

SILK FINANCE No.5**FEBRUARY 2024 QUARTERLY REPORT**

Closing Date: **23/jul/20**
 Last Interest Payment Date: **27/nov/23**
 Reporting for the Period Ended: **31/jan/24**
 Interest Payment Date: **26/fev/24**
 EURIBOR Rate: **3,956%**

Principal Agents:

Originator and Servicer: Santander Consumer Finance - Sucursal em Portugal (B.S.C.P.)
 Back-up Servicer Facilitator: Banco Santander
 Back-Up Servicer Facilitator Trigger Event: If Santander Consumer Finance - Sucursal em Portugal (B.S.C.P.) ceases to hold 50% of the Servicer's shares or If Santander Consumer Finance - Sucursal em Portugal (B.S.C.P.) is downgraded below Baa2- by Moody's or If Santander Consumer Finance - Sucursal em Portugal (B.S.C.P.) is downgraded below BBB or F2 by Fitch
 Issuer Manager: Tagus, Sociedade de Titularização de Créditos, S.A.
 Transaction Manager: US Bank
 Common Representative: US Bank
 B.S.C.P. Statement: None of the debtors have deposit with B.S.C.P., therefore, no Set-Off exposure arises.

Contacts:

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Notes:	Class A Notes	Class B Notes	Class C Notes	Class D Notes	Class E Notes	Class X Notes	V. F. Note
Current Rating							
Fitch	Asf	BBBsf	BBsf	Not Rated	Not Rated	Not Rated	Not Rated
Moody's	Aa3(sf)	Baa1(sf)	Ba3(sf)	Not Rated	Not Rated	Not Rated	Not Rated
Scheduled Final Redemption Date:	25/fev/35	25/fev/35	25/fev/35	25/fev/35	25/fev/35	25/fev/35	25/fev/35
Coupon Variable Rate (EUR 3M):	0,75%	2,00%	3,00%	-	-	-	-
Coupon Fixed Rate:				7,25%	8,00%	-	-
Currency:	EUR	EUR	EUR	EUR	EUR	EUR	EUR
Closing Date Issue Amount:	466 100 000,00	65 900 000,00	55 000 000,00	13 000 000,00	6 600 000,00	3 600 000,00	1,00
Issue Amount as at ...	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Accumulated Amortization	213 675 406,31	30 210 704,32	25 213 789,62	5 959 623,01	6 600 000,00	3 599 000,00	0,00
Current Amount:	249 556 233,19	35 283 749,75	29 447 742,61	6 960 375,52	0,00	1 000,00	1,00

Summary Priority of Payments:

Issuer expenses	
Supervision fee CMVM	363,02
Issuer fee	8 762,15
Custodian fee	0,00
Servicer fee	227 862,50
Auditing Fees	11 039,25
Fund Manager Liabilities	0,00
Transaction Manager fees	0,00
Paying Agent fees	1 040,00
Agent Bank fees	0,00
Trustee fees	0,00
Legal Costs	0,00
Listing Agent fees	0,00
Rating Agencies Fees	0,00
Account Bank Fees	0,00
Interbolsa Fees	4 080,83
VAT Liabilities	0,00
Other third party expenses	0,00
	253 147,75

Remittance Distribution Data:

Beginning Aggregate Loan Receivables Principal Balance	349 390 094,14
Total Principal Payments Received by the Servicer	31 035 179,83
Repurchases	0,00
Realised Losses	0,00
Defaults	668 946,09
Ending Aggregate Loan Receivables Principal Balance (31/01/2024)	317 685 968,22
	0,00
Quarterly Total Principal Payments received	31 035 179,83
Less: Accumulated Revolving	0,00
Add: Interest Retained under Revolving Period Principal Deficiency Ledger	668 946,09
Add: Accumulated Repurchases	0,00
Less: Accumulated Notes Principal Distribution Amount	0,00
Add: Principal Retention (Item c) PPOp) - Not distributed Quarterly Revolving (Ref:26/11/2023)	0,00
Add: Excess amount standing to the credit of the Reserve Account	348 745,39
Total Principal Amount Available for Distribution (not used to buy new receivables)	32 052 871,31
Total Interest Payments Received (during the quarter)	7 798 610,74
Add: Surplus From the Beginning Pool	0,00
Add: Interest accrued on Issuer Operating Account	189 720,38
Add: Interest accrued on Reserve and release	2 337,49
Add: Recoveries Under Revolving Period	0,00
Add: Back CAP - Counterparty Floating Settlement Amount	3 225 200,85
Add: Reserve Release Amount	3 843 291,04
Add: Idle Interest in Reserve Account	36 669,60
Add: Available Interest Adjustment	0,00
Less: Issuer Expenses	253 147,75
Less: Shortfall on Issuer Cash Deposit Account	0,00
Less: Interest Retained under Revolving Period Principal Deficiency Ledger	668 946,09
Less: Principal Amount Class E - Reverse Amortization	0,00
Less: Principal Amount Class X	0,00
Less: Reserve Required Amount	3 494 545,65
Less: Interest Retained Profit Required Amount	348 745,39
Total Interest Amount Available for Distribution	10 330 445,22

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Interest Distribution:											
Class	Original Balance	Beginning Note Balance	EUR 3M	Fixed Rate	Current Net Interest Rate	Current Accrued Interest	Total Interest Distribution	Beginning Interest Shortfall	Current Interest Shortfall	Payments of Interest Shortfall	Ending Cumulative Interest Shortfall
Class A	466 100 000,00	269 276 368,05	3,956%	0,75%	4,706%	3 203 236,88	3 203 236,88	0,00	0,00	0,00	0,00
Class B	65 900 000,00	38 071 900,14	3,956%	2,00%	5,956%	573 189,38	573 189,38	0,00	0,00	0,00	0,00
Class C	55 000 000,00	31 774 726,97	3,956%	3,00%	6,956%	558 702,09	558 702,09	0,00	0,00	0,00	0,00
Class D	13 000 000,00	7 510 390,01	-	7,25%	7,250%	137 638,33	137 638,33	0,00	0,00	0,00	0,00
Class E	6 600 000,00	0,00	-	8,00%	8,000%	0,00	0,00	0,00	0,00	0,00	0,00
Class X	3 600 000,00	1 000,00	-	-	-	5 857 678,56	5 857 678,56	0,00	0,00	0,00	0,00
V.F.N.	1,00	1,00	-	-	-	0,00	0,00	0,00	0,00	0,00	0,00
	610 200 001,00	346 634 386,18				10 330 445,22	10 330 445,22	0,00	0,00	0,00	0,00

Principal Distribution:										
Class	Original Balance	Beginning Notes Principal Balance	Principal Increase	Principal Distribution	Ending Notes Balance	Ending Percentage	Beginning Principal Deficiency Ledger	Current Principal Deficiency	Payments of Principal Deficiency	Ending Principal Deficiency Ledger
Class A	466 100 000,00	269 276 368,05	0,00	24 899 738,86	244 376 629,19	52,4%	0,00	0,00	0,00	0,00
Class B	65 900 000,00	38 071 900,14	0,00	3 520 473,70	34 551 426,44	52,4%	0,00	0,00	0,00	0,00
Class C	55 000 000,00	31 774 726,97	0,00	2 938 179,87	28 836 547,11	52,4%	0,00	0,00	0,00	0,00
Class D	13 000 000,00	7 510 390,01	0,00	694 478,88	6 815 911,14	52,4%	0,00	668 946,09	668 946,09	0,00
Class E	6 600 000,00	0,00	0,00	0,00	0,00	0,0%	0,00	0,00	0,00	0,00
Class X	3 600 000,00	1 000,00	0,00	0,00	1 000,00	0,0%	0,00	0,00	0,00	0,00
V.F.N.	1,00	1,00	0,00	0,00	1,00	100,0%	0,00	0,00	0,00	0,00
	610 200 001,00	346 634 386,18	0,00	32 052 871,31	314 581 514,87	51,6%	0,00	668 946,09	668 946,09	0,00

Reserve Amount:

Beginning Reserve Amount	3 843 291,04
Excess Amount in the Reserve Account (Class C Notes was paid above par)	0,00
Target Reserve Amount	3 494 545,65
Contribution to Reserve Amount	0,00
Ending Reserve Amount	3 494 545,65

SERVICER MONTHLY REPORT

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TRANSACTION: Silk Finance No.5
 SERVICER: Santander Consumer Finance - Sucursal em Portugal
 ISSUER: Tagus - Sociedade de Titularização de Créditos, S.A.

