Outstandings & Cards Midyear 2022

US Mastercard/Visa Credit Card Issuers

Rank			Outstandings		Cards	
MY '22	MY '21	ISSUER	(MIL.)	CHANGE	(000)	CHANGE
1	1	**JPMorgan Chase**	$165,494.0	16.7%	126,474	13.8%
2	2	**Citi**	$109,539.6	12.0%	72,576	4.6%
3	3	**Capital One**	$104,407.0	21.3%	108,640	0.2%
4	4	**Bank of America**	$98,477.1	15.7%	56,619	6.3%
5	5	**U.S. Bank**	$41,726.6	10.7%	22,800	4.2%
6	6	**Wells Fargo**	$36,563.3	19.5%	17,275	7.3%
7	7	**Barclays**	$26,123.1	30.9%	27,535	95.6%
8	8	**Navy FCU**	$21,375.8	15.1%	5,887	13.4%
9	9	**Synchrony**	$18,600.0	1.1%	27,670	-9.8%
10	10	**USAA**	$12,670.9	-1.4%	7,061	-4.2%
11	16	**Goldman Sachs Bank**	$11,844.0	127.3%	9,400	105.9%
12	12	**Credit One Bank**	$8,281.7	32.3%	16,926	14.3%
13	11	**PNC Bank**	$8,012.8	4.1%	6,208	11.3%
14	13	**First Natl. of Nebraska**	$7,519.9	24.1%	5,682	36.5%
15	15	**Bread Financial**	$7,101.9	25.8%	14,494	51.2%
16	14	**TD Bank**	$6,639.3	9.7%	9,297	12.2%
17	17	**Truist**	$4,767.9	3.4%	3,514	-0.6%
18	18	**Fifth Third Bank**	$4,097.3	21.2%	4,391	6.1%
19	19	**Merrick Bank**	$3,740.7	28.1%	4,793	54.4%
20	20	**Citizens Bank**	$2,166.0	23.4%	3,797	11.4%
21	26	**Mercury Financial**	$2,040.6	71.3%	1,653	76.2%
22	21	**PenFed CU**	$1,931.7	12.3%	1,557	12.1%
23	23	**First Premier Bank**	$1,742.5	15.6%	4,462	3.7%
24	50	**Upgrade Card (CRB)**	$1,713.4	311.8%	785	262.7%
25	22	**Regions Bank**	$1,631.8	5.5%	1,258	18.0%
26	25	**KeyBank**	$1,495.6	10.8%	1,245	3.5%
27	27	**BECU**	$1,275.6	18.7%	500	5.1%
28	–	**Ally Bank**	$1,225.0	–	1,181	–
29	29	**M&T Bank**	$1,002.0	13.8%	882	11.1%
30	33	**BMO Harris**	$980.7	29.4%	670	6.3%
31	30	**ICBA Bancard**	$944.7	7.3%	2,112	1.4%
32	34	**State Employ. CU** (N.C.)	$920.0	22.7%	408	5.3%
33	28	**Commerce Bank**	$903.9	1.5%	721	-2.4%
34	37	**SchoolsFirst FCU**	$878.5	25.4%	593	13.8%
35	35	**Suncoast CU**	$856.6	19.9%	558	10.6%
36	36	**Huntington Natl. Bank**	$810.6	14.7%	947	14.4%
37	40	**Golden 1 CU**	$732.9	20.5%	279	6.8%
38	48	**Continental Finance**	$727.3	65.0%	1,227	46.9%
39	38	**PSECU**	$717.8	6.7%	261	4.7%
40	41	**America First FCU**	$692.2	21.1%	433	6.0%
41	45	**MUFG Union Bank**	$643.6	32.5%	325	3.4%
42	42	**Digital FCU**	$639.7	14.9%	376	4.4%
43	43	**Mountain America FCU**	$626.6	23.9%	359	14.7%
44	44	**First Citizens Bank**	$587.6	16.7%	384	8.3%
45	46	**VyStar CU**	$581.3	24.4%	291	9.5%
46	49	**Bank of the West**	$568.3	29.5%	409	17.6%
47	88	**Avant (Webbank)**	$525.1	206.9%	1,235	109.5%
48	52	**UMB Bank**	$516.5	40.1%	540	3.8%
