

Residential Mortgage Securities 23 plc (RMS23) Investor Report

Period: November-2019

Pool Performance					
Distribution of Loans Currently in Arrears		Mths in Arrears	No. of Loans	% of Total	Current Principal Balance % of Total
Sum of Current Principal Balance in arrears	£15,194,902	Current	800	88.20%	£95,219,355 86.24%
Average Loan Balance	£142,008	>= 1 <= 2	39	4.30%	£5,760,197 5.22%
		> 2 <= 3	17	1.87%	£1,804,161 1.63%
		> 3 <= 4	13	1.43%	£1,730,914 1.57%
Weighted Average LTV	78.00%	> 4 <= 5	5	0.55%	£852,178 0.77%
		> 5 <= 6	4	0.44%	£615,231 0.56%
Largest Loan Balance	£1,001,035	> 6 <= 7	4	0.44%	£456,750 0.41%
		> 7 <= 8	3	0.33%	£354,455 0.32%
Weighted Average Years to Maturity	10.10	> 8 <= 9	1	0.11%	£116,701 0.11%
		> 9	21	2.32%	£3,504,315 3.17%
		Total	907	100.00%	£110,414,257 100.00%

Pool Performance	This Period	Last Period	Since Issue
Annualised Foreclosure Frequency by % of original pool size	0.0000%	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-Oct-2019 Value	No. of Loans	This Period Value	Balance @ No. of Loans	30-Nov-2019 Value
Repossessions						
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	@	31-Oct-2019	912	£111,416,927	325	£51,387,064
Tap principal balance				£0	1,607	£213,404,897
Unscheduled Prepayments			(5)	(£921,708)	(1,025)	(£129,147,551)
Scheduled Repayments				(£80,962)		(£25,230,153)
Closing mortgage principal balance	@	30-Nov-2019	907	£110,414,257	907	£110,414,257
Annualised CPR				9.6%		6.1%