

Top U.S. Banks by Credit Card Loans in 4Q23*

(Financial Amounts in thousands of USD)

Name	Total Credit Card Loans		Delinquent Loans**		Delinquency Ratio				YoY Change (bps)
	4Q23	YoY Change (%)	4Q23	4Q23	3Q23	2Q23	1Q23	4Q22	
JPMORGAN CHASE BANK, NATIONAL ASSOCIATION	\$ 185,793,000	12.8%	\$ 3,956,000	2.1%	2.0%	1.7%	1.7%	1.5%	67
CITIBANK, N.A.	\$ 165,500,000	7.0%	\$ 4,710,000	2.8%	2.6%	2.2%	2.1%	1.9%	93
CAPITAL ONE, NATIONAL ASSOCIATION	\$ 142,382,463	12.7%	\$ 7,586,731	5.3%	5.1%	4.4%	4.3%	4.1%	126
BANK OF AMERICA, NATIONAL ASSOCIATION	\$ 102,200,000	9.4%	\$ 2,419,000	2.4%	2.1%	1.9%	1.8%	1.6%	76
DISCOVER BANK	\$ 102,110,392	13.5%	\$ 4,048,495	4.0%	3.5%	3.0%	2.9%	2.6%	133
AMERICAN EXPRESS NATIONAL BANK	\$ 97,692,223	12.5%	\$ 1,266,768	1.3%	1.2%	1.1%	1.1%	1.0%	33
SYNCHRONY BANK	\$ 92,083,000	12.0%	\$ 4,544,000	4.9%	4.6%	4.0%	4.0%	3.8%	114
WELLS FARGO BANK, NATIONAL ASSOCIATION	\$ 53,047,000	14.6%	\$ 1,485,000	2.8%	2.6%	2.3%	2.2%	2.0%	77
BARCLAYS BANK DELAWARE	\$ 31,791,000	10.1%	\$ 938,000	3.0%	2.7%	2.4%	2.4%	2.3%	65
U.S. BANK NATIONAL ASSOCIATION	\$ 28,711,052	10.1%	\$ 781,313	2.7%	2.5%	2.2%	2.1%	1.9%	78
GOLDMAN SACHS BANK USA	\$ 19,206,000	22.3%	\$ 942,000	4.9%	4.7%	4.2%	3.9%	3.5%	137
USAA FEDERAL SAVINGS BANK	\$ 16,587,000	7.2%	\$ 347,000	2.1%	2.0%	1.8%	1.7%	1.6%	50
COMENITY CAPITAL BANK	\$ 10,992,313	-13.0%	\$ 949,037	8.6%	8.1%	7.2%	7.4%	6.8%	178
TD BANK USA, NATIONAL ASSOCIATION	\$ 9,876,082	2.9%	\$ 446,851	4.5%	4.5%	4.0%	3.8%	3.4%	111
FIRST NATIONAL BANK OF OMAHA	\$ 8,118,323	3.1%	\$ 250,507	3.1%	2.8%	2.4%	2.4%	2.2%	91
COMENITY BANK	\$ 7,625,309	-5.8%	\$ 592,245	7.8%	7.8%	6.8%	7.0%	7.2%	55
PNC BANK, NATIONAL ASSOCIATION	\$ 6,231,417	0.7%	\$ 178,412	2.9%	2.8%	2.4%	2.6%	2.4%	44
TD BANK, N.A.	\$ 5,429,452	4.8%	\$ 180,211	3.3%	3.0%	2.7%	2.6%	2.6%	75
MERRICK BANK	\$ 3,905,833	0.4%	\$ 508,662	13.0%	12.3%	10.3%	11.1%	12.2%	87
TRUIST BANK	\$ 3,488,000	3.2%	\$ 108,000	3.1%	2.9%	2.6%	2.5%	2.4%	67
CITIZENS BANK, NATIONAL ASSOCIATION	\$ 2,093,707	2.4%	\$ 65,053	3.1%	2.8%	2.3%	2.3%	2.1%	99
ALLY BANK	\$ 1,990,000	24.4%	\$ 163,000	8.2%	7.2%	5.9%	5.7%	5.1%	Cre
FIFTH THIRD BANK, NATIONAL ASSOCIATION	\$ 1,865,000	-0.5%	\$ 75,000	4.0%	4.0%	3.6%	3.7%	3.5%	55
STRIDE BANK, NATIONAL ASSOCIATION	\$ 1,586,654	43.2%	\$ -	0.0%	0.0%	0.0%	0.0%	0.0%	0
