

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



Collection Period End Date: 31-Jul-2019

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Deal Information:

Issuer:	Canterbury Finance No. 1 plc	Closing Date:	12-Jul-2019
Seller:	OneSavings Bank plc		
Servicer:	OneSavings Bank plc		
Swap Provider:	Lloyds Bank Corporate Markets plc		
Note Trustee/Security Trustee:	Citicorp Trustee Company Limited		
Cash Manager/Issuer Account Bank/			
Agent Bank/PPA/Registrar:	Citibank N.A., London Branch		

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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	0.00

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)	497,085,754.03	
Number of Loans in the Portfolio	2,162	
Average mortgage Size (GBP)	229,919.41	

Summary Portfolio Statistics:

	Seasoning (months)	Remaining Term (months)	Original LTV (%)	Current LTV (%)	Interest Rate (%)
Weighted Average	17.06	252.58	70.67	71.07	3.79
Min	0.00	0.00	5.70	0.00	3.19
Max	300.00	416.00	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						
Current CPR						

Constant Default Rates:

	Current Period			Prior Period		
	1 Month	3 Month	Lifetime	1 Month	3 Month	Lifetime
Current CDR						

	Current Period	Prior Period
Scheduled Principal Collections	236,210.84	
Unscheduled Principal Collections	1,409,442.87	
Current Period Defaults	0.00	

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Outstanding Balances:

Amount	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
<= 0.00	1	0.05%	-280.89	0.00%				
0.00 <- 50,000.00	1	0.05%	21,971.81	0.00%				
50,000.00 <- 100,000.00	239	11.05%	19,891,405.93	4.00%				
100,000.00 <- 150,000.00	513	23.73%	63,739,035.30	12.82%				
150,000.00 <- 200,000.00	419	19.38%	73,111,503.38	14.71%				
200,000.00 <- 250,000.00	287	13.27%	64,300,135.40	12.94%				
250,000.00 <- 300,000.00	217	10.04%	59,453,310.06	11.96%				
300,000.00 <- 350,000.00	168	7.77%	54,354,925.03	10.93%				
350,000.00 <- 400,000.00	107	4.95%	39,977,876.78	8.04%				
400,000.00 <- 450,000.00	55	2.54%	23,324,314.03	4.69%				
450,000.00 <- 500,000.00	36	1.67%	16,983,323.21	3.42%				
500,000.00 <- 600,000.00	54	2.50%	29,432,884.81	5.92%				
600,000.00 <- 700,000.00	22	1.02%	14,175,011.50	2.85%				
700,000.00 <- 800,000.00	16	0.74%	11,939,470.44	2.40%				
800,000.00 <- 900,000.00	8	0.37%	6,835,298.71	1.38%				
900,000.00 <- 1,000,000.00	8	0.37%	7,438,366.25	1.50%				
> 1,000,000.00	11	0.51%	12,107,202.28	2.44%				
Total	2,162	100.00%	497,085,754.03	100.00%				

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Seasoning:

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
<= 8.00	623	28.82%	121,916,795.25	24.53%				
8.00 <- 9.00	53	2.45%	11,532,402.63	2.32%				
9.00 <- 10.00	46	2.13%	11,791,261.34	2.37%				
10.00 <- 11.00	74	3.42%	18,605,096.84	3.74%				
11.00 <- 12.00	43	1.99%	9,640,547.24	1.94%				
12.00 <- 13.00	61	2.82%	16,277,341.90	3.27%				
13.00 <- 14.00	71	3.28%	17,984,092.67	3.62%				
14.00 <- 15.00	17	0.79%	4,621,594.37	0.93%				
15.00 <- 16.00	11	0.51%	3,373,263.55	0.68%				
16.00 <- 17.00	187	8.65%	46,939,193.25	9.44%				
17.00 <- 18.00	167	7.72%	40,388,860.15	8.13%				
18.00 <- 19.00	146	6.75%	35,515,023.10	7.14%				
19.00 <- 20.00	121	5.60%	30,152,449.73	6.07%				
20.00 <- 25.00	403	18.64%	98,342,972.84	19.78%				
25.00 <- 30.00	139	6.43%	30,004,859.17	6.04%				
30.00 <- 35.00	0	0.00%	0.00	0.00%				
35.00 <- 40.00	0	0.00%	0.00	0.00%				
40.00 <- 45.00	0	0.00%	0.00	0.00%				
45.00 <- 50.00	0	0.00%	0.00	0.00%				
50.00 <- 75.00	0	0.00%	0.00	0.00%				
75.00 <- 100.00	0	0.00%	0.00	0.00%				
> 100.00	0	0.00%	0.00	0.00%				
Total	2,162	100.00%	497,085,754.03	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%				
0.00 -< 50.00	30	1.39%	6,663,412.68	1.34%				
50.00 -< 100.00	51	2.36%	10,750,370.84	2.16%				
100.00 -< 150.00	138	6.38%	29,630,851.34	5.96%				
150.00 -< 200.00	217	10.04%	48,825,642.52	9.82%				
200.00 -< 250.00	397	18.36%	93,944,260.66	18.90%				
250.00 -< 300.00	1,119	51.76%	256,934,984.77	51.69%				
300.00 -< 350.00	59	2.73%	14,326,725.43	2.88%				
350.00 -< 400.00	80	3.70%	19,053,294.13	3.83%				
400.00 -< 450.00	71	3.28%	16,956,211.66	3.41%				
450.00 -< 500.00	0	0.00%	0.00	0.00%				
500	0	0.00%	0.00	0.00%				
Total	2,162	100.00%	497,085,754.03	100.00%				

