

Residential Mortgage Securities 23 plc (RMS23) Investor Report

Period: September-2021

Pool Performance		Current Principal			
Distribution of Loans Currently in Arrears		Mths in Arrears	No. of Loans	% of Total	% of Total
Sum of Current Principal Balance in arrears	£12,180,507	Current	692	87.15%	£81,098,391
Average Loan Balance	£119,417	>= 1 <= 2	22	2.77%	£2,430,758
Weighted Average LTV	78.00%	> 2 <= 3	12	1.51%	£1,247,430
Largest Loan Balance	£1,001,035	> 3 <= 4	11	1.39%	£1,343,869
Weighted Average Years to Maturity	8.57	> 4 <= 5	6	0.76%	£470,091
		> 5 <= 6	6	0.76%	£787,459
		> 6 <= 7	4	0.50%	£511,443
		> 7 <= 8	2	0.25%	£190,979
		> 8 <= 9	5	0.63%	£791,895
		> 9	34	4.28%	£4,406,585
		Total	794	100.00%	£93,278,898

Pool Performance	This Period	Last Period	Since Issue
Annualised Foreclosure Frequency by % of original pool size	0.0000%	0.0000%	1.7090%
Cumulative Foreclosure Frequency by % of original pool size	n/a	n/a	17.2323%
Gross Losses (Principal + Interest + Arrears + Fees - Mercs)	£0	£0	£14,769,353
Gross Losses (% of original deal)	0.000%	0.0000%	5.5777%

Pool Performance	Balance @ No. of Loans	31-Aug-2021 Value	This Period No. of Loans	This Period Value	Balance @ No. of Loans	30-Sep-2021 Value
Repossessions						
Properties in Possession	0	£0	0	£0	0	£0
Sold Repossessions						
Total Sold Repossessions	297	£45,629,803	0	£0	297	£45,629,803
Losses on Sold Repossessions	277	£14,769,353	0	£0	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-Aug-2021	798	£93,779,012	325	£51,387,064
Tap principal balance				£0	1,616	£213,404,897
Unscheduled Prepayments			(4)	(£428,261)	(1,147)	(£144,694,581)
Scheduled Repayments				(£71,853)		(£26,818,482)
Closing mortgage principal balance	@	30-Sep-2021	794	£93,278,898	794	£93,278,898
Annualised CPR				5.4%	6.2%	