LANARK MASTER TRUST - INVESTOR'S REPORT
Note Information

Report Date	22/10/2026
Report Frequency	Monthly

SERIES 2022-1
ORIGINAL INFORMATION - 4 May 2022

		Principal Information										Interest Information					
Tranche	Original Rating (Moody's/Fitch)	ISIN No. (REG S / 144a)	Legal Maturity	Original Balance	Denomination	Notes Issued	FX Rate	GBP Eqv	WAL	Bond Type	Scheduled Maturity Date	Reference Rate	Margin/Interest Rate	Step Up / Call Option Date	Step Up Margin	Interest Calculation	Placement
1A	Aaa/AAA	XS2473418973 / XS2473421258	Dec-69	£700,000,000	£100,000	7,000	1.00000	£700,000,000	4.95	Scheduled Amort	Feb-2028	SONIA	0.500%	Feb-2028	1.00%	Act/365	Public

Interest Accrual Start:	24/08/2026
Interest Accrual End:	23/11/2026
Interest Payment Date:	23/11/2026
Days in Period:	91

SERIES 2022-1
PERIOD CASH FLOWS (Outstanding Tranches only)

		Principal Information							Interest Information					
Tranche	Current Rating (Moody's/Fitch)	Principal Issued	Scheduled Principal for Period	Paid in Period	Paid to Date	Principal C/f	Pool Factor	GBP Eqv Principal O/s	Reference Rate	Coupon Rate	Interest Due in Period	Interest Paid in Period	Interest Shortfall in Period	Cumulative Interest Shortfall
1A	Aaa/AAA	£700,000,000	£43,500,000	£0	£217,500,000	£482,500,000	0.68929	£482,500,000	SONIA	*TBD	*TBD	£0	£0	£0
								£482,500,000						

*The coupon rate and interest due in period will be determined prior to the quarterly IPD

LANARK MASTER TRUST - INVESTOR'S REPORT
Note Information

SERIES 2022-2
ORIGINAL INFORMATION - 2 November 2022

		Principal Information										Interest Information					
Tranche	Original Rating (Moody's/Fitch)	ISIN No. (REG S)	Legal Maturity	Original Balance	Denomination	Notes Issued	FX Rate	GBP Eqv	WAL	Bond Type	Scheduled Maturity Date	Reference Rate	Margin/Interest Rate	Step Up / Call Option Date	Step Up Margin	Interest Calculation	Placement
1A	Aaa/AAA	XS2541619263	Dec-69	£800,000,000	£100,000	8,000	1.00000	£800,000,000	2.97	Scheduled Amort	Feb-2027	SONIA	0.82%	Feb-2027	1.64%	Act/365	50% Public

Interest Accrual Start:	24/08/2026
Interest Accrual End:	23/11/2026
Interest Payment Date:	23/11/2026
Days in Period:	91

SERIES 2022-2
PERIOD CASH FLOWS (Outstanding Tranches only)

		Principal Information							Interest Information					
Tranche	Current Rating (Moody's/Fitch)	Principal Issued	Scheduled Principal for Period	Paid in Period	Paid to Date	Principal C/f	Pool Factor	GBP Eqv Principal O/s	Reference Rate	Coupon Rate	Interest Due in Period	Interest Paid in Period	Interest Shortfall in Period	Cumulative Interest Shortfall
1A	Aaa/AAA	£800,000,000	£25,000,000	£0	£475,000,000	£325,000,000	0.40625	£325,000,000	SONIA	*TBD	*TBD	£0	£0	£0
								£325,000,000						

*The coupon rate and interest due in period will be determined prior to the quarterly IPD

LANARK MASTER TRUST - INVESTOR'S REPORT
Note Information

SERIES 2023-1
ORIGINAL INFORMATION - 31 May 2023

		Principal Information										Interest Information					
Tranche	Original Rating (Moody's/Fitch)	ISIN No. (REG S / 144a)	Legal Maturity	Original Balance	Denomination	Notes Issued	FX Rate	GBP Eqv	WAL	Bond Type	Scheduled Maturity Date	Reference Rate	Margin/Interest Rate	Step Up / Call Option Date	Step Up Margin	Interest Calculation	Placement
1A	Aaa/AAA	XS2619756450/ XS2623997298	Dec-69	£500,000,000	£100,000	5,000	1.00000	£500,000,000	4.99	Scheduled Amort	Aug-2028	SONIA	0.52%	Aug-2028	1.04%	Act/365	Public

Interest Accrual Start:	24/08/2026
Interest Accrual End:	23/11/2026
Interest Payment Date:	23/11/2026
Days in Period:	91

SERIES 2023-1
PERIOD CASH FLOWS (Outstanding Tranches only)

		Principal Information							Interest Information					
Tranche	Current Rating (Moody's/Fitch)	Principal Issued	Scheduled Principal for Period	Paid in Period	Paid to Date	Principal C/f	Pool Factor	GBP Eqv Principal O/s	Reference Rate	Coupon Rate	Interest Due in Period	Interest Paid in Period	Interest Shortfall in Period	Cumulative Interest Shortfall
1A	Aaa/AAA	£500,000,000	£0	£0	£0	£500,000,000	1.00000	£500,000,000	SONIA	*TBD	*TBD	£0	£0	£0
								£500,000,000						

*The coupon rate and interest due in period will be determined prior to the quarterly IPD

LANARK MASTER TRUST - INVESTOR'S REPORT
Note Information

SERIES 2024-1
ORIGINAL INFORMATION - 17 January 2024

		Principal Information										Interest Information					
Tranche	Original Rating (Moody's/Fitch)	ISIN No. (REG S / 144a)	Legal Maturity	Original Balance	Denomination	Notes Issued	FX Rate	GBP Eqv	WAL	Bond Type	Scheduled Maturity Date	Reference Rate	Margin/Interest Rate	Step Up / Call Option Date	Step Up Margin	Interest Calculation	Placement
1A	Aaa/AAA	XS2739632946/ XS2739678857	Dec-69	£750,000,000	£100,000	7,500	1.00000	£750,000,000	2.99	Scheduled Amort	May-2028	SONIA	0.50%	May-2028	1.00%	Act/365	66.67% Public

