

Terms and Conditions

IMPORTANT: You must read the following before continuing. The following applies to this document and all information contained herein or provided in connection herewith (together, the **Report**) and you are therefore advised to read this carefully before accessing or making any other use of the Report. By accessing this Report, you confirm that you have read, understood and accepted the Terms and Conditions set out below (the **Terms and Conditions**) and agree to be bound by the Terms and Conditions. If you do not agree to the Terms and Conditions, do not access or read this Report or any of its information (the **Information**).

1. Access to and use of the Information

- 1.1 This Report is for information purposes only. Nothing in this Report is, or is to be construed as, an offer of, a recommendation, a solicitation or an invitation to subscribe for, underwrite or purchase securities referred to on in this Report (the **Securities**) in any jurisdictions in which such offer is or may be prohibited, restricted or subject to any requirement for filing, authorisation, license or consent. In particular, nothing in this Report constitutes an offer of securities for sale in the United States. The Securities may not be offered or sold in the United States absent registration or an exemption from registration under the Securities Act of 1933, as amended (the **Securities Act**). It is not intended that the Securities will be registered under the Securities Act or any U.S. state securities laws.

The Permitted Person will use the Report solely for its own internal use in accordance with these Terms and Conditions.

The Report may contain other proprietary notices and copyright information, the terms of which must be observed and followed.

- 1.2 The Information in this Report is intended to be distributed only to, and is directed only at, persons (the **Permitted Persons**) who are:

(i) not U.S. persons (within the meaning of Regulation S under the Securities Act) or acting for the account or benefit of any U.S. person, not located in the United States, its territories and possessions (including Puerto Rico, the U.S. Virgin Islands, Guam, American Samoa, Wake Island and the Northern Mariana Islands) or the District of Columbia; and

(ii) persons in member states of the European Economic Area who are "qualified investors" within the meaning of Article 2(1)(e) of the Prospectus Directive (Directive 2003/71/EC) (the **Qualified Investors**). In addition, in the United Kingdom, the Materials are being distributed only to, and are directed only at, Qualified Investors who are persons who have professional experience in matters relating to investments falling within Article 19(5) of the Financial Services and Markets Act 2000 (Financial Promotion) Order 2005 (the **FPO**) or who are high net worth entities falling within Article 49(2)(a)-(d) of the FPO and other persons to whom it may otherwise lawfully be communicated.

- 1.3 The Report is intended for use by Permitted Persons only and must not be acted on or relied on by, published, copied or distributed to any other person. By accessing and/or reading this Report, you shall be deemed to have confirmed and represented to Charter Court Financial Services Limited (**CCFS**) that you are a Permitted Person and that you have not made and will not make any offer of Securities referred to in this Report other than in accordance with applicable laws and regulations.

- 1.4 Manufacturer target market (MIFID II product governance) is eligible counterparties and professional clients only (all distribution channels). No PRIIPs key information document (KID) has been prepared as not available to retail in EEA.

2. Acknowledgements and disclaimers

2.1 The Permitted Person acknowledges and agrees to the following:

- (a) *No duty to update or correct the Information.* The Information included in the Report is historical in nature and only current as of the date of such Information. Neither CCFS nor any other party has any duty to maintain or update the Information. **Historic performance information with regard to any Security is no indication of its future performance.** The Report may contain legends, limitations, qualifications or other restrictions relating to the nature or use of such information. Any such legends, limitations, qualifications or restrictions continue to apply.
- (b) *Changes to the Information.* CCFS may make changes to the Information at any time, without prior, or any, notice. Some Information contained in the Report has been converted from the format from which the original version of such information was printed. Reasonable care has been exercised to provide accurate information but there can be no assurance that this information is free from error.
- (c) *Third party materials.* Information in the Report which is sourced from third parties (**Third Party Information**), including (without limitation) offering circulars, prospectuses, listing particulars, pricing supplements reports, agreements, summaries, models, commentary and other materials, has been obtained from sources believed to be reliable, but CCFS does not warrant its completeness or accuracy. CCFS has no obligations in respect of Third Party Information (including as to verifying or correcting Third Party Information or publishing materials relating to Third Party Information). Use of such Third Party Information in the Report does not imply any endorsement, adoption of or responsibility by CCFS for the opinions, ideas, products, information or services offered therein, or any representation regarding the content of any Third Party Information.
- (d) *Offering documents and research reports.* Any final offering memoranda or other offering materials (each, an Offering Document) or research reports included in the Report is Third Party Information unless produced by CCFS. Third Party Information are provided solely for the Permitted Person's convenience to generally describe the terms of the transaction described therein. The Permitted Person should not assume that the information contained or incorporated by reference in any Offering Document or research report is accurate as of any date other than the respective date set forth therein or the date of the information incorporated therein. Offering Documents, research reports and other information contained in the Report may not be distributed (whether in whole or in part) to, or used by, any person or entity in any jurisdiction or country where such distribution or use would be contrary to local law or regulation.
- (e) *Disclaimer of Advice.* The Report does not provide, nor purport to provide, any financial, investment, tax, accounting or legal advice or recommendation. Nor should any Information in the Report be considered a recommendation of Securities by CCFS in any way.

3. Unauthorised Use

- 3.1 Unauthorised use of this Report including but not limited to unauthorised access of the Report or misuse of any information included in this Report, is strictly prohibited.

4. Limitation of Liability

- 4.1 CCFS (nor any person who controls it, nor any affiliate, director, officer, employee or agent of it, nor any affiliate of any such person) and providers of Third Party Information (**Third Party Data Providers**) do not accept any responsibility or liability arising out of or in connection with this Report, including any errors in or omissions from the information contained in this Report.
- 4.2 Except as may be otherwise expressly provided by written agreement between CCFS and the Permitted Person, neither CCFS nor any Third Party Data Provider will have any tort, contract or any other liability to the Permitted Person or any third party arising in connection with the use of this Report, or reliance on any information (including the Information and the Third Party Information).
- 4.3 Neither CCFS nor any Third Party Data Provider will under any circumstances be liable to the Permitted Person or any third party, regardless of the form of action, for any lost profits or lost opportunity, or any indirect, special, consequential, incidental or punitive damages whatsoever, even if CCFS has been advised of the possibility of such damages.
- 4.4 Permitted Persons, CCFS and Third Party Data Providers agree that the limitations and exclusions set out in these Terms and Conditions are reasonable having regard to all the relevant circumstances and the levels of risk associated with each party's obligations under these Terms and Conditions.

5. Confidentiality and use of Information

The Permitted Person agrees to keep all Information confidential and, except as authorised by CCFS, shall not disclose or distribute any Information to any person or entity without CCFS' prior written consent, and agrees to use the Information solely for the purpose of its own investment analysis.

6. Third Party Rights

No person may enforce any terms and conditions of these Terms and Conditions under the Contracts (Rights of Third Parties) Act 1999. Notwithstanding any other term of these Terms and Conditions, the consent of any third party is not required for any variation or termination of these Terms and Conditions.

7. Governing Law

- 7.1 These Terms and Conditions and any non-contractual obligations arising out of or in connection with them will be governed by, and construed in accordance with, the laws of England and Wales.
- 7.2 The English courts will have jurisdiction to settle any disputes which may arise in connection with the terms of access or any non-contractual obligations arising out of or in connection with these Terms and Conditions.



Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

Analyst

Michelle Ng
michelle.ng@usbank.com
44.207.330.2322

U.S. Bank Global Corporate Trust Services Address

5th Floor
125 Old Broad Street
London, EC2N 1AR

Distribution Date

8-Feb-19

U.S. Bank Global Corporate Trust Services Website

www.usbank.com/abs

General Information

| | |
|--|---------------|
| Interest Payment Date: | 12-Dec-18 |
| Prior Interest Payment Date: | 12-Sep-18 |
| Next Interest Payment Date: | 12-Mar-19 |
| Distribution Count: | 2 |
| Closing Date: | 8-Jun-18 |
| Legal Maturity Date: | 12-Jun-55 |
| Interest Determination Date: | 12-Sep-18 |
| Next Interest Determination Date: | 12-Dec-18 |
| Index: | 3 Month Libor |
| Currency: | GBP (£) |

Content

| | |
|---|-------|
| Deal Summary | 2 |
| Collateral Performance Graphs | 3 |
| Delinquencies Graphs | 4 |
| Deal Counterparties | 5 |
| Note Distribution Detail / Factors | 6 |
| Note Interest Reconciliation - Accrual | 7 |
| Note Interest Reconciliation - Deferred | 8 |
| Note Principal Reconciliation | 9 |
| Rating Information | 10 |
| Cash Reconciliation | 11 |
| Other Required Information | 12 |
| Mortgage Principal Analysis | 13 |
| Principal Deficiency Ledger | 14 |
| Reserve Fund Ledgers and Set-Off | 15 |
| Reserve Funds and Principal Allocation | 16 |
| Swap Transaction Details | 17 |
| Triggers | 18-19 |
| Portfolio Performance | 20-21 |
| Collateral Report | 22-23 |
| Prepayment Rate (CPR) | 24 |
| Priority of Payments (Interest) | 25 |
| Priority of Payments (Principal) | 26 |
| Mortgage Portfolio Analysis | 27-34 |



Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

Deal Summary

Liability Summary

| Tranche Class Name | Original Balance | Credit Enhancement on Closing | Fitch/Moodys Initial Ratings | Current Balance | Pool Factor | Current Credit Enhancement | Fitch/Moodys Current Ratings | Fitch/Moodys Watch |
|--------------------|------------------|-------------------------------|------------------------------|-----------------|--------------|----------------------------|------------------------------|--------------------|
| Class A | 261,690,000.00 | 12.44% | AAA/Aaa | 240,507,665.41 | 0.9190556208 | 12.38% | AAA Aaa | |
| Class B | 7,150,000.00 | 10.05% | AA+/Aa1 | 7,150,000.00 | 1.0000000000 | 9.77% | AA+ Aa1 | |
| Class C | 7,150,000.00 | 7.66% | A+/A1 | 7,150,000.00 | 1.0000000000 | 7.17% | A+ A1 | |
| Class D | 7,150,000.00 | 5.26% | A-/Baa1 | 7,150,000.00 | 1.0000000000 | 4.56% | A- Baa1 | |
| Class E | 2,860,000.00 | 4.31% | BBB+/Ba1 | 2,860,000.00 | 1.0000000000 | 3.52% | BBB+ Ba1 | |
| Class X | 12,870,000.00 | 0.00% | BB+/B1 | 9,658,357.39 | 0.7504551197 | 0.00% | BB+ B1 | |

