

Board of Directors

(as at 16 February 2004)



1. Rod Kent

Chairman

Rod (age 56) joined the Board in September 2002 and became Chairman in November 2002. He was Managing Director of Close Brothers for some 28 years, during which time he led the management buy-out in 1979 and took the company public in 1984; he remains a Non-executive Director of Close Brothers Group plc. He is also Chairman of Grosvenor Limited, a Non-executive Director of Grosvenor Group Holdings Limited and Whitbread Group plc, and a Trustee of The Esmee Fairbairn Foundation. He is Chairman of the Nominations Committee.

2. Christopher Rodrigues

Group Chief Executive

Christopher (age 54) joined the Board of Bradford & Bingley Building Society in 1996 as Chief Executive and was appointed to the plc Board in April 2000. He was formerly Chief Executive of Thomas Cook. He is a Non-executive Director of Hilton Group plc and a member of the Executive Committee of the Council of the National Trust. He is a member of the Nominations Committee.

3. Rosemary Thorne

Group Finance Director

Rosemary (age 52) joined the Board of Bradford & Bingley Building Society in November 1999. She was appointed to the plc Board in February 2000. She previously held several senior financial positions including Group Finance Director of J Sainsbury plc and Group Financial Controller of Grand Metropolitan, subsequently Diageo plc. She is a Non-executive Director of Royal Mail Holdings plc and a member of The Financial Reporting Council and The Financial Reporting Review Panel.

4. Nicholas Cosh

Non-executive Director

Nicholas (age 57) joined the Board of Bradford & Bingley Building Society in July 1999 and the plc Board in April 2000. He was formerly Group Finance Director of a number of companies including JIB Group plc, MAI plc and Charterhouse Japhet plc. He is a Non-executive Director of ICAP plc, Computacenter plc and Hornby plc. He is a member of the Audit, Risk and Compliance Committee and Nominations Committee.

5. Ian Darby

Group Commercial Director

Ian (age 40) joined Bradford & Bingley in February 2000 as Commercial Director on the acquisition of the John Charcol business and was appointed to the Board in August 2003. He joined John Charcol in 1984 and held a variety of roles, culminating in his appointment as Managing Director in March 1999. As Group Commercial Director, he is responsible for our advisory businesses as well as marketing, communications and product development.

6. Steven Crawshaw

Managing Director, Lending & Savings

Steven (age 42) joined Bradford & Bingley from Lloyds TSB in 1999 as Flotation Director before he was appointed to the Board in January 2002, taking responsibility for Group Strategy, HR & IT. He was appointed to his current role with responsibility for Lending and Savings in January 2003.



7. George Cox

Non-executive Director

George (age 63) joined the Board of Bradford & Bingley Building Society in March 2000 and the plc Board in April 2000. He is the Director General of the Institute of Directors and a member of the Supervisory Board of Euronext. He is a Director of Short Brothers plc and Enterprise Insight Ltd. Former appointments include Chairman and Managing Director of Unisys Ltd, Chairman and Chief Executive of P-E International plc, Non-executive Director of the London International Financial Futures Exchange (LIFFE) and Managing Director of Butler Cox plc. He is Chairman of the Remuneration Committee and the recognised Senior Independent Director.

8. Ian Cheshire

Non-executive Director

Ian (age 44) joined the Board in August 2003. He is Chief Executive, International and Development at Kingfisher plc having been an Executive Director since June 2000. Since joining Kingfisher in 1998, he has been Group

Director of Strategy & Development and from May 2000 Chief Executive of e-Kingfisher.

Before joining Kingfisher he worked for Boston Consulting Group, Guinness plc and a number of retail businesses including Sears plc. He was previously a Non-executive Director of Hit Entertainment plc. He is a member of the Audit, Risk and Compliance Committee and Remuneration Committee.

9. Louise Patten

Non-executive Director

Louise (age 50) joined the Board in December 2003. She is currently Chairman and Non-executive Director of Brixton plc and a Non-executive Director of Great Universal Stores plc and Somerfield plc as well as senior adviser to Bain & Co. She began her career at Citibank and remained in financial services until 1993, when she joined the management consultancy Bain & Co as a Partner. Her previous experience as a Non-executive Director includes the Hilton Group plc. She is a member of the Remuneration and Nominations Committees.

10. Stephen Webster

Non-executive Director

Stephen (age 51) joined the Board in May 2003. He is Group Finance Director of Wolseley plc, the building materials distribution company. He is a chartered accountant and was formerly a Partner at Price Waterhouse. He is a member of the Hundred Group Technical Committee. He is Chairman of the Audit, Risk & Compliance Committee.

11. Robert Dickie

Group Operations Director

Robert (age 44) joined Bradford & Bingley on 2 January 2003 and was appointed to the Board in August 2003. He joined from Zurich Financial Services Group (UK) Ltd where he was Managing Director, UK Enterprise. Prior to this, Robert held a variety of roles at National Australia Bank which he joined from Clydesdale Bank plc. He is responsible for the Group's Bank and The MarketPlace divisions, along with IT, telephony, properties and customer service operations.