Collateral Description

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11
Payment Date	25/11/2020	25/11/2020	25/11/2020	25/11/2020	25/02/2021	25/02/2021	25/02/2021	25/05/2021	25/05/2021	25/05/2021	25/08/2021
Collection Period Begin Date	01/07/2020	01/08/2020	01/09/2020	01/10/2020	01/11/2020	01/12/2020	01/01/2021	01/02/2021	01/03/2021	01/04/2021	01/05/2021
Collection Period End Date	31/07/2020	31/08/2020	30/09/2020	31/10/2020	30/11/2020	31/12/2020	31/01/2021	28/02/2021	31/03/2021	30/04/2021	31/05/2021
Day Count	31	31	30	31	30	31	31	28	31	30	31
Aggregate Principal Balance (Euro)											
Begin	600 018 247,38 €	587 401 150,42 €	573 890 530,25 €	561 126 780,71 €	548 721 078,23 €	586 582 875,31 €	573 275 074,06 €	559 795 518,82 €	584 562 593,29 €	571 151 592,55 €	557 365 135,40 €
Principal Payments (includes recovered vehicles sold)	12 617 096,96 €	13 510 620,17 €	12 704 500,27 €	12 114 636,30 €	12 833 699,21 €	12 984 248,01 €	12 767 213,97 €	13 287 539,21 €	12 791 151,44 €	13 087 220,95 €	13 315 651,54 €
Realised Loss	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Purchased (Revolving)	0,00 €	0,00 €	0,00 €	0,00 €	50 927 210,91 €	0,00 €	0,00 €	38 503 852,54 €	0,00 €	0,00 €	40 723 790,43 €
End	587 401 150,42 €	573 890 530,25 €	561 186 029,98 €	549 012 144,41 €	586 814 589,93 €	573 598 627,30 €	560 507 860,09 €	585 011 832,15 €	571 771 441,85 €	558 064 371,60 €	584 773 274,29 €
New Defaults (month)	0,00 €	0,00 €	59 249,27 €	291 066,18 €	231 714,62 €	323 553,24 €	712 341,27 €	449 238,86 €	619 849,30 €	699 236,20 €	586 239,34 €
Defaults (Accumulated)	0,00 €	0,00 €	59 249,27 €	350 315,45 €	582 030,07 €	905 583,31 €	1 617 924,58 €	2 067 163,44 €	2 687 012,74 €	3 386 248,94 €	3 972 488,28 €
Aggregate Principal Balance net of Defaulted receivables	587 401 150,42 €	573 890 530,25 €	561 126 780,71 €	548 721 078,23 €	586 582 875,31 €	573 275 074,06 €	559 795 518,82 €	584 562 593,29 €	571 151 592,55 €	557 365 135,40 €	584 187 034,95 €
Loans											
Begin	53 060	52 680	52 036	51 537	51 068	53 666	53 003	52 270	53 952	53 315	52 568
Paid in Full + Realised Loss + Repurchased	380	644	499	469	599	663	733	644	637	747	698
Purchased	0	0	0	0	3 197	0	0	2 326	0	0	2 680
End	52 680	52 036	51 537	51 068	53 666	53 003	52 270	53 952	53 315	52 568	54 550
Distribution Data											
Total Principal Payments Received	12581337,75	12 831 057,79 €	12 621 983,87 €	12 014 185,71 €	12 833 699,21 €	12 957 903,33 €	12 765 434,15 €	13 048 544,75 €	12 629 619,90 €	12 997 405,83 €	13 309 886,59 €
Repurchases in the period	35 759,21 €	679 562,38 €	82 516,40 €	100 450,59 €	0,00 €	26 344,68 €	1 779,82 €	238 994,46 €	161 531,54 €	89 815,12 €	5 764,95 €
Purchases during revolving period	0,00 €	0,00 €	0,00 €	0,00 €	50 927 210,91 €	0,00 €	0,00 €	38 503 852,54 €	0,00 €	0,00 €	40 723 790,43 €
Current Period Charge-Off (Realised Loss)	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Total Interest Payments Accrued in Period	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Total Interest Payments Received in Period	2 966 980,58 €	3 083 293,74 €	3 016 866,12 €	3 072 610,04 €	3 264 491,80 €	3 196 909,54 €	3 127 873,91 €	3 293 623,27 €	3 233 555,82 €	3 188 006,97 €	3 348 640,92 €
Repossessions	0,00 €	0,00 €	24 855,55 €	13 543,08 €	36 359,55 €	45 280,47 €	18 800,00 €	34 700,00 €	41 100,00 €	32 000,00 €	14 400,00 €
Residual Value Outstanding	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Weighted Average Interest Rate on Receivables (%)	7,00%	7,00%	7,00%	7,00%	7,00%	6,59%	7,00%	7,00%	7,00%	7,00%	7,00%
Weighted Average Original Term (months)	101	101	101	101	102	102	102	102	102	103	103
Weighted Average Remaining Term (months)	75	74	73	75	74	74	73	74	73	73	73
Weighted Average Seasoning (months)	25	26	27	26	26	27	28	28	29	29	29
Total number Moratorium Contracts Repurshed (Stage 1)	0	57	2	7	0	0	0	0	0	0	0
Moratorium Contracts Repurchased (Stage 1)	0,00 €	679 562,38 €	24 488,68 €	74 342,45 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Moratorium (Stage 2/3)	0,00 €	52 682,35 €	51 831,37 €	28 608,95 €	34 830,26 €	36 178,36 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Total % Moratorium of Aggregate Principal Balance	0,00%	0,009%	0,009%	0,01%	0,01%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%

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General Information	
Current proportion of:	
New car loans	23%
Used car loans	67%

Year of origination:	
2003	0.0%
2004	0.0%
2005	0.0%
2006	0.0%
2007	0.0%
2008	0.1%
2009	0.2%
2010	0.2%
2011	0.7%
2012	1.2%
2013	1.8%
2014	2.4%
2015	2.4%
2016	6.0%
2017	6.0%
2018	6.0%
2019	13.2%
2020	13.2%
2021	18.1%
2022	17.3%
2023	17.1%

