

## SILK FINANCE No.5

### AUGUST 2022 QUARTERLY REPORT

Closing Date: 23/jul/20  
 Reporting for the Period Ended: 31/jul/22  
 Interest Payment Date: 25/ago/22  
 EURIBOR Rate: -0,363%

#### 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  
 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
<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	46 378 661,78	6 557 292,02	5 472 701,99	1 293 547,74	5 280 000,00	3 599 000,00	0,00
Current Amount:	419 721 338,22	59 342 707,98	49 527 298,01	11 706 452,26	1 320 000,00	1 000,00	1,00

#### Summary Priority of Payments:

<b>Issuer expenses</b>	
Supervision fee CMVM	341,13
Issuer fee	15 383,96
Custodian fee	0,00
Servicer fee	383 332,97
Auditing Fees	0,00
Fund Manager Liabilities	0,00
Transaction Manager fees	9 360,00
Paying Agent fees	1 040,00
Agent Bank fees	0,00
Trustee fees	5 000,00
Legal Costs	0,00
Listing Agent fees	0,00
Rating Agencies Fees	43 080,75
Account Bank Fees	50 121,80
Interbolsa Fees	2 992,24
VAT Liabilities	0,00
Other third party expenses	15 990,00
	<b>526 642,85</b>

#### Remittance Distribution Data:

Beginning Aggregate Loan Receivables Principal Balance	554 580 333,16
Total Principal Payments Received by the Servicer	44 466 841,54
Total Revolving Repurchases	0,00
Realised Losses	0,00
Written-Offs	0,00
Ending Aggregate Loan Receivables Principal Balance (31/07/2022)	<b>6 863 851,11</b>
	<b>555 171 050,29</b>
Quarterly Total Principal Payments received	44 466 841,54
Less: Accumulated Revolving	0,00
Add: Interest Retained under Revolving Period Principal Deficiency Ledger	2 657 114,22
Add: Accumulated Repurchases	0,00
Less: Accumulated Notes Principal Distribution Amount	0,00
Add: Principal Retention (Item c) PPO - Not distributed Quarterly Revolving (Ref:25/05/2022)	12 572 605,80
Add: Over Principal payment current IPD	5 641,97
Total Principal Amount Available for Distribution (not used to buy new receivables)	<b>59 702 203,53</b>
Total Interest Payments Received (during the quarter)	8 757 301,75
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	0,00
Add: Reserve Release Amount	6 600 000,00
Add: Available Interest Adjustment	0,00
Less: Issuer Expenses	526 642,85
Less: Shortfall on Issuer Cash Deposit Account	0,00
Less: Interest Retained under Revolving Period Principal Deficiency Ledger	2 657 114,22
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>4 913 544,68</b>

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**AUGUST 2022 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	-0,363%	0,75%	0,387%	460 972,90	460 972,90	0,00	0,00	0,00	0,00
Class B	65 900 000,00	65 900 000,00	-0,363%	2,00%	1,637%	275 688,99	275 688,99	0,00	0,00	0,00	0,00
Class C	55 000 000,00	55 000 000,00	-0,363%	3,00%	2,637%	370 645,00	370 645,00	0,00	0,00	0,00	0,00
Class D	13 000 000,00	13 000 000,00	-	7,25%	7,250%	240 861,11	240 861,11	0,00	0,00	0,00	0,00
Class E	6 600 000,00	1 980 000,00	-	8,00%	8,000%	40 480,00	40 480,00	0,00	0,00	0,00	0,00
Class X	3 600 000,00	1 000,00	-	-	-	3 524 896,68	3 524 896,68	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>601 981 001,00</b>				<b>4 913 544,68</b>	<b>4 913 544,68</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	46 378 661,78	419 721 338,22	90,049632745%	0,00	0,00	0,00	0,00
Class B	65 900 000,00	65 900 000,00	0,00	6 557 292,02	59 342 707,98	90,049632745%	0,00	0,00	0,00	0,00
Class C	55 000 000,00	55 000 000,00	0,00	5 472 701,99	49 527 298,01	90,049632745%	0,00	0,00	0,00	0,00
Class D	13 000 000,00	13 000 000,00	0,00	1 293 547,74	11 706 452,26	90,049632745%	0,00	2 657 114,22	2 657 114,22	0,00
Class E	6 600 000,00	1 980 000,00	0,00	660 000,00	1 320 000,00	20,000000000%	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
	<b>610 200 001,00</b>	<b>601 981 001,00</b>	<b>0,00</b>	<b>60 362 203,53</b>	<b>541 618 797,47</b>	<b>88,8%</b>	<b>0,00</b>	<b>2 657 114,22</b>	<b>2 657 114,22</b>	<b>0,00</b>

