

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



Collection Period End Date: 31-Dec-2022

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-2023
Servicer:	OneSavings Bank plc	Prior Payment Date:	16-Nov-2022
Swap Provider:	Lloyds Bank Corporate Markets Plc	Next Payment Date:	16-May-2023
Note Trustee/Security Trustee:	Citicorp Trustee Company Limited	Days in the Interest Period:	92
Cash Manager/Issuer Account Bank/		Collection Period Start Date:	01-Dec-2022
Agent Bank/PPA/Registrar:	Citibank N.A., London Branch	Collection Period End Date:	31-Dec-2022
		Quarterly Period Start Date:	01-Nov-2022
		Quarterly Period End Date:	31-Jan-2023

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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-May-2056
Class A2 Notes	XS2020619230	222,530,000.00	GBP	SONIA	16-May-2056
Class B Notes	XS1876157394	22,500,000.00	GBP	SONIA	16-May-2056
Class C Notes	XS1876157477	22,500,000.00	GBP	SONIA	16-May-2056
Class D Notes	XS1876157634	12,500,000.00	GBP	SONIA	16-May-2056
Class E Notes	XS1876157717	12,500,000.00	GBP	SONIA	16-May-2056
Class F Notes	XS1876157980	7,512,000.00	GBP	N/A	16-May-2056
Class X Notes	XS1876158012	15,000,000.00	GBP	SONIA	16-May-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	3,444.00
Amount debited during the period	0.00
Amount credited through the period	0.00
Ending Balance	3,444.00

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)	141,874,094.81	162,106,814.43
Number of Loans in the Portfolio	608.00	688.00
Average mortgage Size (GBP)	233,345.55	235,620.37

Summary Portfolio Statistics:

	Seasoning (months)	Remaining Term (months)	Original LTV (%)	Current LTV (%)	Interest Rate (%)
Weighted Average	59.37	201.05	71.12%	67.68%	5.70%
Min	46.00	0.00	19.01%	12.16%	3.19%
Max	70.00	373.00	89.76%	93.97%	9.08%

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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	84.55%	72.52%	28.75%	68.82%	59.59%	26.69%
Current CPR	100.00%	72.43%	28.30%	100.00%	59.39%	26.22%

Constant Default Rates:

	Current Period			Prior Period		
	1 Month	3 Month	Lifetime	1 Month	3 Month	Lifetime
Current CDR	4.43%	8.86%	0.62%	3.67%	8.24%	0.67%

	Current Period	Prior Period
Scheduled Principal Collections	24,631.22	39,652.69
Unscheduled Principal Collections	20,446,609.96	14,961,404.19
Current Period Defaults	600,661.76	539,135.02

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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	6	0.99%	167,595.98	0.12%	5	0.73%	135,538.19	0.08%
50,000.00 <- 100,000.00	73	12.01%	6,125,271.78	4.32%	78	11.34%	6,509,876.85	4.02%
100,000.00 <- 150,000.00	126	20.72%	15,521,788.36	10.94%	145	21.08%	17,805,295.13	10.98%
150,000.00 <- 200,000.00	119	19.57%	20,919,153.62	14.74%	134	19.48%	23,532,592.81	14.52%
200,000.00 <- 250,000.00	84	13.82%	18,855,065.62	13.29%	93	13.52%	20,980,147.96	12.94%
250,000.00 <- 300,000.00	62	10.20%	16,924,230.84	11.93%	74	10.76%	20,229,143.23	12.48%
300,000.00 <- 350,000.00	46	7.57%	14,857,182.69	10.47%	51	7.41%	16,454,711.07	10.15%
350,000.00 <- 400,000.00	28	4.61%	10,395,752.66	7.33%	34	4.94%	12,688,465.68	7.83%
400,000.00 <- 450,000.00	21	3.45%	8,951,461.99	6.31%	22	3.20%	9,385,375.44	5.79%
450,000.00 <- 500,000.00	8	1.32%	3,722,188.55	2.62%	10	1.45%	4,667,666.72	2.88%
500,000.00 <- 600,000.00	13	2.14%	7,160,054.53	5.05%	18	2.62%	9,873,556.67	6.09%
600,000.00 <- 700,000.00	3	0.49%	1,989,211.92	1.40%	4	0.58%	2,644,540.48	1.63%
700,000.00 <- 800,000.00	9	1.48%	6,751,652.67	4.76%	9	1.31%	6,751,317.01	4.16%
800,000.00 <- 900,000.00	3	0.49%	2,583,247.72	1.82%	3	0.44%	2,583,141.63	1.59%
900,000.00 <- 1,000,000.00	5	0.82%	4,685,796.18	3.30%	6	0.87%	5,601,141.47	3.46%
> 1,000,000.00	2	0.33%	2,264,439.70	1.60%	2	0.29%	2,264,304.09	1.40%
Total	608	100.00%	141,874,094.81	100.00%	688	100.00%	162,106,814.43	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%	0	0.00%	0.00	0.00%
19.00 <- 20.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
20.00 <- 25.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
25.00 <- 30.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
30.00 <- 35.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
35.00 <- 40.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
40.00 <- 45.00	0	0.00%	0.00	0.00%	4	0.58%	725,228.90	0.45%
45.00 <- 50.00	13	2.14%	2,486,519.99	1.75%	14	2.03%	2,342,053.06	1.44%
50.00 <- 75.00	595	97.86%	139,387,574.82	98.25%	670	97.38%	159,039,532.47	98.11%
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	608	100.00%	141,874,094.81	100.00%	688	100.00%	162,106,814.43	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	18	2.96%	2,928,017.01	2.06%	19	2.76%	3,154,557.72	1.95%
100 -< 150	53	8.72%	11,811,620.99	8.33%	57	8.28%	12,753,134.01	7.87%
150 -< 200	49	8.06%	12,969,693.95	9.14%	56	8.14%	15,037,173.40	9.28%
200 -< 250	125	20.56%	29,099,969.55	20.51%	151	21.95%	36,467,941.07	22.50%
250 -< 300	32	5.26%	10,430,898.22	7.35%	33	4.80%	10,580,708.76	6.53%
300 -< 350	279	45.89%	65,361,001.28	46.07%	311	45.20%	72,809,176.69	44.91%
350 -< 400	39	6.41%	6,428,624.76	4.53%	46	6.69%	7,999,857.30	4.93%
400 -< 450	13	2.14%	2,844,269.05	2.00%	15	2.18%	3,304,265.48	2.04%
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	608	100.00%	141,874,094.81	100.00%	688	100.00%	162,106,814.43	100.00%

