

Birmingham branch update

Impact Assessment 2026

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In May, we announced that in a few UK cities, we currently have a Co-operative Bank branch and a Coventry Building Society branch operating in close proximity. We’re therefore closing one of our branches and moving the full range of our products and services to the other. In some cases, this is the Bank branch, in others, it will be the Society branch.

On Friday 11 September 2026 our Birmingham branch will close and our colleagues, plus access to our products and services, will move to the Coventry Building Society branch in Birmingham. This is located just 0.3 miles away from the current Co-operative Bank branch.

We published an Impact Assessment to give people more information about why this is happening and what alternatives were available. You can still read this on our website and copies are available in the Birmingham branch.

We also said that two weeks before Birmingham branch closed, we’d publish this update with any feedback we’d received and how we were going to answer any issues or concerns raised.

Communicating this change to our members and customers

We contacted personal and business customers who had transacted in our Birmingham branch within the last 12 months, either by letter or email.

	Number of letters	Number of emails
Personal Customers	360	1,098
Business Customers	15	75

Impact Assessments

Impact Assessments explaining the move and other ways to manage your account(s) were uploaded to the Bank’s website and available in branch.

An Access to Cash assessment completed by LINK in line with our regulatory responsibilities was also published on the Bank’s website. This information outlined that our proposed changes do not result in a cash deficiency with the area, due to the range of alternative options available including Post Offices, ATMs and other Banks.

In the branch

We’ve displayed posters in Birmingham branch with information about the services that will be available when we move to the Coventry Building Society branch in Birmingham.

We also talked about the move with customers who visited the Birmingham branch. We provided directions to our new location and supported them with any additional needs they may have.

Looking after our community

We spoke to customers who need extra support, both by phone and during branch visits. We chatted to them about the branch closure and how to get to the Coventry Building Society branch. This helped us to identify and fulfil any specific needs they may have.

We also talked about different options that may be available to them to make sure they felt supported.

Total number of customers who transact in the branch who need extra help	Number of these customers that were successfully spoken to on the telephone or during branch visits	Total percentage of customers successfully contacted
155	71	45.80%

Communicating this change with the local community

We informed the following stakeholders that we'll be bringing our brands together under The Co-operative Bank location.

City Council – Birmingham City Council, Council House, Victoria Square, Birmingham, B1 1BB
Citizens Advice – Citizens Advice Birmingham, First floor, Wellington House, 31 – 34 Waterloo Street, Birmingham, West Midlands, B2 5TJ
Chamber of Commerce – Greater Birmingham Chambers of Commerce, 7th Floor West Wing, 54 Hagley Road, Birmingham, B16 8PE
Age UK – Age UK Birmingham, Stratford House, Stratford Place, Birmingham, B12 0HT
Parliament – Shabana Mahmood MP , House of Commons, London, SW1A 0AA
Federation of Small Businesses (UK) – TheMidlands@fsb.org.uk

Feedback from our customers

We received a couple of pieces of feedback about the Bank and Society branches coming together in Birmingham. These expressed concerns about branch colleagues and the services that would be available in the Society branch moving forward. We'd like to confirm, some colleagues from The Co-operative Bank branch will be moving to the Society branch, so you'll still see the familiar faces you're used to seeing alongside some new ones. You'll also still have access to the same services as usual, including the ability to pay in cheques.

Customer feedback	Customer complaints
1	0

When discussing the impact with customers, colleagues have taken time to understand individual customer needs and explained the support available to them.

This has included:

- Other ways to manage their accounts, such as online and mobile banking
- The options available to access cash through the Post Office or ATMs
- The range of services available by telephone banking.

Colleagues have referred customers to the information provided in the Branch Impact Assessments.

Feedback from stakeholders

We let community stakeholders know we'd be closing our Birmingham branch and our colleagues, plus access to our products and services, will move to the Coventry Building Society branch in Birmingham.

Our communication included a link to the Branch Impact Assessment which outlined the reasons to bring our two brands together under one roof.

Stakeholders were invited to contact us to discuss the impact of this decision. No responses or feedback were received following our engagement.

Next steps

Following a review of the above feedback, the Birmingham branch will close on Friday 11 September 2026. On Monday 14 September 2026, both Bank and Society colleagues will be pleased to welcome you to our Coventry Building Society branch.

Who you can speak to

If you think you might be affected by this, you can contact us using any of the details below.

Contact us

At a branch

For details of our opening hours, visit co-operativebank.co.uk

Online

co-operativebank.co.uk

By phone

03457 212 212*

By post

1 Balloon Street, Manchester, M4 4BE.

Media Relations Team

If you're an external organisation representing customers who may be impacted by these proposals, please contact:

PressOffice@co-operativebank.co.uk

We look forward to welcoming you at the Coventry Building Society branch soon and supporting you with your banking needs.

The **co-operative** bank

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No: 121885). Registered office: 1 Balloon Street, Manchester, M4 4BE. Registered in England and Wales (Company No: 990937).

*Calls to 03 numbers from a UK landline cost up to 16p per minute and from a mobile cost between 3p and 65p if outside any inclusive minutes. Calls may be monitored or recorded for security and training purposes. 03457 212 212 Lines are open 8am - 6pm Monday to Friday, 9am - 5pm Saturday and Sunday. 03457 213 213 Lines are open 8am - 6pm Monday to Friday; 9am to 12 noon Saturday