



Canterbury Finance No.4 PLC

Report for Distribution dated Oct 16, 2025

Global Corporate Trust
<http://pivot.usbank.com/>





Canterbury Finance No.4 PLC

Monthly Investor Report

October 2025

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Distribution Date

16-Oct-25

U.S. Bank Global Corporate Trust Website

<https://pivot.usbank.com>

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Deal Summary

Notes	Original Principal Balance	Credit Enhancement on Closing	Fitch/DBRS Initial Ratings		Outstanding Principal Balance	Pool Factor	Current Credit Enhancement	Fitch/DBRS Current Ratings		Fitch/DBRS Watch
Class A1 Notes	896,359,000.00	17.75%	AAA	AAA	0.00	0.000000	69.27%	PIF	Discontinued	
Class A2 Notes	533,546,000.00	17.75%	AAA	AAA	133,147,895.08	0.249553	69.27%	AAA	AAA	
Class B Notes	68,294,000.00	13.75%	AA	AA	68,294,000.00	1.000000	52.64%	AAA	AAA	
Class C Notes	72,562,000.00	9.50%	A	A(low)	72,562,000.00	1.000000	34.96%	A+	A(low)	
Class D Notes	46,953,000.00	6.75%	BBB+	BBB	46,953,000.00	1.000000	23.53%	A+	BBB	
Class E Notes	42,684,000.00	4.25%	BB+	BB	42,684,000.00	1.000000	13.13%	A+	BB	
Class F Notes	46,953,000.00	1.50%	BB+	BB	46,953,000.00	1.000000	1.70%	BB+	BB	
Class X Notes	68,294,000.00	0.00%	BB+	B	0.00	0.000000	0.00%	PIF	Discontinued	
Total	1,775,645,000.00				410,593,895.08					



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Deal Performance Summary - Last 4 IPD

	Cut off	IPD 48	IPD 49	IPD 50	IPD 51
Delinquencies					
1-2 Months in Arrears		1.98%	1.94%	2.06%	2.15%
2-3 Months in Arrears		0.54%	0.57%	0.60%	0.64%
3-4 Months in Arrears		0.81%	0.84%	0.86%	0.92%
4+ Months in Arrears		2.17%	2.26%	2.38%	2.49%
Excess Spread					
Amount during Period		1,484,960.95	1,465,060.04	1,791,010.81	1,791,861.87
Percentage of Pool (Annualised)		3.68%	3.79%	4.91%	5.24%
Constant Prepayment Rate (CPR)					
Period		20.01%	29.74%	41.17%	48.46%
Since Cut off		26.95%	27.24%	27.82%	28.44%
Principal Payment Rate (PPR)					
Total Principal Payments in Period		14,995,964.43	20,230,028.24	26,909,827.58	26,906,461.54
Principal Cut off Balance	1,706,914,687.51	484,515,504.82	464,239,107.02	437,329,279.44	410,422,817.90
Percentage of Cut off Balance (%)		3.10%	4.36%	6.15%	6.56%
Payment Rate					
Percentage of Interest Due (%)		100.00%	100.00%	100.00%	100.00%
Cumulative Losses					
Percentage of Initial Principal Balance (%)		0.00%	0.00%	0.00%	0.00%



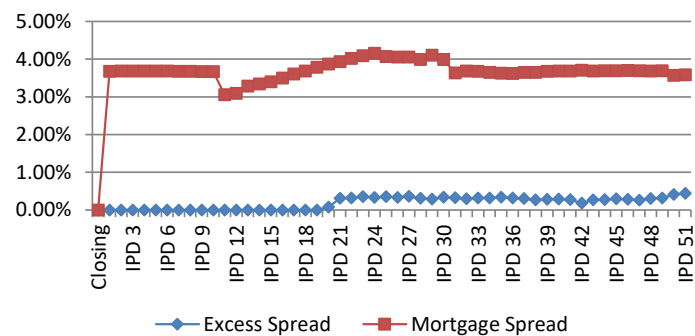
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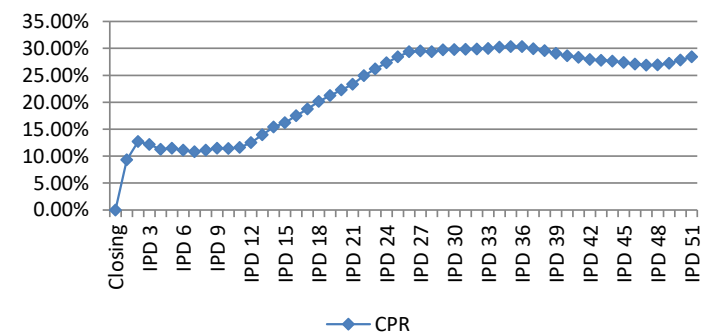
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Collateral Performance Graphs

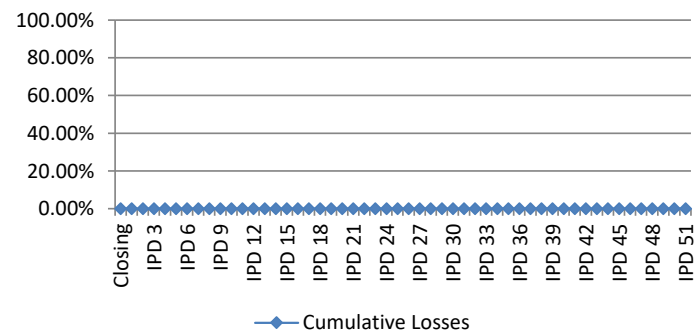
Mortgage Margin & Excess Spread



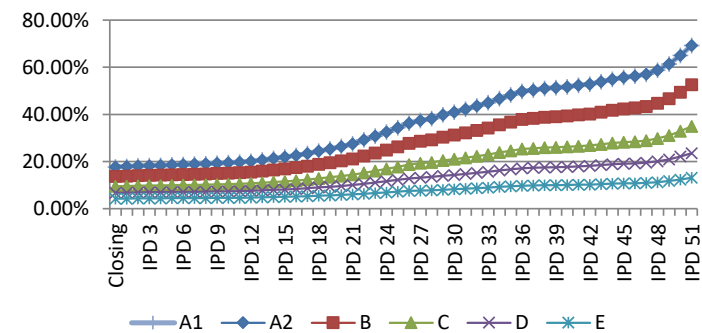
CPR (since issue)



Cumulative Losses



Credit Enhancement





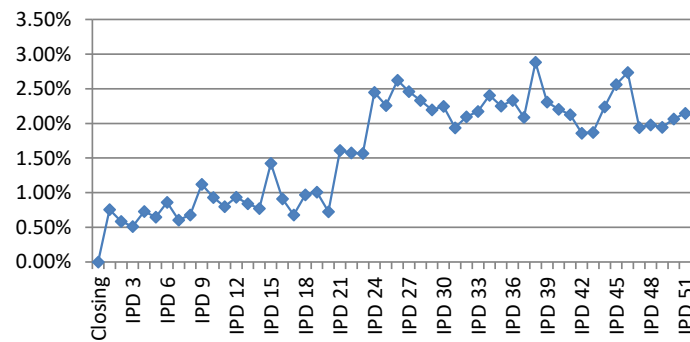
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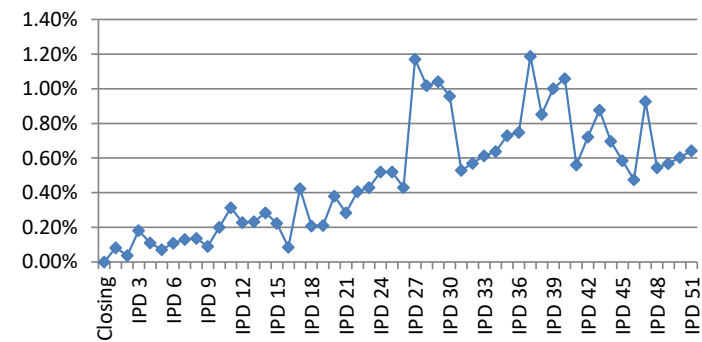
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Delinquencies Graphs

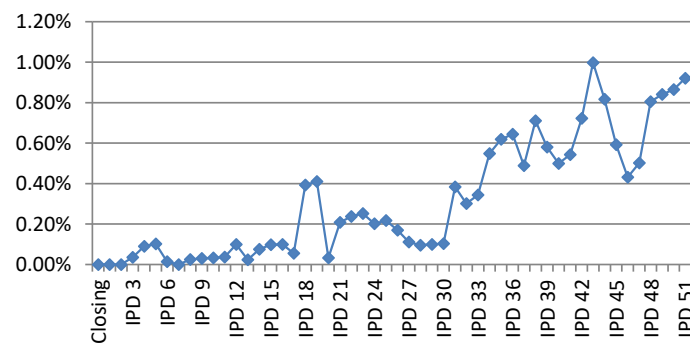
Delinquencies (1-2 Months in Arrears)



