

Citibank N.A.
CANTERBURY FINANCE NO. 1 PLC
Monthly Investor Report



Collection Period End Date: 31-Aug-2020

Statement Summary:

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Deal Information:

Issuer:	Canterbury Finance No. 1 plc	Closing Date:	12-Jul-2019
Seller:	OneSavings Bank plc	Current Payment Date:	16-Nov-2020
Servicer:	OneSavings Bank plc	Prior Payment Date:	17-Aug-2020
Swap Provider:	Lloyds Bank Corporate Markets Plc	Next Payment Date:	16-Nov-2020
Note Trustee/Security Trustee:	Citicorp Trustee Company Limited	Days in the Interest Period:	91
Cash Manager/Issuer Account Bank/		Collection Period Start Date:	01-Aug-2020
Agent Bank/PPA/Registrar:	Citibank N.A., London Branch	Collection Period End Date:	31-Aug-2020
		Quarterly Period Start Date:	01-Aug-2020
		Quarterly Period End Date:	31-Oct-2020

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Involved Parties:

Role	Deal Counterparty	Rated Entity	Fitch (ST / LT Rating)	Moody's (ST / LT Rating)	S&P (ST / LT Rating)
Issuer Account Bank	Citibank N.A., London Branch	Citibank N.A.	F1 / AA-	P-1 / A1	A-1 / A+
Swap Provider	Lloyds Bank Corporate Markets plc	Lloyds Bank Plc	F2 / BBB+	P-1 / A2	A-2 / BBB+

Deal Ratings Triggers:

Role	Deal Counterparty	Rated Entity	Trigger Event	Event Breached	Document Reference
Issuer Account Bank	Citibank N.A., London Branch	Citibank N.A.	A long-term unguaranteed, unsec'd and unsub'd debt rating of at least A3 by Moody's and a short-term issuer default rating of at least F1 by Fitch or a long term default rating of at least A by Fitch	No	Account Bank Rating
Swap Provider	Lloyds Bank Plc	Lloyds Bank Plc	Moody's: (i) LT A3(cr) or above; or (ii) a LT sen-unsec of A3 or above Fitch: ST/ LT at least as high as the Fitch Minimum Counterparty Rating of the then highest rated class of Notes	No	Swap CP Rating

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Note Details:

Note Description	ISIN	Initial Balance	Currency	Index	Maturity Date
Class A1 Notes	XS1876157048	200,030,000.00	GBP	SONIA	16-Aug-2056
Class A2 Notes	XS2020619230	222,530,000.00	GBP	SONIA	16-Aug-2056
Class B Notes	XS1876157394	22,500,000.00	GBP	SONIA	16-Aug-2056
Class C Notes	XS1876157477	22,500,000.00	GBP	SONIA	16-Aug-2056
Class D Notes	XS1876157634	12,500,000.00	GBP	SONIA	16-Aug-2056
Class E Notes	XS1876157717	12,500,000.00	GBP	SONIA	16-Aug-2056
Class F Notes	XS1876157980	7,512,000.00	GBP	N/A	16-Aug-2056
Class X Notes	XS1876158012	15,000,000.00	GBP	SONIA	16-Aug-2056

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General Reserve Fund Ledger:

	Total (GBP)
General Reserve Fund Balance at the start of the period	7,501,080.00
General Reserve Fund amount released to Available Revenue Receipts to pay General Reserve Fund Payments	0.00
General Reserve Fund amount released to Available Principal Receipts following Floating Rate Rated Notes redemption	0.00
General Reserve Fund Required Amount	7,501,080.00
General Reserve Fund credits through Pre-Enforcement Revenue Priority of Payments	0.00
General Reserve Fund Balance at the end of the period	7,501,080.00

Redemption Ledger:

	Total (GBP)
Starting Balance	0.00
Amount debited during the period	0.00
Amount credited through the period	0.00
Ending Balance	0.00

Revenue Ledger:

	Total (GBP)
Starting Balance	0.00
Amount debited during the period	0.00
Amount credited through the period	0.00
Ending Balance	0.00

