

## SILK FINANCE No.5

### MAY 2021 SERVICER QUARTERLY REPORT

Closing Date: **23/jul/20**  
 Last Interest Payment Date: **25/fev/21**  
 Reporting for the Period Ended: **30/abr/21**  
 Interest Payment Date: **25/mai/21**  
 EURIBOR Rate: **-0,540%**

#### Principal Agents:

Originator and Servicer: Banco Santander Consumer Portugal, S.A. (BSCP)  
 Back-up Servicer Facilitator: Banco Santander, S.A.  
 Back-Up Servicer Facilitator Trigger Event: If Banco Santander, S.A. ceases to hold 50% of the Servicer's shares or  
 If Banco Santander, S.A. is downgraded below Baa2- by Moody's  
 If Banco Santander, S.A. 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  
 BSCP Statement: None of the debtors have deposit with BSCP, therefore, no Set-Off exposure arises.

#### Contacts:

Ana Mexia  
 Phone: +00351 218640337  
 ana.mexia@santanderconsumer.pt

Notes:	Class A Notes	Class B Notes	Class C Notes	Class D Notes	Class E Notes	Class X Notes	V. F. Note
<b>Current Rating</b>							
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	0,00	0,00	0,00	0,00	1 980 000,00	3 599 000,00	0,00
Current Amount:	466 100 000,00	65 900 000,00	55 000 000,00	13 000 000,00	4 620 000,00	1 000,00	1,00

#### Summary Priority of Payments:

<b>Issuer expenses</b>	
Supervision fee CMVM	300,81
Issuer fee	14 963,89
Servicer fee	370 782,22
Auditing Fees	10 455,00
Paying Agent fees	1 040,00
Accounts Bank Fee 2nd IPD	39 966,78
Interbolsa Fee	3 018,94
	<b>440 527,64</b>

#### Remittance Distribution Data:

Beginning Aggregate Loan Receivables Principal Balance (31/01/2021)	561 413 443,40
Total Principal Payments Received by the Servicer	38 675 570,48
Total Revolving	38 503 852,54
<sup>2<sup>nd</sup></sup> Quarterly Revolving (Ref: 25/02/2021)	38 503 852,54
Repurchases	490 341,12
Realised Losses	0,00
Written-Offs	0,00
Ending Aggregate Loan Receivables Principal Balance (30/04/2021)	<b>560 751 384,34</b>

Quarterly Total Principal Payments received	38 675 570,48
Less: Accumulated Revolving	0,00
Add: Interest Retained under Revolving Period Principal Deficiency Ledger	1 768 324,36
Add: Accumulated Repurchases	490 341,12
Less: Accumulated Notes Principal Distribution Amount	0,00
Add: Principal Retention (Item c) PPOp) - Not distributed 1st Quarterly Revolving (Ref: 25/02/2021)	1 665 545,30
Total Principal Amount Available for Distribution (not used to buy new receivables)	<b>42 599 781,26</b>

"Revolving Period Principal Target Amortisation Amount" means an amount equal to the lesser of the following amounts:

	<b>42 599 781,26</b>
(i) on the Calculation Date immediately preceding the relevant Interest Payment Date:	42 682 485,32
(a) the aggregate Principal Amount Outstanding of the Class A Notes, the Class B Notes, the Class C Notes and the Class D Notes on such Calc	600 000 000,00
(b) the Principal Amount Outstanding of the Class E Notes as at the Closing Date, minus	6 600 000,00
(c) the Reserve Account Required Balance as of the relevant Interest Payment Date, minus	6 600 000,00
(d) the Principal Outstanding Balance of the Non-Defaulted Receivables on such CalculationDate; and	557 317 514,68
(ii) the Available Principal Distribution Amount, following the payment of item first of the Pre-Enforcement Principal Payment Priorities;	42 599 781,26

Additional Purchased Reivables - 3rd Quarterly Revolving (Ref: 25/05/2021)	40 723 790,43
Principal Retention (Item c) PPOp) - Not to be distributed	1 875 990,83

Total Interest Payments Received (during the quarter)	9 715 186,06
Add: Surplus From the Biggining 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	0,00
Add: Reserve Release Amount	6 600 000,00
Less: Issuer Expenses	440 527,64
Less: Shortfall on Issuer Cash Deposit Account	0,00
Less: Interest Retained under Revolving Period Principal Deficiency Ledger	1 768 324,36
Less: Principal Amount Class E - Reverse Amortization	660 000,00
Less: Principal Amount Class X	0,00
Less: Reserve Required Amount	6 600 000,00
Less: Interest Retained Profit Required Amount	0,00
Total Interest Amount Available for Distribution	<b>6 846 334,06</b>