Deal Performance Summary - Last 4 Quarters

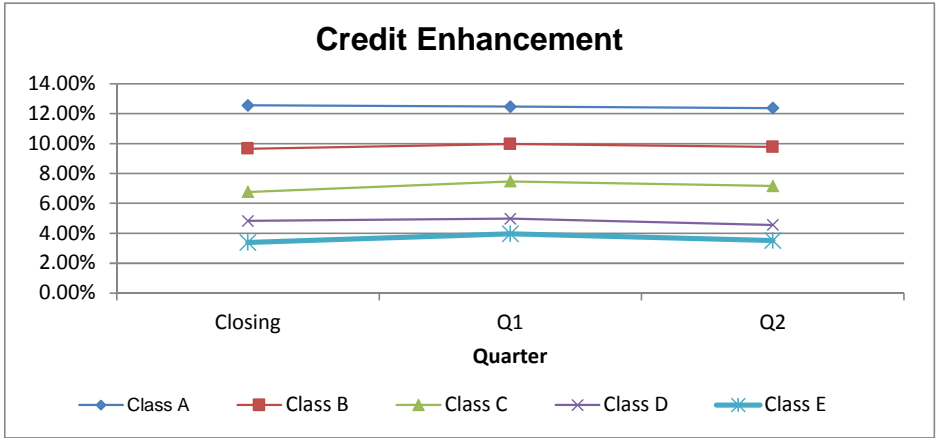
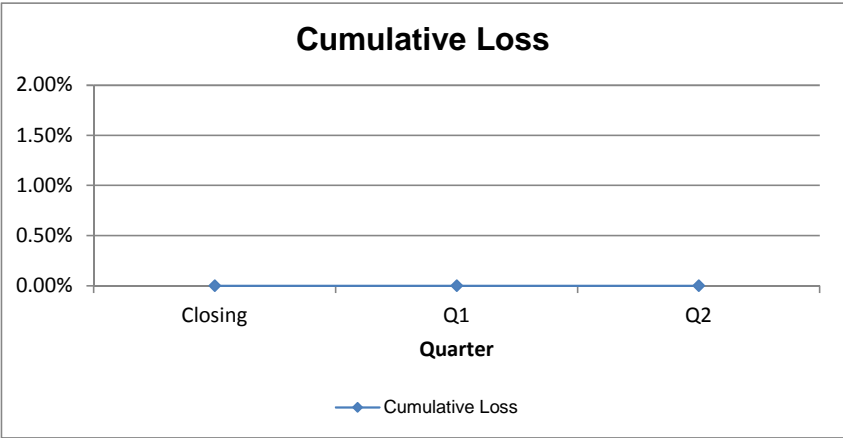
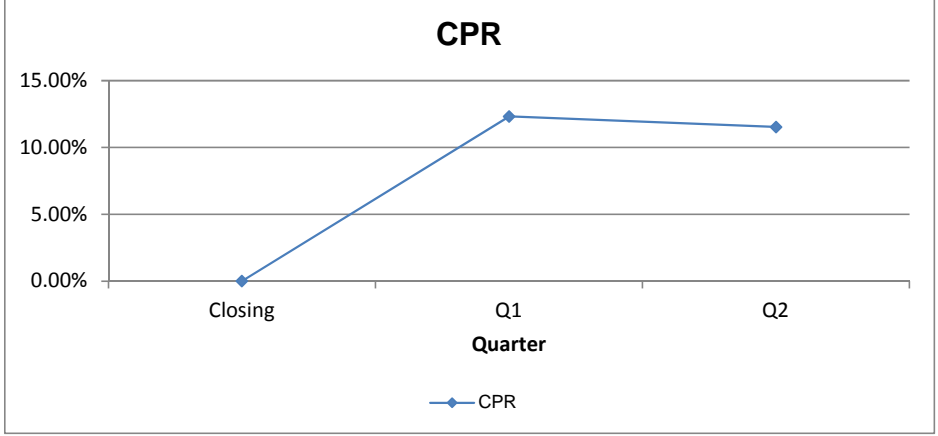
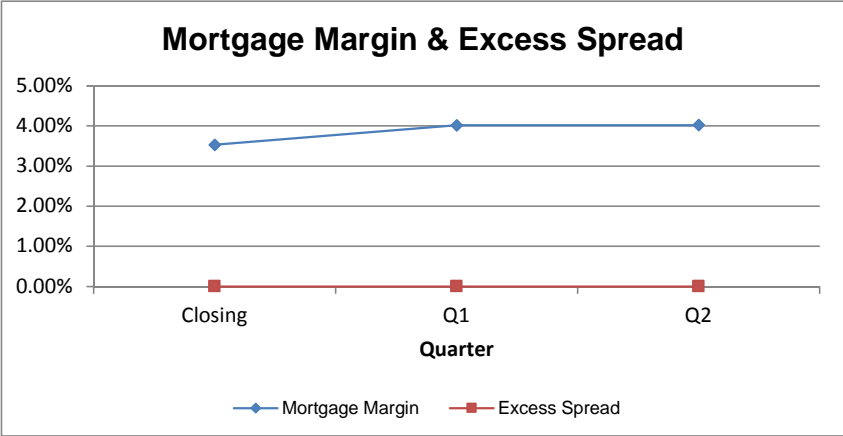
| | On Closing | Quarter 1 | Quarter 2 | Quarter 3 | Quarter 4 |
|--|----------------|----------------|----------------|-----------|-----------|
| Delinquencies (Days) | | | | | |
| 30 < Days <= 60 | - | 0.20% | 0.16% | | |
| 60 < Days <= 90 | - | 0.15% | 0.22% | | |
| 90 < Days <= 120 | - | 0.00% | 0.00% | | |
| Days > 120 | - | 0.00% | 0.00% | | |
| Excess Spread | | | | | |
| Amount during Period | - | 0.00 | 0.00 | | |
| Percentage of Pool (Annualised) | - | 0.00% | 0.00% | | |
| Constant Prepayment Rate (CPR) | | | | | |
| Period | - | 12.32% | 11.53% | | |
| Since Closing | - | 12.32% | 11.97% | | |
| Principal Payment Rate (PPR) | | | | | |
| Total Note Principal Payments in Period | - | 11,096,254.63 | 10,086,079.96 | | |
| Mortgage Principal Closing Balance | 285,532,264.28 | 274,436,009.65 | 264,349,929.69 | | |
| Percentage of Closing Balance (%) | - | 4.04% | 3.82% | | |
| Note Interest Payment Rate | | | | | |
| Percentage of Interest Due on Notes (%) | - | 100.00% | 100.00% | | |
| Cumulative Losses on the Mortgage | | | | | |
| Percentage of Original Balance (%) | - | 0.00% | 0.00% | | |

Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

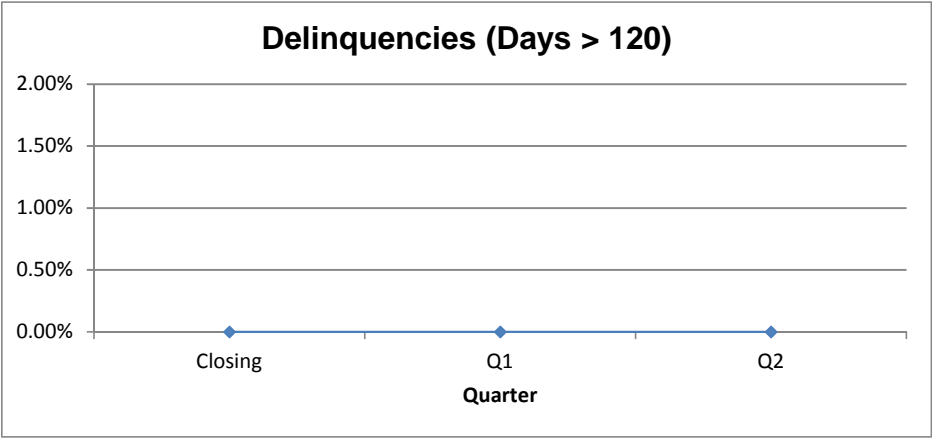
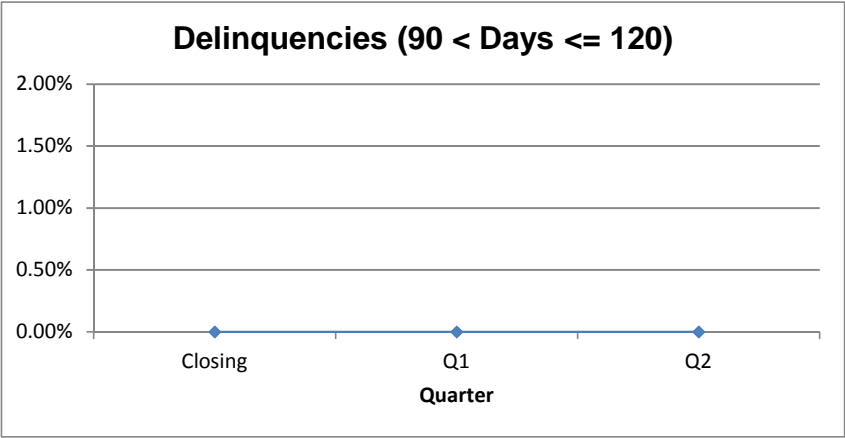
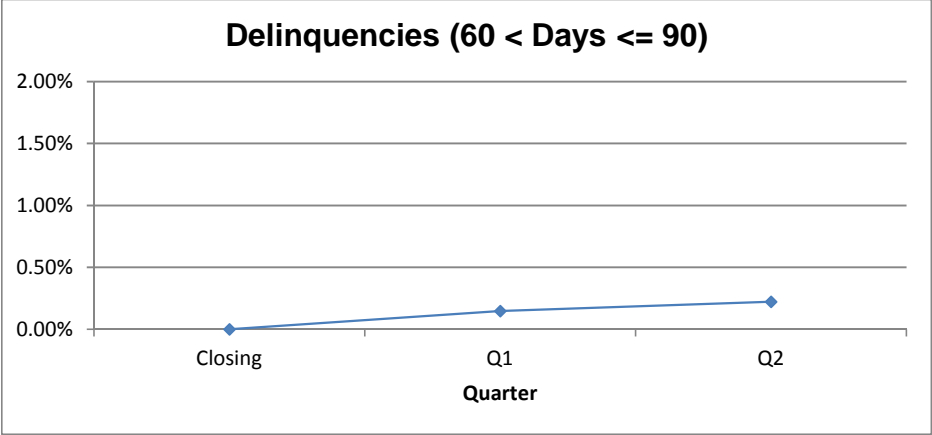
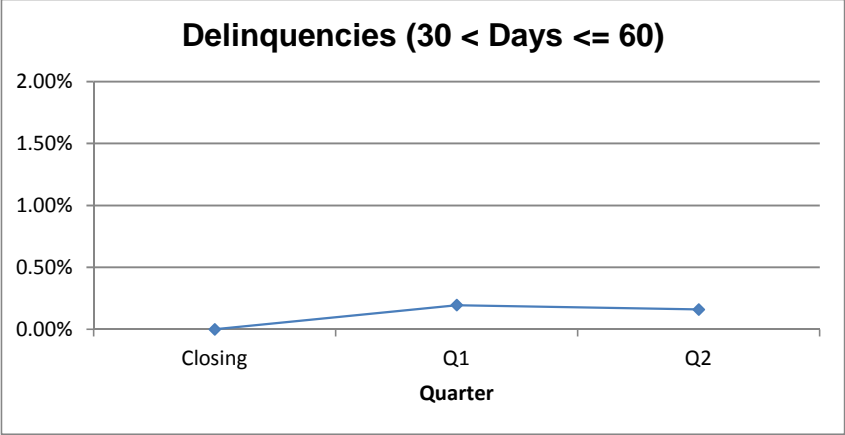
Collateral Performance Graphs



