

07020322

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

5 January 2007

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

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JAN 17 2007
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FINANCIAL

SEC MAIL RECEIVED
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SECTION 199
WASH. D.C.

Handwritten initials and date: JK 1/16

PO Box 88, Crossflatts, Bingley, West Yorkshire BD16 2UA
Telephone 01274 555555 Fax 01274 554422 www.bbg.co.uk

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/

During the previous month the following movements have occurred:

Portfolio Characteristics	December 2006	November 2006
Outstanding current balance of mortgages	£5,892,530,703	£5,967,745,713
Number of mortgages	71,495	72,080
Average loan balance	£82,419	£82,793
Weighted average current LTV	60.0%	60.4%
Arrears:		
1 month +	1.57%	1.58%
3 months +	0.47%	0.30%
repossessions	0%	0%

Contacts:**Investor Relations:**

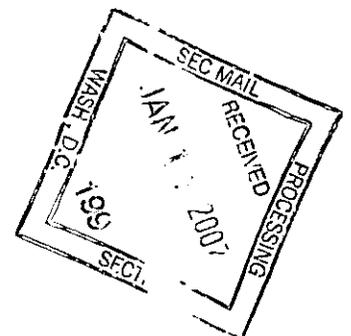
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Bradford & Bingley plc**Aire Valley Trustee Limited****Quarterly report re: Aire Valley Trustee Limited, Aire Valley Funding 1 Limited and Aire Valley Mortgages 2004 -1 plc, Aire Valley Mortgages 2005 - 1 Plc**

The latest Quarterly Report for Aire Valley Trustee Limited is now available at www.bbg.co.uk/bbg/ir/dis/securitisation/

During the previous quarter the following movements have occurred:

Portfolio Characteristics	December 2006	September 2006
Outstanding current balance of mortgages	£9,803,099,950	£7,296,090,463
Number of mortgages	80,122	60,533
Average loan balance	£120,352	£120,531
Weighted average current LTV	77.67%	77.11%
Arrears:		
1 month +	1.49%	1.96%
3 months +	0.79%	1.12%
12 months +	0.03%	0.05%
Repossessions	0.12%	0.13%

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

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END