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Remaining Term:

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0	1	0.16%	1,927.80	0.00%	1	0.15%	1,927.80	0.00%
0.00 <- 50.00	18	2.96%	2,928,017.01	2.06%	20	2.91%	3,693,479.66	2.28%
50.00 <- 100.00	59	9.70%	13,953,818.51	9.84%	63	9.16%	14,610,151.48	9.01%
100.00 <- 150.00	47	7.73%	11,343,708.28	8.00%	56	8.14%	13,791,127.93	8.51%
150.00 <- 200.00	125	20.56%	30,788,784.45	21.70%	149	21.66%	37,673,316.07	23.24%
200.00 <- 250.00	292	48.03%	71,138,576.74	50.14%	321	46.66%	78,252,045.55	48.27%
250.00 <- 300.00	21	3.45%	3,630,685.65	2.56%	24	3.49%	4,323,308.24	2.67%
300.00 <- 350.00	32	5.26%	5,244,307.32	3.70%	39	5.67%	6,457,192.22	3.98%
350.00 <- 400.00	13	2.14%	2,844,269.05	2.00%	15	2.18%	3,304,265.48	2.04%
400.00 <- 450.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
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	608	100.00%	141,874,094.81	100.00%	688	100.00%	162,106,814.43	100.00%

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Months in Arrears:

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0	551	90.63%	126,176,007.58	88.94%	624	90.70%	144,838,234.08	89.35%
0.00 <- 1.00	28	4.61%	7,393,826.65	5.21%	42	6.10%	11,835,173.54	7.30%
1.00 <- 2.00	14	2.30%	4,240,780.59	2.99%	8	1.16%	1,909,430.64	1.18%
2.00 <- 3.00	4	0.66%	825,764.71	0.58%	3	0.44%	645,807.70	0.40%
3.00 <- 4.00	2	0.33%	1,122,688.86	0.79%	9	1.31%	2,370,377.41	1.46%
4.00 <- 5.00	7	1.15%	1,590,943.82	1.12%	0	0.00%	0.00	0.00%
5.00 <- 6.00	1	0.16%	438,799.38	0.31%	1	0.15%	85,009.59	0.05%
6.00 <- 7.00	1	0.16%	85,283.22	0.06%	0	0.00%	0.00	0.00%
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%	1	0.15%	422,781.47	0.26%
10	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Total	608	100.00%	141,874,094.81	100.00%	688	100.00%	162,106,814.43	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%	0	0.00%	0.00	0.00%
10.00 -< 20.00	1	0.16%	29,019.66	0.02%	1	0.15%	44,012.67	0.03%
20.00 -< 30.00	4	0.66%	1,301,343.11	0.92%	4	0.58%	1,302,984.17	0.80%
30.00 -< 40.00	5	0.82%	831,010.71	0.59%	7	1.02%	1,196,726.25	0.74%
40.00 -< 50.00	7	1.15%	2,282,362.29	1.61%	8	1.16%	2,617,351.29	1.61%
50.00 -< 60.00	33	5.43%	12,202,344.50	8.60%	38	5.52%	14,440,657.15	8.91%
60.00 -< 70.00	101	16.61%	29,428,305.45	20.74%	115	16.72%	33,510,229.72	20.67%
70.00 -< 80.00	393	64.64%	83,236,196.49	58.67%	445	64.68%	95,542,210.78	58.94%
80.00 -< 90.00	64	10.53%	12,563,512.60	8.86%	70	10.17%	13,452,642.40	8.30%
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	608	100.00%	141,874,094.81	100.00%	688	100.00%	162,106,814.43	100.00%

