

## 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

June 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**

12-Jun-19

**U.S. Bank Global Corporate Trust Services Website**

[www.usbank.com/abs](http://www.usbank.com/abs)

**General Information**

<b>Interest Payment Date:</b>	12-Jun-19
<b>Prior Interest Payment Date:</b>	12-Mar-19
<b>Next Interest Payment Date:</b>	12-Sep-19
<b>Distribution Count:</b>	4
<b>Closing Date:</b>	8-Jun-18
<b>Legal Maturity Date:</b>	12-Jun-55
<b>Interest Determination Date:</b>	12-Mar-19
<b>Next Interest Determination Date:</b>	12-Jun-19
<b>Index:</b>	3 Month Libor
<b>Currency:</b>	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

June 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	219,860,495.36	0.8401562741	12.27%	AAA Aaa	
Class B	7,150,000.00	10.05%	AA+/Aa1	7,150,000.00	1.0000000000	9.42%	AA+ Aa1	
Class C	7,150,000.00	7.66%	A+/A1	7,150,000.00	1.0000000000	6.57%	A+ A1	
Class D	7,150,000.00	5.26%	A-/Baa1	7,150,000.00	1.0000000000	3.71%	A- Baa1	
Class E	2,860,000.00	4.31%	BBB+/Ba1	2,860,000.00	1.0000000000	2.57%	BBB+ Ba1	
Class X	12,870,000.00	0.00%	BB+/B1	6,446,030.28	0.5008570535	0.00%	BB+ B1	

