

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



Collection Period End Date: 30-Nov-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-Feb-2021
Servicer:	OneSavings Bank plc	Prior Payment Date:	16-Nov-2020
Swap Provider:	Lloyds Bank Corporate Markets Plc	Next Payment Date:	16-May-2021
Note Trustee/Security Trustee:	Citicorp Trustee Company Limited	Days in the Interest Period:	92
Cash Manager/Issuer Account Bank/		Collection Period Start Date:	01-Nov-2020
Agent Bank/PPA/Registrar:	Citibank N.A., London Branch	Collection Period End Date:	30-Nov-2020
		Quarterly Period Start Date:	01-Nov-2020
		Quarterly Period End Date:	31-Jan-2021

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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	1,500.00
Amount debited during the period	0.00
Amount credited through the period	0.00
Ending Balance	1,500.00

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)	390,549,000.21	398,465,066.76
Number of Loans in the Portfolio	1,688.00	1,725.00
Average mortgage Size (GBP)	231,367.89	230,994.24

Summary Portfolio Statistics:

	Seasoning (months)	Remaining Term (months)	Original LTV (%)	Current LTV (%)	Interest Rate (%)
Weighted Average	32.25	234.44	70.78	69.60	3.86%
Min	20.00	27.00	11.16	0.19	2.84%
Max	46.00	400.00	89.76	94.08	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	22.01%	23.08%	14.35%	16.08%	26.14%	13.88%
Current CPR	24.37%	22.65%	13.47%	17.14%	25.69%	12.96%

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	70,790.63	86,121.22
Unscheduled Principal Collections	7,934,147.24	5,693,943.86
Current Period Defaults	803,894.57	623,324.71

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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	3	0.18%	58,873.23	0.02%	3	0.17%	108,287.78	0.03%
50,000.00 <- 100,000.00	178	10.55%	14,712,978.20	3.77%	185	10.72%	15,354,462.40	3.85%
100,000.00 <- 150,000.00	397	23.52%	49,211,809.11	12.60%	406	23.54%	50,365,245.62	12.64%
150,000.00 <- 200,000.00	326	19.31%	56,978,929.50	14.59%	332	19.25%	58,053,679.64	14.57%
200,000.00 <- 250,000.00	227	13.45%	50,684,522.72	12.98%	232	13.45%	51,812,416.36	13.00%
250,000.00 <- 300,000.00	175	10.37%	47,853,904.94	12.25%	175	10.14%	47,859,330.15	12.01%
300,000.00 <- 350,000.00	130	7.70%	41,869,455.95	10.72%	134	7.77%	43,173,121.29	10.83%
350,000.00 <- 400,000.00	89	5.27%	33,203,619.34	8.50%	92	5.33%	34,320,645.50	8.61%
400,000.00 <- 450,000.00	43	2.55%	18,312,365.49	4.69%	44	2.55%	18,763,330.07	4.71%
450,000.00 <- 500,000.00	24	1.42%	11,247,571.77	2.88%	26	1.51%	12,240,941.16	3.07%
500,000.00 <- 600,000.00	43	2.55%	23,694,314.34	6.07%	43	2.49%	23,693,416.49	5.95%
600,000.00 <- 700,000.00	17	1.01%	11,115,232.19	2.85%	17	0.99%	11,111,708.68	2.79%
700,000.00 <- 800,000.00	15	0.89%	11,247,772.04	2.88%	15	0.87%	11,248,410.25	2.82%
800,000.00 <- 900,000.00	6	0.36%	5,122,904.52	1.31%	6	0.35%	5,120,524.82	1.29%
900,000.00 <- 1,000,000.00	8	0.47%	7,497,950.66	1.92%	8	0.46%	7,498,714.12	1.88%
> 1,000,000.00	7	0.41%	7,736,796.21	1.98%	7	0.41%	7,740,832.43	1.94%
Total	1,688	100.00%	390,549,000.21	100.00%	1,725	100.00%	398,465,066.76	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%	0	0.00%	0.00	0.00%
16.00 <- 17.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
17.00 <- 18.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
18.00 <- 19.00	0	0.00%	0.00	0.00%	52	3.01%	9,360,268.56	2.35%
19.00 <- 20.00	52	3.08%	9,358,473.12	2.40%	99	5.74%	22,101,631.54	5.55%
20.00 <- 25.00	451	26.72%	92,296,074.31	23.63%	403	23.36%	82,838,556.54	20.79%
25.00 <- 30.00	119	7.05%	31,688,283.03	8.11%	111	6.43%	29,996,547.47	7.53%
30.00 <- 35.00	479	28.38%	117,170,418.12	30.00%	581	33.68%	140,067,934.55	35.15%
35.00 <- 40.00	373	22.10%	91,619,666.94	23.46%	357	20.70%	87,848,828.94	22.05%
40.00 <- 45.00	213	12.62%	47,865,591.53	12.26%	122	7.07%	26,251,299.16	6.59%
45.00 <- 50.00	1	0.06%	550,493.16	0.14%	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	1,688	100.00%	390,549,000.21	100.00%	1,725	100.00%	398,465,066.76	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	29	1.72%	5,235,345.26	1.34%	29	1.68%	5,242,274.94	1.32%
100 -< 150	115	6.81%	25,431,091.83	6.51%	115	6.67%	25,436,342.86	6.38%
150 -< 200	150	8.89%	37,105,654.88	9.50%	152	8.81%	37,604,093.24	9.44%
200 -< 250	344	20.38%	77,467,416.39	19.84%	349	20.23%	78,340,159.79	19.66%
250 -< 300	71	4.21%	21,449,998.97	5.49%	74	4.29%	21,843,721.34	5.48%
300 -< 350	841	49.82%	195,491,808.41	50.06%	866	50.20%	201,098,470.65	50.47%
350 -< 400	79	4.68%	15,167,945.81	3.88%	81	4.70%	15,704,098.38	3.94%
400 -< 450	59	3.50%	13,199,738.66	3.38%	59	3.42%	13,195,905.56	3.31%
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	1,688	100.00%	390,549,000.21	100.00%	1,725	100.00%	398,465,066.76	100.00%