Contract type	
Fixed rate	95%
Floating / Variable rate	5%

NEW CAR LOANS

Collateral Pool Balance:												
Dates	Beginning Collateral Pool Principal Balance	Total Principal Payments Collected	Realized Losses for Current Period	"Other" Adjustments (e.g. Repurchases)	New Receivables	Defaulted Receivables	Ending Collateral Pool Principal Balance	Number of loans (end of period)	Cumulative Default	Principal Deficiency Ledger Balance	Current period Prepayment	Annualized Constant Prepayment Rate
01/07/2020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31,374	0.00	0.00	0.00	0.00%
01/07/2020	353,757,785.63	7,954,290.51	0.00	0.00	0.00	0.00	345,903,505.12	31,114	0.00	0.00	2,402,970.06	9.83%
01/08/2020	345,803,505.12	7,651,587.51	0.00	325,149.00	0.00	0.00	337,828,767.71	30,786	0.00	0.00	1,470,848.72	6.25%
03/08/2020	357,626,767.71	8,006,263.53	0.00	68,716.95	0.00	24,113.95	329,677,674.28	30,501	24,113.95	24,113.95	1,650,946.70	7.17%
03/10/2020	329,927,674.28	7,352,841.45	0.00	87,745.37	0.00	7,598.56	322,427,488.90	30,215	103,712.51	59,598.56	1,628,552.23	7.00%
03/11/2020	322,427,488.90	7,963,240.77	0.00	0.00	28,053,165.30	60,911.74	342,436,441.89	31,524	164,624.25	60,911.74	1,975,222.64	8.82%
03/12/2020	342,436,441.89	8,116,434.84	0.00	26,344.69	0.00	88,509.92	334,265,122.25	31,123	253,134.17	85,598.92	2,240,232.62	9.17%
01/01/2021	334,265,122.25	7,923,861.98	0.00	1,779.82	0.00	214,629.19	326,064,881.26	30,648	487,763.36	214,629.19	1,790,586.17	8.02%
02/02/2021	328,064,881.26	8,115,524.76	0.00	152,739.49	20,888,633.39	152,966.92	338,502,283.48	31,402	620,730.28	152,966.92	1,567,701.42	6.66%
01/03/2021	338,502,283.48	7,940,540.71	0.00	42,375.90	0.00	181,443.45	330,337,714.42	30,999	802,137.73	181,443.45	2,189,964.44	8.71%
03/04/2021	330,337,714.42	8,043,742.95	0.00	41,724.89	0.00	163,465.92	322,088,780.66	30,537	965,639.65	163,465.92	1,811,460.38	7.64%
01/05/2021	322,088,780.66	8,068,368.16	0.00	5,764.95	21,888,686.02	151,697.07	337,721,636.50	31,467	1,117,336.72	151,697.07	2,109,758.19	9.55%
03/06/2021	335,721,636.50	8,371,027.77	0.00	2,605,386.83	0.00	150,350.87	324,544,874.03	30,879	1,287,657.59	150,350.87	2,109,758.19	9.27%
03/07/2021	324,544,874.03	7,876,212.20	0.00	357.63	0.00	81,305.94	316,635,969.26	31,487	1,348,903.53	81,305.94	2,085,588.22	9.21%
01/08/2021	316,635,969.26	7,973,342.30	0.00	8,547.21	18,108,779.05	57,835.37	326,705,053.43	31,081	1,408,828.80	57,835.37	1,885,643.52	7.59%
03/09/2021	326,705,053.43	8,780,784.03	0.00	0.00	0.00	91,559.43	318,742,709.97	30,719	1,486,385.33	91,559.43	1,657,608.76	8.40%
01/10/2021	318,742,709.97	7,862,813.50	0.00	93,931.14	0.00	81,296.25	310,705,267.08	30,300	1,579,685.58	81,296.25	2,048,765.77	8.70%
03/11/2021	310,705,267.08	8,297,000.37	0.00	8,937.64	16,054,420.89	187,887.09	318,265,853.87	30,770	1,767,573.67	187,887.09	2,054,864.78	9.98%
01/12/2021	318,265,853.87	8,242,090.92	0.00	23,121.27	0.00	208,936.68	309,791,705.00	30,277	1,976,510.35	208,936.68	2,609,441.08	11.50%
01/01/2022	309,791,705.00	8,072,513.80	0.00	15,398.79	0.00	103,986.25	301,508,806.16	29,724	2,084,466.60	103,986.25	1,966,726.91	8.64%
02/02/2022	301,508,806.16	8,443,048.69	0.00	20,270.78	21,048,061.00	155,335.98	314,029,281.71	30,772	2,235,832.58	155,335.98	2,206,533.41	10.50%
01/03/2022	314,029,281.71	8,561,903.32	0.00	0.00	0.00	1,313,423.64	304,163,954.75	30,310	3,549,256.22	1,313,423.64	2,763,970.84	11.91%
03/04/2022	304,163,954.75	7,982,732.52	0.00	0.00	0.00	786,021.74	295,485,200.48	29,736	4,225,277.86	786,021.74	1,987,717.04	12.07%
01/05/2022	295,485,200.48	8,148,822.61	0.00	0.00	26,824,166.96	305,077.93	312,835,466.91	33,409	4,560,385.89	305,077.93	1,996,974.67	8.69%
03/06/2022	312,835,466.91	8,527,794.06	0.00	0.00	0.00	389,278.66	303,918,394.19	32,823	4,949,634.55	389,278.66	1,839,218.51	8.88%
01/07/2022	303,918,394.19	8,323,843.43	0.00	0.00	0.00	3,108.76	295,919,322.52	32,312	4,622,833.31	3,108.76	1,947,487.78	9.14%
01/08/2022	295,919,322.52	8,635,494.25	0.00	0.00	0.00	20,080.90	296,935,786.85	31,369	4,972,904.21	20,080.90	2,160,284.79	9.39%
03/09/2022	296,935,786.85	8,185,935.22	0.00	0.00	0.00	42,977.69	278,706,873.94	30,750	5,015,881.90	42,977.69	1,909,206.54	11.49%
01/10/2022	278,706,873.94	8,466,146.58	0.00	0.00	0.00	156,286.00	273,165,468.46	30,081	5,151,148.80	156,286.00	2,209,616.12	12.90%
03/11/2022	273,165,468.46	8,036,899.97	0.00	0.00	0.00	8,555.61	264,868,989.70	29,432	5,324,703.61	8,555.61	1,717,258.07	9.60%
01/12/2022	264,868,989.70	7,800,073.22	0.00	0.00	0.00	121,960.44	257,046,865.04	28,753	5,346,609.05	121,960.44	1,939,838.42	10.45%
01/01/2023	257,046,865.04	7,679,388.43	0.00	0.00	0.00	79,434.18	249,289,042.43	28,197	5,428,103.23	79,434.18	1,823,631.79	10.19%
03/02/2023	249,289,042.43	7,373,246.66	0.00	0.00	0.00	1,343,756.00	241,629,038.77	27,862	5,193,181.23	1,343,756.00	1,787,029.73	8.51%
01/03/2023	241,629,038.77	7,683,693.57	0.00	0.00	0.00	133,963.00	234,010,382.20	27,037	5,647,824.23	133,963.00	3,266,544.62	8.55%
03/04/2023	234,010,382.20	8,590,065.84	0.00	0.00	0.00	106,939.00	227,253,377.56	26,562	5,774,763.23	106,939.00	2,011,157.05	6.04%
01/05/2023	227,253,377.56	8,797,293.85	0.00	0.00	0.00	4,842,954.88	220,422,417.13	25,983	5,848,625.71	4,842,954.88	1,558,440.81	10.93%
03/06/2023	220,422,417.13	8,501,317.98	0.00	0.00	0.00	152,662.30	213,728,436.85	25,408	6,041,080.91	152,662.30	1,989,288.33	9.74%
01/07/2023	213,728,436.85	8,612,144.45	0.00	0.00	0.00	70,305.92	207,046,986.48	24,830	6,111,393.93	70,305.92	1,823,631.79	1.34%
01/08/2023	207,046,986.48	8,493,624.23	0.00	0.00	0.00	4,444.71	200,862,647.46	24,278	6,213,147.19	4,444.71	2,437,985.46	14.74%
03/09/2023	200,862,647.46	8,287,330.39	0.00	0.00	0.00	48,447.71	194,316,869.36	23,725	6,281,566.43	48,447.71	2,202,191.62	13.37%
01/10/2023	194,316,869.36	8,179,685.04	0.00	0.00	0.00	214,328.70	187,922,855.62	23,177	6,495,885.13	214,328.70	2,021,615.60	13.44%
03/11/2023	187,922,855.62	8,209,812.49	0.00	0.00	0.00	8,637,838.62	181,571,546.49	22,861	6,637,183.86	8,637,838.62	1,611,933.01	11.07%
01/12/2023	181,571,546.49	8,788,157.39	0.00	0.00	0.00	53,060.18	175,730,328.92	22,007	6,690,379.04	53,060.18	1,336,279.93	9.80%
01/01/2024	175,730,328.92	8,814,483.05	0.00	0.00	0.00	29,812.02	169,888,033.85	21,452	6,720,191.06	29,812.02	5,704,785.13	11.48%

