

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

Closing Date: **23/jul/20**
Last Interest Payment Date: **28/mai/24**
Reporting for the Period Ended: **31/jul/24**
Interest Payment Date: **27/ago/24**
EURIBOR Rate: **3,801%**

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 Even 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
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	266 597 780,23	37 693 185,41	31 458 652,46	7 435 681,49	6 600 000,00	3 599 000,00	0,00
Current Amount:	199 502 219,77	28 206 814,59	23 541 347,54	5 564 318,51	0,00	1 000,00	1,00

Summary Priority of Payments:

Issuer expenses	
Supervision fee CMVM	240,42
Issuer fee	7 213,30
Custodian fee	0,00
Servicer fee	182 644,03
Auditing Fees	0,00
Fund Manager Liabilities	0,00
Transaction Manager fees	14 360,00
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	23 521,29
Account Bank Fees	0,00
Interbolsa Fees	2 381,90
VAT Liabilities	0,00
Other third party expenses	7 380,00
	238 780,94

Remittance Distribution Data:

Beginning Aggregate Loan Receivables Principal Balance	288 783 636,19
Total Principal Payments Received by the Servicer	27 173 262,36
Repurchases	0,00
Realised Losses	0,00
Defaults	1 061 708,74
Ending Aggregate Loan Receivables Principal Balance (31/07/2024)	260 548 665,09
Quarterly Total Principal Payments received	27 173 262,36
Less: Accumulated Revolving	0,00
Add: Interest Retained under Revolving Period Principal Deficiency Ledger	1 061 708,74
Add: Accumulated Repurchases	0,00
Less: Accumulated Notes Principal Distribution Amount	0,00
Add: Principal Retention (Item c) PPOp) - Not distributed Quarterly Revolving (Ref:27/05/2024)	0,00
Add: Excess Reserve Amount	310 584,68
Total Principal Amount Available for Distribution (not used to buy new receivables)	28 545 555,78
Total Interest Payments Received (during the quarter)	6 662 968,75
Add: Surplus From the Beginning Pool	0,00
Add: Interest accrued on Issuer Operating Account	0,00
Add: Interest accrued on Reserve and release	0,00
Add: Recoveries Under Revolving Period	0,00
Add: Back CAP - Counterparty Floating Settlement Amount	2 708 276,85
Add: Reserve Release Amount	3 176 620,00
Add: Credit Interest Cash Reserve Account	29 792,61
Add: Credit Interest Transaction Account	178 942,12
Add: Available Interest Adjustment	0,00
Less: Issuer Expenses	238 780,94
Less: Shortfall on Issuer Cash Deposit Account	0,00
Less: Interest Retained under Revolving Period Principal Deficiency Ledger	1 061 708,74
Less: Principal Amount Class E - Reverse Amortization	0,00
Less: Principal Amount Class X	0,00
Less: Reserve Required Amount	2 866 035,32
Less: Interest Retained Profit Required Amount	310 584,68
Total Interest Amount Available for Distribution	8 279 490,65

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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	221 677 359,02	3,801%	0,75%	4,551%	2 550 157,87	2 550 157,87	0,00	0,00	0,00	0,00
Class B	65 900 000,00	31 342 068,14	3,801%	2,00%	5,801%	459 588,77	459 588,77	0,00	0,00	0,00	0,00
Class C	55 000 000,00	26 158 023,48	3,801%	3,00%	6,801%	449 693,48	449 693,48	0,00	0,00	0,00	0,00
Class D	13 000 000,00	6 182 805,55	-	7,25%	7,250%	113 308,50	113 308,50	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	-	-	-	4 706 742,04	4 706 742,04	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	285 361 257,19				8 279 490,65	8 279 490,65	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	221 677 359,02	0,00	22 175 139,25	199 502 219,77	42,8%	0,00	0,00	0,00	0,00
Class B	65 900 000,00	31 342 068,14	0,00	3 135 253,54	28 206 814,59	42,8%	0,00	0,00	0,00	0,00
Class C	55 000 000,00	26 158 023,48	0,00	2 616 675,95	23 541 347,54	42,8%	0,00	0,00	0,00	0,00
Class D	13 000 000,00	6 182 805,55	0,00	618 487,04	5 564 318,51	42,8%	0,00	1 061 708,74	1 061 708,74	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	285 361 257,19	0,00	28 545 555,78	256 815 701,41	42,1%	0,00	1 061 708,74	1 061 708,74	0,00

Reserve Amount:	
Beginning Reserve Amount	3 176 620,00
Excess Amount in the Reserve Account (Class C Notes was paid above par)	0,00
Target Reserve Amount	2 866 035,32
Contribution to Reserve Amount	0,00
Ending Reserve Amount	2 866 035,32

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	587401150,4	573 890 530,25 €	561 126 780,71 €	548721078,2	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%