Charter Mortgage Funding 2018-1 plc
Monthly Investor Report

February 2019

Delinquencies Graphs



Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

| Deal Counterparties | | | | | | | | |
|-------------------------------------|--|-----------|------------|----------------|-----------|------------|----------------|----------|
| Role | Counterparty | Fitch | | | Moody's | | | comments |
| | | Long-Term | Short-Term | Rating Trigger | Long-Term | Short-Term | Rating Trigger | |
| Issuer | Charter Mortgage Funding 2018-1 plc | | | | | | | |
| Seller | Charter Mortgages Limited | | | | | | | |
| Servicer | Charter Mortgages Limited | | | | | | | |
| Cash Manager | Elavon Financial Services DAC | | | | | | | |
| Swap Provider | Natixis, London Branch | A | F1 | A/F1 | A2 | P-1 | A3 | |
| Issuer Account Bank | Bank of New York Mellon, London Branch | AA- | F1 | A/F1 | A1 | P-1 | A3 | |
| Collection Account bank | Barclays Bank PLC | A | F1 | BBB+/F2 | A2 | P-1 | Baa3 | |
| Security Trustee | U.S. Bank Trustees Limited | | | | | | | |
| Note Trustee | U.S. Bank Trustees Limited | | | | | | | |
| Principal Paying Agent & Agent Bank | Elavon Financial Services DAC | | | | | | | |
| Registrar | Elavon Financial Services DAC | | | | | | | |
| Corporate Services Provider | Intertrust Management Limited | | | | | | | |
| Back-Up Servicer Facilitator | Intertrust Management Limited | | | | | | | |
| Share Trustee | Intertrust Corporate Services Limited | | | | | | | |
| Arranger | Lloyds Bank plc | | | | | | | |
| Joint Lead Managers | Natixis | | | | | | | |
| | Lloyds Bank plc | | | | | | | |
| | Merrill Lynch International | | | | | | | |

The Originator has undertaken to the Issuer and the Security Trustee that it will retain a material net economic interest of not less than 5 per cent. in the securitisation in accordance with the text of each of Article 405 of Regulation (EU) No 575/2013 (the Capital Requirements Regulation or CRR) and Article 51 of Regulation (EU) No 231/2013, referred to as the Alternative Investment Fund Manager Regulation (the AIFM Regulation) (which, in each case, does not take into account any corresponding national measures) (the Retention). Such interest was, as at the Closing Date, and is as at the Report Date, comprising retention of randomly selected exposures equivalent to no less than 5% of the nominal value of the securitised exposures, where such exposures would otherwise have been securitised in the transaction affected by the Issuer, as required by the text of each of paragraph (c) of Article 405(1) of the CRR, paragraph (c) of Article 51(1) of the AIFM Regulation and paragraph (c) of Article 254(2) of the Solvency II Regulation.

Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

Note Distribution Detail / Factors

As at: 12-Dec-18

| Tranche Class Name | ISIN / Common Code | Original Principal Balance | No. Of Notes | Current Pool Factor ¹ | Total Principal Distribution | Ending Principal Balance | Total Interest Distribution |
|--------------------|--------------------------|----------------------------|--------------|----------------------------------|------------------------------|--------------------------|-----------------------------|
| A | XS1821502405 / 182150240 | 261,690,000.00 | 2,617 | 0.91905562081 | 10,086,079.96 | 240,507,665.41 | 794,161.30 |
| B | XS1821502744 / 182150274 | 7,150,000.00 | 72 | 1.00000000000 | 0.00 | 7,150,000.00 | 30,324.38 |
| C | XS1821503049 / 182150304 | 7,150,000.00 | 72 | 1.00000000000 | 0.00 | 7,150,000.00 | 35,672.19 |
| D | XS1821503478 / 182150347 | 7,150,000.00 | 72 | 1.00000000000 | 0.00 | 7,150,000.00 | 41,020.00 |
| E | XS1821503635 / 182150363 | 2,860,000.00 | 29 | 1.00000000000 | 0.00 | 2,860,000.00 | 26,390.57 |
| X | XS1821503718 / 182150371 | 12,870,000.00 | 129 | 0.75045511970 | 1,731,653.97 | 9,658,357.39 | 102,261.34 |
| GBP Total | | 298,870,000.00 | | | 11,817,733.93 | 274,476,022.80 | 1,029,829.78 |

¹Determined as follows: Ending Principal Balance / Original Principal Balance

Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

Note Interest Reconciliation - Accrual

As at: 12-Dec-18

| Tranche Class Name | ISIN / Common Code | Method | Days | Beginning Principal Balance | Rate of Interest | Total Interest Accrued (excluding deferred) | Other Interest | Total Interest Payments |
|--------------------|--------------------------|-----------------|------|-----------------------------|------------------|---|----------------|-------------------------|
| A | XS1821502405 / 182150240 | Act/365 (Fixed) | 91 | 250,593,745.37 | 1.27113% | 794,161.30 | 0.00 | 794,161.30 |
| B | XS1821502744 / 182150274 | Act/365 (Fixed) | 91 | 7,150,000.00 | 1.70113% | 30,324.38 | 0.00 | 30,324.38 |
| C | XS1821503049 / 182150304 | Act/365 (Fixed) | 91 | 7,150,000.00 | 2.00113% | 35,672.19 | 0.00 | 35,672.19 |
| D | XS1821503478 / 182150347 | Act/365 (Fixed) | 91 | 7,150,000.00 | 2.30113% | 41,020.00 | 0.00 | 41,020.00 |
| E | XS1821503635 / 182150363 | Act/365 (Fixed) | 91 | 2,860,000.00 | 3.70113% | 26,390.57 | 0.00 | 26,390.57 |
| X | XS1821503718 / 182150371 | Act/365 (Fixed) | 91 | 11,390,011.36 | 3.60113% | 102,261.34 | 0.00 | 102,261.34 |

| | | | | |
|------------------|----------------|--------------|------|--------------|
| GBP Total | 286,293,756.73 | 1,029,829.78 | 0.00 | 1,029,829.78 |
|------------------|----------------|--------------|------|--------------|

| | |
|-----------------------------------|----------|
| LIBOR rate for this period | 0.80113% |
|-----------------------------------|----------|

Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

Note Interest Reconciliation - Deferred

As at: 12-Dec-18

| Tranche Class Name | ISIN / Common Code | Beginning Deferred Interest | Interest Accrued on Deferred Interest | Current Period Deferred Interest | Deferred Interest Payments | Ending Deferred Interest |
|-----------------------|--------------------------|--------------------------------|---|-------------------------------------|-------------------------------|-----------------------------|
| A | XS1821502405 / 182150240 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| B | XS1821502744 / 182150274 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| C | XS1821503049 / 182150304 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| D | XS1821503478 / 182150347 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| E | XS1821503635 / 182150363 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| X | XS1821503718 / 182150371 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

| | | | | | | |
|------------------|------|------|------|------|------|------|
| GBP Total | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
|------------------|------|------|------|------|------|------|

Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

Note Principal Reconciliation

As at: 12-Dec-18

| Tranche Class Name | Beginning Principal Balance | Total Principal Payments | Ending Principal Balance | --- Credit Support --- | |
|-----------------------|--------------------------------|-----------------------------|-----------------------------|------------------------|----------------------|
| | | | | Original ¹ | Current ² |
| A | 250,593,745.37 | 10,086,079.96 | 240,507,665.41 | 12.44% | 12.38% |
| B | 7,150,000.00 | 0.00 | 7,150,000.00 | 10.05% | 9.77% |
| C | 7,150,000.00 | 0.00 | 7,150,000.00 | 7.66% | 7.17% |
| D | 7,150,000.00 | 0.00 | 7,150,000.00 | 5.26% | 4.56% |
| E | 2,860,000.00 | 0.00 | 2,860,000.00 | 4.31% | 3.52% |
| X | 11,390,011.36 | 1,731,653.97 | 9,658,357.39 | 0.00% | 0.00% |
| GBP Total | 286,293,756.73 | 11,817,733.93 | 274,476,022.80 | | |

¹Determined as follows: Original Principal Balance of all subordinate classes /Total Original Principal Balance

²Determined as follows: Ending Principal Balance of all subordinate classes/Total Ending Principal Balance

Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

Rating Information

As at: 12-Dec-18

| | | --- Original Ratings --- | | --- Ratings Change / Change Date (1) --- | |
|---------------|--------------|--------------------------|--------|--|--------|
| Tranche Class | | Fitch | Moodys | Fitch | Moodys |
| Name | ISIN | | | | |
| A | XS1821502405 | AAA | Aaa | | |
| B | XS1821502744 | AA+ | Aa1 | | |
| C | XS1821503049 | A+ | A1 | | |
| D | XS1821503478 | A- | Baa1 | | |
| E | XS1821503635 | BBB+ | Ba1 | | |
| X | XS1821503718 | BB+ | B1 | | |

NR - Designates that the class was not rated by the rating agency. *+ denotes watch positive; *- denotes watch negative.