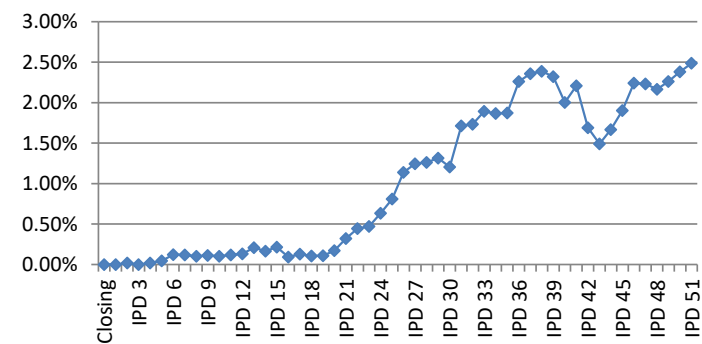
Delinquencies (2-3 Months in Arrears)



Delinquencies (3-4 Months in Arrears)



Delinquencies (4+ Months in Arrears)





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Deal Counterparties								
Role	Counterparty	DBRS			Fitch			comments
		Long-Term	Short-Term	Rating Trigger	Long-Term	Short-Term	Rating Trigger	
Issuer	Canterbury Finance No.4 PLC							
Holdings	Canterbury Finance Holdings No.4 Limited							
Servicer	OneSavings Bank PLC							
Seller	OneSavings Bank PLC							
Cash Manager	U.S. Bank Global Corporate Trust Limited							
Swap Provider	Lloyds Bank Corporate Markets plc	AA (Low)	R-1(m)	A	AA-	F1+	A/F1	
Issuer Account Bank	U.S. Bank Europe DAC United Kingdom Branch			A	A+	F1	A/F1	
Security Trustee	U.S. Bank Trustees Limited							
Note Trustee	U.S. Bank Trustees Limited							
Principal Paying Agent	U.S. Bank Europe DAC United Kingdom Branch							
Agent Bank	U.S. Bank Europe DAC United Kingdom Branch							
Registrar	U.S. Bank Europe DAC United Kingdom Branch							
Corporate Services Provider	CSC Capital Markets UK Limited							
Back-up Servicer Facilitator	CSC Capital Markets UK Limited							
Share Trustee	CSC Corporate Services (UK) Limited							
Arranger	Lloyds Bank Corporate Markets plc							

Pursuant to the Subscription Agreement, OSB, (in its capacity as originator for the purposes of (i) the UK Securitisation Regulation and (ii) under the Transaction Documents in connection with the EU Securitisation Regulation) will undertake to the Lead Manager and the Arranger that it will (i) retain on an ongoing basis the Retained Interest in accordance with (i) the UK Retention Requirement and (ii) the EU Retention Requirement (subject to the Retained Interest), (ii) comply with the disclosure obligations under Article 7(l)(e)(iii) of the UK Securitisation Regulation by confirming the risk retention of the Seller as contemplated by Articles 6(1) and 6.3(a) of the UK Securitisation Regulation, (iii) not sell, hedge or otherwise mitigate (and shall procure that none of its affiliates shall sell, hedge or otherwise mitigate) the credit risk under or associated with the Retained Interest except to the extent permitted under the UK Securitisation Regulation or as would be permitted as determined in accordance with Article 6 of the EU Securitisation Regulation as required for the purposes of Article 5(1)(d) of the EU Securitisation Regulation and (iv) not change the manner or form in which it holds the Retained Interest. As at the Closing Date, such retention requirement will be satisfied by OSB retaining no less than 5 per cent. of the nominal value of each Class of Notes sold to investors in accordance with Article 6(3)(a) of the EU Securitisation Regulation and Article 6(3)(a) of the UK Securitisation Regulation. Any change to the manner in which such interest is held will be notified to the Noteholders.



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Note Distribution Detail

Notes	ISIN / Common Code	Original Principal Balance	No. Of Notes	Beginning Principal Balance	Total Principal Distribution	Ending Principal Balance	Total Interest Distribution	Note Placement
Class A1 Notes	XS2347610995 / 234761099	896,359,000.00	8,964	0.00	0.00	0.00	0.00	Public
Class A2 Notes	XS2347611704 / 234761170	533,546,000.00	5,335	160,054,356.62	26,906,461.54	133,147,895.08	634,512.47	Public
Class B Notes	XS2347611969 / 234761196	68,294,000.00	683	68,294,000.00	0.00	68,294,000.00	284,774.75	Public
Class C Notes	XS2347612009 / 234761200	72,562,000.00	726	72,562,000.00	0.00	72,562,000.00	320,463.61	Public
Class D Notes	XS2347613155 / 234761315	46,953,000.00	470	46,953,000.00	0.00	46,953,000.00	222,800.34	Public
Class E Notes	XS2347615010 / 234761501	42,684,000.00	427	42,684,000.00	0.00	42,684,000.00	253,413.15	Public
Class F Notes	XS2347615101 / 234761510	46,953,000.00	470	46,953,000.00	0.00	46,953,000.00	30,873.20	Public
Class X Notes	XS2347615283 / 234761528	68,294,000.00	683	0.00	0.00	0.00	0.00	Public
Total		1,775,645,000.00	17,756	437,500,356.62	26,906,461.54	410,593,895.08	1,746,837.52	



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Note Interest Reconciliation - Accrual

Notes	ISIN / Common Code	Method	Days	Beginning Principal Balance	Rate of Interest	Total Interest Accrued	Other Interest	Total Interest Distribution
Class A1 Notes	XS2347610995 / 234761099	Actual/365 (Fixed)	30	0.00	4.62330%	0.00	0.00	0.00
Class A2 Notes	XS2347611704 / 234761170	Actual/365 (Fixed)	30	160,054,356.62	4.82330%	634,512.47	0.00	634,512.47
Class B Notes	XS2347611969 / 234761196	Actual/365 (Fixed)	30	68,294,000.00	5.07330%	284,774.75	0.00	284,774.75
Class C Notes	XS2347612009 / 234761200	Actual/365 (Fixed)	30	72,562,000.00	5.37330%	320,463.61	0.00	320,463.61
Class D Notes	XS2347613155 / 234761315	Actual/365 (Fixed)	30	46,953,000.00	5.77330%	222,800.34	0.00	222,800.34
Class E Notes	XS2347615010 / 234761501	Actual/365 (Fixed)	30	42,684,000.00	7.22330%	253,413.15	0.00	253,413.15
Class F Notes	XS2347615101 / 234761510	Actual/365 (Fixed)	30	46,953,000.00	0.80000%	30,873.20	0.00	30,873.20
Class X Notes	XS2347615283 / 234761528	Actual/365 (Fixed)	30	0.00	8.72330%	0.00	0.00	0.00
Total				437,500,356.62		1,746,837.52	0.00	1,746,837.52



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Note Interest Reconciliation - Deferred

Notes	ISIN / Common Code	Beginning Deferred Interest	Interest Accrued on Deferred Interest	Current Period Deferred Interest	Deferred Interest Payments	Ending Deferred Interest
Class A1 Notes	XS2347610995 / 234761099	0.00	0.00	0.00	0.00	0.00
Class A2 Notes	XS2347611704 / 234761170	0.00	0.00	0.00	0.00	0.00
Class B Notes	XS2347611969 / 234761196	0.00	0.00	0.00	0.00	0.00
Class C Notes	XS2347612009 / 234761200	0.00	0.00	0.00	0.00	0.00
Class D Notes	XS2347613155 / 234761315	0.00	0.00	0.00	0.00	0.00
Class E Notes	XS2347615010 / 234761501	0.00	0.00	0.00	0.00	0.00
Class F Notes	XS2347615101 / 234761510	0.00	0.00	0.00	0.00	0.00
Class X Notes	XS2347615283 / 234761528	0.00	0.00	0.00	0.00	0.00
Total		0.00	0.00	0.00	0.00	0.00



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Note Principal Reconciliation					
Notes	Beginning Principal Balance	Total Principal Distribution	Ending Principal Balance	--- Credit Support ---	
				Original (1)	Current (2)
Class A1 Notes	0.00	0.00	0.00	17.75%	69.27%
Class A2 Notes	160,054,356.62	26,906,461.54	133,147,895.08	17.75%	69.27%
Class B Notes	68,294,000.00	0.00	68,294,000.00	13.75%	52.64%
Class C Notes	72,562,000.00	0.00	72,562,000.00	9.50%	34.96%
Class D Notes	46,953,000.00	0.00	46,953,000.00	6.75%	23.53%
Class E Notes	42,684,000.00	0.00	42,684,000.00	4.25%	13.13%
Class F Notes	46,953,000.00	0.00	46,953,000.00	1.50%	1.70%
Class X Notes	0.00	0.00	0.00	0.00%	0.00%
Total	437,500,356.62	26,906,461.54	410,593,895.08		

(1) Determined as follows: Original Principal Balance of all subordinate classes plus Class A and B Liquidity Reserve Fund and General Reserve Fund/Total Original Principal Balance

(2) Determined as follows: Ending Principal Balance of all subordinate classes plus Class A and B Liquidity Reserve Fund and General Reserve Fund/Total Ending Principal Balance



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Residual Certificates

Notes	ISIN / Common Code	Total Amount Distribution
RC1 Residual Certificates	XS2349411947 / 234941194	1,791,861.87
RC2 Residual Certificates	XS2349412671 / 234941267	0.00
ERC Certificates	XS2349412911 / 234941291	8,737.98
Total		1,800,599.85



