

# Residential Mortgage Securities 23 plc (RMS23) Investor Report

**Period: August-2018**

Pool Performance		Distribution of Non Repossessed Loans Currently in Arrears		Mths in Arrears	No. of Loans	% of Total	Current Principal Balance	% of Total
Sum of Current Principal Balance in arrears	£12,754,236	Current	918			90.27%	£112,700,918	89.83%
Average Loan Balance	£128,831	>= 1 <= 2	26			2.56%	£3,406,002	2.71%
Weighted Average LTV	78.00%	> 2 <= 3	21			2.06%	£2,168,694	1.73%
Largest Loan Balance	£1,001,035	> 3 <= 4	7			0.69%	£1,317,322	1.05%
Weighted Average Years to Maturity	11.21	> 4 <= 5	8			0.79%	£951,746	0.76%
		> 5 <= 6	5			0.49%	£777,633	0.62%
		> 6 <= 7	3			0.29%	£447,814	0.36%
		> 7 <= 8	7			0.69%	£659,157	0.53%
		> 8 <= 9	4			0.39%	£383,114	0.31%
		> 9	18			1.77%	£2,642,754	2.11%
		Total	1,017			100.00%	£125,455,153	100.00%

Pool Performance	This Period	Last Period	Since Issue
Annualised Foreclosure Frequency by % of original pool size	0.1289%	0.0000%	1.8218%
Cumulative Foreclosure Frequency by % of original pool size	n/a	n/a	16.5476%
Gross Losses (Principal + Interest + Arrears + Fees - Mercs)	£0	£0	£14,246,088
Gross Losses (% of original deal)	0.0000%	0.0000%	5.3801%
Weighted Average Loss Severity	0.0000%	0.0000%	30.7521%

Pool Performance	Balance @ No. of Loans	31-Jul-2018 Value	No. of Loans	This Period Value	Balance @ No. of Loans	31-Aug-2018 Value
Repossession						
Properties in Possession	0	£0	1	£85,314	1	£85,314
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	@	31-Jul-2018	1,022	£126,362,874	325	£51,387,064
Tap principal balance				£0	1,607	£213,404,897
Unscheduled Prepayments			(5)	(£815,404)	(915)	(£115,331,534)
Scheduled Repayments				(£92,317)		(£24,005,274)
Closing mortgage principal balance	@	31-Aug-2018	1,017	£125,455,153	1,017	£125,455,153
Annualised CPR				7.3%	5.9%	