Interest Accrual Start:	24/08/2026
Interest Accrual End:	23/11/2026
Interest Payment Date:	23/11/2026
Days in Period:	91

SERIES 2024-1
PERIOD CASH FLOWS (Outstanding Tranches only)

		Principal Information							Interest Information					
Tranche	Current Rating (Moody's/Fitch)	Principal Issued	Scheduled Principal for Period	Paid in Period	Paid to Date	Principal C/f	Pool Factor	GBP Eqv Principal O/s	Reference Rate	Coupon Rate	Interest Due in Period	Interest Paid in Period	Interest Shortfall in Period	Cumulative Interest Shortfall
1A	Aaa/AAA	£750,000,000	£20,000,000	£0	£325,000,000	£425,000,000	0.56667	£425,000,000	SONIA	*TBD	*TBD	£0	£0	£0
								£425,000,000						

*The coupon rate and interest due in period will be determined prior to the quarterly IPD

LANARK MASTER TRUST - INVESTOR'S REPORT
Note Information

SERIES 2025-1
ORIGINAL INFORMATION - 20 March 2025

		Principal Information										Interest Information					
Tranche	Original Rating (Moody's/Fitch)	ISIN No. (REG S)	Legal Maturity	Original Balance	Denomination	Notes Issued	FX Rate	GBP Eqv	WAL	Bond Type	Scheduled Maturity Date	Reference Rate	Margin/Interest Rate	Step Up / Call Option Date	Step Up Margin	Interest Calculation	Placement
1A	Aaa/AAA	XS2994502792	Dec-69	£300,000,000	£100,000	3,000	1.00000	£300,000,000	2.98	Scheduled Amort	Feb-2029	SONIA	0.47%	Feb-2029	0.94%	Act/365	Public

Interest Accrual Start:	24/08/2026
Interest Accrual End:	23/11/2026
Interest Payment Date:	23/11/2026
Days in Period:	91

SERIES 2025-1
PERIOD CASH FLOWS (Outstanding Tranches only)

		Principal Information							Interest Information					
Tranche	Current Rating (Moody's/Fitch)	Principal Issued	Scheduled Principal for Period	Paid in Period	Paid to Date	Principal C/f	Pool Factor	GBP Eqv Principal O/s	Reference Rate	Coupon Rate	Interest Due in Period	Interest Paid in Period	Interest Shortfall in Period	Cumulative Interest Shortfall
1A	Aaa/AAA	£300,000,000	£15,000,000	£0	£45,000,000	£255,000,000	0.85000	£255,000,000	SONIA	*TBD	*TBD	£0	£0	£0
								£255,000,000						

*The coupon rate and interest due in period will be determined prior to the quarterly IPD

LANARK MASTER TRUST - INVESTOR'S REPORT
Note Information

Z VFN

	Principal Information							Interest Information					
Tranche	Legal Maturity	Current Balance	FX Rate	GBP Eqv	WAL	Bond Type	Scheduled Maturity Date	Reference Rate	Margin	Step Up / Call Option Date	Step Up Margin	Interest Calculation	Placement
Series 1 Z VFN*1	Dec-69	£247,200,000	1.00000	£247,200,000	N/A	Pass Through	N/A	SONIA	0.90%	N/A	N/A	Act/365	Retained
Series 2 Z VFN*2	Dec-69	£10,000	1.00000	£10,000	N/A	Pass Through	N/A	SONIA	0.90%	N/A	N/A	Act/365	Retained

*1 The Series 1 Z Variable Funding Note was issued on 11 December 2014 providing the required credit enhancement for the senior triple-A rated notes. The notes decreased by £79,555,000 as part of the Lanark 25-1 issuance on 20 Mar 2025.
*2 The balance of the Series 2 Z Variable Funding Note was reduced to £10,000 on 22 Aug 2025 due to Clydesdale Bank (now Nationwide) satisfying the Account Bank Minimum Ratings.

Interest Accrual Start:	24/08/2026
Interest Accrual End:	23/11/2026
Interest Payment Date:	23/11/2026
Days in Period:	91

Z VFN
PERIOD CASH FLOWS (Outstanding Tranches only)

	Principal Information									Interest Information					
Tranche	Principal Issued	Scheduled Principal for Period	Paid in Period	Paid to Date	Principal C/f	Pool Factor	GBP Eqv Principal O/s	Principal Shortfall in Period	Cumulative Principal Shortfall	Reference Rate	Coupon Rate	Due in Period	Interest Paid in Period	Interest Shortfall in Period	Cumulative Interest Shortfall
Series 1 Z VFN	£480,500,000	N/A	£0	N/A	£247,200,000	N/A	£247,200,000	£0	£0	SONIA	*TBD	*TBD	£0	£0	£0
Series 2 Z VFN	£300,000,000	N/A	£0	N/A	£10,000	N/A	£10,000	£0	£0	SONIA	*TBD	*TBD	£0	£0	£0
							£247,210,000								

*The coupon rate and interest due in period will be determined prior to the quarterly IPD

LANARK MASTER TRUST - INVESTOR'S REPORT
Collateral Report

Trust Calculation Period End Date:	**30-Sep-2026**
Report Date:	**30-Sep-2026**

Asset Accrual Start Date:	**01-Sep-2026**
Asset Accrual End Date:	**30-Sep-2026**