SERVICER MONTHLY REPORT

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

Collateral Description

	Month 45	Month 46	Month 47	Month 48	Month 49
Payment Date	28/05/2024	28/05/2024	27/08/2024	27/08/2024	27/08/2024
Collection Period Begin Date	01/03/2024	01/04/2024	01/05/2024	01/06/2024	01/07/2024
Collection Period End Date	31/03/2024	30/04/2024	31/05/2024	30/06/2024	31/07/2024
Day Count	31	30	31	30	31
Aggregate Principal Balance (Euro)					
Begin	307 977 275,89 €	298 289 919,12 €	288 783 636,19 €	279 161 536,43 €	270 241 702,84 €
Principal Payments (includes recovered vehicles sold)	9 386 840,11 €	9 270 796,99 €	9 418 572,83 €	8 748 073,40 €	9 006 616,13 €
Realised Loss	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Purchased (Revolving)	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
End	298 590 435,78 €	289 019 122,13 €	279 365 063,36 €	270 413 463,03 €	261 235 086,71 €
New Defaults (month)	300 516,66 €	235 485,94 €	203 526,93 €	171 760,19 €	686 421,62 €
Defaults (Accumulated)	27 328 400,33 €	27 563 886,27 €	27 767 413,20 €	27 939 173,39 €	28 625 595,01 €
Aggregate Principal Balance net of Defaulted receivables	298 289 919,12 €	288 783 636,19 €	279 161 536,43 €	270 241 702,84 €	260 548 665,09 €
					0,60 €
Loans					
Begin	39 077	38 266	37 450	36 637	35 858
Paid in Full + Realised Loss + Repurchased	782	793	795	758	819
Purchased	0	0	0	0	0
End	38 266	37 450	36 637	35 858	34 969
Distribution Data					
Total Principal Payments Received	9 386 840,11 €	9 270 796,99 €	9 418 572,83 €	8 748 073,40 €	9 006 616,13 €
Repurchases in the period	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Purchases during revolving period	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Current Period Charge-Off (Realised Loss)	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 €
Total Interest Payments Received in Period	2 737 962,41 €	2 433 443,79 €	2 328 962,32 €	2 182 434,60 €	2 151 571,83 €
Repossessions	696 793,89 €	595 035,25 €	577 778,57 €	554 146,62 €	537 317,03 €
Residual Value Outstanding	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Weighted Average Interest Rate on Receivables (%)	6,72%	6,72%	6,72%	6,72%	6,72%
Weighted Average Original Term (months)	108	108	109	109	109
Weighted Average Remaining Term (months)	53	53	52	52	51
Weighted Average Seasoning (months)	55	55	56	57	58
Total number Moratorium Contracts Repurshed (Stage 1)	0	0	0	0	0
Moratorium Contracts Repurchased (Stage 1)	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Moratorium (Stage 2/3)	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Total % Moratorium of Aggregate Principal Balance	0,00%	0,00%	0,00%	0,00%	0,00%

SILK FINANCE No.6

AUGUST 2024 QUARTERLY REPORT

Contract Information

Current proportion of:

New car loans **92%**
Used car loans **8%**

Year of origination:

2001	0.0%
2002	0.0%
2003	0.0%
2004	0.0%
2005	0.0%
2006	0.0%
2007	0.1%
2008	0.2%
2009	0.2%
2010	1.7%
2011	1.7%
2012	2.2%
2013	4.4%
2014	4.4%
2015	13.0%
2016	13.7%
2017	11.8%
2018	0.0%
2019	0.0%
2020	0.0%
2021	0.0%
2022	0.0%
2023	0.0%

