

SILK FINANCE No.5

NOVEMBER 2023 QUARTERLY REPORT

Closing Date: **23/jul/20**
 Reporting for the Period Ended: **31/out/23**
 Interest Payment Date: **27/nov/23**
 EURIBOR Rate: **3,826%**

Principal Agents:

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

Contacts:

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Notes:	Class A Notes	Class B Notes	Class C Notes	Class D Notes	Class E Notes	Class X Notes	V. F. Note
Current Rating							
Fitch	Asf	BBBsf	BBsf	Not Rated	Not Rated	Not Rated	Not Rated
Moody's	Aa3(sf)	Baa1(sf)	Ba3(sf)	Not Rated	Not Rated	Not Rated	Not Rated
Scheduled Final Redemption Date:	25/fev/35	25/fev/35	25/fev/35	25/fev/35	25/fev/35	25/fev/35	25/fev/35
Coupon Variable Rate (EUR 3M):	0,75%	2,00%	3,00%	-	-	-	-
Coupon Fixed Rate:				7,25%	8,00%	-	-
Currency:	EUR	EUR	EUR	EUR	EUR	EUR	EUR
Closing Date Issue Amount:	466 100 000,00	65 900 000,00	55 000 000,00	13 000 000,00	6 600 000,00	3 600 000,00	1,00
Issue Amount as at ...	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Accumulated Amortization	196 823 631,95	27 828 099,86	23 225 273,03	5 489 609,99	6 600 000,00	3 599 000,00	0,00
Current Amount:	269 276 368,05	38 071 900,14	31 774 726,97	7 510 390,01	0,00	1 000,00	1,00

Summary Priority of Payments:

Issuer expenses	
Supervision fee CMVM	9 850,50
Issuer fee	9 941,61
Custodian fee	0,00
Servicer fee	257 769,36
Auditing Fees	0,00
Fund Manager Liabilities	0,00
Transaction Manager fees	0,00
Paying Agent fees	1 040,00
Agent Bank fees	5 000,00
Trustee fees	9 360,00
Legal Costs	0,00
Listing Agent fees	0,00
Rating Agencies Fees	20 910,00
Account Bank Fees	0,00
Interbolsa Fees	2 312,98
VAT Liabilities	0,00
Other third party expenses	0,00
	316 184,44
	0,00

Remittance Distribution Data:

Beginning Aggregate Loan Receivables Principal Balance	383 127 059,95	
Total Principal Payments Received by the Servicer	32 004 408,81	
Repurchases	0,00	
Realised Losses	1 732 557,00	
Defaults	0,00	
Ending Aggregate Loan Receivables Principal Balance (31/10/2023)	349 390 094,14	0,00
Quarterly Total Principal Payments received	32 004 408,81	
Less: Accumulated Revolving	0,00	
Add: Interest Retained under Revolving Period Principal Deficiency Ledger	1 732 557,00	
Add: Accumulated Repurchases	0,00	
Less: Accumulated Notes Principal Distribution Amount	0,00	
Add: Principal Retention (Item c) PPOp) - Not distributed Quarterly Revolving (Ref:27/08/2023)	0,00	
Add: Excess amount standing to the credit of the Reserve Account	371 106,62	
Total Principal Amount Available for Distribution (not used to buy new receivables)	34 108 072,43	
Total Interest Payments Received (during the quarter)	8 032 705,97	
Add: Surplus From the Beginning Pool	0,00	
Add: Interest accrued on Issuer Operating Account	400 272,28	
Add: Interest accrued on Reserve and release	119 622,93	
Add: Recoveries Under Revolving Period	0,00	
Add: Back CAP - Counterparty Floating Settlement Amount	3 371 023,69	
Add: Reserve Release Amount	4 214 397,66	
Add: Available Interest Adjustment	0,00	
Less: Issuer Expenses	316 184,44	
Less: Shortfall on Issuer Cash Deposit Account	0,00	
Less: Interest Retained under Revolving Period Principal Deficiency Ledger	1 732 557,00	
Less: Principal Amount Class E - Reverse Amortization	0,00	
Less: Principal Amount Class X	0,00	
Less: Reserve Required Amount	3 843 291,04	
Less: Excess Reserve Amount	371 106,62	
Less: Interest Retained Profit Required Amount	0,00	
Total Interest Amount Available for Distribution	9 874 883,43	

