

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



Collection Period End Date: 31-May-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:	17-Aug-2020
Servicer:	OneSavings Bank plc	Prior Payment Date:	18-May-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-May-2020
Agent Bank/PPA/Registrar:	Citibank N.A., London Branch	Collection Period End Date:	31-May-2020
		Quarterly Period Start Date:	01-May-2020
		Quarterly Period End Date:	31-Jul-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	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

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Portfolio Size:

	Current Period	Prior Period
Current Balance of the Mortgage Portfolio (GBP)	448,712,429.03	452,191,716.93
Number of Loans in the Portfolio	1,932.00	1,944.00
Average mortgage Size (GBP)	232,252.81	232,608.91

Summary Portfolio Statistics:

	Seasoning (months)	Remaining Term (months)	Original LTV (%)	Current LTV (%)	Interest Rate (%)
Weighted Average	25.82	241.74	70.93	70.74	3.73
Min	14.00	0.00	5.70	5.49	0.00
Max	40.00	406.00	89.80	89.76	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	9.89%	8.58%	8.38%	5.57%	8.36%	8.27%
Current CPR	9.73%	8.25%	7.15%	5.51%	8.04%	6.97%

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	241,892.40	76,875.89
Unscheduled Principal Collections	3,638,030.82	2,078,064.69
Current Period Defaults	0.00	0.00

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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%	95,140.69	0.02%	2	0.10%	70,122.60	0.02%
50,000.00 <- 100,000.00	196	10.14%	16,248,406.65	3.62%	197	10.13%	16,352,856.24	3.62%
100,000.00 <- 150,000.00	449	23.24%	55,748,021.05	12.42%	450	23.15%	55,849,368.08	12.35%
150,000.00 <- 200,000.00	368	19.05%	64,297,188.45	14.33%	374	19.24%	65,361,289.25	14.45%
200,000.00 <- 250,000.00	264	13.66%	59,037,965.53	13.16%	267	13.73%	59,845,677.56	13.23%
250,000.00 <- 300,000.00	206	10.66%	56,417,207.24	12.57%	206	10.60%	56,474,735.26	12.49%
300,000.00 <- 350,000.00	158	8.18%	51,148,310.29	11.40%	157	8.08%	50,756,375.31	11.22%
350,000.00 <- 400,000.00	101	5.23%	37,756,161.64	8.41%	103	5.30%	38,488,264.68	8.51%
400,000.00 <- 450,000.00	50	2.59%	21,254,487.80	4.74%	50	2.57%	21,252,302.53	4.70%
450,000.00 <- 500,000.00	31	1.60%	14,660,978.35	3.27%	32	1.65%	15,118,313.87	3.34%
500,000.00 <- 600,000.00	49	2.54%	26,804,425.97	5.97%	49	2.52%	26,774,517.30	5.92%
600,000.00 <- 700,000.00	18	0.93%	11,710,857.19	2.61%	19	0.98%	12,360,942.47	2.73%
700,000.00 <- 800,000.00	15	0.78%	11,238,277.43	2.50%	15	0.77%	11,230,314.31	2.48%
800,000.00 <- 900,000.00	6	0.31%	5,102,244.63	1.14%	7	0.36%	5,986,234.19	1.32%
900,000.00 <- 1,000,000.00	9	0.47%	8,366,135.57	1.86%	8	0.41%	7,450,251.65	1.65%
> 1,000,000.00	8	0.41%	8,826,620.55	1.97%	8	0.41%	8,820,151.63	1.95%
Total	1,932	100.00%	448,712,429.03	100.00%	1,944	100.00%	452,191,716.93	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%	54	2.78%	9,715,901.83	2.15%
13.00 <- 14.00	54	2.80%	9,726,156.29	2.17%	109	5.61%	23,949,813.29	5.30%
14.00 <- 15.00	107	5.54%	23,322,693.81	5.20%	141	7.25%	26,782,262.40	5.92%
15.00 <- 16.00	141	7.30%	26,794,964.23	5.97%	141	7.25%	27,512,108.85	6.08%
16.00 <- 17.00	140	7.25%	27,401,525.24	6.11%	65	3.34%	14,361,171.98	3.18%
17.00 <- 18.00	65	3.36%	14,377,576.21	3.20%	45	2.31%	10,521,026.78	2.33%
18.00 <- 19.00	44	2.28%	10,281,080.45	2.29%	40	2.06%	10,074,648.12	2.23%
19.00 <- 20.00	40	2.07%	10,084,864.27	2.25%	70	3.60%	18,077,025.88	4.00%
20.00 <- 25.00	250	12.94%	64,893,875.62	14.46%	192	9.88%	48,725,948.60	10.78%
25.00 <- 30.00	593	30.69%	143,346,710.09	31.95%	647	33.28%	159,034,381.57	35.17%
30.00 <- 35.00	373	19.31%	90,965,273.42	20.27%	389	20.01%	91,503,801.65	20.24%
35.00 <- 40.00	125	6.47%	27,517,709.40	6.13%	51	2.62%	11,933,625.98	2.64%
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	1,932	100.00%	448,712,429.03	100.00%	1,944	100.00%	452,191,716.93	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%
0.00 -< 50.00	15	0.78%	1,914,819.97	0.43%	15	0.77%	1,917,288.73	0.42%
50.00 -< 100.00	95	4.92%	20,964,492.52	4.67%	95	4.89%	20,953,724.11	4.63%
100.00 -< 150.00	121	6.26%	29,336,966.35	6.54%	117	6.02%	27,638,174.14	6.11%
150.00 -< 200.00	166	8.59%	41,946,340.92	9.35%	169	8.69%	42,664,654.82	9.44%
200.00 -< 250.00	357	18.48%	81,837,489.64	18.24%	361	18.57%	82,964,756.12	18.35%
250.00 -< 300.00	1,001	51.81%	236,422,640.63	52.69%	1,008	51.85%	239,410,719.39	52.94%
300.00 -< 350.00	93	4.81%	18,282,852.62	4.07%	92	4.73%	18,195,171.08	4.02%
350.00 -< 400.00	52	2.69%	11,639,582.91	2.59%	48	2.47%	10,541,118.23	2.33%
400.00 -< 450.00	32	1.66%	6,367,243.47	1.42%	39	2.01%	7,906,110.31	1.75%
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	1,932	100.00%	448,712,429.03	100.00%	1,944	100.00%	452,191,716.93	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	15	0.78%	1,914,819.97	0.43%	15	0.77%	1,917,288.73	0.42%
50.00 <- 100.00	95	4.92%	20,964,492.52	4.67%	95	4.89%	20,953,724.11	4.63%
100.00 <- 150.00	130	6.73%	32,116,098.37	7.16%	123	6.33%	29,728,872.75	6.57%
150.00 <- 200.00	160	8.28%	39,906,163.38	8.89%	168	8.64%	42,373,458.38	9.37%
200.00 <- 250.00	354	18.32%	81,098,535.16	18.07%	358	18.42%	82,322,697.26	18.21%
250.00 <- 300.00	1,001	51.81%	236,422,640.63	52.69%	1,006	51.75%	238,253,276.08	52.69%
300.00 <- 350.00	93	4.81%	18,282,852.62	4.07%	94	4.84%	18,528,978.64	4.10%
350.00 <- 400.00	56	2.90%	12,548,342.26	2.80%	52	2.67%	11,628,176.02	2.57%
400.00 <- 450.00	28	1.45%	5,458,484.12	1.22%	33	1.70%	6,485,244.96	1.43%
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	1,932	100.00%	448,712,429.03	100.00%	1,944	100.00%	452,191,716.93	100.00%