#### Deal Performance Summary - Last 4 Quarters

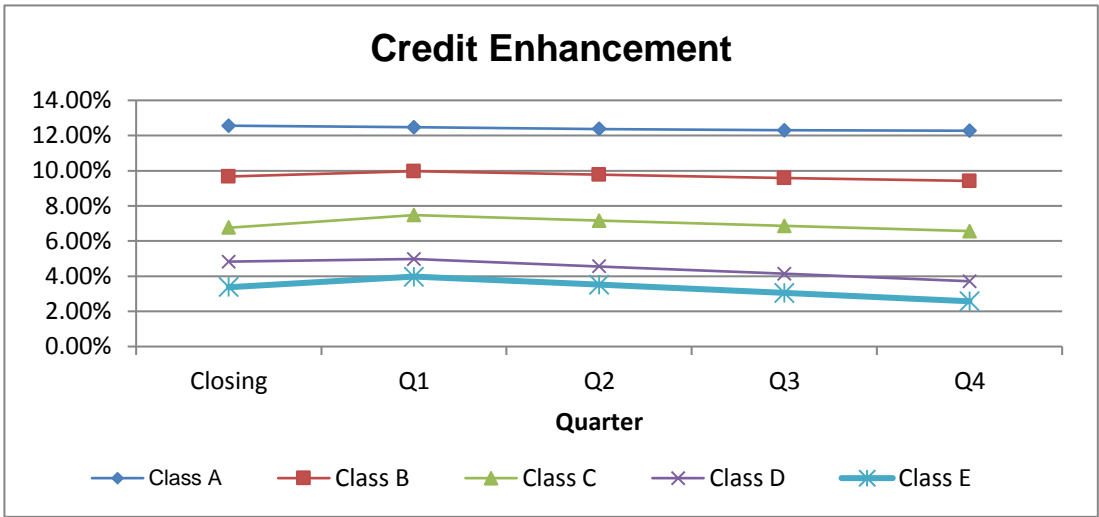
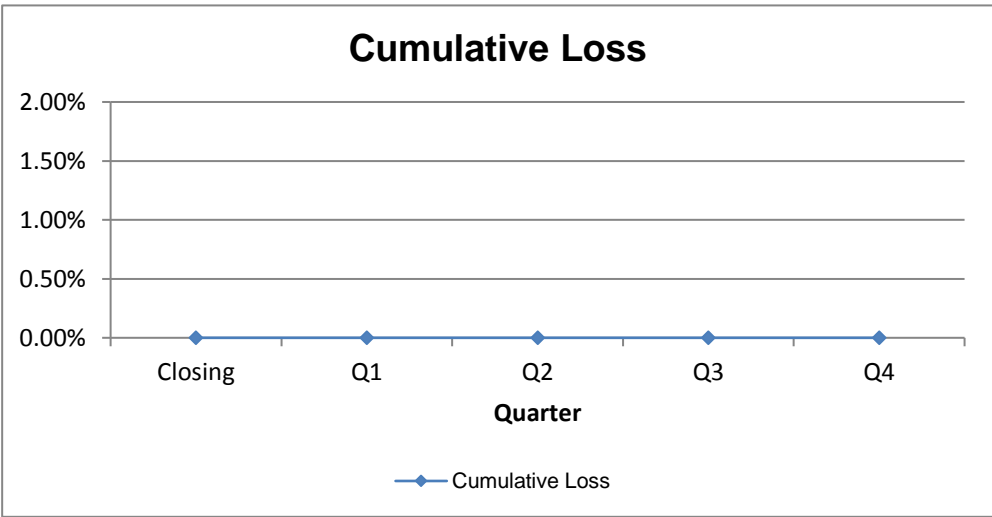
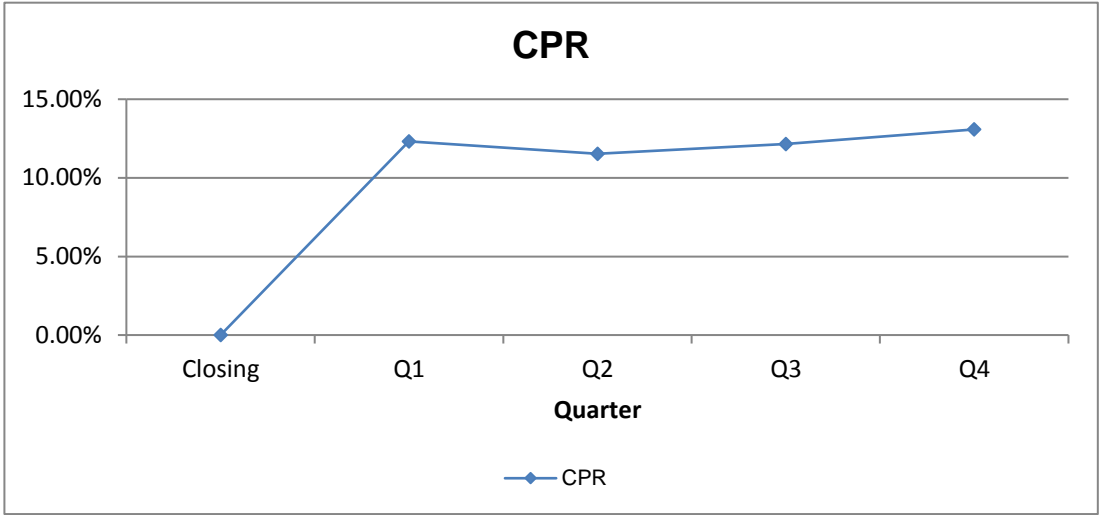
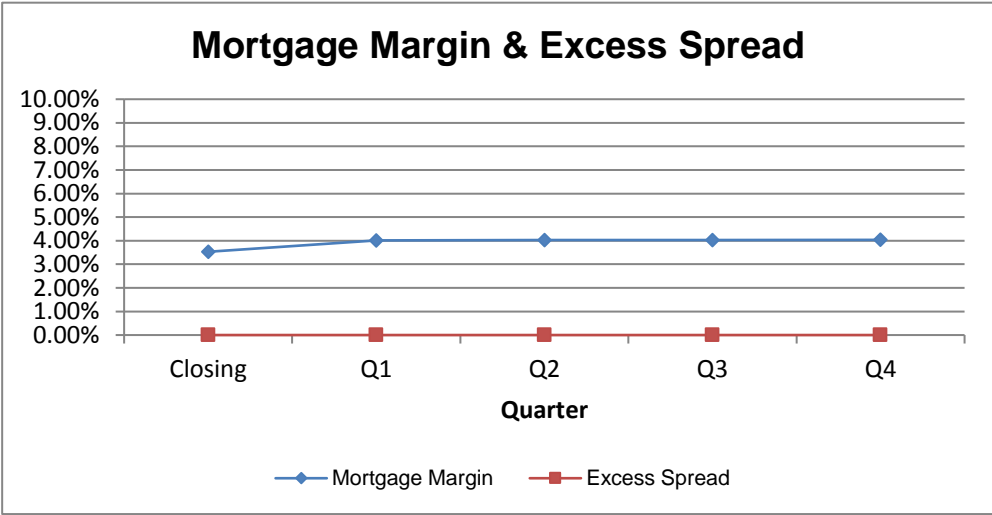
	On Closing	Quarter 1	Quarter 2	Quarter 3	Quarter 4
<b>Delinquencies (Days)</b>					
30 < Days <= 60	-	0.20%	0.16%	0.28%	0.27%
60 < Days <= 90	-	0.15%	0.22%	0.11%	0.22%
90 < Days <= 120	-	0.00%	0.00%	0.13%	0.18%
Days > 120	-	0.00%	0.00%	0.00%	0.11%
<b>Excess Spread</b>					
Amount during Period	-	0.00	0.00	0.00	0.00
Percentage of Pool (Annualised)	-	0.00%	0.00%	0.00%	0.00%
<b>Constant Prepayment Rate (CPR)</b>					
Period	-	12.32%	11.53%	12.14%	13.08%
Since Closing	-	12.32%	11.97%	12.07%	12.38%
<b>Principal Payment Rate (PPR)</b>					
Total Note Principal Payments in Period	-	11,096,254.63	10,086,079.96	10,170,091.50	10,477,078.55
Mortgage Principal Closing Balance	285,532,264.28	274,436,009.65	264,349,929.69	254,179,838.19	243,702,759.64
Percentage of Closing Balance (%)	-	4.04%	3.82%	4.00%	4.30%
<b>Note Interest Payment Rate</b>					
Percentage of Interest Due on Notes (%)	-	100.00%	100.00%	100.00%	100.00%
<b>Cumulative Losses on the Mortgage</b>					
Percentage of Original Balance (%)	-	0.00%	0.00%	0.00%	0.00%

