

Residential Mortgage Securities 23 plc (RMS23) Investor Report

Period: **October-2019**

Pool Performance		Distribution of Loans Currently in Arrears				Current Principal Balance	
		Mths in Arrears	No. of Loans	% of Total		Balance	% of Total
Sum of Current Principal Balance in arrears	£15,045,509	Current	806	88.38%		£96,371,418	86.50%
		>= 1 <= 2	33	3.62%		£5,186,444	4.65%
Average Loan Balance	£141,939	> 2 <= 3	22	2.41%		£2,343,199	2.10%
		> 3 <= 4	10	1.10%		£1,563,566	1.40%
Weighted Average LTV	78.00%	> 4 <= 5	7	0.77%		£1,100,624	0.99%
		> 5 <= 6	4	0.44%		£417,706	0.37%
Largest Loan Balance	£1,001,035	> 6 <= 7	4	0.44%		£352,372	0.32%
		> 7 <= 8	3	0.33%		£357,739	0.32%
Weighted Average Years to Maturity	10.10	> 8 <= 9	4	0.44%		£385,872	0.35%
		> 9	19	2.08%		£3,337,986	3.00%
		Total	912	100.00%		£111,416,927	100.00%

Pool Performance	This Period	Last Period	Since Issue
Annualised Foreclosure Frequency by % of original pool size	0.0000%	0.6033%	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	30-Sep-2019 Value	No. of Loans	This Period Value	Balance @ No. of Loans	31-Oct-2019 Value
Repossession						
Properties in Possession	5	£526,306	0	£0	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	@	30-Sep-2019	921	£112,033,665	325	£51,387,064
Tap principal balance				£0	1,607	£213,404,897
Unscheduled Prepayments			(9)	(£538,400)	(1,020)	(£128,225,843)
Scheduled Repayments				(£78,338)		(£25,149,191)
Closing mortgage principal balance	@	31-Oct-2019	912	£111,416,927	912	£111,416,927
Annualised CPR				5.5%	6.1%	