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Ratings Information

Notes	ISIN / Common Code	--- Original Ratings ---		--- Ratings Change / Change Date ¹ ---			
		Fitch	DBRS	Fitch		DBRS	
Class A1 Notes	XS2347610995 / 234761099	AAA	AAA	PIF	18-Sep-23	Discontinued	17/11/2023
Class A2 Notes	XS2347611704 / 234761170	AAA	AAA				
Class B Notes	XS2347611969 / 234761196	AA	AA	AAA	28-May-25	AAA	18/12/2023
Class C Notes	XS2347612009 / 234761200	A	A(low)	A+	28-May-25		18/12/2023
Class D Notes	XS2347613155 / 234761315	BBB+	BBB	A+	28-May-25		19/11/2024
Class E Notes	XS2347615010 / 234761501	BB+	BB	A+	28-May-25		18/12/2023
Class F Notes	XS2347615101 / 234761510	BB+	BB				18/12/2023
Class X Notes	XS2347615283 / 234761528	BB+	B	PIF	16-Mar-23	Discontinued	17/11/2023

¹ Changed ratings provided on this report are based on information provided by the applicable rating agency via electronic transmission. It shall be understood that this transmission will generally have been provided to U.S. Bank Trustees Limited within 30 days of the payment date listed on this statement. Because ratings may have changed during the 30 day window, or may not be being provided by the rating agency in an electronic format and therefore not being updated on this report, U.S. Bank Trustees Limited recommends that investors obtain current rating information directly from the rating agency.

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Cash Reconciliation			
Available Collections		Distributions	
Available Revenue Receipts		Amounts Distributed by the Issuer	
(a) Revenue Receipts (excluding ERC Income)	1,752,074.98	(see Other Required Information page for further detail)	
ERC Income	8,737.98		
(b) Interest accrued on the Issuer Accounts	116,774.65		
(c) Swap Amounts	1,472,012.33	Amounts Distributed by the Issuer	205,709.98
(d) On the Final Redemption Date only, the General Reserve Fund	0.00		
(e) General Reserve Fund Excess Amount	403,647.41		
(f) Reconciliation Amounts	0.00	Distributions to Noteholders	
(g) Deposit Account	0.00	Interest Distribution	1,746,837.52
(h) Optional Purchase Price	0.00	Principal Distribution	26,906,461.54
(i) Other net income of the Issuer	0.00	Distributions to Noteholders	28,653,299.06
(j) Item (j) of the Pre-Enforcement Redemption PoP	0.00		
less:		Other Distributions	
(k) Payment of certain monies which belong to third parties	0.00	Issuer Profit Amount	100.00
(l) Tax payments	0.00	Credit to Class A and Class B Liquidity Reserve Fund Ledger	0.00
(m) Third Party Amounts	0.00	Credit to the PDL	0.00
(n) Early Repayment Charges	8,737.98	Credit to General Reserve Fund Ledger	0.00
Available Revenue Receipts	3,744,509.37	Surplus to credit to the Deposit Account	0.00
		Residual Certificates	1,791,861.87
		Principal Addition Amounts	0.00
		Surplus applied as Available Revenue Funds	0.00
		Other Distributions	1,791,961.87
Available Redemption Receipts			
(a) Redemption Receipts	26,906,461.54		
(b) Principal Deficiency Ledger	0.00		
(c) Enhanced Amortisation Amounts	0.00		
(d) Class A and Class B Liquidity Reserve Fund Excess Amount	0.00		
(e) On the Class B Redemption Date only, the Class A and Class B Liquidity Reserve Fund	0.00		
(f) Reconciliation Amounts	0.00		
(g) The amount paid into the Deposit Account on the Closing Date	0.00		
Available Redemption Receipts	26,906,461.54		
Class A and Class B Liquidity Reserve Fund Release Amount	0.00		
General Reserve Fund Liquidity Release Amount	0.00		
Total Available Collections	30,650,970.91	Total Distributions	30,650,970.91



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Other Required Information

Amounts Distributed by the Issuer

Note Trustee	0.00
Security Trustee	0.00
Agent Bank, Registrar and Paying Agent	0.00
Cash Manager	0.00
Servicer	72,153.38
Back-Up Servicer Facilitator	0.00
Corporate Services Provider	0.00
Issuer Account Bank	0.00
Securitisation Repository	0.00
Third Parties	0.00
Transfer Costs	0.00
Swap Provider	133,556.60
Hedge Subordinated Amounts	0.00

Amounts Distributed by the Issuer	205,709.98
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Revenue Receipts

Total interest receipts	1,737,755.35
Total fees	7,003.73
Total expenses	7,315.90
Total ERC	8,737.98
Total Revenue Recoveries	0.00
	1,760,812.96



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Mortgage Principal Analysis

	Current Period	Since Issue
Opening mortgage principal balance - close		1,706,914,687.51
Opening mortgage principal balance - current	437,329,279.44	
Total opening mortgage principal balance	<u>437,329,279.44</u>	<u>1,706,914,687.51</u>
Unscheduled payments (Redemptions)	26,860,954.47	1,290,794,884.33
Scheduled payments	45,507.07	5,650,615.72
Principal Losses	0.00	46,369.56
Principal Recoveries	0.00	0.00
Closing mortgage principal balance	<u>410,422,817.90</u>	<u>410,422,817.90</u>



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Principal Deficiency Ledger

Current Period Principal Deficiency

	<u>Beginning PDL Balance</u>	<u>Deficiency Allocation</u>	<u>PDL Repayment</u>	<u>Ending PDL Balance</u>
Class F Notes PDL	0.00	0.00	0.00	0.00
Class E Notes PDL	0.00	0.00	0.00	0.00
Class D Notes PDL	0.00	0.00	0.00	0.00
Class C Notes PDL	0.00	0.00	0.00	0.00
Class B Notes PDL	0.00	0.00	0.00	0.00
Class A Notes PDL	0.00	0.00	0.00	0.00
Total	0.00	0.00	0.00	0.00



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Reserve Fund Ledger			
		Credits	Debits
<u>Class A and Class B Liquidity Reserve</u>			
Original Class A and Class B Liquidity Reserve Amount	0.00		
Class A and Class B Liquidity Reserve Amount as at Close / Previous IPD	0.00		
Class A and Class B Liquidity Reserve Required Amount per Current IPD	0.00		
Top ups on IPD		0.00	
Drawings			0.00
Closing Balance	0.00		
<u>General Reserve Fund</u>			
Original General Reserve Fund Amount	25,610,265.00		
General Reserve Fund Amount as at Close / Previous IPD	6,966,152.76		
General Reserve Fund Required Amount per Current IPD	6,562,505.35		
Top ups on IPD		0.00	
Drawings			403,647.41
Closing Balance	6,562,505.35		



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Reserve Funds and Principal Allocation

General Reserve Fund

(a) on any Interest Payment Date up to (but excluding) the Final Redemption Date:

(i) if a General Reserve Fund Amortising Trigger Event has not occurred prior to the Calculation Date immediately preceding such Interest Payment Date, an amount equal to 1.5 per cent. of the then aggregate current Principal Amount Outstanding of the Class A Notes to the Class F Notes on that Interest Payment Date before the application of the Pre-Enforcement Redemption Priority of Payments; and

6,562,505.35

(ii) if a General Reserve Fund Amortising Trigger Event has occurred prior to the Calculation Date immediately preceding the Interest Payment Date, an amount equal to 1.5 per cent. of the then aggregate current Principal Amount Outstanding of the Class A Notes to the Class F Notes on the Interest Payment immediately preceding the occurrence of a General Reserve Fund Amortising Trigger Event occurring; and

0.00

(b) on each Interest Payment Date on and following the Final Redemption Date, zero;

0.00

Class A and Class B Liquidity Reserve Fund Required Amount

(a) on any Interest Payment Date falling prior to the Class B Redemption Date:

(i) if a Reserve Fund Amortising Trigger Event has not occurred prior to the Calculation Date immediately preceding such Interest Payment Date, an amount equal to 1.5 per cent. of the aggregate current Principal Amount Outstanding of the Class A and Class B Notes prior to the application of Available Redemption Receipts on such Interest Payment Date; and

0.00

(ii) if a Reserve Fund Amortising Trigger Event has occurred prior to the Calculation Date immediately preceding such Interest Payment Date, an amount equal to 1.5 per cent. of the aggregate current Principal Amount Outstanding of the Class A and Class B Notes on the Interest Payment Date immediately preceding the date on which the Reserve Fund Amortising Trigger Event occurred (following to the application of Available Redemption Receipts on such Interest Payment Date); and

0.00

(iii) on any Interest Payment Date falling on or after the Class B Redemption Date, zero;

0.00

Principal Addition Amount

Available Revenue Receipts & Liquidity Release Amount	3,340,861.96
Amounts due on the Revenue Waterfall from item [(a)] to [(f)] and [(h)]	1,125,097.20
Senior Expenses Deficit	0.00

Principal Addition Amount	0.00
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Swap Transaction Details

