

The five largest issuers at midyear 2021 based on purchase volume had a 70.5% market share, up from 70.2% at midyear 2020.

U.S. Mastercard/Visa Credit Card Issuers—Midyear 2021

The 100 largest U.S. issuers of Mastercard and Visa credit cards generated \$1.523 trillion in total volume and \$1.492 trillion in purchase volume from January 1 through June 30, 2021. Total volume was up 20.7% from \$1.262 trillion for the period January 1 through June 30, 2020. Purchase volume was up 21.9% from \$1.225 trillion.

Upgrade and Avant, both fintechs, were new entrants into the top 100 for both purchase volume and outstandings.

Prior issues: 1183, 1161, 1138, 1116, 1093, 1070, 1048

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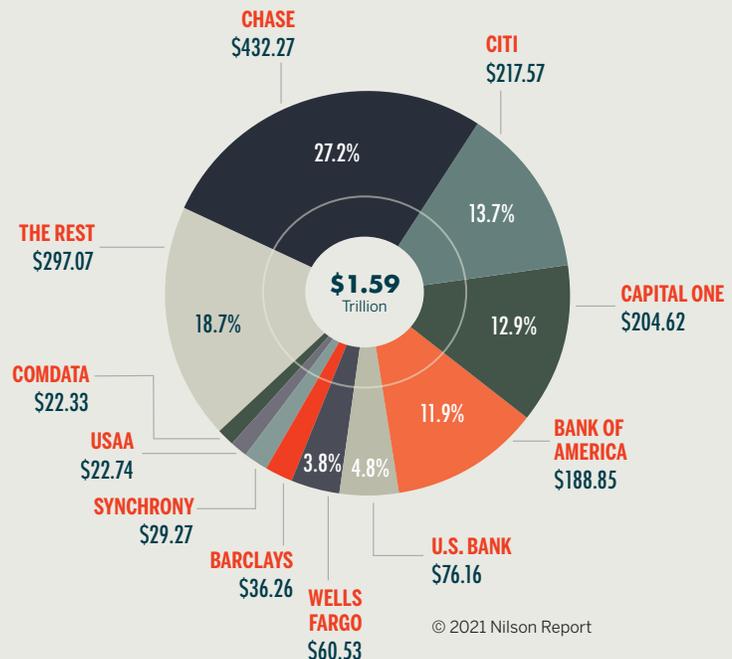
Purchase volume for the top 5 issuers during the first six months totaled \$1.119 trillion, up 22.2%. This was an increase of \$203.11 billion from \$916.37 billion for the first six months of 2020. Issuers ranked 6–10 collectively accounted for \$171.13 billion in purchase volume, up \$26.24 billion or 18.1%. Among the 50 largest issuers, 46 reported increases in purchase volume. Among the second 50 largest, 48 reported increases.

Outstandings for the top 100 totaled \$633.72 billion at June 30, 2021, down 2.4% from \$649.63 billion for the top 100 at June 30 the prior year.

As of June 30, 2021, outstandings totaled \$448.51 billion for the top 5 issuers, down 2.8%. This was a decrease of \$12.90 billion from June 30, 2020. For issuers ranked 6–10, outstandings totaled \$101.98 billion, down \$5.42 billion or 5.0%. Among the 50 largest, 21 reported increases in outstandings. Among the second 50 largest, 23 reported increases.