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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	295 772 655,65	3,826%	0,75%	4,576%	3 534 023,14	3 534 023,14	0,00	0,00	0,00	0,00
Class B	65 900 000,00	41 818 103,42	3,826%	2,00%	5,826%	636 150,93	636 150,93	0,00	0,00	0,00	0,00
Class C	55 000 000,00	34 901 300,28	3,826%	3,00%	6,826%	622 061,39	622 061,39	0,00	0,00	0,00	0,00
Class D	13 000 000,00	8 249 398,25	-	7,25%	7,250%	156 165,69	156 165,69	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	-	-	-	4 926 482,28	4 926 482,28	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	380 742 458,61				9 874 883,43	9 874 883,43	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	295 772 655,65	0,00	26 496 287,60	269 276 368,05	57,8%	0,00	0,00	0,00	0,00
Class B	65 900 000,00	41 818 103,42	0,00	3 746 203,29	38 071 900,14	57,8%	0,00	0,00	0,00	0,00
Class C	55 000 000,00	34 901 300,28	0,00	3 126 573,31	31 774 726,97	57,8%	0,00	0,00	0,00	0,00
Class D	13 000 000,00	8 249 398,25	0,00	739 008,24	7 510 390,01	57,8%	0,00	1 732 557,00	1 732 557,00	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	380 742 458,61	0,00	34 108 072,43	346 634 386,18	56,8%	0,00	1 732 557,00	1 732 557,00	0,00

Reserve Amount:

Beginning Reserve Amount	4 214 397,66
Excess Amount in the Reserve Account (Class C Notes was paid above par)	371 106,62
Target Reserve Amount	3 843 291,04
Contribution to Reserve Amount	0,00
Ending Reserve Amount	3 843 291,04

SERVICER MONTHLY REPORT

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

Collateral Description

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

SILK FINANCE No.5**NOVEMBER 2023 QUARTERLY REPORT****TRIGGER RATIOS**

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

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Portfolio Stratification Tables

a) Portfolio Summary

Product	New_Used Car	No.	Outstanding Balance	Min Outstanding Balance	Average Outstanding Balance	Max Outstanding Balance
Loan	New	23 177	185 995 554	50	8 025	65 038
Loan	Used	19 486	163 394 540	2	8 385	70 694
Total		42 663	349 390 094	2	8 205	70 694

b) Car Brand breakdown

Car Make	New	Used	Grand Total
ALF	92 918	592 755	685 673
AUD	397 910	4 470 133	4 868 043
BMW	672 584	10 858 830	11 531 414
CIT	27 089 405	14 436 314	41 525 719
FIA	1 350 156	4 888 357	6 238 513
FOR	4 738 244	4 435 494	9 173 738
HON	3 067 472	632 799	3 700 271
HYN	3 618 625	1 622 742	5 241 367
KIA	46 810 478	5 312 741	52 123 219
MAZ	636 953	813 515	1 450 468
MER	796 915	11 868 545	12 665 460
MIT	11 161 893	2 265 428	13 427 321
NIS	2 330 529	7 580 425	9 910 954
OPE	9 234 308	6 239 254	15 473 562
Other	15 321 229	12 229 489	27 550 718
PEU	49 082 096	34 101 334	83 183 430
REN	3 160 734	24 729 303	27 890 037
SEA	2 332 236	5 389 016	7 721 252
SKO	518 645	614 311	1 132 956
TOY	2 628 634	4 425 847	7 054 481
VWG	953 591	5 887 906	6 841 497
Total	185 995 554	163 394 540	349 390 094

