

# Residential Mortgage Securities 23 plc (RMS23) Investor Report

**Period: October-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	£14,192,223	Current	897	89.34%	£109,086,912	88.49%
		>= 1 <= 2	36	3.59%	£4,674,111	3.79%
Average Loan Balance	£132,638	> 2 <= 3	13	1.29%	£1,939,709	1.57%
		> 3 <= 4	14	1.39%	£1,475,676	1.20%
Weighted Average LTV	78.00%	> 4 <= 5	7	0.70%	£1,190,388	0.97%
		> 5 <= 6	4	0.40%	£684,512	0.56%
Largest Loan Balance	£1,001,035	> 6 <= 7	2	0.20%	£310,228	0.25%
		> 7 <= 8	3	0.30%	£314,610	0.26%
Weighted Average Years to Maturity	11.08	> 8 <= 9	7	0.70%	£726,948	0.59%
		> 9	21	2.09%	£2,876,041	2.33%
		Total	1,004	100.00%	£123,279,135	100.00%

Pool Performance	This Period	Last Period	Since Issue
Annualised Foreclosure Frequency by % of original pool size	0.0000%	0.0000%	1.7889%
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	30-Sep-2018 Value	This Period No. of Loans	This Period Value	Balance @ No. of Loans	31-Oct-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	@	30-Sep-2018	1,010	£123,941,014	325	£51,387,064
Tap principal balance				£0	1,607	£213,404,897
Unscheduled Prepayments			(6)	(£579,284)	(928)	(£117,341,513)
Scheduled Repayments				(£82,595)		(£24,171,312)
Closing mortgage principal balance	@	31-Oct-2018	1,004	£123,279,135	1,004	£123,279,135
Annualised CPR				5.4%	6.0%	