

# Shareholder Information continued

## Shareholders' interests in shares at 31 December 2007\*

	Holders	%	Shares	%
<b>Holder range</b>				
1 - 250	840,210	89.366	208,195,177	33.706
251 - 500	77,195	8.211	30,417,049	4.924
501 - 1,000	13,475	1.433	9,686,725	1.568
1,001 - 5,000	8,019	0.853	16,126,503	2.611
5,001 - 10,000	597	0.063	4,299,189	0.696
10,001 - 100,000	438	0.047	12,681,162	2.053
100,001 - 200,000	89	0.009	12,672,375	2.052
200,001 - 500,000	69	0.007	21,900,138	3.546
500,001 - 1,000,000	36	0.004	25,611,192	4.146
1,000,001 - 5,000,000	50	0.005	112,191,413	18.164
5,000,001 and over	17	0.002	163,893,611	26.534
	940,195	100	617,674,534	100
<b>Type of holder</b>				
Individuals	936,707	99.629	97,240,580	15.743
Insurance & other corporates	342	0.036	11,182,650	1.810
Banks & nominees	3,113	0.331	329,255,420	53.306
Pension funds, investment trusts and trustees	33	0.004	179,995,884	29.141
Total	940,195	100	617,674,534	100

\*The interests above include holdings in the Bradford & Bingley Nominee Account, certificated and uncertificated holdings.

### Shareholder security

Over the last year many companies and the share industry have become aware that their shareholders have received unsolicited phone calls or correspondence concerning investment matters. These are typically from overseas based 'brokers' who target UK shareholders offering to sell them what often turn out to be worthless or high risk shares in US or UK investments. They can be very persistent and extremely persuasive. A 2006 survey by the Financial Services Authority (FSA) has reported that the average amount lost by investors is around £20,000. It is not just the novice investor that has been duped in this way; many of the victims had been successfully investing for several years. We are not aware of any Bradford & Bingley shareholders being approached however be

very wary of any unsolicited advice, offers to buy shares at a discount or offers of free company reports.

If you receive any unsolicited investment advice:

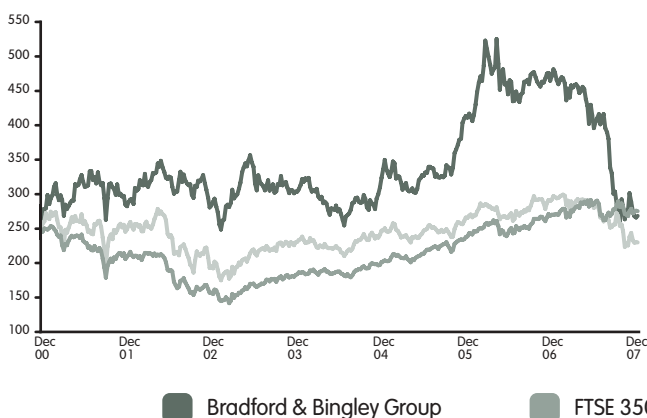
- Make sure you get the correct name of the person and organisation.
- Check that they are properly authorised by the FSA before getting involved. You can check at [www.moneymadeclear.fsa.gov.uk/tools/check\\_our\\_register.html](http://www.moneymadeclear.fsa.gov.uk/tools/check_our_register.html)
- The FSA also maintains on its website a list of unauthorised overseas firms who are targeting, or have targeted, UK investors and any approach from such organisations should be reported to the FSA so that this list can be kept up to date and any other appropriate action can be considered.

If you deal with an unauthorised firm, you would not be eligible to receive payment under the Financial Services Compensation Scheme. The FSA can be contacted by completing an online form at [www.moneymadeclear.fsa.gov.uk/contactus.aspx](http://www.moneymadeclear.fsa.gov.uk/contactus.aspx)

Details of any sharedealing facilities that the Company endorses are included in Bradford & Bingley plc mailings.

More detailed information on this or similar activity can be found on the FSA website [www.moneymadeclear.fsa.gov.uk](http://www.moneymadeclear.fsa.gov.uk) This note is based on advice issued by the FSA and the Institute of Chartered Secretaries and Administrators.

### Relative share price performance since flotation



### Relative share price performance 2007