**SILK FINANCE No.5**

**MAY 2021 SERVICER QUARTERLY REPORT**

<b>Interest Distribution:</b>											
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	466 100 000,00	-0,54%	0,75%	0,210%	241 983,58	241 983,58	0,00	0,00	0,00	0,00
Class B	65 900 000,00	65 900 000,00	-0,54%	2,00%	1,460%	237 862,39	237 862,39	0,00	0,00	0,00	0,00
Class C	55 000 000,00	55 000 000,00	-0,54%	3,00%	2,460%	334 491,67	334 491,67	0,00	0,00	0,00	0,00
Class D	13 000 000,00	13 000 000,00	-	7,25%	7,250%	233 006,94	233 006,94	0,00	0,00	0,00	0,00
Class E	6 600 000,00	5 280 000,00	-	8,00%	8,000%	104 426,67	104 426,67	0,00	0,00	0,00	0,00
Class X	3 600 000,00	1 000,00	-	-	-	5 694 562,81	5 694 562,81	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
	<b>610 200 001,00</b>	<b>605 281 001,00</b>				<b>6 846 334,06</b>	<b>6 846 334,06</b>	<b>0,00</b>	<b>0,00</b>	<b>0,00</b>	<b>0,00</b>

<b>Principal Distribution:</b>										
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	466 100 000,00	0,00	0,00	466 100 000,00	100,0%	0,00	0,00	0,00	0,00
Class B	65 900 000,00	65 900 000,00	0,00	0,00	65 900 000,00	100,0%	0,00	0,00	0,00	0,00
Class C	55 000 000,00	55 000 000,00	0,00	0,00	55 000 000,00	100,0%	0,00	0,00	0,00	0,00
Class D	13 000 000,00	13 000 000,00	0,00	0,00	13 000 000,00	100,0%	0,00	0,00	0,00	0,00
Class E	6 600 000,00	5 280 000,00	0,00	660 000,00	4 620 000,00	70,0%	0,00	1 768 324,36	1 768 324,36	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
	<b>610 200 001,00</b>	<b>605 281 001,00</b>	<b>0,00</b>	<b>660 000,00</b>	<b>604 621 001,00</b>	<b>99,1%</b>	<b>0,00</b>	<b>1 768 324,36</b>	<b>1 768 324,36</b>	<b>0,00</b>

**Reserve Amount:**

Beginning Reserve Amount	6 600 000,00
Excess Amount in the Reserve Account (Class C Notes was paid above par)	0,00
Target Reserve Amount	6 600 000,00
Ending Reserve Amount	<b>6 600 000,00</b>





**SERVICER MONTHLY REPORT**

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

**Collateral Description**

	1st Month	2nd Month	3rd Month	4th Month	5th Month	6th Month	7th Month	8th Month	9th Month	10th Month
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
Collection Period Begin Date	01/07/2020	01/08/2020	01/08/2020	01/10/2020	01/11/2020	01/12/2020	01/01/2021	01/02/2021	01/03/2021	01/04/2021
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
Day Count	31	31	30	31	30	31	31	28	31	30
<b>Aggregate Principal Balance (Euro)</b>										
Begin	600 018 247,38 €	587 401 150,42 €	573 890 530,25 €	561 186 029,98 €	549 071 393,68 €	587 164 905,38 €	574 180 657,37 €	561 413 443,40 €	586 629 756,73 €	573 838 805,29 €
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 €
Realised Loss	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 €
End	587 401 150,42 €	573 890 530,25 €	561 186 029,98 €	549 071 393,68 €	587 164 905,38 €	574 180 657,37 €	561 413 443,40 €	586 629 756,73 €	573 838 805,29 €	560 751 384,34 €
Written-off receivables (accumulated)	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Aggregate Principal Balance net of Written-off receivables	587 401 150,42 €	573 890 530,25 €	561 186 029,98 €	549 071 393,68 €	587 164 905,38 €	574 180 657,37 €	561 413 443,40 €	586 629 756,73 €	573 838 805,29 €	560 751 384,34 €
<b>Loans</b>										
Begin	53 060	52 680	52 036	51 537	51 068	53 666	53 003	52 270	53 952	53 315
Paid in Full + Realised Loss + Repurchased	380	644	499	469	599	663	733	644	637	747
Purchased	0	0	0	0	3 197	0	0	2 326	0	0
End	52 680	52 036	51 537	51 068	53 666	53 003	52 270	53 952	53 315	52 568
<b>Distribution Data</b>										
Total Principal Payments Received	12 581 337,75 €	12 831 057,79 €	12 621 983,87 €	12 014 185,71 €	12 833 699,21 €	12 957 903,33 €	12 765 434,5 €	13 048 544,75 €	12 629 619,90 €	12 997 405,83 €
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 85,12 €
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 €
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 €
Total Interest Payments Received in Period	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	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 29 623,27 €	3 233 555,82 €	3 188 006,97 €
Repossessions	0,00 €	0,00 €	24 855,55 €	13 543,08 €	36 359,55 €	45 288,7 €	18 800,00 €	34 700,00 €	41 100,00 €	32 000,00 €
Residual Value Outstanding	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%
Weighted Average Original Term (months)	101	101	101	101	102	102	102	102	102	103
Weighted Average Remaining Term (months)	75	74	73	75	74	74	73	74	73	73
Weighted Average Seasoning (months)	25	26	27	26	26	27	28	28	29	29

