

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: June-2021

Pool Performance					
Distribution of Loans Currently in Arrears		Mths in Arrears	No. of Loans	% of Total	Current Principal Balance
Sum of Current Principal Balance in arrears	£12,296,822	Current	705	87.47%	£83,187,547
		>= 1 <= 2	12	1.49%	£1,381,073
Average Loan Balance	£121,751	> 2 <= 3	18	2.23%	£2,071,287
		> 3 <= 4	10	1.24%	£1,370,906
Weighted Average LTV	78.00%	> 4 <= 5	6	0.74%	£693,026
		> 5 <= 6	8	0.99%	£903,229
Largest Loan Balance	£1,001,035	> 6 <= 7	1	0.12%	£102,270
		> 7 <= 8	7	0.87%	£731,242
Weighted Average Years to Maturity	8.69	> 8 <= 9	6	0.74%	£551,097
		> 9	33	4.09%	£4,492,691
		Total	806	100.00%	£95,484,369

Pool Performance	This Period	Last Period	Since Issue
Annualised Foreclosure Frequency by % of original pool size	0.3554%	0.0000%	1.7091%
Cumulative Foreclosure Frequency by % of original pool size	n/a	n/a	17.2329%
Gross Losses (Principal + Interest + Arrears + Fees - Mercs)	£59,775	£0	£14,769,353
Gross Losses (% of original deal)	0.023%	0.0000%	5.5777%

Pool Performance	Balance @ No. of Loans	31-May-2021 Value	This Period No. of Loans	Value	Balance @ No. of Loans	30-Jun-2021 Value
Repossession						
Properties in Possession	1	£117,625	(1)	(£117,625)	0	£0
Sold Repossessions						
Total Sold Repossessions	296	£45,513,803	1	£117,625	297	£45,631,428
Losses on Sold Repossessions	276	£14,709,578	1	£59,775	277	£14,769,353

Pool Performance			This Period		Since Issue	
Mortgage Principal Analysis			No. of Loans	Value	No. of Loans	Value
Opening mortgage principal balance	@	31-May-2021	811	£96,237,248	325	£51,387,064
Tap principal balance				£0	1,616	£213,404,897
Unscheduled Prepayments			(5)	(£681,710)	(1,135)	(£142,743,884)
Scheduled Repayments				(£71,168)		(£26,563,707)
Closing mortgage principal balance	@	30-Jun-2021	806	£95,484,369	806	£95,484,369
Annualised CPR				8.3%	6.2%	