

Residential Mortgage Securities 23 plc (RMS23) Investor Report

Period: April-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	£14,063,828	Current	854	88.50%	£104,217,092	88.11%
Average Loan Balance	£126,701	>= 1 <= 2	33	3.42%	£3,499,760	2.96%
		> 2 <= 3	21	2.18%	£2,853,878	2.41%
		> 3 <= 4	9	0.93%	£1,165,145	0.99%
Weighted Average LTV	78.00%	> 4 <= 5	5	0.52%	£768,667	0.65%
		> 5 <= 6	7	0.73%	£1,239,683	1.05%
Largest Loan Balance	£1,001,035	> 6 <= 7	2	0.21%	£167,779	0.14%
		> 7 <= 8	7	0.73%	£746,936	0.63%
Weighted Average Years to Maturity	10.56	> 8 <= 9	4	0.41%	£317,180	0.27%
		> 9	23	2.38%	£3,304,800	2.79%
		Total	965	100.00%	£118,280,920	100.00%

Pool Performance	This Period	Last Period	Since Issue
Annualised Foreclosure Frequency by % of original pool size	0.0524%	0.1233%	1.7166%
Cumulative Foreclosure Frequency by % of original pool size	n/a	n/a	16.7372%
Gross Losses (Principal + Interest + Arrears + Fees - Mercs)	£35,781	£0	£14,281,869
Gross Losses (% of original deal)	0.014%	0.0000%	5.3936%
Weighted Average Loss Severity	38.2589%	0.0000%	30.7196%

Pool Performance	Balance @ No. of Loans	31-Mar-2019 Value	This Period No. of Loans	This Period Value	Balance @ No. of Loans	30-Apr-2019 Value
Repossessions						
Properties in Possession	4	£387,978	0	£34,689	4	£422,667
Sold Repossessions						
Total Sold Repossessions	280	£43,801,304	1	£94,899	281	£43,896,203
Losses on Sold Repossessions	261	£14,246,088	1	£35,781	262	£14,281,869

Pool Performance			This Period		Since Issue	
Mortgage Principal Analysis			No. of Loans	Value	No. of Loans	Value
Opening mortgage principal balance	@	31-Mar-2019	970	£119,130,924	325	£51,387,064
Tap principal balance				£0	1,607	£213,404,897
Unscheduled Prepayments			(5)	(£767,985)	(967)	(£121,843,004)
Scheduled Repayments				(£82,019)		(£24,668,036)
Closing mortgage principal balance	@	30-Apr-2019	965	£118,280,920	965	£118,280,920
Annualised CPR				7.6%	6.0%	