Fixed Rate Issuer to Swap Counterparty

Period Start Date (included)	16-Sep-25
Period End date (excluded)	16-Oct-25
Day Count Fraction	0.082
Fixed Rate	0.36050%
Swap Notional Amount	450,745,811.00
Total Swap Payment by Issuer to Swap Counterparty	133,556.60

Floating Rate Swap Counterparty to Issuer

Period Start Date (included)	16-Sep-25
Period End date (excluded)	16-Oct-25
Day Count Fraction	0.082
Floating Rate	3.97330%
Swap Notional Amount	450,745,811.00
Total Swap Payment by Swap Counterparty to Issuer	1,472,012.33

Net Payment Due (Issuer/Swap Counterparty) **-1,338,455.73**



Canterbury Finance No.4 PLC

Monthly Investor Report

October 2025

Triggers

<u>Event of Default</u>	<u>Breach (Y/N)</u>
(a) subject to Condition 17 (Subordination by Deferral), if default is made in the payment of any principal or interest due in respect of the Notes and the default continues for: (i) a period of five Business Days in the case of principal, or (ii) three Business Days in the case of interest; or	No
(b) if the Issuer fails to perform or observe any of its other obligations under these Conditions or any Transaction Document to which it is a party and the failure continues for a period of 15 days (or such longer period as the Note Trustee may permit) (except that in any case where the Note Trustee considers the failure to be incapable of remedy, then no continuation or notice as is aforementioned will be required) following the service by the Note Trustee on the Issuer of notice requiring the same to be remedied; or	No
(c) if any representation or warranty made by the Issuer under any Transaction Document is incorrect when made and the matters giving rise to such misrepresentation are not remedied within a period of 15 days (or such longer period as the Note Trustee may permit) (except that in any case where the Note Trustee considers the matters giving rise to such misrepresentation to be incapable of remedy, then no continuation or notice as is hereinafter mentioned will be required) following the service by the Note Trustee on the Issuer of notice requiring the same to be remedied; or	No
(d) if any order is made by any competent court or any resolution is passed for the winding up or dissolution of the Issuer, save for the purposes of reorganisation on terms approved in writing by the Note Trustee or by Extraordinary Resolution of the Noteholders; or	No
(e) if (i) the Issuer ceases or threatens to cease to carry on the whole or a substantial part of its business, save for the purposes of reorganisation on terms approved in writing by the Note Trustee or by Extraordinary Resolution of the Noteholders, or (ii) the Issuer stops or threatens to stop payment of, or is unable to, or admits inability to, pay its debts (or any class of its debts) as they fall due or the value of its assets falls to less than the amount of its liabilities (taking into account its contingent and prospective liabilities) or (iii) the Issuer is deemed unable to pay its debts pursuant to or for the purposes of any applicable law or is adjudicated or found bankrupt or insolvent; or	No
(f) if proceedings are initiated against the Issuer under any applicable liquidation, insolvency, composition, reorganisation or other similar laws or an application is made (or documents filed with a court) for the appointment of an administrative or other receiver, manager, administrator or other similar official, or an administrative or other receiver, manager, administrator or other similar official is appointed, in relation to the Issuer or, as the case may be, in relation to the whole or any part of the undertaking or assets of the Issuer, and in any such case (other than the appointment of an administrator or an administrative receiver appointed following presentation of a petition for an administration order), unless initiated by the Issuer, is not discharged within 30 days; or	No



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Monthly Investor Report

October 2025

Triggers

- (g) if the Issuer (or its directors or shareholders) initiates or consents to judicial proceedings relating to itself under any applicable liquidation, insolvency, composition, reorganisation or other similar laws or makes a conveyance or assignment for the benefit of, or enters into any composition or other arrangement with, its creditors generally (or any class of its creditors) or takes steps with a view to obtaining a moratorium in respect of any of its indebtedness or any meeting is convened to consider a proposal for an arrangement or composition with its creditors generally (or any class of its creditors). No

Mandatory Redemption of the Notes

8.3 (a) Optional Purchase Price received			No
8.3 (b) Ten Per cent clean up call			No
	Current	Trigger	
	410,422,817.90	170,735,100.00	
8.4 Taxation or Other Reasons			No



Canterbury Finance No.4 PLC

Monthly Investor Report

October 2025

Portfolio Performance

As at: 30/09/2025

	This Period				Last Period			
	No.	Balance	Arrears	%	No.	Balance	Arrears	%
Total								
No. of Loans Paying => Monthly CMS	1,600	396,224,142.09	234,235.54	96.54%	1,698	420,074,769.23	307,765.04	96.05%
No. of Loans Paying => 75% Monthly CMS	3	930,588.50	11,741.89	0.23%	3	357,509.92	22,199.60	0.08%
No. of Loans Paying < 75% Monthly CMS	6	1,577,086.91	58,850.28	0.38%	4	1,189,514.49	5,564.42	0.27%
No. of Loans That Made No Payment	46	11,691,000.40	524,045.89	2.85%	59	15,707,485.80	495,464.19	3.59%
Total	1,655	410,422,817.90	828,873.60	100.00%	1,764	437,329,279.44	830,993.25	100.00%
% Original Principal Balance				23.21%				24.61%
% Outstanding Principal Balance				96.54%				96.05%
1 to 2 Months								
No. of Loans Paying => Monthly CMS	22	7,819,163.96	28,455.47	1.91%	22	6,972,585.85	25,742.60	1.59%
No. of Loans Paying => 75% Monthly CMS	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
No. of Loans Paying < 75% Monthly CMS	1	244,709.10	895.56	0.06%	2	863,686.69	4,492.16	0.20%
No. of Loans That Made No Payment	4	745,475.23	4,348.75	0.18%	4	1,187,604.52	5,291.27	0.27%
Total	27	8,809,348.29	33,699.78	2.15%	28	9,023,877.06	35,526.03	2.06%
% Original Principal Balance				0.52%				0.53%
% Outstanding Principal Balance				2.15%				2.06%
2 to 3 Months								
No. of Loans Paying => Monthly CMS	6	1,943,772.57	22,916.24	0.47%	6	1,943,772.57	22,916.24	0.44%
No. of Loans Paying => 75% Monthly CMS	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
No. of Loans Paying < 75% Monthly CMS	1	380,397.97	2,746.64	0.09%	0	0.00	0.00	0.00%
No. of Loans That Made No Payment	1	315,830.44	2,991.08	0.08%	2	696,228.41	5,737.72	0.16%
Total	8	2,640,000.98	28,653.96	0.64%	8	2,640,000.98	28,653.96	0.60%
% Original Principal Balance				0.15%				0.15%
% Outstanding Principal Balance				0.64%				0.60%



Canterbury Finance No.4 PLC

Monthly Investor Report

October 2025

Portfolio Performance

As at: 30/09/2025

	This Period				Last Period			
	No.	Balance	Arrears	%	No.	Balance	Arrears	%
3 to 4 Months								
No. of Loans Paying => Monthly CMS	10	2,863,336.75	46,544.80	0.70%	8	2,667,094.32	43,335.42	0.61%
No. of Loans Paying => 75% Monthly CMS	0	0.00	0.00	0.00%	1	76,093.01	2,115.61	0.02%
No. of Loans Paying < 75% Monthly CMS	0	0.00	0.00	0.00%	0	0.00	0.00	0.00%
No. of Loans That Made No Payment	4	917,414.63	10,534.94	0.22%	5	1,038,762.79	11,628.71	0.24%
Total	14	3,780,751.38	57,079.74	0.92%	14	3,781,950.12	57,079.74	0.86%
% Original Principal Balance				0.22%	0.22%			
% Outstanding Principal Balance				0.92%	0.86%			
4+ Months								
No. of Loans Paying => Monthly CMS	13	4,410,827.37	127,627.75	1.07%	14	5,056,990.77	210,356.27	1.16%
No. of Loans Paying => 75% Monthly CMS	2	534,837.67	10,528.24	0.13%	2	281,416.91	20,083.99	0.06%
No. of Loans Paying < 75% Monthly CMS	3	851,649.71	55,115.96	0.21%	0	0.00	0.00	0.00%
No. of Loans That Made No Payment	17	4,405,891.30	502,099.77	1.07%	19	5,080,970.21	464,931.46	1.16%
Total	35	10,203,206.05	695,371.72	2.49%	35	10,419,377.89	695,371.72	2.38%
% Original Principal Balance				0.60%	0.61%			
% Outstanding Principal Balance				2.49%	2.38%			

NB: The Administrator does not report Days in Arrears but Month in Arrears as referred to by the deal documentation



Canterbury Finance No.4 PLC

Monthly Investor Report

October 2025

Collateral Report

As at: 30/09/2025

	At Close	This Period	Last Period
Original Principal Balance as at close	1,706,914,687.51		
Total Original Number of Loans	7,111		
Outstanding Principal Balance as at prior month end		410,422,817.90	437,329,279.44
Total Current Number of Loans		1,655	1,764
Total number of performing loans		1,571	1,679
Total value of performing loans		384,989,511.20	411,464,073.39
Total number of 3+ months		49	49
Total value of 3+ months		13,983,957.43	14,201,328.01
Percentage 3+ months on Original Balance		0.82%	0.83%
Percentage 3+ months on Outstanding Balance		3.41%	3.25%
Total Value of Arrears Cases		25,433,306.70	25,865,206.05
Total Number of Arrears Cases		84	85
% Original Principal Balance		1.49%	1.52%
% Outstanding Principal Balance		6.20%	5.91%