NEW CAR LOANS

Collateral Pool Performance				
Dates	Performing	Current	Delinquent in arrears overdue	Default
01/07/2020	0.00	0.00	0.00	0.00
01/07/2020	345,903,505.12	0.00	0.00	0.00
01/08/2020	337,427,987.04	292,852.93	105,627.74	0.00
03/08/2020	329,927,674.28	1,114,324.24	182,160.60	24,113.95
03/10/2020	322,141,555.00	61,713.49	224,220.41	103,712.51
03/11/2020	341,652,877.90	528,215.05	255,138.14	164,624.25
03/12/2020	333,029,149.90	568,540.76	617,461.59	203,134.17
01/01/2021	334,477,197.61	741,612.01	846,071.64	487,763.36
02/02/2021	327,222,057.70	620,464.34	620,784.24	620,730.28
01/03/2021	320,312,434.50	430,500.29	594,779.83	802,137.73
03/04/2021	320,949,955.08	407,143.76	686,682.84	865,639.65
01/05/2021	335,002,042.07	260,574.43	459,023.00	1,117,336.72
03/06/2021	327,705,053.43	474,033.24	400,880.91	1,267,687.69
01/08/2021	315,783,084.40	382,701.79	470,370.07	1,348,903.53
01/08/2021	327,951,644.77	489,991.16	457,447.00	1,406,828.90
03/09/2021	317,784,805.22	450,350.87	458,388.13	1,498,388.33
01/10/2021	309,926,921.26	171,798.84	608,549.98	1,579,685.58
03/11/2021	317,066,863.35	603,862.08	595,022.62	1,707,573.67
01/12/2021	308,931,897.74	318,078.76	541,728.50	1,976,510.35
01/01/2022	300,297,631.63	589,306.96	703,807.57	2,080,496.60
01/02/2022	313,121,543.41	690,864.41	407,805.86	2,236,832.38
01/03/2022	303,853,308.04	228,057.83	72,588.88	3,549,256.22
03/04/2022	295,200,987.14	171,987.10	42,246.55	4,225,277.86
01/05/2022	308,016,417.33	4,750,611.98	66,437.60	4,560,385.89
03/06/2022	301,104,426.00	2,738,126.92	78,538.27	4,949,634.55
01/07/2022	292,641,854.74	2,723,024.04	176,122.60	4,952,833.31
01/08/2022	294,029,668.09	2,817,649.58	88,469.18	4,972,904.21
03/09/2022	275,584,398.41	4,805,815.81	105,981.88	5,193,181.23
01/10/2022	267,641,396.77	3,291,255.96	280,512.11	5,151,148.80
03/11/2022	261,139,373.36	2,306,914.05	622,613.99	5,224,703.61
01/12/2022	255,235,339.29	1,450,868.53	360,837.23	5,346,609.05
01/01/2023	248,731,678.46	2,620,420.74	531,960.23	5,428,103.23
03/02/2023	238,462,563.85	4,208,394.50	385,900.42	5,483,881.63
01/03/2023	230,636,826.98	2,591,062.43	440,	

SILK FINANCE No.5

FEBRUARY 2024 QUARTERLY REPORT

TOTAL LOANS

Collateral Pool Balance:													
Dates	Beginning Collateral Pool Principal Balance	Total Principal Payments Collected	Realised Losses for Current Period	"Other Adjustments (e.g. Repurchases)"	New Receivables	Defaulted Receivables	Ending Collateral Pool Principal Balance	Number of loans (end of period)	Cumulative Default	Principal Deficiency Ledger balance	Current period Prepayment	Annualized Constant Prepayment Rate	Moratorium Outstanding Balance
01/07/2020	0,00	0,00	0,00	0,00	0,00	0,00	0,00	53 060	0,00	0,00	0,00	0,00%	0,00
31/07/2020	600 018 247,38	12 581 337,75	0,00	35 759,21	0,00	0,00	587 401 150,42	52 640	0,00	0,00	4 293 369,46	10,11%	726 633,85
31/08/2020	587 401 150,42	12 831 057,79	0,00	679 562,38	0,00	0,00	573 890 530,25	52 036	0,00	0,00	3 247 915,30	7,66%	52 682,35
30/09/2020	573 890 530,25	12 621 983,87	0,00	82 516,40	0,00	59 249,27	561 126 780,71	51 537	59 249,27	59 249,27	3 101 035,99	7,98%	51 831,37
31/10/2020	561 126 780,71	12 014 185,71	0,00	100 450,59	0,00	291 066,18	548 721 078,23	51 068	350 315,45	291 066,18	3 173 890,89	7,68%	28 608,95
30/11/2020	548 721 078,23	12 833 699,21	0,00	0,00	50 927 210,91	231 714,62	586 582 875,31	53 666	582 030,07	231 714,62	3 640 293,67	9,35%	34 830,26
31/12/2020	586 582 875,31	12 957 903,33	0,00	26 344,68	0,00	323 553,24	573 275 074,06	53 003	905 583,31	323 553,24	3 933 037,25	9,41%	36 178,36
31/01/2021	573 275 074,06	12 765 434,15	0,00	1 779,82	0,00	712 341,27	559 795 518,82	52 270	1 617 924,58	712 341,27	3 281 717,84	8,26%	0,00
28/02/2021	559 795 518,82	13 048 544,75	0,00	238 994,46	38 503 852,54	449 238,86	584 562 593,29	53 952	2 067 163,44	449 238,86	2 915 579,44	6,98%	0,00
31/03/2021	584 562 593,29	12 629 619,90	0,00	161 531,54	0,00	619 849,30	571 151 592,55	53 315	2 687 012,74	619 849,30	3 786 149,46	8,79%	0,00
30/04/2021	571 151 592,55	12 997 405,83	0,00	89 815,12	0,00	699 236,20	557 365 135,40	52 568	3 386 248,94	699 236,20	3 407 175,43	8,89%	0,00
31/05/2021	557 365 135,40	13 309 896,59	0,00	5 764,95	40 723 790,43	586 239,34	584 187 034,95	54 550	3 972 488,28	586 239,34	4 097 680,01	9,02%	0,00
30/06/2021	584 187 034,95	13 720 089,30	0,00	3 346 883,73	0,00	418 829,39	566 701 232,53	53 631	4 391 317,67	418 829,39	4 097 680,01	8,69%	0,00
31/07/2021	566 701 232,53	13 278 219,22	0,00	1 357,63	0,00	369 760,45	553 051 895,23	54 550	4 761 078,12	369 760,45	4 117 388,35	10,06%	0,00
31/08/2021	553 051 895,23	13 153 701,51	0,00	21 554,13	39 965 012,83	189 014,35	579 652 638,07	54 706	4 950 092,47	189 014,35	3 760 519,55	8,45%	0,00
30/09/2021	579 652 638,07	13 130 904,01	0,00	0,00	0,00	323 868,62	566 188 865,44	54 088	5 282 961,09	323 868,62	3 723 989,38	9,20%	0,00
31/10/2021	566 188 865,44	13 190 653,46	0,00	103 735,36	0,00	328 962,07	552 565 514,55	53 388	5 611 923,16	328 962,07	3 958 912,52	9,63%	0,00
30/11/2021	552 565 514,55	13 734 176,88	0,00	32 308,51	38 269 104,28	421 246,24	576 646 887,20	56 009	6 033 169,40	421 246,24	4 295 414,70	10,05%	0,00
31/12/2021	576 646 887,20	13 477 211,53	0,00	23 121,27	0,00	641 824,82	562 504 729,58	54 209	6 674 994,22	641 824,82	4 756 242,49	11,34%	0,00
31/01/2022	562 504 729,58	13 587 677,52	0,00	29 546,71	0,00	619 401,53	546 268 103,62	53 358	7 294 395,75	619 401,53	3 789 493,29	9,19%	0,00
28/02/2022	548 268 103,62	14 784 037,57	0,00	32 614,91	44 433 903,45	578 193,93	577 307 169,86	55 821	7 872 589,68	578 193,93	4 745 597,31	11,26%	0,00
31/03/2022	577 307 169,86	14 745 927,03	0,00	0,00	0,00	4 415 509,62	558 145 724,21	54 993	12 288 099,30	4 415 509,62	5 327 240,52	6,53%	0,00
30/04/2022	558 145 724,21	13 861 122,93	0,00	0,00	0,00	2 805 225,57	541 479 375,71	53 967	15 093 324,87	2 805 225,57	3 994 680,03	12,71%	0,00
31/05/2022	541 479 375,71	15 638 201,47	0,00	0,00	45 407 289,43	1 224 869,94	570 023 593,73	60 430	16 318 194,81	1 224 869,94	3 910 419,68	8,73%	0,00
30/06/2022	570 023 593,73	14 424 580,55	0,00	0,00	0,00	1 471 401,83	554 127 611,35	59 452	17 789 596,64	1 471 401,83	3 572 765,12	9,90%	0,00
31/07/2022	554 127 611,35	14 404 059,52	0,00	0,00	0,00	62 859,59	539 660 692,24	58 540	17 852 456,23	62 859,59	3 761 962,85	9,84%	0,00
31/08/2022	539 660 692,24	14 831 289,24	0,00	0,00	0,00	327 252,79	524 502 150,21	56 415	18 179 709,02	327 252,79	4 229 773,54	10,14%	0,00
30/09/2022	524 502 150,21	14 129 692,93	0,00	0,00	0,00	315 724,86	510 056 732,42	55 371	18 495 433,88	315 724,86	3 645 099,57	9,92%	0,00
31/10/2022	510 056 732,42	11 351 028,32	0,00	0,00	0,00	485 113,00	498 240 591,10	54 255	19 980 546,88	485 113,00	4 016 035,88	10,68%	0,00
30/11/2022	498 240 591,10	13 534 087,56	0,00	0,00	0,00	305 918,86	484 400 584,68	53 192	19 266 465,74	305 918,86	3 818 921,81	17,33%	0,00
31/12/2022	484 400 584,68	13 062 339,84	0,00	0,00	0,00	406 413,29	470 931 831,55	52 107	19 672 879,03	406 413,29	3 516 748,57	18,58%	0,00
31/01/2023	470 931 831,55	13 025 473,60	0,00	0,00	0,00	341 857,45	457 564 500,50	51 152	20 014 736,48	341 857,45	3 610 565,39	19,23%	0,00
28/02/2023	457 564 500,50	12 389 320,00	0,00	0,00	0,00	328 497,00	444 846 683,50	50 244	20 343 233,48	328 497,00	3 295 194,41	15,10%	0,00
31/03/2023	444 846 683,50	13 040 415,48	0,00	0,00	0,00	389 086,00	431 417 182,02	49 213	20 732 319,48	389 086,00	5 771 011,32	15,13%	0,00
30/04/2023	431 417 182,02	10 048 013,36	0,00	0,00	0,00	2 129 346,04	419 239 822,62	48 307	22 861 665,52	431 417,18	4 022 314,10	12,09%	0,00
31/05/2023	419 239 822,62	11 915 305,20	0,00	0,00	0,00	408 130,68	406 916 386,74	47 366	23 269 796,20	408 130,68	3 275 956,54	21,43%	0,00
30/06/2023	406 916 386,74	11 450 773,48	0,00	0,00	0,00	584 896,35	394 880 716,91	46 409	23 854 692,55	584 896,35	3 051 185,93	19,02%	0,00
31/07/2023	394 880 716,91	11 353 111,95	0,00	0,00	0,00	400 544,76	383 127 060,20	45 456	24 255 237,31	400 544,76	3 610 565,39	2,68%	0,00
31/08/2023	383 127 060,20	10 877 341,74	0,00	0,00	0,00	587 108,87	371 662 609,59	44 510	24 842 346,18	587 108,87	4 907 128,55	29,47%	0,00
30/09/2023	371 662 609,59	10 701 234,68	0,00	0,00	0,00	387 743,82	360 573 631,09	43 583	25 230 090,00	387 743,82	4 198 443,13	25,32%	0,00
31/10/2023	360 573 631,09	10 425 832,39	0,00	0,00	0,00	757 704,31	349 390 094,39	42 663	25 987 794,31	757 704,31	4 645 998,68	24,12%	0,00
30/11/2023	349 390 094,39	10 551 450,73	0,00	0,00	0,00	353 246,73	338 485 396,93	41 679	26 341 041,04	353 246,73	2 922 106,82	20,80%	0,00
31/12/2023	338 485 396,93	10 252 853,77	0,00	0,00	0,00	129 344,42	328 103 198,74	40 754	26 470 385,46	129 344,42	2 815 539,58	20,52%	0,00
31/01/2024	328 103 198,74	10 230 875,33	0,00	0,00	0,00	186 354,94	317 685 968,47	39 831	26 656 740,40	186 354,94	10 626 427,77	21,85%	0,00