49	47	**Randolph-Brooks FCU**	$471.3	5.4%	284	7.4%
50	56	**Redstone FCU**	$460.7	40.9%	340	12.5%
51	61	**Wex**	$423.5	54.2%	4,424	0.2%
52	53	**Zions Bancorporation**	$407.9	10.8%	438	2.9%
53	51	**Comdata**	$403.1	-2.5%	3,723	-9.4%
54	55	**First Tech FCU**	$374.4	11.9%	178	7.8%
55	54	**1st Financial Bank**	$365.7	1.4%	231	2.6%
56	60	**Michigan State Univ. FCU**	$325.2	14.1%	204	36.5%
57	59	**Virginia CU**	$309.3	4.5%	111	4.3%
58	63	**Baxter CU**	$307.6	18.0%	199	15.6%
59	62	**Silicon Valley Bank**	$306.4	17.3%	65	10.2%
60	57	**Security Service FCU**	$305.0	-3.7%	166	1.6%
61	58	**First Hawaiian Bank**	$304.7	0.0%	147	-10.4%
62	70	**Redwood CU**	$281.4	19.7%	108	12.3%
63	77	**Patelco CU**	$276.0	26.0%	110	11.3%
64	67	**Arvest Bank**	$272.7	12.5%	321	12.4%
65	65	**TIB**	$266.4	7.9%	358	0.4%
66	64	**GECU**	$264.6	6.0%	110	-2.1%
67	68	**Members 1st FCU**	$260.6	9.0%	182	8.0%
68	71	**Santander Bank**	$258.4	10.5%	243	0.7%
69	73	**UBS Bank USA**	$250.8	10.6%	272	4.2%
70	74	**Synovus Bank**	$244.6	8.3%	415	3.0%
71	101	**First Horizon**	$242.4	66.7%	296	56.7%
72	76	**Wright-Patt CU**	$242.3	10.5%	106	-8.9%
73	79	**Police and Fire FCU**	$237.1	12.5%	152	3.2%
74	78	**Logix FCU**	$236.0	9.4%	105	3.9%
75	75	**Delta Community CU**	$236.0	4.5%	105	2.2%
76	93	**WSECU**	$235.0	44.8%	89	-10.0%
77	83	**GreenState CU**	$221.0	23.2%	92	8.8%
78	85	**Comerica Bank**	$214.4	23.9%	97	-23.0%
79	69	**Nasa FCU**	$212.5	-10.0%	66	2.5%
80	72	**Alliant CU**	$212.5	-8.4%	117	3.2%
81	90	**City Natl. Bank (Calif.)**	$211.5	27.8%	66	8.5%
82	31	**HSBC Bank USA**	$206.5	-76.2%	301	-65.8%
83	81	**Mission FCU**	$205.4	10.2%	90	4.6%
84	84	**Wings Financial CU**	$204.2	16.3%	144	41.1%
85	86	**Gesa CU**	$200.4	16.3%	87	4.5%
86	80	**SECU of Md.**	$196.3	3.2%	122	11.5%
87	82	**Hancock Whitney Bank**	$193.7	7.5%	105	3.9%
88	95	**Univ. of Wisconsin CU**	$187.8	18.0%	126	6.8%
89	89	**Simmons Bank**	$186.1	10.5%	276	6.0%
90	92	**Texas Dow Employees CU**	$181.8	11.9%	135	9.9%
91	87	**Municipal CU**	$181.7	6.0%	117	2.7%
92	91	**Summit CU**	$181.0	9.5%	116	8.4%
93	94	**Citadel FCU**	$180.8	11.9%	73	7.0%
94	104	**Affinity Plus FCU**	$175.7	24.0%	82	7.1%
95	103	**Idaho Central CU**	$175.4	23.1%	130	11.5%
96	129	**Deserve**	$173.1	770.3%	185	120.9%
97	98	**Founders FCU**	$170.8	14.7%	52	6.1%
98	99	**American Airlines FCU**	$170.1	15.6%	85	6.0%
99	100	**Tinker FCU**	$159.6	9.3%	75	4.6%
100	102	**OnPoint Community CU**	$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.