

Immediate issue	Continuing priority				Strategic challenge		
EU withdrawal & international engagement	Culture & governance	Operational resilience	Financial crime & AML	Fair treatment of existing customers	Innovation, data & data ethics	Demographic change	Future of regulation
Supporting a smooth transition post-Brexit	Supporting culture transformation within financial services	Policy proposals on operational resilience	Tackling money laundering through intelligence data	Investigating the pricing practices within motor and home insurance	Assessing Open Finance	Shaping the debate on Intergenerational differences	Engaging with stakeholders on the future of regulation
Strengthening International engagement with regulatory bodies	Exploring the role of "purpose" in culture	Setting clear expectations on outsourcing to service providers	Strengthening partnerships on tackling economic crime	Ensuring fairness in pricing and product value	Building understanding of data ethics within financial services	Commencing the second phase of Financial Lives survey	Updating the rulebook in light of onshored requirements
Assessing impact of EU withdrawal on the industry and consumers	Appraising remuneration practices	Reviewing approaches to change management	Deepening understanding of types of fraud in key sectors	Proposals on tackling price discrimination in the cash savings market	Publishing proposals on regulation of cryptoassets	Consulting on the identification and treatment of vulnerable consumers	Reviewing costs and benefits of regulation for small firms
	Extending the Senior Managers and Certification Regime to all firms	Continued use of ethical hacking to test firms	Raising standards of professional bodies' AML supervision via OPBAS	Finalising proposals to improve choices in the mortgage market	Encouraging innovation in global financial markets		Publishing first annual statement on perimeter issues
	Implementation of the Directory	Supervisory multi-firm work on cyber-attacks	Further work on tackling scams		Encouraging the development of RegTech in data exchange, AML and financial crime		
		Communications with smaller firms to increase awareness of cyber-attacks					