## **SILK FINANCE No.5**

### **MAY 2021 SERVICER QUARTERLY REPORT**

#### **TRIGGER RATIOS**

<b>Cumulative Default</b>					
<b>Period Ending</b>	<b>Defaulted + Written-off Receivables</b>	<b>Total Outstanding Receivables</b>	<b>%</b>	<b>Maximum</b>	<b>Trigger</b>
01/07/2020	0,00 €	600 018 247,38 €	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 €	561 186 029,98 €	0,01%	0,60%	OK
31/10/2020	296 647,94 €	549 071 393,68 €	0,05%	0,60%	OK
30/11/2020	582 030,07 €	587 164 905,38 €	0,09%	0,90%	OK
31/12/2020	905 583,31 €	574 180 657,37 €	0,14%	0,90%	OK
31/01/2021	1 617 924,58 €	561 413 443,40 €	0,25%	0,90%	OK
28/02/2021	2 067 163,44 €	586 629 756,73 €	0,30%	1,30%	OK
31/03/2021	2 687 012,74 €	573 838 605,29 €	0,39%	1,30%	OK
30/04/2021	3 386 248,94 €	560 751 384,34 €	0,49%	1,30%	OK

0

**SILK FINANCE No.5**

MAY 2021 SERVICER 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	30 537	323 056 669	0	10 579	95 239
Loan	Used	22 031	237 694 151	0	10 789	92 978
<b>Total</b>		<b>52 568</b>	<b>560 750 820</b>	<b>0</b>	<b>21 368</b>	<b>188 217</b>

**b) Car Brand breakdown**

Car Make	New	Used	Grand Total
VWG	1 640 102	9 146 050	10 786 153
SEA	4 175 140	7 082 404	11 257 544
REN	5 998 600	36 675 726	42 674 326
AUD	693 285	7 124 782	7 818 068
OPE	23 022 841	10 455 096	33 477 937
PEU	82 896 479	49 980 854	132 877 333
FOR	6 797 704	5 944 131	12 741 835
MIT	19 320 052	3 224 562	22 544 614
SKO	981 238	982 906	1 964 144
TOY	4 789 762	7 010 685	11 800 447
FIA	2 653 065	5 452 503	8 105 568
KIA	73 531 962	6 764 839	80 296 801
BMW	1 181 385	15 191 219	16 372 604
CIT	48 604 108	21 078 754	69 682 863
NIS	4 606 831	10 986 500	15 593 331
MER	1 379 926	17 111 950	18 491 875
MAZ	1 126 010	1 106 520	2 232 529
HYU	6 414 138	2 102 183	8 516 321
HON	7 282 992	1 181 293	8 464 285
ALF	243 330	877 285	1 120 615
Other	25 717 718	18 213 909	43 931 626
<b>Total</b>	<b>323 056 669</b>	<b>237 694 151</b>	<b>560 750 820</b>

