

RETAIL BANKING MARKET INVESTIGATION

List of case studies

As part of its investigation into the retail banking market, the Competition and Markets Authority (CMA) is undertaking case studies to better understand certain aspects of the retail banking market, particularly any barriers to entry and/or expansion that may exist. Selection criteria that have been used include: recent entrants in the provision of both personal current accounts and banking including lending products to small and medium sized enterprises, entries deterred and planned, entrants offering face to face (branch) channels and those who offer only telephone/online services or other 'proxy' for branches and ensuring representation across the devolved nations.

On this basis, the CMA has invited the following companies to be the subject of case studies and any changes to this list will be published [here](#). The case study reports will be published on the [CMA website](#) during the course of the investigation.

- Atom Bank
- Metro Bank
- Nationwide Building Society
- Tesco Bank
- TSB Bank
- Virgin Money

Further candidates are being considered, including from new entrants currently in the regulatory approvals pipeline. Should any interested parties have comments on the list of case studies please contact: retailbanking@cma.gsi.gov.uk.

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