

# Residential Mortgage Securities 23 plc (RMS23) Investor Report

**Period: February-2020**

Pool Performance					
Distribution of Loans Currently in Arrears		Mths in Arrears	No. of Loans	% of Total	Current Principal Balance % of Total
Sum of Current Principal Balance in arrears	£14,619,385	Current	789	87.57%	£94,302,207 86.58%
Average Loan Balance	£130,530	>= 1 <= 2	37	4.11%	£5,268,637 4.84%
		> 2 <= 3	20	2.22%	£2,034,580 1.87%
		> 3 <= 4	11	1.22%	£1,173,488 1.08%
Weighted Average LTV	78.00%	> 4 <= 5	5	0.55%	£638,055 0.59%
		> 5 <= 6	8	0.89%	£1,221,288 1.12%
Largest Loan Balance	£1,001,035	> 6 <= 7	5	0.55%	£552,472 0.51%
		> 7 <= 8	4	0.44%	£671,296 0.62%
Weighted Average Years to Maturity	10.10	> 8 <= 9	1	0.11%	£156,772 0.14%
		> 9	21	2.33%	£2,902,798 2.67%
		Total	901	100.00%	£108,921,592 100.00%

Pool Performance	This Period	Last Period	Since Issue
Annualised Foreclosure Frequency by % of original pool size	0.3515%	0.1269%	1.7015%
Cumulative Foreclosure Frequency by % of original pool size	n/a	n/a	17.1572%
Gross Losses (Principal + Interest + Arrears + Fees - Mercs)	£104,495	£53,674	£14,600,629
Gross Losses (% of original deal)	0.039%	0.0203%	5.5140%

Pool Performance	Balance @ No. of Loans	31-Jan-2020 Value	No. of Loans	This Period Value	Balance @ No. of Loans	29-Feb-2020 Value
Repossession						
Properties in Possession	5	£484,297	(1)	(£116,359)	4	£367,938
Sold Repossessions						
Total Sold Repossessions	290	£44,831,102	2	£231,935	292	£45,063,037
Losses on Sold Repossessions	271	£14,496,134	2	£104,495	273	£14,600,629

Pool Performance				This Period		Since Issue	
Mortgage Principal Analysis				No. of Loans	Value	No. of Loans	Value
Opening mortgage principal balance	@	31-Jan-2020	902	£109,775,594	325	£51,387,064	
Tap principal balance				£0	1,607	£213,404,897	
Unscheduled Prepayments			(1)	(£773,381)	(1,031)	(£130,404,963)	
Scheduled Repayments				(£80,621)		(£25,465,406)	
Closing mortgage principal balance	@	29-Feb-2020	901	£108,921,592	901	£108,921,592	
Annualised CPR				11.1%		6.1%	