

# Outstandings & Cards Midyear 2022

## US Mastercard/Visa Credit Card Issuers

Rank		ISSUER	Outstandings		Cards	
MY '22	MY '21		(MIL.)	CHANGE	(000)	CHANGE
1	1	<b>JPMorgan Chase</b>	\$165,494.0	16.7%	126,474	13.8%
2	2	<b>Citi</b>	\$109,539.6	12.0%	72,576	4.6%
3	3	<b>Capital One</b>	\$104,407.0	21.3%	108,640	0.2%
4	4	<b>Bank of America</b>	\$98,477.1	15.7%	56,619	6.3%
5	5	<b>U.S. Bank</b>	\$41,726.6	10.7%	22,800	4.2%
6	6	<b>Wells Fargo</b>	\$36,563.3	19.5%	17,275	7.3%
7	7	<b>Barclays</b>	\$26,123.1	30.9%	27,535	95.6%
8	8	<b>Navy FCU</b>	\$21,375.8	15.1%	5,887	13.4%
9	9	<b>Synchrony</b>	\$18,600.0	1.1%	27,670	-9.8%
10	10	<b>USAA</b>	\$12,670.9	-1.4%	7,061	-4.2%
11	16	<b>Goldman Sachs Bank</b>	\$11,844.0	127.3%	9,400	105.9%
12	12	<b>Credit One Bank</b>	\$8,281.7	32.3%	16,926	14.3%
13	11	<b>PNC Bank</b>	\$8,012.8	4.1%	6,208	11.3%
14	13	<b>First Natl. of Nebraska</b>	\$7,519.9	24.1%	5,682	36.5%
15	15	<b>Bread Financial</b>	\$7,101.9	25.8%	14,494	51.2%
16	14	<b>TD Bank</b>	\$6,639.3	9.7%	9,297	12.2%
17	17	<b>Truist</b>	\$4,767.9	3.4%	3,514	-0.6%
18	18	<b>Fifth Third Bank</b>	\$4,097.3	21.2%	4,391	6.1%
19	19	<b>Merrick Bank</b>	\$3,740.7	28.1%	4,793	54.4%
20	20	<b>Citizens Bank</b>	\$2,166.0	23.4%	3,797	11.4%
21	26	<b>Mercury Financial</b>	\$2,040.6	71.3%	1,653	76.2%
22	21	<b>PenFed CU</b>	\$1,931.7	12.3%	1,557	12.1%
23	23	<b>First Premier Bank</b>	\$1,742.5	15.6%	4,462	3.7%
24	50	<b>Upgrade Card (CRB)</b>	\$1,713.4	311.8%	785	262.7%
25	22	<b>Regions Bank</b>	\$1,631.8	5.5%	1,258	18.0%
26	25	<b>KeyBank</b>	\$1,495.6	10.8%	1,245	3.5%
27	27	<b>BECU</b>	\$1,275.6	18.7%	500	5.1%
28	-	<b>Ally Bank</b>	\$1,225.0	-	1,181	-
29	29	<b>M&amp;T Bank</b>	\$1,002.0	13.8%	882	11.1%
30	33	<b>BMO Harris</b>	\$980.7	29.4%	670	6.3%
31	30	<b>ICBA Bancard</b>	\$944.7	7.3%	2,112	1.4%
32	34	<b>State Employ. CU (N.C.)</b>	\$920.0	22.7%	408	5.3%
33	28	<b>Commerce Bank</b>	\$903.9	1.5%	721	-2.4%
34	37	<b>SchoolsFirst FCU</b>	\$878.5	25.4%	593	13.8%
35	35	<b>Suncoast CU</b>	\$856.6	19.9%	558	10.6%
36	36	<b>Huntington Natl. Bank</b>	\$810.6	14.7%	947	14.4%
37	40	<b>Golden 1 CU</b>	\$732.9	20.5%	279	6.8%
38	48	<b>Continental Finance</b>	\$727.3	65.0%	1,227	46.9%
39	38	<b>PSECU</b>	\$717.8	6.7%	261	4.7%
40	41	<b>America First FCU</b>	\$692.2	21.1%	433	6.0%
41	45	<b>MUFG Union Bank</b>	\$643.6	32.5%	325	3.4%
42	42	<b>Digital FCU</b>	\$639.7	14.9%	376	4.4%
43	43	<b>Mountain America FCU</b>	\$626.6	23.9%	359	14.7%
44	44	<b>First Citizens Bank</b>	\$587.6	16.7%	384	8.3%
45	46	<b>VyStar CU</b>	\$581.3	24.4%	291	9.5%
46	49	<b>Bank of the West</b>	\$568.3	29.5%	409	17.6%
47	88	<b>Avant (Webbank)</b>	\$525.1	206.9%	1,235	109.5%
48	52	<b>UMB Bank</b>	\$516.5	40.1%	540	3.8%
49	47	<b>Randolph-Brooks FCU</b>	\$471.3	5.4%	284	7.4%
50	56	<b>Redstone FCU</b>	\$460.7	40.9%	340	12.5%

