Bradford & Bingley plc

Annual Report & Accounts for the year ended 31 December 2003

Operating highlights

- -Profit before tax up 9% to £263.0 million
- Lending balances increased by 26% to £25.9 billion
- Basic earnings per share up 25% to 32.3 pence
- -Earnings per share before exceptional items down 2% to 28.7 pence
- Full-year dividend up 11% to 16.5 pence