Pool Data **Mortgage Principal Analysis**			**This Period** **No. of Loan Parts**	**Value**	**Since Issue** **No. of Loan Parts**	**Value**
Original mortgage loans in pool:	@	06-Aug-2007	**42,348**	**£3,599,409,450**	**42,348**	**£3,599,409,450**
Opening mortgage principal balance:	@	01-Sep-2026	25,712	£3,405,414,675	42,348	£3,599,409,450
Substitutions in period:			0	£0	131,945	£18,659,010,436
Re-drawn principal:				£38,179		£104,726,436
Further Advance principal:				£438,864		£332,931,807
Repurchases (product switches/further advances):			(36)	(£4,719,081)	(51,523)	(£5,395,039,013)
Unscheduled prepayments (redemptions):			(383)	(£38,609,412)	(97,477)	(£10,903,419,484)
Scheduled repayments:				(£12,637,789)		(£3,047,694,196)
Closing mortgage principal balance:		30-Sep-2026	**25,293**	**£3,349,925,436**	**25,293**	**£3,349,925,436**

	3 mth CPR (annualised)	**1 mth CPR (annualised)**
Annualised CPR (excl repurchases)	**12.9%**	**13.0%**
Annualised CPR (inc repurchases)	**15.5%**	**14.4%**
Annualised TRR (Total principal receipts)	**19.3%**	**18.3%**

Mortages Trust Bank Account and Ledger Balances

Mortgages Trustee Transaction Account - CB:	£0
Mortgages Trustee Transaction Account - YB:	£0
Mortgages Trustee Guaranteed Investment Income Account (GIC):	£67,266,375
Offset benefit reserve ledger C/f:	£0
Mortgages Trust Collection Reserve ledger C/f:	£0
Authorised Investments:	£0

Mortgages Trust Assets

	Closing	**July 2026**	**August 2026**	**September 2026**
Minimum seller's share (%)*:	5.46510%	2.10089%	2.08444%	2.08304%
Minimum seller's share amount:	£196,712,045	£74,244,121	£72,330,953	£70,935,814
Seller's share (%):	16.95347%	36.76360%	35.59940%	36.29640%
Seller's share amount:	£610,224,801	£1,299,205,569	£1,235,320,667	£1,236,045,492
Funding share (%):	83.04653%	63.23640%	64.40060%	63.70360%
Funding share amount:	£2,989,184,599	£2,234,731,712	£2,234,731,712	£2,169,369,183

*To ensure that Nationwide retains a material net economic interest of not less than 5 per cent. of the nominal value of the securitisation in accordance with Article 405 of Regulation 575/2013 (the "CRR"), the minimum transferor interest is floored at 5% as permitted under option (a) of Article 405 of the CRR.

Pool Performance **Possession and Loss Information**	**Number**	**Principal (£)**	**Revenue (£)**	**Total (£)**
Properties repossessed in period:	1	£29,638	£817	£30,455
Properties repossessed since inception:	337	£29,044,642	£3,563,746	£32,608,388
Properties in possession (current):	2	£75,264	£6,162	£81,426
Total repurchased repossessions this period:	0	£0	£0	£0
Total repurchased repossessions since inception:	17	£1,735,878	£358,991	£2,094,869
Total sold repossessions this period:	0	£0	£0	£0
Total sold repossessions since inception:	318	£27,575,678	£2,294,708	£29,870,386
Losses on sold repossessions this period:	0	£0	£0	£0
Losses on sold repossessions since inception:	192	£3,220,040	£1,659,544	£4,879,584
MIG claims submitted/received & net recoveries:	1			£14,755
Net total loss (post costs & recoveries):				£4,864,829
Average time from possession to sale (days):	200			
Weighted average loss severity this period:*				0.00%
Weighted average loss severity since inception:*				17.80%

*Loss severity is calculated as the net loss (current loan balance less net sale proceeds) divided by the principal loan balance at sale.
Note: Voluntary sales are included in the sold repossession analysis

LANARK MASTER TRUST - INVESTOR'S REPORT
Waterfalls & Distribution Analysis

Trust Calculation Period End Date:	**30-Sep-2026**
Report Date:	**30-Sep-2026**
Funding & Issuer Interest Period Start date:	**22-Sep-2026**
Funding & Issuer Interest Period End date:	**22-Oct-2026**

Reserve Funds	**Balance 22-Sep-2026**	**Top ups in period**	**Paid / released in period**	**Balance 22-Oct-2026**
Reserve fund - Funding	£27,030,000	£0	£0	£27,030,000
Liquidity reserve fund - Funding	£0	£0	£0	£0
Reserve fund - Issuer	£0	£0	£0	£0
Total reserve fund available	£27,030,000	£0	£0	£27,030,000

Start Up and Subordinated Loans	**Balance 22-Sep-2026**	**Interest accrued in period**	**Interest paid in period**	**Principal (paid)/ increase in period**	**Balance 22-Oct-2026**
Funding subordinated loan (from Nationwide)	£0	£0	£0	£0	£0
Start-up loan (from Nationwide)	£0	£0	£0	£0	£0

Mortgages Trustee Priority of Payments

Available revenue receipts to Mortgages Trustee in period ending, of which:	**30-Sep-2026**
Mortgage interest received in the period (on loans in portfolio):	£10,974,770
Fee income on mortgages received in the period (incl bank interest):	£319,656
Offset Benefit received in the period (from originator):	£314,555
Non-cash redraw amounts received:	£0
Available revenue receipts:	**£11,608,982**
Less: Servicing & sundry fees payable:	**£179,679**
Net distributable revenue receipts in period:	**£11,429,303**
Payable to Funding:	**£7,280,877**
Payable to Seller:	**£4,148,425**
Total distributions:	**£11,429,303**

Available principal receipts to Mortgages Trustee in period ending, of which:	
Unscheduled principal receipts:	£38,609,412
Repurchase principal receipts:	£4,719,081
Scheduled principal receipts:	£12,637,789
Special Distribution (from Seller):	£0
Total principal available for distribution:	**£55,966,282**
Distributed to Funding:	**£38,159,183**
Distributed to Seller:	**£17,807,099**

