SECOND 50 BANK CREDIT CARD ISSUERS IN THE U.S.—1994, RANKED

Issuer, State of Issuance	Type	'94 Rank	'93 Rank	Active Accounts	Change vs. '93	'94 Rank	'93 Rank	Total Accounts	Change vs. '93	'94 Rank	'93 Rank	Credit Cards	Change vs. '93
Boatmen's Bank *N.Mex.*	CB	51	58	382,500	+45%	52	57	608,200	+44%	49	54	942,700	[illegible]
First Nat'l of Commerce *La.*	CB	52	56	381,183	+28%	50	55	645,542	+35%	50	46	874,666	[illegible]
Travelers Bank *Del.*	NB	53	51	380,237	+5%	51	51	620,533	+16%	51	51	847,105	+12%
Navy Federal Credit Union *Va.*	CU	54	52	347,356	+1%	60	58	419,527	+4%	60	59	560,746	+4%
Comerica Bank *Ohio*	CB	55	59	331,000	+26%	54	60	545,000	+42%	59	64	589,000	+10%
First Tennessee *Tenn.*	CB	56	55	331,000	+1%	49	47	663,000	+9%	44	44	1,127,000	+9%
Commerce Bank *Nebr.*	CB	57	53	319,216	−5%	57	55	485,443	+4%	58	56	622,221	−2%
BayBanks *Mass.*	CB	58	57	291,777	−2%	62	62	345,485	+3%	66	64	346,636	−18%
Fifth Third Bank *Ohio*	CB	59	62	283,251	+18%	56	63	485,553	+52%	53	60	728,329	+51%
AmSouth Bank *Ala.*	CB	60	61	265,660	+8%	58	56	466,887	+6%	56	53	643,030	−3%
First Financial Bank *Wis.*	TH	61	60	254,850	0%	59	59	445,963	+11%	55	57	668,944	+11%
Huntington National *Ohio*	CB	62	64	235,000	+3%	61	61	357,000	+6%	51	51	385,400	+6%
Central Fidelity Bank *Va.*	CB	63	63	230,926	+1%	64	64	289,752	+8%	65	65	377,668	−3%
First Security Bank *Utah*	CB	64	75	199,494	+57%	66	69	279,953	+35%	70	73	313,607	+34%
European American Bank *N.Y.*	CB	65	73	186,203	+43%	68	75	259,378	+40%	69	91	317,097	+81%
Intrust Bank in Wichita *Kans.*	CB	66	74	181,328	+41%	65	72	287,701	+50%	68	77	318,195	+46%
Fidelity Trust Co. *Utah*	NB	67	65	179,599	+1%	70	67	245,492	+6%	64	66	379,458	+7%
Columbus Bank & Trust *Ga.*	CB	68	85	176,138	+67%	75	85	217,197	+47%	67	86	255,037	+39%
Union Planters National *Tenn.*	CB	69	105	174,454	+156%	63	112	335,485	+285%	62	107	416,355	+238%
First Consumers National *Oreg.*	NB	70	86	172,212	+63%	71	79	242,282	+50%	75	96	274,393	+75%
Simmons First National *Ark.*	CB	71	66	165,752	−6%	67	65	272,538	−1%	74	69	275,385	−5%
Bank of Baltimore *Md.*	CB	72	72	155,981	+19%	73	73	236,428	+23%	67	67	330,999	+9%
FirsTier Bank *Nebr.*	CB	73	69	153,392	+5%	72	70	236,856	+17%	72	68	281,000	−6%
First Virginia Bank *Va.*	CB	74	68	153,000	+2%	74	68	219,400	+4%	71	71	285,220	+5%
