

# Portfolios by sector



We divide the financial sectors we regulate into portfolios, each made up of firms with similar business models.

Sectors	Portfolios
Wholesale financial markets	Wholesale brokers Exchanges Multilateral Trading Facilities and Organised Trading Facilities Principal Trading Firms Wholesale banks
Retail lending	Credit brokers High cost lenders Motor finance providers Retail finance providers Peer-to-peer lending platforms Building societies Credit unions Retail mortgage lenders Mortgage third party administrators Mortgage intermediaries Lifetime mortgage providers Credit reference agencies, and providers of credit information services Debt purchasers, debt collectors, and debt administrators Debt advice firms Mainstream consumer credit lenders Claims Management Companies Non-bank lenders
Investment management	Asset management Benchmarks Alternatives Contracts for difference (CFD) providers Custody services
General insurance and protection	Personal and commercial lines insurers (incl. EEA insurers) Lloyd's managing agents & London market (re)insurers (incl. P&I Clubs) Personal and commercial lines insurance intermediaries Lloyd's & London market intermediaries (including managing general agents) Price comparison websites Life insurance
Pensions and retail investments	Advisers and intermediaries Platforms Wealth management SIPP operators Crowdfunders (investment)
Retail banking and payments	Retail banks E-Money issuers Payment services firms