<b>Reserve Amount:</b>	
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
Contribution to Reserve Amount	0,00
Ending Reserve Amount	<b>6 600 000,00</b>

**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
<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 €	573 838 605,29 €	560 751 384,34 €
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 €	549 071 393,68 €	587 164 905,38 €	574 180 657,37 €	561 413 443,40 €	586 629 756,73 €	573 838 605,29 €	560 751 384,34 €	588 159 523,23 €
Written-off receivables (accumulated)	0,00 €	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	587401150,4	573 890 530,25 €	561 186 029,98 €	549071393,7	587 164 905,38 €	574 180 657,37 €	561 413 443,40 €	586 629 756,73 €	573 838 605,29 €	560 751 384,34 €	588 159 523,23 €
<b>Loans</b>											
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
<b>Distribution Data</b>											
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 Repurchased (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 23	Month 24	Month 25
Payment Date	25/08/2022	25/08/2022	25/08/2022
Collection Period Begin Date	01/05/2022	01/06/2022	01/07/2022
Collection Period End Date	31/05/2022	30/06/2022	31/07/2022
Day Count	31	30	31
<b>Aggregate Principal Balance (Euro)</b>			
Begin	556 572 700,58 €	586 341 788,54 €	571 917 207,99 €
Principal Payments (includes recovered vehicles sold)	15 638 201,47 €	14 424 580,55 €	14 404 059,52 €
Realised Loss	0,00 €	0,00 €	0,00 €
Purchased (Revolving)	45 407 289,43 €	0,00 €	0,00 €
End	586 341 788,54 €	571 917 207,99 €	557 513 148,47 €
Written-off receivables (accumulated)	2 164 669,05 €	2 359 128,88 €	2 340 053,18 €
Aggregate Principal Balance net of Written-off receivables	584 177 119,49 €	569 558 079,11 €	555 173 095,29 €
			-2 338 008,18 €
<b>Loans</b>			
Begin	53 936	60 430	59 452
Paid in Full + Realised Loss + Repurchased	999	978	953
Purchased	7 491	0	0
End	60 430	59 452	58 500
<b>Distribution Data</b>			
Total Principal Payments Received	15 638 201,47 €	14 424 580,55 €	14 404 059,52 €
Repurchases in the period	0,00 €	0,00 €	0,00 €
Purchases during revolving period	45 404 677,96 €	0,00 €	0,00 €
Current Period Charge-Off (Realised Loss)	0,00 €	0,00 €	0,00 €
Total Interest Payments Accrued in Period	0,00 €	0,00 €	0,00 €
Total Interest Payments Received in Period	2 100 069,48 €	3 275 935,61 €	3 381 296,66 €
Repossessions	135 109,56 €	193 650,37 €	115 468,58 €
Residual Value Outstanding	0,00 €	0,00 €	0,00 €
Weighted Average Interest Rate on Receivables (%)	6,67%	6,67%	6,67%
Weighted Average Original Term (months)	104	104	104
Weighted Average Remaining Term (months)	66	66	65
Weighted Average Seasoning (months)	37	38	39
Total number Moratorium Contracts Repurshed (Stage 1)	0	0	0
Moratorium Contracts Repurchased (Stage 1)	0,00 €	0,00 €	0,00 €
Moratorium (Stage 2/3)	0,00 €	0,00 €	0,00 €
Total % Moratorium of Aggregate Principal Balance	0,00%	0,00%	0,00%





