

Annex A – Update on ongoing market-based activity

The table below lists a number of thematic reviews and market studies which we have publicly committed to, with timings for key delivery points in 2016/17. The list is not exhaustive and the FCA will undertake additional market-based work throughout the year in line with the priorities identified in our Business Plan, and as necessary to address emerging issues that arise in the year.

Project name

Timing (by calendar year)



Retail lending

Competition in the mortgage sector	Feedback statement by Q2 2016
Credit card market study	Report by Q3 2016
Mortgages: Embedding the MMR – Responsible Lending review	Findings in Q3 2016
Early Arrears in Unsecured Lending review	Complete in Q4 2016
Financially Vulnerable Customers review	Complete in Q3 2016
Staff remuneration and incentives in Consumer Credit review	Complete in Q3 2016



General insurance and protection

Big Data review	Report in Q3 2016
Appointed Representatives review	Complete in Q2 2016



Retail banking

Packaged Bank Accounts review	Complete in Q3 2016
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Wholesale banking & investment management

Asset Management market study	Interim report in Q3 2016; Final report in 2017
Investment and Corporate Banking market study	Interim report in Q2 2016; Final report in Q3 2016



Pensions and retirement income

Retirement Outcomes review	Launch in Q2 to Q3 2016
Annuities Sales Practices review	Complete in Q4 2016
Review of effectiveness of Independent Governance Committees	Launch in Q2-Q3 2016, complete in Q4 2017



Retail investments

Inducements & conflicts of interest review update	Complete Q2 2016
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