

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

Closing Date: **23/jul/20**
 Last Interest Payment Date: **26/fev/24**
 Reporting for the Period Ended: **30/abr/24**
 Interest Payment Date: **28/mai/24**
 EURIBOR Rate: **3,945%**

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	244 422 640,98	34 557 931,86	28 841 976,52	6 817 194,45	6 600 000,00	3 599 000,00	0,00
Current Amount:	221 677 359,02	31 342 068,14	26 158 023,48	6 182 805,55	0,00	1 000,00	1,00

Summary Priority of Payments:

Issuer expenses	
Supervision fee CMVM	6 306,55
Issuer fee	7 951,92
Custodian fee	0,00
Servicer fee	200 759,88
Auditing Fees	11 039,25
Fund Manager Liabilities	0,00
Transaction Manager fees	0,00
Paying Agent fees	1 040,00
Agent Bank fees	0,00
Trustee fees	0,00
Legal Costs	0,00
Listing Agent fees	0,00
Rating Agencies Fees	47,56
Account Bank Fees	0,00
Interbolsa Fees	2 000,44
VAT Liabilities	0,00
Other third party expenses	0,00
	229 145,60
	0,00

Remittance Distribution Data:

Beginning Aggregate Loan Receivables Principal Balance	317 685 968,22
Total Principal Payments Received by the Servicer	27 995 186,16
Repurchases	0,00
Realised Losses	0,00
Defaults	907 145,87
Ending Aggregate Loan Receivables Principal Balance (30/04/2024)	288 783 636,19
Quarterly Total Principal Payments received	27 995 186,16
Less: Accumulated Revolving	0,00
Add: Interest Retained under Revolving Period Principal Deficiency Ledger	907 145,87
Add: Accumulated Repurchases	0,00
Less: Accumulated Notes Principal Distribution Amount	0,00
Add: Principal Retention (Item c) PPop) - Not distributed Quarterly Revolving (Ref:28/02/2024)	0,00
Add: Excess amount standing to the credit of the Reserve Account	317 925,65
Total Principal Amount Available for Distribution (not used to buy new receivables)	29 220 257,68
Total Interest Payments Received (during the quarter)	7 699 881,04
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	3 061 988,61
Add: Reserve Release Amount	3 494 545,65
Add: Credit Interest Cash Reserve Account	33 270,12
Add: Credit Interest Transaction Account	189 318,59
Add: Available Interest Adjustment	0,00
Less: Issuer Expenses	229 145,60
Less: Shortfall on Issuer Cash Deposit Account	0,00
Less: Interest Retained under Revolving Period Principal Deficiency Ledger	907 145,87
Less: Principal Amount Class E - Reverse Amortization	0,00
Less: Principal Amount Class X	0,00
Less: Reserve Required Amount	3 176 620,00
Less: Interest Retained Profit Required Amount	317 925,65
Total Interest Amount Available for Distribution	9 848 166,89

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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	244 376 629,19	3,945%	0,75%	4,695%	2 932 112,26	2 932 112,26	0,00	0,00	0,00	0,00
Class B	65 900 000,00	34 551 426,44	3,945%	2,00%	5,945%	524 932,14	524 932,14	0,00	0,00	0,00	0,00
Class C	55 000 000,00	28 836 547,11	3,945%	3,00%	6,945%	511 800,65	511 800,65	0,00	0,00	0,00	0,00
Class D	13 000 000,00	6 815 911,14	-	7,25%	7,250%	126 283,69	126 283,69	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	-	-	-	5 753 038,16	5 753 038,16	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	314 581 514,87				9 848 166,89	9 848 166,89	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	244 376 629,19	0,00	22 699 270,18	221 677 359,02	47,6%	0,00	0,00	0,00	0,00
Class B	65 900 000,00	34 551 426,44	0,00	3 209 358,30	31 342 068,14	47,6%	0,00	0,00	0,00	0,00
Class C	55 000 000,00	28 836 547,11	0,00	2 678 523,62	26 158 023,48	47,6%	0,00	0,00	0,00	0,00
Class D	13 000 000,00	6 815 911,14	0,00	633 105,58	6 182 805,55	47,6%	0,00	907 145,87	907 145,87	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	314 581 514,87	0,00	29 220 257,68	285 361 257,19	46,6%	0,00	907 145,87	907 145,87	0,00

Reserve Amount:

Beginning Reserve Amount	3 494 545,65
Excess Amount in the Reserve Account (Class C Notes was paid above par)	0,00
Target Reserve Amount	3 176 620,00
Contribution to Reserve Amount	0,00
Ending Reserve Amount	3 176 620,00