## **SILK FINANCE No.5**

### **AUGUST 2022 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%	<b>OK</b>
31/07/2020	0,00 €	587 401 150,42 €	0,00%	0,60%	<b>OK</b>
31/08/2020	0,00 €	573 890 530,25 €	0,00%	0,60%	<b>OK</b>
30/09/2020	59 249,27 €	561 186 029,98 €	0,01%	0,60%	<b>OK</b>
31/10/2020	296 647,94 €	549 071 393,68 €	0,05%	0,60%	<b>OK</b>
30/11/2020	582 030,07 €	587 164 905,38 €	0,09%	0,90%	<b>OK</b>
31/12/2020	905 583,31 €	574 180 657,37 €	0,14%	0,90%	<b>OK</b>
31/01/2021	1 617 924,58 €	561 413 443,40 €	0,25%	0,90%	<b>OK</b>
28/02/2021	2 067 163,44 €	586 629 756,73 €	0,30%	1,30%	<b>OK</b>
31/03/2021	2 687 012,74 €	573 838 605,29 €	0,39%	1,30%	<b>OK</b>
30/04/2021	3 386 248,94 €	560 751 384,34 €	0,49%	1,30%	<b>OK</b>
31/05/2021	3 972 488,28 €	588 159 523,23 €	0,54%	1,50%	<b>OK</b>
30/06/2021	4 391 317,67 €	571 092 550,20 €	0,60%	1,50%	<b>OK</b>
31/07/2021	4 838 413,47 €	557 812 973,35 €	0,66%	1,50%	<b>OK</b>
31/08/2021	5 095 503,04 €	584 602 730,54 €	0,66%	1,80%	<b>OK</b>
30/09/2021	5 469 930,85 €	571 471 826,53 €	0,71%	1,80%	<b>OK</b>
31/10/2021	5 924 340,37 €	558 177 437,71 €	0,77%	1,80%	<b>OK</b>
30/11/2021	6 356 348,52 €	582 680 056,60 €	0,79%	2,50%	<b>OK</b>
31/12/2021	7 063 018,75 €	569 179 723,80 €	0,87%	2,50%	<b>OK</b>
31/01/2022	7 723 791,06 €	555 562 499,57 €	0,96%	2,50%	<b>OK</b>
28/02/2022	8 333 868,98 €	585 179 750,54 €	0,98%	4,00%	<b>OK</b>
31/03/2022	14 145 459,42 €	570 433 823,51 €	1,66%	4,00%	<b>OK</b>
30/04/2022	17 086 258,76 €	556 572 700,58 €	2,00%	4,00%	<b>OK</b>
31/05/2022	18 482 863,86 €	586 341 788,54 €	2,06%	5,50%	<b>OK</b>
30/06/2022	20 148 725,52 €	571 917 207,99 €	2,24%	5,50%	<b>OK</b>
31/07/2022	20 192 509,41 €	557 513 148,47 €	<b>2,25%</b>	5,50%	<b>OK</b>



**SILK FINANCE No.5**

AUGUST 2022 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	32 272	300 054 091	11	9 298	80 856
Loan	Used	26 228	255 116 959	1	9 727	96 308
<b>Total</b>		<b>58 500</b>	<b>555 171 050</b>	<b>12</b>	<b>19 025</b>	<b>177 164</b>

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**b) Car Brand breakdown**

Car Make	New	Used	Grand Total
VWG	1 623 830	9 741 511	11 365 341
SEA	3 690 892	8 573 457	12 264 349
REN	5 372 243	38 836 813	44 209 057
AUD	728 104	7 602 580	8 330 684
OPE	17 349 771	10 147 785	27 497 556
PEU	78 621 464	52 585 229	131 206 693
FOR	7 372 344	7 191 286	14 563 630
MIT	17 864 853	3 436 741	21 301 593
SKO	932 915	962 071	1 894 985
TOY	4 458 380	7 137 282	11 595 662
FIA	2 302 363	7 303 216	9 605 579
KIA	70 483 869	7 709 643	78 193 512
BMW	1 121 889	17 464 242	18 586 132
CIT	45 240 537	22 285 313	67 525 849
NIS	4 138 366	11 414 027	15 552 393
MER	1 218 803	19 213 852	20 432 655
MAZ	1 074 607	1 234 986	2 309 593
HYU	5 701 460	2 488 407	8 189 867
HON	5 990 847	1 166 375	7 157 222
ALF	163 177	997 619	1 160 795
Other	25 101 664	17 126 237	42 227 901
<b>Total</b>	<b>300 552 377</b>	<b>254 618 673</b>	<b>555 171 050</b>