Funding Basis Swap Summary

Paying Entity	**Notional**	**Calculation period (days)**	**WA rate**	**Payment**	**Payment date**	**Collateral posted**
Funding Swap 1						
Lanark Funding Ltd (0-5 Yr Fixed)	£1,521,840,425	30	3.67433%	£4,595,954	22-Oct-2026	£0
National Australia Bank Ltd (Aggregated)	£1,521,840,425	30	SONIA + Spread	£6,050,016	22-Oct-2026	£0
Funding Swap 2						
Lanark Funding Ltd (0-5 Yr Fixed)	£441,144,866	30	3.67433%	£1,332,256	22-Oct-2026	£0
Nationwide Building Society	£441,144,866	30	SONIA + Spread	£1,753,754	22-Oct-2026	£0
Net Received/(Paid):				**£1,875,560**		

Funding Revenue Priority of Payments for Period:	**22-Sep-2026 to 22-Oct-2026**
Revenue Waterfall	
Funding revenue receipts on investment in portfolio:	£7,280,877
Funding basis swap:	£7,803,770
Funding revenue ledger:	£148,652
Funding available reserve funds:	£27,030,000
Total Funding available revenue receipts:	**£42,263,300**
Third party creditors	
(A) Funding security trustee fees payable:	£0
(B) Issuer's obligations for fees payable:	£16,017
(C) Other fees payable:	£2,009
(D) Cash management fees payable:	£8,333
(E) Account bank and corporate services fees payable:	£0
(F) Funding basis swap payable:	£5,928,210
(G) Amounts due to the A note tranches l/co loans (AAA):	£7,008,501
(H) Principal deficiency in period - AAA (A notes):	£0
(I) Amounts due to the B note tranches l/co loans (AA):	£0
(J) Amounts due funding liquidity reserve:	£0
(K) Principal deficiency in period - AA (B notes):	£0
(L) Amounts due to the C note tranches l/co loans (A):	£0
(M) Principal deficiency in period - A (C notes):	£0
(N) Amounts due to the D note tranches l/co loans (BBB):	£0
(O) Principal deficiency in period - BBB (D notes):	£0
(P) Amounts due to the E note tranches l/co loans (BB):	£0
(Q) Principal deficiency in period - BB (D notes):	£0
(R) Funding reserve fund:	£27,030,000
Total Funding obligations:	**£39,993,071**
Excess available funds:	**£2,270,229**
(S) Principal deficiency in period - unrated (Z notes):	£0
(T) (i) Profit retained by Funding:	£700
(T) (ii) Profit retained by Funding (on behalf of Issuer):	£700
(U) Amounts due to the Z note tranches l/co loans (unrated):	£942,136
(V) Start-up loan contribution to Issuer:	£0
(W) Funding subordinated loan interest:	£0
(X) Issuer swap termination amount:	£0
(Y) (i) Issuer swap excluded termination amount:	£0
(Y) (ii) Funding basis rate swap excluded termination amount:	£0
(Z) Funding subordinated loan principal:	£0
(AA) Mortgage trustee deferred contribution:	£1,326,692
Excess funds distributed:	**£2,270,229**
Total excess funds available:	**£0**
Funding guaranteed investment contract account (GIC):	£92,682,723
Non-bullet funding account:	£0
Authorised Investments:	£0
Interest shortfall in period:	£0
Cumulative interest shortfall:	£0

Issuer Revenue Priority of Payments for Period:	**22-Sep-2026 to 22-Oct-2026**
Revenue Waterfall	
Issuer available revenue receipts from Funding:	£7,950,638
Issuer available revenue receipts from Funding: (Issuer Expenses)	£16,717
Issuer revenue ledger:	£7,449
Issuer available reserve fund:	£0
Intercompany excess amounts due to Funding:	£0
Total Issuer available revenue receipts:	**£7,974,804**
Third party creditors	
(A) Issuer note and security trustee fees payable:	£0
(B) Paying and agent bank fees payable:	£0
(C) Other fees payable:	£13,967
(D) Cash management & corporate service provider fees payable:	£9,500
(E) Amounts due to the A notes and A note swap providers:	£7,008,501
(F) Amounts due to the B notes and B note swap providers:	£0
(G) Amounts due to the C notes and C note swap providers:	£0
(H) Amounts due to the D notes and D note swap providers:	£0
(I) Amounts due to the E notes and E note swap providers:	£0
(J) Issuer reserve fund:	£0
Total Issuer obligations:	**£7,031,968**
Excess available funds:	**£942,836**
(K) Profit retained by Issuer:	£700
(L) Amounts due to the Z notes and Z note swap providers:	£942,136
(M)(i) Start-up loan interest due:	£0
(M)(ii) Start-up loan principal due: (issuance fee related)	£0
(N) Issuer bank account charges: (clear debit balances)	£0
(O) Issuer swap excluded termination amounts:	£0
(P) Start-up loan principal:	£0
(Q) Funding intercompany loan surplus amount:	£0
Funds distributed:	**£942,836**
Total excess funds available:	**£0**
Issuer sterling account:	£7,842,041
Authorised investments:	£0
Interest shortfall in period:	£0
Cumulative interest shortfall:	£0
Annualised excess spread % - Including Z note interest payment:	**1.24%**
Annualised excess spread % - Excluding Z note interest payment:	**0.72%**

Principal Ledger: Funding	
Funding principal ledger - AAA (A notes): Credits B/fwd	£65,340,817
Funding principal ledger - AAA (A notes): Credits in period	£38,159,183
Funding principal ledger - Unrated (Z notes): Credits in period	£0
Funding principal ledger - AAA (A notes): Debits	£0
Funding principal ledger - Unrated (Z notes): Debits	£0
	£103,500,000
Z note principal deficiency sub-ledger:	
Debits:	£0
Credits:	£0
Balance:	**£0**