# Charter Mortgage Funding 2018-1 plc

## Monthly Investor Report

June 2019

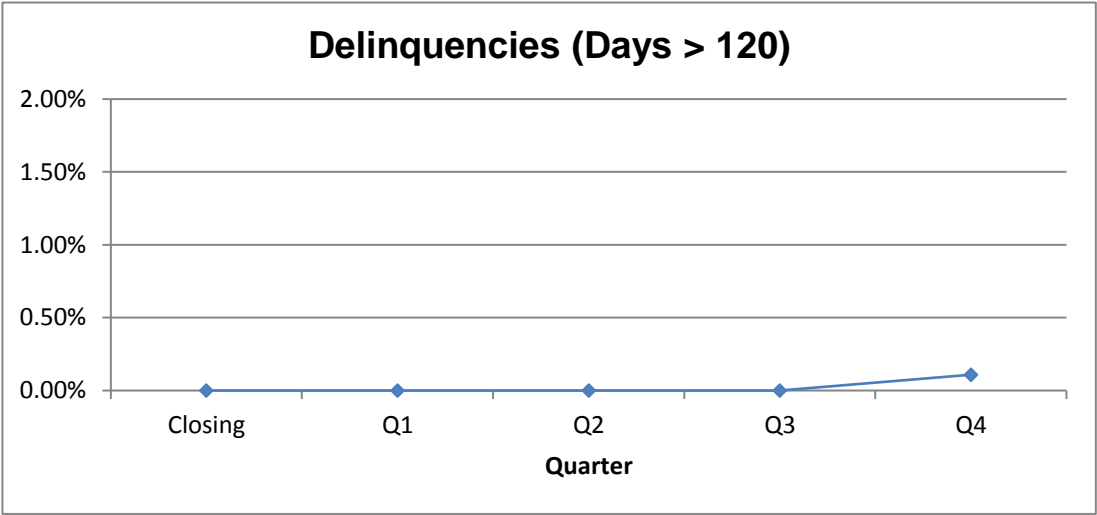
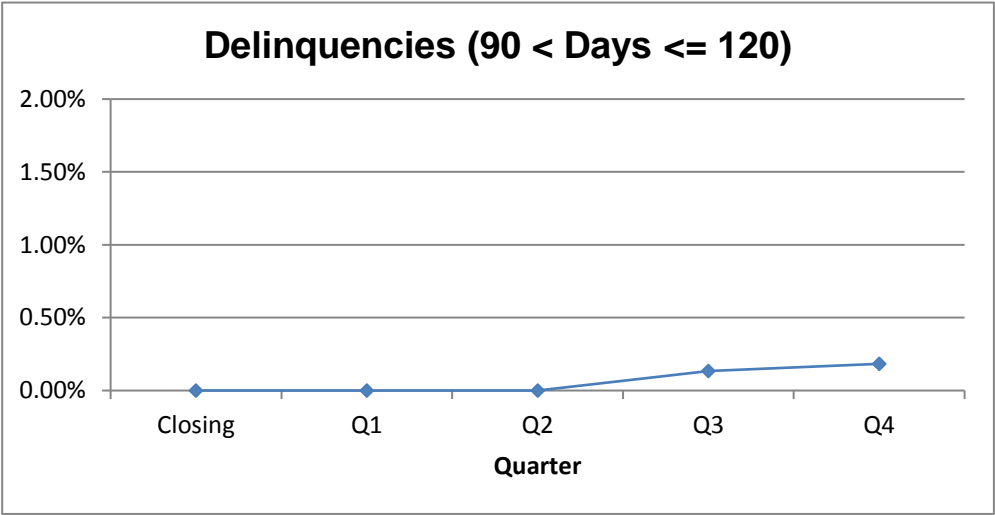
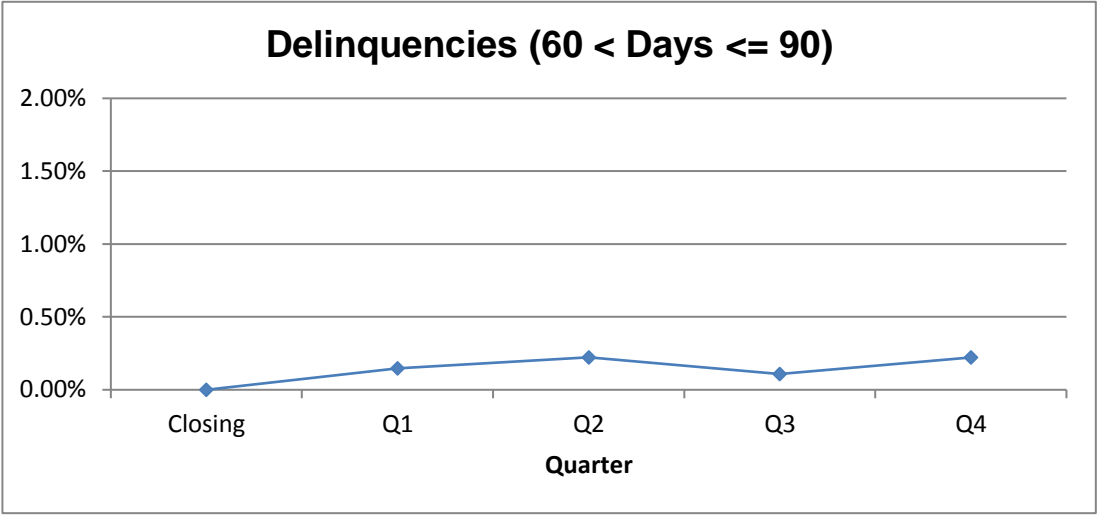
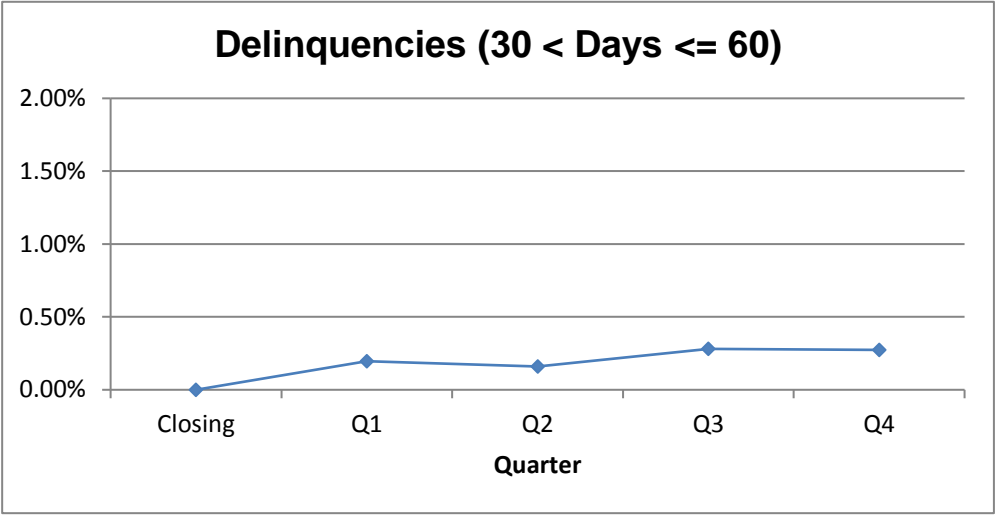
### Collateral Performance Graphs



Charter Mortgage Funding 2018-1 plc  
Monthly Investor Report

June 2019

Delinquencies Graphs





# Charter Mortgage Funding 2018-1 plc

## Monthly Investor Report

June 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

June 2019

### Note Distribution Detail / Factors

As at: 12-Jun-19

Tranche Class Name	ISIN / Common Code	Original Principal Balance	No. Of Notes	Current Pool Factor <sup>1</sup>	Total Principal Distribution	Ending Principal Balance	Total Interest Distribution
A	XS1821502405 / 182150240	261,690,000.00	2,617	0.84015627406	10,477,078.55	219,860,495.36	763,458.62
B	XS1821502744 / 182150274	7,150,000.00	72	1.00000000000	0.00	7,150,000.00	31,448.24
C	XS1821503049 / 182150304	7,150,000.00	72	1.00000000000	0.00	7,150,000.00	36,854.82
D	XS1821503478 / 182150347	7,150,000.00	72	1.00000000000	0.00	7,150,000.00	42,261.39
E	XS1821503635 / 182150363	2,860,000.00	29	1.00000000000	0.00	2,860,000.00	26,996.83
X	XS1821503718 / 182150371	12,870,000.00	129	0.50085705351	1,565,468.57	6,446,030.28	73,604.82
<b>GBP Total</b>		298,870,000.00			12,042,547.12	250,616,525.64	974,624.72