United Missouri Bank *Del.*	CB	75	67	146,905	−4%	69	66	258,570	−4%	63	63	411,125	[illegible]
SouthTrust Bank *Ala.*	CB	76	70	144,234	0%	77	76	195,121	+13%	81	72	245,858	[illegible]
Dial Bank *S. Dak.*	CB	77	82	140,729	+28%	78	82	192,044	+25%	78	83	254,531	+25%
Union Bank *Calif.*	CB	78	71	138,064	−2%	80	74	186,715	−1%	73	70	278,645	0%
First Hawaiian Bank *Hawaii*	CB	79	78	131,167	+10%	82	77	180,920	+9%	76	84	255,097	+26%
Pentagon Fed. CU *Va.*	CU	80	77	125,954	+3%	83	80	175,574	+11%	79	75	254,366	+19%
Idaho First Bank *ID, UT, OR, WA*	CB	81	79	121,667	+5%	85	83	167,821	+10%	84	76	233,071	+7%
Star Bank *Ohio*	CB	82	83	119,055	+10%	81	81	181,298	+17%	80	82	248,538	+22%
M&I Bank *Wis.*	CB	83	108	118,708	+78%	76	103	200,208	+93%	82	106	240,065	+90%
Bank of Hawaii *Hawaii*	CB	84	76	117,654	−5%	87	84	147,068	−3%	86	74	220,602	−5%
First Fidelity Bank *N.J.*	CB	85	80	108,892	−6%	84	71	175,107	−9%	89	85	193,381	−4%
Manufacturers & Traders *N.Y.*	CB	86	99	107,273	+39%	90	102	134,308	+27%	91	97	182,658	+20%
Old Kent Bank *Mich.*	CB	87	100	106,822	+40%	79	99	188,762	+63%	83	99	237,814	+63%
Texas Independent Bank *Tex.*	CB	88	84	103,525	−4%	86	78	157,158	−3%	87	80	203,463	−3%
Bank of Hoven *S. Dak.*	CB	89	81	101,260	−10%	96	89	122,334	−9%	98	114	158,600	+40%
Liberty Nat'l, Louisville *Ky.*	CB	90	91	100,500	+10%	89	91	138,700	+11%	85	79	228,900	+9%
Orchard Bank *Oreg.*	TH	91	115	95,933	55%	99	121	115,614	+60%	112	144	107,888	+73%
Compass Bank *Ala.*	CB	92	90	94,519	+3%	88	93	141,698	+15%	95	90	173,894	−1%
Bank IV Kansas *Kans.*	CB	93	89	89,660	−7%	91	87	133,700	−3%	97	92	169,700	−2%
Nat'l Bank of Commerce *Nebr.*	CB	94	88	89,131	−8%	100	90	115,567	−8%	105	102	126,352	−9%
Amalgamated Bank *Ill.*	CB	95	93	84,040	−5%	95	94	124,351	+2%	92	88	178,821	−1%
First Citizens B&T *N.C.*	CB	96	96	83,094	0%	93	95	127,883	+5%	94	93	174,175	+5%
First Alabama *Ala.*	CB	97	94	81,844	−6%	97	92	122,148	−2%	99	94	149,613	−6%
Branch Banking & Trust *N.C.*	CB	98	103	81,300	+16%	101	110	114,200	+22%	96	101	171,300	+23%
Citizen's Bank *R.I.*	CB	99	92	78,517	−12%	102	97	111,049	−7%	93	81	174,347	−17%
State Employees CU *N.C.*	CU	100	98	77,139	0%	104	106	104,531	+3%	102	103	135,768	[illegible]
TOTALS SECOND 50 1994				8,719,095	+8%			13,223,049	+12%			17,669,763	[illegible]

