

Residential Mortgage Securities 23 plc (RMS23) Investor Report

Period: March-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	£14,406,715	Current	854	88.04%	£104,724,209	87.91%
Average Loan Balance	£124,196	>= 1 <= 2	34	3.51%	£3,900,818	3.27%
		> 2 <= 3	24	2.47%	£2,192,519	1.84%
		> 3 <= 4	7	0.72%	£1,367,425	1.15%
Weighted Average LTV	78.00%	> 4 <= 5	8	0.82%	£1,108,125	0.93%
		> 5 <= 6	5	0.52%	£956,555	0.80%
Largest Loan Balance	£1,001,035	> 6 <= 7	5	0.52%	£436,031	0.37%
		> 7 <= 8	3	0.31%	£253,832	0.21%
Weighted Average Years to Maturity	10.63	> 8 <= 9	6	0.62%	£754,056	0.63%
		> 9	24	2.47%	£3,437,353	2.89%
		Total	970	100.00%	£119,130,924	100.00%

Pool Performance	This Period	Last Period	Since Issue
Annualised Foreclosure Frequency by % of original pool size	0.1233%	0.0000%	1.7264%
Cumulative Foreclosure Frequency by % of original pool size	n/a	n/a	16.6883%
Gross Losses (Principal + Interest + Arrears + Fees - Mercs)	£0	£0	£14,246,088
Gross Losses (% of original deal)	0.0000%	0.0000%	5.3801%
Weighted Average Loss Severity	0.0000%	0.0000%	30.7038%

Pool Performance	Balance @ No. of Loans	28-Feb-2019 Value	No. of Loans	This Period Value	Balance @ No. of Loans	31-Mar-2019 Value
Repossessions						
Properties in Possession	4	£306,326	0	£81,652	4	£387,978
Sold Repossessions						
Total Sold Repossessions	279	£43,731,304	1	£70,000	280	£43,801,304
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	@	28-Feb-2019	981	£120,170,356
Tap principal balance				£0
Unscheduled Prepayments			(11)	(£959,006)
Scheduled Repayments				(£80,426)
Closing mortgage principal balance	@	31-Mar-2019	970	£119,130,924
Annualised CPR				9.0%
				6.0%