

Residential Mortgage Securities 25 plc (RMS25) Investor Report

Period: August-2018

Pool Performance		
Loans in arrears [#] - 3 months and over per end of month reports as at:		
	31-Jul-2018	30-Jun-2018
- Total number of loans in RMS25	900	905
- Total number of loans in arrears	39	36
- Average months payments overdue (by number of loans)	6.70	6.98
- Number of loans in arrears that made a payment equal to or greater than the subscription amount	12	9
- Number of loans in arrears that made a payment less than the subscription amount	5	4
- Number of loans in arrears that made no payment	22	23
- Net Arrears (All arrears cases)	£118,205	£115,328
- Quarterly Costs and Fees excluded from arrears	£6,036	£1,424

[#] Excludes all loans where the arrears have been capitalised

Pool Performance		Mths in Arrears	No. of Loans	% of Total	Current Principal Balance	% of Total
Distribution of Loans Currently in Arrears						
	31-Jul-18					
Sum of Current Principal Balance	£11,541,204	Current	796	88.44%	£84,227,699	87.95%
Average Loan Balance	£110,973	>= 1 <= 2	41	4.56%	£4,445,606	4.64%
Weighted Average Spread over LIBOR (bp)	2.58	> 2 <= 3	24	2.67%	£3,019,482	3.15%
Weighted Average LTV	76.75%	> 3 <= 4	10	1.11%	£1,293,052	1.35%
Largest Loan Balance	£601,995	> 4 <= 5	7	0.78%	£563,346	0.59%
		> 5 <= 6	4	0.44%	£442,650	0.46%
		> 6 <= 7	5	0.56%	£458,180	0.48%
		> 7 <= 8	3	0.33%	£450,946	0.47%
		> 8 <= 9	2	0.22%	£200,776	0.21%
		> 9	8	0.89%	£667,165	0.70%
		Total	900	100%	£95,768,903	100%

Pool Performance	This Period	Last Period	Since Issue
Annualised Foreclosure Frequency by % of original deal size*	0.0043%	0.0000%	0.5127%
Cumulative Foreclosure Frequency by % of original deal size*	n/a	n/a	3.9737%
Gross Losses (Principal + Interest + Arrears + Fees - Mercs)	(£17)	£15	£2,239,260
Gross Losses (% of original deal)	(0.0000%)	0.0000%	1.2226%
Weighted Average Loss Severity	0.0000%	0.0000%	31.2157%

Pool Performance	Balance @	31-Jul-18	This Period	Balance @	31-Jul-18
Possessions - First Charge Cases*	No. of Loans	Value	No. of Loans	No. of Loans	Value
<u>Repossessions</u>					
Properties in Possession	1	£108,790	0	0	£0
<u>Sold Repossessions</u>					
Total Sold Repossessions	60	£7,167,290	1	61	£7,278,070
Losses on Sold Repossessions	50	£2,239,277	0	50	£2,239,260

Pool Performance		This Period		Since Issue	
Mortgage Principal Analysis		No. of Loans	Value	No. of Loans	Value
Opening mortgage principal balance	@	31-Jul-18	905	1,536	£183,155,986
Unscheduled Prepayments			(5)	(636)	(£73,600,349)
Substitutions					£0
Further advances/retentions released					£0
Scheduled Repayments					(£105,105)
Closing mortgage principal balance	@	31-Jul-18	900	900	£95,768,903
Annualised CPR			6.3%	6.3%	

* Excludes all loans where the borrower has consented to renting out the property as an alternative to repossession