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1 October 2012

Dear PIBS Holder

On behalf of the Directors of the West Bromwich Building Society, I am writing to you about a resolution which was passed at a meeting of the Board of the Society.

In accordance with condition 4(3)(b) of the Special Conditions of issue of the Permanent Interest Bearing Shares (PIBS), the Board passed a resolution to cancel the interest payment due on 5 October 2012.

Yours sincerely

Andrew Jones  
Group Risk Director