

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



Collection Period End Date: 29-Feb-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:	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-Feb-2020
Agent Bank/PPA/Registrar:	Citibank N.A., London Branch	Collection Period End Date:	29-Feb-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)	456,907,925.20	461,991,463.24
Number of Loans in the Portfolio	1,965.00	1,992.00
Average mortgage Size (GBP)	232,523.12	231,923.43

Summary Portfolio Statistics:

	Seasoning (months)	Remaining Term (months)	Original LTV (%)	Current LTV (%)	Interest Rate (%)
Weighted Average	22.85	244.51	70.85	70.66	3.79
Min	11.00	0.00	5.70	5.49	3.19
Max	37.00	409.00	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	8.74%	6.77%	8.45%	7.40%	3.92%	8.39%
Current CPR	8.52%	6.38%	6.85%	7.19%	3.63%	6.64%

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	225,682.69	183,415.04
Unscheduled Principal Collections	3,252,650.70	2,765,464.39
Current Period Defaults	171,527.01	0

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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	0.20%	70,122.84	0.02%	4	0.20%	70,305.03	0.02%
50,000.00 <- 100,000.00	200	10.18%	16,683,029.77	3.65%	204	10.24%	16,967,286.08	3.67%
100,000.00 <- 150,000.00	454	23.10%	56,309,450.94	12.32%	462	23.19%	57,330,419.15	12.41%
150,000.00 <- 200,000.00	378	19.24%	66,000,200.49	14.44%	384	19.28%	67,059,828.61	14.52%
200,000.00 <- 250,000.00	269	13.69%	60,240,503.84	13.18%	273	13.70%	61,123,998.48	13.23%
250,000.00 <- 300,000.00	204	10.38%	55,921,272.40	12.24%	206	10.34%	56,484,342.14	12.23%
300,000.00 <- 350,000.00	161	8.19%	52,025,823.53	11.39%	162	8.13%	52,386,131.65	11.34%
350,000.00 <- 400,000.00	103	5.24%	38,514,452.94	8.43%	103	5.17%	38,495,301.61	8.33%
400,000.00 <- 450,000.00	52	2.65%	22,135,642.10	4.84%	52	2.61%	22,125,590.91	4.79%
450,000.00 <- 500,000.00	31	1.58%	14,679,990.14	3.21%	33	1.66%	15,601,199.66	3.38%
500,000.00 <- 600,000.00	51	2.60%	27,797,853.82	6.08%	51	2.56%	27,806,843.90	6.02%
600,000.00 <- 700,000.00	19	0.97%	12,353,122.91	2.70%	19	0.95%	12,355,077.95	2.67%
700,000.00 <- 800,000.00	16	0.81%	11,939,400.88	2.61%	16	0.80%	11,941,243.73	2.58%
800,000.00 <- 900,000.00	7	0.36%	5,978,242.04	1.31%	7	0.35%	5,979,183.41	1.29%
900,000.00 <- 1,000,000.00	8	0.41%	7,438,316.13	1.63%	8	0.40%	7,439,451.03	1.61%
> 1,000,000.00	8	0.41%	8,820,500.43	1.93%	8	0.40%	8,825,259.90	1.91%
Total	1,965	100.00%	456,907,925.20	100.00%	1,992	100.00%	461,991,463.24	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%	57	2.86%	10,264,781.24	2.22%
10.00 <- 11.00	56	2.85%	10,192,260.26	2.23%	117	5.87%	24,829,404.14	5.37%
11.00 <- 12.00	105	5.34%	22,627,958.07	4.95%	149	7.48%	28,090,600.39	6.08%
