

**OPINION**  
**OF THE ADVISORY COMMITTEE ON**  
**RESTRICTIVE PRACTICES AND DOMINANT POSITIONS**  
**GIVEN AT ITS 389<sup>TH</sup> MEETING ON 29 APRIL 2005**  
**CONCERNING A PRELIMINARY DRAFT DECISION**  
**RELATING TO AN INVESTIGATION INTO A SECTOR OF THE ECONOMY PURSUANT TO**  
**COUNCIL REGULATION (EC) N° 1/2003 OF 16 DECEMBER 2002**  
**CASE COMP/D.-1/39.190 (RETAIL BANKING SECTOR)**

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1. The Advisory Committee agrees with the Commission's decision to open a sector inquiry pursuant to Article 17 of Regulation (EC) n° 1/2003 in the retail banking sector relating to retail banking products and services supplied in the European Union, with reference to consumers and small and medium-sized enterprises.
2. The Advisory Committee recommends the publication of its opinion in the Official Journal of the European Union.
3. The Advisory Committee asks the Commission to take into account all the other points raised during the discussion.