**c) Client Type and District breakdown**

District	Company	Individual	Professional	Self Employed	Outstanding Balance	Weight (%)
AVEIRO	3 668 093	26 797 320	742 971	2 330 835	33 539 218	6,0%
BEJA	809 749	8 637 021	124 960	1 611 581	11 183 310	2,0%
BRAGA	2 957 926	16 455 950	396 461	1 317 307	21 127 644	3,8%
BRAGANCA	294 809	2 492 103	65 292	430 614	3 282 817	0,6%
CASTELO BRANCO	810 109	7 042 656	193 277	787 642	8 833 685	1,6%
COIMBRA	1 886 194	16 576 647	637 114	1 128 319	20 228 274	3,6%
EVORA	933 175	9 220 480	127 720	1 355 416	11 636 791	2,1%
FARO	4 538 585	30 441 005	1 087 924	4 944 927	41 012 441	7,4%
GUARDA	375 178	5 118 032	115 966	516 292	6 125 468	1,1%
ILHA DA MADEIRA	1 787 948	21 254 292	203 264	1 165 405	24 410 909	4,4%
ILHA DAS FLORES	5 020	98 241	20 924	121 576	245 761	0,0%
ILHA DO CORVO	15 309	16 586	0	0	31 895	0,0%
ILHA DO FAIAL	3 936	455 928	0	19 360	479 224	0,1%
ILHA DO PICO	63 554	323 441	0	115 969	502 965	0,1%
ILHA GRACIOSA	0	89 361	0	7 235	96 596	0,0%
ILHA PORTO SANT	8 240	358 487	0	0	366 727	0,1%
ILHA SAO JORGE	0	216 563	0	72 854	289 417	0,1%
ILHA SAO MIGUEL	598 982	16 028 446	430 126	1 817 985	18 875 539	3,4%
ILHA STA MARIA	7 755	408 636	0	93 137	509 528	0,1%
ILHA TERCEIRA	218 330	5 885 559	31 425	258 567	6 393 880	1,2%
LEIRIA	2 094 327	14 485 649	356 557	1 481 519	18 418 052	3,3%
LISBOA	12 125 786	81 238 014	3 036 247	6 004 519	102 404 566	18,4%
PORTALEGRE	442 790	5 790 723	88 232	650 674	6 972 419	1,3%
PORTO	10 040 514	79 858 759	1 965 937	5 396 867	97 262 077	17,5%
SANTAREM	1 722 981	14 002 499	233 393	1 254 574	17 213 447	3,1%
SETUBAL	4 177 025	68 363 478	1 617 597	4 768 533	78 926 633	14,2%
VIANA CASTELO	535 714	5 260 607	208 603	545 052	6 549 976	1,2%
VILA REAL	641 735	5 905 345	115 226	820 501	7 482 808	1,3%
VISEU	887 448	8 897 125	290 089	694 320	10 768 982	1,9%
<b>Weight (%)</b>	<b>9,30%</b>	<b>81,37%</b>	<b>2,18%</b>	<b>7,15%</b>	<b>100,00%</b>	
<b>Total</b>	<b>51 651 212</b>	<b>451 718 952</b>	<b>12 089 305</b>	<b>39 711 581</b>	<b>555 171 050</b>	<b>100,0%</b>

0

**SILK FINANCE No.5**

AUGUST 2022 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	3 379	3 379	0,0%
2	3	0	0	0	0,0%
3	4	7 619 268	1 152 428	8 771 697	1,6%
4	5	31 277 266	8 447 375	39 724 640	7,2%
5	6	96 040 879	38 829 984	134 870 863	24,3%
6	7	108 534 903	60 544 174	169 079 078	30,5%
7	8	49 762 074	60 648 400	110 410 474	19,9%
8	9	5 087 112	53 136 503	58 223 615	10,5%
9	10	1 055 285	29 977 396	31 032 682	5,6%
10	11	448 217	1 706 558	2 154 775	0,4%
11	12	158 195	418 797	576 992	0,1%
12	13	30 486	145 579	176 065	0,0%
13	14	34 301	43 720	78 021	0,0%
14	15	682	28 203	28 885	0,0%
15	16	4 164	6 119	10 282	0,0%
16	17	0	9 914	9 914	0,0%
17	18	1 259	933	2 192	0,0%
18	19	0	4 394	4 394	0,0%
19	20	0	0	0	0,0%
20	21	0	7 956	7 956	0,0%
21	22	0	5 149	5 149	0,0%
22	23	0	0	0	0,0%
23	24	0	0	0	0,0%
24	25	0	0	0	0,0%
25	26	0	0	0	0,0%
26	27	0	0	0	0,0%
27	28	0	0	0	0,0%
28	29	0	0	0	0,0%
29	30	0	0	0	0,0%
<b>Total</b>		<b>300 054 091</b>	<b>255 116 959</b>	<b>555 171 051</b>	<b>100,0%</b>

