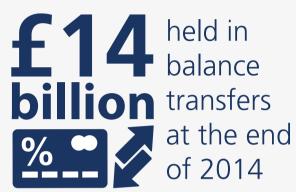
## The credit card market

There is **Ebillion** in outstanding credit card balances



of new accounts in 2014 involved a balance transfer

**24 firms** 

provide credit cards

**4 firms** account for 2/3s of all outstanding balances

**5 firms** began issuing their own credit cards in recent years

