

Residential Mortgage Securities 23 plc (RMS23) Investor Report

Period: September-2019

Pool Performance					
Distribution of Loans Currently in Arrears		Mths in Arrears	No. of Loans	% of Total	Current Principal Balance
Sum of Current Principal Balance in arrears		Current	812	88.17%	£97,403,862
Average Loan Balance		>= 1 <= 2	37	4.02%	£5,443,509
Weighted Average LTV		> 2 <= 3	18	1.95%	£1,868,735
Largest Loan Balance		> 3 <= 4	7	0.76%	£1,286,491
Weighted Average Years to Maturity		> 4 <= 5	9	0.98%	£1,320,607
		> 5 <= 6	2	0.22%	£77,494
		> 6 <= 7	4	0.43%	£457,426
		> 7 <= 8	2	0.22%	£241,635
		> 8 <= 9	6	0.65%	£559,845
		> 9	24	2.61%	£3,374,060
		Total	921	100.00%	£112,033,665

Pool Performance	This Period	Last Period	Since Issue
Annualised Foreclosure Frequency by % of original pool size	0.6033%	0.0000%	1.6753%
Cumulative Foreclosure Frequency by % of original pool size	n/a	n/a	16.8930%
Gross Losses (Principal + Interest + Arrears + Fees - Mercs)	£0	£0	£14,375,846
Gross Losses (% of original deal)	0.000%	0.0000%	5.4291%
Weighted Average Loss Severity	0.0000%	0.0000%	30.7155%

Pool Performance	Balance @ No. of Loans	31-Aug-2019 Value	This Period No. of Loans	Value	Balance @ No. of Loans	30-Sep-2019 Value
Repossession						
Properties in Possession	1	£126,956	4	£399,350	5	£526,306
Sold Repossessions						
Total Sold Repossessions	284	£44,204,961	0	£0	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-Aug-2019	927	£113,038,323	325	£51,387,064	
Tap principal balance				£0	1,607	£213,404,897	
Unscheduled Prepayments			(6)	(£923,241)	(1,011)	(£127,687,443)	
Scheduled Repayments				(£81,417)		(£25,070,852)	
Closing mortgage principal balance	@	30-Sep-2019	921	£112,033,665	921	£112,033,665	
Annualised CPR				9.5%		6.1%	