

# Residential Mortgage Securities 23 plc (RMS23) Investor Report

**Period: February-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	£15,138,496	Current	863	87.97%	£105,031,861	87.40%
		>= 1 <= 2	35	3.57%	£3,869,623	3.22%
Average Loan Balance	£128,292	> 2 <= 3	24	2.45%	£3,477,824	2.89%
		> 3 <= 4	8	0.82%	£1,078,975	0.90%
Weighted Average LTV	78.00%	> 4 <= 5	7	0.71%	£959,556	0.80%
		> 5 <= 6	7	0.71%	£1,026,680	0.85%
Largest Loan Balance	£1,001,035	> 6 <= 7	4	0.41%	£402,472	0.33%
		> 7 <= 8	7	0.71%	£798,433	0.66%
Weighted Average Years to Maturity	10.72	> 8 <= 9	3	0.31%	£449,562	0.37%
		> 9	23	2.34%	£3,075,372	2.56%
		Total	981	100.00%	£120,170,356	100.00%

Pool Performance	This Period	Last Period	Since Issue
Annualised Foreclosure Frequency by % of original pool size	0.0000%	0.1905%	1.7354%
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)	0.0000%	0.0000%	5.3801%
Weighted Average Loss Severity	0.0000%	0.0000%	30.7521%

Pool Performance	Balance @ No. of Loans	31-Jan-2019 Value	No. of Loans	This Period Value	Balance @ No. of Loans	28-Feb-2019 Value
Repossessions						
Properties in Possession	4	£306,326	0	£0	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-Jan-2019	985	£120,742,232
Tap principal balance			325	£51,387,064
Unscheduled Prepayments			1,607	£213,404,897
Scheduled Repayments			(951)	(£120,116,013)
Closing mortgage principal balance	@	28-Feb-2019	981	£120,170,356
				(£88,124)
				(£24,505,591)
<b>Annualised CPR</b>			<b>5.1%</b>	<b>6.0%</b>