Dates	Collateral Pool Performance	Current		Delinquent		Default
	Performing	1 instalment in arrears overdue	2 instalments in arrears overdue	3 instalments in arrears overdue		
01/07/2020	0,00	0,00	0,00	0,00	0,00	0,00
31/07/2020	587 401 150,42	0,00	0,00	0,00	0,00	0,00
31/08/2020	572 907 274,19	728 341,18	254 914,88	0,00	0,00	0,00
30/09/2020	559 820 605,29	585 239,98	720 935,44	59 249,27	0,00	0,00
31/10/2020	547 671 192,18	350 468,97	690 417,16	350 315,45	0,00	0,00
30/11/2020	584 686 720,88	1 073 132,76	813 021,67	582 030,07	0,00	0,00
31/12/2020	570 195 687,38	1 245 823,43	1 833 563,25	905 583,31	0,00	0,00
31/01/2021	555 998 959,58	1 807 029,80	1 989 529,44	1 617 924,58	0,00	0,00
28/02/2021	580 684 621,30	2 021 647,06	1 856 324,93	2 067 163,44	0,00	0,00
31/03/2021	567 529 499,61	1 311 624,53	2 310 468,41	2 687 012,74	0,00	0,00
30/04/2021	553 833 790,05	1 381 548,80	2 149 796,55	3 386 248,94	0,00	0,00
31/05/2021	581 831 553,92	620 512,45	1 734 968,58	3 972 488,28	0,00	0,00
30/06/2021	564 053 222,32	1 181 194,23	1 466 815,98	4 391 317,67	0,00	0,00
31/07/2021	550 711 843,90	820 360,34	1 519 690,99	4 781 078,12	0,00	0,00
31/08/2021	576 663 924,50	1 294 768,53	1 693 945,04	4 950 092,47	0,00	0,00
30/09/2021	563 471 580,44	1 101 161,43	1 616 123,57	5 282 961,09	0,00	0,00
31/10/2021	550 159 814,88	459 013,87	1 946 685,80	5 611 923,16	0,00	0,00
30/11/2021	572 677 804,08	1 630 643,04	2 338 440,08	6 033 169,40	0,00	0,00
31/12/2021	559 210 343,00	928 928,11	2 365 458,47	6 674 994,22	0,00	0,00
31/01/2022	543 851 086,71	1 895 517,93	2 521 499,18	7 294 395,75	0,00	0,00
28/02/2022	573 805 221,27	1 695 371,37	1 806 568,22	7 872 589,68	0,00	0,00
31/03/2022	557 043 301,76	897 583,37	204 899,08	12 288 099,30	0,00	0,00
30/04/2022	540 317 795,80	882 682,55	278 897,36	15 093 324,87	0,00	0,00
31/05/2022	556 120 104,02	13 467 398,12	436 091,59	16 318 194,81	0,00	0,00
30/06/2022	544 896 573,78	8 926 788,92	304 248,65	17 789 596,64	0,00	0,00
31/07/2022	529 510 600,52	9 027 705,45	1 122 386,27	17 852 456,23	0,00	0,00
31/08/2022	515 105 228,51	8 303 628,62	1 093 293,08	18 179 709,02	0,00	0,00
30/09/2022	499 899 274,33	8 857 565,03	1 299 893,06	18 495 433,88	0,00	0,00
31/10/2022	487 034 130,48	10 021 896,87	1 184 563,75	18 960 546,88	0,00	0,00
30/11/2022	47					

