



Financial Conduct Authority

Retail lending

Statistic	Source
GB population aged 16 years and over is approximately 51.37 million	FCA calculation based on ONS (2015) population data
60% of GB adults have a credit card	FCA Credit Card market study final findings report (July 2016)
40% of GB adults have an overdraft facility	FCA calculation based on CMA Retail banking market investigation final report (August 2016)
27% of UK adults have a mortgage	FCA Consumer Spotlight Survey (2013) - Internal
48% of UK SMEs have a credit card	CMA Retail banking market investigation final report (9th August 2016)
43% of UK SMEs have an overdraft facility	CMA Retail banking market investigation final report (9th August 2016)
There are 11.1 million mortgages in the UK	Council of Mortgage Lenders (12 May 2016)
The 'big six' banking groups account for 77% of outstanding mortgage balances	FCA / Bank of England mortgage lending statistics, MLAR (2016 Q2)
Household debt to income ratio 143%	OBR Economic and fiscal outlook (March 2016)
£1.1 trillion balances outstanding - residential mortgage	FCA mortgage lending statistics - MLAR (2016 Q2)
£0.2 trillion balances outstanding - buy to let	FCA mortgage lending statistics - MLAR (2016 Q2)
£100 billion Balances Outstanding Commercial Mortgages	Council of Mortgage Lenders lending statistics (2016 Q1)
£72 billion balances outstanding - revolving unsecured consumer credit	Bank of England money and lending to individuals, table A5.6, credit card balances outstanding BBA overdraft balances outstanding (October 2016)

£117 billion Balances Outstanding - fixed sum unsecured consumer credit	Bank of England money and lending to individuals, table A5.6, other consumer credit lending BBA overdraft balances outstanding (October 2016)
Secured consumer credit - £1 billion annual lending	The National Pawnbrokers Association (2014) and Bank of England credit conditions review (2015 Q3)
Credit and debt services 30,000 firms have credit broking permission	FCA Credit Authorisations data
10.3% 12 month growth rate seasonally adjusted - total consumer credit lending, September 2016	Bank of England money and lending to individuals, table A5.2
£55,504 average total debt per household, including mortgages Aug 2016 Based on the 11.1m mortgages in the UK, the estimated average outstanding per mortgage was £118,341 in August	The money charity - money statistics (October 2016)

General insurance and protection

Statistic	Source
27.1m UK households;	ONS data (2016)
17 million UK households have buildings insurance 1.9 million UK households have private medical insurance 3 million UK households have pet insurance 0.3m UK households have income protection insurance	ABI Insurance and Long term Savings Key Facts 2015
70% of UK adults have car insurance	Mintel research – Motor Insurance UK (March 2016)
76% of UK households have contents insurance	ABI Insurance and Long term Savings Key Facts 2015
Over £80 billion of premiums underwritten by authorised general insurers	FCA calculations based on various sources

£125 billion held in reserves (to pay future claims) in 2014	FCA calculations based on various sources
Roughly a quarter of consumers could remember how much they spent on their last year's insurance	FCA Occasional Paper 12

Pensions and retirement income

Statistic	Source
34.1 million consumers, who range from 16 years old	FCA Retirement Income data
£2.1 trillion of assets/savings managed	FCA Retirement Income data and the Pensions Regulator
66% of working population are enrolled in a workplace pension (June 2016)	The Pensions Regulator
As of March 2016: 7.2m consumers taking a regular income from an annuity	FCA Retirement Income data
As of March 2016: 0.4m of consumers in a drawdown product	FCA Retirement Income data
Top five firms have: 52% of defined contribution contract-based pensions schemes 43% of drawdown market 67% of annuity market	FCA Retirement Income data
In first three months of 2016: 127,000 pension pots were accessed for the first time 58% of consumers entering drawdown took regulated advice	FCA Retirement Income data

