

Statement of Solvency

BRADFORD & BINGLEY LIMITED

Croft Road, Crossflatts, Bingley, West Yorkshire, United Kingdom, BD16 2UA
(incorporated in England and Wales with company registration number 03938288)
(the "Company")

SOLVENCY STATEMENT OF THE BOARD OF DIRECTORS

made on 1 November 2021

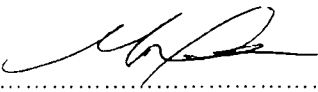
This solvency statement is a solvency statement for the purposes of section 642 of the Companies Act 2006 in the form prescribed by The Companies (Reduction of Share Capital) Order 2008 and section 643 of the Companies Act 2006.

We, being all the directors of the Company, make this solvency statement on 1 November 2021 for the purposes of section 642 of the Companies Act 2006 and each of us individually hereby states that:

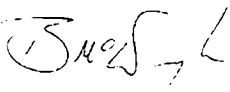
- a) We have formed the opinion, as regards the Company's situation at the date of this statement, that there is no ground on which the Company could then be found to be unable to pay (or otherwise discharge) its debts; and
- b) We have also formed the opinion that, the Company will be able to pay (or otherwise discharge) its debts as they fall due during the year immediately following the date of this statement.

In forming these opinions, we have taken into account all of the Company's liabilities, including any contingent or prospective liabilities.


Signed:

Signed: 
Mark Wouldhave


Date: 1 November 2021

Signed: 
Brendan McDonagh

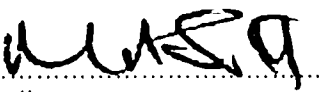
Date: 1 November 2021

Signed: 
Brendan Russell

Date: 1 November 2021

Signed: 
Matthew Gilmour

Date: 1 Nov 2021

Signed: 
Martin Scott

Date: 1 November 2021