Rank		ISSUER	Outstandings		Cards	
MY '22	MY '21		(MIL.)	CHANGE	(000)	CHANGE
51	61	<b>Wex</b>	\$423.5	54.2%	4,424	0.2%
52	53	<b>Zions Bancorporation</b>	\$407.9	10.8%	438	2.9%
53	51	<b>Comdata</b>	\$403.1	-2.5%	3,723	-9.4%
54	55	<b>First Tech FCU</b>	\$374.4	11.9%	178	7.8%
55	54	<b>1st Financial Bank</b>	\$365.7	1.4%	231	2.6%
56	60	<b>Michigan State Univ. FCU</b>	\$325.2	14.1%	204	36.5%
57	59	<b>Virginia CU</b>	\$309.3	4.5%	111	4.3%
58	63	<b>Baxter CU</b>	\$307.6	18.0%	199	15.6%
59	62	<b>Silicon Valley Bank</b>	\$306.4	17.3%	65	10.2%
60	57	<b>Security Service FCU</b>	\$305.0	-3.7%	166	1.6%
61	58	<b>First Hawaiian Bank</b>	\$304.7	0.0%	147	-10.4%
62	70	<b>Redwood CU</b>	\$281.4	19.7%	108	12.3%
63	77	<b>Patelco CU</b>	\$276.0	26.0%	110	11.3%
64	67	<b>Arvest Bank</b>	\$272.7	12.5%	321	12.4%
65	65	<b>TIB</b>	\$266.4	7.9%	358	0.4%
66	64	<b>GECU</b>	\$264.6	6.0%	110	-2.1%
67	68	<b>Members 1st FCU</b>	\$260.6	9.0%	182	8.0%
68	71	<b>Santander Bank</b>	\$258.4	10.5%	243	0.7%
69	73	<b>UBS Bank USA</b>	\$250.8	10.6%	272	4.2%
70	74	<b>Synovus Bank</b>	\$244.6	8.3%	415	3.0%
71	101	<b>First Horizon</b>	\$242.4	66.7%	296	56.7%
72	76	<b>Wright-Patt CU</b>	\$242.3	10.5%	106	-8.9%
73	79	<b>Police and Fire FCU</b>	\$237.1	12.5%	152	3.2%
74	78	<b>Logix FCU</b>	\$236.0	9.4%	105	3.9%
75	75	<b>Delta Community CU</b>	\$236.0	4.5%	105	2.2%
76	93	<b>WSECU</b>	\$235.0	44.8%	89	-10.0%
77	83	<b>GreenState CU</b>	\$221.0	23.2%	92	8.8%
78	85	<b>Comerica Bank</b>	\$214.4	23.9%	97	-23.0%
79	69	<b>Nasa FCU</b>	\$212.5	-10.0%	66	2.5%
80	72	<b>Alliant CU</b>	\$212.5	-8.4%	117	3.2%
81	90	<b>City Natl. Bank (Calif.)</b>	\$211.5	27.8%	66	8.5%
82	31	<b>HSBC Bank USA</b>	\$206.5	-76.2%	301	-65.8%
83	81	<b>Mission FCU</b>	\$205.4	10.2%	90	4.6%
84	84	<b>Wings Financial CU</b>	\$204.2	16.3%	144	41.1%
85	86	<b>Gesa CU</b>	\$200.4	16.3%	87	4.5%
86	80	<b>SECU of Md.</b>	\$196.3	3.2%	122	11.5%
87	82	<b>Hancock Whitney Bank</b>	\$193.7	7.5%	105	3.9%
88	95	<b>Univ. of Wisconsin CU</b>	\$187.8	18.0%	126	6.8%
89	89	<b>Simmons Bank</b>	\$186.1	10.5%	276	6.0%
90	92	<b>Texas Dow Employees CU</b>	\$181.8	11.9%	135	9.9%
91	87	<b>Municipal CU</b>	\$181.7	6.0%	117	2.7%
92	91	<b>Summit CU</b>	\$181.0	9.5%	116	8.4%
93	94	<b>Citadel FCU</b>	\$180.8	11.9%	73	7.0%
94	104	<b>Affinity Plus FCU</b>	\$175.7	24.0%	82	7.1%
95	103	<b>Idaho Central CU</b>	\$175.4	23.1%	130	11.5%
96	129	<b>Deserve</b>	\$173.1	770.3%	185	120.9%
97	98	<b>Founders FCU</b>	\$170.8	14.7%	52	6.1%
98	99	<b>American Airlines FCU</b>	\$170.1	15.6%	85	6.0%
99	100	<b>Tinker FCU</b>	\$159.6	9.3%	75	4.6%
100	102	<b>OnPoint Community CU</b>	\$156.9	8.8%	145	8.7%

As of June 30, 2022 vs. June 30, 2021. Includes consumer, business and commercial cards, including virtual and one-time-use cards.

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