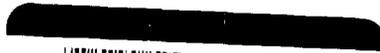




Bradford & Bingley



05013178

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

SUPPL

Tel. 01274 806106

29 November 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.

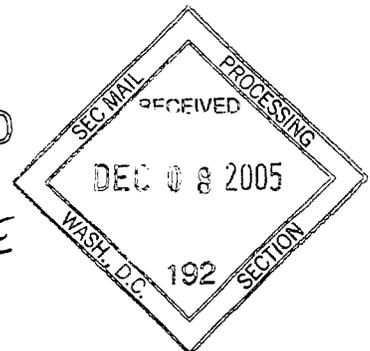
Yours faithfully,

Phil Kershaw  
Deputy Company Secretary

PROCESSED

DEC 12 2005

THOMSON  
FINANCIAL



Re 82-5154

16 November 2005

**Bradford & Bingley plc**

**Bradford & Bingley Covered Bonds LLP**

The latest Monthly Report for Bradford & Bingley Covered Bonds LLP is now available at [www.bbg.co.uk/ir/dis/covbond/](http://www.bbg.co.uk/ir/dis/covbond/)

During the previous month the following movements have occurred:

<b>Portfolio Characteristics</b>	<b>November 2005</b>	<b>October 2005</b>
Outstanding current balance of mortgages	£1,652,073,717	£1,634,490,756
Number of mortgages	31,078	29,880
Average loan balance	£53,159	£54,702
Weighted average current LTV	48.51%	49.41%
<b>Arrears:</b>		
1 month +	0.75%	0.92%
3 months +	0.05%	0.12%
12 months +	0%	0%
repossessions	0%	0%

**Contacts:**

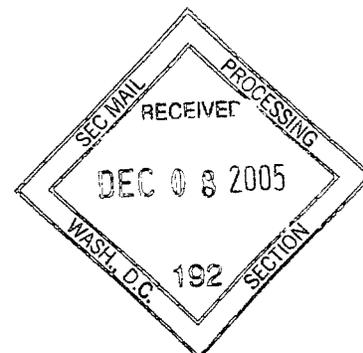
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Email: [katherine.conway@bbg.co.uk](mailto:katherine.conway@bbg.co.uk)

**Press Office:**

Nickie Aiken  
Tel: +44 (0) 20 7067 5632  
Email: [nickie.aiken@bbg.co.uk](mailto:nickie.aiken@bbg.co.uk)

END



Re 82-5154.

25 November 2005

**Bradford & Bingley completes acquisition of £410 million loan portfolio from GMAC-RFC**

Bradford & Bingley plc is pleased to announce that it has today purchased a mortgage loan portfolio from GMAC-RFC for a consideration of around £410 million. This is the fourth and final purchase resulting from an agreement announced in January 2005 to acquire up to £1.4 billion of loans during 2005 from GMAC-RFC.

The purchase, funded from Bradford & Bingley's existing resources, has been made by Mortgage Express, its wholly owned subsidiary.

This latest loan portfolio acquisition will increase the Bradford & Bingley Group's total managed assets, which stood at £39 billion on 30<sup>th</sup> June 2005, by around 1%.

All lending in the portfolio is secured on UK residential property and has a similar credit risk profile to previous portfolio acquisitions. In addition to reviewing the credit controls GMAC-RFC employed in originating the loan portfolio, Mortgage Express has tested the loan book using its own credit scoring process to confirm that it meets the Bradford & Bingley Group's credit standards. The acquired mortgages are, by value, approximately 16% buy-to-let, 46% self-certified with the remainder standard mortgages. The book has an average loan size of approximately £128,000 and an average loan to value of approximately 77%.

Note

- The consideration figures include the assets purchased and a premium payable to the seller

**Contacts:**

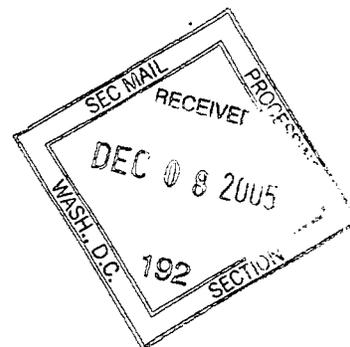
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END

Re 82-5154

29 November 2005

**Bradford & Bingley plc**

**Board change**

Further to the announcement made on 26 September 2005, Rosemary Thorne has today resigned from the Board. Miss Thorne will remain with the Company as an employee until 31 December 2005.

End

29 November 2005

