

Residential Mortgage Securities 23 plc (RMS23) Investor Report

Period: September-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	£14,421,415	Current	900	89.11%	£109,519,599	88.36%
		>= 1 <= 2	35	3.47%	£4,887,897	3.94%
Average Loan Balance	£131,104	> 2 <= 3	20	1.98%	£2,098,237	1.69%
		> 3 <= 4	11	1.09%	£1,466,381	1.18%
Weighted Average LTV	78.00%	> 4 <= 5	7	0.69%	£1,008,290	0.81%
		> 5 <= 6	5	0.50%	£964,238	0.78%
Largest Loan Balance	£1,001,035	> 6 <= 7	1	0.10%	£77,796	0.06%
		> 7 <= 8	4	0.40%	£383,007	0.31%
Weighted Average Years to Maturity	11.16	> 8 <= 9	7	0.69%	£662,671	0.53%
		> 9	20	1.98%	£2,872,899	2.32%
		Total	1,010	100.00%	£123,941,014	100.00%

Pool Performance	This Period	Last Period	Since Issue
Annualised Foreclosure Frequency by % of original pool size	0.0000%	0.1289%	1.8052%
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)	(0.00000%)	0.0000%	5.3801%
Weighted Average Loss Severity	0.0000%	0.0000%	30.7521%

Pool Performance	Balance @ No. of Loans	31-Aug-2018 Value	No. of Loans	This Period Value	Balance @ No. of Loans	30-Sep-2018 Value
Repossessions						
Properties in Possession	1	£85,314	0	£0	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-Aug-2018	1,017	£125,455,153	325	£51,387,064
Tap principal balance				£0	1,607	£213,404,897
Unscheduled Prepayments			(7)	(£1,430,696)	(922)	(£116,762,230)
Scheduled Repayments				(£83,443)		(£24,088,717)
Closing mortgage principal balance	@	30-Sep-2018	1,010	£123,941,014	1,010	£123,941,014
Annualised CPR				13.0%		6.0%