

# Residential Mortgage Securities 23 plc (RMS23) Investor Report

**Period: August-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	£14,845,058	Current	820	88.36%	£98,193,265	86.87%
		>= 1 <= 2	38	4.09%	£5,606,573	4.96%
Average Loan Balance	£137,454	> 2 <= 3	15	1.62%	£2,076,900	1.84%
		> 3 <= 4	8	0.86%	£924,337	0.82%
Weighted Average LTV	78.00%	> 4 <= 5	9	0.97%	£1,325,848	1.17%
		> 5 <= 6	1	0.11%	£197,292	0.17%
Largest Loan Balance	£1,001,035	> 6 <= 7	4	0.43%	£327,314	0.29%
		> 7 <= 8	6	0.65%	£502,474	0.44%
Weighted Average Years to Maturity	10.29	> 8 <= 9	5	0.54%	£533,727	0.47%
		> 9	22	2.37%	£3,350,592	2.96%
		Total	928	100.00%	£113,038,323	100.00%

Pool Performance	This Period	Last Period	Since Issue
Annualised Foreclosure Frequency by % of original pool size	0.0000%	(0.37070%)	1.6604%
Cumulative Foreclosure Frequency by % of original pool size	n/a	n/a	16.7422%
Gross Losses (Principal + Interest + Arrears + Fees - Mercs)	£0	£82,496	£14,375,846
Gross Losses (% of original deal)	0.000%	0.0312%	5.4291%
Weighted Average Loss Severity	0.0000%	33.7408%	30.7155%

Pool Performance	Balance @ No. of Loans	31-Jul-2019 Value	This Period No. of Loans	This Period Value	Balance @ No. of Loans	31-Aug-2019 Value
Repossession						
Properties in Possession	1	£126,956	0	£0	1	£126,956
Sold Repossessions						
Total Sold Repossessions	284	£44,207,049	0	(£2,088)	284	£44,204,961
Losses on Sold Repossessions	265	£14,375,846	0	£0	265	£14,375,846

Pool Performance			This Period		Since Issue	
Mortgage Principal Analysis			No. of Loans	Value	No. of Loans	Value
Opening mortgage principal balance	@	31-Jul-2019	939	£115,090,163	325	£51,387,064
Tap principal balance				£0	1,607	£213,404,897
Unscheduled Prepayments			(11)	(£1,972,794)	(1,004)	(£126,764,202)
Scheduled Repayments				(£79,045)		(£24,989,435)
Closing mortgage principal balance	@	31-Aug-2019	928	£113,038,323	928	£113,038,323
Annualised CPR				18.4%		6.1%