SILK FINANCE No.5**FEBRUARY 2024 QUARTERLY REPORT****TRIGGER RATIOS**

Cumulative Default					
Period Ending	Defaulted Receivables	Total Outstanding Receivables	%	Maximum	Trigger
01/07/2020	0,00 €	0,00 €	0,00%	0,60%	OK
31/07/2020	0,00 €	587 401 150,42 €	0,00%	0,60%	OK
31/08/2020	0,00 €	573 890 530,25 €	0,00%	0,60%	OK
30/09/2020	59 249,27 €	561 126 780,71 €	0,01%	0,60%	OK
31/10/2020	350 315,45 €	548 721 078,23 €	0,06%	0,60%	OK
30/11/2020	582 030,07 €	586 582 875,31 €	0,09%	0,90%	OK
31/12/2020	905 583,31 €	573 275 074,06 €	0,14%	0,90%	OK
31/01/2021	1 617 924,58 €	559 795 518,82 €	0,25%	0,90%	OK
28/02/2021	2 067 163,44 €	584 562 593,29 €	0,30%	1,30%	OK
31/03/2021	2 687 012,74 €	571 151 592,55 €	0,39%	1,30%	OK
30/04/2021	3 386 248,94 €	557 365 135,40 €	0,49%	1,30%	OK
31/05/2021	3 972 488,28 €	584 187 034,95 €	0,54%	1,50%	OK
30/06/2021	4 391 317,67 €	566 701 232,53 €	0,60%	1,50%	OK
31/07/2021	4 761 078,12 €	553 051 895,23 €	0,65%	1,50%	OK
31/08/2021	4 950 092,47 €	579 652 638,07 €	0,64%	1,80%	OK
30/09/2021	5 282 961,09 €	566 188 865,44 €	0,69%	1,80%	OK
31/10/2021	5 611 923,16 €	552 565 514,55 €	0,73%	1,80%	OK
30/11/2021	6 033 169,40 €	576 646 887,20 €	0,75%	2,50%	OK
31/12/2021	6 674 994,22 €	562 504 729,58 €	0,83%	2,50%	OK
31/01/2022	7 294 395,75 €	548 268 103,82 €	0,90%	2,50%	OK
28/02/2022	7 872 589,68 €	577 307 160,86 €	0,92%	4,00%	OK
31/03/2022	12 288 099,30 €	558 145 724,21 €	1,44%	4,00%	OK
30/04/2022	15 093 324,87 €	541 479 375,71 €	1,77%	4,00%	OK
31/05/2022	16 318 194,81 €	570 023 593,73 €	1,82%	5,50%	OK
30/06/2022	17 789 596,64 €	554 127 611,35 €	1,98%	5,50%	OK
31/07/2022	17 852 456,23 €	539 660 692,24 €	1,99%	5,50%	OK
31/08/2022	18 179 709,02 €	524 502 150,21 €	2,02%	5,50%	OK
30/09/2022	18 495 433,88 €	510 056 732,42 €	2,06%	5,50%	OK
31/10/2022	18 960 546,88 €	498 240 591,10 €	2,11%	5,50%	OK
30/11/2022	19 266 465,74 €	484 400 584,68 €	2,14%	5,50%	OK
31/12/2022	19 672 879,03 €	470 931 831,55 €	2,19%	5,50%	OK
31/01/2023	20 014 736,48 €	457 564 500,50 €	2,23%	5,50%	OK
28/02/2023	20 343 233,48 €	444 846 683,50 €	2,26%	5,50%	OK
31/03/2023	20 732 319,48 €	431 417 182,02 €	2,31%	5,50%	OK
30/04/2023	22 861 665,52 €	419 239 822,62 €	2,55%	5,50%	OK
31/05/2023	23 269 796,20 €	406 916 386,74 €	2,59%	5,50%	OK
30/06/2023	23 854 692,55 €	394 880 716,91 €	2,66%	5,50%	OK
31/07/2023	24 255 237,31 €	383 127 060,20 €	2,70%	5,50%	OK
31/08/2023	24 842 346,18 €	371 662 609,59 €	2,77%	5,50%	OK
30/09/2023	25 230 090,00 €	360 573 631,09 €	2,81%	5,50%	OK
31/10/2023	25 987 794,31 €	349 390 094,39 €	2,89%	5,50%	OK
30/11/2023	26 341 041,04 €	338 485 396,93 €	2,93%	5,50%	OK
31/12/2023	26 470 385,46 €	328 103 198,74 €	2,95%	5,50%	OK
31/01/2024	26 656 740,40 €	317 685 968,47 €	2,97%	5,50%	OK

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SILK FINANCE No.5

FEBRUARY 2024 QUARTERLY REPORT

Portfolio Stratification Tables

a) Portfolio Summary

Product	New_Used Car	No.	Outstanding Balance	Min Outstanding Balance	Average Outstanding Balance	Max Outstanding Balance
Loan	New	21 452	167 958 732	11	7 830	54 288
Loan	Used	18 379	149 727 235	14	8 147	68 236
Total		39 831	317 685 968	24	15 976	122 525

-1

b) Car Brand breakdown

Car Make	New	Used	Grand Total
ALF	81 787	549 074	630 861
AUD	343 803	4 049 665	4 393 468
BMW	551 267	9 871 049	10 422 316
CIT	24 256 910	13 223 416	37 480 326
FIA	1 203 385	4 457 014	5 660 398
FOR	4 347 007	4 065 116	8 412 123
HON	2 711 232	583 885	3 295 118
HYN	3 293 120	1 483 414	4 776 534
KIA	42 970 344	4 937 843	47 908 187
MAZ	558 733	742 615	1 301 348
MER	742 849	10 807 685	11 550 534
MIT	10 028 821	2 091 160	12 119 981
NIS	2 030 123	7 003 743	9 033 867
OPE	8 107 177	5 617 690	13 724 867
Other	13 707 121	11 240 533	24 947 654
PEU	44 333 438	31 335 451	75 668 889
REN	2 860 617	22 765 138	25 625 754
SEA	2 123 935	4 928 503	7 052 438
SKO	472 536	540 991	1 013 527
TOY	2 364 388	4 052 427	6 416 815
VWG	870 139	5 380 824	6 250 963
Total	167 958 732	149 727 235	317 685 968

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c) Client Type and District breakdown

District	Company	Individual	Professional	Self Employed	Outstanding Balance	Weight (%)
AVEIRO	1 807 008	15 180 979	398 503	1 394 729	18 781 219	5,9%
BEJA	416 572	5 235 950	94 984	1 004 830	6 752 336	2,1%
BRAGA	1 356 887	9 394 515	195 497	714 952	11 661 852	3,7%
BRAGANCA	133 032	1 524 164	50 851	257 021	1 965 069	0,6%
CASTELO BRANCO	413 174	4 074 852	88 944	459 877	5 036 847	1,6%
COIMBRA	892 740	9 871 919	372 238	609 120	11 746 016	3,7%
EVORA	489 771	5 445 169	53 067	893 140	6 881 146	2,2%
FARO	2 348 991	17 552 565	624 201	2 877 865	23 403 622	7,4%
GUARDA	155 088	3 016 011	78 223	295 884	3 545 206	1,1%
ILHA DA MADEIRA	969 537	12 603 926	127 993	804 009	14 505 465	4,6%
ILHA DAS FLORES	2 312	33 856	0	93 595	129 763	0,0%
ILHA DO CORVO	2 785	12 049	0	0	14 834	0,0%
ILHA DO FAIAL	0	278 557	0	16 823	295 380	0,1%
ILHA DO PICO	42 067	180 384	0	81 565	304 016	0,1%
ILHA GRACIOSA	0	50 721	0	1 772	52 493	0,0%
ILHA PORTO SANT	0	231 558	0	0	231 558	0,1%
ILHA SAO JORGE	0	123 321	0	56 207	179 528	0,1%
ILHA SAO MIGUEL	318 073	10 045 731	306 165	1 128 421	11 798 390	3,7%
ILHA STA MARIA	5 262	288 472	0	34 281	328 015	0,1%
ILHA TERCEIRA	124 217	3 595 181	10 183	166 076	3 895 656	1,2%
LEIRIA	1 032 618	8 378 605	154 154	891 682	10 457 059	3,3%
LISBOA	5 791 801	44 934 414	1 655 791	3 594 176	55 976 182	17,6%
PORTALEGRE	212 006	3 536 336	55 151	369 943	4 173 436	1,3%
PORTO	4 891 116	46 414 835	1 240 840	3 086 799	55 633 591	17,5%
SANTAREM	814 466	8 268 896	137 382	700 940	9 921 685	3,1%
SETUBAL	2 075 351	40 069 358	836 518	2 941 278	45 922 505	14,5%
VIANA CASTELO	201 369	3 081 055	85 328	302 363	3 670 115	1,2%
VILA REAL	247 015	3 425 139	35 824	487 521	4 195 499	1,3%
VISEU	457 115	5 245 944	145 410	379 020	6 227 488	2,0%
Weight (%)	7,93%	82,50%	2,12%	7,44%	100,00%	
Total	25 200 371	262 094 462	6 747 247	23 643 887	317 685 968	100,0%