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

NEW CAR LOANS

Contract Pool Balance	Beginning Pool Principal Balance	Current Period Payments Collected	Revised Losses for Current Period	Other Adjustments (e.g. Repurchases)	New Receivables	Delinquent Receivables	Ending Contract Pool Principal Balance	Number of loans (end of period)	Cumulative Default	Principal Deficiency Ledger Balance	Current period Payment	Annualized Constant Payment Rate	
31/07/2020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31 574	0.00	0.00	0.00	0.00%	
31/07/2020	363 787 863	7 854 283 51	0.00	0.00	0.00	0.00	349 803 505 12	31 114	0.00	0.00	2 402 570 06	9.55%	
31/07/2020	345 803 505 12	7 651 803 51	0.00	325 18 96	0.00	0.00	337 826 787 11	30 786	0.00	0.00	1 431 848 12	6.26%	
31/07/2020	337 826 787 11	7 306 202 53	0.00	48 718 95	0.00	0.00	24 113 056	329 927 674 28	30 501	24 113 056	1 652 848 70	7.17%	
31/07/2020	242 488 441 89	6 116 234 84	0.00	1 216 458	0.00	0.00	130 208 506	322 427 680 30	30 215	603 725 51	79 598 56	1 628 522 23	7.05%
31/07/2020	322 427 680 30	7 983 247 77	0.00	0.00	28 993 106 30	60 911 74	342 436 441 89	31 524	164 624 25	60 911 74	1 975 222 64	8.82%	
31/07/2020	242 488 441 89	6 116 234 84	0.00	30 344 88	0.00	48 080 62	234 205 152 20	31 123	253 184 17	88 598 56	2 062 222 62	8.17%	
31/07/2020	334 205 152 20	7 933 961 88	0.00	1 779 82	0.00	0.00	214 625 19	328 964 81 25	30 648	407 763 36	214 625 19	1 790 388 17	8.02%
31/07/2020	330 984 881 26	8 115 524 76	0.00	1 627 938	20 858 633 39	151 966 32	330 922 283 48	31 402	607 728 28	152 966 32	1 567 701 42	6.66%	
31/07/2020	238 922 882 49	7 862 549 71	0.00	42 756 96	0.00	0.00	181 443 45	320 327 714 62	30 669	802 723 72	181 443 45	2 208 264 44	8.71%
31/07/2020	330 327 714 62	8 194 374 82	0.00	41 724 48	0.00	0.00	163 465 32	322 089 780 65	30 537	965 628 69	163 465 32	1 811 460 38	7.94%
31/07/2020	232 089 780 65	6 936 091 15	0.00	5 294 46	0.00	0.00	103 692 07	320 721 629 63	31 467	1 117 268 72	103 692 07	1 599 709 19	8.26%
31/07/2020	335 721 629 63	8 371 527 77	0.00	2 005 268 83	0.00	0.00	150 360 87	324 584 674 03	30 879	1 267 87 59	150 360 87	2 109 758 19	9.27%
31/07/2020	234 584 674 03	7 076 711 20	0.00	1 216 458	0.00	0.00	131 208 506	314 029 381 71	30 772	2 234 826 58	150 360 87	2 268 533 41	10.26%
31/07/2020	318 435 899 28	7 973 242 30	0.00	8 547 21	18 108 779 05	57 835 37	328 705 403 43	31 081	1 406 683 80	57 835 37	1 885 643 52	8.74%	
31/07/2020	238 718 554 43	7 073 784 28	0.00	0.00	0.00	0.00	19 054 41	318 242 793 87	30 719	1 498 38 83	19 054 41	1 857 408 16	8.46%
31/07/2020	318 742 709 57	7 962 813 50	0.00	93 531 14	0.00	0.00	81 298 25	310 705 267 08	30 300	1 279 686 68	81 298 25	2 048 755 77	8.79%
31/07/2020	310 705 267 08	8 297 030 37	0.00	8 937 64	16 054 420 89	187 887 09	314 265 803 87	30 770	1 787 87 07	187 887 09	2 402 864 78	9.98%	
31/07/2020	218 265 803 87	6 242 000 92	0.00	2 121 227	0.00	0.00	208 004 68	309 791 705 03	30 277	1 976 91 35	208 004 68	2 601 441 08	11.56%
31/07/2020	309 791 705 03	8 072 515 80	0.00	15 396 78	0.00	0.00	103 990 25	301 599 80 16	29 724	2 080 490 60	103 990 25	1 966 726 91	8.64%
31/07/2020	248 598 804 15	6 443 648 89	0.00	20 20 78	21 048 901 00	105 335 98	314 029 381 71	30 772	2 234 826 58	105 335 98	2 268 533 41	10.26%	
31/07/2020	314 029 381 71	8 581 903 32	0.00	0.00	0.00	0.00	131 423 64	304 183 564 75	30 310	3 149 224 22	1 313 423 64	2 783 979 84	11.99%
31/07/2020	248 598 804 15	6 443 648 89	0.00	0.00	0.00	0.00	708 021 14	295 465 304 49	29 756	4 252 91 98	708 021 14	1 987 713 84	10.27%
31/07/2020	295 465 304 49	8 148 822 61	0.00	0.00	26 824 166 96	305 077 93	312 835 466 91	33 409	4 960 26 89	305 077 93	1 966 874 67	8.69%	
31/07/2020	248 598 804 15	6 443 648 89	0.00	0.00	0.00	0.00	389 276 09	303 918 394 19	32 823	4 888 04 05	389 276 09	1 828 218 51	8.88%
31/07/2020	295 465 304 49	8 148 822 61	0.00	0.00	0.00	0.00	2 196 16	295 911 362 00	32 312	4 925 62 33	3 188 76	1 847 487 78	9.14%
31/07/2020	298 911 362 00	8 635 494 25	0.00	0.00	0.00	0.00	20 000 00	298 935 786 85	31 369	4 972 84 21	20 000 00	2 160 284 79	9.39%
31/07/2020	298 935 786 85	8 185 866 22	0.00	0.00	0.00	0.00	48 977 69	279 798 873 84	30 760	5 016 81 80	48 977 69	1 908 208 14	11 46%
31/07/2020	279 798 873 84	8 468 148 56	0.00	0.00	0.00	0.00	135 296 00	279 128 458 48	30 081	5 131 148 80	135 296 00	2 209 815 12	12.56%
31/07/2020	279 128 458 48	8 082 698 97	0.00	0.00	0.00	0.00	2 956 81	266 868 780 29	29 432	5 024 76 81	73 599 81	2 112 298 07	9.65%
31/07/2020	264 988 688 70	7 800 372 22	0.00	0.00	0.00	0.00	121 960 44	257 466 865 04	28 753	5 346 68 05	121 960 44	1 939 838 42	10 44%
31/07/2020	263 248 868 89	6 852 698 97	0.00	0.00	0.00	0.00	79 434 32	249 999 560 29	28 567	5 428 60 29	79 434 32	1 823 829 79	10 16%
31/07/2020	249 289 242 43	7 373 245 66	0.00	0.00	0.00	0.00	87 758 00	241 038 787 27	27 662	5 913 08 23	87 758 00	1 797 029 73	8 51%
31/07/2020	241 038 787 27	7 680 833 29	0.00	0.00	0.00	0.00	130 900 00	234 952 382 24	27 637	5 641 24 23	130 900 00	1 933 800 00	10 08%
31/07/2020	234 952 382 24	6 596 766 48	0.00	0.00	0.00	0.00	173 662 48	229 220 593 33	26 663	5 774 763 20	173 662 48	2 011 157 05	10 66%
31/07/2020	227 220 593 33	6 797 297 95	0.00	0.00	0.00	0.00	73 662 48	227 220 593 33	25 963	5 648 42 71	73 662 48	1 558 140 81	10 83%
31/07/2020	224 422 417 13	6 951 197 89	0.00	0.00	0.00	0.00	263 662 30	211 728 428 66	24 468	6 162 66 20	263 662 30	1 926 298 33	10 86%
31/07/2020	213 728 428 66	6 812 144 45	0.00	0.00	0.00	0.00	70 300 92	207 495 986 48	24 030	6 111 38 93	70 300 92	1 823 631 79	13 34%
31/07/2020	209 652 647 45	6 287 330 39	0.00	0.00	0.00	0.00	48 447 71	194 316 869 35	23 725	6 281 526 43	48 447 71	2 202 191 62	13 70%
31/07/2020	184 316 869 35	6 179 833 99	0.00	0.00	0.00	0.00	124 288 19	189 622 647 86	23 117	6 488 16 81	124 288 19	2 427 985 40	13 44%
31/07/2020	187 622 855 62	6 209 875 40	0.00	0.00	0.00	0.00	141 433 73	181 571 546 49	22 881	6 637 31 86	141 433 73	1 611 933 01	10 27%
31/07/2020	181 571 546 49	5 788 127 88	0.00	0.00	0.00	0.00	50 000 18	176 730 229 22	22 607	6 639 372 04	50 000 18	1 583 222 00	9 46%
31/07/2020	175 732 528 62	5 414 485 05	0.00	0.00	0.00	0.00	89 986 82	168 868 303 85	22 452	6 247 62 00	89 986 82	1 508 795 13	10 16%
31/07/2020	169 880 038 85	5 304 176 76	0.00	0.00	0.00	0.00	138 844 10	164 443 212 20	21 616	6 693 024 16	138 844 10	1 886 438 44	7 70%
31/07/2020	164 443 212 20	5 369 813 97	0.00	0.00	0.00	0.00	89 986 82	158 989 201 63	20 622	6 843 603 88	89 986 82	1 601 124 29	8 36%
31/07/2020	158 989 201 63	5 332 868 88	0.00	0.00	0.00	0.00	89 895 37	153 598 699 75	20 038	7 942 92 38	89 895 37	890 588 13	3 45%
31/07/2020	153 598 699 75	5 330 459 83	0.00	0.00	0.00	0.00	89 895 37	148 153 907 03	19 655	7 126 92 91	89 895 37	1 291 431 32	4 05%
31/07/2020	148 153 907 03	5 033 873 47	0.00	0.00	0.00	0.00	20 709 41	143 088 784 45	19 107	7 146 615 62	20 709 41	1 114 303 44	5 26%
31/07/2020	143 088 784 45	5 055 133 45	0.00	0.00	0.00	0.00	204 800 89	137 788 850 31	18 894	7 251 916 31	204 800 89	1 330 388 02	6 30%

