

Bradford & Bingley International Limited

Schedule I - Conditions

The following conditions are imposed in respect of the regulated activities undertaken.

None

_____ Chief Executive

11th February 2010

Bradford & Bingley International Limited

Schedule 2 - Exceptions and Modifications

Pursuant to section 7(3)(b) of the Financial Services Act 2008, the Rule Book applies with the following exceptions –

Part 2 – Financial Resources and Reporting

(a) Rule 2.23(1)(a) and (5)(a) - Capital resources - ICAAP

_____ Chief Executive

11th February 2010