

SCHEDULE 11

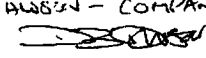
NOTIFICATION OF INTERESTS OF DIRECTORS AND CONNECTED PERSONS

AVS NO

All relevant boxes should be completed in block capital letters.

1. Name of company Abbey plc		2. Name of director MR RICHARD SHORTT	
3. Please state whether notification indicates that it is in respect of holding of the shareholder named in 2 above or in respect of a non-beneficial interest or in the case of an individual holder if it is a holding of that person's spouse or children under the age of 18 or in respect of an non-beneficial interest N/A		4. Name of the registered holder(s) and, if more than one holder, the number of shares held by each of them (if notified) AS IN 2 ABOVE	
5. Please state whether notification relates to a person(s) connected with the director named in 2 above and identify the connected person(s) N/A		6. Please state the nature of the transaction. For PEP transactions please indicate whether general/single co PEP and if discretionary/non discretionary /non discretionary SHARE PURCHASE	
7. Number of shares/amount of stock acquired 2,500	8. Percentage of issued class 0.00733%	9. Number of shares/amount of stock disposed N/A	10. Percentage of issued class N/A
11. Class of security Ordinary Shares of €	12. Price per share € 5-65	13. Date of transaction 31 JULY 2003	14. Date company informed 31 JULY 2003
15. Total holding following this notification 7,000		16. Total percentage holding of issued class following this notification 0.022%	

If a director has been granted options by the company please complete the following boxes.

17. Date of grant	18. Period during which or date on which exercisable
19. Total amount paid (if any) for grant of the option	20. Description of shares or debentures involved: class, number
21. Exercise price (if fixed at time of grant) or indication that price is to be fixed at time of exercise	22. Total number of shares or debentures over which options held following this notification
23. Any additional information	24. Name of contact and telephone number for queries DAVID DAUBSON 00 44 1707 651 266
25. Name and signature of authorised company official responsible for making this notification DAVID J DAUBSON - COMPANY SECRETARY 	
Date of notification 31 JULY 20 03	