SILK FINANCE No.5

MAY 2024 QUARTERLY REPORT

General information

Current proportion of:	
New car loans	53%
Used car loans	47%

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	0.2%
2011	1.1%
2012	1.1%
2013	2.0%
2014	2.0%
2015	6.4%
2016	13.1%
2017	15.1%
2018	16.1%
2019	15.0%
2020	13.0%
2021	11.1%
2022	1.1%
2023	0.0%
2024	0.0%

Contract type

Fixed rate	65%
Floating / Variable rate	35%

NEW CAR LOANS

Collateral Pool Balance	Beginning Collateral Pool Principal Balance	Total Principal Payments Collected	Realized Losses for Current Period	Other Adjustments (e.g. Repurchases)	New Receivables	Defaulted Receivables	Ending Collateral Pool Principal Balance	Number of loans (end of period)	Cumulative Default	Principal Deficiency Ledger Balance	Current period Prepayment	Annualized Constant Prepayment Rate	
01/07/2020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	31 374	0.00	0.00	0.00	0.00%	
01/08/2020	353 757 76.63	7 564 286.51	0.00	0.00	0.00	0.00	345 803 956.12	31 114	0.00	0.00	0.00	2 402 370.08	9.83%
01/09/2020	345 803 956.12	7 651 587.51	0.00	325 149.90	0.00	0.00	337 820 767.71	30 796	0.00	0.00	0.00	1 470 848.72	6.25%
01/10/2020	337 820 767.71	7 800 272.53	0.00	48 716.95	0.00	24 113.05	329 827 614.28	30 501	24 113.05	24 113.05	0.00	1 050 848.70	7.17%
01/11/2020	329 827 614.28	7 352 841.45	0.00	67 745.37	0.00	79 598.56	322 427 486.90	30 215	103 712.51	79 598.56	0.00	1 628 522.23	7.00%
01/12/2020	322 427 486.90	7 683 240.77	0.00	0.00	28 053 165.30	0.00	69 911.74	342 436 411.69	31 524	164 624.25	69 911.74	1 975 222.04	8.82%
02/01/2021	342 436 411.69	8 115 434.84	0.00	26 344.68	0.00	0.00	89 698.92	338 205 152.25	31 823	4 952 833.17	89 698.92	2 240 232.62	9.17%
03/01/2021	334 205 152.25	7 623 961.98	0.00	1 779.82	0.00	0.00	214 620.19	326 064 881.26	30 648	487 763.36	214 620.19	1 790 398.17	8.02%
03/02/2021	326 064 881.26	8 115 524.78	0.00	152 739.49	20 668 633.39	152 996.92	338 502 263.48	31 402	620 730.28	152 996.92	1 507 701.42	12.06%	
03/03/2021	338 502 263.48	7 940 540.71	0.00	42 575.00	0.00	0.00	181 443.45	330 337 714.42	30 989	802 173.73	181 443.45	2 189 564.44	8.71%
03/04/2021	330 337 714.42	8 043 742.95	0.00	41 724.89	0.00	163 465.92	322 088 780.66	30 537	965 639.65	163 465.92	1 811 460.38	7.94%	
03/05/2021	322 088 780.66	8 000 265.16	0.00	5 764.95	21 658 689.02	151 697.07	335 521 638.69	31 467	1 117 338.72	151 697.07	2 109 756.19	9.50%	
03/06/2021	335 721 639.50	8 371 027.77	0.00	2 605 388.83	0.00	150 350.87	324 594 874.03	30 879	1 267 887.59	150 350.87	2 109 756.19	9.27%	
03/07/2021	324 594 874.03	7 675 213.20	0.00	1 357.83	0.00	0.00	81 305.94	316 635 969.26	31 467	1 349 693.23	81 305.94	2 085 398.22	9.21%
03/08/2021	316 635 969.26	7 923 345.30	0.00	8 147.21	18 108 779.05	97 835.37	320 705 024.43	31 081	1 406 638.90	97 835.37	1 886 843.62	7.29%	
03/09/2021	326 705 024.43	8 070 784.03	0.00	0.00	0.00	0.00	91 559.43	318 742 709.97	30 719	1 498 388.33	91 559.43	1 857 608.16	8.46%
03/10/2021	318 742 709.97	7 882 613.00	0.00	83 531.14	0.00	81 286.25	310 705 387.88	30 300	1 579 686.88	81 286.25	2 048 795.77	8.79%	