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Swap Collateral Ledger:

	Total (GBP)
Starting Balance	0.00
Amount debited during the period	0.00
Amount credited through the period	0.00
Ending Balance	0.00

Issuer Profit Ledger:

	Total (GBP)
Starting Balance	1,200.00
Amount debited during the period	0.00
Amount credited through the period	0.00
Ending Balance	1,200.00

Class A and Class B Liquidity Fund Ledger:

	Total (GBP)
Starting Balance	0.00
Amount debited during the period	0.00
Amount credited through the period	0.00
Ending Balance	0.00

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Portfolio Size:

	Current Period	Prior Period
Current Balance of the Mortgage Portfolio (GBP)	415,741,729.96	428,619,357.98
Number of Loans in the Portfolio	1,800.00	1,849.00
Average mortgage Size (GBP)	230,967.63	231,811.44

Summary Portfolio Statistics:

	Seasoning (months)	Remaining Term (months)	Original LTV (%)	Current LTV (%)	Interest Rate (%)
Weighted Average	28.96	238.98	70.87	70.68	3.80
Min	17.00	0.00	5.70	5.49	2.84
Max	43.00	403.00	89.80	89.76	6.18

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Properties in Possession:

	No. Mortgage Accounts	Balance	Loss Incurred
Properties in Possession (Beginning of period)	0	0	0
Possessed (current month)			
Possessed (to date)			
Sold (current month)			
Sold (to date)			
Property Returned to Borrower (current month)			
Property Returned to Borrower (to date)			
Properties in Possession (end of period)			

Net Losses:

	Number of Accounts	Net Losses
Current Month	0	0
To Date	0	0

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Recoveries:

	Number of Accounts	Balance of Recoveries
Beginning of Period	0	0
Current Month		
Recoveries on New Accounts (included in Current Month figures)		
To Date		

Loss Severity:

	Current Period	Prior Period
Loss Severity	0	0
Lifetime Loss Severity	0	0

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Prepayment Rates:

	Current Period			Prior Period		
	1 Month	3 Month	Lifetime	1 Month	3 Month	Lifetime
Current PPR GRGA	31.55%	27.33%	12.63%	27.87%	20.25%	11.08%
Current CPR	36.85%	26.94%	11.62%	32.04%	19.76%	10.00%

Constant Default Rates:

	Current Period			Prior Period		
	1 Month	3 Month	Lifetime	1 Month	3 Month	Lifetime
Current CDR	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

	Current Period	Prior Period
Scheduled Principal Collections	148,008.49	55,993.42
Unscheduled Principal Collections	12,783,809.68	11,459,770.88
Current Period Defaults	174,841.47	411,243.51

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Outstanding Balances:

Amount	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
<= 0.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
0.00 <- 50,000.00	4	0.22%	114,563.58	0.03%	3	0.16%	115,490.07	0.03%
50,000.00 <- 100,000.00	192	10.67%	15,940,930.34	3.83%	193	10.44%	16,037,644.82	3.74%
100,000.00 <- 150,000.00	418	23.22%	51,865,156.53	12.48%	427	23.09%	52,975,081.23	12.36%
150,000.00 <- 200,000.00	347	19.28%	60,673,691.95	14.59%	352	19.04%	61,559,277.67	14.36%
200,000.00 <- 250,000.00	247	13.72%	55,235,437.04	13.29%	258	13.95%	57,715,714.04	13.47%
250,000.00 <- 300,000.00	185	10.28%	50,699,663.02	12.19%	191	10.33%	52,312,203.07	12.20%
300,000.00 <- 350,000.00	141	7.83%	45,469,015.01	10.94%	149	8.06%	48,091,119.60	11.22%
350,000.00 <- 400,000.00	94	5.22%	35,102,097.24	8.44%	100	5.41%	37,366,344.24	8.72%
400,000.00 <- 450,000.00	46	2.56%	19,578,760.25	4.71%	49	2.65%	20,851,554.86	4.86%
450,000.00 <- 500,000.00	27	1.50%	12,695,456.55	3.05%	28	1.51%	13,238,091.09	3.09%
500,000.00 <- 600,000.00	45	2.50%	24,736,887.69	5.95%	45	2.43%	24,730,976.15	5.77%
600,000.00 <- 700,000.00	17	0.94%	11,110,473.72	2.67%	17	0.92%	11,106,979.03	2.59%
700,000.00 <- 800,000.00	15	0.83%	11,248,553.76	2.71%	15	0.81%	11,248,059.02	2.62%
800,000.00 <- 900,000.00	6	0.33%	5,120,773.15	1.23%	6	0.32%	5,123,360.95	1.20%
900,000.00 <- 1,000,000.00	9	0.50%	8,402,156.81	2.02%	9	0.49%	8,396,104.84	1.96%
> 1,000,000.00	7	0.39%	7,748,113.32	1.86%	7	0.38%	7,751,357.30	1.81%
Total	1,800	100.00%	415,741,729.96	100.00%	1,849	100.00%	428,619,357.98	100.00%