Canterbury Finance No.4 PLC

Monthly Investor Report

October 2025

Collateral Report

As at: 30/09/2025

	<u>This Period</u>	<u>Last Period</u>
REPOSSESSIONS		
Number of Repossessions this Period	0	0
Repossessions Cured	0	0
Total Number of Properties Unsold	0	0
Principal Balance Unsold	0.00	0.00
Principal Balance Cured	0.00	0.00
% Original Principal Balance	0.00%	0.00%
%Outstanding Principal Balance	0.00%	0.00%

	<u>This Period</u>	<u>Last Period</u>
SALES OF REPOSSESSIONS		
	<u>Current Balance</u>	<u>Current Balance</u>
Total Number of Repossessions Sold since close	0	0
Total Value of Property Sold	0.00	0.00
Value of Properties Repossessed this period	0.00	0.00
Cumulative Value of Properties Repossessed since close	0.00	0.00
Number of Properties sold this period	0	0
Value of Properties sold this period	0.00	0.00
Cumulative Loss on Sale	0.00	0.00
Cumulative Loss on Sale % of Original Principal Balance	0.00%	0.00%
Cumulative Redemption Shortfalls incurred	0.00	0.00
Period Losses	0.00	0.00
Cumulative Losses	0.00	0.00



Canterbury Finance No.4 PLC

Monthly Investor Report

October 2025

Prepayment Rate (CPR)

Average Constant Prepayment Rate (CPR) Since Issue with Calculation

Average CPR speed is the amount expressed as an annualised percentage of principal prepaid in excess of scheduled repayments. The average CPR speed is calculated by first dividing the Current Residential Mortgage Loan Principal Balance (i.e. the actual balance) by the Scheduled Residential Mortgage Loan Principal Balance assuming no prepayments have been made (i.e. only scheduled repayments have been made). The quotient is then raised to a power whereby the exponent is the quantity twelve divided by the number of months since issue. Subtract this result from one then multiply it by one hundred (100) to determine the Average CPR speed.

This Period Last Period

28.44% 27.82%

The calculation is expressed as follows:

$$CPR_{Avg} = 100 \times \left[1 - \left(\frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right)^{\frac{12}{\text{months since}}} \right]$$

3 Month Periodical Constant Prepayment Rate (CPR) with Calculation (Annualised)

Annualised Periodical CPR speed is the amount expressed as a periodical percentage of principal prepaid in excess of scheduled repayments. The Periodical CPR speed is calculated by first dividing the Current Residential Mortgage Loan Principal Balance (i.e. the actual balance) by the Scheduled Residential Mortgage Loan Principal Balance in the period assuming no prepayments have been made (i.e. only scheduled repayments have been made). This quotient is then raised to a power whereby the exponent is the quantity twelve divided by the number of months in the period. Subtract this result from the one then multiply it by one hundred (100) to determine the Periodical CPR speed.

48.46% 41.17%

The calculation is expressed as follows:

$$\text{Periodical CPR} = 100 \times \left[1 - \left(\frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right)^{\frac{12}{\text{months in period}}} \right]$$

12 Month Periodical Constant Prepayment Rate (CPR) with Calculation (Annualised)

Annualised Periodical CPR speed is the amount expressed as a periodical percentage of principal prepaid in excess of scheduled repayments. The Periodical CPR speed is calculated by first dividing the Current Residential Mortgage Loan Principal Balance (i.e. the actual balance) by the Scheduled Residential Mortgage Loan Principal Balance in the period assuming no prepayments have been made (i.e. only scheduled repayments have been made). This quotient is then raised to a power whereby the exponent is the quantity twelve divided by the number of months in the period. Subtract this result from the one then multiply it by one hundred (100) to determine the Periodical CPR speed.

26.20% 21.93%

The calculation is expressed as follows:

$$\text{Periodical CPR} = 100 \times \left[1 - \left(\frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right)^{\frac{12}{\text{months in period}}} \right]$$



Canterbury Finance No.4 PLC

Monthly Investor Report

October 2025

Pre-Enforcement Revenue Priority of Payments		
<u>Available Revenue Receipts</u>	This IPD 3,744,509.37	Last IPD 3,829,920.52
(a) first, in or towards satisfaction pro rata and pari passu according to the respective amounts thereof of:		
(i) any fees, costs, charges, Liabilities, expenses and all other amounts then due to the Note Trustee and any Appointee under the provisions of the Trust Deed and the other Transaction Documents together with (if payable) VAT thereon as provided therein; and	0.00	0.00
(ii) any fees, costs, charges, Liabilities, expenses and all other amounts then due to the Security Trustee and any Appointee under the provisions of the Deed of Charge and the other Transaction Documents together with (if payable) VAT thereon as provided therein;	0.00	0.00
(b) second, in or towards satisfaction pro rata and pari passu according to the respective amounts thereof (in each case without double counting) of:		
(i) any remuneration then due and payable to the Agent Bank, the Registrar and the Paying Agent and any fees, costs, charges, Liabilities and expenses then due to them under the provisions of the Agency Agreement, together with (if payable) VAT thereon as provided therein;	0.00	0.00
(ii) any amounts then due and payable to the Cash Manager and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Cash Management Agreement, together with VAT (if payable) thereon as provided therein;	0.00	0.00
(iii) any amounts then due and payable to the Servicer and any fees (including the Servicer Fee), costs, charges, Liabilities and expenses then due under the provisions of the Servicing Agreement, together with VAT (if payable) thereon as provided therein;	72,153.38	79,158.27
(iv) any amounts then due and payable to the Back-Up Servicer Facilitator and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Servicing Agreement, together with (if payable) VAT thereon as provided therein;	0.00	0.00
(v) any amounts then due and payable to the Corporate Services Provider and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Corporate Services Agreement, together with (if payable) VAT thereon as provided therein;	0.00	0.00
(vi) any amounts then due and payable to the Issuer Account Bank and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Bank Account Agreement, together with (if applicable) VAT thereon as provided therein; and	0.00	0.00
(vii) if applicable, the fees, costs, liabilities and expenses of the securitisation repository or any other third-party website provider;	0.00	0.00
(c) third, in or towards satisfaction pro rata and pari passu according to the respective amounts thereof of:		
(i) any amounts due and payable by the Issuer to third parties and incurred without breach by the Issuer of the Transaction Documents to which it is a party (and for which payment has not been provided for elsewhere) and any amounts required to pay or discharge any liability of the Issuer for corporation tax of the Issuer (but only to the extent not capable of being satisfied out of amounts retained by the Issuer under item (e) below); and	0.00	25,214.15
(ii) any Transfer Costs which the Servicer has failed to pay pursuant to Clause 18.3 of the Servicing Agreement;	0.00	0.00



Canterbury Finance No.4 PLC

Monthly Investor Report

October 2025

Pre-Enforcement Revenue Priority of Payments		
(d) fourth, to provide for amounts due on the relevant Swap Payment Date, to pay, in or towards satisfaction of any amounts due to the Swap Provider in respect of the Swap Agreement (including any termination payment due and payable by the Issuer to the extent it is not satisfied by the payment by the Issuer to the Swap Provider of any Replacement Swap Premium or from the Swap Collateral Account Priority of Payments but excluding, if applicable, any related Hedge Subordinated Amounts);	133,556.60	140,778.01
(e) fifth, to pay the Issuer an amount equal to £100 to be retained by the Issuer as profit in respect of the business of the Issuer (the "Issuer Profit Amount");	100.00	100.00
(f) sixth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class A1 Notes and the Class A2 Notes;		
Class A1 Notes Interest	0.00	0.00
Class A2 Notes Interest	634,512.47	716,426.77
(g) seventh, (so long as the Class A1 Notes or the Class A2 Notes remain outstanding following such Interest Payment Date), to credit the Class A Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Redemption Receipts);	0.00	0.00
(h) eighth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class B Notes;	284,774.75	275,260.55
(i) ninth, (so long as the Class B Notes remain outstanding following such Interest Payment Date), to credit the Class B Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Redemption Receipts);	0.00	0.00
(j) tenth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class C Notes;	320,463.61	309,758.43
(k) eleventh, (so long as the Class C Notes remain outstanding following such Interest Payment Date), to credit the Class C Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Redemption Receipts);	0.00	0.00
(l) twelfth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class D Notes;	222,800.34	215,358.74
(m) thirteenth, (so long as the Class D Notes remain outstanding following such Interest Payment Date), to credit the Class D Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Redemption Receipts);	0.00	0.00
(n) fourteenth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class E Notes;	253,413.15	244,952.48



