Commerce *La.*	CB	39	45	$942,520,373	+15%	44	49	$1,447,630,016	+1%	36	42	1,047,136
Navy Federal CU *Va.*	CU	40	50	$841,559,246	+18%	43	51	$1,497,330,601	+14%	51	57	533,226
Firstar *Wis.*	CB	41	46	$823,536,274	+7%	32	36	$2,217,436,979	+10%	46	52	650,421
Mercantile Bank *Ill.*	CB	42	37	$798,100,000	−38%	55	29	$760,900,000	−71%	45	40	676,000
Harris Trust & Savings *Ill.*	CB	43	42	$716,000,000	−26%	48	45	$1,082,000,000	−31%	34	31	1,243,000
Town North National *Texas*	CU	44	53	$711,706,015	+8%	50	54	$1,050,055,897	+5%	49	54	547,589
Prudential B&T *Ga.*	NB	45	30	$663,623,088	−62%	29	30	$2,508,291,954	−3%	41	30	896,805
Comerica Bank *Ohio*	CB	46	51	$624,410,365	−9%	52	58	$923,713,783	−1%	56	58	421,450
Huntington National *Ohio*	CB	47	58	$612,908,000	+23%	51	61	$968,878,215	+21%	53	60	460,263
First Omni *Del.*	CB	48	41	$588,688,000	−46%	37	40	$1,979,719,399	+17%	44	36	689,761
Commerce Bank, Omaha *Nebr.*	CB	49	56	$564,663,132	0%	47	52	$1,120,883,621	+3%	47	50	589,932
First Tennessee *Tenn.*	CB	50	57	$562,881,000	+5%	49	57	$1,050,339,000	+9%	52	55	[illegible]85
Totals Top 50 1997				$356,139,508,999	+8%			$597,383,136,150	+13%			266,924,244

Total Charge Volume includes the following volume generated in 1997 before sales/mergers were completed: Bank of New York $4.99 bil., Central