12.00 <- 13.00	146	7.43%	27,439,257.22	6.01%	143	7.18%	27,910,699.73	6.04%
13.00 <- 14.00	142	7.23%	27,498,791.09	6.02%	66	3.31%	14,351,785.29	3.11%
14.00 <- 15.00	65	3.31%	14,350,010.11	3.14%	45	2.26%	10,513,250.56	2.28%
15.00 <- 16.00	45	2.29%	10,512,058.60	2.30%	42	2.11%	10,801,263.33	2.34%
16.00 <- 17.00	42	2.14%	10,798,989.05	2.36%	70	3.51%	18,075,037.53	3.91%
17.00 <- 18.00	70	3.56%	18,069,329.08	3.95%	43	2.16%	10,125,522.72	2.19%
18.00 <- 19.00	42	2.14%	10,000,562.76	2.19%	55	2.76%	14,068,732.37	3.05%
19.00 <- 20.00	55	2.80%	14,064,023.16	3.08%	69	3.46%	18,335,137.13	3.97%
20.00 <- 25.00	434	22.09%	108,184,997.03	23.68%	513	25.75%	125,800,557.08	27.23%
25.00 <- 30.00	463	23.56%	115,246,745.27	25.22%	392	19.68%	96,546,572.92	20.90%
30.00 <- 35.00	297	15.11%	67,216,441.46	14.71%	230	11.55%	51,738,861.76	11.20%
35.00 <- 40.00	3	0.15%	706,502.04	0.15%	1	0.05%	539,257.05	0.12%
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	1,965	100.00%	456,907,925.20	100.00%	1,992	100.00%	461,991,463.24	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	16	0.81%	1,823,729.15	0.40%	15	0.75%	1,961,945.48	0.42%
50.00 -< 100.00	88	4.48%	18,802,380.56	4.12%	84	4.22%	18,140,327.96	3.93%
100.00 -< 150.00	119	6.06%	28,782,357.26	6.30%	121	6.07%	29,018,623.27	6.28%
150.00 -< 200.00	179	9.11%	44,563,316.55	9.75%	183	9.19%	44,771,426.18	9.69%
200.00 -< 250.00	362	18.42%	84,464,961.40	18.49%	364	18.27%	85,763,141.37	18.56%
250.00 -< 300.00	1,018	51.81%	241,208,130.30	52.79%	1,037	52.06%	244,296,709.36	52.88%
300.00 -< 350.00	85	4.33%	16,357,891.31	3.58%	87	4.37%	16,652,493.99	3.60%
350.00 -< 400.00	54	2.75%	11,798,741.96	2.58%	54	2.71%	11,829,682.62	2.56%
400.00 -< 450.00	44	2.24%	9,106,416.71	1.99%	47	2.36%	9,557,113.01	2.07%
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	1,965	100.00%	456,907,925.20	100.00%	1,992	100.00%	461,991,463.24	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%	0	0.00%	0.00	0.00%
0.00 <- 50.00	14	0.71%	1,823,729.02	0.40%	15	0.75%	1,961,945.48	0.42%
50.00 <- 100.00	92	4.68%	20,172,098.61	4.41%	89	4.47%	19,012,339.07	4.12%
100.00 <- 150.00	117	5.95%	27,702,025.78	6.06%	119	5.97%	28,788,707.06	6.23%
150.00 <- 200.00	177	9.01%	44,273,929.98	9.69%	182	9.14%	45,279,209.10	9.80%
200.00 <- 250.00	364	18.52%	84,717,217.63	18.54%	364	18.27%	84,967,767.89	18.39%
250.00 <- 300.00	1,016	51.70%	240,955,874.07	52.74%	1,036	52.01%	244,165,240.56	52.85%
300.00 <- 350.00	86	4.38%	16,651,803.83	3.64%	87	4.37%	16,627,413.88	3.60%
350.00 <- 400.00	56	2.85%	12,194,438.96	2.67%	55	2.76%	11,913,278.59	2.58%
400.00 <- 450.00	41	2.09%	8,416,807.19	1.84%	45	2.26%	9,275,561.61	2.01%
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	1,965	100.00%	456,907,925.20	100.00%	1,992	100.00%	461,991,463.24	100.00%

