

**Citibank N.A.**  
**CANTERBURY FINANCE NO. 1 PLC**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-2020

**Statement Summary:**

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

**Deal Information:**

Issuer:	Canterbury Finance No. 1 plc	Closing Date:	12-Jul-2019
Seller:	OneSavings Bank plc	Current Payment Date:	17-Feb-2020
Servicer:	OneSavings Bank plc		
Swap Provider:	Lloyds Bank Corporate Markets Plc	Next Payment Date:	18-May-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-Jan-2020
Agent Bank/PPA/Registrar:	Citibank N.A., London Branch	Collection Period End Date:	31-Jan-2020
		Quarterly Period Start Date:	18-Nov-2019
		Quarterly Period End Date:	17-Feb-2020

**Citibank N.A.**  
**CANTERBURY FINANCE NO. 1 PLC**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-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**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-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
RC1 Residual Certificates	XS1876158525	0.00	GBP	N/A	16-Aug-2056
RC2 Residual Certificates	XS1876159093	0.00	GBP	N/A	16-Aug-2056
ERC Certificates	XS1876159176	0.00	GBP	N/A	16-Aug-2056

**Citibank N.A.**  
**CANTERBURY FINANCE NO. 1 PLC**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-2020

**Payment Distributions (GBP) - Interest:**

Note Description	Days Accrual (1)	Method (2)	Base Rate (%) (3)	Margin (%) (4)	Interest Rate (%) (5) = (3 + 4)	Accrued Interest Current Period (6)	Prior Unpaid Interest (7)	Total Interest Due (8) = (6 + 7)	Interest Paid (9)	Current Unpaid Interest (10) = (8 - 9)
Class A1 Notes	91	A/365	0.7113	1.1700	1.8813	816,218.64	0.00	816,218.64	816,218.64	0.00
Class A2 Notes	91	A/365	0.7113	1.3500	2.0613	1,143,610.93	0.00	1,143,610.93	1,143,610.93	0.00
Class B Notes	91	A/365	0.7113	2.0000	2.7113	152,092.78	0.00	152,092.78	152,092.78	0.00
Class C Notes	91	A/365	0.7113	2.4000	3.1113	174,531.14	0.00	174,531.14	174,531.14	0.00
Class D Notes	91	A/365	0.7113	2.8500	3.5613	110,985.71	0.00	110,985.71	110,985.71	0.00
Class E Notes	91	A/365	0.7113	3.7500	4.4613	139,033.66	0.00	139,033.66	139,033.66	0.00
Class F Notes	91	A/365	-	-	-	0.00	0.00	0.00	0.00	0.00
Class X Notes	91	A/365	0.7113	4.3500	5.0613	145,174.87	0.00	145,174.87	145,174.87	0.00
RC1 Residual Certi	91	A/365	-	-	-	0.00	0.00	0.00	0.00	0.00
RC2 Residual Certi	91	A/365	-	-	-	0.00	0.00	0.00	0.00	0.00
ERC Certificates	91	A/365	-	-	-	0.00	0.00	76,345.36	76,345.36	0.00

**Citibank N.A.**  
**CANTERBURY FINANCE NO. 1 PLC**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-2020

**Payment Distributions (GBP) - Principal:**

Note Description	Original Balance (1)	Beginning Balance (2)	Principal Paid (3)	Ending Balance (4) = (2 - 3)	Ending Pool Factor (5) = (4 / 1)
Class A1 Notes	200,030,000.00	174,020,306.34	12,600,748.95	161,419,557.39	0.806977
Class A2 Notes	222,530,000.00	222,530,000.00	0.00	222,530,000.00	1.000000
Class B Notes	22,500,000.00	22,500,000.00	0.00	22,500,000.00	1.000000
Class C Notes	22,500,000.00	22,500,000.00	0.00	22,500,000.00	1.000000
Class D Notes	12,500,000.00	12,500,000.00	0.00	12,500,000.00	1.000000
Class E Notes	12,500,000.00	12,500,000.00	0.00	12,500,000.00	1.000000
Class F Notes	7,512,000.00	7,512,000.00	0.00	7,512,000.00	1.000000
Class X Notes	15,000,000.00	11,504,846.77	1,679,326.96	9,825,519.81	0.655035
RC1 Residual Certificates	0.00	0.00	0.00	0.00	0.000000
RC2 Residual Certificates	0.00	0.00	0.00	0.00	0.000000
ERC Certificates	0.00	0.00	0.00	0.00	0.000000

**Citibank N.A.**  
**CANTERBURY FINANCE NO. 1 PLC**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-2020

**Swap Details:**

Swap Type	Swap Notional Amount	Swap Rate (%)	Day Count Fraction	Period Start Date	Period End Date	Days in Period	Total
SPV Receives	425,310,410.00	0.71126%	Actual / 365	18-Nov-2019	17-Feb-2020	91	754,190.68
SPV Pays	425,310,410.00	0.57000%	Actual / 365	18-Nov-2019	17-Feb-2020	91	604,406.88
<b>Net</b>							<b>149,783.80</b>

**Citibank N.A.**  
**CANTERBURY FINANCE NO. 1 PLC**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-2020

**Available Revenue Receipts:**

	Total (GBP)
(a) all Revenue Receipts or, if in a Determination Period, any Calculated Revenue Receipts, in each case excluding any Reconciliation Amounts to be applied as Available Redemption Receipts on that Interest Payment Date, received by the Issuer:	
(i) during the immediately preceding Collection Period; or	4,502,663.18
(ii) if representing amounts received in respect of any repurchases of Loans and their Related Security by the Seller pursuant to the Mortgage Sale Agreement, from but excluding the Collection Period Start Date immediately preceding the immediately preceding Interest Payment Date (or, in the case of the first Interest Payment Date, from and including the Closing Date) to and including the immediately preceding Collection Period Start Date;	0.00
(b) interest payable to the Issuer on the Issuer Accounts and received in the immediately preceding Collection Period (other than any amount of interest or income received in respect of any Swap Collateral) and income from any Authorised Investments to be received on or prior to the Interest Payment Date (other than any amount of income received in respect of the Swap Collateral);	26,644.78
(c) amounts received or to be received by the Issuer under or in connection with the Swap Agreement (other than (i) any early termination amount received by the Issuer under the Swap Agreement, (ii) Swap Collateral, (iii) any Replacement Swap Premium paid to the Issuer, and (iv) amounts in respect of Swap Tax Credits on such Interest Payment Date other than, in each case, any Swap Collateral Account Surplus which is to be applied as Available Revenue Receipts in accordance with the Swap Collateral Account Priority of Payments);	754,190.68
(d) on the Final Redemption Date only, all amounts standing to the credit of the General Reserve Fund Leger (after first having applied any General Reserve Fund Release Amount in meeting any Revenue Deficit against the relevant item in the Pre-Enforcement Revenue Priority of Payments in the order they appear in the Pre-Enforcement Revenue Priority of Payments and debiting such amounts from the General Reserve Fund Ledger in accordance with the Pre-Enforcement Revenue Priority of Payments on such Final Redemption Date);	0.00
(e) on each Interest Payment Date up to and including the Final Redemption Date, the General Reserve Fund Excess Amount;	0.00
(f) on each Interest Payment Date following a Determination Period, any Reconciliation Amounts deemed to be Available Revenue Receipts in accordance with Condition 6.8(c) (Determinations and Reconciliation);	0.00
(g) amounts credited to the Deposit Account on the previous Interest Payment Date in accordance with item (v) of the Pre Enforcement Revenue Priority of Payments;	0.00
(h) amounts representing the Optional Purchase Price received by the Issuer upon the sale of the Loans and their Related Security comprising the Portfolio further to the exercise of the Call Option;	0.00
(i) other net income of the Issuer received during the immediately preceding Collection Period, excluding any Redemption Receipts; and	10,606.52

**Citibank N.A.**  
**CANTERBURY FINANCE NO. 1 PLC**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-2020

**Available Revenue Receipts:**

	Total (GBP)
(j) amounts determined to be applied as Available Revenue Receipts on the immediately succeeding Interest Payment Date in accordance with item (j) of the Pre-Enforcement Redemption Priority of Payments;	0.00
<i>less</i>	
(k) amounts applied from time to time during the immediately preceding Collection Period in making payment of certain monies which properly belong to third parties (including the Seller) such as (but not limited to):	
• certain costs and expenses charged by the Servicer in respect of its servicing of the Loans, other than the Servicer Fee and not otherwise covered by the items below;	
• payments of certain insurance premiums in respect of the Block Insurance Policies (to the extent referable to the Loans);	
• amounts under a Direct Debit which are repaid to the bank making the payment if such bank is unable to recoup or recall such amount itself from its customer's account or is required to refund an amount previously debited; and	
• any amount received from a Borrower for the express purpose of payment being made to a third party for the provision of a service to that Borrower,	
(items within (k) being collectively referred to herein as "Third Party Amounts");	0.00
(l) any tax payments paid or payable by the Issuer during the immediately preceding Collection Period to the extent not funded from amounts standing to the credit of the Issuer Profit Ledger;	0.00
(m) (taking into account any amount paid by way of Third Party Amounts) amounts to remedy any overdraft in relation to the Collection Account or to pay any amounts due to the Collection Account Bank; and	0.00
(n) any Early Repayment Charges which will be applied to make payments in respect of the ERC Certificates.	(76,345.36)
<b>Total</b>	<b>5,217,759.80</b>



**Citibank N.A.**  
**CANTERBURY FINANCE NO. 1 PLC**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-2020

**Available Redemption Receipts:**

	Total (GBP)
(a) all Redemption Receipts or, if in a Determination Period, any Calculated Redemption Receipts, in each case excluding an amount equal to any Reconciliation Amounts to be applied as Available Revenue Receipts on that Interest Payment Date, received by the Issuer:	
(i) during the immediately preceding Collection Period; or	7,575,521.39
(ii) if representing amounts received in respect of any repurchases of Loans and their Related Security that were repurchased by the Seller pursuant to the Mortgage Sale Agreement, from but excluding the Collection Period Start Date immediately preceding the immediately preceding Interest Payment Date (or, in the case of the first Interest Payment Date, from and including the Closing Date) to and including the immediately preceding Collection Period Start Date;	5,025,227.56
(b) the amounts (if any) calculated on the Calculation Date preceding that Interest Payment Date pursuant to the Pre Enforcement Revenue Priority of Payments, to be the amount by which the debit balance of each of the Class A Principal Deficiency Sub Ledger and/or the Class B Principal Deficiency Sub Ledger and/or the Class C Principal Deficiency Sub Ledger and/or the Class D Principal Deficiency Sub Ledger and/or the Class E Principal Deficiency Sub Ledger and/or the Class F Principal Deficiency Sub-Ledger is to be reduced on that Interest Payment Date;	0.00
(c) any amounts deemed to be Available Redemption Receipts in accordance with item (s) of the Pre-Enforcement Revenue Priority of Payments (the "Enhanced Amortisation Amounts");	0.00
(d) on each Interest Payment Date from (and including) the Liquidity Reserve Fund IPD up to (but excluding) the Class B Redemption Date, the Class A and Class B Liquidity Reserve Fund Excess Amount;	0.00
(e) on the Class B Redemption Date only, all amounts standing to the credit of the Class A and Class B Liquidity Reserve Fund Ledger (after first having applied any Class A and Class B Liquidity Reserve Fund Release Amounts in meeting any Class A and Class B Liquidity Deficit against the relevant items in the Pre-Enforcement Revenue Priority of Payments in the order they appear in the Pre-Enforcement Revenue Priority of Payments and debiting such amounts from the Class A and Class B Liquidity Reserve Fund Ledger);	0.00
(f) on each Interest Payment Date following a Determination Period, any Reconciliation Amounts deemed to be Available Redemption Receipts in accordance with Condition 6.8(c) (Determinations and Reconciliation); and	0.00
(g) in respect of the first Interest Payment Date only, the amount paid into the Deposit Account on the Closing Date from the excess of the proceeds of the Collateralised Notes over the Initial Consideration.	0.00
<b>Total</b>	<b>12,600,748.95</b>

**Citibank N.A.**  
**CANTERBURY FINANCE NO. 1 PLC**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-2020

**Pre-Enforcement Revenue Priority of Payments:**

	Amount Paid	Amount Remaining
(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	5,217,759.80
(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	5,217,759.80
(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 Agents 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	5,217,759.80
(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	5,217,759.80
(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;	239,021.35	4,978,738.45
(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;	13,056.88	4,965,681.57
(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	4,965,681.57
(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	4,965,681.57
(vii) if applicable, the fees, costs, liabilities and expenses of the securitisation repository or any other third-party website provider;	0.00	4,965,681.57

**Citibank N.A.**  
**CANTERBURY FINANCE NO. 1 PLC**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-2020

**Pre-Enforcement Revenue Priority of Payments:**

	Amount Paid	Amount Remaining
(c) third, in or towards satisfaction, pro rata and pari passu, according to the respective amounts thereof:		
(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	
(ii) any Transfer Costs which the Servicer has failed to pay pursuant to Clause 18.3 of the Servicing Agreement;	0.00	4,965,681.57
(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);	0.00	4,965,681.57
(e) fifth, to pay the Issuer an amount equal to £300 to be retained by the Issuer as profit in respect of the business of the Issuer (the "Issuer Profit Amount");	604,406.88	4,361,274.69
(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;	300.00	4,360,974.69
(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);	816,218.64	
(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;	1,143,610.93	2,401,145.12
(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	2,401,145.12
(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;	152,092.78	2,249,052.34
(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	2,249,052.34
	174,531.14	2,074,521.20
	0.00	2,074,521.20

**Citibank N.A.**  
**CANTERBURY FINANCE NO. 1 PLC**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-2020

**Pre-Enforcement Revenue Priority of Payments:**

	Amount Paid	Amount Remaining
(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;	110,985.71	1,963,535.49
(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	1,963,535.49
(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;	139,033.66	1,824,501.83
(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	1,824,501.83
(p) sixteenth, (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	1,824,501.83
(q) seventeenth, to credit the General Reserve Fund Ledger up to the General Reserve Fund Required Amount;	0.00	1,824,501.83
(r) eighteenth, 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	1,824,501.83
(s) nineteenth, 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	1,824,501.83
(t) twentieth, 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;	145,174.87	1,679,326.96

**Citibank N.A.**  
**CANTERBURY FINANCE NO. 1 PLC**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-2020

**Pre-Enforcement Revenue Priority of Payments:**

	Amount Paid	Amount Remaining
(u) twenty-first, 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;	1,679,326.96	0.00
(v) twenty-second, 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
(w) twenty-third, 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.	0.00	0.00

**Citibank N.A.**  
**CANTERBURY FINANCE NO. 1 PLC**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-2020

**Pre-Enforcement Principal Priority of Payments:**

	Amount Paid	Amount Remaining
(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	12,600,748.95
(b) second, any Principal Addition Amounts to be applied to meet any Senior Expenses Deficit;	0.00	12,600,748.95
(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;	12,600,748.95	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;	0.00	0.00
(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

**Citibank N.A.**  
**CANTERBURY FINANCE NO. 1 PLC**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-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	7,501,080.00
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	12,600,748.95
Amount credited through the period	12,600,748.95
Ending Balance	0.00

**Revenue Ledger:**

	Total (GBP)
Starting Balance	0.00
Amount debited during the period	5,217,759.80
Amount credited through the period	5,217,759.80
Ending Balance	0.00

**Citibank N.A.**  
**CANTERBURY FINANCE NO. 1 PLC**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-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	300.00
Amount debited during the period	0.00
Amount credited through the period	300.00
Ending Balance	600.00

**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**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-2020

**Portfolio Size:**

	Current Period	Prior Period
Current Balance of the Mortgage Portfolio (GBP)	461,991,463.24	464,318,034.06
Number of Loans in the Portfolio	1,992.00	2,010.00
Average mortgage Size (GBP)	231,923.43	231,004.00

**Summary Portfolio Statistics:**

	Seasoning (months)	Remaining Term (months)	Original LTV (%)	Current LTV (%)	Interest Rate (%)
Weighted Average	21.78	245.62	70.84	70.65	3.79
Min	10.00	37.00	5.70	5.49	3.19
Max	36.00	410.00	89.80	89.76	6.83

**Citibank N.A.**  
**CANTERBURY FINANCE NO. 1 PLC**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-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**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-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		

**Citibank N.A.**  
**CANTERBURY FINANCE NO. 1 PLC**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-2020

**Prepayment Rates:**

	Current Period			Prior Period		
	1 Month	3 Month	Lifetime	1 Month	3 Month	Lifetime
Current PPR GRGA	7.19%	3.63%	6.64%	3.77%	1.32%	2.16%
Current CPR	7.40%	3.92%	8.39%	3.89%	1.36%	2.83%

**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	183,415.04	76,022.29
Unscheduled Principal Collections	2,765,464.39	5,492,565.11
Current Period Defaults	0	0

**Citibank N.A.**  
**CANTERBURY FINANCE NO. 1 PLC**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-2020

**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	0.20%	70,305.03	0.02%	5	0.25%	82,526.22	0.02%
50,000.00 <- 100,000.00	204	10.24%	16,967,286.08	3.67%	208	10.35%	17,291,369.70	3.72%
100,000.00 <- 150,000.00	462	23.19%	57,330,419.15	12.41%	469	23.33%	58,223,656.02	12.54%
150,000.00 <- 200,000.00	384	19.28%	67,059,828.61	14.52%	389	19.35%	67,934,986.33	14.63%
200,000.00 <- 250,000.00	273	13.70%	61,123,998.48	13.23%	274	13.63%	61,335,710.28	13.21%
250,000.00 <- 300,000.00	206	10.34%	56,484,342.14	12.23%	206	10.25%	56,490,743.32	12.17%
300,000.00 <- 350,000.00	162	8.13%	52,386,131.65	11.34%	162	8.06%	52,385,342.65	11.28%
350,000.00 <- 400,000.00	103	5.17%	38,495,301.61	8.33%	103	5.12%	38,495,852.85	8.29%
400,000.00 <- 450,000.00	52	2.61%	22,125,590.91	4.79%	52	2.59%	22,125,060.94	4.77%
450,000.00 <- 500,000.00	33	1.66%	15,601,199.66	3.38%	33	1.64%	15,602,938.95	3.36%
500,000.00 <- 600,000.00	51	2.56%	27,806,843.90	6.02%	51	2.54%	27,808,563.02	5.99%
600,000.00 <- 700,000.00	19	0.95%	12,355,077.95	2.67%	19	0.95%	12,354,512.28	2.66%
700,000.00 <- 800,000.00	16	0.80%	11,941,243.73	2.58%	16	0.80%	11,940,625.16	2.57%
800,000.00 <- 900,000.00	7	0.35%	5,979,183.41	1.29%	7	0.35%	5,978,867.15	1.29%
900,000.00 <- 1,000,000.00	8	0.40%	7,439,451.03	1.61%	8	0.40%	7,439,071.39	1.60%
> 1,000,000.00	8	0.40%	8,825,259.90	1.91%	8	0.40%	8,828,207.80	1.90%
Total	1,992	100.00%	461,991,463.24	100.00%	2,010	100.00%	464,318,034.06	100.00%

**Citibank N.A.**  
**CANTERBURY FINANCE NO. 1 PLC**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-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%	58	2.89%	10,468,973.94	2.25%
9.00 <- 10.00	57	2.86%	10,264,781.24	2.22%	120	5.97%	25,040,002.40	5.39%
10.00 <- 11.00	117	5.87%	24,829,404.14	5.37%	154	7.66%	28,797,466.99	6.20%
11.00 <- 12.00	149	7.48%	28,090,600.39	6.08%	145	7.21%	28,018,746.11	6.03%
12.00 <- 13.00	143	7.18%	27,910,699.73	6.04%	67	3.33%	14,621,303.80	3.15%
13.00 <- 14.00	66	3.31%	14,351,785.29	3.11%	46	2.29%	10,512,631.86	2.26%
14.00 <- 15.00	45	2.26%	10,513,250.56	2.28%	42	2.09%	10,801,329.64	2.33%
15.00 <- 16.00	42	2.11%	10,801,263.33	2.34%	71	3.53%	18,203,082.56	3.92%
16.00 <- 17.00	70	3.51%	18,075,037.53	3.91%	44	2.19%	10,276,703.44	2.21%
17.00 <- 18.00	43	2.16%	10,125,522.72	2.19%	56	2.79%	14,201,607.61	3.06%
18.00 <- 19.00	55	2.76%	14,068,732.37	3.05%	69	3.43%	18,341,177.51	3.95%
19.00 <- 20.00	69	3.46%	18,335,137.13	3.97%	17	0.85%	5,273,340.44	1.14%
20.00 <- 25.00	513	25.75%	125,800,557.08	27.23%	613	30.50%	149,144,877.44	32.12%
25.00 <- 30.00	392	19.68%	96,546,572.92	20.90%	378	18.81%	92,354,370.09	19.89%
30.00 <- 35.00	230	11.55%	51,738,861.76	11.20%	130	6.47%	28,262,420.23	6.09%
35.00 <- 40.00	1	0.05%	539,257.05	0.12%	0	0.00%	0.00	0.00%
40.00 <- 45.00	0	0.00%	0.00	0.00%	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	1,992	100.00%	461,991,463.24	100.00%	2,010	100.00%	464,318,034.06	100.00%

**Citibank N.A.**  
**CANTERBURY FINANCE NO. 1 PLC**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-2020

**Original Term:**

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0	0	0.00%	0.00	0.00%	2	0.10%	0.05	0.00%
0.00 -< 50.00	15	0.75%	1,961,945.48	0.42%	16	0.80%	2,136,643.98	0.46%
50.00 -< 100.00	84	4.22%	18,140,327.96	3.93%	83	4.13%	16,753,108.56	3.61%
100.00 -< 150.00	121	6.07%	29,018,623.27	6.28%	112	5.57%	28,186,803.48	6.07%
150.00 -< 200.00	183	9.19%	44,771,426.18	9.69%	193	9.60%	46,640,478.25	10.04%
200.00 -< 250.00	364	18.27%	85,763,141.37	18.56%	366	18.21%	86,408,545.15	18.61%
250.00 -< 300.00	1,037	52.06%	244,296,709.36	52.88%	1,049	52.19%	246,013,526.28	52.98%
300.00 -< 350.00	87	4.37%	16,652,493.99	3.60%	78	3.88%	15,033,289.43	3.24%
350.00 -< 400.00	54	2.71%	11,829,682.62	2.56%	63	3.13%	13,453,891.50	2.90%
400.00 -< 450.00	47	2.36%	9,557,113.01	2.07%	48	2.39%	9,691,747.38	2.09%
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	1,992	100.00%	461,991,463.24	100.00%	2,010	100.00%	464,318,034.06	100.00%

**Citibank N.A.**  
**CANTERBURY FINANCE NO. 1 PLC**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-2020

**Remaining Term:**

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0	0	0.00%	0.00	0.00%	2	0.10%	0.05	0.00%
0.00 <- 50.00	15	0.75%	1,961,945.48	0.42%	16	0.80%	2,136,643.98	0.46%
50.00 <- 100.00	89	4.47%	19,012,339.07	4.12%	85	4.23%	18,246,345.29	3.93%
100.00 <- 150.00	119	5.97%	28,788,707.06	6.23%	121	6.02%	29,019,406.29	6.25%
150.00 <- 200.00	182	9.14%	45,279,209.10	9.80%	184	9.15%	44,933,371.20	9.68%
200.00 <- 250.00	364	18.27%	84,967,767.89	18.39%	364	18.11%	85,789,812.66	18.48%
250.00 <- 300.00	1,036	52.01%	244,165,240.56	52.85%	1,049	52.19%	246,013,526.28	52.98%
300.00 <- 350.00	87	4.37%	16,627,413.88	3.60%	87	4.33%	16,655,934.18	3.59%
350.00 <- 400.00	55	2.76%	11,913,278.59	2.58%	54	2.69%	11,831,246.75	2.55%
400.00 <- 450.00	45	2.26%	9,275,561.61	2.01%	48	2.39%	9,691,747.38	2.09%
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	1,992	100.00%	461,991,463.24	100.00%	2,010	100.00%	464,318,034.06	100.00%



**Citibank N.A.**  
**CANTERBURY FINANCE NO. 1 PLC**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-2020

**Months in Arrears:**

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0	1,975	99.15%	457,526,590.25	99.03%	1,990	99.00%	459,746,745.23	99.02%
0.00 <- 1.00	9	0.45%	2,572,093.11	0.56%	13	0.65%	3,066,018.20	0.66%
1.00 <- 2.00	5	0.25%	1,410,143.59	0.31%	3	0.15%	845,188.11	0.18%
2.00 <- 3.00	0	0.00%	0.00	0.00%	1	0.05%	177,656.39	0.04%
3.00 <- 4.00	1	0.05%	232,524.56	0.05%	2	0.10%	402,969.29	0.09%
4.00 <- 5.00	2	0.10%	250,111.73	0.05%	1	0.05%	79,456.84	0.02%
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%	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%	0	0.00%	0.00	0.00%
10	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
Total	1,992	100.00%	461,991,463.24	100.00%	2,010	100.00%	464,318,034.06	100.00%

**Property Type:**

Type	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
Other	2	0.10%	350,916.80	0.08%	2	0.10%	350,879.63	0.08%
Residential (Bungalow)	43	2.16%	9,323,450.53	2.02%	43	2.14%	9,322,785.13	2.01%
Residential (Flat/Apartment)	367	18.42%	84,834,841.95	18.36%	368	18.31%	84,942,566.64	18.29%
Residential (House)	376	18.88%	89,784,196.49	19.43%	376	18.71%	89,984,527.53	19.38%
Residential (Terraced House)	396	19.88%	80,714,681.36	17.47%	400	19.90%	81,084,981.63	17.46%
Multifamily house	808	40.56%	196,983,376.11	42.64%	821	40.85%	198,632,293.50	42.78%
Total	1,992	100.00%	461,991,463.24	100.00%	2,010	100.00%	464,318,034.06	100.00%

**Citibank N.A.**  
**CANTERBURY FINANCE NO. 1 PLC**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-2020

**Original LTV:**

%	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0.00 -< 10.00	1	0.05%	96,134.52	0.02%	1	0.05%	96,393.55	0.02%
10.00 -< 20.00	6	0.30%	497,951.23	0.11%	6	0.30%	497,926.44	0.11%
20.00 -< 30.00	14	0.70%	2,986,147.67	0.65%	14	0.70%	2,988,790.83	0.64%
30.00 -< 40.00	24	1.20%	6,401,803.73	1.39%	25	1.24%	6,574,139.79	1.42%
40.00 -< 50.00	58	2.91%	14,915,942.93	3.23%	59	2.94%	15,121,470.09	3.26%
50.00 -< 60.00	118	5.92%	42,378,924.63	9.17%	118	5.87%	42,388,404.86	9.13%
60.00 -< 70.00	349	17.52%	98,878,727.95	21.40%	350	17.41%	98,892,350.39	21.30%
70.00 -< 80.00	1,023	51.36%	213,619,083.16	46.24%	1,029	51.19%	214,516,117.84	46.20%
80.00 -< 90.00	399	20.03%	82,216,747.42	17.80%	408	20.30%	83,242,440.27	17.93%
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	1,992	100.00%	461,991,463.24	100.00%	2,010	100.00%	464,318,034.06	100.00%

**Citibank N.A.**  
**CANTERBURY FINANCE NO. 1 PLC**  
**Quarterly Investor Report**



Collection Period End Date: 31-Jan-2020

**Current LTV:**

%	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0.00 -< 10.00	1	0.05%	96,134.52	0.02%	1	0.05%	96,393.55	0.02%
10.00 -< 20.00	8	0.40%	598,094.07	0.13%	8	0.40%	599,604.59	0.13%
20.00 -< 30.00	14	0.70%	2,956,138.27	0.64%	14	0.70%	2,957,242.59	0.64%
30.00 -< 40.00	25	1.26%	6,458,079.05	1.40%	26	1.29%	6,631,816.81	1.43%
40.00 -< 50.00	59	2.96%	15,055,836.20	3.26%	60	2.99%	15,357,941.11	3.31%
50.00 -< 60.00	132	6.63%	44,775,978.90	9.69%	132	6.57%	44,794,995.97	9.65%
60.00 -< 70.00	343	17.22%	97,879,027.48	21.19%	344	17.11%	97,889,113.08	21.08%
70.00 -< 80.00	1,025	51.46%	213,764,166.45	46.27%	1,032	51.34%	214,661,257.80	46.23%
80.00 -< 90.00	385	19.33%	80,408,008.30	17.40%	393	19.55%	81,329,668.56	17.52%
Total	1,992	100.00%	461,991,463.24	100.00%	2,010	100.00%	464,318,034.06	100.00%

**Geographic Region:**

Region	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
North East England	49	2.46%	9,917,711.36	2.15%	49	2.44%	9,934,268.15	2.14%
North West England	195	9.79%	27,922,978.41	6.04%	197	9.80%	28,052,168.50	6.04%
Yorkshire and the Humber	82	4.12%	12,583,230.17	2.72%	84	4.18%	12,873,502.67	2.77%
East Midlands	165	8.28%	26,018,193.34	5.63%	169	8.41%	26,313,392.47	5.67%
West Midlands	169	8.48%	26,449,722.89	5.73%	171	8.51%	26,701,188.59	5.75%
East of England	247	12.40%	50,823,262.63	11.00%	249	12.39%	51,167,568.83	11.02%
Greater London	395	19.83%	149,530,388.88	32.37%	396	19.70%	149,843,255.98	32.27%
South East England	394	19.78%	101,427,349.96	21.95%	396	19.70%	101,781,561.69	21.92%
South West England	225	11.30%	46,222,025.43	10.00%	228	11.34%	46,545,779.85	10.02%
Wales	71	3.56%	11,096,600.17	2.40%	71	3.53%	11,105,347.33	2.39%
Total	1,992	100.00%	461,991,463.24	100.00%	2,010	100.00%	464,318,034.06	100.00%