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Monthly Investor Report

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Pre-Enforcement Revenue Priority of Payments			
(o)	fifteenth, (so long as the Class E Notes remain outstanding following such Interest Payment Date), to credit the Class E Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Redemption Receipts);	0.00	0.00
(p)	sixteenth, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class F Notes;	30,873.20	31,902.31
(q)	seventeenth, (so long as the Class F Notes remain outstanding following such Interest Payment Date), to credit the Class F Principal Deficiency Sub-Ledger in an amount sufficient to eliminate any debit thereon (such amounts to be applied in repayment of principal as Available Redemption Receipts);	0.00	0.00
(r)	eighteenth, to credit the General Reserve Fund Ledger up to the General Reserve Fund Required Amount;	0.00	0.00
(s)	nineteenth, to provide for amounts due on the relevant Interest Payment Date, to pay in accordance with the terms of the Swap Agreement to the Swap Provider in respect of any Hedge Subordinated Amounts (to the extent not satisfied by payment to the Swap Provider by the Issuer of any applicable Replacement Swap Premium or from the Swap Collateral Account Priority of Payments);	0.00	0.00
(t)	twentieth, on any Interest Payment Date occurring on or after the Optional Redemption Date or the Final Redemption Date an amount equal to the lesser of: (i) all remaining amounts (if any); and (ii) the amount required by the Issuer to pay in full all amounts payable under items (a) to (i) (inclusive) of the Pre-Enforcement Redemption Priority of Payments, less any Available Redemption Receipts (other than item (c) of the definition thereof) otherwise available to the Issuer, to be applied as Available Redemption Receipts;	0.00	0.00
(u)	twenty-first, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari passu, interest due and payable on the Class X Notes;	0.00	0.00
(v)	twenty-second, to provide for amounts due on the relevant Interest Payment Date, to pay, pro rata and pari-passu, principal due and payable on the Class X Notes until the Principal Amount Outstanding on the Class X Notes has been reduced to zero;	0.00	0.00
(w)	twenty-third, on any Interest Payment Date falling within a Determination Period, all remaining amounts to be credited to the Deposit Account to be applied on the next Interest Payment Date as Available Revenue Receipts; and	0.00	0.00
(x)	twenty-fourth, on any Interest Payment Date prior to (but excluding) the Optional Redemption Date any excess amounts pro rata and pari passu as RC1 Payments to the holders of the RC1 Residual Certificates and thereafter, any excess amounts pro rata and pari passu as RC2 Payments to the holders of the RC2 Residual Certificates.		
	RC1 Payments	1,791,861.87	1,791,010.81
	RC2 Payments	0.00	0.00
	Total paid	3,744,509.37	3,829,920.52
Excess Spread (%)	0.44%		
ERC Certificates	8,737.98		



Canterbury Finance No.4 PLC

Monthly Investor Report

October 2025

Pre-Enforcement Redemption Priority of Payments		
	This IPD	Last IPD
<u>Available Redemption Receipts</u>	26,906,461.54	26,909,827.58
(a) first, subject to the Class A and Class B Liquidity Reserve Fund Trigger Event having occurred, to credit the Class A and Class B Liquidity Reserve Fund Ledger up to the Class A and Class B Liquidity Reserve Fund Required Amount;	0.00	0.00
(b) second, any Principal Addition Amounts to be applied to meet any Senior Expenses Deficit;	0.00	0.00
(c) third, in or towards repayment, pro rata and pari passu, of principal amounts outstanding on the Class A1 Notes until the Principal Amount Outstanding on the Class A1 Notes has been reduced to zero;	0.00	0.00
(d) fourth, in or towards repayment, pro rata and pari passu, of principal amounts outstanding on the Class A2 Notes until the Principal Amount Outstanding on the Class A2 Notes has been reduced to zero;	26,906,461.54	26,909,827.58
(e) fifth, in or towards repayment, pro rata and pari passu, of principal amounts outstanding on the Class B Notes until the Principal Amount Outstanding on the Class B Notes has been reduced to zero;	0.00	0.00
(f) sixth, in or towards repayment, pro rata and pari passu, of principal amounts outstanding on the Class C Notes until the Principal Amount Outstanding on the Class C Notes has been reduced to zero;	0.00	0.00
(g) seventh, in or towards repayment, pro rata and pari passu, of principal amounts outstanding on the Class D Notes until the Principal Amount Outstanding on the Class D Notes has been reduced to zero;	0.00	0.00
(h) eighth, in or towards repayment, pro rata and pari passu, of principal amounts outstanding on the Class E Notes until the Principal Amount Outstanding on the Class E Notes has been reduced to zero;	0.00	0.00
(i) ninth, in or towards repayment, pro rata and pari passu, of principal amounts outstanding on the Class F Notes until the Principal Amount Outstanding on the Class F Notes has been reduced to zero;	0.00	0.00
(j) tenth, any excess amounts as Available Revenue Receipts.	0.00	0.00
Total paid	<u>26,906,461.54</u>	<u>26,909,827.58</u>



Canterbury Finance No.4 PLC

Monthly Investor Report

October 2025

Swap Collateral Account Priority of Payments		
	This IPD	Last IPD
<u>Amounts and securities standing to the credit of each Swap Collateral Account</u>	0.00	0.00
(a) to pay an amount equal to any Swap Tax Credits received by the Issuer to the relevant Swap Provider;	0.00	0.00
(b) prior to the designation of an Early Termination Date (as defined in the Swap Agreement, the Early Termination Date) in respect of the Swap Agreement, solely in or towards payment or discharge of any Return Amounts (as defined in the Swap Credit Support Annex), Interest Amounts and Distributions (as defined in the Swap Credit Support Annex), on any day, directly to the Swap Provider;	0.00	0.00
(c) following the designation of an Early Termination Date in respect of the Swap Agreement where (A) such Early Termination Date has been designated following a Swap Provider Default or Swap Provider Downgrade Event and (B) the Issuer enters into a Replacement Swap Agreement in respect of the Swap Agreement on or around the Early Termination Date of the Swap Agreement, on the later of the day on which such Replacement Swap Agreement is entered into, the day on which a termination payment (if any) payable to the Issuer has been received and the day on which a Replacement Swap Premium (if any) payable to the Issuer has been received, in the following order of priority:		
(i) first, in or towards payment of a Replacement Swap Premium (if any) payable by the Issuer to a replacement swap provider in order to enter into a Replacement Swap Agreement with the Issuer with respect to the Swap Agreement being terminated;	0.00	0.00
(ii) second, in or towards payment of any termination payment due to the outgoing Swap Provider; and	0.00	0.00
(iii) third, the surplus (if any) on such day to be transferred to the Deposit Account to be applied as Available Revenue Receipts;	0.00	0.00
(d) following the designation of an Early Termination Date in respect of the Swap Agreement where: (A) such Early Termination Date has been designated otherwise than as a result of one of the events specified at item (c)(A) above, and (B) the Issuer enters into a Replacement Swap Agreement in respect of the Swap Agreement on or around the Early Termination Date of the Swap Agreement, on the later of the day on which such Replacement Swap Agreement is entered into, the day on which a termination payment (if any) payable to the Issuer has been received and the day on which a Replacement Swap Premium (if any) payable to the Issuer has been received, in the following order of priority:		
(i) first, in or towards payment of any termination payment due to the outgoing Swap Provider;	0.00	0.00
(ii) second, in or towards payment of a Replacement Swap Premium (if any) payable by the Issuer to a replacement swap provider in order to enter into a Replacement Swap Agreement with the Issuer with respect to the Swap Agreement being terminated; and	0.00	0.00
(iii) third, any surplus on such day to be transferred to the Deposit Account to be applied as Available Revenue Receipts;	0.00	0.00
(e) following the designation of an Early Termination Date in respect of the Swap Agreement for any reason where the Issuer does not enter into a Replacement Swap Agreement in respect of the Swap Agreement on or around the Early Termination Date of the Swap Agreement and, on the date on which the relevant payment is due, in or towards payment of any termination payment due to the outgoing Swap Provider; and	0.00	0.00
(f) following payments of amounts due pursuant to item (e) above, if amounts remain standing to the credit of a Swap Collateral Account, such amounts may be applied only in accordance with the following provisions:		



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Swap Collateral Account Priority of Payments		
(i) first, in or towards payment of a Replacement Swap Premium (if any) payable by the Issuer to a replacement swap provider in order to enter into a Replacement Swap Agreement with the Issuer with respect to the Swap Agreement; and	0.00	0.00
(ii) second, any surplus remaining after payment of such Replacement Swap Premium to be transferred to the Deposit Account to be applied as Available Revenue Receipts, provided that for so long as the Issuer does not enter into a Replacement Swap Agreement with respect to the Swap Agreement, on each Swap Payment Date, the Issuer (or the Cash Manager on its behalf) will be permitted to withdraw an amount from the Swap Collateral Account (which shall be debited to the Swap Collateral Ledger), equal to the excess of the Swap Provider Swap Amount over the Issuer Swap Amount which would have been paid by the Swap Provider to the Issuer on such Swap Payment Date but for the designation of an Early Termination Date under the Swap Agreement, such surplus to be transferred to the Deposit Account to be applied as Available Revenue Receipts; and provided further that for so long as the Issuer does not enter into a Replacement Swap Agreement with respect to the Swap Agreement on or prior to the earlier of: (A) the Calculation Date immediately before the Interest Payment Date on which the Principal Amount Outstanding of all Collateralised Notes would be reduced to zero (taking into account any Swap Collateral Account Surplus to be applied as Available Revenue Receipts on such Interest Payment Date); or (B) the day on which an Enforcement Notice is given pursuant to Condition 11 (Events of Default); or (C) the date on which the Current Balance of the Fixed Rate Loans (excluding any Enforced Loans) is reduced to zero, then the amount standing to the credit of such Swap Collateral Account on such day shall be transferred to the Deposit Account to be applied as Available Revenue Receipts as soon as reasonably practicable thereafter.	0.00	0.00
Total paid	<u><u>0.00</u></u>	<u><u>0.00</u></u>