Principal Ledger: Issuer	
Issuer principal ledger - AAA (A notes): Credits B/fwd	£0
Issuer principal ledger - AAA (A notes): Credits in period	£0
Issuer principal ledger - Unrated (Z notes): Credits	£0
Issuer principal ledger - AAA (A notes): Debits	£0
Issuer principal ledger - Unrated (Z notes): Debits	£0
	£0

LANARK MASTER TRUST - INVESTOR'S REPORT
Arrears Analysis

Report Date:	30-Sep-2026

All Live loans (Owner occupied)						
Months	**Current Principal (£)**	**Arrears Amount (£)**	**No. Loan Parts**	**Current Principal (%)**	**Arrears Amount (%)**	**No Loans (%)**
Current	£3,297,377,604	£0	24,948	98.43%	0.00%	98.64%
>0M <=1M	£14,514,900	£67,038	91	0.43%	1.46%	0.36%
>1M <=2M	£7,674,358	£461,584	78	0.23%	10.07%	0.31%
>2M <=3M	£7,636,321	£115,181	51	0.23%	2.51%	0.20%
>3M <=4M	£8,015,123	£159,132	37	0.24%	3.47%	0.15%
>4M <=5M	£1,824,913	£50,163	14	0.05%	1.09%	0.06%
>5M <=6M	£1,048,505	£70,505	8	0.03%	1.54%	0.03%
>6M <=12M	£4,599,445	£609,994	35	0.14%	13.31%	0.14%
>12M	£7,234,268	£3,048,788	31	0.22%	66.53%	0.12%
Total:	**£3,349,925,436**	**£4,582,383**	**25,293**	**100.00%**	**100.00%**	**100.00%**

All Live loans (Owner occupied)						
Status	**Current Principal (£)**	**Arrears Amount (£)**	**No. Loan Parts**	**Current Principal (%)**	**Arrears Amount (%)**	**No Loans (%)**
Current	£3,297,377,604	£0	24,948	98.43%	0.00%	98.64%
Arrears	£49,817,341	£2,879,696	332	1.49%	62.84%	1.31%
Litigation	£2,655,228	£1,696,525	11	0.08%	37.02%	0.04%
Possession	£75,264	£6,162	2	0.00%	0.13%	0.01%
Total:	**£3,349,925,436**	**£4,582,383**	**25,293**	**100.00%**	**100.00%**	**100.00%**

Arrears stated include applicable fees

Arrears Capitalised	£7,659,142	£489,746	69

All Live Loans (Owner occupied)			
Arrears %	**Principal at Risk**	**Principal at Risk%**	**No. Loan Parts**
3 Months+	£22,722,254	0.68%	125
6 Months+	£11,833,713	0.35%	66
12 Months+	£7,234,268	0.22%	31

Definition: A mortgage is identified as being in arrears when on any due date which is five or more days past the relevant due date, any amount (including fees) owed by the borrower is overdue.

LANARK MASTER TRUST - INVESTOR'S REPORT
Pool Analysis

Report Date:	30-Sep-2026

Geographical Distribution

Distribution of loans by Geographical Distribution				
Region	**No. Loan Parts**	**% of Total**	**Current Principal Balance**	**% of Total**
East Anglia	336	1.33%	£65,056,739	1.94%
East Midlands	1,462	5.78%	£151,528,553	4.52%
London	2,075	8.20%	£710,624,188	21.21%
North	1,935	7.65%	£133,838,992	4.00%
North West	2,695	10.66%	£264,818,097	7.91%
Outer Metro	1,618	6.40%	£489,289,486	14.61%
Scotland	6,142	24.28%	£476,534,740	14.23%
South West	703	2.78%	£155,823,859	4.65%
Wales	266	1.05%	£39,958,327	1.19%
West Midlands	934	3.69%	£144,449,814	4.31%
Yorks and Humber	5,917	23.39%	£389,803,163	11.64%
South East	1,210	4.78%	£328,199,479	9.80%
Total	**25,293**	**100.00%**	**£3,349,925,436**	**100.00%**

Maturity Profile

Distribution of loans by Maturity Profile				
Years to Maturity	**No. Loan Parts**	**% of Total**	**Current Principal Balance**	**% of Total**
<= 5	4,579	18.10%	£226,074,790	6.75%
> 5 <= 10	5,525	21.84%	£432,961,996	12.92%
> 10 <= 15	5,077	20.07%	£634,500,562	18.94%
> 15 <= 20	4,178	16.52%	£752,379,481	22.46%
> 20 <= 25	3,075	12.16%	£626,815,491	18.71%
> 25	2,859	11.30%	£677,193,116	20.22%
Total	**25,293**	**100.00%**	**£3,349,925,436**	**100.00%**

Repayment Profile

Distribution of loans by Repayment Profile				
Repayment Method	**No. Loan Parts**	**% of Total**	**Current Principal Balance**	**% of Total**
Interest Only	1,494	5.91%	£628,172,433	18.75%
Repayment	23,799	94.09%	£2,721,753,003	81.25%
Total	**25,293**	**100.00%**	**£3,349,925,436**	**100.00%**

Product Type

Distribution of loans by Product Type				
Type	**No. Loan Parts**	**% of Total**	**Current Principal Balance**	**% of Total**
Capped	0	0.00%	£0	0.00%
Discounted	633	2.50%	£120,783,798	3.61%
Fixed	19,691	77.85%	£2,936,108,321	87.65%
Tracker	1,053	4.16%	£92,789,571	2.77%
Variable	3,916	15.48%	£200,243,746	5.98%
Total	**25,293**	**100.00%**	**£3,349,925,436**	**100.00%**

Loan Type

Distribution of loans by Loan Type				
Type	**No. Loan Parts**	**% of Total**	**Current Principal Balance**	**% of Total**
Offset	2,188	8.65%	£208,722,315	6.23%
Flexible	23,105	91.35%	£3,141,203,121	93.77%
Total	**25,293**	**100.00%**	**£3,349,925,436**	**100.00%**