REGIONS BANK	\$ 1,341,000	7.5%	\$ 39,000	2.9%	2.8%	2.5%	2.5%	2.5%	42
BANCO POPULAR DE PUERTO RICO	\$ 1,136,000	9.0%	\$ 46,000	4.0%	3.4%	2.7%	2.4%	2.3%	175
CREDIT ONE BANK, NATIONAL ASSOCIATION	\$ 1,067,382	36.1%	\$ 81,020	7.6%	7.0%	6.5%	6.8%	6.6%	103
BMO BANK NATIONAL ASSOCIATION	\$ 1,032,516	125.6%	\$ 40,084	3.9%	3.5%	2.6%	2.7%	1.9%	200
KEYBANK NATIONAL ASSOCIATION	\$ 1,001,417	-2.4%	\$ 27,728	2.8%	2.5%	2.2%	2.1%	1.9%	91
MANUFACTURERS AND TRADERS TRUST COMPANY	\$ 826,485	20.0%	\$ 19,581	2.4%	2.0%	1.8%	1.8%	1.9%	45
HUNTINGTON NATIONAL BANK, THE	\$ 775,737	11.7%	\$ 9,995	1.3%	1.2%	1.1%	1.1%	1.0%	27
COMMERCE BANK	\$ 589,913	1.0%	\$ 15,108	2.6%	2.3%	2.1%	2.0%	2.0%	54
JOHN DEERE FINANCIAL, F.S.B.	\$ 589,187	8.7%	\$ 10,101	1.7%	1.7%	1.5%	1.7%	2.1%	-35
COASTAL COMMUNITY BANK	\$ 526,818	87.2%	\$ 63,218	12.0%	10.6%	9.1%	10.2%	9.0%	301
1ST FINANCIAL BANK USA	\$ 387,909	0.9%	\$ 19,847	5.1%	5.2%	4.8%	4.8%	4.6%	48
SANTANDER BANK, NATIONAL ASSOCIATION	\$ 348,221	18.8%	\$ 14,745	4.2%	3.6%	3.0%	2.9%	2.6%	159
FIRSTBANK PUERTO RICO	\$ 329,212	5.6%	\$ 15,852	4.8%	4.2%	3.8%	3.6%	3.4%	138
FIRST-CITIZENS BANK & TRUST COMPANY	\$ 325,878	3.2%	\$ 5,759	1.8%	1.7%	1.4%	1.4%	1.4%	39
SOFI BANK, NATIONAL ASSOCIATION	\$ 319,694	31.0%	\$ 22,642	7.1%	7.2%	7.1%	7.4%	7.7%	-65
UBS BANK USA	\$ 286,651	5.5%	\$ 1,761	0.6%	0.4%	0.4%	0.5%	0.6%	-2
RBC BANK (GEORGIA), NATIONAL ASSOCIATION	\$ 231,547	10.3%	\$ 6,930	3.0%	3.1%	2.8%	1.9%	2.0%	100
FIRST NATIONAL BANK	\$ 226,914	-0.7%	\$ 23,426	10.3%	10.1%	8.2%	8.0%	9.1%	121
FIRST HAWAIIAN BANK	\$ 221,641	5.1%	\$ 5,099	2.3%	1.8%	1.9%	2.0%	2.3%	4
TCM BANK, NATIONAL ASSOCIATION	\$ 205,872	3.8%	\$ 4,106	2.0%	1.9%	1.7%	1.7%	1.7%	26
LEAD BANK	\$ 204,999	-8.6%	\$ 31,643	15.4%	13.1%	13.4%	13.5%	15.0%	48
FIRST SAVINGS BANK	\$ 203,116	0.0%	\$ 21,086	10.4%	10.0%	8.1%	8.2%	9.1%	130
ARVEST BANK	\$ 201,974	4.6%	\$ 9,055	4.5%	4.2%	4.0%	3.8%	3.5%	99
HSBC BANK USA, NATIONAL ASSOCIATION	\$ 198,839	-6.6%	\$ 5,807	2.9%	2.2%	2.4%	2.6%	2.0%	87
SYNOVUS BANK	\$ 194,141	-4.7%	\$ 3,842	2.0%	1.7%	1.9%	1.9%	1.8%	23
UMB BANK, NATIONAL ASSOCIATION	\$ 190,590	-5.7%	\$ 4,536	2.4%	1.8%	2.2%	1.9%	1.6%	83

* Data based on Regulatory Filings (FFIEC Call Report), banks are ranked by Total Credit Card Loans.

** Delinquent Loans are defined 30+ past due loans and nonaccrual loans.