0

**e) Car Age and Product breakdown**

Vehicle Year	Loan		Outstanding Balance	Weight (%)
	New	Used		
2003	0	11 232	11 232	0,0%
2004	0	33 777	33 777	0,0%
2005	0	46 513	46 513	0,0%
2006	0	154 652	154 652	0,0%
2007	0	493 993	493 993	0,1%
2008	1 524	1 324 948	1 326 472	0,2%
2009	0	1 953 159	1 953 159	0,4%
2010	7 740	4 890 913	4 898 653	0,9%
2011	3 364	8 385 403	8 388 767	1,5%
2012	94 666	11 850 655	11 945 321	2,2%
2013	885 854	15 466 749	16 352 604	2,9%
2014	3 012 737	23 679 465	26 692 202	4,8%
2015	8 664 565	31 524 585	40 189 151	7,2%
2016	23 772 570	35 365 375	59 137 945	10,7%
2017	37 245 555	45 013 280	82 258 835	14,8%
2018	55 781 895	34 766 839	90 548 734	16,3%
2019	66 352 850	28 554 324	94 907 173	17,1%
2020	53 236 560	11 753 071	64 989 631	11,7%
2021	45 686 935	5 155 303	50 842 238	9,2%
2022	5 307 276	68 312	5 375 588	1,0%
2023	0	0	0	0,0%
2024	0	0	0	0,0%
2025	0	0	0	0,0%
2026	0	0	0	0,0%
2027	0	0	0	0,0%
2028	0	0	0	0,0%
2029	0	0	0	0,0%
<b>Total</b>	<b>294 746 815</b>	<b>260 424 236</b>	<b>555 171 051</b>	<b>100%</b>

0

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

No. Instalments Overdue	No.	Company	Individual	Professional	Self-Employed	Outstanding Balance	Weight (%)
0	56 933	50 606 555	435 991 525	11 541 027	38 291 722	536 430 829	96,6%
1	1 071	619 863	10 319 094	330 603	944 028	12 213 588	2,2%
2	222	135 962	2 359 274	127 106	178 734	2 801 076	0,5%
3	98	23 407	1 068 925	44 419	123 437	1 260 188	0,2%
4	53	53 417	593 357	6 073	38 306	691 153	0,1%
5	47	71 147	481 429	8 897	69 275	630 748	0,1%
6	42	124 224	457 933	31 179	31 335	644 671	0,1%
7	19	8 395	223 102	0	22 777	254 275	0,0%
8	5	0	91 852	0	0	91 852	0,0%
9	6	0	95 160	0	0	95 160	0,0%
10	3	0	49 266	0	0	49 266	0,0%
11	1	8 244	0	0	0	8 244	0,0%
<b>Total</b>	<b>58 500</b>	<b>51 651 212</b>	<b>451 730 918</b>	<b>12 089 305</b>	<b>39 699 615</b>	<b>555 171 050</b>	<b>100,0%</b>

**SILK FINANCE No.5**

**AUGUST 2022 QUARTERLY REPORT**

**Portfolio Stratification Tables**

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**SILK FINANCE No.5**

AUGUST 2022 QUARTERLY REPORT

**Portfolio Stratification Tables**

**g) Outstanding Balance breakdown**

**Loan New**

Min	Max	No.	Outstanding Balance	Weight (%)
1	5 000	9 262	24 505 897	8,2%
5 001	10 000	10 259	76 773 358	25,6%
10 001	15 000	7 453	91 241 731	30,4%
15 001	20 000	3 240	55 377 712	18,5%
20 001	25 000	1 270	28 115 993	9,4%
25 001	30 000	475	12 869 670	4,3%
30 001	35 000	194	6 221 033	2,1%
35 001	40 000	68	2 534 044	0,8%
40 001	45 000	29	1 232 895	0,4%
45 001	50 000	10	477 682	0,2%
50 001	>	12	704 077	0,2%
<b>Total</b>		<b>32 272</b>	<b>300 054 091</b>	<b>100%</b>