⁽¹⁾ Changed ratings provided on this report are based on information provided by the applicable rating agency via electronic transmission. It shall be understood that this transmission will generally have been provided to U.S. Bank Trustees Limited within 30 days of the payment date listed on this statement. Because ratings may have changed during the 30 day window, or may not be being provided by the rating agency in an electronic format and therefore not being updated on this report, U.S. Bank Trustees Limited recommends that investors obtain current rating information directly from the rating agency.

Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

Cash Reconciliation

| Available Collections | | Distributions | |
|---|---------------|---|---------------|
| Available Revenue Receipts | | Amounts Distributed by the Issuer | 291,957.51 |
| Revenue Receipts or Calculated Revenue Receipts | 2,889,392.79 | (see Other Required Information page for further detail) | |
| (see Other Required Information page for further detail) | | | |
| Interest from Authorised Investments | 0.00 | | |
| Amounts received under the Swap Agreement | 0.00 | | |
| General Reserve Fund Excess Amount | 0.00 | | |
| Class A and Class B Liquidity Reserve Fund Excess Amount ¹ | 166,443.82 | Distributions to Noteholders | |
| Class A and Class B Liquidity Reserve Fund Ledger ² | 0.00 | Interest Distribution | 1,029,829.78 |
| Reconciliation Amounts deemed to be Available Revenue Receipts | 0.00 | Principal Distribution | 11,817,733.93 |
| Credited to the Deposit Account on the previous IPD | 0.00 | | |
| Optional Purchase Price | 0.00 | Distributions to Noteholders | 12,847,563.71 |
| Other net income | 0.00 | | |
| Less | | | |
| Third Party Amounts | 2,095.35 | | |
| Tax payments by the Issuer | 0.00 | | |
| Overdraft remedy amounts in relation to the DD Collection Account | 0.00 | | |
| Available Revenue Receipts | 3,053,741.26 | Other Distributions | |
| | | Credit to Class A and Class B Liquidity Reserve Fund Ledger | 0.00 |
| Available Redemption Receipts | | Credit to General Reserve Fund Ledger | 0.00 |
| Redemption Receipts or Calculated Principal Receipts | 10,086,079.96 | Issuer Profit Amount | 300.00 |
| Amount in PDL to be reduced by Avail. Rev. Funds | 0.00 | Credit to Deposit Account | 0.00 |
| Enhanced Amortisation Amount | 0.00 | Residual Certificates | 0.00 |
| General Reserve Fund remaining ³ | 0.00 | Other Distributions | 300.00 |
| Reconciliation Amounts deemed to be Available Redemption Receipts | 0.00 | | |
| Excess of the proceeds of the Notes (on first IPD only) | 0.00 | | |
| Available Redemption Receipts | 10,086,079.96 | Total Distributions | 13,139,821.22 |
| Class A and Class B Liquidity Reserve Fund Release Amount | 0.00 | | |
| General Reserve Fund Liquidity Release Amount | 0.00 | | |
| Principal Addition Amount | 0.00 | | |
| | | | |
| Total Available Distribution Amount | 13,139,821.22 | | |

¹Excludes Class B Redemption Date ²Class B Redemption Date only ³On the Final Redemption Date only

Charter Mortgage Funding 2018-1 plc
Monthly Investor Report

February 2019

Other Required Information

Amounts Distributed by Issuer

| | |
|---|--------------------------|
| Security Trustee Fee | 0.00 |
| Note Trustee Fee | -20,000.00 |
| Agent Bank, the Registrar and Paying Agent Fees | 0.00 |
| Cash Manager Fee | 0.00 |
| Servicer Fee | 143,723.45 |
| Back-Up Servicer Facilitator | 0.00 |
| Corporate Services Provider Fee | 540.84 |
| Issuer Account Bank Fee | 0.00 |
| Collection Account Bank Fee | 0.00 |
| Third Party Fees | -13,310.90 |
| Transfer Costs | 0.00 |
| Swap Provider | 181,004.12 |
| Amounts Distributed by the Issuer | <u><u>291,957.51</u></u> |

Revenue Receipts

| | |
|--------------------------|----------------------------|
| Total interest receipts | 2,823,136.90 |
| Total fees | 7,237.44 |
| Total expenses | 978.76 |
| Total ERC | 58,039.69 |
| Total Revenue Recoveries | 0.00 |
| | <u><u>2,889,392.79</u></u> |

Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

Mortgage Principal Analysis

| | Current Quarter | Since Issue |
|---|-----------------------|-----------------------|
| Opening mortgage principal balance - close | | 285,532,264.28 |
| Opening mortgage principal balance - this quarter | 274,436,009.65 | |
| Total opening mortgage principal balance | 274,436,009.65 | 285,532,264.28 |
| Unscheduled payments | 8,224,429.25 | 17,392,973.75 |
| Scheduled payments | 1,861,650.71 | 3,789,360.84 |
| Principal Losses | 0.00 | 0.00 |
| Total Principal Recoveries | 0.00 | 0.00 |
| Any Payment Pursuant to any Insurance Policy | 0.00 | 0.00 |
| Repurchase Proceeds of any loan by the Seller | 0.00 | 0.00 |
| Closing mortgage principal balance | 264,349,929.69 | 264,349,929.69 |
| Further Advances committed but unpaid | 0.00 | |
| <u>Loans Repurchased</u> | | |
| Month of Repurchase | n.a. | |
| Number of Loans Repurchased | n.a. | |
| Cumulative Number of Loans Repurchased | n.a. | |
| Balance of Loans Repurchased | n.a. | |
| Cumulative balance of Loans Repurchased | n.a. | |

Charter Mortgage Funding 2018-1 plc
Monthly Investor Report

February 2019

Principal Deficiency Ledger

Current Period Principal Deficiency

| | <u>Beginning PDL Balance</u> | <u>Deficiency Allocation</u> | <u>PDL Repayment</u> | <u>Ending PDL Balance</u> |
|--------------|------------------------------|------------------------------|--------------------------|-------------------------------|
| Class E PDL | 0.00 | 0.00 | 0.00 | 0.00 |
| Class D PDL | 0.00 | 0.00 | 0.00 | 0.00 |
| Class C PDL | 0.00 | 0.00 | 0.00 | 0.00 |
| Class B PDL | 0.00 | 0.00 | 0.00 | 0.00 |
| Class A PDL | 0.00 | 0.00 | 0.00 | 0.00 |
| Total | <u>0.00</u> | <u>0.00</u> | <u>0.00</u> | <u>0.00</u> |

Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

Reserve Fund Ledgers and Set-off Amounts

| | | Credits | Debits |
|--|---------------------|--------------------------------------|------------|
| <u>Class A and Class B Liquidity Reserve Fund</u> | | | |
| Original Reserve Fund amount | 4,032,600.00 | | |
| Liquidity Reserve Fund amount as at previous IPD/Closing Date | 4,032,600.00 | | |
| Liquidity Reserve Fund Required Amount per current IPD | 3,866,156.18 | | |
| Top ups in quarter | | 0.00 | |
| Drawings in quarter | | | 166,443.82 |
| Closing Balance | 3,866,156.18 | | |
| <u>General Reserve Fund Required Amount</u> | | | |
| Original Reserve Fund required amount | 257,400.00 | | |
| General Reserve Fund Required Amount as at previous IPD/Closing Date | 257,400.00 | | |
| General Reserve Fund Required Amount as at current IPD | 257,400.00 | | |
| Top ups in quarter | | 0.00 | |
| Drawings in quarter | | | 0.00 |
| Closing Balance | 257,400.00 | | |
| <u>Set-off Amounts</u> | | | |
| | No. | Principal Balance Outstanding | |
| Significant Deposit Loans outstanding | 0 | 0 | |
| Significant Deposit Loans repurchased in period | 0 | 0 | |

**Significant Deposit means a Loan where: (a) the Seller holds the legal title, and (b) the relevant Borrower has a deposit holding with the Seller and the balance of such deposit holding exceeds the maximum amount covered under the Financial Services Compensation Scheme or any replacement arrangement to the Financial Services Compensation Scheme*

Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

Reserve Funds and Principal Allocation

General Reserve Fund

| | |
|---|------------|
| (a) on any Interest Payment Date up to and including the Final Redemption Date: | |
| (i) if a Reserve Fund Amortising Trigger Event has not occurred prior to the Calculation Date immediately preceding such Interest Payment Date, an amount equal to 1.5 per cent. of the aggregate current Principal Amount Outstanding of the Collateralised Notes prior to the application of Available Redemption Receipts on such Interest Payment Date, minus the Class A and Class B Liquidity Reserve Fund Required Amount; and | 257,400.00 |
| (ii) if a Reserve Fund Amortising Trigger Event has occurred prior to the Calculation Date immediately preceding such Interest Payment Date, an amount equal to 1.5 per cent. of the aggregate current Principal Amount Outstanding of the Collateralised Notes on the Interest Payment Date immediately preceding the date on which the Reserve Fund Amortising Trigger Event occurred (following the application of Available Redemption Receipts on such Interest Payment Date), minus the Class A and Class B Liquidity Reserve Fund Required Amount; and | n.a. |
| (b) on each Interest Payment Date following the Final General Redemption Date, zero. | n.a. |

