

Residential Mortgage Securities 23 plc (RMS23) Investor Report

Period: June-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	£15,617,678	Current	838	88.21%	£100,898,939	86.60%
Average Loan Balance	£139,444	>= 1 <= 2	39	4.11%	£6,177,834	5.30%
		> 2 <= 3	16	1.68%	£1,746,921	1.50%
		> 3 <= 4	10	1.05%	£1,329,629	1.14%
Weighted Average LTV	78.00%	> 4 <= 5	3	0.32%	£472,826	0.41%
		> 5 <= 6	9	0.95%	£1,145,242	0.98%
Largest Loan Balance	£1,001,035	> 6 <= 7	2	0.21%	£278,436	0.24%
		> 7 <= 8	6	0.63%	£694,383	0.60%
Weighted Average Years to Maturity	10.44	> 8 <= 9	4	0.42%	£501,527	0.43%
		> 9	23	2.42%	£3,270,879	2.81%
		Total	950	100.00%	£116,516,617	100.00%

Pool Performance	This Period	Last Period	Since Issue
Annualised Foreclosure Frequency by % of original pool size	(0.07600%)	0.0000%	1.6883%
Cumulative Foreclosure Frequency by % of original pool size	n/a	n/a	16.7425%
Gross Losses (Principal + Interest + Arrears + Fees - Merchs)	£11,480	£0	£14,293,349
Gross Losses (% of original deal)	0.004%	0.0000%	5.3980%
Weighted Average Loss Severity	17.4739%	37.7012%	30.6989%

Pool Performance	Balance @ No. of Loans	31-May-2019 Value	This Period No. of Loans	This Period Value	Balance @ No. of Loans	30-Jun-2019 Value
Repossessions						
Properties in Possession	4	£422,667	(1)	(£50,312)	3	£372,355
Sold Repossessions						
Total Sold Repossessions	281	£43,894,761	1	£65,700	282	£43,960,461
Losses on Sold Repossessions	262	£14,281,869	1	£11,480	263	£14,293,349

Pool Performance			This Period		Since Issue	
Mortgage Principal Analysis			No. of Loans	Value	No. of Loans	Value
Opening mortgage principal balance	@	31-May-2019	957	£117,160,261	325	£51,387,064
Tap principal balance				£0	1,607	£213,404,897
Unscheduled Prepayments			(7)	(£561,337)	(982)	(£123,444,612)
Scheduled Repayments				(£82,307)		(£24,830,732)
Closing mortgage principal balance	@	30-Jun-2019	950	£116,516,617	950	£116,516,617
Annualised CPR				5.7%	6.0%	