

# Residential Mortgage Securities 23 plc (RMS23) Investor Report

**Period: December-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	£15,202,647	Current	884	89.11%	£106,594,761	87.52%
		>= 1 <= 2	26	2.62%	£4,262,940	3.50%
Average Loan Balance	£140,765	> 2 <= 3	24	2.42%	£3,010,418	2.47%
		> 3 <= 4	5	0.50%	£817,282	0.67%
Weighted Average LTV	78.00%	> 4 <= 5	9	0.91%	£1,142,814	0.94%
		> 5 <= 6	7	0.71%	£919,459	0.75%
Largest Loan Balance	£1,001,035	> 6 <= 7	4	0.40%	£786,560	0.65%
		> 7 <= 8	6	0.60%	£797,559	0.65%
Weighted Average Years to Maturity	10.90	> 8 <= 9	2	0.20%	£181,527	0.15%
		> 9	25	2.52%	£3,284,088	2.70%
		Total	992	100.00%	£121,797,408	100.00%

Pool Performance	This Period	Last Period	Since Issue
Annualised Foreclosure Frequency by % of original pool size	0.0000%	0.1434%	1.7611%
Cumulative Foreclosure Frequency by % of original pool size	n/a	n/a	16.5834%
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-Nov-2018 Value	No. of Loans	This Period Value	Balance @ No. of Loans	31-Dec-2018 Value
Repossessions						
Properties in Possession	2	£180,213	0	£0	2	£180,213
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-Nov-2018	996	£122,164,367
Tap principal balance			325	£51,387,064
Unscheduled Prepayments			1,607	£213,404,897
Scheduled Repayments			(4)	(£285,711)
				(£81,247)
Closing mortgage principal balance	@	31-Dec-2018	992	£121,797,408
Annualised CPR			2.7%	6.0%