

Financial Conduct Authority
Covered Bonds Team
12 Endeavour Square
London
E20 1JN
FAO: Tina Cao

7 April 2026

Nationwide Building Society (Formerly Clydesdale Bank PLC) €15 billion Global Covered Bond Programme (the **Programme**)

Unless expressly defined in this Certificate, terms defined in the Regulated Covered Bonds Regulations 2008 (SI 346/2008) (as amended) (the **RCB Regulations**) have the same meaning in this Certificate.

I, the undersigned, being a duly authorised officer of the Issuer, hereby certify that as at the date of this Certificate and in relation to the Programme which has been transferred to Nationwide Building Society pursuant to a transfer under Part VII of the Financial Services and Markets Act 2000:

- a) we have made all appropriate searches, enquiries and investigations (including, without limitation, of the Issuer's books and records) to ascertain the true position in relation to the matters stated below:
- b) the eligible property (other than liquid assets) in the asset pool for the Programme falls, within class 2 (residential mortgage assets) as specified in Regulation 2(1A) of the RCB Regulations; and
- c) the Issuer wishes the regulated covered bonds issued under the Programme to be single-asset class regulated covered bonds.

Signed for and on behalf of Nationwide Building Society:

.....
By: Matthew Harrison
Head of Treasury Debt Capital Markets