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Post-Enforcement Priority of Payments		
	This IPD	Last IPD
<u>All amounts received or recovered</u>	0.00	0.00
(a) first, in or towards satisfaction, pro rata and pari passu, according to the respective amounts thereof of:		
(i) any fees, costs, charges, Liabilities, expenses and all other amounts then due and payable to the Note Trustee, Receiver and any Appointee under the provisions of the Trust Deed and the other Transaction Documents, together with (if payable) VAT thereon as provided therein; and	0.00	0.00
(ii) any fees, costs, charges, Liabilities, expenses and all other amounts then due and payable to the Security Trustee, Receiver and any Appointee under the provisions of the Deed of Charge and the other Transaction Documents, together with (if payable) VAT thereon as provided therein;	0.00	0.00
(b) second, in or towards satisfaction, pro rata and pari passu, according to the respective amounts thereof of:		
(i) any remuneration then due and payable to the Agent Bank, the Registrar and the Paying Agents and any costs, charges, Liabilities and expenses then due and payable to them under the provisions of the Agency Agreement, together with (if payable) VAT thereon as provided therein;	0.00	0.00
(ii) any amounts then due and payable to the Cash Manager and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Cash Management Agreement, together with VAT (if payable) thereon as provided therein;	0.00	0.00
(iii) any amounts then due and payable to the Servicer and any fees (including the Servicer Fee), costs, charges, Liabilities and expenses then due under the provisions of the Servicing Agreement, together with VAT (if payable) as provided therein;	0.00	0.00
(iv) any amounts then due and payable to the Back-Up Servicer Facilitator and any fees, costs, charges, Liabilities and expenses then due under the provisions of the Servicing Agreement, together with (if payable) VAT thereon as provided therein;	0.00	0.00
(v) any amounts then due and payable to the Corporate Services Provider and any fees, costs, charges, Liabilities and expenses then due and payable to the Corporate Services Provider under the provisions of the Corporate Services Agreement together with (if payable) VAT thereon as provided therein;	0.00	0.00
(vi) any amounts then due and payable to the Issuer Account Bank and any fees, costs, charges, Liabilities and expenses then due and payable to the Issuer Account Bank under the provisions of the Bank Account Agreement, together with (if payable) VAT thereon as provided therein; and	0.00	0.00
(vii) if applicable, the fees, costs, liabilities and expenses of the securitisation repository or any other third-party website provider;	0.00	0.00
(c) third, to pay in or towards satisfaction of any amounts due to the Swap Provider in respect of the Swap Agreement (including any termination payment due and payable by the Issuer to the extent it is not satisfied by any payments by the Issuer to the Swap Provider under the Swap Collateral Account Priority of Payments but excluding, if applicable, any related Hedge Subordinated Amounts);	0.00	0.00



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Post-Enforcement Priority of Payments

(d) fourth, to pay, pro rata and pari passu, according to the respective outstanding amounts thereof interest and principal due and payable on the Class A1 Notes and the Class A2 Notes until the Principal Amount Outstanding on the Class A1 Notes and the Class A2 Notes has been reduced to zero;		
Class A1 Notes Interest	0.00	0.00
Class A2 Notes Interest	0.00	0.00
Class A1 Notes Principal	0.00	0.00
Class A2 Notes Principal	0.00	0.00
(e) fifth, to pay, pro rata and pari passu, according to the respective outstanding amounts thereof, interest and principal due and payable on the Class B Notes until the Principal Amount Outstanding on the Class B Notes has been reduced to zero;		
Class B Notes Interest	0.00	0.00
Class B Notes Principal	0.00	0.00
(f) sixth, to pay, pro rata and pari passu, according to the respective outstanding amounts thereof, interest and principal due and payable on the Class C Notes until the Principal Amount Outstanding on the Class C Notes has been reduced to zero;		
Class C Notes Interest	0.00	0.00
Class C Notes Principal	0.00	0.00
(g) seventh, to pay, pro rata and pari passu, according to the respective outstanding amounts thereof, interest and principal due and payable on the Class D Notes until the Principal Amount Outstanding on the Class D Notes has been reduced to zero;		
Class D Notes Interest	0.00	0.00
Class D Notes Principal	0.00	0.00
(h) eighth, to pay, pro rata and pari passu, according to the respective outstanding amounts thereof, interest and principal due and payable on the Class E Notes until the Principal Amount Outstanding on the Class E Notes has been reduced to zero;		
Class E Notes Interest	0.00	0.00
Class E Notes Principal	0.00	0.00
(i) ninth, to pay, pro rata and pari passu, according to the respective outstanding amounts thereof, interest and principal due and payable on the Class F Notes until the Principal Amount Outstanding on the Class F Notes has been reduced to zero;		
Class F Notes Interest	0.00	0.00
Class F Notes Principal	0.00	0.00
(j) tenth, to pay in accordance with the terms of the Swap Agreement to the Swap Provider in respect of any Hedge Subordinated Amounts (to the extent not satisfied by payment to the Swap Provider by the Issuer of any applicable amount under the Swap Collateral Account Priority of Payments);		
	0.00	0.00
(k) eleventh, to pay, pro rata and pari passu, according to the respective outstanding amounts thereof, interest and principal due and payable on the Class X Notes until the Principal Amount Outstanding on the Class X Notes has been reduced to zero;		
Class X Notes Interest	0.00	0.00



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Post-Enforcement Priority of Payments		
Class X Notes Principal	0.00	0.00
(l) twelfth, to pay the Issuer Profit Amount; and	0.00	0.00
(m) thirteenth, on any Interest Payment Date prior to (but excluding) the Optional Redemption Date to pay any excess amounts, pro rata and pari passu as RC1 Payments to the holders of the RC1 Residual Certificates and thereafter to pay any excess amounts, pro rata and pari passu, on such Interest Payment Date, as RC2 Payments to the holders of the RC2 Residual Certificates.		
RC1 Payments	0.00	0.00
RC2 Payments	0.00	0.00
Total paid	<u><u>0.00</u></u>	<u><u>0.00</u></u>



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Monthly Investor Report

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Portfolio Analysis

Current Balance	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 75,000	8,823,401.50	2.15%	141	8.52%
75,000 <=x< 100,000	14,528,161.72	3.53%	166	10.03%
100,000 <=x< 125,000	14,249,786.77	3.47%	127	7.67%
125,000 <=x< 150,000	18,673,374.67	4.54%	137	8.28%
150,000 <=x< 175,000	19,377,431.16	4.71%	119	7.19%
175,000 <=x< 200,000	21,099,333.28	5.13%	113	6.83%
200,000 <=x< 225,000	26,269,675.64	6.39%	124	7.49%
225,000 <=x< 250,000	20,649,205.45	5.02%	87	5.26%
250,000 <=x< 275,000	21,233,427.00	5.17%	81	4.89%
275,000 <=x< 300,000	19,530,395.07	4.75%	68	4.11%
300,000 <=x< 325,000	23,671,746.29	5.76%	76	4.59%
325,000 <=x< 350,000	26,647,033.92	6.48%	79	4.77%
350,000 <=x< 375,000	22,817,751.94	5.55%	63	3.81%
375,000 <=x	153,467,627.58	37.34%	274	16.56%
Total	411,038,351.99	100.00%	1,655	100.00%

Original Balance	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 75,000	7,516,418.39	1.83%	119	7.19%
75,000 <=x< 100,000	14,111,766.58	3.43%	165	9.97%
100,000 <=x< 125,000	14,209,845.25	3.46%	131	7.92%
125,000 <=x< 150,000	18,476,741.90	4.50%	137	8.28%
150,000 <=x< 175,000	19,559,992.08	4.76%	122	7.37%
175,000 <=x< 200,000	21,457,921.59	5.22%	117	7.07%
200,000 <=x< 225,000	25,649,039.80	6.24%	122	7.37%
225,000 <=x< 250,000	19,916,619.46	4.85%	85	5.14%
250,000 <=x< 275,000	21,785,415.90	5.30%	84	5.08%
275,000 <=x< 300,000	20,296,893.53	4.94%	72	4.35%
300,000 <=x< 325,000	24,390,211.34	5.93%	81	4.89%
325,000 <=x< 350,000	24,849,097.25	6.05%	74	4.47%
350,000 <=x< 375,000	25,139,272.72	6.12%	71	4.29%
375,000 <=x	153,679,116.20	37.39%	275	16.62%
Total	411,038,351.99	100.00%	1,655	100.00%



