

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



Collection Period End Date: 30-Jun-2020

Statement Summary:

Section		Page
1	Contents	1
2	Involved Parties and Ratings Triggers	2
3	Note Information	3
4	Ledgers	4
5	Pool Summary	6
6	Portfolio Stratification Tables	10

Deal Information:

Issuer: Canterbury Finance No. 1 plc
Seller: OneSavings Bank plc
Servicer: OneSavings Bank plc
Swap Provider: Lloyds Bank Corporate Markets Plc
Note Trustee/Security Trustee: Citicorp Trustee Company Limited
Cash Manager/Issuer Account Bank/
Agent Bank/PPA/Registrar: Citibank N.A., London Branch

Closing Date: 12-Jul-2019
Current Payment Date: 17-Aug-2020
Prior Payment Date: 18-May-2020
Next Payment Date: 16-Nov-2020
Days in the Interest Period: 91
Collection Period Start Date: 01-Jun-2020
Collection Period End Date: 30-Jun-2020
Quarterly Period Start Date: 01-May-2020
Quarterly Period End Date: 31-Jul-2020

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



Collection Period End Date: 30-Jun-2020

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

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



Collection Period End Date: 30-Jun-2020

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

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



Collection Period End Date: 30-Jun-2020

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

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



Collection Period End Date: 30-Jun-2020

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	900.00
Amount debited during the period	0.00
Amount credited through the period	0.00
Ending Balance	900.00

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

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



Collection Period End Date: 30-Jun-2020

Portfolio Size:

	Current Period	Prior Period
Current Balance of the Mortgage Portfolio (GBP)	440,136,542.73	448,712,429.03
Number of Loans in the Portfolio	1,898.00	1,932.00
Average mortgage Size (GBP)	231,894.91	232,252.81

Summary Portfolio Statistics:

	Seasoning (months)	Remaining Term (months)	Original LTV (%)	Current LTV (%)	Interest Rate (%)
Weighted Average	26.86	240.56	70.91	70.72	373.78
Min	15.00	0.00	5.70	5.49	0.00
Max	41.00	405.00	89.80	89.76	618.00

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



Collection Period End Date: 30-Jun-2020

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

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



Collection Period End Date: 30-Jun-2020

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

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



Collection Period End Date: 30-Jun-2020

Prepayment Rates:

	Current Period			Prior Period		
	1 Month	3 Month	Lifetime	1 Month	3 Month	Lifetime
Current PPR GRGA	22.42%	12.98%	9.61%	9.89%	8.58%	8.38%
Current CPR	24.07%	12.43%	8.43%	9.73%	8.25%	7.15%

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	384,241.97	241,892.40
Unscheduled Principal Collections	8,825,067.41	3,638,030.82
Current Period Defaults	179,357.66	0.00

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



Collection Period End Date: 30-Jun-2020

Outstanding Balances:

Amount	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
<= 0.00	2	0.11%	-0.02	0.00%	0	0.00%	0.00	0.00%
0.00 <- 50,000.00	5	0.26%	116,656.89	0.03%	4	0.21%	95,140.69	0.02%
50,000.00 <- 100,000.00	193	10.17%	16,030,151.19	3.64%	196	10.14%	16,248,406.65	3.62%
100,000.00 <- 150,000.00	439	23.13%	54,448,018.11	12.37%	449	23.24%	55,748,021.05	12.42%
150,000.00 <- 200,000.00	363	19.13%	63,442,360.38	14.41%	368	19.05%	64,297,188.45	14.33%
200,000.00 <- 250,000.00	262	13.80%	58,642,237.14	13.32%	264	13.66%	59,037,965.53	13.16%
250,000.00 <- 300,000.00	196	10.33%	53,743,732.90	12.21%	206	10.66%	56,417,207.24	12.57%
300,000.00 <- 350,000.00	155	8.17%	50,100,167.66	11.38%	158	8.18%	51,148,310.29	11.40%
350,000.00 <- 400,000.00	101	5.32%	37,727,512.29	8.57%	101	5.23%	37,756,161.64	8.41%
400,000.00 <- 450,000.00	49	2.58%	20,798,931.65	4.73%	50	2.59%	21,254,487.80	4.74%
450,000.00 <- 500,000.00	30	1.58%	14,144,667.90	3.21%	31	1.60%	14,660,978.35	3.27%
500,000.00 <- 600,000.00	48	2.53%	26,262,307.45	5.97%	49	2.54%	26,804,425.97	5.97%
600,000.00 <- 700,000.00	17	0.90%	11,103,381.08	2.52%	18	0.93%	11,710,857.19	2.61%
700,000.00 <- 800,000.00	15	0.79%	11,245,134.54	2.55%	15	0.78%	11,238,277.43	2.50%
800,000.00 <- 900,000.00	6	0.32%	5,115,208.39	1.16%	6	0.31%	5,102,244.63	1.14%
900,000.00 <- 1,000,000.00	9	0.47%	8,383,831.40	1.90%	9	0.47%	8,366,135.57	1.86%
> 1,000,000.00	8	0.42%	8,832,243.78	2.01%	8	0.41%	8,826,620.55	1.97%
Total	1,898	100.00%	440,136,542.73	100.00%	1,932	100.00%	448,712,429.03	100.00%

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



Collection Period End Date: 30-Jun-2020

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%	54	2.80%	9,726,156.29	2.17%
14.00 <- 15.00	54	2.85%	9,733,235.71	2.21%	107	5.54%	23,322,693.81	5.20%
15.00 <- 16.00	106	5.58%	23,259,927.71	5.28%	141	7.30%	26,794,964.23	5.97%
16.00 <- 17.00	140	7.38%	26,691,089.04	6.06%	140	7.25%	27,401,525.24	6.11%
17.00 <- 18.00	140	7.38%	27,419,121.23	6.23%	65	3.36%	14,377,576.21	3.20%
18.00 <- 19.00	65	3.42%	14,382,899.53	3.27%	44	2.28%	10,281,080.45	2.29%
19.00 <- 20.00	43	2.27%	10,141,659.61	2.30%	40	2.07%	10,084,864.27	2.25%
20.00 <- 25.00	246	12.96%	62,625,479.83	14.23%	250	12.94%	64,893,875.62	14.46%
25.00 <- 30.00	492	25.92%	119,915,190.43	27.24%	593	30.69%	143,346,710.09	31.95%
30.00 <- 35.00	387	20.39%	94,812,962.79	21.54%	373	19.31%	90,965,273.42	20.27%
35.00 <- 40.00	224	11.80%	50,610,145.28	11.50%	125	6.47%	27,517,709.40	6.13%
40.00 <- 45.00	1	0.05%	544,831.57	0.12%	0	0.00%	0.00	0.00%
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	1,898	100.00%	440,136,542.73	100.00%	1,932	100.00%	448,712,429.03	100.00%

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



Collection Period End Date: 30-Jun-2020

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	34	1.79%	6,035,109.45	1.37%	34	1.76%	6,092,153.84	1.36%
100 -< 150	122	6.43%	27,050,411.21	6.15%	123	6.37%	27,238,149.30	6.07%
150 -< 200	172	9.06%	43,607,561.42	9.91%	174	9.01%	43,991,467.83	9.80%
200 -< 250	373	19.65%	84,202,215.12	19.13%	380	19.67%	86,184,732.19	19.21%
250 -< 300	81	4.27%	23,434,181.77	5.32%	83	4.30%	24,240,314.47	5.40%
300 -< 350	956	50.37%	222,712,634.59	50.60%	975	50.47%	227,458,128.21	50.69%
350 -< 400	93	4.90%	18,142,783.63	4.12%	94	4.87%	18,299,640.93	4.08%
400 -< 450	67	3.53%	14,951,645.54	3.40%	69	3.57%	15,207,842.26	3.39%
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	1,898	100.00%	440,136,542.73	100.00%	1,932	100.00%	448,712,429.03	100.00%

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



Collection Period End Date: 30-Jun-2020

Remaining Term:

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0	3	0.16%	0.16	0.00%	0	0.00%	0.00	0.00%
0.00 <- 50.00	14	0.74%	1,857,836.92	0.42%	15	0.78%	1,914,819.97	0.43%
50.00 <- 100.00	95	5.01%	20,949,635.42	4.76%	95	4.92%	20,964,492.52	4.67%
100.00 <- 150.00	138	7.27%	34,218,643.19	7.77%	130	6.73%	32,116,098.37	7.16%
150.00 <- 200.00	148	7.80%	36,802,852.56	8.36%	160	8.28%	39,906,163.38	8.89%
200.00 <- 250.00	347	18.28%	79,325,668.40	18.02%	354	18.32%	81,098,535.16	18.07%
250.00 <- 300.00	982	51.74%	231,730,893.38	52.65%	1,001	51.81%	236,422,640.63	52.69%
300.00 <- 350.00	89	4.69%	17,500,530.53	3.98%	93	4.81%	18,282,852.62	4.07%
350.00 <- 400.00	54	2.85%	12,281,656.80	2.79%	56	2.90%	12,548,342.26	2.80%
400.00 <- 450.00	28	1.48%	5,468,825.37	1.24%	28	1.45%	5,458,484.12	1.22%
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	1,898	100.00%	440,136,542.73	100.00%	1,932	100.00%	448,712,429.03	100.00%

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



Collection Period End Date: 30-Jun-2020

Months in Arrears:

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0	1,867	98.37%	431,853,076.95	98.12%	1,914	99.07%	444,323,034.32	99.02%
0.00 <- 1.00	25	1.32%	6,679,457.41	1.52%	10	0.52%	2,811,506.33	0.63%
1.00 <- 2.00	2	0.11%	753,189.53	0.17%	4	0.21%	857,880.57	0.19%
2.00 <- 3.00	1	0.05%	207,304.27	0.05%	0	0.00%	0.00	0.00%
3.00 <- 4.00	1	0.05%	290,432.58	0.07%	1	0.05%	290,371.52	0.06%
4.00 <- 5.00	0	0.00%	0.00	0.00%	2	0.10%	256,449.98	0.06%
5.00 <- 6.00	1	0.05%	179,357.66	0.04%	0	0.00%	0.00	0.00%
6.00 <- 7.00	0	0.00%	0.00	0.00%	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%	1	0.05%	173,186.31	0.04%
9.00 <- 10.00	1	0.05%	173,724.33	0.04%	0	0.00%	0.00	0.00%
10	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Total	1,898	100.00%	440,136,542.73	100.00%	1,932	100.00%	448,712,429.03	100.00%

COVID 19 Payment Holidays:

	Duration (months)				Duration (months)			
	Total No.	1	2	3	Total Value (GBP)	1	2	3
March 2020	5	0	0	5	1,557,185.65	0	0	1,557,185.65
April 2020	331	0	0	331	86,567,212.34	0	0	86,567,212.34
May 2020	149	0	0	149	37,848,981.23	0	0	37,848,981.23
June 2020	12	0	0	12	2,945,930.84	0	0	2,945,930.84
Total	497	0	0	497	128,919,310.06	0	0	128,919,310.06

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



Collection Period End Date: 30-Jun-2020

Property Type:

Type	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
Other	1	0.05%	215,487.46	0.05%	1	0.05%	215,497.96	0.05%
Residential (Bungalow)	43	2.27%	9,343,425.15	2.12%	43	2.23%	9,336,554.46	2.08%
Residential (Flat/Apartment)	358	18.86%	82,291,425.17	18.70%	358	18.53%	82,369,620.72	18.36%
Residential (House)	360	18.97%	86,495,960.99	19.65%	365	18.89%	87,285,838.00	19.45%
Residential (Terraced House)	384	20.23%	78,235,029.10	17.78%	384	19.88%	78,352,461.33	17.46%
Multifamily house	752	39.62%	183,555,214.86	41.70%	781	40.42%	191,152,456.56	42.60%
Total	1,898	100.00%	440,136,542.73	100.00%	1,932	100.00%	448,712,429.03	100.00%