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NKED BY OUTSTANDINGS

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

Chai vs. '5	'97 Rank	'96 Rank	Active Accounts	Change vs. '96	'97 Rank	'96 Rank	Credit Cards	Change vs. '96	'97 Rank	'96 Rank	Visa Cards	Change vs. '96	'97 Rank	'96 Rank	MasterCard Cards	Change vs. '96
−2%	1	1	19,310,000	−3%	1	1	39,600,000	+4%	2	1	24,116,000	+4%	3	3	15,484,000	+4%
+21%	3	2	15,897,600	+20%	4	3	29,185,100	+21%	5	5	13,746,182	+21%	4	4	15,438,918	+22%
+15%	2	10,6	16,452,516	+18%	2	8,7	31,998,700	+15%	1	6,3	26,725,057	+16%	9	13,18	5,273,643	+13%
+28%	5	4	13,500,000	+21%	3	2	30,100,000	+24%	4	4	15,700,000	+27%	5	5	14,400,000	+22%
−4%	7	5	8,301,527	−5%	7	5	21,113,141	−7%	3	2	16,725,041	−8%	11	7	4,388,100	−5%
+3%	8	7	7,411,000	−5%	6	6	21,184,000	+3%	13	14	4,241,000	+3%	2	2	16,943,000	+3%
+8%	4	3	14,075,000	+9%	5	4	24,200,000	+5%	12	13	4,500,000	0%	1	1	19,700,000	+6%
+37%	6	8	9,291,000	+37%	8	9	17,503,030	+37%	6	8	11,727,000	+33%	7	8	5,776,030	+44%
+26%	11	11	4,160,273	−5%	11	13	10,959,053	+49%	9	10	7,768,342	+42%	12	22	3,190,711	+69%
+10%	9	9	6,547,000	+16%	9	10	14,427,900	+17%	7	7	9,469,600	+7%	10	10	4,958,300	+44%
+6%	10	13	4,213,219	+5%	12	11	9,865,400	+6%	10	9	7,399,050	+6%	15	17	2,466,350	+6%
+40%	14	17	2,900,000	+26%	15	21	6,140,000	+31%	11	12	6,000,000	+33%	60	64	140,000	−19%
+3%	15	12	2,880,699	−33%	14	16	6,536,962	+2%	17	16	3,377,964	−1%	13	11	3,158,998	+5%
−9%	18	16	2,177,826	−7%	16	15	6,018,292	−6%	15	15	3,673,217	−7%	17	14	2,345,075	−5%
+35%	16	21	2,547,575	+30%	19	25	4,587,273	+37%	14	19	4,156,316	+36%	39	52	430,957	+48%
+12%	17	20	2,239,766	+10%	17	19	5,577,117	+13%	16	17	3,447,279	+6%	18	23	2,129,838	+25%
+24%	13	14	3,506,102	+10%	10	12	13,985,250	+53%	8	11	8,429,257	+64%	8	9	5,555,993	+40%
+39%	12	15	3,782,000	+34%	13	14	8,856,400	+31%	20	30	2,788,900	+117%	6	6	6,067,500	+11%
+1%	21	22	1,808,900	+1%	21	24	3,735,256	+1%	21	22	2,467,256	+1%	22	26	1,268,000	+1%
+20%	19	19	2,151,955	+3%	20	20	4,387,308	−9%	18	20	3,105,929	+6%	21	21	1,281,379	−33%
+4%	23	24	1,554,797	−5%	25	26	3,351,058	+3%	32	38	969,735	+6%	16	16	2,381,323	+1%
+68%	20	26	2,055,976	+65%	22	32	3,721,000	+68%	36	—	810,000	new	14	19	2,911,000	+31%
−8%	22	23	1,699,261	+1%	18	18	4,678,972	−8%	19	18	2,819,081	−11%	20	20	1,859,891	−3%
+2[illegible]	24	27	1,463,074	+29%	26	33	2,872,114	+33%	23	27	2,085,916	+36%	27	34	786,198	+25%
−1[illegible]	25	25	1,403,717	−3%	24	22	3,414,000	−15%	22	21	2,320,500	−15%	24	25	1,093,500	−15%
−23%	33	30	710,703	−20%	23	23	3,508,691	−9%	24	28	1,448,386	−3%	19	15	2,060,305	−12%
+4%	29	32	785,629	−9%	29	30	1,859,847	−21%	45	35	630,030	−36%	23	24	1,229,817	−10%
+15%	28	38	788,485	+31%	39	45	1,224,197	+2%	44	54	632,566	+31%	32	32	591,631	−18%
+3%	26	28	1,148,160	+4%	31	36	1,605,284	+3%	26	29	1,412,130	+3%	54	61	193,154	+3%
−28%	36	37	602,834	−1%	36	44	1,303,041	+7%	35	41	846,977	+7%	37	41	456,064	+7%
−18%	31	29	726,976	−20%	35	34	1,423,896	−17%	37	36	797,135	−18%	30	30	626,761	−16%
+24%	39	51	560,794	+35%	42	49	1,076,951	+6%	41	52	667,792	+27%	40	40	409,159	−16%
+14%	37	44	582,246	+14%	33	38	1,596,194	+11%	28	33	1,203,750	+14%	42	44	392,444	+3%
−7%	32	34	713,857	−6%	28	31	1,959,326	−13%	25	25	1,442,896	−13%	36	35	516,430	−13%
+13%	34	36	667,990	−3%	32	40	1,601,993	+16%	31	40	978,770	+23%	31	36	623,223	+6%
−18%	30	33	733,900	−6%	27	27	2,350,083	−12%	27	26	1,363,048	−12%	25	28	987,035	−12%
−5%	42	41	491,507	−16%	44	47	944,398	−11%	34	34	884,316	−11%	80	88	60,082	−6%
+12%	40	46	551,214	+9%	37	43	1,256,086	+2%	42	46	665,567	+4%	33	37	590,519	+1%
+8%	38	42	566,107	+3%	34	35	1,494,253	−11%	38	37	772,981	−19%	28	31	721,272	−1%
+12%	47	55	399,315	+9%	50	56	662,878	+9%	43	47	662,878	+9%	—	—	0	—
−1%	35	39	607,883	+2%	41	46	1,170,758	−1%	47	53	498,582	0%	29	33	672,176	−2%
−42%	46	35	411,000	−45%	47	42	725,956	−41%	50	39	423,610	−48%	44	42	302,346	−27%
−25%	44	40	421,000	−28%	30	29	1,790,000	−25%	33	31	934,380	−25%	26	27	855,620	−25%
−1%	43	49	422,819	−1%	48	54	719,695	−1%	72	78	174,124	+11%	35	38	545,571	−5%
−50%	45	31	411,296	−52%	40	28	1,215,154	−50%	29	24	1,137,645	−45%	70	46	77,509	−79%
−12%	55	61	256,946	−6%	55	58	472,708	−13%	60	64	253,707	−7%	52	53	219,001	−19%
+8%	53	62	288,127	+13%	52	57	599,606	+4%	54	62	334,227	+8%	48	54	265,379	−1%
−49%	56	43	240,815	−54%	49	37	696,189	−53%	56	32	291,727	−75%	41	48	404,462	+26%
−1[illegible]	48	54	362,498	−2%	45	50	779,800	−15%	48	48	496,786	−15%	46	47	283,104	−15%
[illegible]	[illegible]	58	311,000	−3%	51	55	638,900	+2%	46	51	549,500	+2%	67	79	89,400	+2%
+8%			165,093,884	+7%			360,673,310	+8%			208,072,142	+9%			152,601,168	+8%

l Fidelity $829.23 mil., Fidelity Trust $791.07 mil., Amer. Gen. $290.00 mil., Oak Brook Bank $103.88 mil.

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