Class A and Class B Liquidity Reserve Fund Required Amount

| | |
|---|--------------|
| (a) on any Interest Payment Date falling prior to the Class B Redemption Date: | |
| (i) if a Reserve Fund Amortising Trigger Event has not occurred prior to the Calculation Date immediately preceding such Interest Payment Date, an amount equal to 1.5 per cent. of the aggregate current Principal Amount Outstanding of the Class A Notes and Class B Notes prior to the application of Available Redemption Receipts on such Interest Payment Date; and | 3,866,156.18 |
| (ii) if a Reserve Fund Amortising Trigger Event has occurred prior to the Calculation Date immediately preceding such Interest Payment Date, an amount equal to 1.5 per cent. of the aggregate current Principal Amount Outstanding of the Class A Notes and Class B Notes on the Interest Payment Date immediately preceding the date on which the Reserve Fund Amortising Trigger Event occurred (following to the application of Available Redemption Receipts on such Interest Payment Date); and | n.a. |
| (b) on any Interest Payment Date falling on or after the Class B Redemption Date, zero. | n.a. |

Principal Addition Amount

| | |
|---|--------------|
| Available Revenue Receipts & Liquidity Release Amount | 3,053,741.26 |
| Amounts due on the Revenue Waterfall from item [(a)] to [(f)] and [(h)] | 1,116,743.19 |
| Senior Expenses Deficit | 0.00 |
| Principal Addition Amount | 0.00 |

Charter Mortgage Funding 2018-1 plc
Monthly Investor Report

February 2019

Swap Transaction Details

Fixed Rate Issuer to Swap Counterparty

| | |
|------------------------------|-----------|
| Period Start Date (included) | 12-Sep-18 |
| Period End date (excluded) | 12-Dec-18 |
| Day Count Fraction | 0.2493 |

| | |
|------------|----------|
| Fixed Rate | 1.14170% |
|------------|----------|

| | |
|----------------------|----------------|
| Swap Notional Amount | 213,173,655.00 |
|----------------------|----------------|

| | |
|--|------------|
| Total Swap Payment by Issuer to Swap Counterparty | 606,783.92 |
|--|------------|

Floating Rate Swap Counterparty to Issuer

| | |
|------------------------------|-----------|
| Period Start Date (included) | 12-Sep-18 |
| Period End date (excluded) | 12-Dec-18 |
| Day Count Fraction | 0.2493 |

| | |
|---------------|----------|
| Floating Rate | 0.80113% |
|---------------|----------|

| | |
|----------------------|----------------|
| Swap Notional Amount | 213,173,655.00 |
|----------------------|----------------|

| | |
|--|------------|
| Total Swap Payment by Swap Counterparty to Issuer | 425,779.80 |
|--|------------|

| | |
|---|-------------|
| Net Payment Due (Issuer/Swap Counterparty) | -181,004.12 |
|---|-------------|

Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

Triggers

Event of Default

No

- (a) subject to Condition 18, if default is made in the payment of any principal or interest due in respect of the Most Senior Class of Notes and the default continues for: (i) a period of five Business Days in the case of principal, or (ii) three Business Days in the case of interest; or
- (b) if the Issuer fails to perform or observe any of its other obligations under these Conditions or any Transaction Document to which it is a party and the failure continues for a period of 15 days (or such longer period as the Note Trustee may permit) (except that in any case where the Note Trustee considers the failure to be incapable of remedy, when no continuation or notice as is hereinafter mentioned will be required) following the service by the Note Trustee on the Issuer of notice requiring the same to be remedied; or
- (c) if any representation or warranty made by the Issuer under any Transaction Document is incorrect when made and the matters giving rise to such misrepresentation are not remedied within a period of 15 days (except that in any case where the Note Trustee considers the matters giving rise to such misrepresentation to be incapable of remedy, when no continuation or notice as is hereinafter mentioned will be required) (or such longer period as the Note Trustee may permit) following the service by the Note Trustee on the Issuer of notice requiring the same to be remedied; or
- (d) if any order is made by any competent court or any resolution is passed for the winding up or dissolution of the Issuer, save for the purposes of reorganisation on terms approved in writing by the Note Trustee or by Extraordinary Resolution of the Noteholders; or
- (e) if (i) the Issuer ceases or threatens to cease to carry on the whole or a substantial part of its business, save for the purposes of reorganisation on terms approved in writing by the Note Trustee or by Extraordinary Resolution of the Noteholders, or (ii) the Issuer stops or threatens to stop payment of, or is unable to, or admits inability to, pay its debts (or any class of its debts) as they fall due or the value of its assets falls to less than the amount of its liabilities (taking into account its contingent and prospective liabilities) or (iii) is deemed unable to pay its debts pursuant to or for the purposes of any applicable law or is adjudicated or found bankrupt or insolvent; or
- (f) if proceedings are initiated against the Issuer under any applicable liquidation, insolvency, composition, reorganisation or other similar laws or an application is made (or documents filed with the court) for the appointment of an administrative or other receiver, manager, administrator or other similar official, or an administrative or other receiver, manager, administrator or other similar official is appointed, in relation to the Issuer or, as the case may be, in relation to the whole or any part of the undertaking or assets of the Issuer, and in any such case (other than the appointment of an administrator or an administrative receiver appointed following presentation of a petition for an administration order), unless initiated by the Issuer, is not discharged within 30 days; or
- (g) if the Issuer (or its directors or shareholders) initiates or consents to judicial proceedings relating to itself under any applicable liquidation, insolvency, composition, reorganisation or other similar laws or makes a conveyance or assignment for the benefit of, or enters into any composition or other arrangement with, its creditors generally (or any class of its creditors) or takes steps with a view to obtaining a moratorium in respect of any of its indebtedness or any meeting is convened to consider a proposal for an arrangement or composition with its creditors generally (or any class of its creditors).

No

No

No

No

No

No

No

Charter Mortgage Funding 2018-1 plc
Monthly Investor Report

February 2019

Triggers (Contd.)

Mandatory Redemption of the Notes

| | | | |
|--|----------------|---------------|----|
| 8.3 (a) Optional Purchase Price received | | | No |
| 8.3 (b) Ten Per cent clean up call | | | No |
| | Current | Trigger | |
| | 257,107,144.40 | 28,600,000.00 | |
| 8.4 Taxation or Other Reasons | | | No |

Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

Portfolio Performance

As at: 31-01-2019

| | January 2019 | | | | December 2018 | | | |
|--|--------------|----------------|-----------|---------|---------------|----------------|-----------|---------|
| | No. | Balance | Arrears | % | No. | Balance | Arrears | % |
| Total | | | | | | | | |
| No. of Loans Paying => Monthly CMS | 1,644 | 255,305,237.92 | 9,058.25 | 99.30% | 1,653 | 257,346,575.30 | 7,674.29 | 98.82% |
| No. of Loans Paying => 75% Monthly CMS | 3 | 366,199.93 | 862.05 | 0.14% | 5 | 693,687.32 | 3,930.65 | 0.27% |
| No. of Loans Paying < 75% Monthly CMS | 3 | 616,149.22 | 1,449.22 | 0.24% | 5 | 569,371.90 | 1,671.38 | 0.22% |
| No. of Loans That Made No Payment | 6 | 819,557.33 | 11,832.15 | 0.32% | 11 | 1,819,723.29 | 12,758.64 | 0.70% |
| Total | 1,656 | 257,107,144.40 | 23,201.67 | 100.00% | 1,674 | 260,429,357.81 | 26,034.96 | 100.00% |
| Performing Principal Balance as a % of the Original Principal Balance* | | | | 89.41% | | | | 90.13% |
| Performing Principal Balance as a % of the Outstanding Principal Balance | | | | 99.30% | | | | 98.82% |
| 1 to 2 Months | | | | | | | | |
| No. of Loans Paying => Monthly CMS | 3 | 363,729.34 | 2,089.57 | 0.14% | 1 | 253,402.46 | 4,739.87 | 0.10% |
| No. of Loans Paying => 75% Monthly CMS | 0 | 0.00 | 0.00 | 0.00% | 0 | 0.00 | 0.00 | 0.00% |
| No. of Loans Paying < 75% Monthly CMS | 0 | 0.00 | 0.00 | 0.00% | 1 | 87,252.58 | 508.32 | 0.03% |
| No. of Loans That Made No Payment | 3 | 366,184.86 | 3,004.59 | 0.14% | 6 | 776,031.83 | 4,473.00 | 0.30% |
| Total | 6 | 729,914.20 | 5,094.16 | 0.28% | 8 | 1,116,686.87 | 9,721.19 | 0.43% |
| Value of Arrears Cases as a % of the Original Principal Balance* | | | | 0.26% | | | | 0.39% |
| Value of Arrears Cases as a % of the Outstanding Principal Balance | | | | 0.28% | | | | 0.43% |
| 2 to 3 Months | | | | | | | | |
| No. of Loans Paying => Monthly CMS | 1 | 127,793.65 | 1,623.04 | 0.05% | 1 | 127,793.65 | 1,673.04 | 0.05% |
| No. of Loans Paying => 75% Monthly CMS | 0 | 0.00 | 0.00 | 0.00% | 1 | 214,498.66 | 3,789.34 | 0.08% |
| No. of Loans Paying < 75% Monthly CMS | 0 | 0.00 | 0.00 | 0.00% | 0 | 0.00 | 0.00 | 0.00% |
| No. of Loans That Made No Payment | 1 | 253,402.46 | 7,140.79 | 0.10% | 2 | 293,702.37 | 3,428.65 | 0.11% |
| Total | 2 | 381,196.11 | 8,763.83 | 0.15% | 4 | 635,994.68 | 8,891.03 | 0.24% |
| Value of Arrears Cases as a % of the Original Principal Balance* | | | | 0.13% | | | | 0.22% |
| Value of Arrears Cases as a % of the Outstanding Principal Balance | | | | 0.15% | | | | 0.24% |

Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

Portfolio Performance (Contd.)

