

## RCB PROGRAMME DESIGNATION ATTESTATION

### PARAGON BANK PLC (the "Issuer")

51 Homer Road

Solihull

West Midlands B91 3QJ

(incorporated under the laws of England and Wales with registered number 05390593)

19 February 2025

To: Financial Conduct Authority  
Covered Bonds Team, Capital Markets  
12 Endeavour Square  
London E20 1JN

### Paragon Bank PLC proposed £5 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 to be established by Paragon Bank PLC, 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:

- (a) 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
- (b) 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 Paragon Bank PLC by:

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Name: