

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



Collection Period End Date: 31-Mar-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:	18-May-2020
Servicer:	OneSavings Bank plc	Prior Payment Date:	17-Feb-2020
Swap Provider:	Lloyds Bank Corporate Markets Plc	Next Payment Date:	17-Aug-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-Mar-2020
Agent Bank/PPA/Registrar:	Citibank N.A., London Branch	Collection Period End Date:	31-Mar-2020
		Quarterly Period Start Date:	01-Feb-2020
		Quarterly Period End Date:	30-Apr-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	600.00
Amount debited during the period	0.00
Amount credited through the period	0.00
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

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Portfolio Size:

	Current Period	Prior Period
Current Balance of the Mortgage Portfolio (GBP)	451,867,919.82	456,907,925.20
Number of Loans in the Portfolio	1,945.00	1,965.00
Average mortgage Size (GBP)	232,322.84	232,523.12

Summary Portfolio Statistics:

	Seasoning (months)	Remaining Term (months)	Original LTV (%)	Current LTV (%)	Interest Rate (%)
Weighted Average	23.88	243.71	70.87	70.68	3.79
Min	12.00	0.00	5.70	5.49	3.19
Max	38.00	408.00	89.80	89.76	6.83

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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	10.10%	8.86%	8.59%	8.74%	6.77%	8.45%
Current CPR	10.37%	8.46%	7.16%	8.52%	6.38%	6.85%

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	88,500.83	225,682.69
Unscheduled Principal Collections	3,923,859.89	3,252,650.70
Current Period Defaults	0.00	171,527.01

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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	0.21%	70,126.34	0.02%	4	0.20%	70,122.84	0.02%
50,000.00 <- 100,000.00	199	10.23%	16,578,783.09	3.67%	200	10.18%	16,683,029.77	3.65%
100,000.00 <- 150,000.00	448	23.03%	55,625,520.37	12.31%	454	23.10%	56,309,450.94	12.32%
150,000.00 <- 200,000.00	373	19.18%	65,134,293.07	14.41%	378	19.24%	66,000,200.49	14.44%
200,000.00 <- 250,000.00	268	13.78%	60,038,860.84	13.29%	269	13.69%	60,240,503.84	13.18%
250,000.00 <- 300,000.00	204	10.49%	55,919,283.49	12.38%	204	10.38%	55,921,272.40	12.24%
300,000.00 <- 350,000.00	158	8.12%	51,050,029.78	11.30%	161	8.19%	52,025,823.53	11.39%
350,000.00 <- 400,000.00	103	5.30%	38,470,779.93	8.51%	103	5.24%	38,514,452.94	8.43%
400,000.00 <- 450,000.00	51	2.62%	21,694,465.87	4.80%	52	2.65%	22,135,642.10	4.84%
450,000.00 <- 500,000.00	30	1.54%	14,192,516.53	3.14%	31	1.58%	14,679,990.14	3.21%
500,000.00 <- 600,000.00	50	2.57%	27,275,602.10	6.04%	51	2.60%	27,797,853.82	6.08%
600,000.00 <- 700,000.00	19	0.98%	12,353,684.15	2.73%	19	0.97%	12,353,122.91	2.70%
700,000.00 <- 800,000.00	15	0.77%	11,225,910.38	2.48%	16	0.81%	11,939,400.88	2.61%
800,000.00 <- 900,000.00	7	0.36%	5,978,556.26	1.32%	7	0.36%	5,978,242.04	1.31%
900,000.00 <- 1,000,000.00	8	0.41%	7,438,731.79	1.65%	8	0.41%	7,438,316.13	1.63%
> 1,000,000.00	8	0.41%	8,820,775.83	1.95%	8	0.41%	8,820,500.43	1.93%
Total	1,945	100.00%	451,867,919.82	100.00%	1,965	100.00%	456,907,925.20	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%	56	2.85%	10,192,260.26	2.23%
11.00 <- 12.00	54	2.78%	9,709,192.70	2.15%	105	5.34%	22,627,958.07	4.95%
12.00 <- 13.00	100	5.14%	21,936,675.91	4.85%	146	7.43%	27,439,257.22	6.01%
13.00 <- 14.00	142	7.30%	26,997,448.70	5.97%	142	7.23%	27,498,791.09	6.02%
14.00 <- 15.00	142	7.30%	27,503,578.29	6.09%	65	3.31%	14,350,010.11	3.14%
15.00 <- 16.00	65	3.34%	14,354,001.22	3.18%	45	2.29%	10,512,058.60	2.30%
16.00 <- 17.00	45	2.31%	10,509,745.20	2.33%	42	2.14%	10,798,989.05	2.36%
17.00 <- 18.00	41	2.11%	10,272,057.43	2.27%	70	3.56%	18,069,329.08	3.95%
18.00 <- 19.00	70	3.60%	18,067,789.68	4.00%	42	2.14%	10,000,562.76	2.19%
19.00 <- 20.00	42	2.16%	10,000,297.59	2.21%	55	2.80%	14,064,023.16	3.08%
20.00 <- 25.00	328	16.86%	83,324,507.83	18.44%	434	22.09%	108,184,997.03	23.68%
25.00 <- 30.00	544	27.97%	133,030,374.52	29.44%	463	23.56%	115,246,745.27	25.22%
30.00 <- 35.00	367	18.87%	84,726,344.84	18.75%	297	15.11%	67,216,441.46	14.71%
35.00 <- 40.00	5	0.26%	1,435,905.91	0.32%	3	0.15%	706,502.04	0.15%
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	1,945	100.00%	451,867,919.82	100.00%	1,965	100.00%	456,907,925.20	100.00%

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Original Term:

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0	2	0.10%	0.13	0.00%	0	0.00%	0.00	0.00%
0.00 -< 50.00	14	0.72%	1,817,893.73	0.40%	16	0.81%	1,823,729.15	0.40%
50.00 -< 100.00	92	4.73%	20,168,988.78	4.46%	88	4.48%	18,802,380.56	4.12%
100.00 -< 150.00	114	5.86%	27,219,344.91	6.02%	119	6.06%	28,782,357.26	6.30%
150.00 -< 200.00	174	8.95%	42,895,270.31	9.49%	179	9.11%	44,563,316.55	9.75%
200.00 -< 250.00	360	18.51%	83,831,362.49	18.55%	362	18.42%	84,464,961.40	18.49%
250.00 -< 300.00	1,008	51.83%	238,945,261.65	52.88%	1,018	51.81%	241,208,130.30	52.79%
300.00 -< 350.00	84	4.32%	16,373,869.18	3.62%	85	4.33%	16,357,891.31	3.58%
350.00 -< 400.00	56	2.88%	12,191,439.16	2.70%	54	2.75%	11,798,741.96	2.58%
400.00 -< 450.00	41	2.11%	8,424,489.48	1.86%	44	2.24%	9,106,416.71	1.99%
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	1,945	100.00%	451,867,919.82	100.00%	1,965	100.00%	456,907,925.20	100.00%

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Remaining Term:

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0	2	0.10%	0.13	0.00%	2	0.10%	0.13	0.00%
0.00 <- 50.00	15	0.77%	1,919,900.33	0.42%	14	0.71%	1,823,729.02	0.40%
50.00 <- 100.00	96	4.94%	21,036,129.90	4.66%	92	4.68%	20,172,098.61	4.41%
100.00 <- 150.00	116	5.96%	27,512,218.85	6.09%	117	5.95%	27,702,025.78	6.06%
150.00 <- 200.00	170	8.74%	42,738,547.18	9.46%	177	9.01%	44,273,929.98	9.69%
200.00 <- 250.00	361	18.56%	83,263,379.81	18.43%	364	18.52%	84,717,217.63	18.54%
250.00 <- 300.00	1,004	51.62%	238,407,945.80	52.76%	1,016	51.70%	240,955,874.07	52.74%
300.00 <- 350.00	93	4.78%	18,335,904.66	4.06%	86	4.38%	16,651,803.83	3.64%
350.00 <- 400.00	48	2.47%	10,533,201.05	2.33%	56	2.85%	12,194,438.96	2.67%
400.00 <- 450.00	40	2.06%	8,120,692.11	1.80%	41	2.09%	8,416,807.19	1.84%
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	1,945	100.00%	451,867,919.82	100.00%	1,965	100.00%	456,907,925.20	100.00%

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Months in Arrears:

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0	1,901	97.74%	440,420,417.62	97.47%	1,947	99.08%	452,912,691.38	99.13%
0.00 <- 1.00	33	1.70%	9,272,248.40	2.05%	10	0.51%	2,089,364.10	0.46%
1.00 <- 2.00	6	0.31%	1,223,758.83	0.27%	4	0.20%	1,110,945.84	0.24%
2.00 <- 3.00	2	0.10%	467,084.59	0.10%	1	0.05%	311,451.87	0.07%
3.00 <- 4.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
4.00 <- 5.00	1	0.05%	78,361.25	0.02%	2	0.10%	311,945.00	0.07%
5.00 <- 6.00	1	0.05%	233,971.50	0.05%	1	0.05%	171,527.01	0.04%
6.00 <- 7.00	1	0.05%	172,077.63	0.04%	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	1,945	100.00%	451,867,919.82	100.00%	1,965	100.00%	456,907,925.20	100.00%

COVID 19 Payment Holidays:

	Duration (months)				Duration (months)			
	Total No.	1	2	3	Total Value (GBP)	1	2	3
March 2020	28	0	0	28	6,097,369.92	0.00	0.00	6,097,369.92
April 2020	0	0	0	0	0.00	0.00	0.00	0.00
May 2020	0	0	0	0	0.00	0.00	0.00	0.00
Total	28	0	0	28	6,097,369.92	0.00	0.00	6,097,369.92