Seasoning

Distribution of loans by Seasoning				
Months	**No. Loan Parts**	**% of Total**	**Current Principal Balance**	**% of Total**
<= 6	0	0.00%	£0	0.00%
> 6 <= 12	0	0.00%	£0	0.00%
> 12 <= 18	0	0.00%	£0	0.00%
> 18 <= 24	36	0.14%	£9,060,065	0.27%
> 24 <= 30	275	1.09%	£59,237,990	1.77%
> 30 <= 36	462	1.83%	£120,771,723	3.61%
> 36 <= 42	699	2.76%	£189,647,075	5.66%
> 42 <= 48	1,078	4.26%	£299,384,950	8.94%
> 48 <= 54	1,011	4.00%	£269,423,789	8.04%
> 54 <= 60	619	2.45%	£128,442,745	3.83%
> 60 <= 72	1,720	6.80%	£340,466,668	10.16%
> 72 <= 84	1,242	4.91%	£199,080,174	5.94%
> 84 <= 96	2,910	11.51%	£414,594,004	12.38%
> 96 <= 108	2,417	9.56%	£307,017,357	9.16%
> 108 <= 120	2,449	9.68%	£338,781,753	10.11%
> 120	10,375	41.02%	£674,017,142	20.12%
Total	**25,293**	**100.00%**	**£3,349,925,436**	**100.00%**

Mortgage Pool Statistics as at:	30-Sep-2026
Weighted Average Seasoning (months):	**91.03**
Weighted Average Remaining Term (years):	**17.51**
Average Loan Size:	**£137,868**
Weighted Average Current LTV (un-indexed):	**57.35%**
Weighted Average Current LTV (indexed)*:	**47.55%**
Pre-swap yield (on mortgage portfolio):	**3.94%**
Post-swap yield (on mortgage portfolio):	**4.94%**
Current Nationwide SVR (Owner Occupied):	**6.74%**

*Indexation uses Nationwide HPI

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Current EPC Rating

Rating	No. Loan Parts	% of Total	Current Principal Balance	% of Total
A	60	0.24%	£12,401,506	0.37%
B	1,666	6.59%	£318,429,303	9.51%
C	4,943	19.54%	£725,288,753	21.65%
D	7,876	31.14%	£1,099,366,544	32.82%
E	2,973	11.75%	£461,767,265	13.78%
F	705	2.79%	£121,506,566	3.63%
G	148	0.59%	£25,898,123	0.77%
ND	6,922	27.37%	£585,267,376	17.47%
Total	**25,293**	**100.00%**	**£3,349,925,436**	**100.00%**

Potential EPC Rating

Rating	No. Loan Parts	% of Total	Current Principal Balance	% of Total
A	1,146	4.53%	£205,087,564	6.12%
B	9,015	35.64%	£1,235,998,642	36.90%
C	6,514	25.75%	£1,070,384,493	31.95%
D	1,292	5.11%	£190,671,778	5.69%
E	305	1.21%	£46,891,328	1.40%
F	76	0.30%	£12,681,251	0.38%
G	23	0.09%	£2,943,003	0.09%
ND	6,922	27.37%	£585,267,376	17.47%
Total	**25,293**	**100.00%**	**£3,349,925,436**	**100.00%**

Source of EPC Data: Gov.UK

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Pool Analysis

Report Date:	30-Sep-2026

Distribution of loans by Loan-to-Value (Current LTV)

LTV Range (%)	No. of Loans	% of Total	Current Principal Balance	% of Total
> 0 <= 25	6,148	25.30%	£197,644,909	5.90%
> 25 <= 50	6,837	28.14%	£744,536,304	22.23%
> 50 <= 55	1,744	7.18%	£298,593,540	8.91%
> 55 <= 60	1,885	7.76%	£362,561,456	10.82%
> 60 <= 65	2,041	8.40%	£409,492,421	12.22%
> 65 <= 70	2,149	8.84%	£494,878,301	14.77%
> 70 <= 75	1,799	7.40%	£453,438,092	13.54%
> 75 <= 80	1,077	4.43%	£266,078,512	7.94%
> 80 <= 85	446	1.84%	£82,895,285	2.47%
> 85 <= 90	158	0.65%	£36,891,321	1.10%
> 90 <= 95	11	0.05%	£2,339,722	0.07%
> 95 <= 100	2	0.01%	£341,650	0.01%
> 100	1	0.00%	£233,923	0.01%
Total	**24,298**	**100.00%**	**£3,349,925,436**	**100.00%**

Weighted Average Current LTV per latest final terms	60.35%
Weighted Average Current LTV	57.35%
Average Loan Principal Balance	£137,868

Distribution of loans by Loan-to-Value (Current Indexed LTV)*

LTV Range (%)	No. of Loans	% of Total	Current Principal Balance	% of Total
> 0 <= 25	8,665	35.66%	£373,583,931	11.15%
> 25 <= 50	9,126	37.56%	£1,325,040,209	39.55%
> 50 <= 55	1,903	7.83%	£408,606,079	12.20%
> 55 <= 60	1,893	7.79%	£451,849,275	13.49%
> 60 <= 65	1,308	5.38%	£319,349,886	9.53%
> 65 <= 70	797	3.28%	£236,941,141	7.07%
> 70 <= 75	428	1.76%	£158,619,551	4.74%
> 75 <= 80	117	0.48%	£52,470,399	1.57%
> 80 <= 85	55	0.23%	£22,406,111	0.67%
> 85 <= 90	6	0.02%	£1,058,853	0.03%
> 90 <= 95	0	0.00%	£0	0.00%
> 95 <= 100	0	0.00%	£0	0.00%
> 100	0	0.00%	£0	0.00%
Total	**24,298**	**100.00%**	**£3,349,925,436**	**100.00%**