As at: 31-01-2019

| | January 2019 | | | | December 2018 | | | |
|--|--------------|------------|----------|-------|---------------|------------|----------|-------|
| | No. | Balance | Arrears | % | No. | Balance | Arrears | % |
| 3 to 4 Months | | | | | | | | |
| No. of Loans Paying => Monthly CMS | 1 | 202,703.38 | 3,237.84 | 0.08% | 0 | 0.00 | 0.00 | 0.00% |
| No. of Loans Paying => 75% Monthly CMS | 0 | 0.00 | 0.00 | 0.00% | 0 | 0.00 | 0.00 | 0.00% |
| No. of Loans Paying < 75% Monthly CMS | 0 | 0.00 | 0.00 | 0.00% | 0 | 0.00 | 0.00 | 0.00% |
| No. of Loans That Made No Payment | 1 | 91,222.55 | 1,679.56 | 0.04% | 1 | 202,703.38 | 3,537.84 | 0.08% |
| Total | 2 | 293,925.93 | 4,917.40 | 0.11% | 1 | 202,703.38 | 3,537.84 | 0.08% |
| Value of Arrears Cases as a % of the Original Principal Balance* | | | | 0.10% | | | | 0.07% |
| Value of Arrears Cases as a % of the Outstanding Principal Balance | | | | 0.11% | | | | 0.08% |
| 4+ Months | | | | | | | | |
| No. of Loans Paying => Monthly CMS | 0 | 0.00 | 0.00 | 0.00% | 0 | 0.00 | 0.00 | 0.00% |
| No. of Loans Paying => 75% Monthly CMS | 0 | 0.00 | 0.00 | 0.00% | 0 | 0.00 | 0.00 | 0.00% |
| No. of Loans Paying < 75% Monthly CMS | 0 | 0.00 | 0.00 | 0.00% | 0 | 0.00 | 0.00 | 0.00% |
| No. of Loans That Made No Payment | 0 | 0.00 | 0.00 | 0.00% | 0 | 0.00 | 0.00 | 0.00% |
| Total | 0 | 0.00 | 0.00 | 0.00% | 0 | 0.00 | 0.00 | 0.00% |
| Value of Arrears Cases as a % of the Original Principal Balance* | | | | 0.00% | | | | 0.00% |
| Value of Arrears Cases as a % of the Outstanding Principal Balance | | | | 0.00% | | | | 0.00% |

*Performing Principal Balance refers to the Loans that have paid an amount equal to at least their monthly CMS

Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

Collateral Report

As at: 31-01-2019

| | January 2019 | December 2018 |
|--|--------------|---------------|
| Total Arrears Balance (1 month and over) | 18,775.39 | 22,150.06 |
| Total Arrears due | 23,201.67 | 26,034.96 |

| | At Close | January 2019 | December 2018 |
|--|----------------|----------------|----------------|
| Original Principal Balance as at close | 285,532,264.28 | | |
| Total Original Number of Loans | 1,806 | | |
| Outstanding Principal Balance as at month end | | 257,107,144.40 | 260,429,357.81 |
| Total Current Number of Loans | | 1,656 | 1,674 |
| Total number of performing loans | | 1,646 | 1,661 |
| Total value of performing loans | | 255,702,108.16 | 258,473,972.88 |
| Total number of 3+ months | | 2 | 1 |
| Total value of 3+ months (including unsold Repossessions) | | 293,925.93 | 202,703.38 |
| Percentage 3+ months on Original Balance as at close | | 0.10% | 0.07% |
| Percentage 3+ months on Outstanding Balance | | 0.11% | 0.08% |
| Total Value of Arrears Cases (including unsold Repossessions 1 month and over) | | 1,405,036.24 | 1,955,384.93 |
| Total Number of Arrears Cases (1 month and over) | | 10 | 13 |
| % Original Principal Balance at close | | 0.49% | 0.68% |
| % Outstanding Principal Balance | | 0.55% | 0.75% |

Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

Collateral Report (Contd.)

As at: 12-Dec-18

| | <u>This IPD</u> | <u>Last IPD</u> |
|--|-----------------|-----------------|
| REPOSSESSIONS | | |
| Number of repossessions this Quarter | 0 | 0 |
| Loan value of Repossessions this Quarter | 0.00 | 0.00 |
| Number of LPA's this Quarter | 0 | 0 |
| Loan value of LPA's this Quarter | 0.00 | 0.00 |
| Number of Repossessions cured this Quarter | 0 | 0 |
| Principal balance cured | 0.00 | 0.00 |
| Total number of properties unsold | 0 | 0 |
| Total Principal balance unsold | 0.00 | 0.00 |
| % Original principal balance | 0.00% | 0.00% |
| % Outstanding principal balance | 0.00% | 0.00% |
| Value of properties repossessed this Quarter | 0.00 | 0.00 |
| Cumulative value of properties repossessed since close | 0.00 | 0.00 |

SALES OF REPOSSESSIONS

| SALES OF REPOSSESSIONS | This IPD | Last IPD | | |
|---|-----------------|-------------------|-----------------|-------------------|
| | Current Balance | Principal Balance | Current Balance | Principal Balance |
| Total number of repossessions sold since close | 0 | 0 | 0 | 0 |
| Total value of property sold | 0.00 | 0.00 | 0.00 | 0.00 |
| Total Loan value of property sold | 0.00 | 0.00 | 0.00 | 0.00 |
| Number of properties sold this Quarter | 0 | 0 | 0 | 0 |
| Value of property sold this Quarter | 0.00 | 0.00 | 0.00 | 0.00 |
| Loan value of property sold this Quarter | 0.00 | 0.00 | 0.00 | 0.00 |
| Cumulative loss on sale | 0.00 | | 0.00 | |
| Cumulative loss on sale % of original principal balance | 0.00% | | 0.00% | |
| Cumulative redemption shortfalls incurred | 0.00 | | 0.00 | |
| Period principal losses | 0.00 | | 0.00 | |
| Cumulative principal losses | 0.00 | | 0.00 | |
| Total principal losses as a % of original balance | 0.00% | | 0.00% | |

OTHER LOSSES

| | | |
|------------------------------------|------|------|
| Cumulative ERC losses incurred | 0.00 | 0.00 |
| Cumulative Fee losses incurred | 0.00 | 0.00 |
| Cumulative Expense losses incurred | 0.00 | 0.00 |

Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

Prepayment Rate (CPR)

Average Constant Prepayment Rate (CPR) Since Issue with Calculation

Average CPR speed is the amount expressed as an annualised percentage of principal prepaid in excess of scheduled repayments. The average CPR speed is calculated by first dividing the Current Residential Mortgage Loan Principal Balance (i.e. the actual balance) by the Scheduled Residential Mortgage Loan Principal Balance assuming no prepayments have been made (i.e. only scheduled repayments have been made). The quotient is then raised to a power whereby the exponent is the quantity twelve divided by the number of months since issue. Subtract this result from one then multiply it by one hundred (100) to determine the Average CPR speed.

The calculation is expressed as follows:

$$CPR_{Avg} = 100 \times \left[1 - \left(\left(\frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right)^{\frac{12}{\text{months since}}}} \right) \right]$$

January 2019

12.26%

December 2018

12.29%

3 Month Periodical Constant Prepayment Rate (CPR) with Calculation (Annualised)

Annualised Periodical CPR speed is the amount expressed as a periodical percentage of principal prepaid in excess of scheduled repayments. The Periodical CPR speed is calculated by first dividing the Current Residential Mortgage Loan Principal Balance (i.e. the actual balance) by the Scheduled Residential Mortgage Loan Principal Balance in the period assuming no prepayments have been made (i.e. only scheduled repayments have been made). This quotient is then raised to a power whereby the exponent is the quantity twelve divided by the number of months in the period. Subtract this result from the one then multiply it by one hundred (100) to determined the Periodical CPR speed.

The calculation is expressed as follows:

$$\text{Periodical CPR} = 100 \times \left[1 - \left(\left(\frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right)^{\frac{12}{\text{months in period}}}} \right) \right]$$

13.84%

13.27%

12 Month Periodical Constant Prepayment Rate (CPR) with Calculation (Annualised)

Annualised Periodical CPR speed is the amount expressed as a periodical percentage of principal prepaid in excess of scheduled repayments. The Periodical CPR speed is calculated by first dividing the Current Residential Mortgage Loan Principal Balance (i.e. the actual balance) by the Scheduled Residential Mortgage Loan Principal Balance in the period assuming no prepayments have been made (i.e. only scheduled repayments have been made). This quotient is then raised to a power whereby the exponent is the quantity twelve divided by the number of months in the period. Subtract this result from the one then multiply it by one hundred (100) to determined the Periodical CPR speed.

The calculation is expressed as follows:

$$\text{Periodical CPR} = 100 \times \left[1 - \left(\left(\frac{\text{Current Residential Mortgage Loan Principal Balance}}{\text{Scheduled Residential Mortgage Loan Principal Balance}} \right)^{\frac{12}{\text{months in period}}}} \right) \right]$$

n.a.

n.a.

Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

| Pre-Enforcement Revenue Payments Priorities | | | | This IPD | Last IPD |
|---|----|-----|--|---------------------|---------------------|
| <u>Available Revenue Funds</u> | | | | 3,053,741.26 | 2,980,520.98 |
| (a) | to | (c) | Senior Transaction Fees and Expenses | 110,953.39 | 205,691.81 |
| | | (d) | Swap Amounts | 181,004.12 | 291,452.90 |
| | | (e) | Issuer Profit Amount | 300.00 | 300.00 |
| | | (f) | Interest due and payable on A Notes | 794,161.30 | 757,177.43 |
| | | (g) | A PDL | 0.00 | 0.00 |
| | | (h) | Interest due and payable on B Notes | 30,324.38 | 28,774.26 |
| | | (i) | Class A and Class B Liquidity Reserve Fund Required Amount | 0.00 | 0.00 |
| | | (j) | B PDL | 0.00 | 0.00 |
| | | (k) | Interest due and payable on C Notes | 35,672.19 | 34,415.90 |
| | | (l) | C PDL | 0.00 | 0.00 |
| | | (m) | Interest due and payable on D Notes | 41,020.00 | 40,057.55 |
| | | (n) | D PDL | 0.00 | 0.00 |
| | | (o) | Interest due and payable on E Notes | 26,390.57 | 26,554.08 |
| | | (p) | E PDL | 0.00 | 0.00 |
| | | (q) | General Reserve Fund Required Amount | 0.00 | 0.00 |
| | | (r) | Hedge Subordinated Amounts | 0.00 | 0.00 |
| | | (s) | Available Redemption Receipts | 0.00 | 0.00 |
| | | (t) | Interest due and payable on X Notes | 102,261.34 | 116,108.41 |
| | | (u) | Principal due and payable to X Notes | 1,731,653.97 | 1,479,988.64 |
| | | (v) | Credit Deposit Account | 0.00 | 0.00 |
| | | (w) | RC1 Payments to the holders of the RC1 Residual Certificates | 0.00 | 0.00 |
| | | | RC2 Payments to the holders of the RC2 Residual Certificates | 0.00 | 0.00 |
| Excess Spread (%) | | | | 0.00% | 0.00% |
| Total | | | | 3,053,741.26 | 2,980,520.98 |