c) Client Type and District breakdown

District	Company	Individual	Professional	Self Employed	Outstanding Balance	Weight (%)
AVEIRO	2 031 149	16 769 405	425 728	1 530 019	20 756 301	5,9%
BEJA	474 401	5 744 046	100 017	1 102 651	7 421 114	2,1%
BRAGA	1 538 115	10 296 029	213 769	783 259	12 831 171	3,7%
BRAGANCA	151 273	1 687 470	53 168	285 593	2 177 504	0,6%
CASTELO BRANCO	463 397	4 545 429	120 474	508 196	5 637 495	1,6%
COIMBRA	1 040 645	10 829 982	402 690	663 471	12 936 788	3,7%
EVORA	573 111	5 924 241	69 552	954 720	7 521 624	2,2%
FARO	2 624 240	19 307 704	680 751	3 116 120	25 728 815	7,4%
GUARDA	173 250	3 309 089	82 229	317 196	3 881 764	1,1%
ILHA DA MADEIRA	1 073 514	13 902 136	138 478	845 747	15 959 875	4,6%
ILHA DAS FLORES	2 648	37 739	1 576	104 972	146 935	0,0%
ILHA DO CORVO	4 418	12 845	0	0	17 263	0,0%
ILHA DO FAIAL	0	291 440	0	17 265	308 705	0,1%
ILHA DO PICO	45 783	197 400	0	86 772	329 955	0,1%
ILHA GRACIOSA	0	53 275	0	2 240	55 515	0,0%
ILHA PORTO SANT	0	243 851	0	0	243 851	0,1%
ILHA SAO JORGE	0	130 212	0	59 114	189 326	0,1%
ILHA SAO MIGUEL	356 115	10 837 359	323 296	1 268 640	12 785 411	3,7%
ILHA STA MARIA	5 838	307 325	0	30 787	343 950	0,1%
ILHA TERCEIRA	135 864	3 902 856	14 863	183 599	4 237 181	1,2%
LEIRIA	1 185 002	9 134 445	171 500	980 729	11 471 676	3,3%
LISBOA	6 616 641	49 613 108	1 828 463	3 954 922	62 013 134	17,7%
PORTALEGRE	235 920	3 851 728	68 324	412 802	4 568 773	1,3%
PORTO	5 571 990	50 865 694	1 323 711	3 344 839	61 106 235	17,5%
SANTAREM	922 253	9 057 500	157 603	777 047	10 914 404	3,1%
SETUBAL	2 388 385	43 856 978	924 371	3 175 439	50 345 174	14,4%
VIANA CASTELO	227 773	3 400 088	95 995	335 080	4 058 937	1,2%
VILA REAL	289 008	3 759 264	39 313	520 445	4 608 030	1,3%
UISEU	501 668	5 707 291	154 995	429 232	6 793 187	1,9%
Weight (%)	8,19%	82,31%	2,12%	7,38%	100,00%	
Total	28 632 399	287 575 930	7 390 869	25 790 896	349 390 094	100,0%

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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	1 972	1 972	0,0%
2	3	0	0	0	0,0%
3	4	4 561 884	613 211	5 175 095	1,5%
4	5	17 794 036	4 693 228	22 487 264	6,4%
5	6	58 486 599	22 683 312	81 169 911	23,2%
6	7	69 341 597	41 152 122	110 493 719	31,6%
7	8	31 364 470	39 558 818	70 923 288	20,3%
8	9	3 358 765	33 539 346	36 898 111	10,6%
9	10	732 223	19 643 668	20 375 891	5,8%
10	11	266 884	1 065 227	1 332 111	0,4%
11	12	71 136	256 759	327 895	0,1%
12	13	4 720	113 053	117 773	0,0%
13	14	13 240	57 772	71 012	0,0%
14	15		11 983	11 983	0,0%
15	16		1 512	1 512	0,0%
16	17	0	0	0	0,0%
17	18	0	0	0	0,0%
18	19	0	2 368	2 368	0,0%
19	20	0	0	0	0,0%
20	21	0	189	189	0,0%
Total		185 995 554	163 394 540	349 390 094	100,0%

