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SECURITIES AND EXCHANGE COMMISSION



Office of International Corporate Finance  
Stop 3-2  
Securities and Exchange Commission  
450 Fifth Street, N.W.  
Washington, D.C. 20549  
USA

Tel. 01274 806106

SUPPL

28 January 2005

Dear Sir

US Home Filing Exemption (12g3-2(b)) – Re 82-5154

Please find enclosed documents/announcements released by Bradford & Bingley plc to the equity securities market in the UK.

Enclosed is a copy of this letter which I should be grateful if you could return in the self addressed envelope to confirm receipt.

Yours faithfully,

Phil Kershaw  
Deputy Company Secretary

PROCESSED

FEB 11 2005

THOMSON  
FINANCIAL

SCHEDULE 10

NOTIFICATION OF MAJOR INTERESTS IN SHARES

1. Name of company

Bradford & Bingley plc

2. Name of shareholder having a major interest

The Capital Group Companies, Inc.

3. Please state whether notification indicates that it is in respect of holding of the shareholder named in 2 above or in respect of a non-beneficial interest or in the case of an individual holder if it is a holding of that person's spouse or children under the age of 18

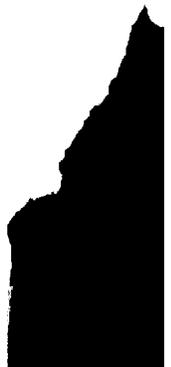
In respect of three subsidiary companies engaged in investment management.

Capital Guardian Trust Company  
Capital International Limited  
Capital International S.A.

4. Name of the registered holder(s) and, if more than one holder, the number of shares held by each of them

State Street Nominees	349,700
Bank of New York Nominees	4,644,977
Northern Trust	1,106,000
Chase Nominees Ltd	5,187,200
Midland Bank plc	735,400
Bankers Trust	385,200
Barclays Bank	343,900
Citibank London	132,200
Royal Trust	15,700
Morgan Guaranty	141,100
Nortrust Nominees	2,968,200
State Street Bank & Trust Co.	1,007,400
Citibank	15,400
HSBC Bank plc	475,200
Mellon Nominees (UK) Ltd	578,400
JP Morgan Chase Bank	328,400
Lloyds Bank	21,300
Citibank NA	65,000
Deutsche Bank AG	271,500
Chase Manhattan Nominee Ltd	107,000
Mellon Bank N.A.	198,200
Northern Trust AVFC	155,600
KAS UK	62,900

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CORPORATE AFFAIRS



Bank One London	86,800
Clydesdale Bank plc	118,900
Morgan Stanley	24,000
J.P. Morgan	2,162,100

5. Number of shares / amount of stock acquired

21,687,677

6. Percentage of issued class

3.42%

7. Number of shares / amount of stock disposed

N/a

8. Percentage of issued class

N/a

9. Class of security

Ordinary 25 pence shares

10. Date of transaction

Not known

11. Date company informed

19 January 2005

12. Total holding following this notification

21,687,677

13. Total percentage holding of issued class following this notification

3.42%

14. Any additional information

15. Name of contact and telephone number for queries

Phil Kershaw 01274 806106

16. Name and signature of authorised company official responsible for making this notification

Phil Kershaw

Date of notification

20 January 2005

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25 January 2005

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**Bradford & Bingley agrees to acquire up to £1.4bn of mortgage portfolios from  
GMAC- RFC**

Bradford & Bingley plc is pleased to announce that it has today signed a further agreement with GMAC-RFC that allows the Group to acquire up to £1.4 billion of mortgage portfolios over the next year. This agreement follows the purchase of a number of similar loan portfolios from GMAC-RFC for a total consideration of £3.1 billion since September 2002.

The acquisition will be made in four tranches, the size of which will be determined by Bradford & Bingley. The minimum consideration for each of the four tranches will be £50 million up to a combined maximum total of £1.4 billion.

The assets will be acquired by Mortgage Express, a wholly owned subsidiary of Bradford & Bingley plc, and will be funded from the Group's existing resources.

This latest loan portfolio acquisition will increase the Group's managed assets, which stood at £35.8 billion on 30<sup>th</sup> June 2004, by up to 3.9%. Although the mix of the mortgages acquired will not be finalised until Bradford & Bingley exercises its option to buy each portfolio, they will have similar characteristics to the portfolios the Group previously acquired from GMAC-RFC in September 2002, March 2003 and under the agreements signed in April 2003 and December 2003.

All lending in the portfolios will be secured on residential property with a credit risk profile comparable to the previous £3.1 billion of similar portfolios acquired. In addition to reviewing the credit controls GMAC-RFC employed in originating the loan portfolios, Mortgage Express will further test the loan books using its own credit scoring process to confirm that they meet the Bradford & Bingley Group's credit standards.

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

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Bradford & Bingley plc  
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Bingley  
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SCHEDULE 10

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NOTIFICATION OF MAJOR INTERESTS IN SHARES

OFFICE 10 Name of company  
CORPORATE FINANCE

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In respect of three subsidiary companies engaged in investment management.

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Capital International Limited  
Capital International S.A.

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Bank of New York Nominees	5,401,977
Northern Trust	1,293,200
Chase Nominees Ltd	6,287,400
Midland Bank plc	886,600
Bankers Trust	464,400
Barclays Bank	415,200
Citibank London	160,100
Royal Trust	20,900
Morgan Guaranty	162,800
Nortrust Nominees	3,491,400
State Street Bank & Trust Co.	1,171,900
Citibank	20,400
HSBC Bank plc	567,600
Mellon Nominees (UK) Ltd	697,400
JP Morgan Chase Bank	395,300
Lloyds Bank	27,200
Citibank NA	80,500
Deutsche Bank AG	322,400
Chase Manhattan Nominee Ltd	128,800
Mellon Bank N.A.	230,000
Northern Trust AVFC	179,500
KAS UK	75,600

Bank One London	102,600
Clydesdale Bank plc	149,600
Morgan Stanley	30,200
J.P. Morgan	2,597,100

5. Number of shares / amount of stock acquired

4,090,000

6. Percentage of issued class

0.645%

7. Number of shares / amount of stock disposed

N/a

8. Percentage of issued class

N/a

9. Class of security

Ordinary 25 pence shares

10. Date of transaction

Not known

11. Date company informed

26 January 2005

12. Total holding following this notification

25,777,677

13. Total percentage holding of issued class following this notification

4.065%

14. Any additional information

15. Name of contact and telephone number for queries

Phil Kershaw 01274 806106

16. Name and signature of authorised company official responsible for making this notification

Phil Kershaw

Date of notification

27 January 2005

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