

Bradford & Bingley

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OFFICE OF INTERNATIONAL

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



20 August 2010

Dear Sir

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

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

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

Yours faithfully

A handwritten signature in cursive script, appearing to read 'Hilary Hall'.

Hilary Hall (Mrs)
Company Secretary's Office

SUPPL

A handwritten signature in cursive script, appearing to read 'JW 9/14'.

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Bradford & Bingley plc

20 August 2010

Change in regulated status

In line with its stated objectives in its Business Plan, Bradford & Bingley ("B&B") announces that, with effect from 18 August 2010, B&B will be regulated by the FSA as a mortgage provider, not a deposit taking bank.

ENDS

Enquiries

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Notes to Editors:

On 27 March 2009, Bradford & Bingley submitted its Business Plan and application for State Aid to the European Commission, in accordance with state aid rules after having been taken into public ownership on 29 September 2008. This Business Plan outlined the Group's objectives to repay HM Treasury and the Financial Services Compensation Scheme (FSCS) as soon as market conditions allow, and protect taxpayers, whilst treating customers and creditors fairly. A summary of the Business Plan is available at www.bbg.co.uk.

On 25 January 2010 the European Commission approved the Business Plan and application for State Aid, a decision that ratifies the strategy and approach that is outlined in the Business Plan and is an essential requirement that will help the Group achieve its business objectives.