0

e) Car Age and Product breakdown

Vehicle Year	Loan		Outstanding Balance	Weight (%)
	New	Used		
2001	0	5 528	5 528	0,0%
2002	0	0	0	0,0%
2003		8 453	8 453	0,0%
2004		21 977	21 977	0,0%
2005		25 264	25 264	0,0%
2006		65 192	65 192	0,0%
2007		268 265	268 265	0,1%
2008		567 947	567 947	0,2%
2009		815 492	815 492	0,2%
2010		2 379 623	2 379 623	0,7%
2011		4 264 897	4 264 897	1,2%
2012		6 584 097	6 584 097	1,9%
2013	38 898	9 074 438	9 113 336	2,6%
2014	955 120	14 471 335	15 426 455	4,4%
2015	3 440 363	19 533 306	22 973 670	6,6%
2016	11 113 628	22 600 165	33 713 793	9,6%
2017	20 373 012	26 215 762	46 588 774	13,3%
2018	32 503 545	23 749 810	56 253 355	16,1%
2019	42 853 437	20 122 725	62 976 161	18,0%
2020	36 911 088	8 784 868	45 695 956	13,1%
2021	34 103 411	3 795 891	37 899 302	10,8%
2022	3 703 052	35 190	3 738 242	1,1%
2023		4 314	4 314	0,0%
Total	185 995 554	163 394 540	349 390 094	100%

0

f) Instalment Past Due per Client Type

No. Instalments Overdue	No.	Company	Individual	Professional	Self-Employed	Outstanding Balance	Weight (%)
0	41 698	28 089 113	24 884 692	279 928 276	7 147 847	340 049 927	97,3%
1	835	419 448	663 485	6 712 549	186 113	7 981 596	2,3%
2	130	123 838	242 719	935 105	56 908	1 358 570	0,4%
Total	42 663	28 632 399	25 790 896	287 575 930	7 390 869	349 390 094	100,0%

0

SILK FINANCE No.5

NOVEMBER 2023 QUARTERLY REPORT

Portfolio Stratification Tables

g) Outstanding Balance breakdown

Loan New

Min	Max	No.	Outstanding Balance	Weight (%)
1	5 000	8 028	20 542 229	11,0%
5 001	10 000	7 982	59 013 152	31,7%
10 001	15 000	4 558	55 187 875	29,7%
15 001	20 000	1 734	29 681 001	16,0%
20 001	25 000	586	12 916 872	6,9%
25 001	30 000	191	5 180 548	2,8%
30 001	35 000	59	1 875 092	1,0%
35 001	40 000	24	886 687	0,5%
40 001	45 000	8	341 509	0,2%
45 001	50 000	4	196 691	0,1%
50 001	>	3	173 900	0,1%
Total		23 177	185 995 554	100%

Loan Used

Min	Max	No.	Outstanding Balance	Weight (%)
1	5 000	5 337	14 842 974	9,1%
5 001	10 000	7 765	58 089 725	35,6%
10 001	15 000	4 558	55 009 025	33,7%
15 001	20 000	1 273	21 615 139	13,2%
20 001	25 000	377	8 345 325	5,1%
25 001	30 000	101	2 740 239	1,7%
30 001	35 000	42	1 344 984	0,8%
35 001	40 000	14	521 219	0,3%
40 001	45 000	11	462 060	0,3%
45 001	50 000	4	185 029	0,1%
50 001	>	4	238 820	0,1%
Total		19 486	163 394 540	100%

h) Original Term breakdown

Loan New

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	0	0	0,0%
13	24	33	22 391	0,0%
25	36	148	254 963	0,1%
37	48	857	3 567 153	1,9%
49	60	2 003	10 002 654	5,4%
61	72	2 097	11 693 494	6,3%
73	84	3 332	20 881 145	11,2%
85	96	4 073	25 645 822	13,8%
97	108	511	4 606 028	2,5%
109	120	10 123	109 321 903	58,8%
121	>	0	0	0,0%
Total		23 177	185 995 554	100%