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SILK FINANCE No.5

FEBRUARY 2024 QUARTERLY REPORT

Portfolio Stratification Tables

d) Nominal Yield breakdown

Yield (%)		Loan		Outstanding Balance	Weight (%)
Min	Max	New	Used		
0	1	0	0	0	0,0%
1	2	0	1 691	1 691	0,0%
2	3	0	0	0	0,0%
3	4	4 140 518	551 863	4 692 381	1,5%
4	5	15 823 565	4 164 627	19 988 192	6,3%
5	6	53 162 971	20 610 804	73 773 775	23,2%
6	7	62 697 208	37 693 071	100 390 278	31,6%
7	8	28 198 032	36 430 671	64 628 703	20,3%
8	9	2 989 321	30 656 150	33 645 471	10,6%
9	10	648 626	18 252 228	18 900 854	5,9%
10	11	218 018	973 951	1 191 969	0,4%
11	12	70 541	236 250	306 791	0,1%
12	13	3 401	96 261	99 662	0,0%
13	14	6 532	46 103	52 635	0,0%
14	15	0	10 818	10 818	0,0%
15	16	0	844	844	0,0%
16	17	0	1 903	1 903	0,0%
Total		167 958 732	149 727 235	317 685 968	100,0%

0

e) Car Age and Product breakdown

Vehicle Year	Loan		Outstanding Balance	Weight (%)	
	New	Used			
2001	0	5 248	5 248	0,0%	
2002	0	0	0	0,0%	
2003	0	7 865	7 865	0,0%	
2004	0	20 644	20 644	0,0%	
2005	0	22 633	22 633	0,0%	
2006	0	53 181	53 181	0,0%	
2007	0	240 544	240 544	0,1%	
2008	0	486 711	486 711	0,2%	
2009	0	640 951	640 951	0,2%	
2010	0	2 075 459	2 075 459	0,7%	
2011	0	3 690 270	3 690 270	1,2%	
2012	0	5 774 701	5 774 701	1,8%	
2013	8 671	8 225 222	8 233 893	2,6%	
2014	642 357	13 224 484	13 866 842	4,4%	
2015	2 796 683	17 753 638	20 550 321	6,5%	
2016	9 437 341	20 734 704	30 172 045	9,5%	
2017	17 879 639	24 199 765	42 079 404	13,2%	
2018	29 124 441	22 009 056	51 133 497	16,1%	
2019	38 690 699	18 745 772	57 436 471	18,1%	
2020	34 054 782	8 265 017	42 319 799	13,3%	
2021	31 884 289	3 519 446	35 403 735	11,1%	
2022	3 432 751	28 141	3 460 892	1,1%	
2023	7 080	3 783	10 863	0,0%	
2024	0	0	0	0,0%	
Total		167 958 732	149 727 235	317 685 968	100%

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f) Instalment Past Due per Client Type

No. Instalments Overdue	No.	Company	Individual	Professional	Self-Employed	Outstanding Balance	Weight (%)	
0	38 950	24 581 127	255 326 464	6 555 974	22 819 749	309 283 314	97,4%	
1	726	411 247	5 596 071	121 691	679 058	6 808 067	2,1%	
2	155	207 997	1 171 928	69 581	145 081	1 594 586	0,5%	
Total		39 831	25 200 371	262 094 462	6 747 247	23 643 887	317 685 968	100,0%

SILK FINANCE No.5

FEBRUARY 2024 QUARTERLY REPORT

Portfolio Stratification Tables

g) Outstanding Balance breakdown

Loan New

Min	Max	No.	Outstanding Balance	Weight (%)
1	5 000	7 628	19 868 523	11,8%
5 001	10 000	7 578	55 979 987	33,3%
10 001	15 000	4 030	48 900 514	29,1%
15 001	20 000	1 499	25 647 381	15,3%
20 001	25 000	487	10 737 645	6,4%
25 001	30 000	155	4 201 851	2,5%
30 001	35 000	46	1 461 542	0,9%
35 001	40 000	19	700 909	0,4%
40 001	45 000	5	211 411	0,1%
45 001	50 000	3	142 748	0,1%
50 001	>	2	106 221	0,1%
Total		21 452	167 958 732	100%

Loan Used

Min	Max	No.	Outstanding Balance	Weight (%)
1	5 000	5 282	14 821 767	9,9%
5 001	10 000	7 451	55 561 496	37,1%
10 001	15 000	4 076	49 015 939	32,7%
15 001	20 000	1 106	18 761 047	12,5%
20 001	25 000	320	7 073 622	4,7%
25 001	30 000	84	2 296 162	1,5%
30 001	35 000	31	987 441	0,7%
35 001	40 000	15	558 647	0,4%
40 001	45 000	9	381 234	0,3%
45 001	50 000	3	144 093	0,1%
50 001	>	2	125 787	0,1%
Total		18 379	149 727 235	100%

h) Original Term breakdown

Loan New

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	0	0	0,0%
13	24	22	6 143	0,0%
25	36	134	177 477	0,1%
37	48	667	2 744 108	1,6%
49	60	1 687	8 271 903	4,9%
61	72	1 873	10 042 385	6,0%
73	84	3 030	18 411 393	11,0%
85	96	3 796	22 609 277	13,5%
97	108	480	4 140 831	2,5%
109	120	9 763	101 555 213	60,5%
121	>	0	0	0,0%
Total		21 452	167 958 732	100%

Loan Used

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	0	0	0,0%
13	24	0	0	0,0%
25	36	28	76 812	0,1%
37	48	255	1 040 650	0,7%
49	60	930	4 093 979	2,7%
61	72	1 134	5 175 316	3,5%
73	84	1 772	10 603 265	7,1%
85	96	2 088	12 462 145	8,3%
97	108	821	5 795 276	3,9%
109	120	11 351	110 479 792	73,8%
121	>	0	0	0,0%
Total		18 379	149 727 235	100%

i) Remaining Term breakdown

Loan New

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	4 029	7 150 688	4,3%
13	24	3 718	16 957 394	10,1%
25	36	3 787	26 304 406	15,7%
37	48	2 905	26 432 920	15,7%
49	60	2 474	26 989 332	16,1%
61	72	2 214	27 824 710	16,6%
73	84	1 343	19 704 307	11,7%
85	96	982	16 594 975	9,9%
97	108	0	0	0,0%
109	120	0	0	0,0%
121	>	0	0	0,0%
Total		21 452	167 958 732	100%

Loan Used

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	2 055	3 193 840	2,1%
13	24	2 325	9 083 564	6,1%
25	36	2 650	16 149 911	10,8%
37	48	2 582	20 326 589	13,6%
49	60	2 851	27 429 154	18,3%
61	72	2 535	28 375 873	19,0%
73	84	1 542	19 204 681	12,8%
85	96	1 839	25 963 623	17,3%
97	108	0	0	0,0%
109	120	0	0	0,0%
121	>	0	0	0,0%
Total		18 379	149 727 235	100%

J) Top Obligors breakdown

No.	Outstanding Balance	Weight (%)
6	80 637	0,03%
9	79 566	0,03%
2	76 937	0,02%
13	74 917	0,02%
3	71 890	0,02%
7	69 869	0,02%
1	69 061	0,02%
9	64 966	0,02%
4	62 450	0,02%
3	58 465	0,02%
57	708 757	0,22%