NEW CAR LOANS

Contract Pool Performance	Current	1 treatment in arrears overdue	2 treatments in arrears overdue	3+ treatments in arrears overdue
31/07/2020	0.00	0.00	0.00	0.00
31/07/2020	349 803 505 12	0.00	0.00	0.00
31/07/2020	337 826 787 11	292 220 53	105 097 74	0.00
31/07/2020	329 927 674 28	171 435 24	182 574 61	24 113 056
31/07/2020	341 652 899 28	528 215 05	205 268 74	164 624 25
31/07/2020	234 584 674 03	558 810 98	86 071 54	164 624 25
31/07/2020	324 427 680 30	741 612 01	846 07 64	407 763 36
31/07/2020	238 718 554 43	430 600 20	694 770 63	802 723 72
31/07/2020	330 984 881 26	407 142 26	684 881 81	802 723 72
31/07/2020	335 022 942 07	260 574 43	469 023 04	1 117 268 72
31/07/2020	238 922 882 49	459 784 28	86 181 81	412 72 62
31/07/2020	318 742 709 57	382 701 79	470 263 07	1 548 963 53
31/07/2020	298 911 362 00	484 370 70	493 480 05	1 498 268 33
31/07/2020	317 066 869 35	603 882 00	596 052 52	1 707 937 87
31/07/2020	300 297 631 63	698 366 96	703 827 57	2 080 496 60
31/07/2020	234 952 382 24	699 266 80	867 266 80	2 160 284 79
31/07/2020	303 863 508 04	228 937 83	72 584 88	3 149 224 22
31/07/2020	298 249 289 24	171 435 24	42 484 80	3 149 224 22
31/07/2020	308 018 417 33	4 750 81 98	66 427 60	4 600 368 89
31/07/2020	281 184 388 89	4 488 127 19	74 483 69	4 600 368 89
31/07/2020				

SILK FINANCE No.5

AUGUST 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	0.00	4 293 369.46	20.34%
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	0.00	3 247 915.30	15.95%
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	16.32%	0.00
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	15.61%	0.00
30/11/2020	548 721 078.23	12 633 699.21	0.00	0.00	50 927 210.91	0.00	599 648 289.14	53 666	582 030.07	231 714.62	3 640 293.67	18.35%	0.00
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	18.93%	0.00
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	16.63%	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	14.10%	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	17.60%	0.00
30/04/2021	571 151 592.55	12 997 405.83	0.00	89 915.12	0.00	699 236.20	557 365 135.40	52 568	3 385 248.94	699 236.20	3 407 175.43	16.97%	0.00
31/05/2021	557 365 135.40	13 309 886.59	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	20.39%	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	19.62%	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	20.66%	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	579 652 636.07	54 706	4 950 092.47	189 014.35	3 760 519.55	17.05%	0.00
30/09/2021	579 652 636.07	13 130 904.01	0.00	0.00	0.00	332 868.62	566 188 865.44	54 088	5 282 961.09	332 868.62	3 723 989.38	18.52%	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	19.37%	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	55 009	6 033 169.40	421 246.24	4 295 414.70	20.32%	0.00
31/12/2021	576 646 887.20	13 477 211.53	0.00	23 121.27	0.00	641 824.82	562 504 735.58	54 209	6 674 994.22	641 824.82	4 756 242.49	22.39%	0.00
31/01/2022	562 504 735.58	13 587 677.52	0.00	29 546.71	0.00	619 401.53	548 268 103.82	53 358	7 294 395.75	619 401.53	3 789 453.29	18.32%	0.00
28/02/2022	548 268 103.82	14 784 037.57	0.00	32 614.91	44 433 903.45	578 193.93	577 307 160.86	55 821	7 872 589.68	578 193.93	4 745 697.31	23.14%	0.00
31/03/2022	577 307 160.86	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	14.27%	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	25.29%	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	18.64%	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	19.83%	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	19.66%	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	20.83%	0.00
30/09/2022	524 502 150.21	14 239 692.83	0.00	0.00	0.00	315 224.86	510 056 732.42	55 371	18 495 433.88	315 224.86	3 845 099.57	22.11%	0.00
31/10/2022	510 056 732.42	13 351 028.32	0.00	0.00	0.00	465 113.00	498 240 591.10	54 255	18 960 546.88	465 113.00	4 016 035.88	23.76%	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	13 989 320.50	0.00	0.00	0.00	328 497.00	444 846 683.50	60 244	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	431 417 182.02	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	1 895 676.72	3 275 966.54	21.43%	0.00
30/06/2023	406 916 386.74	11 450 773.48	0.00	0.00	0.00	584 886.35	394 800 716.91	46 409	23 854 692.55	584 886.35	3 051 185.93	18.02%	0.00
31/07/2023	394 800 716.91	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	338 485 398.93	41 679	26 341 041.04	353 246.73	2 922 106.82	20.80%	0.00
31/12/2023	338 485 398.93	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
29/02/2024	317 685 968.47	9 337 549.06	0.00	0.00	0.00	371 143.27	307 977 276.14	39 077	27 027 883.67	371 143.27	4 370 385.95	15.98%	0.00
31/03/2024	307 977 276.14	9 386 840.11	0.00	0.00	0.00	300 516.66	298 289 913.37	38 266	27 328 400.33	300 516.66	9 428 325.14	16.74%	0.00
30/04/2024	298 289 913.37	9 270 796.99	0.00	0.00	0.00	235 485.94	288 783 636.44	37 450	27 563 886.27	235 485.94	9 111 251.13	6.71%	0.00
31/05/2024	288 783 636.44	9 418 572.83	0.00	0.00	0.00	203 526.93	279 161 536.68	36 637	27 767 413.20	203 526.93	2 496 091.13	7.98%	0.00
30/06/2024	279 161 536.68	8 748 073.40	0.00	0.00	0.00	171 760.19	270 241 703.09	35 858	27 939 173.39	171 760.19	2 121 875.46	10.40%	0.00
31/07/2024	270 241 703.09	9 006 616.13	0.00	0.00	0.00	686 421.62	260 548 665.34	34 969	28 625 595.01	686 421.62	2 581 960.35	12.50%	0.00