Loan Used

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	0	0	0,0%
13	24	1	189	0,0%
25	36	31	110 529	0,1%
37	48	295	1 296 014	0,8%
49	60	1 081	4 875 593	3,0%
61	72	1 251	5 966 599	3,7%
73	84	1 952	11 924 827	7,3%
85	96	2 242	13 985 723	8,6%
97	108	872	6 406 768	3,9%
109	120	11 761	118 828 297	72,7%
121	>	0	0	0,0%
Total		19 486	163 394 540	100%

i) Remaining Term breakdown

Loan New

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	4 257	7 256 966	3,9%
13	24	3 852	17 615 755	9,5%
25	36	3 924	26 952 782	14,5%
37	48	3 264	30 297 524	16,3%
49	60	2 642	28 656 656	15,4%
61	72	2 356	29 934 636	16,1%
73	84	1 607	23 466 695	12,6%
85	96	1 170	19 799 589	10,6%
97	108	105	2 014 951	1,1%
109	120	0	0	0,0%
121	>	0	0	0,0%
Total		23 177	185 995 554	100%

Loan Used

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	2 101	3 216 209	2,0%
13	24	2 338	9 192 513	5,6%
25	36	2 627	15 968 879	9,8%
37	48	2 789	22 115 655	13,5%
49	60	2 800	26 991 194	16,5%
61	72	2 836	31 859 375	19,5%
73	84	1 786	22 233 634	13,6%
85	96	1 977	28 218 906	17,3%
97	108	232	3 598 173	2,2%
109	120	0	0	0,0%
121	>	0	0	0,0%
Total		19 486	163 394 540	100%

J) Top Obligors breakdown

No.	Outstanding Balance	Weight (%)
6	86 522	0,02%
9	83 418	0,02%
2	81 036	0,02%
10	79 836	0,02%
3	76 051	0,02%
13	75 901	0,02%
1	71 504	0,02%
10	70 836	0,02%
8	69 406	0,02%
24	68 530	0,02%
86	763 039	0,22%

SILK FINANCE No.5

MAY 2021 SERVICER QUARTERLY REPORT

B) Static Recoveries

Amount Recovered																
Date of Default	Amount Defaulted	Number of Defaulted Loans	Recovery Date (from date of default)												Total Recoveries	
			0	1	2	3	4	5	6	7	8	9	10	11		12
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	107 988
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	-	662 086
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	-	-	1 015 148
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	-	-	-	1 014 618
2021 - Q3	891 643,42	64	9 495	28 833	21 672	16 775	18 067	28 780	190 218	53 885	32 043	-	-	-	-	399 766
2021 - Q4	1 392 033,13	98	14 103	126 588	56 551	23 834	34 978	255 151	55 145	122 792	-	-	-	-	-	689 143
2022 - Q1	5 613 105,08	391	81 875	474 926	302 568	231 659	556 725	104 215	66 445	-	-	-	-	-	-	1 818 414
2022 - Q2	5 501 497,34	422	107 674	276 139	242 245	268 648	34 131	166 121	-	-	-	-	-	-	-	1 094 959
2022 - Q3	705 837,24	59	7 706	67 028	110 561	7 238	21 389	-	-	-	-	-	-	-	-	213 921
2022 - Q4	1 177 445,15	96	47 434	106 537	8 494	15 313	-	-	-	-	-	-	-	-	-	177 779
2023 - Q1	1 059 440,92	91	108 110	14 197	21 671	-	-	-	-	-	-	-	-	-	-	143 978
2023 - Q2	3 122 372,60	153	37 702	63 638	-	-	-	-	-	-	-	-	-	-	-	101 340
2023 - Q3	1 375 397,45	111	54 135	-	-	-	-	-	-	-	-	-	-	-	-	54 135
2023 - Q4	757 704,31	60	-	-	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL	25 987 794,31	1 846	568 334	1 309 025	1 009 871	709 767	822 295	681 580	529 095	852 048	611 925	241 761	129 600	26 485	1 487	7 493 273