<sup>1</sup>Determined as follows: Ending Principal Balance / Original Principal Balance

# Charter Mortgage Funding 2018-1 plc

## Monthly Investor Report

June 2019

### Note Interest Reconciliation - Accrual

As at: 12-Jun-19

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)	92	230,337,573.91	1.31500%	763,458.62	0.00	763,458.62
B	XS1821502744 / 182150274	Act/365 (Fixed)	92	7,150,000.00	1.74500%	31,448.24	0.00	31,448.24
C	XS1821503049 / 182150304	Act/365 (Fixed)	92	7,150,000.00	2.04500%	36,854.82	0.00	36,854.82
D	XS1821503478 / 182150347	Act/365 (Fixed)	92	7,150,000.00	2.34500%	42,261.39	0.00	42,261.39
E	XS1821503635 / 182150363	Act/365 (Fixed)	92	2,860,000.00	3.74500%	26,996.83	0.00	26,996.83
X	XS1821503718 / 182150371	Act/365 (Fixed)	92	8,011,498.85	3.64500%	73,604.82	0.00	73,604.82

<b>GBP Total</b>	262,659,072.76	974,624.72	0.00	974,624.72
------------------	----------------	------------	------	------------

<b>LIBOR rate for this period</b>	0.84500%
-----------------------------------	----------

# Charter Mortgage Funding 2018-1 plc

## Monthly Investor Report

June 2019

### Note Interest Reconciliation - Deferred

As at: 12-Jun-19

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

# Charter Mortgage Funding 2018-1 plc

## Monthly Investor Report

June 2019

### Note Principal Reconciliation

As at: 12-Jun-19

Tranche Class Name	Beginning Principal Balance	Total Principal Payments	Ending Principal Balance	--- Credit Support ---	
				Original <sup>1</sup>	Current <sup>2</sup>
A	230,337,573.91	10,477,078.55	219,860,495.36	12.44%	12.27%
B	7,150,000.00	0.00	7,150,000.00	10.05%	9.42%
C	7,150,000.00	0.00	7,150,000.00	7.66%	6.57%
D	7,150,000.00	0.00	7,150,000.00	5.26%	3.71%
E	2,860,000.00	0.00	2,860,000.00	4.31%	2.57%
X	8,011,498.85	1,565,468.57	6,446,030.28	0.00%	0.00%
<b>GBP Total</b>	262,659,072.76	12,042,547.12	250,616,525.64		

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

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

# Charter Mortgage Funding 2018-1 plc

## Monthly Investor Report

June 2019

### Rating Information

As at: 12-Jun-19

Tranche Class Name	ISIN	--- Original Ratings ---		--- Ratings Change / Change Date (1) ---	
		Fitch	Moody's	Fitch	Moody's
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.

<sup>(1)</sup> 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

June 2019

### Cash Reconciliation

Available Collections		Distributions	
<b>Available Revenue Receipts</b>		<b>Amounts Distributed by the Issuer</b>	310,696.62
Revenue Receipts or Calculated Revenue Receipts	2,682,462.38	(see Other Required Information page for further detail)	
(see Other Required Information page for further detail)			
Interest from Authorised Investments	17,143.49		
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 <sup>1</sup>	152,551.37	<b>Distributions to Noteholders</b>	
Class A and Class B Liquidity Reserve Fund Ledger <sup>2</sup>	0.00		
Reconciliation Amounts deemed to be Available Revenue Receipts	0.00	Interest Distribution	974,624.72
Credited to the Deposit Account on the previous IPD	0.00	Principal Distribution	12,042,547.12
Optional Purchase Price	0.00		
Other net income	0.00	<b>Distributions to Noteholders</b>	13,017,171.84
<b>Less</b>			
Third Party Amounts	1,067.33		
Tax payments by the Issuer	0.00		
Overdraft remedy amounts in relation to the DD Collection Account	0.00		
<b>Available Revenue Receipts</b>	2,851,089.91	<b>Other Distributions</b>	
		Credit to Class A and Class B Liquidity Reserve Fund Ledger	0.00
<b>Available Redemption Receipts</b>		Credit to General Reserve Fund Ledger	0.00
Redemption Receipts or Calculated Principal Receipts	10,477,078.55	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 <sup>3</sup>	0.00	<b>Other Distributions</b>	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		
<b>Available Redemption Receipts</b>	10,477,078.55	<b>Total Distributions</b>	13,328,168.46
<b>Class A and Class B Liquidity Reserve Fund Release Amount</b>	0.00		
<b>General Reserve Fund Liquidity Release Amount</b>	0.00		
<b>Principal Addition Amount</b>	0.00		
<b>Total Available Distribution Amount</b>	13,328,168.46		

<sup>1</sup>Excludes Class B Redemption Date    <sup>2</sup>Class B Redemption Date only    <sup>3</sup>On the Final Redemption Date only

**Charter Mortgage Funding 2018-1 plc**  
Monthly Investor Report

June 2019

**Other Required Information**

Amounts Distributed by Issuer

Security Trustee Fee	0.00
Note Trustee Fee	0.00
Agent Bank, the Registrar and Paying Agent Fees	0.00
Cash Manager Fee	0.00
Servicer Fee	135,815.14
Back-Up Servicer Facilitator	0.00
Corporate Services Provider Fee	1,200.00
Issuer Account Bank Fee	0.00
Collection Account Bank Fee	0.00
Third Party Fees	21,880.37
Transfer Costs	0.00
Swap Provider	151,801.11
<b>Amounts Distributed by the Issuer</b>	<b>310,696.62</b>

**Revenue Receipts**

Total interest receipts	2,618,309.68
Total fees	8,286.62
Total expenses	49.79
Total ERC	55,816.29
Total Revenue Recoveries	0.00
	<b>2,682,462.38</b>



