

TOP 400 BANK CARDS IN THE U.S. - 1983

THE FIRST 100		Active Accounts	Total Accounts	Total Cards	Charge Volume	Avg. Monthly Outstandings	VISA	MASTERCARD
1.	Bank of America, San Francisco	4,407,000	5,459,000	8,050,000	\$6,162,000,000	\$3,109,000,000	6,360,000	1,690,000
2.	Citibank, New York	4,061,000	4,469,000	6,704,000	5,596,000,000	3,023,000,000	3,304,000	3,400,000
3.	First National of Chicago	1,666,000	2,740,000	3,850,000	3,180,000,000	2,100,000,000	3,500,000	350,000
4.	Chemical Bank, New York	1,572,000	2,584,000	3,709,000	2,219,000,000	922,000,000	349,000	3,360,000
5.	Chase Manhattan, New York	1,490,000	2,331,000	3,735,000	3,014,000,000	1,334,000,000	3,735,000	-----
6.	First Interstate Bank, Los Angeles	1,232,000	1,618,000	2,589,000	1,940,000,000	565,000,000	1,298,000	1,291,000
7.	Michigan National Bank, Lansing	900,000	1,000,000	1,200,000	1,000,000,000	605,000,000	800,000	400,000
8.	Manufacturers Hanover, New York	825,000	1,700,000	2,800,000	1,800,000,000	1,000,000,000	920,000	1,880,000
9.	Security Pacific National, Los Angeles	786,000	1,010,000	1,900,000	1,614,000,000	677,000,000	800,000	1,100,000
10.	Marine Midland, Buffalo	758,000	1,211,000	2,299,000	938,000,000	538,000,000	575,000	1,724,000
11.	Rocky Mountain Bankcard System, Denver	739,000	1,065,000	1,821,000	1,026,000,000	375,000,000	1,511,000	310,000
12.	Wells Fargo, San Francisco	650,000	990,000	1,700,000	1,200,000,000	490,000,000	500,000	1,200,000
13.	First City National, Houston	646,000	830,000	1,328,000	850,000,000	341,000,000	597,000	731,000
14.	Bank of Virginia, Richmond	620,000	680,000	978,000	660,000,000	576,000,000	-----	978,000
15.	Bank of the Southwest, Dallas	602,000	905,000	1,448,000	730,000,000	380,000,000	724,000	724,000
16.	Crocker National Bank, San Francisco	585,000	786,000	1,166,000	700,000,000	420,000,000	291,000	875,000
17.	First National Bank of Atlanta	580,000	750,000	778,000	900,000,000	545,000,000	778,000	-----
18.	Seattle First National Bank	504,000	551,000	1,046,000	875,000,000	342,000,000	246,000	800,000
19.	Southeast Bank, Miami	495,000	627,400	941,000	650,000,000	338,000,000	304,000	637,000
20.	Associates National Bank, Concord, Calif.	474,000	582,000	920,000	658,000,000	467,000,000	670,000	250,000
21.	Payment Systems for C. U. s, Tampa, Fla.	473,000	616,000	987,000	487,000,000	400,000,000	302,000	685,000
22.	Maryland National Bank, Baltimore	450,000	674,600	790,000	640,000,000	339,000,000	60,000	730,000
23.	First National of Omaha	440,000	555,000	844,000	466,000,000	270,000,000	471,000	373,000
24.	Norwest Bank, Des Moines	436,000	500,000	840,000	609,000,000	261,000,000	210,000	630,000
25.	Beneficial National (U.S.A.), Wilmington, Del.	432,000	606,000	837,000	696,000,000	476,000,000	326,000	511,000
26.	Barnett Bank, Jacksonville, Florida	431,000	506,000	750,000	550,000,000	372,000,000	622,000	128,000
27.	Bank One, Columbus, Ohio	427,000	632,000	711,000	691,000,000	326,000,000	691,000	20,000
28.	First Wisconsin National, Milwaukee	410,000	543,000	761,000	544,000,000	376,000,000	418,000	343,000
29.	The Bank of New York, Harrison	383,000	736,000	820,000	412,000,000	181,000,000	448,000	372,000
30.	Philadelphia National Bank	352,000	502,000	753,000	425,000,000	293,000,000	753,000	-----
31.	North Carolina National Bank, Charlotte	342,000	569,000	849,000	413,000,000	201,300,000	660,000	189,000
32.	Rainier National Bank, Seattle	330,000	477,000	800,000	550,000,000	315,000,000	800,000	-----
33.	Bankcard Service Center, Louisville, Kentucky	319,000	470,000	800,000	413,000,000	203,000,000	640,000	160,000