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
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%
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%	0,00%
2021 - Q1	1 781 429,43	124	2,20%	3,51%	5,42%	2,19%	5,76%	3,99%	3,30%	8,54%	16,44%	2,04%	3,59%	0,00%	0,00%
2021 - Q2	1 704 304,93	114	3,08%	4,11%	4,07%	5,37%	2,14%	1,76%	6,74%	25,47%	5,22%	1,57%	0,00%	0,00%	0,00%
2021 - Q3	891 643,42	64	1,06%	3,23%	2,43%	1,88%	2,03%	3,23%	21,33%	6,04%	3,59%	0,00%	0,00%	0,00%	0,00%
2021 - Q4	1 392 033,13	98	1,01%	9,09%	4,06%	1,71%	2,51%	18,33%	3,96%	8,82%	0,00%	0,00%	0,00%	0,00%	0,00%
2022 - Q1	5 613 105,08	391	1,46%	8,46%	5,39%	4,13%	9,92%	1,86%	1,18%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2022 - Q2	5 501 497,34	422	1,96%	5,02%	4,40%	4,88%	0,62%	3,02%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2022 - Q3	705 837,24	59	1,09%	9,50%	15,66%	1,03%	3,03%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2022 - Q4	1 177 445,15	96	4,03%	9,05%	0,72%	1,30%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2023 - Q1	1 059 440,92	91	10,20%	1,34%	2,05%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2023 - Q2	3 122 372,60	153	1,21%	2,04%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2023 - Q3	1 375 397,45	111	3,94%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
2023 - Q4	757 704,31	60	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	25 987 794,31	1 846	2,19%	5,04%	3,89%	2,73%	3,16%	2,62%	2,04%	3,28%	2,35%	0,93%	0,50%	0,10%	0,01%

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
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%
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%	78,23%
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%	56,99%	56,99%
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%	59,53%	59,53%	59,53%
2021 - Q3	891 643,42	64	1,06%	4,30%	6,73%	8,61%	10,64%	13,86%	35,20%	41,24%	44,83%	44,83%	44,83%	44,83%	44,83%
2021 - Q4	1 392 033,13	98	1,01%	10,11%	14,17%	15,88%	18,39%	36,72%	40,69%	49,51%	49,51%	49,51%	49,51%	49,51%	49,51%
2022 - Q1	5 613 105,08	391	1,46%	9,92%	15,31%	19,44%	29,36%	31,21%	32,40%	32,40%	32,40%	32,40%	32,40%	32,40%	32,40%
2022 - Q2	5 501 497,34	422	1,96%	6,98%	11,38%	16,26%	16,88%	19,90%	19,90%	19,90%	19,90%	19,90%	19,90%	19,90%	19,90%
2022 - Q3	705 837,24	59	1,09%	10,59%	26,25%	27,28%	30,31%	30,31%	30,31%	30,31%	30,31%	30,31%	30,31%	30,31%	30,31%
2022 - Q4	1 177 445,15	96	4,03%	13,08%	13,80%	15,10%	15,10%	15,10%	15,10%	15,10%	15,10%	15,10%	15,10%	15,10%	15,10%
2023 - Q1	1 059 440,92	91	10,20%	11,54%	13,59%	13,59%	13,59%	13,59%	13,59%	13,59%	13,59%	13,59%	13,59%	13,59%	13,59%
2023 - Q2	3 122 372,60	153	1,21%	3,25%	3,25%	3,25%	3,25%	3,25%	3,25%	3,25%	3,25%	3,25%	3,25%	3,25%	3,25%
2023 - Q3	1 375 397,45	111	3,94%	3,94%	3,94%	3,94%	3,94%	3,94%	3,94%	3,94%	3,94%	3,94%	3,94%	3,94%	3,94%
2023 - Q4	757 704,31	60	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	25 987 794,31	1 846	2,19%	7,22%	11,11%	13,84%	17,01%	19,63%	21,66%	24,94%	27,30%	28,23%	28,73%	28,83%	28,83%