



Re 82-5154

17 August 2004

Bradford & Bingley announces the disposal of two IFA businesses

Bradford & Bingley plc is pleased to announce that it has agreed the disposal of Charcol Aitchison & Colegrave Ltd and Charcol Holden Meehan Ltd to JS&P Holdings Ltd ("John Scott & Partners").

The businesses being sold had aggregate net assets of about £5.6 million at 30th June 2004. These businesses did not make a material contribution to Bradford & Bingley's profits in the half year to 30th June 2004.

Notes:

John Scott & Partners was founded in 1964 and is an independent financial adviser and wealth manager with offices in Marlow (Bucks), London, Bristol and Leeds and currently manages £320 million on behalf of private and company clients.

If you would like to discuss the information in this statement, please contact:

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