

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: June-2020**

<b>Pool Performance</b>					
<b>Distribution of Loans Currently in Arrears</b>		<b>Mths in Arrears</b>	<b>No. of Loans</b>	<b>% of Total</b>	<b>Current Principal Balance</b>
Sum of Current Principal Balance in arrears	£15,096,270	Current	761	86.18%	£91,536,245
Average Loan Balance	£123,740	>= 1 <= 2	37	4.19%	£3,931,587
Weighted Average LTV	78.00%	> 2 <= 3	23	2.60%	£2,733,111
Largest Loan Balance	£1,001,035	> 3 <= 4	13	1.47%	£1,960,700
Weighted Average Years to Maturity	9.49	> 4 <= 5	5	0.57%	£463,096
		> 5 <= 6	9	1.02%	£1,320,750
		> 6 <= 7	7	0.79%	£1,028,964
		> 7 <= 8	3	0.34%	£208,140
		> 8 <= 9	5	0.57%	£621,596
		> 9	20	2.27%	£2,828,326
		Total	883	100.00%	£106,632,515

<b>Pool Performance</b>	<b>This Period</b>	<b>Last Period</b>	<b>Since Issue</b>
Annualised Foreclosure Frequency by % of original pool size	0.8234%	0.0000%	1.7091%
Cumulative Foreclosure Frequency by % of original pool size	n/a	n/a	17.2333%
Gross Losses (Principal + Interest + Arrears + Fees - Mercs)	£94,037	£0	£14,709,578
Gross Losses (% of original deal)	0.036%	0.0000%	5.5551%

<b>Pool Performance</b>	<b>Balance @ No. of Loans</b>	<b>31-May-2020 Value</b>	<b>This Period No. of Loans</b>	<b>Value</b>	<b>Balance @ No. of Loans</b>	<b>30-Jun-2020 Value</b>
Repossession						
Properties in Possession	4	£475,096	(2)	(£272,524)	2	£202,572
Sold Repossessions						
Total Sold Repossessions	293	£45,148,303	2	£281,500	295	£45,429,803
Losses on Sold Repossessions	274	£14,615,541	2	£94,037	276	£14,709,578

Pool Performance				This Period		Since Issue	
Mortgage Principal Analysis				No. of Loans	Value	No. of Loans	Value
Opening mortgage principal balance	@	31-May-2020	888	£107,275,173	325	£51,387,064	
Tap principal balance				£0	1,616	£213,404,897	
Unscheduled Prepayments			(5)	(£576,174)	(1,058)	(£132,415,859)	
Scheduled Repayments				(£66,485)		(£25,743,587)	
Closing mortgage principal balance	@	30-Jun-2020	883	£106,632,515	883	£106,632,515	
Annualised CPR				6.3%		6.0%	