

# Residential Mortgage Securities 23 plc (RMS23) Investor Report

**Period: July-2018**

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	£14,951,919	Current	909	88.94%	£111,410,956	88.17%
		>= 1 <= 2	42	4.11%	£5,248,981	4.15%
Average Loan Balance	£132,318	> 2 <= 3	19	1.86%	£2,409,823	1.91%
		> 3 <= 4	8	0.78%	£1,434,833	1.14%
Weighted Average LTV	78.00%	> 4 <= 5	3	0.29%	£460,370	0.36%
		> 5 <= 6	6	0.59%	£893,058	0.71%
Largest Loan Balance	£1,001,035	> 6 <= 7	7	0.68%	£796,968	0.63%
		> 7 <= 8	8	0.78%	£856,860	0.68%
Weighted Average Years to Maturity	11.27	> 8 <= 9	3	0.29%	£289,243	0.23%
		> 9	17	1.66%	£2,561,784	2.03%
		Total	1,022	100.00%	£126,362,874	100.00%

Pool Performance	This Period	Last Period	Since Issue
Annualised Foreclosure Frequency by % of original pool size	0.0000%	0.0000%	1.8350%
Cumulative Foreclosure Frequency by % of original pool size	n/a	n/a	16.5153%
Gross Losses (Principal + Interest + Arrears + Fees - Mercs)	£0	(£0)	£14,246,088
Gross Losses (% of original deal)	0.0000%	(0.00000%)	5.3801%
Weighted Average Loss Severity	0.0000%	0.0000%	30.7521%

Pool Performance	Balance @ No. of Loans	30-Jun-2018 Value	This Period No. of Loans	This Period Value	Balance @ No. of Loans	31-Jul-2018 Value
Repossessions						
Properties in Possession	0	£0	0	£0	0	£0
Sold Repossessions						
Total Sold Repossessions	279	£43,731,304	0	£0	279	£43,731,304
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	@	30-Jun-2018	1,027	£126,941,811
Tap principal balance			325	£51,387,064
Unscheduled Prepayments			1,607	£213,404,897
Scheduled Repayments			(5)	(£485,166)
				(£93,771)
Closing mortgage principal balance	@	31-Jul-2018	1,022	£126,362,874
			1,022	£126,362,874
<b>Annualised CPR</b>			<b>4.4%</b>	<b>5.9%</b>