

Residential Mortgage Securities 23 plc (RMS23) Investor Report

Period: **January-2019**

Pool Performance					Current Principal	
Distribution of Loans Currently in Arrears		Mths in Arrears	No. of Loans	% of Total	Balance	% of Total
Sum of Current Principal Balance in arrears	£14,373,682	Current	878	89.14%	£106,368,550	88.10%
Average Loan Balance	£134,333	>= 1 <= 2	28	2.84%	£3,560,070	2.95%
		> 2 <= 3	21	2.13%	£3,018,017	2.50%
		> 3 <= 4	8	0.81%	£1,083,867	0.90%
Weighted Average LTV	78.00%	> 4 <= 5	7	0.71%	£1,038,928	0.86%
		> 5 <= 6	5	0.51%	£581,431	0.48%
Largest Loan Balance	£1,001,035	> 6 <= 7	6	0.61%	£936,328	0.78%
		> 7 <= 8	6	0.61%	£743,621	0.62%
Weighted Average Years to Maturity	10.81	> 8 <= 9	1	0.10%	£127,485	0.11%
		> 9	25	2.54%	£3,283,935	2.72%
		Total	985	100.00%	£120,742,232	100.00%

Pool Performance	This Period	Last Period	Since Issue
Annualised Foreclosure Frequency by % of original pool size	0.1905%	0.0000%	1.7506%
Cumulative Foreclosure Frequency by % of original pool size	n/a	n/a	16.6310%
Gross Losses (Principal + Interest + Arrears + Fees - Merchs)	£0	(£0)	£14,246,088
Gross Losses (% of original deal)	0.000%	(0.00000%)	5.3801%
Weighted Average Loss Severity	0.0000%	0.0000%	30.7521%

Pool Performance	Balance @ No. of Loans	31-Dec-2018 Value	This Period No. of Loans	This Period Value	Balance @ No. of Loans	31-Jan-2019 Value
Repossessions						
Properties in Possession	2	£180,213	2	£126,113	4	£306,326
Sold Repossessions						
Total Sold Repossessions	279	£43,731,304	0	£0	279	£43,731,304
Losses on Sold Repossessions	261	£14,246,088	0	£0	261	£14,246,088

Pool Performance			This Period		Since Issue	
Mortgage Principal Analysis			No. of Loans	Value	No. of Loans	Value
Opening mortgage principal balance	@	31-Dec-2018	992	£121,797,408	325	£51,387,064
Tap principal balance				£0	1,607	£213,404,897
Unscheduled Prepayments			(7)	(£974,403)	(947)	(£119,632,262)
Scheduled Repayments				(£80,773)		(£24,417,467)
Closing mortgage principal balance	@	31-Jan-2019	985	£120,742,232	985	£120,742,232
Annualised CPR				9.0%	6.0%	