

Shareholder information

Financial calendar 2004

17 February	Results for 2003 announced
27 April	Annual General Meeting
6 August	Interim results for 2004 announced

Ordinary dividend

24 March	Ex-dividend date
26 March	Record date
7 May	Payment of final dividend for 2003
25 August	Ex-dividend date
27 August	Record date
8 October	Payment of interim dividend for 2004

Interest payments

13% Perpetual Subordinated Bonds

7 April	Payment of interest
7 October	Payment of interest

11.625% Perpetual Subordinated Bonds

20 January	Payment of interest
20 July	Payment of interest

Internet

Information about the Group can be found on the internet at www.bbg.co.uk

Share price

You are able to keep track of the share price through the financial press, by visiting our Group website at www.bbg.co.uk or by calling the Shareholder Helpline on 0870 703 0003.

Share dealing service

To buy or sell Bradford & Bingley shares call 0870 703 0003. 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.

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

Useful contacts

For information about the Annual General Meeting, shareholdings, dividends and changes to personal details shareholders should contact the Registrar:

Computershare Investor Services PLC,
PO Box 1913, The Pavilions,
Bridgwater Road, Bristol BS99 2PR
Telephone: 0870 703 0003.

Institutional investors may wish to contact Investor Relations by email to irenquiries@bbg.co.uk or by calling 01274 554928.

The Summary Financial Statement is available in large print, Braille and audio tape format. To request a copy call the Shareholder Helpline on 0870 703 0003.

ShareGift

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 over £4 million has been given to more than 400 different charities.

If you would like to use ShareGift, or receive more information about the scheme, they can be contacted by visiting their website at www.ShareGift.org.uk or by calling 0207 337 0501, or by writing to The Orr Mackintosh Foundation, 46 Grosvenor Street, London W1K 3HN.

Dividend mandates

Dividends will be paid to you by cheque to the address held by the Registrar or they can be credited to a suitable bank or building society account.

When the dividend payments are made you will receive a form to enable you to have your future dividends paid directly into an appropriate bank or building society account.

If you have your dividends paid to your bank or building society you will receive one consolidated tax voucher each year. This will contain the taxation details of all dividends paid in that particular tax year.

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 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 email address so that future shareholder information can be made available to you electronically log on to:

www.bbg.co.uk/shareholders and complete the following steps:

- Click on 'visit our Registrars'
- 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
Hoare Govett Limited
250 Bishopsgate, London EC2M 4AA

Shareholders' interests in shares at 31 December 2003*

	Number of shareholders	%	Number of shares	%
Size of holding				
1 - 250	1,108,247	93.824	275,447,976	43.440
251 - 500	54,766	4.636	25,997,220	4.100
501 - 1,000	10,272	0.870	7,829,703	1.235
1,001 - 5,000	6,783	0.574	13,755,126	2.169
5,001 - 10,000	460	0.039	3,454,710	0.545
10,001 - 100,000	405	0.034	12,678,806	2.000
100,001 - 200,000	63	0.005	8,904,973	1.404
200,001 - 500,000	83	0.007	25,926,203	4.089
500,001 - 1,000,000	44	0.004	32,338,931	5.100
1,000,001 - 5,000,000	61	0.005	139,800,604	22.048
5,000,001 and over	10	0.001	87,948,292	13.870
Total	1,181,194	100.000	634,082,544	100.000
Type of holder				
Individuals	1,177,170	99.659	322,778,519	50.905
Insurance & other corporates	353	0.030	8,775,194	1.384
Banks & nominees	3,630	0.307	270,413,428	42.646
Pension funds, investment trusts and trustees	41	0.003	32,115,403	5.065
Total	1,181,194	100.000	634,082,544	100.000

*The interests above include holdings in the Bradford & Bingley Nominee Account, certificated and uncertificated holdings and those shares held on behalf of staff by the trustees of the Bradford & Bingley Share Ownership Trust.

As at 31 December 2003 the share price was 305p and the market capitalisation was £1.9bn.

Relative share price performance since flotation



Bradford & Bingley Group performance against the FTSE 100 and the FTSE 350 Banks Index.