*Indexation uses Nationwide HPI

Weighted Average Current Indexed LTV	47.55%

Distribution of loans by Current Principal Balance

LTV Range (Principal)	No. of Loans	% of Total	Current Principal Balance	% of Total
> 0 <= 50,000	8,513	35.04%	£211,469,639	6.31%
> 50,000 <= 100,000	5,713	23.51%	£413,117,795	12.33%
> 100,000 <= 150,000	3,034	12.49%	£371,898,619	11.10%
> 150,000 <= 200,000	1,867	7.68%	£323,052,299	9.64%
> 200,000 <= 250,000	1,212	4.99%	£271,080,449	8.09%
> 250,000 <= 300,000	912	3.75%	£249,762,204	7.46%
> 300,000 <= 400,000	1,125	4.63%	£389,589,090	11.63%
> 400,000 <= 500,000	766	3.15%	£340,207,133	10.16%
> 500,000 <= 750,000	825	3.40%	£497,622,111	14.85%
> 750,000 <= 1,000,000	331	1.36%	£282,126,097	8.42%
> 1,000,000	0	0.00%	£0	0.00%
Total	**24,298**	**100.00%**	**£3,349,925,436**	**100.00%**

Largest Eligible Loan Principal Balance	£999,700

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Credit Enhancement and Triggers

Credit Enhancement	Total £	% of Total excl. Series 2 Z VFN	Current Note Subordination %	Credit Enhancement %	% Required CE
Class A Notes:	£1,987,500,000	88.94%	11.06%	12.27%	10.00%
Class B Notes:	£0	0.00%	0.00%	0.00%	0.00%
Class C Notes:	£0	0.00%	0.00%	0.00%	0.00%
Class D Notes:	£0	0.00%	0.00%	0.00%	0.00%
Series 1 Z VFN:	£247,200,000	11.06%	0.00%	0.00%	0.00%
Series 2 Z VFN:	£10,000	0.00%			
Total excl. Series 2 Z VFN:	*£2,234,700,000*				
Total:	*£2,234,710,000*				
Target reserve required amount:	£27,030,000	1.21%	of total notes o/s		
Target reserve actual amount:	£27,030,000	1.36%	of AAA o/s		

Trigger Events	
Asset Trigger	**Trigger Event**
An amount is debited to the AAA principal deficiency sub-ledger to the Funding principal deficiency ledger.	NO
Non-Asset Trigger	**Trigger Event**
An insolvency event in relation to the seller.	NO
Seller's role as servicer is terminated and a new servicer is not appointed within 60 days.	NO
On any distribution date and following the exercise of the right of set-off available to the mortgages trustee, the seller fails to pay to the mortgages trustee any offset benefit or non-cash redraw contribution amount, where such failure, in the opinion of the Funding security trustee, is materially prejudicial to the interest of the note holders of the notes issued by all Funding issuers.	NO
The current seller's share is equal to or less than the minimum sellers share on any two consecutive trust distribution dates "seller's share event".	NO
Arrears or Step-up Trigger Event	
The current principal balance of the mortgage loans in the mortgages portfolio in arrears for more than 90 days divided by the current principal amount of the mortgage pool, exceeds 2%.	NO
Issuer Events of Default	**Default**
The terms and conditions set out in the base prospectus include market standard events of default, including, for example, a non-payment under the outstanding notes or a material breach of its contractual obligations under the programme documentation by the Issuer.*	
Outstanding Issuer event of default:	NO
**Please see 'Terms and Conditions of the notes' in the base prospectus for further details.*	
Disclosure Requirements	**Compliant**
Nationwide Building Society retains a net economic interest of not less than 5% in the Lanark Master Issuer Programme in accordance with Article 405 of Regulation (EU) No 575/2013 of the Capital Requirements Regulation and Article 51 of the AIFM Regulation and further confirms that this interest is held via the Seller Share.	YES

Notices

On 23 February 2026, the High Court approved the transfer of the business and assets of Clydesdale Bank PLC (trading as Virgin Money) to Nationwide Building Society by means of a Banking Business Transfer Scheme under Part VII of the Financial Services and Markets Act 2000 (the Scheme). On 2 April 2026, Nationwide Building Society assumed all relevant roles in the Lanark securitisation (including the roles of Seller, Servicer, Cash Manager and other ancillary roles) and will be responsible for and have an ongoing role in the management of the securitisation going forward. Nationwide Building Society are now a party to the relevant Lanark contracts in place of Clydesdale Bank PLC, as if the contracts had been originally entered into by Nationwide Building Society.

LANARK MASTER TRUST - INVESTOR'S REPORT

MAIN PARTIES TO THE STRUCTURE, RATINGS AND TRIGGERS (IF APPLICABLE)