Top 10 Issuers of Visa and Mastercard Credit Cards in the U.S. at Midyear 2021

Ranked by January–June Purchase Volume in \$Billions



Outstandings & Cards Midyear 2021

U.S. Visa/Mastercard Credit Card Issuers

Rank		ISSUER	Outstandings		Cards	
MY21	MY20		(MIL.)	CHANGE	(000)	CHANGE
1	1	Chase	\$141,802.0	0.1%	111,100	14.4%
2	2	Citi	\$97,819.7	-1.5%	71,478	1.9%
3	4	Capital One	\$86,064.0	-4.3%	108,400	0.7%
4	3	Bank of America	\$85,120.1	-8.2%	53,256	-1.2%
5	5	U.S. Bank	\$37,704.7	-0.3%	21,883	-0.2%
6	6	Wells Fargo	\$32,193.9	-6.5%	17,926	-0.5%
7	7	Barclays	\$19,960.4	-8.0%	14,077	-1.3%
8	9	Navy FCU	\$18,569.9	1.8%	5,191	22.6%
9	8	Synchrony	\$18,400.0	0.0%	30,670	1.1%
10	10	USAA	\$12,856.2	-12.1%	7,367	-1.4%
11	11	PNC Bank	\$7,694.9	-5.0%	5,579	-5.6%
12	13	Credit One Bank	\$6,258.9	-2.3%	15,563	17.7%
13	14	First Natl. of Nebraska	\$6,058.2	5.8%	4,161	0.6%
14	12	TD Bank	\$6,051.7	-6.1%	6,204	1.7%
15	19	Goldman Sachs Bank	\$5,210.0	128.3%	4,565	47.5%
16	15	Alliance Data	\$5,157.5	5.4%	8,594	17.1%
17	16	Truist	\$4,609.1	-5.2%	4,132	-26.6%
18	18	Fifth Third Bank	\$3,381.4	25.8%	4,139	1.3%
19	17	Merrick Bank	\$2,920.6	-3.3%	3,105	2.1%
20	20	Citizens Bank	\$1,823.7	-7.4%	3,782	1.3%
21	22	Pentagon FCU	\$1,606.0	1.9%	612	10.3%
22	21	Regions Bank	\$1,547.3	-7.3%	1,066	-53.3%
23	23	First Premier Bank	\$1,507.7	10.0%	4,305	18.3%
24	25	KeyBank	\$1,350.2	3.3%	1,198	3.1%
25	26	Mercury Financial	\$1,191.4	-2.8%	938	15.1%
26	27	BECU	\$1,074.4	-4.6%	476	-16.2%
27	30	ICBA Bancard	\$906.1	-7.8%	2,152	-2.2%
28	31	Commerce Bank	\$890.6	-1.6%	739	-5.3%
29	28	HSBC Bank USA	\$867.0	-18.1%	880	-10.2%
30	29	BBVA USA	\$866.2	-16.7%	670	-8.2%
31	34	BMO Harris	\$829.1	10.5%	612	-8.8%
32	32	M&T Bank	\$828.2	7.2%	780	5.7%
33	35	State Employees' CU (N.C.)	\$749.5	0.9%	387	5.7%
34	33	Suncoast CU	\$714.4	-5.8%	365	8.3%
35	36	Huntington Natl. Bank	\$706.8	-2.4%	827	7.7%
36	38	SchoolsFirst FCU	\$700.3	2.4%	521	20.4%
37	37	PSECU	\$672.6	-4.3%	249	0.3%
38	39	Golden 1 CU	\$608.4	-10.0%	261	4.5%
39	41	America First FCU	\$571.4	1.8%	408	7.3%
40	40	Digital FCU	\$556.9	-2.2%	360	2.7%
41	42	Mountain America FCU	\$504.9	3.0%	309	15.4%
42	45	First Citizens Bank	\$502.4	8.3%	354	5.1%
43	48	MUFG Union Bank	\$485.8	21.5%	314	0.7%
44	46	VyStar CU	\$467.2	5.0%	266	-2.5%
45	43	Randolph-Brooks FCU	\$447.0	-6.9%	264	4.2%
46	65	Continental Finance	\$440.8	87.2%	835	45.7%
47	44	Bank of the West	\$438.7	-5.6%	348	-0.4%
48	-	Upgrade	\$416.1	755.9%	217	677.6%
49	52	Comdata	\$413.5	21.5%	4,109	29.3%
50	47	UMB Bank	\$368.7	-13.2%	3,622	411.3%