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ACTIVE ACCOUNTS

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

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'94 Rank	'93 Rank	Visa Cards	Change vs. '93	'94 Rank	'93 Rank	MasterCard Cards	Change vs. '93	'94 Rank	'93 Rank	Charge Volume	Change vs. '93	'94 Rank	'93 Rank	Outstandings	Change vs. '93
[illegible]	[illegible]	250,000	[illegible]	31	40	692,700	[illegible]	47	55	$1,015,000,000	[illegible]	51	59	$525,000,000	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	50	[illegible]	340,547	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	57	[illegible]	[illegible]	[illegible]
55	55	393,865	+4%	40	39	453,240	+19%	37	34	$1,645,114,278	+5%	43	46	$717,362,101	+3%
48	45	560,746	+4%	00	00	0	—	48	47	$1,001,523,104	+10%	52	51	$517,736,745	+9%
60	67	243,000	+23%	48	53	346,000	+35%	49	56	$959,706,000	+41%	47	54	$679,027,000	+57%
40	38	744,000	+7%	45	46	383,000	+13%	56	54	$818,900,000	+11%	55	55	$472,400,000	+12%
54	52	413,530	−1%	58	59	208,691	−3%	51	50	$924,892,529	+8%	58	60	$404,608,089	+9%
75	64	167,550	−18%	61	58	179,086	−18%	61	58	$640,972,804	+1%	61	62	$319,727,092	−1%
47	34	383,035	+50%	33	79	180,233	+52%	33	66	$711,244,368	+51%	62	68	$276,647,709	+51%
52	51	466,251	+8%	63	57	176,779	−24%	58	64	$722,412,623	+42%	59	61	$350,231,127	+7%
56	57	347,851	+13%	51	50	321,093	+9%	66	63	$539,386,505	+4%	56	56	$440,181,241	+9%
67	66	211,300	+7%	54	52	275,100	+5%	62	59	$628,448,000	+6%	60	63	$340,700,000	+12%
63	60	226,663	−9%	68	69	151,005	+7%	60	60	$708,478,480	+24%	50	50	$565,875,507	+19%
58	65	260,680	+27%	102	130	52,927	+83%	99	72	$188,282,987	−39%	72	82	$211,202,593	+48%
77	133	159,762	+227%	67	71	157,335	+24%	53	82	$888,420,803	+264%	64	76	$257,341,184	+66%
65	84	223,401	+116%	81	75	94,794	−17%	79	76	$309,578,883	+15%	63	73	$257,950,907	+58%
71	70	191,317	+10%	60	63	188,141	+4%	54	53	$855,984,000	+8%	68	66	$238,775,000	+18%
61	72	231,993	+43%	129	151	23,044	+9%	69	89	$444,245,789	+104%	66	83	$239,641,851	+70%
57	152	333,149	+720%	84	87	83,206	+1%	74	101	$353,261,758	+107%	69	97	$237,217,212	+161%
00	00	0	—	55	66	274,392	+75%	90	99	$231,640,300	+29%	86	88	$150,965,571	+29%
74	68	179,000	−5%	80	80	96,385	−5%	77	69	$310,008,461	−4%	81	71	$164,059,596	−3%
70	73	195,289	+23%	70	67	135,710	−7%	76	81	$325,263,000	+30%	74	81	$204,979,000	+42%
69	69	202,000	+13%	87	72	79,000	−34%	81	78	$285,764,000	+10%	88	92	$137,161,000	+29%
62	62	229,020	+3%	100	106	56,200	+15%	72	70	$363,400,000	+15%	79	84	$168,280,000	+20%
[illegible]	[illegible]	123,395	+2%	53	49	287,730	−6%	75	73	$346,079,733	+17%	84	80	$154,328,686	+2%
[illegible]	74	180,633	+14%	91	92	65,225	−15%	82	88	$282,887,000	+28%	73	78	$205,639,841	+34%
[illegible]	82	152,905	+27%	78	86	101,626	+23%	100	112	$187,645,072	+36%	76	85	$186,659,510	+35%
90	85	105,885	+2%	65	64	172,760	−2%	63	62	$574,014,408	+3%	71	65	$219,481,933	+6%
86	93	112,243	+28%	69	74	142,854	+24%	80	80	$287,280,000	+14%	77	72	$180,360,000	+8%
64	63	225,007	+7%	116	148	29,359	+26%	73	68	$357,234,956	+3%	65	64	$249,465,985	+13%
76	76	161,341	+14%	90	91	71,730	−7%	70	71	$399,777,820	+29%	75	69	$194,611,722	+7%
79	83	140,759	+27%	75	83	107,779	+16%	71	74	$365,226,000	+28%	70	70	$227,108,000	+31%
85	107	114,590	+62%	72	101	125,476	126%	83	86	$281,287,383	+23%	90	135	$114,379,798	+129%
56	61	220,602	−5%	00	00	0	—	67	65	$511,586,067	+8%	67	67	$239,100,037	+19%
[illegible]	88	135,170	+5%	82	78	88,211	−16%	85	79	$270,104,000	+6%	83	74	$158,104,556	0%
72	75	182,658	+20%	00	00	0	—	88	87	$239,302,000	+8%	85	87	$152,053,000	+16%
32	112	104,638	+64%	71	88	133,175	+62%	78	97	$309,651,210	+67%	95	123	$103,217,950	+73%
83	80	127,050	−2%	88	89	76,413	−4%	96	91	$213,607,229	0%	108	103	$82,738,267	0%
89	101	108,000	+35%	104	125	50,600	+51%	122	119	$123,760,000	+4%	143	139	$44,652,117	−6%
21	135	54,936	+15%	64	65	173,964	7%	103	108	$175,160,000	+16%	102	102	$92,877,000	+12%
00	122	85,231	+45%	131	218	22,657	+492%	144	195	$81,585,146	+64%	129	185	$54,333,878	+109%
07	120	69,673	+18%	76	73	104,221	−10%	91	96	$231,076,455	+24%	78	75	$178,336,443	+15%
82	79	131,900	+1%	109	110	37,800	−13%	92	85	$228,000,000	−2%	105	100	$91,112,000	+3%
14	102	66,512	−9%	96	98	59,840	−9%	108	106	$153,438,842	−3%	110	106	$79,712,796	−2%
00	00	0	—	62	62	178,821	−1%	89	84	$239,065,814	−2%	92	90	$111,391,046	+3%
19	119	62,386	+5%	73	76	111,789	+5%	95	95	$219,305,316	+15%	94	98	$105,264,816	+16%
[illegible]	[illegible]	[illegible]	[illegible]	73	77	100,843	−5%	97	92	$210,346,398	0%	107	99	$89,152,877	0%
08	132	68,500	+40%	77	84	102,800	+14%	98	104	$201,400,000	+24%	97	109	$101,000,000	+33%
30	71	138,854	−17%	111	113	35,493	−15%	86	83	$252,933,576	+4%	82	86	$161,438,693	+19%
[illegible]	[illegible]	109,880	+8%	122	129	25,888	−12%	115	136	$135,930,981	+36%	127	124	$58,858,528	0%
		10,334,100	+9%			7,335,662	+9%			$22,503,054,078	+17%			$11,938,189,352	+15%

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