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Remaining Term:

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0	18	0.83%	3,280,065.83	0.66%				
0.00 <- 50.00	13	0.60%	3,561,406.71	0.72%				
50.00 <- 100.00	53	2.45%	10,886,748.74	2.19%				
100.00 <- 150.00	137	6.34%	29,851,537.48	6.01%				
150.00 <- 200.00	216	9.99%	48,595,029.10	9.78%				
200.00 <- 250.00	398	18.41%	93,909,503.31	18.89%				
250.00 <- 300.00	1,118	51.71%	256,847,301.71	51.67%				
300.00 <- 350.00	60	2.78%	14,799,526.26	2.98%				
350.00 <- 400.00	82	3.79%	19,474,738.89	3.92%				
400.00 <- 450.00	67	3.10%	15,879,896.00	3.19%				
450.00 <- 500.00	0	0.00%	0.00	0.00%				
500	0	0.00%	0.00	0.00%				
Total	2,162	100.00%	497,085,754.03	100.00%				

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Months in Arrears:

Months	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0	2,148	99.35%	493,047,911.92	99.19%				
0.00 <- 1.00	13	0.60%	3,829,741.39	0.77%				
1.00 <- 2.00	1	0.05%	208,100.72	0.04%				
2.00 <- 3.00	0	0.00%	0.00	0.00%				
3.00 <- 4.00	0	0.00%	0.00	0.00%				
4.00 <- 5.00	0	0.00%	0.00	0.00%				
5.00 <- 6.00	0	0.00%	0.00	0.00%				
6.00 <- 7.00	0	0.00%	0.00	0.00%				
7.00 <- 8.00	0	0.00%	0.00	0.00%				
8.00 <- 9.00	0	0.00%	0.00	0.00%				
9.00 <- 10.00	0	0.00%	0.00	0.00%				
10	0	0.00%	0.00	0.00%				
Total	2,162	100.00%	497,085,754.03	100.00%				

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Property Type:

Type	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
Other	2	0.09%	351,222.23	0.07%				
Residential (Bungalow)	47	2.17%	9,781,383.70	1.97%				
Residential (Flat/Apartment)	392	18.13%	90,092,468.95	18.12%				
Residential (House, detached or semi-detached)	408	18.87%	99,387,840.26	19.99%				
Residential (Terraced House)	436	20.17%	87,966,514.21	17.70%				
Multifamily house without recourse to the borrower	877	40.56%	209,506,324.68	42.15%				
Total	2,162	100.00%	497,085,754.03	100.00%				

Original LTV:

%	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
0.00 -< 10.00	1	0.05%	97,691.56	0.02%				
10.00 -< 20.00	7	0.32%	650,131.44	0.13%				
20.00 -< 30.00	16	0.74%	3,319,663.18	0.67%				
30.00 -< 40.00	27	1.25%	7,546,140.52	1.52%				
40.00 -< 50.00	64	2.96%	17,376,645.44	3.50%				
50.00 -< 60.00	130	6.01%	46,849,050.72	9.42%				
60.00 -< 70.00	369	17.07%	104,718,615.31	21.07%				
70.00 -< 80.00	1,109	51.30%	227,922,000.81	45.85%				
80.00 -< 90.00	439	20.31%	88,605,815.05	17.83%				
90.00 -< 100.00	0	0.00%	0.00	0.00%				
>= 100.00	0	0.00%	0.00	0.00%				
Total	2,162	100.00%	497,085,754.03	100.00%				

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Current LTV:

%	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
No Data	18	0.83%	3,280,065.83	0.66%				
0.00 -< 10.00	1	0.05%	759,651.98	0.15%				
10.00 -< 20.00	9	0.42%	1,692,284.66	0.34%				
20.00 -< 30.00	18	0.83%	3,261,723.08	0.66%				
30.00 -< 40.00	27	1.25%	4,851,029.18	0.98%				
40.00 -< 50.00	62	2.87%	14,303,407.55	2.88%				
50.00 -< 60.00	148	6.85%	36,211,772.30	7.28%				
60.00 -< 70.00	405	18.73%	93,334,854.36	18.78%				
70.00 -< 80.00	1,183	54.72%	274,091,900.90	55.14%				
80.00 -< 90.00	287	13.27%	64,210,016.30	12.92%				
90.00 -< 100.00	4	0.19%	1,089,047.89	0.22%				
Total	2,162	100.00%	497,085,754.03	100.00%				

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Geographic Region:

Region	Current Period				Prior Period			
	Number	%	Value (GBP)	%	Number	%	Value (GBP)	%
East	83	3.84%	18,244,105.26	3.67%				
East Midlands	144	6.66%	30,983,303.11	6.23%				
Greater London	484	22.39%	121,911,323.69	24.53%				
North East	55	2.54%	12,363,954.93	2.49%				
North West	216	9.99%	46,689,832.80	9.39%				
South East	535	24.75%	129,346,856.10	26.02%				
South West	255	11.79%	55,323,171.57	11.13%				
Wales	76	3.52%	15,712,510.43	3.16%				
West Midlands	254	11.75%	54,080,676.69	10.88%				
Yorks & Humberside	60	2.78%	12,430,019.45	2.50%				
Total	2,162	100.00%	497,085,754.03	100.00%				