Collateral Pool Performance				
Dates	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
31/07/2020	587 401 150.42	0.00	0.00	0.00
31/08/2020	572 907 274.19	728 341.18	254 914.88	0.00
30/09/2020	559 620 605.29	565 239.98	720 935.44	59 249.27
31/10/2020	547 871 192.18	349 468.87	690 417.18	350 315.45
30/11/2020	584 696 720.88	1 073 132.76	813 021.67	582 030.07
31/12/2020	570 195 687.38	1 245 823.43	1 833 563.25	905 583.31
31/01/2021	555 988 959.58	1 807 029.80	1 989 529.44	1 617 924.58
28/02/2021	590 584 621.30	2 021 647.06	2 067 163.44	2 067 163.44
31/03/2021	567 529 499.61	1 311 624.53	2 310 468.41	2 687 012.74
30/04/2021	553 833 790.05	1 381 548.80	2 149 796.55	3 386 248.94
31/05/2021	581 831 553.92	620 512.45	1 734 968.68	3 972 488.28
30/06/2021	564 053 222.32	1 161 194.23	1 466 815.98	4 391 317.67
31/07/2021	550 711 843.90	820 360.34	1 519 690.99	4 781 078.12
31/08/2021	576 663 924.50	1 294 768.53	1 693 945.04	4 950 092.47
30/09/2021	563 471 580.44	1 101 161.43	1 616 123.57	5 282 961.09
31/10/2021	550 159 814.88	459 013.87	1 846 685.80	5 611 923.16
30/11/2021	572 677 904.98	1 630 943.04	2 335 440.98	6 033 169.40
31/12/2021	559 210 343.00	928 928.11	2 365 458.47	6 674 994.22
31/01/2022	543 851 086.71	1 895 517.93	2 521 499.18	7 294 395.75
28/02/2022	573 805 221.27	1 695 371.37	1 806 568.22	7 872 589.68
31/03/2022	557 043 301.76	887 583.37	204 839.08	12 288 099.30
30/04/2022				

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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
29/02/2024	27 027 883,67 €	307 977 276,14 €	3,01%	5,50%	OK
31/03/2024	27 328 400,33 €	298 289 919,37 €	3,04%	5,50%	OK
30/04/2024	27 563 886,27 €	288 783 636,44 €	3,07%	5,50%	OK
31/05/2024	27 767 413,20 €	279 161 536,68 €	3,09%	5,50%	OK
30/06/2024	27 939 173,39 €	270 241 703,09 €	3,11%	5,50%	OK
31/07/2024	28 625 595,01 €	260 548 665,34 €	3,19%	5,50%	OK

SILK FINANCE No.5

AUGUST 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	18 594	135 871 549	3	7 307	51 450
Loan	Used	16 375	124 677 116	7	7 614	63 185
Total		34 969	260 548 664	10	14 921	114 635
			-0,60			

b) Car Brand breakdown

Car Make	New	Used	Grand Total
ALF	47 469	455 405	502 874
AUD	248 760	3 376 489	3 625 248
BMW	485 985	8 225 804	8 711 789
CIT	19 055 929	11 049 369	30 105 298
FIA	976 168	3 716 833	4 693 001
FOR	3 696 770	3 310 730	7 007 500
HON	1 939 267	465 388	2 404 655
HYN	2 709 247	1 255 278	3 964 525
KIA	35 908 293	4 264 610	40 172 903
MAZ	470 240	611 794	1 082 034
MER	607 237	9 038 756	9 645 993
MIT	8 122 383	1 735 173	9 857 556
NIS	1 597 006	6 010 220	7 607 226
OPE	6 120 289	4 570 375	10 690 663
Other	10 995 584	9 303 854	20 299 438
PEU	36 010 338	26 030 419	62 040 757
REN	2 194 429	18 864 023	21 058 452
SEA	1 696 636	4 186 258	5 882 894
SKO	390 715	434 473	825 188
TOY	1 926 376	3 282 201	5 208 577
VWG	672 428	4 489 663	5 162 091
Total	135 871 549	124 677 116	260 548 664
			0,00