Rank		ISSUER	Outstandings		Cards	
MY21	MY20		(MIL.)	CHANGE	(000)	CHANGE
51	51	Zions Bancorporation	\$368.2	8.2%	426	-10.8%
52	49	1st Financial Bank	\$360.5	-9.0%	225	-3.3%
53	53	First Tech FCU	\$334.4	2.2%	165	5.7%
54	57	Redstone FCU	\$327.6	14.8%	303	34.9%
55	50	Security Service FCU	\$316.6	-12.3%	164	0.3%
56	55	First Hawaiian Bank	\$304.8	0.7%	164	-4.0%
57	54	Virginia CU	\$296.1	-6.4%	107	1.9%
58	56	Michigan State Univ. FCU	\$284.9	-0.9%	149	4.8%
59	86	Wex	\$274.6	60.9%	4,414	29.8%
60	58	Silicon Valley Bank	\$261.3	-6.8%	59	1.7%
61	63	Baxter CU	\$260.6	4.1%	172	14.0%
62	59	GECU	\$249.7	-10.5%	113	-2.1%
63	68	TIB	\$246.8	8.4%	357	-2.7%
64	61	Alaska USA FCU	\$245.6	-5.7%	114	2.8%
65	72	Arvest Bank	\$242.3	10.3%	286	6.3%
66	64	Members 1st FCU	\$239.1	-3.0%	169	4.3%
67	67	Redwood CU	\$236.2	2.2%	98	12.6%
68	60	Nasa FCU	\$236.2	-9.4%	64	0.6%
69	62	Santander Bank	\$233.8	-9.1%	241	4.5%
70	69	Alliant CU	\$231.9	3.9%	114	0.6%
71	78	UBS Bank USA	\$226.8	18.8%	261	15.5%
72	70	Synovus Bank	\$225.9	2.0%	403	13.3%
73	66	Delta Community CU	\$225.8	-3.7%	102	1.8%
74	75	Wright-Patt CU	\$219.3	2.7%	117	18.0%
75	73	Patelco CU	\$218.1	0.6%	89	3.5%
76	71	Logix FCU	\$215.7	-2.3%	101	4.4%
77	77	Police and Fire FCU	\$210.7	4.2%	196	16.0%
78	76	SECU of Md.	\$190.2	-7.2%	110	-6.7%
79	74	Mission FCU	\$186.4	-12.9%	86	0.1%
80	80	Hancock Whitney Bank	\$180.2	-1.8%	100	1.3%
81	90	GreenState CU	\$179.3	15.9%	85	7.4%
82	82	Wings Financial CU	\$175.5	-1.9%	102	9.2%
83	83	Simmons Bank	\$174.3	-1.9%	262	6.3%
84	109	Comerica Bank	\$173.0	40.1%	126	-4.7%
85	-	Avant	\$173.0	117.0%	589	157.9%
86	79	Gesa CU	\$172.4	-7.9%	83	0.7%
87	81	Municipal CU	\$171.4	-5.0%	114	1.6%
88	84	Summit CU	\$165.3	-4.1%	107	1.7%
89	93	Texas Dow Employees CU	\$162.4	8.3%	123	1.7%
90	106	WSECU	\$162.3	22.9%	99	13.5%
91	87	Citadel FCU	\$161.5	-2.4%	68	6.3%
92	96	University of Wisconsin CU	\$159.1	7.7%	118	3.5%
93	89	Idaho Central CU	\$153.5	-1.4%	112	3.3%
94	91	Langley FCU	\$153.4	-0.8%	78	13.2%
95	98	AA FCU	\$147.2	1.5%	81	4.7%
96	94	First Horizon	\$145.4	-2.0%	189	2.6%
97	88	OnPoint Community CU	\$144.2	-10.4%	134	5.9%
98	97	Affinity Plus FCU	\$141.7	-3.6%	77	-2.1%
99	108	United Nations FCU	\$136.4	4.6%	77	3.8%
100	103	Wescom CU	\$130.2	-8.0%	110	5.3%

As of June 30, 2021 vs. June 30, 2020. Includes consumer, business and commercial cards, including virtual and one-time-use cards.

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