**Loan Used**

Min	Max	No.	Outstanding Balance	Weight (%)
1	5 000	5 667	15 281 481	6,0%
5 001	10 000	9 091	69 209 102	27,1%
10 001	15 000	7 455	91 266 837	35,8%
15 001	20 000	2 690	45 754 521	17,9%
20 001	25 000	858	18 928 947	7,4%
25 001	30 000	283	7 694 136	3,0%
30 001	35 000	87	2 829 854	1,1%
35 001	40 000	52	1 933 929	0,8%
40 001	45 000	22	937 325	0,4%
45 001	50 000	10	475 952	0,2%
50 001	>	13	804 875	0,3%
<b>Total</b>		<b>26 228</b>	<b>255 116 959</b>	<b>100%</b>

**h) Original Term breakdown**

**Loan New**

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	1	648	0,0%
13	24	102	284 732	0,1%
25	36	279	977 590	0,3%
37	48	1 854	10 226 224	3,4%
49	60	3 877	23 446 345	7,8%
61	72	3 336	22 975 163	7,7%
73	84	4 933	37 884 455	12,6%
85	96	5 338	44 434 916	14,8%
97	108	632	7 298 675	2,4%
109	120	11 920	152 525 344	50,8%
121	>	0	0	0,0%
<b>Total</b>		<b>32 272</b>	<b>300 054 091</b>	<b>100%</b>

**Loan Used**

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	1	2 505	0,0%
13	24	7	25 235	0,0%
25	36	82	408 503	0,2%
37	48	640	3 272 135	1,3%
49	60	1 818	10 136 662	4,0%
61	72	2 031	11 785 516	4,6%
73	84	2 927	21 254 660	8,3%
85	96	3 075	23 670 940	9,3%
97	108	1 175	10 903 592	4,3%
109	120	14 471	173 644 301	68,1%
121	>	1	12 909	0,0%
<b>Total</b>		<b>26 228</b>	<b>255 116 959</b>	<b>100%</b>

**i) Remaining Term breakdown**

**Loan New**

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	4 709	8 741 924	2,9%
13	24	4 725	21 832 730	7,3%
25	36	4 556	32 888 476	11,0%
37	48	4 596	42 938 108	14,3%
49	60	3 944	45 349 274	15,1%
61	72	3 214	41 791 083	13,9%
73	84	2 567	37 521 011	12,5%
85	96	2 145	34 700 597	11,6%
97	108	1 401	25 941 839	8,6%
109	120	415	8 349 050	2,8%
121	>	0	0	0,0%
<b>Total</b>		<b>32 272</b>	<b>300 054 091</b>	<b>100%</b>

**Loan Used**

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	2 442	4 294 391	1,7%
13	24	2 417	9 478 587	3,7%
25	36	2 703	16 909 686	6,6%
37	48	3 014	24 512 843	9,6%
49	60	3 348	33 173 723	13,0%
61	72	3 268	37 661 229	14,8%
73	84	3 373	43 724 021	17,1%
85	96	2 523	35 447 623	13,9%
97	108	2 177	34 171 623	13,4%
109	120	963	15 743 232	6,2%
121	>	0	0	0,0%
<b>Total</b>		<b>26 228</b>	<b>255 116 959</b>	<b>100%</b>

