

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



Collection Period End Date: 30-Sep-2019

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-Nov-2019
Servicer:	OneSavings Bank plc		
Swap Provider:	Lloyds Bank Corporate Markets Plc	Next Payment Date:	16-Feb-2020
Note Trustee/Security Trustee:	Citicorp Trustee Company Limited	Days in the Interest Period:	123
Cash Manager/Issuer Account Bank/		Collection Period Start Date:	01-Sep-2019
Agent Bank/PPA/Registrar:	Citibank N.A., London Branch	Collection Period End Date:	30-Sep-2019
		Quarterly Period Start Date:	12-Jul-2019
		Quarterly Period End Date:	31-Oct-2019

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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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Transaction Account:

	Total (GBP)
Starting Balance	7,575,126.00
Amount debited during the period to cover any tax liability	0.00
Amount credited through Pre-Enforcement Revenue Priority of Payments	0.00
Ending Balance	7,575,126.00

General Reserve Fund Ledger:

	Total (GBP)
General Reserve Fund Balance at the start of the period	0.00
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	0.00
General Reserve Fund credits through Pre-Enforcement Revenue Priority of Payments	0.00
General Reserve Fund Balance at the end of the period	0.00

Redemption Ledger:

	Total (GBP)
Starting Balance	0.00
Amount debited during the period to cover any tax liability	0.00
Amount credited through Pre-Enforcement Revenue Priority of Payments	0.00
Ending Balance	0.00

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Revenue Ledger:

	Total (GBP)
Starting Balance of the Ledger	
Credits to Ledger	
Debits to Ledger	
Ledger End Balance	

Swap Collateral Ledger:

	Total (GBP)
Starting Balance of the Ledger	
Credits to Ledger	
Debits to Ledger	
Ledger End Balance	

Class A and Class B Liquidity Reserve Fund Ledger

	Total (GBP)
Starting Balance of the Ledger	
Credits to Ledger	
Debits the Ledger	
Ledger End Balance	

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Portfolio Size:

	Current Period	Prior Period
Current Balance of the Mortgage Portfolio (GBP)	480,643,188.10	488,615,952.06
Number of Loans in the Portfolio	2,090	2,124.00
Average mortgage Size (GBP)	229,972.82	230,045.18

Summary Portfolio Statistics:

	Seasoning (months)	Remaining Term (months)	Original LTV (%)	Current LTV (%)	Interest Rate (%)
Weighted Average	17.68	250.01	71.92	70.87	3.79
Min	0.00	0.00	5.70	0.00	3.19
Max	32.00	414.00	89.80	92.00	6.83

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Properties in Possession:

	No. Mortgage Accounts	Balance	Loss Incurred
Properties in Possession (Beginning of period)			
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		
To Date		

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Recoveries:

	Number of Accounts	Balance of Recoveries
Beginning of Period		
Current Month		
Recoveries on New Accounts (included in Current Month figures)		
To Date		

Loss Severity:

	Current Period	Prior Period
Loss Severity		
Lifetime Loss Severity		

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Prepayment Rates:

	Current Period			Prior Period		
	1 Month	3 Month	Lifetime	1 Month	3 Month	Lifetime
Current PPR GRGA	13.06%	8.07%	8.07%	7.31%	3.68%	5.46%
Current CPR	0.0024%	0.0033%	0.0033%	0.0033%	0.0025%	0.0038%

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	5,635,493.20	3,097,695.84
Unscheduled Principal Collections	955.46	1,336.46
Current Period Defaults		3,887.61