**c) Client Type and District breakdown**

District	Company	Individual	Professional	Self Employed	Outstanding Balance	Weight (%)
AVEIRO	3 060 284	29 949 325	328 432	1 688 989	35 027 030	6,2%
BEJA	801 523	9 134 562	92 703	1 381 667	11 410 454	2,0%
BRAGA	2 347 987	19 032 697	77 277	997 161	22 455 122	4,0%
BRAGANCA	314 316	2 818 092	0	420 428	3 552 835	0,6%
CASTELO BRANCO	626 051	7 859 313	76 527	703 353	9 265 244	1,7%
COIMBRA	1 762 980	18 945 688	364 457	1 217 892	22 291 016	4,0%
ER	0	84 143	0	22 746	106 889	0,0%
EVORA	741 296	10 007 835	59 526	990 047	11 798 703	2,1%
FARO	3 513 113	29 993 028	718 993	3 578 413	37 803 547	6,7%
GUARDA	371 453	5 456 730	67 898	423 590	6 319 671	1,1%
ILHA DA MADEIRA	1 052 822	22 709 129	116 167	629 353	24 507 471	4,4%
ILHA DAS FLORES	7 144	80 597	0	91 299	179 040	0,0%
ILHA DO CORVO	27 873	9 621	0	0	37 494	0,0%
ILHA DO FAIAL	21 659	608 795	0	0	630 454	0,1%
ILHA DO PICO	80 051	384 758	0	159 253	624 062	0,1%
ILHA GRACIOSA	0	81 155	0	13 396	94 551	0,0%
ILHA PORTO SANT	11 639	370 500	0	0	382 139	0,1%
ILHA SAO JORGE	0	304 674	0	73 828	378 502	0,1%
ILHA SAO MIGUEL	365 699	13 278 190	88 880	1 285 406	15 018 175	2,7%
ILHA STA MARIA	9 653	346 822	25 078	44 022	425 575	0,1%
ILHA TERCEIRA	114 388	5 448 950	12 165	185 708	5 761 211	1,0%
LEIRIA	1 984 276	15 186 484	165 706	1 160 878	18 497 344	3,3%
LISBOA	9 880 984	90 346 008	1 207 346	4 030 039	105 464 377	18,8%
PORTALEGRE	442 797	5 455 527	0	652 551	6 550 875	1,2%
PORTO	8 484 839	86 808 694	634 663	3 634 710	99 562 907	17,8%
SANTAREM	1 467 774	14 663 921	98 842	685 313	16 915 850	3,0%
SETUBAL	3 427 080	71 217 878	720 139	3 281 246	78 646 342	14,0%
VIANA CASTELO	390 793	6 116 869	15 080	334 280	6 857 021	1,2%
VILA REAL	812 222	7 126 254	54 606	609 268	8 602 350	1,5%
VISEU	669 594	10 185 194	64 117	665 662	11 584 567	2,1%
<b>Weight (%)</b>	<b>7,63%</b>	<b>86,31%</b>	<b>0,89%</b>	<b>5,16%</b>	<b>100,00%</b>	
<b>Total</b>	<b>42 790 287</b>	<b>484 011 433</b>	<b>4 988 601</b>	<b>28 960 498</b>	<b>560 750 820</b>	<b>100,0%</b>

**SILK FINANCE No.5**

MAY 2021 SERVICER QUARTERLY REPORT

**Portfolio Stratification Tables**

**d) Nominal Yield breakdown**

Yield (%)		Loan		Outstanding Balance	Weight (%)
Min	Max	New	Used		
0	1	225 891	19 177	245 068	0,0%
1	2	0	0	0	0,0%
2	3	148 261	5 591	153 853	0,0%
3	4	3 623 396	1 036 664	4 660 059	0,8%
4	5	35 119 460	10 279 493	45 398 953	8,1%
5	6	107 933 395	42 897 396	150 830 791	26,9%
6	7	117 974 616	60 395 782	178 370 398	31,8%
7	8	49 159 337	55 203 896	104 363 233	18,6%
8	9	5 935 899	46 240 236	52 176 136	9,3%
9	10	1 418 855	19 334 757	20 753 612	3,7%
10	11	808 439	1 582 183	2 390 622	0,4%
11	12	404 467	294 078	698 545	0,1%
12	13	100 028	117 463	217 491	0,0%
13	14	102 730	77 991	180 720	0,0%
14	15	20 690	37 178	57 868	0,0%
15	16	28 433	17 180	45 613	0,0%
16	17	0	28 785	28 785	0,0%
17	18	8 924	20 938	29 862	0,0%
18	19	2 604	6 544	9 148	0,0%
19	20	0	11 204	11 204	0,0%
20	21	0	11 934	11 934	0,0%
21	22	2 982	4 865	7 846	0,0%
22	23	0	0	0	0,0%
23	24	1 018	2 366	3 385	0,0%
24	25	1 920	11 413	13 333	0,0%
25	26	0	0	0	0,0%
26	27	0	0	0	0,0%
27	28	6 971	0	6 971	0,0%
28	29	0	2 867	2 867	0,0%
29	30	28 352	54 172	82 525	0,0%
<b>Total</b>		<b>323 056 669</b>	<b>237 694 151</b>	<b>560 750 820</b>	<b>100,0%</b>

