

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: August-2020**

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	£15,644,571	Current	753	85.86%	£90,081,400	85.20%
Average Loan Balance	£126,166	>= 1 <= 2	38	4.33%	£4,049,702	3.83%
		> 2 <= 3	23	2.62%	£3,218,923	3.04%
		> 3 <= 4	7	0.80%	£819,602	0.78%
Weighted Average LTV	78.00%	> 4 <= 5	11	1.25%	£1,599,945	1.51%
		> 5 <= 6	5	0.57%	£551,585	0.52%
Largest Loan Balance	£1,001,035	> 6 <= 7	8	0.91%	£988,068	0.93%
		> 7 <= 8	2	0.23%	£253,432	0.24%
Weighted Average Years to Maturity	9.42	> 8 <= 9	2	0.23%	£305,794	0.29%
		> 9	28	3.19%	£3,857,521	3.65%
		Total	877	100.00%	£105,725,972	100.00%

<b>Pool Performance</b>	<b>This Period</b>	<b>Last Period</b>	<b>Since Issue</b>
Annualised Foreclosure Frequency by % of original pool size	0.0000%	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)	£0	£0	£14,709,578
Gross Losses (% of original deal)	0.000%	0.0000%	5.5551%

<b>Pool Performance</b>	<b>Balance @ No. of Loans</b>	<b>31-Jul-2020 Value</b>	<b>This Period No. of Loans</b>	<b>Value</b>	<b>Balance @ No. of Loans</b>	<b>31-Aug-2020 Value</b>
Repossession						
Properties in Possession	2	£202,572	0	£0	2	£202,572
Sold Repossessions						
Total Sold Repossessions	295	£45,429,803	0	£0	295	£45,429,803
Losses on Sold Repossessions	276	£14,709,578	0	£0	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-Jul-2020	881	£106,326,176	325	£51,387,064	
Tap principal balance				£0	1,616	£213,404,897	
Unscheduled Prepayments			(4)	(£535,700)	(1,064)	(£133,195,490)	
Scheduled Repayments				(£64,494)		(£25,870,489)	
Closing mortgage principal balance	@	31-Aug-2020	877	£105,725,982	877	£105,725,982	
Annualised CPR				5.6%		6.0%	