c) Client Type and District breakdown

District	Company	Individual	Professional	Self Employed	Outstanding Balance	Weight (%)
AVEIRO	1 380 514	12 553 972	314 458	1 138 097	15 387 041	5,9%
BEJA	314 379	4 450 307	84 618	867 351	5 716 656	2,2%
BRAGA	1 020 703	7 597 426	166 681	579 737	9 364 546	3,6%
BRAGANCA	102 049	1 247 364	46 100	211 063	1 606 576	0,6%
CASTELO BRANCO	306 984	3 316 025	74 186	375 269	4 072 464	1,6%
COIMBRA	650 582	8 156 583	317 354	487 865	9 612 384	3,7%
EVORA	386 918	4 342 961	44 574	780 611	5 555 065	2,1%
FARO	1 847 882	14 365 422	500 586	2 370 122	19 084 012	7,3%
GUARDA	122 070	2 489 095	70 002	222 520	2 903 686	1,1%
ILHA DA MADEIRA	812 778	10 351 062	114 948	701 741	11 980 528	4,6%
ILHA DAS FLORES	1 272	26 153	0	82 610	110 035	0,0%
ILHA DO CORVO	0	10 406	0	0	10 406	0,0%
ILHA DO FAIAL	0	233 394	0	15 917	249 311	0,1%
ILHA DO PICO	34 800	142 119	0	72 333	249 252	0,1%
ILHA GRACIOSA	0	45 473	0	654	46 127	0,0%
ILHA PORTO SANT	0	187 187	0	0	187 187	0,1%
ILHA SAO JORGE	0	88 103	0	50 225	138 327	0,1%
ILHA SAO MIGUEL	261 315	8 670 595	260 307	986 060	10 178 277	3,9%
ILHA STA MARIA	4 375	245 243	0	31 194	280 811	0,1%
ILHA TERCEIRA	100 795	3 038 868	7 395	140 715	3 287 772	1,3%
LEIRIA	788 367	6 849 613	129 077	746 022	8 513 080	3,3%
LISBOA	4 270 760	36 441 115	1 355 586	3 004 275	45 071 737	17,3%
PORTALEGRE	153 694	3 036 126	49 593	317 530	3 556 943	1,4%
PORTO	3 731 227	38 332 287	1 061 691	2 525 362	45 650 568	17,5%
SANTAREM	587 308	6 824 861	97 212	607 378	8 116 758	3,1%
SETUBAL	1 491 951	33 388 222	688 899	2 457 638	38 026 709	14,6%
VIANA CASTELO	159 930	2 566 556	68 749	231 866	3 027 102	1,2%
VILA REAL	183 827	2 842 765	29 582	413 418	3 469 591	1,3%
WISEU	360 487	4 297 246	123 424	314 554	5 095 711	2,0%
Weight (%)	7,32%	82,95%	2,15%	7,57%	100,00%	
Total	19 074 968	216 136 548	5 605 022	19 732 126	260 548 664	100,0%
					0,00	

SILK FINANCE No.5

AUGUST 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	1 127	1 127	0,0%
2	3	0	0	0	0,0%
3	4	3 263 813	460 212	3 724 025	1,4%
4	5	12 533 540	3 325 088	15 858 628	6,1%
5	6	43 052 320	17 030 838	60 083 158	23,1%
6	7	51 359 869	31 348 086	82 707 955	31,7%
7	8	22 699 712	30 469 276	53 168 988	20,4%
8	9	2 298 455	25 481 039	27 779 494	10,7%
9	10	479 795	15 515 199	15 994 994	6,1%
10	11	140 537	737 020	877 557	0,3%
11	12	39 067	189 431	228 498	0,1%
12	13	0	84 101	84 101	0,0%
13	14	4 441	26 075	30 516	0,0%
14	15	0	8 592	8 592	0,0%
15	16	0	125	125	0,0%
16	17	0	0	0	0,0%
17	18	0	0	0	0,0%
18	19	0	906	906	0,0%
Total		135 871 549	124 677 116	260 548 664	100,0%

0,00

e) Car Age and Product breakdown

Vehicle Year	Loan		Outstanding Balance	Weight (%)	
	New	Used			
2001	0	4 670	4 670	0,0%	
2002	0	0	0	0,0%	
2003	0	6 593	6 593	0,0%	
2004	0	18 282	18 282	0,0%	
2005	0	18 903	18 903	0,0%	
2006	0	30 410	30 410	0,0%	
2007	0	182 152	182 152	0,1%	
2008	0	371 169	371 169	0,1%	
2009	0	419 770	419 770	0,2%	
2010	0	1 492 832	1 492 832	0,6%	
2011	0	2 751 919	2 751 919	1,1%	
2012	0	4 383 069	4 383 069	1,7%	
2013	1 592	6 487 182	6 488 774	2,5%	
2014	204 548	10 741 787	10 946 335	4,2%	
2015	1 771 889	14 780 685	16 552 574	6,4%	
2016	6 650 441	17 423 046	24 073 487	9,2%	
2017	13 539 759	20 233 261	33 773 020	13,0%	
2018	22 970 665	18 880 400	41 851 065	16,1%	
2019	31 528 612	16 136 443	47 665 055	18,3%	
2020	28 690 713	7 170 843	35 861 557	13,8%	
2021	27 665 007	3 119 265	30 784 272	11,8%	
2022	2 842 780	21 742	2 864 522	1,1%	
2023	5 541	2 694	8 235	0,0%	
2024	0	0	0	0,0%	
Total		135 871 549	124 677 116	260 548 664	100%

