

30 September 2010

Dear PIBS Holder

**Cancellation of the interest payment due on 5 October 2010 in respect of the £75,000,000 6.15 per cent. Permanent Interest Bearing Shares (PIBS) issued by West Bromwich Building Society**

On behalf of the Board of Directors of the Society I am writing to give you notice of a resolution passed at a meeting of the Board on 29 September 2010.

The resolution was proposed, in accordance with condition 4(3)(b) of the Special Conditions of issue of the PIBS, to cancel the interest payment due on 5 October 2010.

Yours sincerely



Andrew Jones  
Group Secretary



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THE SOCIETY IS AUTHORISED AND REGULATED BY THE FINANCIAL SERVICES AUTHORITY. FSA REGISTER NO: 104877.

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