

# Shareholder Information

## Financial calendar 2008

13 Feb	Results for 2007 announced
22 Apr	Annual General Meeting
29 Jul	Interim results for 2008 announced

## Ordinary dividend

19 Mar	Ex-dividend date
25 Mar	Record date
11 Apr	DRIP election date
02 May	Payment of final dividend for 2007
20 Aug	Ex-dividend date
22 Aug	Record date
12 Sep	DRIP election date
03 Oct	Payment of interim dividend for 2008

## Interest payments

### 13% Perpetual Subordinated Bonds

7 Apr	Payment of interest
7 Oct	Payment of interest

### 11.625% Perpetual Subordinated Bonds

20 Jan	Payment of interest
20 Jul	Payment of interest

## Internet

Information about the Group can be found on the internet at [www.bbg.co.uk](http://www.bbg.co.uk)

## Share price

You are able to keep track of the share price through the financial press, or by visiting our Group website at [www.bbg.co.uk](http://www.bbg.co.uk) or by calling the Shareholder Helpline on 0844 472 6003.

## Share dealing service

To buy or sell Bradford & Bingley shares call 0844 472 6003. This service is provided by our Registrar, Computershare and is available to all our shareholders. Please have your Securityholder Reference Number ('SRN') ready when making your call. You will find this on your voting form or your dividend documents.

An internet share dealing service has also been established with our Registrar. Log on to [www.computershare.com/dealing/uk](http://www.computershare.com/dealing/uk) and have your SRN ready. A bank debit card will be required if you wish to purchase shares.

For shareholders in the Bradford & Bingley Nominee Account ('BBNA') a postal share dealing service is also available. Please contact the Registrar for details.

## Useful contacts

For information about the Annual General Meeting ('AGM'), shareholdings, dividends and changes to personal details please contact the Registrar: Computershare Investor Services PLC, PO Box 1913, The Pavilions, Bridgwater Road, Bristol BS99 2PR Telephone: 0844 472 6003.

Institutional investors may wish to contact Investor Relations by calling 01274 806341.

The Summary Financial Statement is posted to shareholders who have not requested a full version of the Annual Report & Accounts and to those members of the BBNA who have requested to receive it, together with the AGM documents and a voting form. A full version of the Annual Report & Accounts is available on

our [www.bbg.co.uk](http://www.bbg.co.uk) website. Those shareholders in the BBNA who do not currently receive these documents can make request to do so at anytime by calling the Registrar on 0870 703 0003. The Summary Financial Statement is available in large print, Braille and audio tape format. To request a copy call the Shareholder Helpline on 0844 472 6003.

## ShareGift Scheme

Many investors find themselves owning parcels of shares in quantities so small that it would cost more to sell them than they are worth. They may therefore be too small to do anything with, but may still bring a tax liability on any dividends paid and unwanted annual reports and other documents.

Bradford & Bingley plc supports ShareGift, which is administered by The Orr Mackintosh Foundation (registered charity number 1052668). Any shares that you donate to ShareGift will be transferred into the name of The Orr Mackintosh Foundation, who will aggregate them, sell them when possible and donate the proceeds to a growing list of charities. Since ShareGift was started in 1996 millions of pounds have been given to hundreds of charities.

If you would like to participate in the ShareGift scheme, or receive more information about the scheme, they can be contacted by visiting their website at [www.sharegift.co.uk](http://www.sharegift.co.uk), or by calling 020 7930 3737, or by writing to ShareGift, 17 Carlton House Terrace, London SW1Y 5AH.

## Dividend Payment Methods

You can choose one of the following methods:

- elect to use your whole cash dividend to buy additional Bradford & Bingley shares under the Dividend Reinvestment Plan; or
- have cash dividends paid direct to a bank or building society account; or
- have cash dividends paid in the form of a cheque

The Company now offers a Dividend Reinvestment Plan that allows you to use your whole cash dividend to buy additional shares in a cost-effective way. Computershare Investor Services PLC run the scheme and you can find further information and also join the Plan on the website [www.computershare.com/investors/uk](http://www.computershare.com/investors/uk)

You can elect to receive your dividends directly into a bank or building society account. You will receive one consolidated tax voucher each year. This will contain the taxation details of all dividends paid in that particular tax year. If you wish to have them credited to a bank or building society account, you will receive a form with the dividend payment enabling you to do this.

Otherwise, dividends will be paid to you by cheque to the address held by the Registrar.

## Electronic communications

The Company has set up a facility for shareholders to take advantage of electronic communications. You can vote online and receive notification of shareholder documents electronically.

To cast your AGM vote online log on to [www.computershare.com/voting/uk](http://www.computershare.com/voting/uk) and complete the following steps:

- Choose the Bradford & Bingley meeting
- You will need to enter your SRN and the unique PIN number printed on your voting form
- Enter your choices on screen.

To register your e-mail address so that future shareholder information can be made available to you electronically log on to [www.bbg.co.uk](http://www.bbg.co.uk) and complete the following steps:

- Click on 'Shareholder e-Services'
- Enter the required information and click on 'submit'. You will need your SRN located on your voting form or most recent tax voucher
- Click on 'submit' again and register online.

## Electronic proxy appointment through CREST

In addition to providing electronic voting and proxy appointment via our Registrar's website, the Company is supporting the CREST electronic proxy appointment service. Please see the notes on the proxy voting form for details of how to use this service.

## Advisers

**Auditor**  
KPMG Audit Plc  
1 The Embankment  
Neville Street  
Leeds  
LS1 4DW

**Financial Adviser**  
Goldman Sachs International  
Peterborough Court  
133 Fleet Street  
London  
EC4A 2BB

**Registrar**  
Computershare Investor Services PLC  
P O Box 1913  
The Pavilions  
Bridgwater Road  
Bristol  
BS99 2PR

**Solicitor**  
Herbert Smith  
Exchange House  
Primrose Street  
London  
EC2A 2HS

**Stockbrokers**  
Citigroup Global Markets Limited  
Canada Square  
Canary Wharf  
London  
E14 5LB

**UBS**  
1 Finsbury Avenue  
London  
EC2M 2PP

# 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:

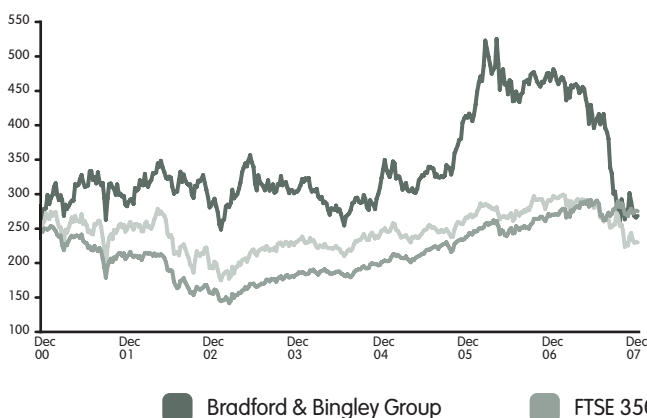
- Make sure you get the correct name of the person and organisation.
- Check that they are properly authorised by the FSA before getting involved. You can check at [www.moneymadeclear.fsa.gov.uk/tools/check\\_our\\_register.html](http://www.moneymadeclear.fsa.gov.uk/tools/check_our_register.html)
- The 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