SILK FINANCE No.5

MAY 2021 SERVICER QUARTERLY REPORT

B) Static Recoveries

Amount Recovered																		
Date of Default	Amount Defaulted	Number of Defaulted Loans	Recovery Date (from date of default)														Total Recoveries	
			0	1	2	3	4	5	6	7	8	9	10	11	12	13		14
2020 - Q3	59 249,27	5	-	1 593	8 608	775	2 921	9 856	442	446	5 730	1 916	57 648	16 566	1 487	720	360	109 068
2020 - Q4	846 334,04	58	8 446	17 081	71 461	14 973	15 009	16 412	43 083	88 777	192 273	176 685	7 967	9 919	27 700	3 004	-	692 790
2021 - Q1	1 781 429,43	124	39 224	62 476	96 595	39 086	102 604	71 055	58 822	152 105	292 844	36 352	63 985	35 472	40 589	-	-	1 091 209
2021 - Q2	1 704 304,93	114	52 432	69 989	69 443	91 467	36 471	29 991	114 940	434 042	89 035	26 808	89 434	61 875	-	-	-	1 165 926
2021 - Q3	891 643,42	64	9 495	28 833	21 672	16 775	18 067	28 780	190 218	53 885	32 043	27 307	17 408	-	-	-	-	444 481
2021 - Q4	1 392 033,13	98	14 103	126 588	56 551	23 834	34 978	255 151	55 145	122 792	188 217	10 005	-	-	-	-	-	887 364
2022 - Q1	5 613 105,08	391	81 875	474 926	302 568	231 659	556 725	104 215	66 445	223 980	79 441	-	-	-	-	-	-	2 121 834
2022 - Q2	5 501 497,34	422	107 674	276 139	242 245	268 648	34 131	166 121	100 125	57 247	-	-	-	-	-	-	-	1 252 330
2022 - Q3	705 837,24	59	7 706	67 028	110 561	7 238	21 389	6 634	1 848	-	-	-	-	-	-	-	-	222 402
2022 - Q4	1 177 445,15	96	47 434	106 537	8 494	15 313	19 938	8 584	-	-	-	-	-	-	-	-	-	206 301
2023 - Q1	1 059 440,92	91	108 110	14 197	21 671	35 294	7 986	-	-	-	-	-	-	-	-	-	-	187 258
2023 - Q2	3 122 372,60	153	37 702	63 638	66 320	10 474	-	-	-	-	-	-	-	-	-	-	-	178 133
2023 - Q3	1 375 397,45	111	54 135	102 699	3 810	-	-	-	-	-	-	-	-	-	-	-	-	160 644
2023 - Q4	1 240 295,46	108	43 818	10 055	-	-	-	-	-	-	-	-	-	-	-	-	-	53 873
2024 - Q1	186 354,94	317	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	26 656 740,40	2 211	612 152	1 421 779	1 080 001	755 534	850 219	696 798	631 067	1 133 274	879 583	279 073	236 442	123 832	69 776	3 724	360	8 773 614

Amount Recovered in % of defaulted amount																	
Date of Default	Amount Defaulted	Number of Defaulted Loans	Recovery Date (from date of default)														
			0	1	2	3	4	5	6	7	8	9	10	11	12	13	14
2020 - Q3	59 249,27	5	0,00%	2,69%	14,53%	1,31%	4,93%	16,63%	0,75%	0,75%	9,67%	3,23%	97,30%	27,96%	2,51%	1,22%	0,61%
2020 - Q4	846 334,04	58	1,00%	2,02%	8,44%	1,77%	1,77%	1,94%	5,09%	10,49%	22,72%	20,88%	0,94%	1,17%	3,27%	0,35%	0,00%
2021 - Q1	1 781 429,43	124	2,20%	3,51%	5,42%	2,19%	5,76%	3,99%	3,30%	8,54%	16,44%	2,04%	3,59%	1,99%	0,00%	0,00%	0,00%
2021 - Q2	1 704 304,93	114	3,08%	4,11%	4,07%	5,37%	2,14%	1,76%	6,74%	25,47%	5,22%	1,57%	5,25%	3,63%	0,00%	0,00%	0,00%
2021 - Q3	891 643,42	64	1,06%	3,23%	2,43%	1,88%	2,03%	3,23%	21,33%	6,04%	3,59%	3,06%	1,95%	0,00%	0,00%	0,00%	0,00%
2021 - Q4	1 392 033,13	98	1,01%	9,09%	4,06%	1,71%	2,51%	18,33%	3,96%	8,82%	13,52%	0,72%	0,00%	0,00%	0,00%	0,00%	0,00%
2022 - Q1	5 613 105,08	391	1,46%	8,46%	5,39%	4,13%	9,92%	1,86%	1,18%	3,99%	1,42%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2022 - Q2	5 501 497,34	422	1,96%	5,02%	4,40%	4,88%	0,62%	3,02%	1,82%	1,04%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2022 - Q3	705 837,24	59	1,09%	9,50%	15,66%	1,03%	3,03%	0,94%	0,26%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2022 - Q4	1 177 445,15	96	4,03%	9,05%	0,72%	1,30%	1,69%	0,73%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2023 - Q1	1 059 440,92	91	10,20%	1,34%	2,05%	3,33%	0,75%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2023 - Q2	3 122 372,60	153	1,21%	2,04%	2,12%	0,34%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2023 - Q3	1 375 397,45	111	3,94%	7,47%	0,28%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2023 - Q4	1 240 295,46	108	3,53%	0,81%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2024 - Q1	186 354,94	317	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
TOTAL	26 656 740,40	2 211	2,30%	5,33%	4,05%	2,83%	3,19%	2,61%	2,37%	4,25%	3,30%	1,05%	0,89%	0,46%	0,26%	0,01%	0,00%

Cumulative Recoveries in % of defaulted amount																	
Date of Default	Amount Defaulted	Number of Defaulted Loans	Recovery Date (from date of default)														
			0	1	2	3	4	5	6	7	8	9	10	11	12	13	14
2020 - Q3	59 249,27	5	0,00%	2,69%	17,22%	18,53%	23,46%	40,09%	40,84%	41,59%	51,26%	54,49%	151,79%	179,75%	182,26%	183,48%	184,08%
2020 - Q4	846 334,04	58	1,00%	3,02%	11,46%	13,23%	15,00%	16,94%	22,03%	32,52%	55,24%	76,12%	77,06%	78,23%	81,50%	81,86%	81,86%
2021 - Q1	1 781 429,43	124	2,20%	5,71%	11,13%	13,33%	19,08%	23,07%	26,38%	34,91%	51,35%	53,39%	56,99%	58,98%	61,25%	61,25%	61,25%
2021 - Q2	1 704 304,93	114	3,08%	7,18%	11,26%	16,62%	18,76%	20,52%	27,27%	52,74%	57,96%	59,53%	64,78%	68,41%	68,41%	68,41%	68,41%
2021 - Q3	891 643,42	64	1,06%	4,30%	6,73%	8,61%	10,64%	13,86%	35,20%	41,24%	44,83%	47,90%	49,85%	49,85%	49,85%	49,85%	49,85%
2021 - Q4	1 392 033,13	98	1,01%	10,11%	14,17%	15,88%	18,39%	36,72%	40,69%	49,51%	63,03%	63,75%	63,75%	63,75%	63,75%	63,75%	63,75%
2022 - Q1	5 613 105,08	391	1,46%	9,92%	15,31%	19,44%	29,36%	31,21%	32,40%	36,39%	37,80%	37,80%	37,80%	37,80%	37,80%	37,80%	37,80%
2022 - Q2	5 501 497,34	422	1,96%	6,98%	11,38%	16,26%	16,88%	19,90%	21,72%	22,76%	22,76%	22,76%	22,76%	22,76%	22,76%	22,76%	22,76%
2022 - Q3	705 837,24	59	1,09%	10,59%	26,25%	27,28%	30,31%	31,25%	31,51%	31,51%	31,51%	31,51%	31,51%	31,51%	31,51%	31,51%	31,51%
2022 - Q4	1 177 445,15	96	4,03%	13,08%	13,80%	15,10%	16,79%	17,52%	17,52%	17,52%	17,52%	17,52%	17,52%	17,52%	17,52%	17,52%	17,52%
2023 - Q1	1 059 440,92	91	10,20%	11,54%	13,59%	16,92%	17,68%	17,68%	17,68%	17,68%	17,68%	17,68%	17,68%	17,68%	17,68%	17,68%	17,68%
2023 - Q2	3 122 372,60	153	1,21%	3,25%	5,37%	5,71%	5,71%	5,71%	5,71%	5,71%	5,71%	5,71%	5,71%	5,71%	5,71%	5,71%	5,71%
2023 - Q3	1 375 397,45	111	3,94%	11,40%	11,68%	11,68%	11,68%	11,68%	11,68%	11,68%	11,68%	11,68%	11,68%	11,68%	11,68%	11,68%	11,68%
2023 - Q4	1 240 295,46	108	3,53%	4,34%	4,34%	4,34%	4,34%	4,34%	4,34%	4,34%	4,34%	4,34%	4,34%	4,34%	4,34%	4,34%	4,34%
2024 - Q1	186 354,94	317	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
TOTAL	26 656 740,40	2 211	2,30%	7,63%	11,68%	14,52%	17,71%	20,32%	22,69%	26,94%	30,24%	31,28%	32,17%	32,64%	32,90%	32,91%	32,91%