Charter Mortgage Funding 2018-1 plc
Monthly Investor Report

February 2019

| Pre-Enforcement Redemption Payments Priorities | | |
|--|---------------|---------------|
| | This IPD | Last IPD |
| <u>Actual Redemption Funds</u> | 10,086,079.96 | 11,096,254.63 |
| (a) Principal Addition Amount | 0.00 | 0.00 |
| (b) Principal on Class A | 10,086,079.96 | 11,096,254.63 |
| (c) Principal on Class B | 0.00 | 0.00 |
| (d) Principal on Class C | 0.00 | 0.00 |
| (e) Principal on Class D | 0.00 | 0.00 |
| (f) Principal on Class E | 0.00 | 0.00 |
| (g) Excess to be applied as Available Revenue Receipts | 0.00 | 0.00 |
| Total | 10,086,079.96 | 11,096,254.63 |

Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

Mortgage Portfolio Analysis

As at: 31-01-2019

| Current Balance (£) | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|----------------------|-----------------------|---------------------|--------------------|------------------------|
| 0 <=x< 75,000 | 12,455,919.96 | 4.84% | 226 | 13.65% |
| 75,000 <=x< 100,000 | 20,355,732.49 | 7.92% | 229 | 13.83% |
| 100,000 <=x< 125,000 | 26,344,601.05 | 10.24% | 233 | 14.07% |
| 125,000 <=x< 150,000 | 32,849,525.33 | 12.77% | 239 | 14.43% |
| 150,000 <=x< 175,000 | 31,322,046.36 | 12.18% | 193 | 11.65% |
| 175,000 <=x< 200,000 | 28,074,287.18 | 10.92% | 150 | 9.06% |
| 200,000 <=x< 225,000 | 25,146,836.59 | 9.78% | 118 | 7.13% |
| 225,000 <=x< 250,000 | 19,465,201.24 | 7.57% | 82 | 4.95% |
| 250,000 <=x< 275,000 | 15,775,573.96 | 6.13% | 60 | 3.62% |
| 275,000 <=x< 300,000 | 11,841,860.71 | 4.60% | 41 | 2.48% |
| 300,000 <=x< 325,000 | 7,194,411.59 | 2.80% | 23 | 1.39% |
| 325,000 <=x< 350,000 | 3,700,417.10 | 1.44% | 11 | 0.66% |
| 350,000 <=x< 375,000 | 4,342,644.93 | 1.69% | 12 | 0.72% |
| 375,000 <=x | 18,297,623.19 | 7.12% | 39 | 2.36% |
| Total | 257,166,681.68 | 100.00% | 1,656 | 100.00% |

| Original Balance (£) | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|----------------------|-----------------------|---------------------|--------------------|------------------------|
| 0 <=x< 75,000 | 9,863,331.95 | 3.84% | 187 | 11.29% |
| 75,000 <=x< 100,000 | 17,167,683.58 | 6.68% | 205 | 12.38% |
| 100,000 <=x< 125,000 | 25,916,530.52 | 10.08% | 242 | 14.61% |
| 125,000 <=x< 150,000 | 31,553,215.59 | 12.27% | 240 | 14.49% |
| 150,000 <=x< 175,000 | 29,535,668.44 | 11.49% | 190 | 11.47% |
| 175,000 <=x< 200,000 | 27,650,837.31 | 10.75% | 154 | 9.30% |
| 200,000 <=x< 225,000 | 25,649,162.61 | 9.97% | 128 | 7.73% |
| 225,000 <=x< 250,000 | 20,201,485.32 | 7.86% | 89 | 5.37% |
| 250,000 <=x< 275,000 | 16,791,454.05 | 6.53% | 67 | 4.05% |
| 275,000 <=x< 300,000 | 11,845,016.62 | 4.61% | 43 | 2.60% |
| 300,000 <=x< 325,000 | 10,274,430.22 | 4.00% | 35 | 2.11% |
| 325,000 <=x< 350,000 | 5,121,246.22 | 1.99% | 16 | 0.97% |
| 350,000 <=x< 375,000 | 4,748,057.01 | 1.85% | 14 | 0.85% |
| 375,000 <=x | 20,848,562.24 | 8.11% | 46 | 2.78% |
| Total | 257,166,681.68 | 100.00% | 1,656 | 100.00% |

Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

Mortgage Portfolio Analysis (Contd.)

As at: 31-01-2019

| Original LTV | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|---------------|-----------------------|---------------------|--------------------|------------------------|
| 0 <=x< 70% | 72,106,494.35 | 28.04% | 501 | 30.25% |
| 70% <=x< 75% | 31,876,841.68 | 12.40% | 172 | 10.39% |
| 75% <=x< 80% | 67,645,636.26 | 26.30% | 400 | 24.15% |
| 80% <=x< 85% | 25,807,512.39 | 10.04% | 140 | 8.45% |
| 85% <=x< 90% | 59,730,197.00 | 23.23% | 443 | 26.75% |
| 90% <=x< 95% | 0.00 | 0.00% | 0 | 0.00% |
| 95% <=x< 105% | 0.00 | 0.00% | 0 | 0.00% |
| Total | 257,166,681.68 | 100.00% | 1,656 | 100.00% |

| Current LTV | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|----------------|-----------------------|---------------------|--------------------|------------------------|
| 0 <=x< 70% | 95,307,463.29 | 37.06% | 628 | 37.92% |
| 70% <=x< 75% | 71,381,622.90 | 27.76% | 407 | 24.58% |
| 75% <=x< 80% | 26,783,382.32 | 10.41% | 159 | 9.60% |
| 80% <=x< 85% | 60,849,161.44 | 23.66% | 429 | 25.91% |
| 85% <=x< 90% | 2,845,051.73 | 1.11% | 33 | 1.99% |
| 90% <=x< 95% | 0.00 | 0.00% | 0 | 0.00% |
| 95% <=x< 100% | 0.00 | 0.00% | 0 | 0.00% |
| 100% <=x< 105% | 0.00 | 0.00% | 0 | 0.00% |
| 105% <=x | 0.00 | 0.00% | 0 | 0.00% |
| Total | 257,166,681.68 | 100.00% | 1,656 | 100.00% |

| Origination Year | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|------------------|-----------------------|---------------------|--------------------|------------------------|
| <=2014 | 355,471.53 | 0.14% | 2 | 0.12% |
| 2015 | 31,157,959.23 | 12.12% | 222 | 13.41% |
| 2016 | 14,049,198.94 | 5.46% | 110 | 6.64% |
| 2017 | 156,315,441.91 | 60.78% | 959 | 57.91% |
| 2018 | 55,288,610.07 | 21.50% | 363 | 21.92% |
| Total | 257,166,681.68 | 100.00% | 1,656 | 100.00% |

Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

Mortgage Portfolio Analysis (Contd.)

As at: 31-01-2019

| Original Term (years) | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|-----------------------|-----------------------|---------------------|--------------------|------------------------|
| 0 <=x< 15 | 15,685,852.11 | 6.10% | 150 | 9.06% |
| 15 <=x< 17 | 10,675,215.04 | 4.15% | 76 | 4.59% |
| 17 <=x< 19 | 12,338,002.00 | 4.80% | 82 | 4.95% |
| 19 <=x< 21 | 17,831,091.33 | 6.93% | 115 | 6.94% |
| 21 <=x< 23 | 12,796,092.12 | 4.98% | 80 | 4.83% |
| 23 <=x< 25 | 15,474,174.96 | 6.02% | 89 | 5.37% |
| 25 <=x< 27 | 44,198,981.71 | 17.19% | 274 | 16.55% |
| 27 <=x< 29 | 12,773,702.48 | 4.97% | 70 | 4.23% |
| 29 <=x | 115,393,569.93 | 44.87% | 720 | 43.48% |
| Total | 257,166,681.68 | 100.00% | 1,656 | 100.00% |

| Remaining Term (years) | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|------------------------|-----------------------|---------------------|--------------------|------------------------|
| 0 <=x< 5 | 292,849.54 | 0.11% | 9 | 0.54% |
| 5 <=x< 8 | 1,746,715.18 | 0.68% | 27 | 1.63% |
| 8 <=x< 11 | 6,010,462.39 | 2.34% | 62 | 3.74% |
| 11 <=x< 14 | 15,491,667.66 | 6.02% | 106 | 6.40% |
| 14 <=x< 17 | 17,000,851.60 | 6.61% | 123 | 7.43% |
| 17 <=x< 20 | 23,101,177.80 | 8.98% | 143 | 8.64% |
| 20 <=x< 23 | 28,626,876.12 | 11.13% | 171 | 10.33% |
| 23 <=x< 26 | 43,763,364.58 | 17.02% | 262 | 15.82% |
| 26 <=x | 121,132,716.81 | 47.10% | 753 | 45.47% |
| Total | 257,166,681.68 | 100.00% | 1,656 | 100.00% |

| Repayment Type | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|----------------|-----------------------|---------------------|--------------------|------------------------|
| Repayment | 256,899,724.29 | 99.90% | 1,654 | 99.88% |
| Interest Only | 266,957.39 | 0.10% | 2 | 0.12% |
| Part & Part | 0.00 | 0.00% | 0 | 0.00% |
| Total | 257,166,681.68 | 100.00% | 1,656 | 100.00% |

Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

Mortgage Portfolio Analysis (Contd.)