# Charter Mortgage Funding 2018-1 plc

## Monthly Investor Report

June 2019

### Mortgage Principal Analysis

	Current Quarter	Since Issue
Opening mortgage principal balance - close		285,532,264.28
Opening mortgage principal balance - this quarter	254,179,838.19	
<b>Total opening mortgage principal balance</b>	<b>254,179,838.19</b>	<b>285,532,264.28</b>
Unscheduled payments	8,692,155.84	34,446,395.72
Scheduled payments	1,784,922.71	7,383,108.92
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
<b>Closing mortgage principal balance</b>	<b>243,702,759.64</b>	<b>243,702,759.64</b>
Further Advances committed but unpaid	0.00	
<b><u>Loans Repurchased</u></b>		
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

June 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
<b>Total</b>	<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

June 2019

### Reserve Fund Ledgers and Set-off Amounts

		Credits	Debits
<b><u>Class A and Class B Liquidity Reserve Fund</u></b>			
Original Reserve Fund amount	4,032,600.00		
Liquidity Reserve Fund amount as at previous IPD/Closing Date	3,714,864.98		
Liquidity Reserve Fund Required Amount per current IPD	3,562,313.61		
Top ups in quarter		0.00	
Drawings in quarter			152,551.37
<b>Closing Balance</b>	<b><u>3,562,313.61</u></b>		
<b><u>General Reserve Fund Required Amount</u></b>			
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
<b>Closing Balance</b>	<b><u>257,400.00</u></b>		
<b><u>Set-off Amounts</u></b>			
	<b>No.</b>	<b>Principal Balance Outstanding</b>	
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

June 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	3,562,313.61
(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	2,851,089.91
Amounts due on the Revenue Waterfall from item [(a)] to [(f)] and [(h)]	1,105,903.48
Senior Expenses Deficit	0.00
<b>Principal Addition Amount</b>	<b>0.00</b>

**Charter Mortgage Funding 2018-1 plc**  
Monthly Investor Report

June 2019

---

**Swap Transaction Details**

---

**Fixed Rate Issuer to Swap Counterparty**

Period Start Date (included)	12-Mar-19
Period End date (excluded)	12-Jun-19
Day Count Fraction	0.2521

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

Swap Notional Amount	202,984,302.00
----------------------	----------------

<b>Total Swap Payment by Issuer to Swap Counterparty</b>	<b>584,129.87</b>
--	-------------------

**Floating Rate Swap Counterparty to Issuer**

Period Start Date (included)	12-Mar-19
Period End date (excluded)	12-Jun-19
Day Count Fraction	0.2521

Floating Rate	0.84500%
---------------	----------

Swap Notional Amount	202,984,302.00
----------------------	----------------

<b>Total Swap Payment by Swap Counterparty to Issuer</b>	<b>432,328.76</b>
--	-------------------

<b>Net Payment Due (Issuer/Swap Counterparty)</b>	<b>-151,801.11</b>
---	--------------------

# Charter Mortgage Funding 2018-1 plc

## Monthly Investor Report

June 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

June 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
	<b>Current</b>	<b>Trigger</b>	
	243,702,759.64	28,600,000.00	
8.4 Taxation or Other Reasons			No

# Charter Mortgage Funding 2018-1 plc

## Monthly Investor Report

June 2019

### Portfolio Performance

As at: 31-05-2019

	May 2019				April 2019			
	No.	Balance	Arrears	%	No.	Balance	Arrears	%
<b>Total</b>								
No. of Loans Paying => Monthly CMS	1,556	240,160,623.60	5,380.19	98.55%	1,589	245,330,653.23	10,384.81	98.88%
No. of Loans Paying => 75% Monthly CMS	3	509,313.67	7,642.19	0.21%	4	447,276.42	1,514.32	0.18%
No. of Loans Paying < 75% Monthly CMS	5	863,157.76	4,202.00	0.35%	4	734,756.92	5,700.28	0.30%
No. of Loans That Made No Payment	15	2,169,664.61	24,722.29	0.89%	11	1,594,325.29	18,068.95	0.64%
<b>Total</b>	1,579	243,702,759.64	41,946.67	100.00%	1,608	248,107,011.86	35,668.36	100.00%
Performing Principal Balance as a % of the Original Principal Balance*				84.11%				85.92%
Performing Principal Balance as a % of the Outstanding Principal Balance				98.55%				98.88%
<b>1 to 2 Months</b>								
No. of Loans Paying => Monthly CMS	1	87,066.12	627.37	0.04%	3	455,318.96	2,532.26	0.18%
No. of Loans Paying => 75% Monthly CMS	0	0.00	0.00	0.00%	1	201,158.38	1,514.32	0.08%
No. of Loans Paying < 75% Monthly CMS	1	279,037.96	2,611.86	0.11%	0	0.00	0.00	0.00%
No. of Loans That Made No Payment	4	417,002.06	4,108.62	0.17%	3	276,051.62	1,934.12	0.11%
<b>Total</b>	6	783,106.14	7,347.85	0.32%	7	932,528.96	5,980.70	0.38%
Value of Arrears Cases as a % of the Original Principal Balance*				0.27%				0.33%
Value of Arrears Cases as a % of the Outstanding Principal Balance				0.32%				0.38%
<b>2 to 3 Months</b>								
No. of Loans Paying => Monthly CMS	1	127,793.65	1,423.04	0.05%	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%	2	360,248.95	4,362.40	0.15%
No. of Loans That Made No Payment	3	505,103.16	6,148.08	0.21%	1	250,482.30	7,156.31	0.10%
<b>Total</b>	4	632,896.81	7,571.12	0.26%	3	610,731.25	11,518.71	0.25%
Value of Arrears Cases as a % of the Original Principal Balance*				0.22%				0.21%
Value of Arrears Cases as a % of the Outstanding Principal Balance				0.26%				0.25%



# Charter Mortgage Funding 2018-1 plc

## Monthly Investor Report

June 2019

### Portfolio Performance (Contd.)

As at: 31-05-2019

	May 2019				April 2019			
	No.	Balance	Arrears	%	No.	Balance	Arrears	%
<b>3 to 4 Months</b>								
No. of Loans Paying => Monthly CMS	0	0.00	0.00	0.00%	1	202,703.38	3,672.30	0.08%
No. of Loans Paying => 75% Monthly CMS	1	250,482.30	7,549.47	0.10%	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	272,996.37	5,120.12	0.11%	1	127,793.65	2,120.72	0.05%
<b>Total</b>	2	523,478.67	12,669.59	0.21%	2	330,497.03	5,793.02	0.13%
Value of Arrears Cases as a % of the Original Principal Balance*				0.18%				0.12%
Value of Arrears Cases as a % of the Outstanding Principal Balance				0.21%				0.13%
<b>4+ Months</b>								
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	2	310,018.17	8,713.60	0.13%	1	107,314.79	3,340.53	0.04%
<b>Total</b>	2	310,018.17	8,713.60	0.13%	1	107,314.79	3,340.53	0.04%
Value of Arrears Cases as a % of the Original Principal Balance*				0.11%				0.04%
Value of Arrears Cases as a % of the Outstanding Principal Balance				0.13%				0.04%