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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%	1	0.05%	-280.89	0.00%
0.00 <- 50,000.00	2	0.10%	70,124.69	0.01%	1	0.05%	21,973.09	0.00%
50,000.00 <- 100,000.00	224	10.72%	18,683,691.22	3.89%	238	11.13%	19,824,583.88	4.03%
100,000.00 <- 150,000.00	494	23.64%	61,323,451.88	12.76%	503	23.53%	62,486,149.93	12.72%
150,000.00 <- 200,000.00	407	19.47%	70,981,827.40	14.77%	413	19.32%	72,047,167.92	14.66%
200,000.00 <- 250,000.00	279	13.35%	62,487,354.91	13.00%	286	13.38%	64,051,762.97	13.03%
250,000.00 <- 300,000.00	212	10.14%	58,107,610.16	12.09%	215	10.06%	58,920,879.73	11.99%
300,000.00 <- 350,000.00	166	7.94%	53,711,684.53	11.17%	168	7.86%	54,356,584.18	11.06%
350,000.00 <- 400,000.00	106	5.07%	39,612,092.02	8.24%	106	4.96%	39,615,329.62	8.06%
400,000.00 <- 450,000.00	53	2.54%	22,498,891.46	4.68%	54	2.53%	22,916,284.15	4.66%
450,000.00 <- 500,000.00	34	1.63%	16,069,645.94	3.34%	36	1.68%	16,980,399.42	3.46%
500,000.00 <- 600,000.00	53	2.54%	28,915,891.32	6.02%	54	2.53%	29,433,113.01	5.99%
600,000.00 <- 700,000.00	20	0.96%	12,965,743.27	2.70%	21	0.98%	13,574,043.36	2.76%
700,000.00 <- 800,000.00	16	0.77%	11,939,676.74	2.48%	16	0.75%	11,940,189.91	2.43%
800,000.00 <- 900,000.00	7	0.33%	5,978,372.23	1.24%	8	0.37%	6,835,729.31	1.39%
900,000.00 <- 1,000,000.00	8	0.38%	7,441,844.79	1.55%	8	0.37%	7,438,808.02	1.51%
> 1,000,000.00	9	0.43%	9,855,285.54	2.05%	10	0.47%	10,965,067.34	2.23%
Total	2,090	100.00%	480,643,188.10	100.00%	2,138	100.00%	491,407,784.95	100.00%

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Seasoning:

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
<= 8.00	357	17.08%	68,377,757.02	14.23%	535	25.02%	103,065,993.06	20.97%
8.00 <- 9.00	159	7.61%	30,597,721.90	6.37%	75	3.51%	15,537,782.51	3.16%
9.00 <- 10.00	74	3.54%	15,445,664.05	3.21%	53	2.48%	11,983,145.16	2.44%
10.00 <- 11.00	50	2.39%	11,375,766.90	2.37%	45	2.10%	11,185,205.46	2.28%
11.00 <- 12.00	43	2.06%	11,055,010.62	2.30%	74	3.46%	18,494,110.50	3.76%
12.00 <- 13.00	72	3.44%	18,338,736.02	3.82%	44	2.06%	10,283,900.98	2.09%
13.00 <- 14.00	44	2.11%	10,281,074.51	2.14%	59	2.76%	14,656,220.19	2.98%
14.00 <- 15.00	58	2.78%	14,511,255.64	3.02%	71	3.32%	18,708,168.31	3.81%
15.00 <- 16.00	69	3.30%	18,349,999.07	3.82%	17	0.80%	5,284,069.96	1.08%
16.00 <- 17.00	17	0.81%	5,281,700.55	1.10%	11	0.51%	1,292,608.61	0.26%
17.00 <- 18.00	11	0.53%	1,286,705.00	0.27%	184	8.61%	48,248,056.14	9.82%
18.00 <- 19.00	183	8.76%	47,713,348.76	9.93%	167	7.81%	38,914,138.81	7.92%
19.00 <- 20.00	163	7.80%	38,214,502.49	7.95%	145	6.78%	35,185,008.12	7.16%
20.00 <- 25.00	482	23.06%	119,857,158.57	24.94%	417	19.50%	103,882,940.46	21.14%
25.00 <- 30.00	304	14.55%	69,006,678.55	14.36%	239	11.18%	53,903,624.76	10.97%
30.00 <- 35.00	4	0.19%	950,108.45	0.20%	2	0.09%	782,811.92	0.16%
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%	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	2,090	100.00%	480,643,188.10	100.00%	2,138	100.00%	491,407,784.95	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%	1	0.05%	-280.89	0.00%
0.00 -< 50.00	12	0.57%	1,597,781.93	0.33%	13	0.61%	1,846,010.53	0.38%
50.00 -< 100.00	56	2.68%	12,435,585.05	2.59%	53	2.48%	11,964,207.96	2.43%
100.00 -< 150.00	134	6.41%	30,101,035.14	6.26%	138	6.45%	31,144,452.96	6.34%
150.00 -< 200.00	204	9.76%	49,353,939.87	10.27%	209	9.78%	51,132,151.07	10.41%
200.00 -< 250.00	386	18.47%	91,909,741.64	19.12%	395	18.48%	94,120,199.46	19.15%
250.00 -< 300.00	1,097	52.49%	255,536,471.29	53.17%	1,121	52.43%	260,208,077.04	52.95%
300.00 -< 350.00	61	2.92%	12,614,248.97	2.62%	60	2.81%	12,389,088.23	2.52%
350.00 -< 400.00	78	3.73%	14,630,118.53	3.04%	82	3.84%	15,233,346.80	3.10%
400.00 -< 450.00	62	2.97%	12,464,265.68	2.59%	66	3.09%	13,370,531.79	2.72%
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	2,090	100.00%	480,643,188.10	100.00%	2,138	100.00%	491,407,784.95	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%	1	0.05%	-280.89	0.00%
0.00 <- 50.00	13	0.62%	1,709,979.67	0.36%	13	0.61%	1,846,010.53	0.38%
50.00 <- 100.00	75	3.59%	14,289,540.27	2.97%	57	2.67%	12,594,555.70	2.56%
100.00 <- 150.00	115	5.50%	28,313,561.97	5.89%	136	6.36%	31,240,207.03	6.36%
150.00 <- 200.00	208	9.95%	50,822,872.67	10.57%	208	9.73%	50,742,703.78	10.33%
200.00 <- 250.00	384	18.37%	90,990,617.48	18.93%	394	18.43%	93,783,544.94	19.08%
250.00 <- 300.00	1,094	52.34%	254,807,982.86	53.01%	1,122	52.48%	260,338,636.50	52.98%
300.00 <- 350.00	62	2.97%	12,725,896.77	2.65%	62	2.90%	12,833,588.91	2.61%
350.00 <- 400.00	79	3.78%	15,069,182.78	3.14%	81	3.79%	15,065,671.01	3.07%
400.00 <- 450.00	60	2.87%	11,913,553.63	2.48%	64	2.99%	12,963,147.44	2.64%
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	2,090	100.00%	480,643,188.10	100.00%	2,138	100.00%	491,407,784.95	100.00%

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Months in Arrears:

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0	2,071	99.09%	475,581,325.63	98.95%	2,124	99.35%	487,966,902.74	99.30%
0.00 <- 1.00	14	0.67%	3,819,443.84	0.79%	10	0.47%	2,507,664.77	0.51%
1.00 <- 2.00	2	0.10%	596,211.78	0.12%	3	0.14%	853,599.64	0.17%
2.00 <- 3.00	3	0.14%	646,206.85	0.13%	1	0.05%	79,617.80	0.02%
3.00 <- 4.00	0	0.00%	0.00	0.00%	0	0.00%	0.00	0.00%
4.00 <- 5.00	0	0.00%	0.00	0.00%	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	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	2,090	100.00%	480,643,188.10	100.00%	2,138	100.00%	491,407,784.95	100.00%

Property Type:

Type	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
Other	2	0.10%	350,834.25	0.07%	2	0.09%	350,848.41	0.07%
Residential (Bungalow)	45	2.15%	9,508,121.63	1.98%	47	2.20%	9,780,425.91	1.99%
Residential (Flat/Apartment)	383	18.33%	88,386,363.16	18.39%	389	18.19%	89,363,964.71	18.19%
Residential (House)	391	18.71%	94,136,359.01	19.59%	404	18.90%	97,807,548.55	19.90%
Residential (Terraced House)	419	20.05%	84,289,401.45	17.54%	431	20.16%	87,132,449.06	17.73%
Multifamily house	850	40.67%	203,972,108.60	42.44%	865	40.46%	206,972,548.31	42.12%
Total	2,090	100.00%	480,643,188.10	100.00%	2,138	100.00%	491,407,784.95	100.00%

