

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



Collection Period End Date: 31-Dec-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:	17-Feb-2020
Servicer:	OneSavings Bank plc	Prior Payment Date:	18-Nov-2019
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-Dec-2019
Agent Bank/PPA/Registrar:	Citibank N.A., London Branch	Collection Period End Date:	31-Dec-2019
		Quarterly Period Start Date:	01-Nov-2019
		Quarterly Period End Date:	31-Jan-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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Transaction Account:

	Total (GBP)
Starting Balance	34,008,478.88
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	34,008,478.88

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 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)	464,318,034.06	470,042,713.62
Number of Loans in the Portfolio	2,010.00	2,037.00
Average mortgage Size (GBP)	231,004.00	230,752.44

Summary Portfolio Statistics:

	Seasoning (months)	Remaining Term (months)	Original LTV (%)	Current LTV (%)	Interest Rate (%)
Weighted Average	20.76	246.68	70.85	70.65	3.79
Min	9.00	0.00	5.70	5.49	3.19
Max	35.00	411.00	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)			
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	3.89%	1.36%	2.83%	0.43%	11.64%	9.69%
Current CPR	3.77%	1.32%	2.16%	0.22%	11.40%	7.31%

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	76,022.29	87,055.62
Unscheduled Principal Collections	1,457,209.30	85,813.10
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	5	0.25%	82,526.22	0.02%	9	0.44%	70,125.97	0.01%
50,000.00 <- 100,000.00	208	10.35%	17,291,369.70	3.72%	210	10.31%	17,475,350.68	3.72%
100,000.00 <- 150,000.00	469	23.33%	58,223,656.02	12.54%	477	23.42%	59,232,838.69	12.60%
150,000.00 <- 200,000.00	389	19.35%	67,934,986.33	14.63%	392	19.24%	68,459,966.48	14.56%
200,000.00 <- 250,000.00	274	13.63%	61,335,710.28	13.21%	276	13.55%	61,778,035.49	13.14%
250,000.00 <- 300,000.00	206	10.25%	56,490,743.32	12.17%	209	10.26%	57,326,325.99	12.20%
300,000.00 <- 350,000.00	162	8.06%	52,385,342.65	11.28%	163	8.00%	52,734,862.35	11.22%
350,000.00 <- 400,000.00	103	5.12%	38,495,852.85	8.29%	104	5.11%	38,854,916.30	8.27%
400,000.00 <- 450,000.00	52	2.59%	22,125,060.94	4.77%	53	2.60%	22,526,244.64	4.79%
450,000.00 <- 500,000.00	33	1.64%	15,602,938.95	3.36%	33	1.62%	15,604,561.83	3.32%
500,000.00 <- 600,000.00	51	2.54%	27,808,563.02	5.99%	51	2.50%	27,807,933.12	5.92%
600,000.00 <- 700,000.00	19	0.95%	12,354,512.28	2.66%	20	0.98%	12,965,831.58	2.76%
700,000.00 <- 800,000.00	16	0.80%	11,940,625.16	2.57%	16	0.79%	11,939,884.33	2.54%
800,000.00 <- 900,000.00	7	0.35%	5,978,867.15	1.29%	7	0.34%	5,978,498.66	1.27%
900,000.00 <- 1,000,000.00	8	0.40%	7,439,071.39	1.60%	8	0.39%	7,438,628.81	1.58%
> 1,000,000.00	8	0.40%	8,828,207.80	1.90%	9	0.44%	9,848,708.70	2.10%
Total	2,010	100.00%	464,318,034.06	100.00%	2,037	100.00%	470,042,713.62	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%	59	2.90%	10,575,604.93	2.25%
8.00 <- 9.00	58	2.89%	10,468,973.94	2.25%	121	5.94%	25,376,428.13	5.40%
9.00 <- 10.00	120	5.97%	25,040,002.40	5.39%	159	7.81%	29,760,164.88	6.33%
10.00 <- 11.00	154	7.66%	28,797,466.99	6.20%	150	7.36%	28,605,481.78	6.09%
11.00 <- 12.00	145	7.21%	28,018,746.11	6.03%	69	3.39%	14,829,347.64	3.15%
12.00 <- 13.00	67	3.33%	14,621,303.80	3.15%	47	2.31%	10,510,633.74	2.24%
13.00 <- 14.00	46	2.29%	10,512,631.86	2.26%	42	2.06%	10,801,302.42	2.30%
14.00 <- 15.00	42	2.09%	10,801,329.64	2.33%	72	3.53%	18,205,089.15	3.87%
15.00 <- 16.00	71	3.53%	18,203,082.56	3.92%	44	2.16%	10,277,474.50	2.19%
16.00 <- 17.00	44	2.19%	10,276,703.44	2.21%	56	2.75%	14,203,010.10	3.02%
17.00 <- 18.00	56	2.79%	14,201,607.61	3.06%	69	3.39%	18,342,311.78	3.90%
18.00 <- 19.00	69	3.43%	18,341,177.51	3.95%	17	0.83%	5,275,205.50	1.12%
19.00 <- 20.00	17	0.85%	5,273,340.44	1.14%	11	0.54%	1,274,979.11	0.27%
20.00 <- 25.00	613	30.50%	149,144,877.44	32.12%	668	32.79%	165,366,143.37	35.18%
25.00 <- 30.00	378	18.81%	92,354,370.09	19.89%	397	19.49%	93,608,970.19	19.91%
30.00 <- 35.00	130	6.47%	28,262,420.23	6.09%	56	2.75%	13,030,566.40	2.77%
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	2,010	100.00%	464,318,034.06	100.00%	2,037	100.00%	470,042,713.62	100.00%