\*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

June 2019

### Collateral Report

As at: 31-05-2019

	May 2019	April 2019
Total Arrears Balance (1 month and over)	36,302.16	26,632.96
Total Arrears due	41,946.67	35,668.36

	At Close	May 2019	April 2019
Original Principal Balance as at close	285,532,264.28		
Total Original Number of Loans	1,806		
Outstanding Principal Balance as at month end		243,702,759.64	248,107,011.86
Total Current Number of Loans		1,579	1,608
Total number of performing loans		1,565	1,595
Total value of performing loans		241,453,259.85	246,125,939.83
Total number of 3+ months		4	3
Total value of 3+ months (including unsold Repossessions)		833,496.84	437,811.82
Percentage 3+ months on Original Balance as at close		0.29%	0.15%
Percentage 3+ months on Outstanding Balance		0.34%	0.18%
Total Value of Arrears Cases (including unsold Repossessions 1 month and over)		2,249,499.79	1,981,072.03
Total Number of Arrears Cases (1 month and over)		14	13
% Original Principal Balance at close		0.79%	0.69%
% Outstanding Principal Balance		0.92%	0.80%

# Charter Mortgage Funding 2018-1 plc

## Monthly Investor Report

June 2019

### Collateral Report (Contd.)

As at: 12-Jun-19

	<u>This IPD</u>	<u>Last IPD</u>		
<b>REPOSSESSIONS</b>				
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		
<b>SALES OF REPOSSESSIONS</b>				
	<u>This IPD</u>		<u>Last IPD</u>	
	<u>Current Balance</u>	<u>Principal Balance</u>	<u>Current Balance</u>	<u>Principal Balance</u>
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%	
<b>OTHER LOSSES</b>				
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

June 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:

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

May 2019

April 2019

12.38%

11.93%

#### 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:

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

13.08%

10.82%

#### 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:

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

n.a.

n.a.

# Charter Mortgage Funding 2018-1 plc

## Monthly Investor Report

June 2019

Pre-Enforcement Revenue Payments Priorities				This IPD	Last IPD
<b>Available Revenue Funds</b>				2,851,089.91	2,965,587.88
(a)	to	(c)	Senior Transaction Fees and Expenses	158,895.51	154,737.63
		(d)	Swap Amounts	151,801.11	123,473.48
		(e)	Issuer Profit Amount	300.00	300.00
		(f)	Interest due and payable on A Notes	763,458.62	814,014.33
		(g)	A PDL	0.00	0.00
		(h)	Interest due and payable on B Notes	31,448.24	31,780.61
		(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	36,854.82	37,069.65
		(l)	C PDL	0.00	0.00
		(m)	Interest due and payable on D Notes	42,261.39	42,358.69
		(n)	D PDL	0.00	0.00
		(o)	Interest due and payable on E Notes	26,996.83	26,816.35
		(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	73,604.82	88,178.60
		(u)	Principal due and payable to X Notes	1,565,468.57	1,646,858.54
		(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%
			<b>Total</b>	2,851,089.91	2,965,587.88

# Charter Mortgage Funding 2018-1 plc

## Monthly Investor Report

June 2019

Pre-Enforcement Redemption Payments Priorities		
	This IPD	Last IPD
<u>Actual Redemption Funds</u>	10,477,078.55	10,170,091.50
(a) Principal Addition Amount	0.00	0.00
(b) Principal on Class A	10,477,078.55	10,170,091.50
(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
<b>Total</b>	10,477,078.55	10,170,091.50

# Charter Mortgage Funding 2018-1 plc

## Monthly Investor Report

June 2019

### Mortgage Portfolio Analysis

As at: 31-05-2019

Current Balance (£)	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 75,000	12,059,927.79	4.95%	220	13.93%
75,000 <=x< 100,000	19,483,654.96	7.99%	220	13.93%
100,000 <=x< 125,000	25,215,184.19	10.35%	223	14.12%
125,000 <=x< 150,000	31,155,818.33	12.78%	227	14.38%
150,000 <=x< 175,000	29,598,893.76	12.14%	183	11.59%
175,000 <=x< 200,000	27,460,349.88	11.27%	147	9.31%
200,000 <=x< 225,000	22,626,822.90	9.28%	106	6.71%
225,000 <=x< 250,000	18,007,293.46	7.39%	76	4.81%
250,000 <=x< 275,000	14,404,532.86	5.91%	55	3.48%
275,000 <=x< 300,000	12,350,328.60	5.07%	43	2.72%
300,000 <=x< 325,000	5,607,920.00	2.30%	18	1.14%
325,000 <=x< 350,000	3,692,699.62	1.52%	11	0.70%
350,000 <=x< 375,000	4,694,502.50	1.93%	13	0.82%
375,000 <=x	17,366,574.99	7.13%	37	2.34%
<b>Total</b>	<b>243,724,503.84</b>	<b>100.00%</b>	<b>1,579</b>	<b>100.00%</b>

Original Balance (£)	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 75,000	9,220,683.93	3.78%	177	11.21%
75,000 <=x< 100,000	16,189,009.65	6.64%	196	12.41%
100,000 <=x< 125,000	24,031,397.01	9.86%	226	14.31%
125,000 <=x< 150,000	29,809,097.39	12.23%	229	14.50%
150,000 <=x< 175,000	28,492,317.53	11.69%	185	11.72%
175,000 <=x< 200,000	26,047,195.02	10.69%	147	9.31%
200,000 <=x< 225,000	23,775,137.89	9.75%	120	7.60%
225,000 <=x< 250,000	18,672,426.81	7.66%	83	5.26%
250,000 <=x< 275,000	16,131,797.65	6.62%	65	4.12%
275,000 <=x< 300,000	11,742,557.85	4.82%	43	2.72%
300,000 <=x< 325,000	9,853,013.95	4.04%	34	2.15%
325,000 <=x< 350,000	4,753,049.09	1.95%	15	0.95%
350,000 <=x< 375,000	4,374,131.15	1.79%	13	0.82%
375,000 <=x	20,632,688.92	8.47%	46	2.91%
<b>Total</b>	<b>243,724,503.84</b>	<b>100.00%</b>	<b>1,579</b>	<b>100.00%</b>