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Months in Arrears:

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0	1,947	99.08%	452,912,691.38	99.13%	1,975	99.15%	457,526,590.25	99.03%
0.00 <- 1.00	10	0.51%	2,089,364.10	0.46%	9	0.45%	2,572,093.11	0.56%
1.00 <- 2.00	4	0.20%	1,110,945.84	0.24%	5	0.25%	1,410,143.59	0.31%
2.00 <- 3.00	1	0.05%	311,451.87	0.07%	0	0.00%	0.00	0.00%
3.00 <- 4.00	0	0.00%	0.00	0.00%	1	0.05%	232,524.56	0.05%
4.00 <- 5.00	2	0.10%	311,945.00	0.07%	2	0.10%	250,111.73	0.05%
5.00 <- 6.00	1	0.05%	171,527.01	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%	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	1,965	100.00%	456,907,925.20	100.00%	1,992	100.00%	461,991,463.24	100.00%

Property Type:

Type	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
Other	1	0.05%	215,487.26	0.05%	2	0.10%	350,916.80	0.08%
Residential (Bungalow)	43	2.19%	9,318,453.36	2.04%	43	2.16%	9,323,450.53	2.02%
Residential (Flat/Apartment)	365	18.58%	84,352,423.81	18.46%	367	18.42%	84,834,841.95	18.36%
Residential (House)	373	18.98%	89,301,607.09	19.54%	376	18.88%	89,784,196.49	19.43%
Residential (Terraced House)	389	19.80%	79,780,604.08	17.46%	396	19.88%	80,714,681.36	17.47%
Multifamily house	794	40.41%	193,939,349.60	42.45%	808	40.56%	196,983,376.11	42.64%
Total	1,965	100.00%	456,907,925.20	100.00%	1,992	100.00%	461,991,463.24	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%	95,858.03	0.02%	1	0.05%	96,134.52	0.02%
10.00 -< 20.00	5	0.25%	447,125.77	0.10%	6	0.30%	497,951.23	0.11%
20.00 -< 30.00	14	0.71%	2,982,888.25	0.65%	14	0.70%	2,986,147.67	0.65%
30.00 -< 40.00	24	1.22%	6,397,530.24	1.40%	24	1.20%	6,401,803.73	1.39%
40.00 -< 50.00	55	2.80%	14,306,362.23	3.13%	58	2.91%	14,915,942.93	3.23%
50.00 -< 60.00	117	5.95%	42,096,193.79	9.21%	118	5.92%	42,378,924.63	9.17%
60.00 -< 70.00	344	17.51%	97,617,821.58	21.36%	349	17.52%	98,878,727.95	21.40%
70.00 -< 80.00	1,012	51.50%	212,094,910.20	46.42%	1,023	51.36%	213,619,083.16	46.24%
80.00 -< 90.00	393	20.00%	80,869,235.11	17.70%	399	20.03%	82,216,747.42	17.80%
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	1,965	100.00%	456,907,925.20	100.00%	1,992	100.00%	461,991,463.24	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%	95,858.03	0.02%	1	0.05%	96,134.52	0.02%
10.00 -< 20.00	7	0.36%	545,707.63	0.12%	8	0.40%	598,094.07	0.13%
20.00 -< 30.00	14	0.71%	2,954,429.10	0.65%	14	0.70%	2,956,138.27	0.64%
30.00 -< 40.00	25	1.27%	6,452,390.26	1.41%	25	1.26%	6,458,079.05	1.40%
40.00 -< 50.00	56	2.85%	14,445,469.55	3.16%	59	2.96%	15,055,836.20	3.26%
50.00 -< 60.00	131	6.67%	44,483,198.58	9.74%	132	6.63%	44,775,978.90	9.69%
60.00 -< 70.00	338	17.20%	96,621,866.59	21.15%	343	17.22%	97,879,027.48	21.19%
70.00 -< 80.00	1,014	51.60%	212,245,430.06	46.45%	1,025	51.46%	213,764,166.45	46.27%
80.00 -< 90.00	379	19.29%	79,063,575.40	17.30%	385	19.33%	80,408,008.30	17.40%
Total	1,965	100.00%	456,907,925.20	100.00%	1,992	100.00%	461,991,463.24	100.00%

Geographic Region:

Region	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
North East England	49	2.49%	9,899,040.85	2.17%	49	2.46%	9,917,711.36	2.15%
North West England	194	9.87%	27,851,356.61	6.10%	195	9.79%	27,922,978.41	6.04%
Yorkshire and the Humber	79	4.02%	12,334,772.64	2.70%	82	4.12%	12,583,230.17	2.72%
East Midlands	164	8.35%	25,901,258.13	5.67%	165	8.28%	26,018,193.34	5.63%
West Midlands	163	8.30%	25,148,158.43	5.50%	169	8.48%	26,449,722.89	5.73%
East of England	244	12.42%	50,588,896.22	11.07%	247	12.40%	50,823,262.63	11.00%
Greater London	392	19.95%	148,453,711.20	32.49%	395	19.83%	149,530,388.88	32.37%
South East England	388	19.75%	100,023,806.00	21.89%	394	19.78%	101,427,349.96	21.95%
South West England	222	11.30%	45,742,527.06	10.01%	225	11.30%	46,222,025.43	10.00%
Wales	70	3.56%	10,964,398.06	2.40%	71	3.56%	11,096,600.17	2.40%
Total	1,965	100.00%	456,907,925.20	100.00%	1,992	100.00%	461,991,463.24	100.00%