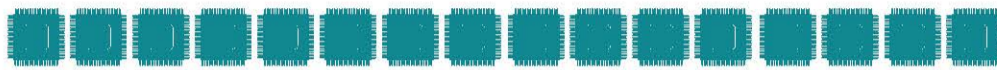


Seven forward-looking areas of focus

Technology may outstrip firms' investment, consumer capabilities and regulatory response



Poor culture and controls continue to threaten market integrity

Large back books may lead firms to act against their existing customers' best interests



Retirement income products and distribution may deliver poor consumer outcomes

The growth of consumer credit may lead to unaffordable debts



Terms and conditions may be excessively complex

House price growth that is substantial and rapid may give rise to conduct issues

