

# Residential Mortgage Securities 23 plc (RMS23) Investor Report

**Period: December-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	£14,664,881	Current	794	87.35%	£95,430,709 86.68%
Average Loan Balance	£127,521	>= 1 <= 2	41	4.51%	£5,007,188 4.55%
		> 2 <= 3	20	2.20%	£2,310,101 2.10%
		> 3 <= 4	5	0.55%	£642,373 0.58%
Weighted Average LTV	78.00%	> 4 <= 5	10	1.10%	£1,431,688 1.30%
		> 5 <= 6	4	0.44%	£530,679 0.48%
Largest Loan Balance	£1,001,035	> 6 <= 7	5	0.55%	£651,618 0.59%
		> 7 <= 8	3	0.33%	£393,149 0.36%
Weighted Average Years to Maturity	10.10	> 8 <= 9	3	0.33%	£415,245 0.38%
		> 9	24	2.64%	£3,282,840 2.98%
		Total	909	100.00%	£110,095,589 100.00%

Pool Performance	This Period	Last Period	Since Issue
Annualised Foreclosure Frequency by % of original pool size	0.0000%	0.0000%	1.6940%
Cumulative Foreclosure Frequency by % of original pool size	n/a	n/a	17.0815%
Gross Losses (Principal + Interest + Arrears + Fees - Mercs)	£66,614	£0	£14,442,460
Gross Losses (% of original deal)	0.025%	0.0000%	5.4543%
Weighted Average Loss Severity	0.0000%	0.0000%	30.7155%

Pool Performance	Balance @ No. of Loans	30-Nov-2019 Value	This Period No. of Loans	Value	Balance @ No. of Loans	31-Dec-2019 Value
Repossession						
Properties in Possession	5	£526,306	0	£0	5	£526,306
Sold Repossessions						
Total Sold Repossessions	284	£44,204,961	5	£499,185	289	£44,704,146
Losses on Sold Repossessions	265	£14,375,846	5	£66,614	270	£14,442,460

Pool Performance	This Period		Since Issue	
Mortgage Principal Analysis	No. of Loans	Value	No. of Loans	Value
Opening mortgage principal balance	@ 30-Nov-2019	912 £110,414,257	325 £51,387,064	
Tap principal balance		£0	1,607 £213,404,897	
Unscheduled Prepayments		(3) (£242,173)	(1,023) (£129,389,724)	
Scheduled Repayments		(£76,494)	(£25,306,647)	
Closing mortgage principal balance	@ 31-Dec-2019	909 £110,095,589	909 £110,095,589	
<b>Annualised CPR</b>		<b>2.6%</b>		<b>6.1%</b>