

Disclaimer:

Please note that the impact of Covid-19, together with the related policy announcements of the UK government concerning mortgage payment holidays, have resulted in the Mortgage Administrator receiving unprecedented call volumes requesting payment holidays or other payment arrangements. Whilst the Mortgage Administrator is processing these requests, certain fields in the investor report and underlying source data concerning arrears, contractual monthly instalments and other fields derived from these, should be considered interim data and neither us nor the Mortgage Administrator are able to represent that it is accurate, complete or error free. To the extent any updates need to be made to the data tape or associated source data after delivery of the investor report to correctly account for payment holidays or other payment arrangements extended to borrowers, the Cash/Bond Administrator will update the investor report and reissue a revised version at the appropriate time. Any revised investor report issued will supersede the prior version in all material respects.

# Residential Mortgage Securities 23 plc (RMS23) Investor Report

**Period: April-2021**

| <b>Pool Performance</b>                           |             |                        |                     |                   |                                  |
|---|-------------|------------------------|---------------------|-------------------|----------------------------------|
| <b>Distribution of Loans Currently in Arrears</b> |             | <b>Mths in Arrears</b> | <b>No. of Loans</b> | <b>% of Total</b> | <b>Current Principal Balance</b> |
| Sum of Current Principal Balance in arrears       | £12,577,120 | Current                | 716                 | 87.32%            | £85,000,288                      |
| Average Loan Balance                              | £120,934    | >= 1 <= 2              | 14                  | 1.71%             | £1,433,686                       |
| Weighted Average LTV                              | 78.00%      | > 2 <= 3               | 16                  | 1.95%             | £1,901,527                       |
| Largest Loan Balance                              | £1,001,035  | > 3 <= 4               | 16                  | 1.95%             | £2,103,892                       |
| Weighted Average Years to Maturity                | 8.80        | > 4 <= 5               | 7                   | 0.85%             | £828,743                         |
|   |             | > 5 <= 6               | 3                   | 0.37%             | £256,669                         |
|   |             | > 6 <= 7               | 4                   | 0.49%             | £347,571                         |
|   |             | > 7 <= 8               | 6                   | 0.73%             | £627,686                         |
|   |             | > 8 <= 9               | 4                   | 0.49%             | £581,207                         |
|   |             | > 9                    | 34                  | 4.15%             | £4,496,138                       |
|   |             | Total                  | 820                 | 100.00%           | £97,577,408                      |

| <b>Pool Performance</b>                                      | <b>This Period</b> | <b>Last Period</b> | <b>Since Issue</b> |
|--|--------------------|--------------------|--------------------|
| Annualised Foreclosure Frequency by % of original pool size  | 0.0000%            | 0.2566%            | 1.7091%            |
| Cumulative Foreclosure Frequency by % of original pool size  | n/a                | n/a                | 17.2329%           |
| Gross Losses (Principal + Interest + Arrears + Fees - Mercs) | £0                 | £0                 | £14,709,578        |
| Gross Losses (% of original deal)                            | 0.000%             | 0.0000%            | 5.5551%            |

| <b>Pool Performance</b>      | <b>Balance @<br/>No. of Loans</b> | <b>31-Mar-2021<br/>Value</b> | <b>This Period<br/>No. of Loans</b> | <b>Value</b> | <b>Balance @<br/>No. of Loans</b> | <b>30-Apr-2021<br/>Value</b> |
|------------------------------|-----------------------------------|------------------------------|-------------------------------------|--------------|-----------------------------------|------------------------------|
| Repossession                 |                                   |                              |                                     |              |                                   |                              |
| Properties in Possession     | 1                                 | £117,625                     | 0                                   | £0           | 1                                 | £117,625                     |
| Sold Repossessions           |                                   |                              |                                     |              |                                   |                              |
| Total Sold Repossessions     | 296                               | £45,514,750                  | 0                                   | (£947)       | 296                               | £45,513,803                  |
| Losses on Sold Repossessions | 276                               | £14,709,578                  | 0                                   | £0           | 276                               | £14,709,578                  |

| Pool Performance                   |   |             | This Period  |             | Since Issue  |                |
|------------------------------------|---|-------------|--------------|-------------|--------------|----------------|
| Mortgage Principal Analysis        |   |             | No. of Loans | Value       | No. of Loans | Value          |
| Opening mortgage principal balance | @ | 31-Mar-2021 | 822          | £97,853,056 | 325          | £51,387,064    |
| Tap principal balance              |   |             |              | £0          | 1,616        | £213,404,897   |
| Unscheduled Prepayments            |   |             | (2)          | (£205,540)  | (1,121)      | (£140,789,873) |
| Scheduled Repayments               |   |             |              | (£70,108)   |              | (£26,424,679)  |
| Closing mortgage principal balance | @ | 30-Apr-2021 | 820          | £97,577,408 | 820          | £97,577,408    |
| Annualised CPR                     |   |             |              | 2.5%        | 6.1%         |                |