**e) Car Age and Product breakdown**

Vehicle Year	Loan		Outstanding Balance	Weight (%)
	New	Used		
2003	0	9 440	9 440	0,0%
2004	0	9 262	9 262	0,0%
2005	0	40 932	40 932	0,0%
2006	0	185 698	185 698	0,0%
2007	0	600 869	600 869	0,1%
2008	3 621	1 168 239	1 171 860	0,2%
2009	0	1 585 893	1 585 893	0,3%
2010	0	3 965 577	3 965 577	0,7%
2011	5 416	7 847 177	7 852 593	1,4%
2012	9 315	13 085 888	13 095 203	2,3%
2013	4 366	17 155 193	17 159 559	3,1%
2014	56 601	24 514 574	24 571 175	4,4%
2015	4 932 384	34 347 544	39 279 928	7,0%
2016	39 937 061	37 005 610	76 942 672	13,7%
2017	55 999 437	37 907 473	93 906 910	16,7%
2018	76 887 742	32 634 481	109 522 223	19,5%
2019	85 027 533	22 696 846	107 724 379	19,2%
2020	60 168 960	2 933 454	63 102 414	11,3%
2021	24 233	0	24 233	0,0%
<b>Total</b>	<b>323 056 669</b>	<b>237 694 151</b>	<b>560 750 820</b>	<b>100%</b>

**f) Instalment Past Due per Client Type**

No. Instalments Overdue	No.	Company	Individual	Professional	Self Employed	Outstanding Balance	Weight (%)
0	52 170	42 471 541	478 929 776	4 908 102	28 580 172	554 889 592	99,0%
1	109	83 394	1 205 421	11 995	80 740	1 381 549	0,2%
2	153	62 256	1 823 513	39 200	224 828	2 149 797	0,4%
3	71	39 491	945 665	29 304	13 673	1 028 133	0,2%
4	33	26 696	400 400	0	10 744	437 839	0,1%
5	12	29 672	177 105	0	19 486	226 264	0,0%
6	15	13 188	206 219	0	16 815	236 221	0,0%
<b>Total</b>	<b>52 588</b>	<b>42 790 287</b>	<b>484 011 433</b>	<b>4 988 601</b>	<b>28 960 498</b>	<b>560 750 820</b>	<b>100,0%</b>



**SILK FINANCE No.5**

MAY 2021 SERVICER QUARTERLY REPORT

**Portfolio Stratification Tables**

**g) Outstanding Balance breakdown**

**Loan New**

Min	Max	No.	Outstanding Balance	Weight (%)
1	5 000	6 041	17 010 748	5,3%
5 001	10 000	9 543	72 299 505	22,4%
10 001	15 000	8 536	105 206 815	32,6%
15 001	20 000	4 091	70 005 023	21,7%
20 001	25 000	1 454	32 142 415	9,9%
25 001	30 000	561	15 195 410	4,7%
30 001	35 000	183	5 861 913	1,8%
35 001	40 000	67	2 493 198	0,8%
40 001	45 000	32	1 347 401	0,4%
45 001	50 000	18	846 857	0,3%
50 001	>	11	647 384	0,2%
<b>Total</b>		<b>30 537</b>	<b>323 056 669</b>	<b>100%</b>

**Loan Used**

Min	Max	No.	Outstanding Balance	Weight (%)
1	5 000	3 486	10 212 472	4,3%
5 001	10 000	6 912	53 348 313	22,4%
10 001	15 000	7 304	89 832 243	37,8%
15 001	20 000	3 018	51 330 569	21,6%
20 001	25 000	868	19 131 106	8,0%
25 001	30 000	273	7 404 880	3,1%
30 001	35 000	87	2 769 574	1,2%
35 001	40 000	42	1 575 556	0,7%
40 001	45 000	15	635 524	0,3%
45 001	50 000	10	472 837	0,2%
50 001	>	16	981 077	0,4%
<b>Total</b>		<b>22 031</b>	<b>237 694 151</b>	<b>100%</b>