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Remaining 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%
0.00 <- 50.00	16	0.95%	2,142,443.71	0.55%	14	0.81%	1,918,804.80	0.48%
50.00 <- 100.00	110	6.52%	25,022,648.95	6.41%	110	6.38%	24,952,914.42	6.26%
100.00 <- 150.00	124	7.35%	31,014,277.55	7.94%	126	7.30%	31,322,947.55	7.86%
150.00 <- 200.00	166	9.83%	37,189,939.80	9.52%	160	9.28%	36,086,435.14	9.06%
200.00 <- 250.00	265	15.70%	62,220,743.96	15.93%	278	16.12%	64,486,625.12	16.18%
250.00 <- 300.00	861	51.01%	202,806,268.85	51.93%	886	51.36%	208,638,361.52	52.36%
300.00 <- 350.00	86	5.09%	16,850,923.33	4.31%	88	5.10%	17,088,628.13	4.29%
350.00 <- 400.00	60	3.55%	13,301,754.06	3.41%	62	3.59%	13,760,766.33	3.45%
400.00 <- 450.00	0	0.00%	0.00	0.00%	1	0.06%	209,583.75	0.05%
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	1,688	100.00%	390,549,000.21	100.00%	1,725	100.00%	398,465,066.76	100.00%

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Months in Arrears:

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0	1,639	97.10%	377,321,216.01	96.61%	1,681	97.45%	388,094,564.55	97.40%
0.00 <- 1.00	23	1.36%	7,524,910.90	1.93%	31	1.80%	8,088,370.26	2.03%
1.00 <- 2.00	14	0.83%	3,723,507.01	0.95%	5	0.29%	799,141.71	0.20%
2.00 <- 3.00	4	0.24%	494,074.43	0.13%	0	0.00%	0.00	0.00%
3.00 <- 4.00	1	0.06%	290,590.22	0.07%	3	0.17%	603,172.28	0.15%
4.00 <- 5.00	3	0.18%	390,807.07	0.10%	2	0.12%	256,493.25	0.06%
5.00 <- 6.00	1	0.06%	179,423.59	0.05%	0	0.00%	0.00	0.00%
6.00 <- 7.00	1	0.06%	237,698.03	0.06%	2	0.12%	447,377.08	0.11%
7.00 <- 8.00	1	0.06%	210,278.73	0.05%	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%	176,494.22	0.05%	1	0.06%	175,947.63	0.04%
Total	1,688	100.00%	390,549,000.21	100.00%	1,725	100.00%	398,465,066.76	100.00%

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COVID 19 Payment Holidays (Balance):

	3 Months	6 Months	Total
March 2020	0.00	418,595.58	418,595.58
April 2020	0.00	1,669,680.31	1,669,680.31
May 2020	0.00	132,512.59	132,512.59
July 2020	0.00	275,225.92	275,225.92
September 2020	335,732.74	0.00	335,732.74
October 2020	374,397.21	0.00	374,397.21
Total	710,129.95	2,496,014.40	3,206,144.35

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COVID 19 Payment Holidays (Count):

	3 Months	6 Months	Total
March 2020	0	1	1
April 2020	0	10	10
May 2020	0	1	1
July 2020	0	2	2
September 2020	2	0	2
October 2020	2	0	2
Total	4	14	18

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Property Type:

Type	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%
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%
Unknown	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Other	1	0.06%	215,498.40	0.06%	1	0.06%	215,508.87	0.05%
Residential (Bungalow)	37	2.19%	7,980,894.82	2.04%	37	2.14%	7,981,745.98	2.00%
Multifamily house	254	15.05%	76,499,957.35	19.59%	269	15.59%	80,162,408.94	20.12%
Residential (House)	337	19.96%	81,264,199.87	20.81%	340	19.71%	81,741,501.08	20.51%
Residential (Flat/Apartment)	339	20.08%	79,549,633.14	20.37%	342	19.83%	79,948,747.39	20.06%
Maisonette	348	20.62%	70,357,437.60	18.02%	363	21.04%	73,459,706.87	18.44%
Residential (Terraced House)	372	22.04%	74,681,379.03	19.12%	373	21.62%	74,955,447.63	18.81%
Total	1,688	100.00%	390,549,000.21	100.00%	1,725	100.00%	398,465,066.76	100.00%

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Original LTV:

%	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0.00 -< 10.00	0	0.00%	0.00	0.00%	1	0.06%	94,217.85	0.02%
10.00 -< 20.00	4	0.24%	320,063.65	0.08%	4	0.23%	320,084.53	0.08%
20.00 -< 30.00	12	0.71%	2,762,045.64	0.71%	12	0.70%	2,765,097.89	0.69%
30.00 -< 40.00	19	1.13%	5,410,086.81	1.39%	19	1.10%	5,413,054.16	1.36%
40.00 -< 50.00	42	2.49%	11,578,876.60	2.96%	44	2.55%	11,921,624.12	2.99%
50.00 -< 60.00	97	5.75%	35,372,170.47	9.06%	98	5.68%	35,761,568.78	8.97%
60.00 -< 70.00	298	17.65%	84,647,974.32	21.67%	304	17.62%	86,288,360.52	21.66%
70.00 -< 80.00	906	53.67%	187,818,425.78	48.09%	924	53.57%	191,587,254.54	48.08%
80.00 -< 90.00	310	18.36%	62,639,356.94	16.04%	319	18.49%	64,313,804.37	16.14%
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	1,688	100.00%	390,549,000.21	100.00%	1,725	100.00%	398,465,066.76	100.00%

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Current LTV:

%	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0.00 -< 10.00	2	0.12%	12,247.09	0.00%	2	0.12%	106,175.80	0.03%
10.00 -< 20.00	4	0.24%	270,347.36	0.07%	5	0.29%	320,111.12	0.08%
20.00 -< 30.00	14	0.83%	3,323,512.16	0.85%	14	0.81%	3,325,432.40	0.83%
30.00 -< 40.00	21	1.24%	5,225,883.76	1.34%	21	1.22%	5,231,513.57	1.31%
40.00 -< 50.00	55	3.26%	15,602,003.30	3.99%	57	3.30%	15,948,343.50	4.00%
50.00 -< 60.00	123	7.29%	36,205,104.54	9.27%	124	7.19%	36,604,624.12	9.19%
60.00 -< 70.00	399	23.64%	100,569,061.36	25.75%	407	23.59%	102,216,586.02	25.65%
70.00 -< 80.00	869	51.48%	182,384,722.10	46.70%	892	51.71%	187,425,077.56	47.04%
80.00 -< 90.00	188	11.14%	43,756,704.62	11.20%	190	11.01%	44,095,129.12	11.07%
90.00 -< 100.00	13	0.77%	3,199,413.92	0.82%	13	0.75%	3,192,073.55	0.80%
Total	1,688	100.00%	390,549,000.21	100.00%	1,725	100.00%	398,465,066.76	100.00%

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



Collection Period End Date: 30-Nov-2020

Geographic Region:

Region	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
East	211	12.50%	43,898,663.87	11.24%	64	3.71%	11,206,354.78	2.81%
East Midlands	135	8.00%	20,795,974.68	5.32%	99	5.74%	14,870,252.95	3.73%
Greater London	347	20.56%	125,143,467.37	32.04%	408	23.65%	150,161,768.12	37.69%
North East	46	2.73%	9,024,253.57	2.31%	46	2.67%	9,172,755.98	2.30%
North West	165	9.77%	23,134,308.99	5.92%	174	10.09%	24,404,104.03	6.12%
South East	341	20.20%	88,296,004.29	22.61%	435	25.22%	102,097,528.89	25.62%
South West	176	10.43%	35,621,073.39	9.12%	185	10.72%	37,083,892.55	9.31%
Wales	62	3.67%	10,757,450.11	2.75%	64	3.71%	10,012,992.83	2.51%
West Midlands	139	8.23%	23,148,853.53	5.93%	204	11.83%	31,944,730.24	8.02%
Yorks & Humberside	66	3.91%	10,728,950.41	2.75%	46	2.67%	7,510,686.39	1.88%
Total	1,688	100.00%	390,549,000.21	100.00%	1,725	100.00%	398,465,066.76	100.00%