34.	Mercantile Trust Co., St. Louis	310,000	480,000	768,000	400,000,000	108,000,000	192,000	576,000
35.	Harris Trust & Savings Bank, Chicago	309,000	462,000	790,000	536,000,000	288,000,000	270,000	520,000
36.	Indiana National Bank, Indianapolis	307,000	569,000	927,500	371,000,000	180,000,000	927,500	-----
37.	National Westminster Bank USA, New York	303,400	430,000	592,000	340,000,000	256,000,000	592,000	-----
38.	State Street Bank, Boston	300,000	510,000	825,000	380,000,000	127,000,000	726,000	99,000
39.	Republic National Bank, Dallas	300,000	410,000	750,000	380,000,000	172,000,000	250,000	500,000
40.	First Bank System, Minneapolis	290,000	315,000	500,000	310,000,000	99,000,000	300,000	200,000
41.	Sun Bank of Florida, Miami	290,000	325,000	500,000	319,000,000	110,000,000	200,000	300,000
42.	United Bank of Denver	281,000	323,000	500,000	380,000,000	125,000,000	170,000	330,000
43.	Valley National Bank, Phoenix	276,400	316,000	568,000	491,000,000	194,500,000	40,000	528,000
44.	United Virginia Bank, Richmond	275,000	350,000	550,000	450,000,000	215,000,000	550,000	-----
45.	Mellon Bank, Pittsburgh	268,000	388,000	511,000	421,000,000	173,000,000	283,000	228,000
46.	First National Bank of Boston	266,000	354,000	473,000	315,000,000	159,000,000	135,000	338,000
47.	Commerce Bank of Kansas City, Missouri	265,000	380,000	646,000	287,000,000	100,000,000	478,000	168,000
48.	CUNA Service Group, Madison, Wis.	260,000	335,000	543,000	301,000,000	150,000,000	543,000	-----
49.	United Missouri Bank, Kansas City	260,000	350,000	600,000	307,000,000	126,000,000	120,000	480,000

50.	First Tennessee Bank, Memphis	258,400	384,000	595,000	335,000,000	138,000,000	417,000	178,000
51.	Citizens & Southern National Bank, Atlanta	256,000	307,000	504,000	303,000,000	152,000,000	-----	504,000
52.	European American Bank, New York	253,300	349,000	602,000	340,000,000	170,000,000	132,000	470,000
53.	Equitable Bank, Dover, Delaware	252,000	371,000	620,000	309,000,000	152,000,000	300,000	320,000
54.	Citizens Banking Corp., Flint, Mich.	251,000	307,000	419,000	322,000,000	127,500,000	402,000	17,000
55.	Connecticut Bank & Trust, Bridgeport	250,000	341,000	578,000	335,000,000	147,000,000	318,000	260,000
56.	First National Bank of Cincinnati	243,000	278,000	417,000	221,000,000	121,000,000	-----	417,000
57.	Sovran Bank, Richmond	238,000	333,000	440,000	370,300,000	152,300,000	364,000	76,000
58.	Bank Ohio, Columbus	235,000	325,000	441,000	300,000,000	162,000,000	115,000	326,000
59.	Lincoln First Bank, Rochester, N. Y.	232,400	421,000	631,000	280,000,000	137,100,000	631,000	-----
60.	InterFirst Bank, Dallas	222,000	332,000	513,000	256,000,000	116,000,000	282,000	231,000
61.	BayBanks, Inc., Boston	220,000	336,000	510,000	261,000,000	123,000,000	210,000	300,000
62.	Sovran Bank, Norfolk	215,300	276,400	415,000	309,000,000	146,000,000	154,000	261,000
63.	Sunburst Bank, Jackson, Mississippi	215,000	250,000	470,000	360,000,000	118,000,000	313,000	157,000
64.	Girard Bank, Philadelphia	206,000	268,000	402,000	299,000,000	110,000,000	273,000	129,000
65.	Huntington National of Columbus, Ohio	206,000	314,000	488,000	333,000,000	129,000,000	219,000	269,000
66.	First National Bank of Minneapolis	205,000	317,000	500,000	306,000,000	98,700,000	350,000	150,000
67.	First National Bank of Commerce, New Orleans	200,000	250,000	430,000	340,000,000	120,000,000	229,000	201,000
68.	First Omni, Millsboro, Delaware	200,000	250,000	500,000	300,000,000	125,000,000	400,000	100,000