As at: 31-01-2019

| Current Interest | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|------------------|-----------------------|---------------------|--------------------|------------------------|
| 0.00% <=x< 2.50% | 0.00 | 0.00% | 0 | 0.00% |
| 2.50% <=x< 3.00% | 744,566.47 | 0.29% | 5 | 0.30% |
| 3.00% <=x< 3.25% | 6,274,091.55 | 2.44% | 33 | 1.99% |
| 3.25% <=x< 3.50% | 9,469,725.66 | 3.68% | 46 | 2.78% |
| 3.50% <=x< 3.75% | 40,224,082.61 | 15.64% | 227 | 13.71% |
| 3.75% <=x< 4.00% | 67,021,952.93 | 26.06% | 399 | 24.09% |
| 4.00% <=x< 4.25% | 22,293,218.98 | 8.67% | 124 | 7.49% |
| 4.25% <=x< 4.50% | 48,638,626.54 | 18.91% | 338 | 20.41% |
| 4.50% <=x< 4.75% | 16,384,382.94 | 6.37% | 109 | 6.58% |
| 4.75% <=x< 5.00% | 7,236,024.21 | 2.81% | 65 | 3.93% |
| 5.00% <=x | 38,880,009.79 | 15.12% | 310 | 18.72% |
| Total | 257,166,681.68 | 100.00% | 1,656 | 100.00% |

| Current Margin Over Relevant Index ¹ | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|---|-----------------------|---------------------|--------------------|------------------------|
| 0.00% <=x< 2.50% | 0.00 | 0.00% | 0 | 0.00% |
| 2.50% <=x< 3.00% | 4,175,745.95 | 1.62% | 21 | 1.27% |
| 3.00% <=x< 3.25% | 9,922,631.90 | 3.86% | 54 | 3.26% |
| 3.25% <=x< 3.50% | 17,689,621.83 | 6.88% | 81 | 4.89% |
| 3.50% <=x< 3.75% | 41,995,923.11 | 16.33% | 241 | 14.55% |
| 3.75% <=x< 4.00% | 66,150,744.85 | 25.72% | 394 | 23.79% |
| 4.00% <=x< 4.25% | 14,021,711.83 | 5.45% | 89 | 5.37% |
| 4.25% <=x< 4.50% | 79,101,636.47 | 30.76% | 571 | 34.48% |
| 4.50% <=x< 4.75% | 12,281,645.48 | 4.78% | 85 | 5.13% |
| 4.75% <=x< 5.00% | 6,226,593.34 | 2.42% | 58 | 3.50% |
| 5.00% <=x | 5,600,426.92 | 2.18% | 62 | 3.74% |
| Total | 257,166,681.68 | 100.00% | 1,656 | 100.00% |

¹The relevant index for the 3-Month GBP LIBOR-Linked Mortgage Loans is 3-Month GBP LIBOR.

Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

Mortgage Portfolio Analysis (Contd.)

As at: 31-01-2019

| Interest Rate Index | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|---------------------|-----------------------|---------------------|--------------------|------------------------|
| BBR | 0.00 | 0.00% | 0 | 0.00% |
| 3 Month Libor | 257,166,681.68 | 100.00% | 1,656 | 100.00% |
| Total | 257,166,681.68 | 100.00% | 1,656 | 100.00% |

| Loan Purpose | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|---------------------|-----------------------|---------------------|--------------------|------------------------|
| Purchase | 197,378,541.39 | 76.75% | 1,256 | 75.85% |
| Re-Mortgage | 59,788,140.29 | 23.25% | 400 | 24.15% |
| Investment Mortgage | 0.00 | 0.00% | 0 | 0.00% |
| Total | 257,166,681.68 | 100.00% | 1,656 | 100.00% |

| Buy-To-Let | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|--------------|-----------------------|---------------------|--------------------|------------------------|
| Yes | 0.00 | 0.00% | 0 | 0.00% |
| No | 257,166,681.68 | 100.00% | 1,656 | 100.00% |
| Total | 257,166,681.68 | 100.00% | 1,656 | 100.00% |

| Arrears Multiple | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|------------------|-----------------------|---------------------|--------------------|------------------------|
| x= 0 | 254,149,733.20 | 98.83% | 1,636 | 98.79% |
| 0 <x< 1 | 1,601,858.12 | 0.62% | 10 | 0.60% |
| 1 <=x< 2 | 732,386.28 | 0.28% | 6 | 0.36% |
| 2 <=x<3 | 384,253.43 | 0.15% | 2 | 0.12% |
| 3 <=x | 298,450.65 | 0.12% | 2 | 0.12% |
| Total | 257,166,681.68 | 100.00% | 1,656 | 100.00% |

| Self-Certified Product | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|------------------------|-----------------------|---------------------|--------------------|------------------------|
| Yes | 0.00 | 0.00% | 0 | 0.00% |
| No | 257,166,681.68 | 100.00% | 1,656 | 100.00% |
| Total | 257,166,681.68 | 100.00% | 1,656 | 100.00% |

Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

Mortgage Portfolio Analysis (Contd.)

As at: 31-01-2019

| Valuation Type | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|-----------------------------|-----------------------|---------------------|--------------------|------------------------|
| Full, Internal and External | 257,166,681.68 | 100.00% | 1,656 | 100.00% |
| Other | 0.00 | 0.00% | 0 | 0.00% |
| Total | 257,166,681.68 | 100.00% | 1,656 | 100.00% |

| Region | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|--------------------------|-----------------------|---------------------|--------------------|------------------------|
| East | 32,708,787.70 | 12.72% | 171 | 10.33% |
| East Midlands | 21,677,063.00 | 8.43% | 157 | 9.48% |
| London | 26,891,792.25 | 10.46% | 109 | 6.58% |
| North East | 11,423,167.91 | 4.44% | 99 | 5.98% |
| North West | 23,467,791.92 | 9.13% | 199 | 12.02% |
| Scotland | 10,556,541.37 | 4.10% | 83 | 5.01% |
| South East | 50,194,695.65 | 19.52% | 244 | 14.73% |
| South West | 28,303,347.43 | 11.01% | 175 | 10.57% |
| Wales | 12,949,461.15 | 5.04% | 111 | 6.70% |
| West Midlands | 21,902,258.56 | 8.52% | 165 | 9.96% |
| Yorkshire and the Humber | 17,091,774.74 | 6.65% | 143 | 8.64% |
| Total | 257,166,681.68 | 100.00% | 1,656 | 100.00% |

Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

Mortgage Portfolio Analysis (Contd.)

As at: 31-01-2019

| Year Built | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|----------------|-----------------------|---------------------|--------------------|------------------------|
| x< 1900 | 15,377,954.39 | 5.98% | 90 | 5.43% |
| 1900 <=x< 1920 | 22,256,941.58 | 8.65% | 177 | 10.69% |
| 1920 <=x< 1940 | 38,579,870.08 | 15.00% | 242 | 14.61% |
| 1940 <=x< 1960 | 23,060,317.38 | 8.97% | 174 | 10.51% |
| 1960 <=x< 1980 | 37,915,434.21 | 14.74% | 264 | 15.94% |
| 1980 <=x< 2000 | 27,069,503.31 | 10.53% | 171 | 10.33% |
| 2000 <=x< 2002 | 3,961,952.07 | 1.54% | 27 | 1.63% |
| 2002 <=x< 2004 | 2,901,039.71 | 1.13% | 18 | 1.09% |
| 2004 <=x< 2006 | 2,986,296.39 | 1.16% | 20 | 1.21% |
| 2006 <=x<=2013 | 83,057,372.56 | 32.30% | 473 | 28.56% |
| Total | 257,166,681.68 | 100.00% | 1,656 | 100.00% |

| Seasoning (years) | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|-------------------|-----------------------|---------------------|--------------------|------------------------|
| 0 <=x< 5 | 257,166,681.68 | 100.00% | 1,656 | 100.00% |
| 5 <=x< 6 | 0.00 | 0.00% | 0 | 0.00% |
| 6 <=x< 7 | 0.00 | 0.00% | 0 | 0.00% |
| 7 <=x | 0.00 | 0.00% | 0 | 0.00% |
| Total | 257,166,681.68 | 100.00% | 1,656 | 100.00% |

| Employment Type | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|-----------------|-----------------------|---------------------|--------------------|------------------------|
| Self Employed | 89,880,147.78 | 34.95% | 497 | 30.01% |
| Employed | 166,877,656.13 | 64.89% | 1,155 | 69.75% |
| Other | 408,877.77 | 0.16% | 4 | 0.24% |
| Total | 257,166,681.68 | 100.00% | 1,656 | 100.00% |

Charter Mortgage Funding 2018-1 plc

Monthly Investor Report

February 2019

Mortgage Portfolio Analysis (Contd.)

As at: 31-01-2019

| Property Type | Current Balance | Current Balance (%) | Number of Accounts | Number of Accounts (%) |
|----------------------------|-----------------------|---------------------|--------------------|------------------------|
| House, Detached, Semi-Det. | 160,157,818.15 | 62.28% | 947 | 57.19% |
| Flat, Apartment | 19,589,844.08 | 7.62% | 134 | 8.09% |
| Bungalow | 8,446,089.13 | 3.28% | 61 | 3.68% |
| Terraced House | 68,972,930.32 | 26.82% | 514 | 31.04% |
| Other | 0.00 | 0.00% | 0 | 0.00% |
| Total | 257,166,681.68 | 100.00% | 1,656 | 100.00% |

| | |
|--|----------------|
| Date | 31-01-2019 |
| Current Balance (£)* | 257,166,681.68 |
| Number of Accounts | 1,656 |
| Average Loan Balance (£) | 155,293.89 |
| Weighted Average Original Loan To Original LTV | 72.31% |
| Weighted Average Current Loan To Current LTV | 69.43% |
| Maximum Loan Balance (£) | 735,488.70 |
| Weighted Average Interest Rate | 4.22% |
| Weighted Average Mortgage Margin | 4.03% |
| Weighted Average Seasoning (yrs) | 1.65 |
| Weighted Average Remaining Maturity (yrs) | 24.70 |
| Weighted Average Loss Severity | 0.00% |
| Buy To Let | 0.00% |
| Interest Only | 0.10% |

*Current Balances include all outstanding amounts owed by the borrowers.

Cash Flow and BoE tapes are available at the following path.

<https://www.euroabs.com/IH.aspx?s=166>

DISCLAIMER

U.S. Bank Global Trust Services is a trading name of Elavon Financial Services DAC (a U.S. Bancorp group company), registered in Ireland with the Companies Registration Office, Reg.No.418442.

The liability of the member is limited. United Kingdom branch registered in England and Wales under the number BR009373. Authorised by the Central Bank of Ireland.

Address: U.S. Bank Global Corporate Trust Services, 125 Old Broad Street, Fifth Floor, London EC2N 1AR