Wholesale financial markets

Statistic	Source
Derivatives	
80%+ of derivatives are traded over the counter (OTC)	Triennial Central Bank Survey of foreign exchange and OTC derivatives markets in 2016, Bank for International Settlements (September 2016)
Average daily turnover OTC interest rate derivatives: \$1.2 trillion	Triennial Central Bank Survey of foreign exchange and OTC derivatives markets in 2016, Bank for International Settlements (September 2016)
Average daily turnover OTC FX derivatives: \$1.6 trillion	Triennial Central Bank Survey of foreign exchange and OTC derivatives markets in 2016, Bank for International Settlements (September 2016)
\$493 trillion OTC Global OTC derivatives 2015 (notional outstanding)	Semi-annual OTC derivatives statistics, Bank for International Settlements (May 2016)
\$74 trillion exchange traded derivatives, global ETD 2016	Exchange-traded derivatives statistics, Bank for International Settlements (September 2016)
FX and commodities	
The UK is the largest spot FX market - 39% of all global spot FX transactions	Triennial Central Bank Survey of foreign exchange and OTC derivatives markets in 2016, Bank for International Settlements (September 2016)
The UK is the world's largest FX market with over: \$784 billion in daily spot currency trades \$2 trillion of total FX trades, including derivatives	Triennial Central Bank Survey of foreign exchange and OTC derivatives markets in 2016, Bank for International Settlements (September 2016)
Spot transactions FX trading currenciesd, 2016: US dollar 83%; Euro 36%; Japanese Yen 19%; Pound sterling 11%; Australian dollar 10%; Swiss franc 4%	Triennial Central Bank Survey of foreign exchange and OTC derivatives markets in 2016, Bank for International Settlements (September 2016)
\$5,080 billion global physical commodity market – annual value of production, 2009-10	The EU Commission, Impact Assessment of Benchmark Regulation 2013

<p>Commodities annual value of production, 2009-10:</p> <p>Oil 47%</p> <p>Coal 17%</p> <p>Agriculture 16%</p> <p>Natural gas 11%</p> <p>Metals 9%</p>	<p>The EU Commission, Impact Assessment of Benchmark Regulation 2013</p>
<p>Wholesale lending</p>	
<p>£1 trillion of loans to corporations by UK banks June</p> <p>70%+ of these loans were to other financial institutions</p>	<p>Bank of England bankstats, table A8.1</p>
<p>Most common uses of syndicated loan financing 2015:</p> <p>47% general corporate</p> <p>21% acquisition</p> <p>10% refinancing</p> <p>6% project finance</p> <p>16% other</p>	<p>Bank of England bankstats, table A8.1</p>
<p>Transaction services</p>	
<p>£113 trillion payments and cash management transaction in 2015 (combined retail and wholesale)</p>	<p>Bank for International Settlements (December 2016)</p>
<p>Equity and debt</p>	
<p>Primary market volumes 2015</p> <p>ECM \$72 billion</p> <p>DCM \$271 billion</p>	<p>Dealogic</p>
<p>Secondary markets</p> <p>Traded in UK secondary markets, 2014:</p> <p>\$13 trillion of equities</p> <p>\$36 trillion of government debt</p> <p>\$3 trillion of corporate debt</p>	<p>Trax Markets, Fidessa Market share report (2014)</p>

Investment management

Statistic	Source
Types of portfolio operators: Operators of retail portfolios 20% AUM UK pensions fund portfolios 33% AUM UK institutional portfolios 10% AUM Overseas institutional portfolios 37% AUM	Investment Association Annual Survey (2015-2016)
Types of portfolio: 42% collective portfolios 58% segregated portfolios	Investment Association Annual Survey (2015-2016)
74% of AUM is managed using active strategies, versus 23% of AuM managed in passive strategies (and 3% in smart beta)	Investment Association Annual Survey (2015-2016)
The UK is the second largest centre globally for investment decision making	Investment Association Annual Survey (2015-2016)
UK share of global AUM 12%	EFAMA, Asset Management in Europe (April 2015)
4% of global AUM is domiciled in the UK	EFAMA, Asset Management in Europe (April 2015)
£7 trillion of funds allocated to capital markets on behalf of UK and overseas investors	Investment Association Annual Survey (2015-2016)