69.	First National of Maryland, Baltimore	200,000	297,000	512,000	257,000,000	115,000,000	358,000	154,000
70.	Liberty National B&T, Oklahoma City	193,000	249,000	378,000	262,500,000	78,100,000	321,000	57,000
71.	Security B&T, Southgate, Mich.	189,000	265,000	341,000	212,000,000	99,000,000	51,000	290,000
72.	First Union National Bank of Charlotte	187,000	213,000	310,000	201,300,000	91,250,000	77,000	233,000
73.	Avco Financial Services, Newport Bch., Calif.	183,000	240,000	358,000	212,000,000	140,000,000	358,000	-----
74.	Equibank, Pittsburgh	182,000	256,200	350,000	207,400,000	112,000,000	210,000	140,000
75.	American Fletcher National, Indianapolis	180,000	270,000	450,000	242,000,000	100,100,000	-----	450,000
76.	California First Bank, San Diego	180,000	210,000	296,000	227,000,000	83,000,000	133,000	163,000
77.	California First of San Francisco	179,000	210,000	336,000	240,100,000	87,100,000	165,000	171,000
78.	First National of Kansas City, Missouri	175,000	250,000	440,000	258,000,000	137,000,000	90,000	350,000
79.	Ameritrust, Cleveland	171,000	188,000	310,000	231,000,000	96,000,000	310,000	-----
80.	Manufacturers & Traders Trust, Buffalo	164,000	257,000	381,000	241,500,000	140,000,000	381,000	-----
81.	AmSouth, Birmingham, Alabama	160,000	230,000	325,000	227,000,000	118,000,000	50,000	275,000
82.	Society National Bank, Cleveland	160,000	202,000	324,000	218,000,000	124,000,000	31,000	293,000
83.	Wachovia B&T, Winston-Salem, N. C.	160,000	271,000	297,000	209,300,000	87,200,000	-----	297,000
84.	First Interstate of Arizona, Phoenix	153,000	208,000	312,000	259,000,000	88,200,000	312,000	-----
85.	Connecticut National Bank, Hartford	150,000	230,000	400,000	220,000,000	89,000,000	-----	400,000
86.	Marine Bank, Madison, Wis.	150,000	215,000	310,000	193,000,000	85,000,000	166,000	144,000
87.	Trust Co. Bank, Atlanta	150,000	205,000	280,000	165,000,000	86,000,000	68,000	212,000
88.	Centerre Bank, St. Louis	148,000	201,000	342,000	216,000,000	62,000,000	85,500	256,500
89.	Citizens Fidelity B&T, Louisville	146,000	192,000	288,000	165,000,000	65,000,000	259,000	29,000
90.	Fifth Third Bank, Cincinnati	145,000	170,000	289,000	220,000,000	75,000,000	289,000	-----
91.	Atlantic National of Florida, Jacksonville	144,000	177,000	225,000	190,300,000	99,000,000	45,000	180,000
92.	Fleet National Bank, Providence, R. I.	143,000	203,000	238,000	150,000,000	59,000,000	95,000	143,000
93.	First Security of Utah, Ogden	140,000	200,000	340,000	257,000,000	90,000,000	306,000	34,000
94.	First Interstate (of Oregon), Portland	137,000	200,000	329,000	188,000,000	99,000,000	329,000	-----
95.	Suburban Bank/Delaware, Dover	137,000	188,000	281,000	246,000,000	83,100,000	281,000	-----
96.	U. S. National Bank of Oregon, Portland	133,000	198,000	366,000	123,000,000	91,000,000	146,000	220,000
97.	Louisiana National Bank, Baton Rouge	132,000	200,000	243,000	187,000,000	65,000,000	175,000	68,000
98.	Fidelity National Bank, Baton Rouge	130,000	218,000	353,000	136,000,000	98,000,000	192,000	161,000
99.	SouthTrust Bank of Alabama, Birmingham	130,000	226,000	341,000	142,000,000	101,000,000	222,000	119,000
100.	South Carolina National, Columbia	129,000	228,000	385,000	131,200,000	96,000,000	385,000	-----

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Note: All figures are represented as estimates although 85% of these institutions cooperated by supplying data. Statistics for other institutions were obtained from alternate sources believed to be reliable.