# Charter Mortgage Funding 2018-1 plc

## Monthly Investor Report

June 2019

### Mortgage Portfolio Analysis (Contd.)

As at: 31-05-2019

Original LTV	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 70%	68,881,135.10	28.26%	480	30.40%
70% <=x< 75%	31,319,139.28	12.85%	171	10.83%
75% <=x< 80%	65,389,903.26	26.83%	390	24.70%
80% <=x< 85%	23,759,594.20	9.75%	130	8.23%
85% <=x< 90%	54,374,732.00	22.31%	408	25.84%
90% <=x< 95%	0.00	0.00%	0	0.00%
95% <=x< 105%	0.00	0.00%	0	0.00%
<b>Total</b>	<b>243,724,503.84</b>	<b>100.00%</b>	<b>1,579</b>	<b>100.00%</b>

Current LTV	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 70%	96,407,227.09	39.56%	635	40.22%
70% <=x< 75%	67,586,516.02	27.73%	397	25.14%
75% <=x< 80%	23,774,716.36	9.75%	134	8.49%
80% <=x< 85%	54,729,944.99	22.46%	398	25.21%
85% <=x< 90%	1,226,099.38	0.50%	15	0.95%
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%
<b>Total</b>	<b>243,724,503.84</b>	<b>100.00%</b>	<b>1,579</b>	<b>100.00%</b>

Origination Year	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
<=2014	352,052.87	0.14%	2	0.13%
2015	28,178,808.39	11.56%	201	12.73%
2016	12,793,341.45	5.25%	101	6.40%
2017	148,463,355.85	60.91%	916	58.01%
2018	53,936,945.28	22.13%	359	22.74%
<b>Total</b>	<b>243,724,503.84</b>	<b>100.00%</b>	<b>1,579</b>	<b>100.00%</b>



# Charter Mortgage Funding 2018-1 plc

## Monthly Investor Report

June 2019

### Mortgage Portfolio Analysis (Contd.)

As at: 31-05-2019

Original Term (years)	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 15	15,093,725.19	6.19%	146	9.25%
15 <=x< 17	10,320,483.98	4.23%	74	4.69%
17 <=x< 19	11,899,026.92	4.88%	80	5.07%
19 <=x< 21	16,976,247.26	6.97%	111	7.03%
21 <=x< 23	12,071,461.62	4.95%	77	4.88%
23 <=x< 25	13,892,259.68	5.70%	81	5.13%
25 <=x< 27	41,602,083.32	17.07%	255	16.15%
27 <=x< 29	11,903,771.58	4.88%	65	4.12%
29 <=x	109,965,444.29	45.12%	690	43.70%
<b>Total</b>	<b>243,724,503.84</b>	<b>100.00%</b>	<b>1,579</b>	<b>100.00%</b>

Remaining Term (years)	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 5	281,557.98	0.12%	9	0.57%
5 <=x< 8	1,923,501.65	0.79%	31	1.96%
8 <=x< 11	6,593,929.50	2.71%	65	4.12%
11 <=x< 14	15,247,708.96	6.26%	107	6.78%
14 <=x< 17	16,601,088.60	6.81%	116	7.35%
17 <=x< 20	21,817,801.65	8.95%	139	8.80%
20 <=x< 23	27,998,890.04	11.49%	169	10.70%
23 <=x< 26	39,554,717.08	16.23%	233	14.76%
26 <=x	113,705,308.38	46.65%	710	44.97%
<b>Total</b>	<b>243,724,503.84</b>	<b>100.00%</b>	<b>1,579</b>	<b>100.00%</b>

Repayment Type	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Repayment	243,564,631.48	99.93%	1,578	99.94%
Interest Only	159,872.36	0.07%	1	0.06%
Part & Part	0.00	0.00%	0	0.00%
<b>Total</b>	<b>243,724,503.84</b>	<b>100.00%</b>	<b>1,579</b>	<b>100.00%</b>

# Charter Mortgage Funding 2018-1 plc

## Monthly Investor Report

June 2019

### Mortgage Portfolio Analysis (Contd.)

As at: 31-05-2019

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%	734,346.12	0.30%	5	0.32%
3.00% <=x< 3.25%	6,194,527.94	2.54%	33	2.09%
3.25% <=x< 3.50%	9,170,266.68	3.76%	46	2.91%
3.50% <=x< 3.75%	38,345,617.31	15.73%	219	13.87%
3.75% <=x< 4.00%	65,442,237.23	26.85%	394	24.95%
4.00% <=x< 4.25%	18,437,440.21	7.56%	103	6.52%
4.25% <=x< 4.50%	44,643,997.48	18.32%	314	19.89%
4.50% <=x< 4.75%	15,690,330.96	6.44%	105	6.65%
4.75% <=x< 5.00%	4,461,680.60	1.83%	43	2.72%
5.00% <=x	40,604,059.31	16.66%	317	20.08%
<b>Total</b>	<b>243,724,503.84</b>	<b>100.00%</b>	<b>1,579</b>	<b>100.00%</b>

Current Margin Over Relevant Index <sup>1</sup>	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%	2,934,419.68	1.20%	15	0.95%
3.00% <=x< 3.25%	9,516,088.22	3.90%	52	3.29%
3.25% <=x< 3.50%	15,805,473.59	6.48%	73	4.62%
3.50% <=x< 3.75%	40,731,529.84	16.71%	236	14.95%
3.75% <=x< 4.00%	63,098,268.64	25.89%	379	24.00%
4.00% <=x< 4.25%	12,279,488.57	5.04%	78	4.94%
4.25% <=x< 4.50%	76,786,813.08	31.51%	555	35.15%
4.50% <=x< 4.75%	13,862,405.10	5.69%	96	6.08%
4.75% <=x< 5.00%	3,685,346.46	1.51%	39	2.47%
5.00% <=x	5,024,670.66	2.06%	56	3.55%
<b>Total</b>	<b>243,724,503.84</b>	<b>100.00%</b>	<b>1,579</b>	<b>100.00%</b>