Canterbury Finance No.4 PLC

Monthly Investor Report

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Portfolio Analysis

Original LTV	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 60%	15,543,675.10	3.78%	64	3.87%
60% <=x< 65%	16,891,572.16	4.11%	46	2.78%
65% <=x< 70%	31,960,454.43	7.78%	97	5.86%
70% <=x< 75%	67,004,212.51	16.30%	210	12.69%
75% <=x< 80%	274,723,043.22	66.84%	1,220	73.72%
80% <=x<85%	4,126,743.11	1.00%	14	0.85%
85% <=x< 100%	788,651.46	0.19%	4	0.24%
Total	411,038,351.99	100.00%	1,655	100.00%

Current LTV	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 60%	23,837,879.00	5.80%	95	5.74%
60% <=x< 65%	19,275,589.88	4.69%	67	4.05%
65% <=x< 70%	67,581,360.98	16.44%	251	15.17%
70% <=x< 75%	161,423,246.85	39.27%	671	40.54%
75% <=x< 80%	136,102,792.06	33.11%	562	33.96%
80% <=x<85%	2,662,627.74	0.65%	8	0.48%
85% <=x< 90%	154,855.48	0.04%	1	0.06%
90% <=x< 95%	0.00	0.00%	0	0.00%
95% <=x	0.00	0.00%	0	0.00%
Total	411,038,351.99	100.00%	1,655	100.00%

Origination Year	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
<=2017	0.00	0.00%	0	0.00%
2017	2,622,354.49	0.64%	14	0.85%
2018	13,878,910.77	3.38%	80	4.83%
2019	6,596,368.21	1.60%	31	1.87%
2020	169,993,981.07	41.36%	647	39.09%
2021	217,946,737.45	53.02%	883	53.35%
Total	411,038,351.99	100.00%	1,655	100.00%



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Portfolio Analysis

Original Term (years)	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 15	30,251,077.25	7.36%	133	8.04%
15 <=x< 17	20,183,631.61	4.91%	93	5.62%
17 <=x< 19	10,064,764.96	2.45%	34	2.05%
19 <=x< 21	66,872,205.27	16.27%	258	15.59%
21 <=x< 23	8,494,171.63	2.07%	38	2.30%
23 <=x< 25	6,960,258.28	1.69%	31	1.87%
25 <=x< 27	211,051,421.22	51.35%	840	50.76%
27 <=x< 29	3,495,230.23	0.85%	14	0.85%
29 <=x	53,665,591.54	13.06%	214	12.93%
Total	411,038,351.99	100.00%	1,655	100.00%

Remaining Term (years)	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 5	5,754,017.95	1.40%	27	1.63%
5 <=x< 8	16,152,040.89	3.93%	73	4.41%
8 <=x< 11	24,224,355.02	5.89%	110	6.65%
11 <=x< 14	18,105,070.21	4.40%	73	4.41%
14 <=x< 17	68,212,984.29	16.60%	258	15.59%
17 <=x< 20	32,100,829.40	7.81%	144	8.70%
20 <=x< 23	190,982,794.61	46.46%	749	45.26%
23 <=x< 26	26,975,308.47	6.56%	99	5.98%
26 <=x	28,530,951.15	6.94%	122	7.37%
Total	411,038,351.99	100.00%	1,655	100.00%

Repayment Type	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Repayment	15,388,179.67	3.74%	109	6.59%
Interest Only	395,591,647.89	96.24%	1,545	93.35%
Part & Part	58,524.43	0.01%	1	0.06%
Total	411,038,351.99	100.00%	1,655	100.00%



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Monthly Investor Report

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Portfolio Analysis

Current Interest	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0.00% <=x< 2.50%	0.00	0.00%	0	0.00%
2.50% <=x< 3.00%	0.00	0.00%	0	0.00%
3.00% <=x< 3.25%	0.00	0.00%	0	0.00%
3.25% <=x< 3.50%	0.00	0.00%	0	0.00%
3.50% <=x< 3.75%	193,725,744.01	47.13%	758	45.80%
3.75% <=x< 4.00%	139,645,141.88	33.97%	581	35.11%
4.00% <=x< 4.25%	20,391,977.06	4.96%	72	4.35%
4.25% <=x< 4.50%	1,154,528.31	0.28%	6	0.36%
4.50% <=x< 4.75%	6,105,167.32	1.49%	24	1.45%
4.75% <=x< 5.00%	0.00	0.00%	0	0.00%
5.00% <=x	50,015,793.41	12.17%	214	12.93%
Total	411,038,351.99	100.00%	1,655	100.00%

Current Margin Over Rel	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0.00% <=x< 2.50%	31,947,798.26	7.77%	144	8.70%
2.50% <=x< 3.00%	895,943.43	0.22%	4	0.24%
3.00% <=x< 3.25%	0.00	0.00%	0	0.00%
3.25% <=x< 3.50%	0.00	0.00%	0	0.00%
3.50% <=x< 3.75%	193,725,744.01	47.13%	758	45.80%
3.75% <=x< 4.00%	139,645,141.88	33.97%	581	35.11%
4.00% <=x< 4.25%	20,391,977.06	4.96%	72	4.35%
4.25% <=x< 4.50%	1,154,528.31	0.28%	6	0.36%
4.50% <=x< 4.75%	6,105,167.32	1.49%	24	1.45%
4.75% <=x< 5.00%	0.00	0.00%	0	0.00%
5.00% <=x	17,172,051.72	4.18%	66	3.99%
Total	411,038,351.99	100.00%	1,655	100.00%

Interest Rate Index	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
SVR	32,843,741.69	7.99%	148	8.94%
Fixed	378,194,610.30	92.01%	1,507	91.06%
Total	411,038,351.99	100.00%	1,655	100.00%



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Portfolio Analysis

Loan Purpose	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Purchase	192,061,521.77	46.73%	768	46.40%
Re-Mortgage	218,976,830.22	53.27%	887	53.60%
Total	411,038,351.99	100.00%	1,655	100.00%

Buy-To-Let	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Yes	411,038,351.99	100.00%	1,655	100.00%
No	0.00	0.00%	0	0.00%
Total	411,038,351.99	100.00%	1,655	100.00%

Arrears Multiple	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
x <=0	380,249,137.91	92.51%	1,560	94.26%
0 <x< 1	6,821,293.87	1.66%	18	1.09%
1 <=x< 2	10,376,551.44	2.52%	28	1.69%
2 <=x<3	3,687,020.48	0.90%	15	0.91%
3 <=x	9,904,348.29	2.41%	34	2.05%
Total	411,038,351.99	100.00%	1,655	100.00%

Self-Certified Product	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Yes	0.00	0.00%	0	0.00%
No	411,038,351.99	100.00%	1,655	100.00%
No Data	0.00	0.00%	0	0.00%
Total	411,038,351.99	100.00%	1,655	100.00%

Valuation Type	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Full, Internal and External	409,745,037.64	99.69%	1,649	99.64%
Desktop	1,293,314.35	0.31%	6	0.36%
Total	411,038,351.99	100.00%	1,655	100.00%



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Portfolio Analysis

Region	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
East	44,188,249.62	10.75%	184	11.12%
East Midlands	14,468,454.51	3.52%	99	5.98%
London	204,394,051.81	49.73%	531	32.08%
North East	3,198,368.29	0.78%	36	2.18%
North West	27,561,596.72	6.71%	223	13.47%
Scotland	0.00	0.00%	0	0.00%
South East	56,826,441.62	13.83%	213	12.87%
South West	21,331,191.42	5.19%	93	5.62%
Wales	5,799,812.43	1.41%	48	2.90%
West Midlands	22,893,458.40	5.57%	146	8.82%
Yorkshire and the Humber	10,376,727.17	2.52%	82	4.95%
Total	411,038,351.99	100.00%	1,655	100.00%

Seasoning (years)	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 1	0.00	0.00%	0	0.00%
1 <=x< 2	0.00	0.00%	0	0.00%
2 <=x< 3	0.00	0.00%	0	0.00%
4 <=x	411,038,351.99	100.00%	1,655	100.00%
Total	411,038,351.99	100.00%	1,655	100.00%

Employment Type	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Self Employed	92,472,241.02	22.50%	338	20.42%
Employed	58,643,365.07	14.27%	239	14.44%
Other	259,922,745.90	63.24%	1,078	65.14%
Total	411,038,351.99	100.00%	1,655	100.00%



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Portfolio Analysis

First-time Buyer	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Yes	1,044,008.43	0.25%	2	0.12%
No	409,994,343.56	99.75%	1,653	99.88%
Total	411,038,351.99	100.00%	1,655	100.00%

Date	9/30/2025	Weighted Average Seasoning (yrs)	4.86
Current Balance	411,038,351.99	Weighted Average Remaining Maturity (yrs)	18.58
Number of Accounts	1,655	Buy To Let	411,038,351.99
Average Loan Balance	248,361.54	Interest Only	395,591,647.89
Maximum Loan Balance	1,481,136.06	Weighted Average Original LTV	73.49%
Weighted Average Interest Rate	4.37%	Weighted Average Current LTV	71.45%
Weighted Average Mortgage Margin	3.58%		



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