Role	Counterparty	Long Term Rating (Moody's/Fitch)	Short Term Rating (Moody's/Fitch)	Applicable Trigger (Loss of)	Consequence
Seller	Nationwide Building Society	Aa3(cr) / AA-	P-1(cr) / F1+	A3(cr) (Moody's), A- (Fitch)	No further assignment of loans to the mortgages trust unless a solvency certificate is provided by each originator at the assignment date.
				A3(cr) (Moody's)	Independent auditors to be appointed by the beneficiaries to determine compliance of representations and warranties applicable to mortgage loans assigned to the trust.
				Aa3(cr) or P-1(cr) (Moody's), F1+ (Fitch)	Item "W" of minimum sellers share increase from 20% to greater of: (a) 80% or (b) 100% less 5% of aggregate mortgage portfolio balance.
				A3(cr) or P-1(cr) (Moody's), F1 (Fitch)	Item "W" of minimum sellers share increase to 100%.
				A3(cr) (Moody's), A or F1 (Fitch)	Establish a Funding Liquidity Reserve Fund (see page 110 of base prospectus dated 17 February 2025 for full details).
Servicer	Nationwide Building Society	Aa3(cr) / AA-	P-1(cr) / F1+	A- or F1 (Fitch)	The period of monies received by the servicer, on behalf of the mortgages trustee, and paid to the transaction account is reduced from a maximum of three (3) business days to two (2) business days.
				F2 or BBB+ (Fitch)	The period of monies received by the servicer, on behalf of the mortgages trustee, shall be paid into such collection account by the servicer promptly upon receipt
				A3(cr) (Moody's)	"Back-up" servicer / facilitator to be appointed.
				Baa3(cr) (Moody's)	A back-up servicer will be appointed with respect to the issuer and Funding
Collection Bank	Nationwide Building Society	A1 / AA-	P-1 / F1+	P-1 (Moody's), F1 or A (Fitch)	Where the "Collection Bank Minimum Ratings" are no longer satisfied, procure the transfer of the Collection Accounts to an authorised institution with respect to the minimum ratings required or obtain a guarantee from such institution. If the Collection Bank maintains ratings of at least P-2 by Moody's , the Seller may fund the "Mortgages Trust Account Reserve Fund" in accordance with clause 36.1 and 36.2 of the Mortgages Trust Deed.
Cash Manager	Nationwide Building Society	Aa3(cr) / AA-	P-1(cr) / F1+	A3(cr) (Moody's)	Back-up cash manager facilitator wil be appointed
				Baa3(cr) (Moody's)	Back-up cash manager and back-up issuer cash manager will be appointed
Funding Swap Provider	National Australia Bank Limited	Aa1(cr) / AA-	P1(cr) / F1+	Level 1: F1 and A (Fitch*), P-1(cr) or A2(cr) (Moody's)	Collateral posting / Transfer / Guarantor
				Level 2: F2 and A- (Fitch*)	Collateral posting / Transfer / Guarantor
				Level 3: F3 and BBB- (Fitch*), P-2(cr) or A3(cr) (Moody's)	Transfer / Guarantor and Collateral
				*Where counterparty is on Rating Watch Negative with Fitch, actual rating deemed to be one notch lower.	Remedial action required, including posting collateral, or obtaining a guarantee or transfer to eligible transferee - see swap agreement for more detail
Funding Swap Provider	Nationwide Building Society	Aa3(cr) / AA-(dcr)	P-1(cr) / F1+	Level 1: F1 and A(dcr) (Fitch*), A3(cr) (Moody's)	Collateral posting / Transfer / Guarantor
				Level 2: F2 and A-(dcr) (Fitch*)	Collateral posting / Transfer / Guarantor
				Level 3: F3 and BBB-(dcr) (Fitch*), Baa1(cr) (Moody's)	Transfer / Guarantor and Collateral
				*Where counterparty is on Rating Watch Negative with Fitch, actual rating deemed to be one notch lower.	Remedial action required, including posting collateral, or obtaining a guarantee or transfer to eligible transferee - see swap agreement for more detail
Start up Loan Provider	Nationwide Building Society	Aa3(cr) / AA-	P-1(cr) / F1+		
Account Bank Provider (Mortgages Trustee GIC & Transaction Accounts and Funding GIC & Non-bullet Accounts)	Nationwide Building Society	A1 / AA-	P-1 / F1+	Moody's (P-1), Fitch* (A or F1)	Termination within 30 days of breach, unless suitably rated provider can provide a guarantee, otherwise transfer to suitably rated provider.
					In relation to the Trustee Transaction Accounts, where the "Account Bank Minimum Ratings" are no longer satisfied, fund the "Mortgages Trust Account Reserve Fund" in accordance with clause 36.1 and 36.2 of the Mortgages Trust Deed.
Account Bank Provider (Issuer)	Nationwide Building Society	A1 / AA-	P-1 / F1+	Moody's (P-1), Fitch* (A or F1)	Termination within 30 days of breach, unless suitably rated provider can provide a guarantee, otherwise transfer to suitably rated provider.
Principal Paying Agent & Agent Bank	Deutsche Bank AG	A1 / A+	P-1 / F1		
Note Trustee	Deutsche Trustee Company Limited	N/A			
Corporate Services Provider	Vistra (UK) Limited	N/A			
Funding & Issuer Security Trustee, US Paying Agent, Registrar & Transfer Agent	Deutsche Bank Trust Company Americas	A1 / A+	P-1 / F1		
Issuer	Lanark Master Issuer plc				
Funding	Lanark Funding Limited				
Mortgages Trustee	Lanark Trustees Limited				
Programme Arrangers	The institution(s) identified as the arranger(s) in the applicable final terms				
Manager	The institution(s) identified as the arranger(s) in the applicable final terms				
Stock Exchange Listing	UK Listing Authority - London				
Registered Office (Issuer)	3rd Floor 11-12 St James's Square London SW1Y4LB				
Lead Managers	The institution(s) identified as the arranger(s) in the applicable final terms				
Legal Advisors					
Issuer	Clifford Chance LLP				
Nationwide Building Society	Clifford Chance LPP / Shepherd & Wedderburn LLP				
Note Trustee/Issuer Security Trustee/Funding Security Trustee	K&L Gates LLP				

CONTACTS

Treasury DCM Team (UK Treasury): email: treasurydcm@virginmoney.com
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Report locations:

Bloomberg: LAN Mtge

In accordance with the Bank of England Transparency Directive, Investor Reports, Loan Level Data, Programme Documents and a Liability model can be viewed at:
https://live.irooms.net/clydesdalebankplc
https://www.virginmoneyukplc.com/investor-relations/debt-investors/
https://www.euroabs.com/IH.aspx?d=26366
https://editor.eurodw.co.uk/deals/view?edcode=RMBMUK00055110012007S

Lanark Master Trust Report incorporates:
Lanark Trustees Limited
Lanark Funding Limited
Lanark Master Issuer plc

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