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Current LTV:

%	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0.00 -< 10.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
10.00 -< 20.00	2	0.33%	50,082.60	0.04%	3	0.44%	249,081.65	0.15%
20.00 -< 30.00	4	0.66%	1,365,523.89	0.96%	5	0.73%	1,548,953.45	0.96%
30.00 -< 40.00	5	0.82%	886,039.30	0.62%	5	0.73%	886,172.15	0.55%
40.00 -< 50.00	15	2.47%	2,365,751.10	1.67%	17	2.47%	2,868,930.46	1.77%
50.00 -< 60.00	61	10.03%	18,761,025.59	13.22%	66	9.59%	21,084,428.20	13.01%
60.00 -< 70.00	250	41.12%	55,570,381.68	39.17%	279	40.55%	62,560,374.81	38.59%
70.00 -< 80.00	250	41.12%	58,135,421.63	40.98%	292	42.44%	68,165,619.57	42.05%
80.00 -< 90.00	20	3.29%	4,483,928.53	3.16%	20	2.91%	4,487,328.56	2.77%
90.00 -< 100.00	1	0.16%	255,940.49	0.18%	1	0.15%	255,925.58	0.16%
>= 100.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Total	608	100.00%	141,874,094.81	100.00%	688	100.00%	162,106,814.43	100.00%

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Geographic Region:

Region	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
East Midlands	33	5.43%	3,958,580.90	2.79%	39	5.67%	5,037,953.57	3.11%
East of England	72	11.84%	14,108,201.78	9.94%	85	12.35%	16,251,694.62	10.03%
Greater London	150	24.67%	53,199,228.53	37.50%	175	25.44%	62,198,997.52	38.37%
North East England	32	5.26%	6,500,019.41	4.58%	33	4.80%	6,643,026.57	4.10%
North West England	47	7.73%	6,009,815.77	4.24%	53	7.70%	6,778,023.59	4.18%
South East England	131	21.55%	33,108,004.14	23.34%	146	21.22%	36,595,015.50	22.57%
South West England	72	11.84%	13,602,748.90	9.59%	76	11.05%	14,317,768.85	8.83%
Wales	20	3.29%	3,960,458.30	2.79%	23	3.34%	4,617,375.85	2.85%
West Midlands	31	5.10%	4,628,878.31	3.26%	34	4.94%	6,129,115.96	3.78%
Yorkshire and the Humber	20	3.29%	2,798,158.77	1.97%	24	3.49%	3,537,842.40	2.18%
Total	608	100.00%	141,874,094.81	100.00%	688	100.00%	162,106,814.43	100.00%

Risk Retention:

Pursuant to the Subscription Agreement, OSB will undertake to the Joint Lead Managers and the Arranger that it will (i) retain on an ongoing basis, the Retained Exposures as required by Article 6(1) of the Securitisation Regulation (which does not take into account any corresponding national measures), (ii) comply with the disclosure obligations under Article 7(l)(e)(iii) of the Securitisation Regulation by confirming the risk retention of the Seller as contemplated by Articles 6(1) and 6.3(c) of the Securitisation Regulation and (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 Exposures except to the extent permitted under the Securitisation Regulation.

As at the Closing Date, such retention requirement will be satisfied by OSB retaining randomly selected exposures equivalent to no less than 5 per cent. of the nominal value of the securitised exposures, where such exposures would otherwise have been securitised in the transaction effected by the Issuer in accordance with Article 6(3)(c) of the Securitisation Regulation. Any change to the manner in which such interest is held will be notified to the Noteholders.

Except with the express written consent of the Seller in the form of a U.S. Risk Retention Consent and where such sale falls within the exemption provided by Section 20 of the U.S. Risk Retention Rules, the Notes or the Residual Certificates offered and sold by the Issuer may not be purchased by any person except for persons that are not Risk Retention U .S. Persons.