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Original Term:

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0	2	0.10%	0.05	0.00%	5	0.25%	0.13	0.00%
0.00 -< 50.00	16	0.80%	2,136,643.98	0.46%	17	0.83%	1,914,480.55	0.41%
50.00 -< 100.00	83	4.13%	16,753,108.56	3.61%	82	4.03%	16,680,747.08	3.55%
100.00 -< 150.00	112	5.57%	28,186,803.48	6.07%	104	5.11%	25,411,386.04	5.41%
150.00 -< 200.00	193	9.60%	46,640,478.25	10.04%	207	10.16%	50,611,006.56	10.77%
200.00 -< 250.00	366	18.21%	86,408,545.15	18.61%	371	18.21%	88,558,355.54	18.84%
250.00 -< 300.00	1,049	52.19%	246,013,526.28	52.98%	1,058	51.94%	248,189,657.19	52.80%
300.00 -< 350.00	78	3.88%	15,033,289.43	3.24%	74	3.63%	14,266,302.98	3.04%
350.00 -< 400.00	63	3.13%	13,453,891.50	2.90%	71	3.49%	14,718,959.32	3.13%
400.00 -< 450.00	48	2.39%	9,691,747.38	2.09%	48	2.36%	9,691,818.23	2.06%
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	2,010	100.00%	464,318,034.06	100.00%	2,037	100.00%	470,042,713.62	100.00%

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Remaining Term:

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0	2	0.10%	0.05	0.00%	7	0.34%	0.18	0.00%
0.00 <- 50.00	16	0.80%	2,136,643.98	0.46%	16	0.79%	2,142,826.33	0.46%
50.00 <- 100.00	85	4.23%	18,246,345.29	3.93%	83	4.07%	16,758,546.36	3.57%
100.00 <- 150.00	121	6.02%	29,019,406.29	6.25%	113	5.55%	28,439,337.14	6.05%
150.00 <- 200.00	184	9.15%	44,933,371.20	9.68%	196	9.62%	47,276,910.35	10.06%
200.00 <- 250.00	364	18.11%	85,789,812.66	18.48%	372	18.26%	88,725,638.15	18.88%
250.00 <- 300.00	1,049	52.19%	246,013,526.28	52.98%	1,057	51.89%	248,022,374.58	52.77%
300.00 <- 350.00	87	4.33%	16,655,934.18	3.59%	82	4.03%	15,530,013.88	3.30%
350.00 <- 400.00	54	2.69%	11,831,246.75	2.55%	63	3.09%	13,455,248.42	2.86%
400.00 <- 450.00	48	2.39%	9,691,747.38	2.09%	48	2.36%	9,691,818.23	2.06%
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	2,010	100.00%	464,318,034.06	100.00%	2,037	100.00%	470,042,713.62	100.00%

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Months in Arrears:

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0	1,990	99.00%	459,746,745.23	99.02%	2,017	99.02%	465,675,175.78	99.07%
0.00 <- 1.00	13	0.65%	3,066,018.20	0.66%	13	0.64%	2,977,019.09	0.63%
1.00 <- 2.00	3	0.15%	845,188.11	0.18%	3	0.15%	732,038.82	0.16%
2.00 <- 3.00	1	0.05%	177,656.39	0.04%	3	0.15%	579,298.47	0.12%
3.00 <- 4.00	2	0.10%	402,969.29	0.09%	1	0.05%	79,181.46	0.02%
4.00 <- 5.00	1	0.05%	79,456.84	0.02%	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	2,010	100.00%	464,318,034.06	100.00%	2,037	100.00%	470,042,713.62	100.00%

