

YORKSHIRE BUILDING SOCIETY CERTIFICATE

Yorkshire Building Society (the Issuer)
Yorkshire House, Yorkshire Drive, Bradford, BD5 8LJ
(incorporated in England and Wales under the Building Societies Act 1986, as amended)

27th November 2012

To: UK Financial Services Authority
Covered Bonds Team, Capital Markets
25 The North Colonnade
Canary Wharf
London
E14 5H5

Yorkshire Building Society €7.5 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.

We, the undersigned, being duly authorised officers of the Issuer, hereby certify that as at the date of this Certificate:

- (a) we have made all appropriate searches, enquiries and investigations (including, without limitation, of the Company'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 all 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 Yorkshire Building Society by:

.....
Andy Caton, as Director

.....
Robin Churchouse, as Director

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Head Office • Yorkshire House • Yorkshire Drive • Bradford BD5 8LJ • Dx No: 11798 Bradford • www.ybs.co.uk

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