**h) Original Term breakdown**

**Loan New**

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	41	151 518	0,0%
13	24	323	1 302 933	0,4%
25	36	2 503	14 684 225	4,5%
37	48	5 006	31 370 363	9,7%
49	60	3 596	28 494 152	8,8%
61	72	4 443	42 963 742	13,3%
73	84	4 598	51 692 971	16,0%
85	96	271	3 700 698	1,1%
97	108	9 755	148 683 051	46,0%
109	120	1	13 016	0,0%
121	>	0	0	0,0%
<b>Total</b>		<b>30 537</b>	<b>323 056 669</b>	<b>100%</b>

**Loan Used**

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	7	28 512	0,0%
13	24	131	443 228	0,2%
25	36	797	3 527 762	1,5%
37	48	2 272	11 576 189	4,9%
49	60	2 142	14 075 864	5,9%
61	72	2 373	20 509 384	8,6%
73	84	2 370	24 002 133	10,1%
85	96	779	9 055 592	3,8%
97	108	11 159	154 460 807	65,0%
109	120	1	14 680	0,0%
121	>	0	0	0,0%
<b>Total</b>		<b>22 031</b>	<b>237 694 151</b>	<b>100%</b>

**i) Remaining Term breakdown**

**Loan New**

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	2 595	4 417 557	1,4%
13	24	3 427	16 229 727	5,0%
25	36	4 030	29 095 150	9,0%
37	48	3 935	37 775 320	11,7%
49	60	3 626	41 020 676	12,7%
61	72	3 866	49 465 686	15,3%
73	84	3 084	43 421 548	13,4%
85	96	2 352	36 254 539	11,2%
97	108	2 464	43 149 406	13,4%
109	120	1 158	22 227 060	6,9%
121	>	0	0	0,0%
<b>Total</b>		<b>30 537</b>	<b>323 056 669</b>	<b>100%</b>

**Loan Used**

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	1 093	1 547 538	0,7%
13	24	1 532	6 048 084	2,5%
25	36	1 926	11 520 070	4,8%
37	48	2 068	16 742 691	7,0%
49	60	2 202	21 513 607	9,1%
61	72	3 029	34 033 839	14,3%
73	84	2 825	36 031 674	15,2%
85	96	2 986	41 372 001	17,4%
97	108	2 824	43 685 927	18,4%
109	120	1 546	25 198 721	10,6%
121	>	0	0	0,0%
<b>Total</b>		<b>22 031</b>	<b>237 694 151</b>	<b>100%</b>

**J) Top Obligor breakdown**

No.	Outstanding Balance	Weight (%)
1	95 239	0,02%
1	92 978	0,02%
2	91 725	0,02%
2	84 722	0,02%
5	77 470	0,01%
6	73 376	0,01%
5	72 606	0,01%
3	68 984	0,01%
2	68 411	0,01%
1	68 211	0,01%
<b>28</b>	<b>793 721</b>	<b>0,14%</b>



## **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	
2020 - Q3	59 249,27	5	1 061	5 492	1 061	7 614
2020 - Q4	846 334,04	58	7 692	23 288	4 325	35 305
2021 - Q1	1 781 429,43	124	29 362	12 993		42 355
2021 - Q2	699 236,20	47	1 444			1 444
<b>TOTAL</b>	<b>3 386 248,94</b>	<b>234</b>	<b>39 559</b>	<b>41 773</b>	<b>5 387</b>	<b>86 718</b>

##### **Amount Recovered in % of defaulted amount**

Date of Default	Amount Defaulted	Number of Defaulted Loans	Recovery Date (from date of default)		
			0	1	2
2020 - Q3	59 249,27	5	1,79%	9,27%	1,79%
2020 - Q4	846 334,04	58	0,91%	2,75%	0,51%
2021 - Q1	1 781 429,43	124	1,65%	0,73%	0,00%
2021 - Q2	699 236,20	47	0,21%	0,00%	0,00%
<b>TOTAL</b>	<b>3 386 248,94</b>	<b>234</b>	<b>1,17%</b>	<b>1,23%</b>	<b>0,16%</b>

##### **Cumulative Recoveries in % of defaulted amount**

Date of Default	Amount Defaulted	Number of Defaulted Loans	Recovery Date (from date of default)		
			0	1	2
2020 - Q3	59 249,27	5	1,79%	11,06%	12,85%
2020 - Q4	846 334,04	58	0,91%	3,66%	4,17%
2021 - Q1	1 781 429,43	124	1,65%	2,38%	2,38%
2021 - Q2	699 236,20	47	0,21%	0,21%	0,21%
<b>TOTAL</b>	<b>3 386 248,94</b>	<b>234</b>	<b>1,17%</b>	<b>2,40%</b>	<b>2,56%</b>