Property Type:

Type	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
Other	2	0.10%	350,879.63	0.08%	2	0.10%	351,253.68	0.07%
Residential (Bungalow)	43	2.14%	9,322,785.13	2.01%	43	2.11%	9,329,380.64	1.98%
Residential (Flat/Apartment)	368	18.31%	84,942,566.64	18.29%	373	18.31%	86,224,842.85	18.34%
Residential (House)	376	18.71%	89,984,527.53	19.38%	382	18.75%	91,802,882.82	19.53%
Residential (Terraced House)	400	19.90%	81,084,981.63	17.46%	404	19.83%	81,975,264.50	17.44%
Multifamily house	821	40.85%	198,632,293.50	42.78%	833	40.89%	200,359,089.13	42.63%
Total	2,010	100.00%	464,318,034.06	100.00%	2,037	100.00%	470,042,713.62	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%	96,393.55	0.02%	1	0.05%	96,651.17	0.02%
10.00 -< 20.00	6	0.30%	497,926.44	0.11%	6	0.29%	497,897.53	0.11%
20.00 -< 30.00	14	0.70%	2,988,790.83	0.64%	14	0.69%	2,991,399.74	0.64%
30.00 -< 40.00	25	1.24%	6,574,139.79	1.42%	25	1.23%	6,577,102.00	1.40%
40.00 -< 50.00	59	2.94%	15,121,470.09	3.26%	60	2.95%	16,142,239.42	3.43%
50.00 -< 60.00	118	5.87%	42,388,404.86	9.13%	121	5.94%	42,738,955.14	9.09%
60.00 -< 70.00	350	17.41%	98,892,350.39	21.30%	355	17.43%	100,447,984.13	21.37%
70.00 -< 80.00	1,029	51.19%	214,516,117.84	46.20%	1,041	51.10%	216,394,810.30	46.04%
80.00 -< 90.00	408	20.30%	83,242,440.27	17.93%	414	20.32%	84,155,674.19	17.90%
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	2,010	100.00%	464,318,034.06	100.00%	2,037	100.00%	470,042,713.62	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%	96,393.55	0.02%	1	0.05%	96,651.17	0.02%
10.00 -< 20.00	8	0.40%	599,604.59	0.13%	8	0.39%	601,105.17	0.13%
20.00 -< 30.00	14	0.70%	2,957,242.59	0.64%	14	0.69%	2,958,317.89	0.63%
30.00 -< 40.00	26	1.29%	6,631,816.81	1.43%	26	1.28%	6,636,176.51	1.41%
40.00 -< 50.00	60	2.99%	15,357,941.11	3.31%	61	2.99%	16,379,153.60	3.48%
50.00 -< 60.00	132	6.57%	44,794,995.97	9.65%	135	6.63%	45,155,034.61	9.61%
60.00 -< 70.00	344	17.11%	97,889,113.08	21.08%	349	17.13%	99,441,226.98	21.16%
70.00 -< 80.00	1,032	51.34%	214,661,257.80	46.23%	1,044	51.25%	216,537,231.46	46.07%
80.00 -< 90.00	393	19.55%	81,329,668.56	17.52%	399	19.59%	82,237,816.23	17.50%
Total	2,010	100.00%	464,318,034.06	100.00%	2,037	100.00%	470,042,713.62	100.00%

Geographic Region:

Region	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
North East England	49	2.44%	9,934,268.15	2.14%	49	2.41%	9,950,684.49	2.12%
North West England	197	9.80%	28,052,168.50	6.04%	199	9.77%	28,169,443.54	5.99%
Yorkshire and the Humber	84	4.18%	12,873,502.67	2.77%	86	4.22%	13,184,670.75	2.80%
East Midlands	169	8.41%	26,313,392.47	5.67%	171	8.39%	26,533,505.99	5.64%
West Midlands	171	8.51%	26,701,188.59	5.75%	176	8.64%	27,623,271.76	5.88%
East of England	249	12.39%	51,167,568.83	11.02%	249	12.22%	51,170,500.42	10.89%
Greater London	396	19.70%	149,843,255.98	32.27%	401	19.69%	152,119,400.97	32.36%
South East England	396	19.70%	101,781,561.69	21.92%	402	19.73%	102,954,036.94	21.90%
South West England	228	11.34%	46,545,779.85	10.02%	232	11.39%	47,030,753.27	10.01%
Wales	71	3.53%	11,105,347.33	2.39%	72	3.53%	11,306,445.49	2.41%
Total	2,010	100.00%	464,318,034.06	100.00%	2,037	100.00%	470,042,713.62	100.00%