

Disclaimer:

Please note that the impact of Covid-19, together with the related policy announcements of the UK government concerning mortgage payment holidays, have resulted in the Mortgage Administrator receiving unprecedented call volumes requesting payment holidays or other payment arrangements. Whilst the Mortgage Administrator is processing these requests, certain fields in the investor report and underlying source data concerning arrears, contractual monthly instalments and other fields derived from these, should be considered interim data and neither us nor the Mortgage Administrator are able to represent that it is accurate, complete or error free. To the extent any updates need to be made to the data tape or associated source data after delivery of the investor report to correctly account for payment holidays or other payment arrangements extended to borrowers, the Cash/Bond Administrator will update the investor report and reissue a revised version at the appropriate time. Any revised investor report issued will supersede the prior version in all material respects.

Residential Mortgage Securities 23 plc (RMS23) Investor Report

Period:

March-2020

Sum of Current Principal Balance in arrears	£15,292,149	Current	779	86.94%	£93,032,632	85.88%
Average Loan Balance	£130,702	>= 1 <= 2	46	5.13%	£5,626,362	5.19%
Weighted Average LTV	78.00%	> 2 <= 3	20	2.23%	£2,642,094	2.44%
Largest Loan Balance	£1,001,035	> 3 <= 4	9	1.00%	£1,051,593	0.97%
Weighted Average Years to Maturity	10.10	> 4 <= 5	6	0.67%	£1,111,612	1.03%
		> 5 <= 6	3	0.33%	£446,480	0.41%
		> 6 <= 7	7	0.78%	£668,133	0.62%
		> 7 <= 8	4	0.45%	£674,206	0.62%
		> 8 <= 9	2	0.22%	£259,004	0.24%
		> 9	20	2.23%	£2,812,664	2.60%
		Total	896	100.00%	£108,324,781	100.00%

Annualised Foreclosure Frequency by % of original pool size	(0.32375%)	0.3515%	1.7088%
Cumulative Foreclosure Frequency by % of original pool size	n/a	n/a	17.2305%
Gross Losses (Principal + Interest + Arrears + Fees - Mercs)	£14,912	£104,495	£14,615,541
Gross Losses (% of original deal)	0.006%	0.0395%	5.5196%

Repossession						
Properties in Possession	4	£367,938	0	£107,158	4	£475,096
Sold Repossessions						
Total Sold Repossessions	292	£45,063,037	1	£86,900	293	£45,149,938
Losses on Sold Repossessions	273	£14,600,629	1	£14,912	274	£14,615,541

Opening mortgage principal balance	@	29-Feb-2020	901	£108,921,592	325	£51,387,064
Tap principal balance				£0	1,607	£213,404,897
Unscheduled Prepayments			(5)	(£519,326)	(1,036)	(£130,924,288)
Scheduled Repayments				(£77,485)		(£25,542,891)
Closing mortgage principal balance	@	31-Mar-2020	896	£108,324,781	896	£108,324,781
Annualised CPR				5.5%		6.1%