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Seasoning:

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
<= 8.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
8.00 <- 9.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
9.00 <- 10.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
10.00 <- 11.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
11.00 <- 12.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
12.00 <- 13.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
13.00 <- 14.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
14.00 <- 15.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
15.00 <- 16.00	0	0.00%	0.00	0.00%	54	2.92%	9,735,092.17	2.27%
16.00 <- 17.00	54	3.00%	9,736,152.52	2.34%	105	5.68%	23,267,181.08	5.43%
17.00 <- 18.00	103	5.72%	22,901,242.06	5.51%	140	7.57%	26,696,468.22	6.23%
18.00 <- 19.00	139	7.72%	26,459,187.08	6.36%	139	7.52%	27,312,298.07	6.37%
19.00 <- 20.00	137	7.61%	26,499,554.07	6.37%	64	3.46%	14,179,711.03	3.31%
20.00 <- 25.00	233	12.94%	56,192,516.94	13.52%	215	11.63%	53,639,325.47	12.51%
25.00 <- 30.00	246	13.67%	62,415,579.65	15.01%	386	20.88%	95,144,660.24	22.20%
30.00 <- 35.00	532	29.56%	129,381,615.39	31.12%	455	24.61%	113,441,753.46	26.47%
35.00 <- 40.00	351	19.50%	80,706,199.22	19.41%	288	15.58%	64,488,735.91	15.05%
40.00 <- 45.00	5	0.28%	1,449,683.03	0.35%	3	0.16%	714,132.33	0.17%
45.00 <- 50.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
50.00 <- 75.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
75.00 <- 100.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
> 100.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Total	1,800	100.00%	415,741,729.96	100.00%	1,849	100.00%	428,619,357.98	100.00%

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Original Term:

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
< 0	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
0 -< 50	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
50 -< 100	30	1.67%	5,597,947.00	1.35%	33	1.78%	6,028,323.03	1.41%
100 -< 150	117	6.50%	25,743,697.05	6.19%	120	6.49%	26,520,683.40	6.19%
150 -< 200	157	8.72%	38,933,801.10	9.36%	163	8.82%	40,431,744.33	9.43%
200 -< 250	360	20.00%	81,277,148.58	19.55%	370	20.01%	84,028,866.01	19.60%
250 -< 300	76	4.22%	22,273,932.75	5.36%	80	4.33%	23,070,248.82	5.38%
300 -< 350	907	50.39%	210,122,333.97	50.54%	930	50.30%	216,759,140.22	50.57%
350 -< 400	88	4.89%	17,082,900.78	4.11%	88	4.76%	17,083,602.31	3.99%
400 -< 450	65	3.61%	14,709,968.73	3.54%	65	3.52%	14,696,749.86	3.43%
450 -< 500	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
>= 500	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Total	1,800	100.00%	415,741,729.96	100.00%	1,849	100.00%	428,619,357.98	100.00%

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Remaining Term:

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0	1	0.06%	0.01	0.00%	0	0.00%	0.00	0.00%
0.00 <- 50.00	14	0.78%	1,938,105.37	0.47%	15	0.81%	2,146,633.90	0.50%
50.00 <- 100.00	102	5.67%	23,204,774.27	5.58%	95	5.14%	21,413,527.57	5.00%
100.00 <- 150.00	138	7.67%	33,806,964.96	8.13%	139	7.52%	33,499,056.41	7.82%
150.00 <- 200.00	129	7.17%	30,469,280.78	7.33%	135	7.30%	33,149,594.10	7.73%
200.00 <- 250.00	323	17.94%	74,110,096.51	17.83%	346	18.71%	79,280,950.34	18.50%
250.00 <- 300.00	929	51.61%	218,261,215.37	52.50%	955	51.65%	225,191,117.51	52.54%
300.00 <- 350.00	92	5.11%	17,817,535.69	4.29%	86	4.65%	16,818,278.01	3.92%
350.00 <- 400.00	57	3.17%	13,376,159.35	3.22%	51	2.76%	11,809,987.82	2.76%
400.00 <- 450.00	15	0.83%	2,757,597.65	0.66%	27	1.46%	5,310,212.32	1.24%
450.00 <- 500.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
500	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Total	1,800	100.00%	415,741,729.96	100.00%	1,849	100.00%	428,619,357.98	100.00%

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Months in Arrears:

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0	1,767	98.17%	408,379,926.56	98.23%	1,779	96.21%	409,008,995.99	95.42%
0.00 <- 1.00	25	1.39%	5,812,036.31	1.40%	60	3.24%	17,290,958.06	4.03%
1.00 <- 2.00	4	0.22%	698,220.33	0.17%	5	0.27%	1,158,928.08	0.27%
2.00 <- 3.00	1	0.06%	177,723.54	0.04%	1	0.05%	250,873.94	0.06%
3.00 <- 4.00	1	0.06%	290,485.31	0.07%	2	0.11%	498,358.40	0.12%
4.00 <- 5.00	1	0.06%	208,496.44	0.05%	0	0.00%	0.00	0.00%
5.00 <- 6.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
6.00 <- 7.00	0	0.00%	0.00	0.00%	1	0.05%	236,961.50	0.06%
7.00 <- 8.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
8.00 <- 9.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
9.00 <- 10.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
10	1	0.06%	174,841.47	0.04%	1	0.05%	174,282.01	0.04%
Total	1,800	100.00%	415,741,729.96	100.00%	1,849	100.00%	428,619,357.98	100.00%

COVID 19 Payment Holidays:

	Duration (months)				Duration (months)			
	Total No.	1	2	3	Total Value (GBP)	1	2	3
March 2020	10	0	0	10	2,500,100.27	0	0	2,500,100.27
April 2020	70	0	0	70	18,642,412.32	0	0	18,642,412.32
May 2020	9	0	0	9	2,886,949.80	0	0	2,886,949.80
June 2020	11	0	0	11	2,674,322.16	0	0	2,674,322.16
July 2020	5	0	0	5	662,416.64	0	0	662,416.64
Total	105	0	0	105	27,366,201.19	0	0	27,366,201.19

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Property Type:

Type	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
Semi-Detached House	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Terraced House	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Other	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Unknown	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
No Data	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Maisonette	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Other	1	0.06%	215,508.70	0.05%	1	0.05%	215,498.06	0.05%
Residential (Bungalow)	41	2.28%	8,852,013.19	2.13%	43	2.33%	9,348,793.30	2.18%
Residential (Flat/Apartment)	347	19.28%	80,760,646.56	19.43%	350	18.93%	81,329,534.07	18.97%
Residential (House)	349	19.39%	83,332,472.43	20.04%	357	19.31%	86,180,218.73	20.11%
Residential (Terraced House)	374	20.78%	75,877,994.11	18.25%	379	20.50%	76,915,658.27	17.94%
Multifamily house	688	38.22%	166,703,094.97	40.10%	719	38.89%	174,629,655.55	40.74%
Total	1,800	100.00%	415,741,729.96	100.00%	1,849	100.00%	428,619,357.98	100.00%

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Original LTV:

%	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0.00 -< 10.00	1	0.06%	94,597.07	0.02%	1	0.05%	94,777.24	0.02%
10.00 -< 20.00	4	0.22%	320,284.43	0.08%	5	0.27%	447,147.57	0.10%
20.00 -< 30.00	12	0.67%	2,770,902.63	0.67%	13	0.70%	2,891,738.56	0.67%
30.00 -< 40.00	21	1.17%	5,739,131.62	1.38%	21	1.14%	5,743,638.83	1.34%
40.00 -< 50.00	49	2.72%	12,745,026.64	3.07%	52	2.81%	13,731,258.72	3.20%
50.00 -< 60.00	102	5.67%	36,913,527.28	8.88%	107	5.79%	37,944,255.61	8.85%
60.00 -< 70.00	313	17.39%	89,023,864.64	21.41%	322	17.41%	91,683,112.78	21.39%
70.00 -< 80.00	957	53.17%	198,837,966.73	47.83%	970	52.46%	203,128,041.28	47.39%
80.00 -< 90.00	341	18.94%	69,296,428.92	16.67%	358	19.36%	72,955,387.39	17.02%
90.00 -< 100.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
>= 100.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Total	1,800	100.00%	415,741,729.96	100.00%	1,849	100.00%	428,619,357.98	100.00%

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Current LTV:

%	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0.00 -< 10.00	1	0.06%	94,597.07	0.02%	1	0.05%	94,777.24	0.02%
10.00 -< 20.00	6	0.33%	409,500.09	0.10%	7	0.38%	537,933.51	0.13%
20.00 -< 30.00	12	0.67%	2,751,815.64	0.66%	13	0.70%	2,871,078.20	0.67%
30.00 -< 40.00	21	1.17%	5,739,131.62	1.38%	21	1.14%	5,743,638.83	1.34%
40.00 -< 50.00	51	2.83%	12,882,067.65	3.10%	54	2.92%	13,870,743.24	3.24%
50.00 -< 60.00	116	6.44%	39,245,179.41	9.44%	121	6.54%	40,285,105.26	9.40%
60.00 -< 70.00	307	17.06%	88,009,688.91	21.17%	316	17.09%	90,712,884.15	21.16%
70.00 -< 80.00	959	53.28%	199,103,868.37	47.89%	972	52.57%	203,340,858.45	47.44%
80.00 -< 90.00	327	18.17%	67,505,881.20	16.24%	344	18.60%	71,162,339.10	16.60%
Total	1,800	100.00%	415,741,729.96	100.00%	1,849	100.00%	428,619,357.98	100.00%

Citibank N.A.
CANTERBURY FINANCE NO. 1 PLC
Monthly Investor Report



Collection Period End Date: 31-Aug-2020

Geographic Region:

Region	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
No Data	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
North East England	48	2.67%	9,799,723.18	2.36%	49	2.65%	9,918,578.91	2.31%
North West England	176	9.78%	24,669,174.85	5.93%	184	9.95%	26,365,881.65	6.15%
Yorkshire and the Humber	71	3.94%	10,846,617.79	2.61%	73	3.95%	11,213,199.67	2.62%
East Midlands	142	7.89%	21,743,473.59	5.23%	146	7.90%	22,497,270.21	5.25%
West Midlands	156	8.67%	24,509,926.86	5.90%	157	8.49%	24,823,035.36	5.79%
East of England	229	12.72%	46,925,937.84	11.29%	233	12.60%	47,706,739.90	11.13%
Greater London	363	20.17%	136,511,287.32	32.84%	371	20.06%	139,557,222.53	32.56%
South East England	353	19.61%	90,286,046.12	21.72%	367	19.85%	94,145,976.55	21.96%
South West England	197	10.94%	40,156,490.24	9.66%	203	10.98%	41,916,025.77	9.78%
Wales	65	3.61%	10,293,052.17	2.48%	66	3.57%	10,475,427.43	2.44%
Scotland	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Northern Ireland	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Total	1,800	100.00%	415,741,729.96	100.00%	1,849	100.00%	428,619,357.98	100.00%