Retail investments

Statistic	Source
Consumers served: 12.6 million British consumers	GFK Financial Research Survey (FRS), 6 months ending June 2016 data. Definition: retail investments – any investment product, any alternative investment (excluding property bought to let), unit linked endowment, with profits endowment or Premium Bonds

<p>Consumers served: 9.1 million hold risk-based investments</p>	<p>GFK Financial Research Survey (FRS), 6 months ending June 2016 data.</p> <p>Definition: risk-based investments – any investment product, any alternative investment (excluding property bought to let), unit linked endowment or with profits endowment</p>
<p>Consumers served: 3.9 million hold more than £100,000 in investable assets (e.g. cash, ISAs)</p>	<p>Impact of the RDR on consumer interactions with the retail investments market, NMG (September 2014)</p>
<p>Consumers served: 32% of total savings and investments are held by 0.6% of the population</p>	<p>Verdict Financial, part of GlobalData</p>
<p>Access to retail investments How consumers access retail investments: 60% provider / 40% non-provider</p>	<p>FCA, Product Sales Data (Q2 2016)</p> <p>Products covered are: Bonds, Endowments, equity ISAs, SCARPs, Trusts and OEICs</p>
<p>Key facts £1.8 trillion of retail investment products held by UK consumers</p>	<p>FCA calculation based on various sources:</p> <p>1. Nesta and University of Cambridge, Alternative finance report (2014). 2. Datamonitor (2015). 3. UK Government (2015). 4. Investment Association (2015) 5. NS&I website (Oct 2015). 6. FCA returns data (2015). 7. FCA Supervisory estimates, (2015).</p> <p>The stock sizes of investment bonds have been estimated based on FCA Product Sales Data and PRA Life Insurance Returns; they include unit-linked and with-profits bonds and endowments. CFD and FSB data estimated by FCA Supervision based on Client Money statistics and number of clients. Structured products/deposits have not been included.</p>
<p>Key facts How consumers take investment decision: 18% entirely advised 55% partially advised 27% entirely self directed</p>	<p>Platforum Consumer Insights (January 2016)</p>

<p>Key facts</p> <p>7.5% of British consumers now hold an alternative investment (P2P / ETFs / mini-bonds / gold / collectibles)</p>	<p>GFK Financial Research Survey (FRS), 6 months ending June 2016 data.</p> <p>Definition: any 'alternative investment' (excluding property bought to let)</p>
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Retail banking

Statistic	Source
96% of adults in Great Britain have a current account	GFK Financial Research Survey (FRS), 6 months ending June 2016 data
GB population aged 16 years and over is approximately 51.37 million	ONS data and FCA calculation
73 million personal current accounts	GFK Financial Research Survey (FRS), 6 months ending June 2016 data
4 million business current accounts	BBA, Bank Support for SMEs (Q2 2016)
54% of adults in Great Britain have a savings account	GFK Financial Research Survey (FRS), 6 months ending June 2016 data
69 million easy access savings accounts	FCA Cash Savings Market Study (July 2014)
87% personal current account market share of the big six (the five banking groups (Lloyds Banking Group, HSBC, Santander, Barclays, RBS Group) plus Nationwide)	GFK Financial Research Survey (FRS), 6 months ending June 2016 data
85% business current account market share of the big 5 banking groups ((Lloyds Banking Group, HSBC, Santander, Barclays, RBS Group)	Mintel, Small Business Banking (Oct 2016)
£1,533.3 billion total retail deposits balance	Bank of England data, taken from Moneyfacts Treasury Report, October 2016.
53% of payments made electronically in 2015* Contactless card payments are growing rapidly	UK Payment Markets 2016, Payments UK

228% growth in contactless payments in 2015

*Card and automated payments