Early 2026

Conduct

★ If the FCA decides to introduce a redress scheme following the motor finance review, a policy statement and final rules are expected, as well as scheme launch

2026

Competition, innovation and other

★ Consultation paper on FCA requirements in relation to remedies arising from the credit information market study expected.

Conduct

★ Impact evaluation of the effect of the persistent debt intervention that followed the credit card market study expected

Cross-cutting/omnibus

? FCA aims to consult on the review of retail banking disclosure rules

Q1 2026

Conduct

★ Policy statement and final rules regarding the regulation of BNPL

Cross-cutting/omnibus

★ PRA to publish a final policy statement on the simplified capital regime for SDDTs

Cross-cutting/omnibus

★ Revised policy to resolution reporting expected, with proposed implementation in April 2026

Financial resilience

★ Policy statement on streamlining Pillar 2A capital framework and capital communications process expected

Financial resilience

★ Planned publication of the final Basel 3.1 Policy Statement and rules

Financial resilience

★ Consultation paper on implementing the Financial Policy Committee's (FPC) recommendation to amend the LTI flow limit expected. Subject to responses, the PRA and FCA plan to implement the FPC's recommendation during H2 2026

Repeal and replacement of assimilated law under FSMA 2023

★ Final policy statement on transferring the remaining parts of the CRR to the PRA Rulebook and other policy materials expected

Q2 2026

Conduct

★ FCA expects to formally seek views from stakeholders on CONC 3 review

Financial resilience

★ Policy statement for Pillar 2A Review - Phase I to be published

Repeal and replacement of assimilated law under FSMA 2023

★ Final policy statement on the transfer of CRR definitions to the PRA Rulebook expected

May 2026

Competition, innovation and other

★ Disclosure materials to be updated following review of the FSCS deposit protection limit

H1 2026

Cross-cutting/omnibus

★ Policy statement and implementation of resolution assessment, reporting and public disclosure by firms to the PRA expected

Financial resilience

★ The PRA to finalise its policy on the remainder of the changes proposed in CP14/24, including proposed mandatory substitution approach, the removal of the use of IM methods for calculating exposure values for SFTs and proposed rules on intragroup permissions

Repeal and replacement of assimilated law under FSMA 2023

★ Commencement date in relation to transferring parts of the CRR into the PRA Rulebook and other policy materials

Q2 2026

Conduct

★ BNPL becomes a regulated activity

Q3 2026

Conduct

★ FCA's findings from HCSTC Price Cap Review to be published (subject to information collected)

Q4 2026

Other single-sector initiatives

★ The review of the Access to Cash regime to begin

Other single-sector initiatives

? Consultation paper expected once the feedback and evidence from DP1/25 on the Loss Given Default and Probability of Default estimations of residential mortgages has been reviewed and considered

KEY

Indicative impact on firms: ★ High ★ Low ? Unknown

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