0,00

f) Instalment Past Due per Client Type

No. Instalments Overdue	No.	Company	Individual	Professional	Self-Employed	Outstanding Balance	Weight (%)
0	34 597	18 707 215	213 760 377	5 465 875	19 456 266	257 389 732	98,8%
1	260	212 543	1 555 247	71 621	214 385	2 053 795	0,8%
2	112	155 211	820 925	67 526	61 476	1 105 137	0,4%

Total		34 969	19 074 968	216 136 548	5 605 022	19 732 126	260 548 664	100,0%
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0,00

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AUGUST 2024 QUARTERLY REPORT

Portfolio Stratification Tables

g) Outstanding Balance breakdown

Loan New

Min	Max	No.	Outstanding Balance	Weight (%)
1	5 000	7 272	18 742 893	13,8%
5 001	10 000	6 508	47 696 028	35,1%
10 001	15 000	3 239	39 174 383	28,8%
15 001	20 000	1 105	18 847 054	13,9%
20 001	25 000	324	7 133 732	5,3%
25 001	30 000	104	2 794 633	2,1%
30 001	35 000	26	834 782	0,6%
35 001	40 000	8	290 221	0,2%
40 001	45 000	5	210 807	0,2%
45 001	50 000	2	95 567	0,1%
50 001	>	1	51 450	0,0%
Total		18 594	135 871 549	100%

0,00

Loan Used

Min	Max	No.	Outstanding Balance	Weight (%)
1	5 000	5 337	14 888 955	11,9%
5 001	10 000	6 673	49 439 262	39,7%
10 001	15 000	3 229	38 593 589	31,0%
15 001	20 000	798	13 489 370	10,8%
20 001	25 000	236	5 155 073	4,1%
25 001	30 000	61	1 648 138	1,3%
30 001	35 000	23	731 856	0,6%
35 001	40 000	11	407 615	0,3%
40 001	45 000	5	207 774	0,2%
45 001	50 000	0	0	0,0%
50 001	>	2	115 483	0,1%
Total		16 375	124 677 116	100%

h) Original Term breakdown

Loan New

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	0	0	0,0%
13	24	0	0	0,0%
25	36	74	59 207	0,0%
37	48	473	1 588 705	1,2%
49	60	1 252	5 404 985	4,0%
61	72	1 484	7 194 446	5,3%
73	84	2 558	13 920 220	10,2%
85	96	3 237	17 315 951	12,7%
97	108	430	3 326 258	2,4%
109	120	9 086	87 061 778	64,1%
121	>	0	0	0,0%
Total		18 594	135 871 549	100%

0,00

Loan Used

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	0	0	0,0%
13	24	0	0	0,0%
25	36	17	25 840	0,0%
37	48	189	613 277	0,5%
49	60	718	2 787 176	2,2%
61	72	906	3 764 421	3,0%
73	84	1 520	8 303 252	6,7%
85	96	1 784	9 718 724	7,8%
97	108	696	4 561 170	3,7%
109	120	10 545	94 903 256	76,1%
121	>	0	0	0,0%
Total		16 375	124 677 116	100%

0,00

i) Remaining Term breakdown

Loan New

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	3 765	6 226 555	4,6%
13	24	3 629	16 199 000	11,9%
25	36	3 181	21 862 508	16,1%
37	48	2 572	22 911 990	16,9%
49	60	2 148	23 002 929	16,9%
61	72	1 755	22 032 243	16,2%
73	84	1 186	17 724 593	13,0%
85	96	358	5 911 732	4,4%
97	108	0	0	0,0%
109	120	0	0	0,0%
121	>	0	0	0,0%
Total		18 594	135 871 549	100%

0,00

Loan Used

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	2 134	3 267 778	2,6%
13	24	2 258	8 792 963	7,1%
25	36	2 557	15 274 432	12,3%
37	48	2 513	19 924 042	16,0%
49	60	2 611	25 149 254	20,2%
61	72	1 879	20 590 373	16,5%
73	84	1 673	21 498 273	17,2%
85	96	750	10 180 000	8,2%
97	108	0	0	0,0%
109	120	0	0	0,0%
121	>	0	0	0,0%
Total		16 375	124 677 116	100%

0,00

J) Top Obligors breakdown

No.	Outstanding Balance	Weight (%)
1	63 185	0,02%
1	52 298	0,02%
1	51 450	0,02%
1	49 361	0,02%
1	46 205	0,02%
1	44 594	0,02%
1	44 124	0,02%
1	43 773	0,02%
1	41 881	0,02%
1	41 496	0,02%
10	478 366	0,18%