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Property Type:

Type	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
Other	1	0.05%	215,497.86	0.05%	1	0.05%	215,487.26	0.05%
Residential (Bungalow)	43	2.21%	9,321,849.33	2.06%	43	2.19%	9,318,453.36	2.04%
Residential (Flat/Apartment)	362	18.61%	83,618,244.23	18.51%	365	18.58%	84,352,423.81	18.46%
Residential (House)	370	19.02%	88,210,290.48	19.52%	373	18.98%	89,301,607.09	19.54%
Residential (Terraced House)	384	19.74%	78,971,687.82	17.48%	389	19.80%	79,780,604.08	17.46%
Multifamily house	785	40.36%	191,530,350.10	42.39%	794	40.41%	193,939,349.60	42.45%
Total	1,945	100.00%	451,867,919.82	100.00%	1,965	100.00%	456,907,925.20	100.00%

Original LTV:

%	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0.00 -< 10.00	1	0.05%	95,597.55	0.02%	1	0.05%	95,858.03	0.02%
10.00 -< 20.00	5	0.26%	447,147.79	0.10%	5	0.25%	447,125.77	0.10%
20.00 -< 30.00	14	0.72%	2,980,226.20	0.66%	14	0.71%	2,982,888.25	0.65%
30.00 -< 40.00	24	1.23%	6,397,768.60	1.42%	24	1.22%	6,397,530.24	1.40%
40.00 -< 50.00	54	2.78%	14,117,345.07	3.12%	55	2.80%	14,306,362.23	3.13%
50.00 -< 60.00	114	5.86%	40,764,654.50	9.02%	117	5.95%	42,096,193.79	9.21%
60.00 -< 70.00	341	17.53%	96,508,668.15	21.36%	344	17.51%	97,617,821.58	21.36%
70.00 -< 80.00	1,004	51.62%	210,849,935.07	46.66%	1,012	51.50%	212,094,910.20	46.42%
80.00 -< 90.00	388	19.95%	79,706,576.89	17.64%	393	20.00%	80,869,235.11	17.70%
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	1,945	100.00%	451,867,919.82	100.00%	1,965	100.00%	456,907,925.20	100.00%

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Current LTV:

%	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0.00 -< 10.00	1	0.05%	95,597.55	0.02%	1	0.05%	95,858.03	0.02%
10.00 -< 20.00	7	0.36%	544,184.40	0.12%	7	0.36%	545,707.63	0.12%
20.00 -< 30.00	14	0.72%	2,953,315.80	0.65%	14	0.71%	2,954,429.10	0.65%
30.00 -< 40.00	25	1.29%	6,451,219.31	1.43%	25	1.27%	6,452,390.26	1.41%
40.00 -< 50.00	55	2.83%	14,255,693.16	3.15%	56	2.85%	14,445,469.55	3.16%
50.00 -< 60.00	128	6.58%	43,142,062.18	9.55%	131	6.67%	44,483,198.58	9.74%
60.00 -< 70.00	335	17.22%	95,516,270.57	21.14%	338	17.20%	96,621,866.59	21.15%
70.00 -< 80.00	1,006	51.72%	211,005,519.29	46.70%	1,014	51.60%	212,245,430.06	46.45%
80.00 -< 90.00	374	19.23%	77,904,057.56	17.24%	379	19.29%	79,063,575.40	17.30%
Total	1,945	100.00%	451,867,919.82	100.00%	1,965	100.00%	456,907,925.20	100.00%

Geographic Region:

Region	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
North East England	49	2.52%	9,882,370.99	2.19%	49	2.49%	9,899,040.85	2.17%
North West England	191	9.82%	27,504,435.19	6.09%	194	9.87%	27,851,356.61	6.10%
Yorkshire and the Humber	78	4.01%	12,149,815.06	2.69%	79	4.02%	12,334,772.64	2.70%
East Midlands	164	8.43%	25,903,522.55	5.73%	164	8.35%	25,901,258.13	5.67%
West Midlands	160	8.23%	24,772,118.49	5.48%	163	8.30%	25,148,158.43	5.50%
East of England	244	12.54%	50,588,775.39	11.20%	244	12.42%	50,588,896.22	11.07%
Greater London	386	19.85%	145,850,540.77	32.28%	392	19.95%	148,453,711.20	32.49%
South East England	384	19.74%	99,082,012.60	21.93%	388	19.75%	100,023,806.00	21.89%
South West England	220	11.31%	45,379,891.54	10.04%	222	11.30%	45,742,527.06	10.01%
Wales	69	3.55%	10,754,437.24	2.38%	70	3.56%	10,964,398.06	2.40%
Total	1,945	100.00%	451,867,919.82	100.00%	1,965	100.00%	456,907,925.20	100.00%