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Original LTV:

%	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0.00 -< 10.00	1	0.05%	97,172.75	0.02%	1	0.05%	97,436.76	0.02%
10.00 -< 20.00	6	0.29%	497,889.28	0.10%	7	0.33%	650,168.67	0.13%
20.00 -< 30.00	15	0.72%	3,070,225.97	0.64%	16	0.75%	3,317,010.18	0.68%
30.00 -< 40.00	25	1.20%	6,608,555.44	1.37%	26	1.22%	7,468,664.40	1.52%
40.00 -< 50.00	63	3.01%	17,097,985.04	3.56%	64	2.99%	17,375,046.86	3.54%
50.00 -< 60.00	125	5.98%	44,124,796.75	9.18%	129	6.03%	45,707,329.02	9.30%
60.00 -< 70.00	362	17.32%	102,239,149.70	21.27%	367	17.17%	103,919,717.55	21.15%
70.00 -< 80.00	1,067	51.05%	220,763,841.80	45.93%	1,095	51.22%	225,357,619.17	45.86%
80.00 -< 90.00	426	20.38%	86,143,571.37	17.92%	433	20.25%	87,514,792.34	17.81%
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	2,090	100.00%	480,643,188.10	100.00%	2,138	100.00%	491,407,784.95	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%	97,172.75	0.02%	1	0.05%	-280.89	0.00%
10.00 -< 20.00	8	0.38%	604,152.01	0.13%	1	0.05%	97,436.76	0.02%
20.00 -< 30.00	15	0.72%	3,034,087.93	0.63%	9	0.42%	757,957.34	0.15%
30.00 -< 40.00	26	1.24%	6,670,418.92	1.39%	16	0.75%	3,317,850.90	0.68%
40.00 -< 50.00	64	3.06%	17,335,805.87	3.61%	27	1.26%	7,531,919.57	1.53%
50.00 -< 60.00	139	6.65%	46,560,006.48	9.69%	65	3.04%	17,613,331.32	3.58%
60.00 -< 70.00	356	17.03%	101,225,285.29	21.06%	143	6.69%	48,152,184.09	9.80%
70.00 -< 80.00	1,070	51.20%	220,899,896.39	45.96%	361	16.88%	102,902,263.64	20.94%
80.00 -< 90.00	411	19.67%	84,216,362.46	17.52%	1,097	51.31%	225,451,274.97	45.88%
Total	2,090	100.00%	480,643,188.10	100.00%	418	19.55%	85,583,847.25	17.42%
					2,138	100.00%	491,407,784.95	100.00%

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



Collection Period End Date: 30-Sep-2019

Geographic Region:

Region	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
North East England	52	2.49%	10,245,417.64	2.13%	55	2.57%	10,564,572.56	2.15%
North West England	206	9.86%	29,038,269.73	6.04%	211	9.87%	29,558,393.05	6.02%
Yorkshire and the Humber	86	4.11%	13,191,970.86	2.74%	87	4.07%	13,459,479.53	2.74%
East Midlands	180	8.61%	28,072,122.99	5.84%	183	8.56%	28,500,348.31	5.80%
West Midlands	181	8.66%	28,283,413.06	5.88%	188	8.79%	29,037,118.97	5.91%
East of England	254	12.15%	52,060,845.41	10.83%	261	12.21%	53,428,058.19	10.87%
Greater London	409	19.57%	155,292,744.99	32.31%	414	19.36%	158,277,365.54	32.21%
South East England	407	19.47%	104,151,727.60	21.67%	419	19.60%	107,667,664.94	21.91%
South West England	242	11.58%	48,803,222.44	10.15%	245	11.46%	49,204,058.46	10.01%
Wales	73	3.49%	11,503,453.38	2.39%	75	3.51%	11,710,725.40	2.38%
Total	2,090	100.00%	480,643,188.10	100.00%	2,138	100.00%	491,407,784.95	100.00%