

1. Capital requirement

2015 - number of firms

Capital Requirement	Mortgage Broker	Insurance Intermediary	Financial Adviser	Other firms	Not Known
£5k	867	1,214	83	74	183
Between £5k and £20k	282	1,986	3,829	221	305
£20k	0	4	29	1	1
Between £20k and £100k	60	1,238	586	62	70
Over £100k	29	609	55	24	25

2016 - number of firms

Capital Requirement	Mortgage Broker	Insurance Intermediary	Financial Adviser	Other firms	Not Known
£5k	894	1,159	17	74	237
Between £5k and £20k	324	1,878	3,465	43	381
£20k	3	6	195	2	10
Between £20k and £100k	67	1,236	977	18	129
Over £100k	33	632	162	19	41

2. Capital surplus

2015 - number of firms

Capital Surplus	Mortgage Broker	Insurance Intermediary	Financial Adviser	Other firms	Not Known
Deficit	11	26	24	1	31
£10k or less	382	641	858	60	118
>10k to 100k	553	1,583	2,292	128	207
>100k to 500k	215	1,342	1,116	93	104
Over £500k	77	1,459	292	100	124

2016 - number of firms

Capital Surplus	Mortgage Broker	Insurance Intermediary	Financial Adviser	Other firms	Not Known
Deficit	6	30	35	6	39
£10k or less	408	701	1,045	27	193
>10k to 100k	572	1,441	2,285	30	299
>100k to 500k	245	1,279	1,145	19	161
Over £500k	90	1,460	306	74	106

3. Value of adviser charges by payment type (£)

Method of adviser payment	Type of advice	2015			2016			2017		
		Direct	Facilitated	Total	Direct	Facilitated	Total	Direct	Facilitated	Total
Initial/one-off/ad-hoc	Independent	145,606,006	547,627,950	693,233,956	147,150,170	567,878,792	715,028,962	146,213,272	724,325,087	870,538,359
	Restricted	122,117,495	578,176,401	700,293,896	131,429,446	634,343,130	765,772,576	126,668,793	836,762,240	963,431,033
Ongoing	Independent	248,724,869	1,043,887,203	1,292,612,072	268,895,604	1,275,941,977	1,544,837,581	297,502,062	1,627,050,749	1,924,552,811
	Restricted	221,513,858	305,060,305	526,574,163	223,490,193	426,993,198	650,483,391	219,732,578	672,273,814	892,006,392