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Months in Arrears:

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0	1,914	99.07%	444,323,034.32	99.02%	1,906	98.05%	442,151,111.83	97.78%
0.00 <- 1.00	10	0.52%	2,811,506.33	0.63%	32	1.65%	8,935,407.91	1.98%
1.00 <- 2.00	4	0.21%	857,880.57	0.19%	4	0.21%	545,108.56	0.12%
2.00 <- 3.00	0	0.00%	0.00	0.00%	2	0.10%	560,088.63	0.12%
3.00 <- 4.00	1	0.05%	290,371.52	0.06%	0	0.00%	0.00	0.00%
4.00 <- 5.00	2	0.10%	256,449.98	0.06%	0	0.00%	0.00	0.00%
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	1	0.05%	173,186.31	0.04%	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	1,932	100.00%	448,712,429.03	100.00%	1,944	100.00%	452,191,716.93	100.00%

COVID 19 Payment Holidays:

	Duration (months)				Duration (months)			
	Total No.	1	2	3	Total Value (GBP)	1	2	3
March 2020	29	0	0	29	6,365,200.34	0.00	0.00	6,365,200.34
April 2020	362	0	0	362	91,712,882.64	0.00	0.00	91,712,882.64
May 2020	143			143	37,697,698.15			37,697,698.15
Total	534			534	135,775,781.13			135,775,781.13

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Property Type:

Type	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
Other	1	0.05%	215,497.96	0.05%	1	0.05%	215,487.36	0.05%
Residential (Bungalow)	43	2.23%	9,336,554.46	2.08%	43	2.21%	9,324,580.48	2.06%
Residential (Flat/Apartment)	358	18.53%	82,369,620.72	18.36%	361	18.57%	83,143,709.16	18.39%
Residential (House)	365	18.89%	87,285,838.00	19.45%	368	18.93%	87,935,902.18	19.45%
Residential (Terraced House)	384	19.88%	78,352,461.33	17.46%	386	19.86%	79,415,194.19	17.56%
Multifamily house	781	40.42%	191,152,456.56	42.60%	785	40.38%	192,156,843.56	42.49%
Total	1,932	100.00%	448,712,429.03	100.00%	1,944	100.00%	452,191,716.93	100.00%

Original LTV:

%	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0.00 -< 10.00	1	0.05%	95,150.75	0.02%	1	0.05%	95,328.03	0.02%
10.00 -< 20.00	5	0.26%	447,147.68	0.10%	5	0.26%	447,125.66	0.10%
20.00 -< 30.00	14	0.72%	2,976,394.36	0.66%	14	0.72%	2,978,177.34	0.66%
30.00 -< 40.00	22	1.14%	5,829,466.11	1.30%	23	1.18%	6,241,007.70	1.38%
40.00 -< 50.00	55	2.85%	14,459,926.31	3.22%	55	2.83%	14,448,589.26	3.20%
50.00 -< 60.00	111	5.75%	39,319,161.61	8.76%	112	5.76%	39,942,944.80	8.83%
60.00 -< 70.00	339	17.55%	96,395,896.03	21.48%	340	17.49%	96,816,092.95	21.41%
70.00 -< 80.00	1,001	51.81%	210,073,200.13	46.82%	1,006	51.75%	211,151,704.85	46.70%
80.00 -< 90.00	384	19.88%	79,116,086.05	17.63%	388	19.96%	80,070,746.34	17.71%
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	1,932	100.00%	448,712,429.03	100.00%	1,944	100.00%	452,191,716.93	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%	95,150.75	0.02%	1	0.05%	95,328.03	0.02%
10.00 -< 20.00	7	0.36%	541,068.81	0.12%	7	0.36%	542,602.01	0.12%
20.00 -< 30.00	14	0.72%	2,952,598.91	0.66%	14	0.72%	2,952,823.59	0.65%
30.00 -< 40.00	23	1.19%	5,883,497.42	1.31%	24	1.23%	6,294,757.65	1.39%
40.00 -< 50.00	56	2.90%	14,596,733.87	3.25%	56	2.88%	14,586,161.10	3.23%
50.00 -< 60.00	125	6.47%	41,677,890.26	9.29%	126	6.48%	42,310,486.18	9.36%
60.00 -< 70.00	333	17.24%	95,415,976.00	21.26%	334	17.18%	95,830,062.60	21.19%
70.00 -< 80.00	1,003	51.92%	210,229,431.41	46.85%	1,008	51.85%	211,307,768.50	46.73%
80.00 -< 90.00	370	19.15%	77,320,081.60	17.23%	374	19.24%	78,271,727.27	17.31%
Total	1,932	100.00%	448,712,429.03	100.00%	1,944	100.00%	452,191,716.93	100.00%

Geographic Region:

Region	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
North East England	49	2.54%	9,897,254.90	2.21%	49	2.52%	9,879,079.43	2.18%
North West England	191	9.89%	27,539,023.20	6.14%	191	9.83%	27,517,044.34	6.09%
Yorkshire and the Humber	76	3.93%	11,712,031.99	2.61%	76	3.91%	11,702,177.12	2.59%
East Midlands	163	8.44%	25,751,993.21	5.74%	163	8.38%	25,737,448.74	5.69%
West Midlands	162	8.39%	25,328,379.72	5.64%	162	8.33%	25,490,357.31	5.64%
East of England	242	12.53%	50,276,814.12	11.20%	243	12.50%	50,526,979.21	11.17%
Greater London	382	19.77%	143,945,074.09	32.08%	386	19.86%	145,650,294.63	32.21%
South East England	382	19.77%	98,795,737.81	22.02%	384	19.75%	99,323,423.09	21.96%
South West England	216	11.18%	44,708,849.95	9.96%	220	11.32%	45,484,747.25	10.06%
Wales	69	3.57%	10,757,270.04	2.40%	70	3.60%	10,880,165.81	2.41%
Total	1,932	100.00%	448,712,429.03	100.00%	1,944	100.00%	452,191,716.93	100.00%