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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		15
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	1 068	671	110 447
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	25 949	6 640	4 930	727 305
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	155 743	70 375	12 974	-	1 289 713
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	100 646	35 655	36 643	-	-	1 276 995
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	85 433	18 579	12 086	-	-	-	543 171
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	34 802	22 859	47 413	-	-	-	-	982 433
2022 - Q1	5 613 105,08	391	81 875	474 926	302 568	231 659	556 725	104 215	66 445	223 980	410 832	249 285	194 562	-	-	-	-	-	2 897 072
2022 - Q2	5 501 497,34	422	107 674	276 139	242 245	268 648	34 131	166 121	100 125	280 313	214 241	196 042	-	-	-	-	-	-	1 885 679
2022 - Q3	705 837,24	59	7 706	67 028	110 561	7 238	21 389	6 634	29 749	40 515	17 710	-	-	-	-	-	-	-	308 528
2022 - Q4	1 177 445,15	96	47 434	106 537	8 494	15 313	19 938	68 842	51 538	36 217	-	-	-	-	-	-	-	-	354 314
2023 - Q1	1 059 440,92	91	108 110	14 197	21 671	35 294	81 786	21 458	31 413	-	-	-	-	-	-	-	-	-	313 929
2023 - Q2	3 122 372,60	153	37 702	63 638	66 320	95 263	24 545	45 470	-	-	-	-	-	-	-	-	-	-	332 937
2023 - Q3	1 375 397,45	111	54 135	102 699	50 691	40 170	26 250	-	-	-	-	-	-	-	-	-	-	-	273 946
2023 - Q4	1 240 295,46	108	43 818	111 067	14 838	51 442	-	-	-	-	-	-	-	-	-	-	-	-	221 165
2024 - Q1	858 014,80	317	36 384	35 456	43 922	-	-	-	-	-	-	-	-	-	-	-	-	-	115 762
2024 - Q2	439 012,87	43	14 165	12 035	9 222	-	-	-	-	-	-	-	-	-	-	-	-	-	26 200
2024 - Q3	858 181,81	93	11 063	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11 063
TOTAL	28 625 594,94	2 347	673 764	1 570 283	1 185 642	931 935	974 814	823 984	741 919	1 433 072	1 442 925	749 197	521 888	228 594	232 671	133 687	20 681	5 601	11 670 659

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	15	
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%	1,80%	1,13%	
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%	3,07%	0,78%	0,58%	
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%	8,74%	3,95%	0,73%	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%	5,91%	2,09%	2,15%	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%	9,58%	2,08%	1,36%	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%	2,50%	1,64%	3,41%	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%	7,32%	4,44%	3,47%	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%	5,10%	3,89%	3,56%	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%	4,21%	5,74%	2,51%	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%	5,85%	4,38%	3,08%	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%	7,72%	2,03%	2,97%	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%	3,05%	0,79%	1,46%	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%	3,69%	2,92%	1,91%	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%	8,95%	1,20%	4,15%	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	858 014,80	317	4,24%	4,13%	5,12%	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 - Q2	439 012,87	43	3,23%	2,74%	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%	
2024 - Q3	858 181,81	93	1,29%	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	28 625 594,94	2 347	2,35%	5,49%	4,14%	3,26%	3,41%	2,88%	2,59%	5,01%	5,04%	2,62%	1,82%	0,80%	0,81%	0,47%	0,07%	0,02%	

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	15	
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%	185,28%	186,41%	
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%	84,57%	85,35%	85,94%	
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%	67,72%	71,67%	72,40%	72,40%	
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%	70,69%	72,78%	74,93%	74,93%	74,93%	
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%	57,48%	59,56%	60,92%	60,92%	60,92%	60,92%	
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%	65,53%	67,17%	70,58%	70,58%	70,58%	70,58%	70,58%	
2022 - Q1	5 613 105,08	391	1,46%	9,92%	15,31%	19,44%	29,36%	31,21%	32,40%	36,39%	43,71%	48,15%	51,61%	51,61%	51,61%	51,61%	51,61%	51,61%	
2022 - Q2	5 501 497,34	422	1,96%	6,98%	11,38%	16,26%	16,88%	19,90%	21,72%	26,82%	30,71%	34,28%	34,28%	34,28%	34,28%	34,28%	34,28%	34,28%	
2022 - Q3	705 837,24	59	1,09%	10,59%	26,25%	27,28%	30,31%	31,25%	35,46%	41,20%	43,71%	43,71%	43,71%	43,71%	43,71%	43,71%	43,71%	43,71%	
2022 - Q4	1 177 445,15	96	4,03%	13,08%	13,80%	15,10%	16,79%	22,64%	27,02%	30,09%	30,09%	30,09%	30,09%	30,09%	30,09%	30,09%	30,09%	30,09%	
2023 - Q1	1 059 440,92	91	10,20%	11,54%	13,59%	16,92%	24,64%	26,67%	29,63%	29,63%	29,63%	29,63%	29,63%	29,63%	29,63%	29,63%	29,63%	29,63%	
2023 - Q2	3 122 372,60	153	1,21%	3,25%	5,37%	8,42%	9,21%	10,66%	10,66%	10,66%	10,66%	10,66%	10,66%	10,66%	10,66%	10,66%	10,66%	10,66%	
2023 - Q3	1 375 397,45	111	3,94%	11,40%	15,09%	18,01%	19,92%	19,92%	19,92%	19,92%	19,92%	19,92%	19,92%	19,92%	19,92%	19,92%	19,92%	19,92%	
2023 - Q4	1 240 295,46	108	3,53%	12,49%	13,68%	17,83%	17,83%	17,83%	17,83%	17,83%	17,83%	17,83%	17,83%	17,83%	17,83%	17,83%	17,83%	17,83%	
2024 - Q1	858 014,80	317	4,24%	8,37%	13,49%	13,49%	13,49%	13,49%	13,49%	13,49%	13,49%	13,49%	13,49%	13,49%	13,49%	13,49%	13,49%	13,49%	
2024 - Q2	439 012,87	43	3,23%	5,97%	5,97%	5,97%	5,97%	5,97%	5,97%	5,97%	5,97%	5,97%	5,97%	5,97%	5,97%	5,97%	5,97%	5,97%	
2024 - Q3	858 181,81	93	1,29%	1,29%	1,29%	1,29%	1,29%	1,29%	1,29%	1,29%	1,29%	1,29%	1,29%	1,29%	1,29%	1,29%	1,29%	1,29%	
TOTAL	28 625 594,94	2 347	2,35%	7,84%	11,98%	15,24%	18,64%	21,52%	24,11%	29,12%	34,16%	36,78%	38,60%	39,40%	40,21%	40,68%	40,75%	40,77%	