**J) Top Obligors breakdown**

No.	Outstanding Balance	Weight (%)
19	195 356	0,04%
23	193 277	0,03%
13	178 734	0,03%
26	158 195	0,03%
33	154 652	0,03%
24	145 579	0,03%
12	135 962	0,02%
12	127 720	0,02%
8	127 106	0,02%
11	124 960	0,02%
<b>181</b>	<b>1 541 541</b>	<b>0,28%</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	3	4	5	6		7
2020 - Q3	59 249,27	5	-	1 593	8 608	775	2 921	9 856	442	446	24 640
2020 - Q4	846 334,04	58	8 446	17 081	71 461	14 973	15 009	16 412	43 083	41 027	227 492
2021 - Q1	1 781 429,43	124	39 224	62 476	96 595	39 086	102 604	71 055	11 363	-	422 403
2021 - Q2	1 704 304,93	114	52 432	69 989	69 443	91 467	36 471	9 448	-	-	329 248
2021 - Q3	891 643,42	64	9 495	28 833	21 672	16 775	3 747	-	-	-	80 521
2021 - Q4	1 392 033,13	98	14 103	126 588	56 551	8 604	-	-	-	-	205 846
2022 - Q1	5 613 105,08	391	81 875	474 926	84 973	-	-	-	-	-	641 775
2022 - Q2	5 501 497,34	422	107 674	129 454	-	-	-	-	-	-	237 128
2022 - Q3	62 859,59	7	-	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>17 852 456,23</b>	<b>1 283</b>	<b>313 248</b>	<b>910 940</b>	<b>409 304</b>	<b>171 680</b>	<b>160 751</b>	<b>106 770</b>	<b>54 888</b>	<b>41 473</b>	<b>2 169 054</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	3	4	5	6	7
2020 - Q3	59 249,27	5	0,00%	2,69%	14,53%	1,31%	4,93%	16,63%	0,75%	0,75%
2020 - Q4	846 334,04	58	1,00%	2,02%	8,44%	1,77%	1,77%	1,94%	5,09%	4,85%
2021 - Q1	1 781 429,43	124	2,20%	3,51%	5,42%	2,19%	5,76%	3,99%	0,64%	0,00%
2021 - Q2	1 704 304,93	114	3,08%	4,11%	4,07%	5,37%	2,14%	0,55%	0,00%	0,00%
2021 - Q3	891 643,42	64	1,06%	3,23%	2,43%	1,88%	0,42%	0,00%	0,00%	0,00%
2021 - Q4	1 392 033,13	98	1,01%	9,09%	4,06%	0,62%	0,00%	0,00%	0,00%	0,00%
2022 - Q1	5 613 105,08	391	1,46%	8,46%	1,51%	0,00%	0,00%	0,00%	0,00%	0,00%
2022 - Q2	5 501 497,34	422	1,96%	2,35%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2022 - Q3	62 859,59	7	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2022 - Q4	0,00	0	-	-	-	-	-	-	-	-
<b>TOTAL</b>	<b>17 852 456,23</b>	<b>1 283</b>	<b>1,75%</b>	<b>5,10%</b>	<b>2,29%</b>	<b>0,96%</b>	<b>0,90%</b>	<b>0,60%</b>	<b>0,31%</b>	<b>0,23%</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	3	4	5	6	7
2020 - Q3	59 249,27	5	0,00%	2,69%	17,22%	18,53%	23,46%	40,09%	40,84%	41,59%
2020 - Q4	846 334,04	58	1,00%	3,02%	11,46%	13,23%	15,00%	16,94%	22,03%	26,88%
2021 - Q1	1 781 429,43	124	2,20%	5,71%	11,13%	13,33%	19,08%	23,07%	23,71%	23,71%
2021 - Q2	1 704 304,93	114	3,08%	7,18%	11,26%	16,62%	18,76%	19,32%	19,32%	19,32%
2021 - Q3	891 643,42	64	1,06%	4,30%	6,73%	8,61%	9,03%	9,03%	9,03%	9,03%
2021 - Q4	1 392 033,13	98	1,01%	10,11%	14,17%	14,79%	14,79%	14,79%	14,79%	14,79%
2022 - Q1	5 613 105,08	391	1,46%	9,92%	11,43%	11,43%	11,43%	11,43%	11,43%	11,43%
2022 - Q2	5 501 497,34	422	1,96%	4,31%	4,31%	4,31%	4,31%	4,31%	4,31%	4,31%
2022 - Q3	62 859,59	7	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2022 - Q4	0,00	0	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
<b>TOTAL</b>	<b>17 852 456,23</b>	<b>1 283</b>	<b>1,75%</b>	<b>6,86%</b>	<b>9,15%</b>	<b>10,11%</b>	<b>11,01%</b>	<b>11,61%</b>	<b>11,92%</b>	<b>12,15%</b>