Original LTV:

%	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0.00 -< 10.00	1	0.05%	94,956.47	0.02%	1	0.05%	95,150.75	0.02%
10.00 -< 20.00	5	0.26%	447,125.55	0.10%	5	0.26%	447,147.68	0.10%
20.00 -< 30.00	14	0.74%	2,975,666.47	0.68%	14	0.72%	2,976,394.36	0.66%
30.00 -< 40.00	21	1.11%	5,752,007.89	1.31%	22	1.14%	5,829,466.11	1.30%
40.00 -< 50.00	54	2.85%	13,929,989.37	3.16%	55	2.85%	14,459,926.31	3.22%
50.00 -< 60.00	109	5.74%	38,597,304.17	8.77%	111	5.75%	39,319,161.61	8.76%
60.00 -< 70.00	332	17.49%	95,025,046.88	21.59%	339	17.55%	96,395,896.03	21.48%
70.00 -< 80.00	989	52.11%	206,886,592.10	47.01%	1,001	51.81%	210,073,200.13	46.82%
80.00 -< 90.00	373	19.65%	76,427,853.83	17.36%	384	19.88%	79,116,086.05	17.63%
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	1,898	100.00%	440,136,542.73	100.00%	1,932	100.00%	448,712,429.03	100.00%

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



Collection Period End Date: 30-Jun-2020

Current LTV:

%	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0.00 -< 10.00	1	0.05%	94,956.47	0.02%	1	0.05%	95,150.75	0.02%
10.00 -< 20.00	7	0.37%	539,476.74	0.12%	7	0.36%	541,068.81	0.12%
20.00 -< 30.00	14	0.74%	2,953,437.78	0.67%	14	0.72%	2,952,598.91	0.66%
30.00 -< 40.00	22	1.16%	5,752,008.07	1.31%	23	1.19%	5,883,497.42	1.31%
40.00 -< 50.00	55	2.90%	14,071,906.34	3.20%	56	2.90%	14,596,733.87	3.25%
50.00 -< 60.00	123	6.48%	40,946,955.25	9.30%	125	6.47%	41,677,890.26	9.29%
60.00 -< 70.00	326	17.18%	94,051,357.32	21.37%	333	17.24%	95,415,976.00	21.26%
70.00 -< 80.00	991	52.21%	207,092,461.47	47.05%	1,003	51.92%	210,229,431.41	46.85%
80.00 -< 90.00	359	18.91%	74,633,983.29	16.96%	370	19.15%	77,320,081.60	17.23%
Total	1,898	100.00%	440,136,542.73	100.00%	1,932	100.00%	448,712,429.03	100.00%

Geographic Region:

Region	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
North East England	49	2.58%	9,914,460.59	2.25%	49	2.54%	9,897,254.90	2.21%
North West England	188	9.91%	26,931,650.92	6.12%	191	9.89%	27,539,023.20	6.14%
Yorkshire and the Humber	74	3.90%	11,492,040.55	2.61%	76	3.93%	11,712,031.99	2.61%
East Midlands	159	8.38%	24,946,649.72	5.67%	163	8.44%	25,751,993.21	5.74%
West Midlands	161	8.48%	25,182,004.30	5.72%	162	8.39%	25,328,379.72	5.64%
East of England	236	12.43%	48,482,357.15	11.02%	242	12.53%	50,276,814.12	11.20%
Greater London	378	19.92%	142,529,902.15	32.38%	382	19.77%	143,945,074.09	32.08%
South East England	377	19.86%	97,297,935.85	22.11%	382	19.77%	98,795,737.81	22.02%
South West England	208	10.96%	42,767,894.17	9.72%	216	11.18%	44,708,849.95	9.96%
Wales	68	3.58%	10,591,647.33	2.41%	69	3.57%	10,757,270.04	2.40%
Total	1,898	100.00%	440,136,542.73	100.00%	1,932	100.00%	448,712,429.03	100.00%