<sup>1</sup>The 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

June 2019

### Mortgage Portfolio Analysis (Contd.)

As at: 31-05-2019

Interest Rate Index	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
BBR	0.00	0.00%	0	0.00%
3 Month Libor	243,724,503.84	100.00%	1,579	100.00%
<b>Total</b>	<b>243,724,503.84</b>	<b>100.00%</b>	<b>1,579</b>	<b>100.00%</b>

Loan Purpose	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Purchase	186,551,085.91	76.54%	1,194	75.62%
Re-Mortgage	57,173,417.93	23.46%	385	24.38%
Investment Mortgage	0.00	0.00%	0	0.00%
<b>Total</b>	<b>243,724,503.84</b>	<b>100.00%</b>	<b>1,579</b>	<b>100.00%</b>

Buy-To-Let	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Yes	0.00	0.00%	0	0.00%
No	243,724,503.84	100.00%	1,579	100.00%
<b>Total</b>	<b>243,724,503.84</b>	<b>100.00%</b>	<b>1,579</b>	<b>100.00%</b>

Arrears Multiple	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
x= 0	239,777,630.66	98.38%	1,554	98.42%
0 <x< 1	1,679,474.47	0.69%	11	0.70%
1 <=x< 2	789,268.96	0.32%	6	0.38%
2 <=x<3	636,259.95	0.26%	4	0.25%
3 <=x	841,869.80	0.35%	4	0.25%
<b>Total</b>	<b>243,724,503.84</b>	<b>100.00%</b>	<b>1,579</b>	<b>100.00%</b>

Self-Certified Product	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Yes	0.00	0.00%	0	0.00%
No	243,724,503.84	100.00%	1,579	100.00%
<b>Total</b>	<b>243,724,503.84</b>	<b>100.00%</b>	<b>1,579</b>	<b>100.00%</b>

# Charter Mortgage Funding 2018-1 plc

## Monthly Investor Report

June 2019

### Mortgage Portfolio Analysis (Contd.)

As at: 31-05-2019

Valuation Type	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Full, Internal and External	243,724,503.84	100.00%	1,579	100.00%
Other	0.00	0.00%	0	0.00%
<b>Total</b>	<b>243,724,503.84</b>	<b>100.00%</b>	<b>1,579</b>	<b>100.00%</b>

Region	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
East	30,953,775.16	12.70%	163	10.32%
East Midlands	20,180,778.10	8.28%	147	9.31%
London	26,005,609.66	10.67%	105	6.65%
North East	10,720,832.39	4.40%	94	5.95%
North West	22,746,759.64	9.33%	193	12.22%
Scotland	9,981,637.74	4.10%	79	5.00%
South East	47,025,853.32	19.29%	231	14.63%
South West	26,121,632.62	10.72%	164	10.39%
Wales	12,355,989.06	5.07%	107	6.78%
West Midlands	21,126,888.88	8.67%	159	10.07%
Yorkshire and the Humber	16,504,747.27	6.77%	137	8.68%
<b>Total</b>	<b>243,724,503.84</b>	<b>100.00%</b>	<b>1,579</b>	<b>100.00%</b>

# Charter Mortgage Funding 2018-1 plc

## Monthly Investor Report

June 2019

### Mortgage Portfolio Analysis (Contd.)

As at: 31-05-2019

Year Built	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
x< 1900	14,425,503.42	5.92%	83	5.26%
1900 <=x< 1920	21,039,819.56	8.63%	170	10.77%
1920 <=x< 1940	36,334,453.18	14.91%	228	14.44%
1940 <=x< 1960	21,973,741.38	9.02%	166	10.51%
1960 <=x< 1980	35,588,820.58	14.60%	253	16.02%
1980 <=x< 2000	25,138,227.61	10.31%	161	10.20%
2000 <=x< 2002	3,605,766.33	1.48%	25	1.58%
2002 <=x< 2004	2,683,520.44	1.10%	16	1.01%
2004 <=x< 2006	2,837,766.11	1.16%	19	1.20%
2006 <=x<=2013	80,096,885.23	32.86%	458	29.01%
<b>Total</b>	<b>243,724,503.84</b>	<b>100.00%</b>	<b>1,579</b>	<b>100.00%</b>

Seasoning (years)	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
0 <=x< 5	243,724,503.84	100.00%	1,579	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%
<b>Total</b>	<b>243,724,503.84</b>	<b>100.00%</b>	<b>1,579</b>	<b>100.00%</b>

Employment Type	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
Self Employed	86,125,307.58	35.34%	477	30.21%
Employed	157,195,866.09	64.50%	1,098	69.54%
Other	403,330.17	0.17%	4	0.25%
<b>Total</b>	<b>243,724,503.84</b>	<b>100.00%</b>	<b>1,579</b>	<b>100.00%</b>

# Charter Mortgage Funding 2018-1 plc

## Monthly Investor Report

June 2019

### Mortgage Portfolio Analysis (Contd.)

As at: 31-05-2019

Property Type	Current Balance	Current Balance (%)	Number of Accounts	Number of Accounts (%)
House, Detached, Semi-Det.	152,702,683.51	62.65%	904	57.25%
Flat, Apartment	18,586,989.18	7.63%	128	8.11%
Bungalow	7,418,008.42	3.04%	56	3.55%
Terraced House	65,016,822.73	26.68%	491	31.10%
Other	0.00	0.00%	0	0.00%
<b>Total</b>	<b>243,724,503.84</b>	<b>100.00%</b>	<b>1,579</b>	<b>100.00%</b>

Date	31-05-2019
Current Balance (£)*	243,724,503.84
Number of Accounts	1,579
Average Loan Balance (£)	154,353.71
Weighted Average Original Loan To Original LTV	72.31%
Weighted Average Current Loan To Current LTV	68.74%
Maximum Loan Balance (£)	728,052.95
Weighted Average Interest Rate	4.22%
Weighted Average Mortgage Margin	4.04%
Weighted Average Seasoning (yrs)	1.95
Weighted Average Remaining Maturity (yrs)	24.38
Weighted Average Loss Severity	0.00%
Buy To Let	0.00%
Interest Only	0.07%

\*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*