03/11/2021	310 705 387.88	8 297 009.37	0.00	8 837.64	16 054 400.99	187 887.09	318 265 853.87	30 770	1 707 423.67	187 887.09	2 405 864.78	9.86%	
03/12/2021	318 265 853.87	8 242 090.92	0.00	23 121.27	0.00	208 938.68	309 791 705.00	30 277	1 676 510.35	208 938.68	2 609 441.08	11.50%	
04/01/2022	309 791 705.00	8 072 516.80	0.00	15 396.79	0.00	103 986.25	301 599 606.18	29 724	2 080 496.60	103 986.25	1 968 726.91	8.64%	
04/02/2022	301 599 606.18	8 443 048.69	0.00	20 200.78	21 048 061.00	155 335.98	314 029 281.71	30 772	2 235 826.62	155 335.98	2 296 533.41	10.50%	
04/03/2022	314 029 281.71	8 591 903.32	0.00	0.00	0.00	1 319 424.84	304 163 964.76	30 310	3 549 296.22	1 319 424.84	2 763 970.64	11.19%	
04/04/2022	304 163 964.76	7 862 732.52	0.00	0.00	0.00	708 021.74	295 865 304.48	29 798	4 255 077.88	708 021.74	1 987 717.04	12.07%	
04/05/2022	295 865 304.48	8 148 822.61	0.00	0.00	26 824 968.96	306 077.93	312 835 468.91	33 409	4 660 355.89	306 077.93	1 668 474.67	8.69%	
04/06/2022	312 835 468.91	8 527 794.06	0.00	0.00	0.00	389 278.66	303 198 364.19	32 623	4 949 634.25	389 278.66	1 639 216.51	8.89%	
04/07/2022	303 198 364.19	8 203 843.43	0.00	0.00	0.00	1 186.76	295 981 362.00	32 312	4 952 833.31	3 188.76	1 847 487.78	8.14%	
04/08/2022	295 981 362.00	8 635 494.25	0.00	0.00	0.00	20 090.00	286 935 786.85	31 369	4 672 904.21	20 090.00	2 160 284.79	9.39%	
04/09/2022	286 935 786.85	8 146 035.22	0.00	0.00	0.00	97 977.69	278 706 834.30	30 750	5 015 681.81	42 977.69	1 908 238.54	11.49%	
04/10/2022	278 706 834.30	8 495 146.56	0.00	253 10.00	0.00	152 266.90	279 126 458.48	30 091	5 151 148.00	152 266.90	2 209 615.12	12.69%	
04/11/2022	273 105 488.48	8 002 999.97	0.00	0.00	0.00	73 559.81	264 968 868.70	29 432	5 224 708.61	73 559.81	2 111 258.07	9.09%	
04/12/2022	264 968 868.70	7 803 963.23	0.00	0.00	0.00	121 966.44	257 948 665.66	28 753	5 348 669.29	121 966.44	1 939 838.32	10.48%	
05/01/2023	257 046 865.04	7 678 388.43	0.00	0.00	0.00	79 434.18	249 289 042.43	28 197	5 426 103.23	79 434.18	1 823 831.79	10.19%	
05/02/2023	249 289 042.43	7 730 245.68	0.00	0.00	0.00	87 758.00	241 628 063.77	27 662	5 513 861.23	87 758.00	1 797 020.73	8.51%	
05/03/2023	241 628 063.77	7 483 963.57	0.00	0.00	0.00	234 010 382.20	234 010 382.20	27 662	5 647 624.23	133 903.23	1 844 644.62	10.48%	
05/04/2023	234 010 382.20	6 990 064.64	0.00	0.00	0.00	128 639.00	227 293 377.56	26 552	5 774 763.23	128 639.00	2 001 157.05	6.04%	
05/05/2023	227 293 377.56	6 797 297.95	0.00	0.00	0.00	70 662.48	220 422 417.13	25 983	5 648 425.71	70 662.48	1 588 140.81	10.80%	
05/06/2023	220 422 417.13	6 501 317.98	0.00	0.00	0.00	160 662.30	213 728 436.86	25 498	6 014 989.61	160 662.30	1 369 268.53	9.74%	
05/07/2023	213 728 436.86	6 611 144.45	0.00	0.00	0.00	70 305.92	207 045 966.48	24 830	6 111 393.63	70 305.92	1 823 631.79	1.34%	
05/08/2023	207 045 966.48	6 225 162.23	0.00	0.00	0.00	123 744.79	200 626 047.48	24 278	6 233 108.72	123 744.79	2 457 965.48	14.74%	
05/09/2023	200 626 047.48	6 247 330.38	0.00	0.00	0.00	48 447.79	194 166 996.38	23 752	6 281 545.63	48 447.79	2 022 197.62	13.37%	
05/10/2023	194 166 996.38	6 170 686.04	0.00	0.00	0.00	214 338.70	187 922 855.62	23 177	6 495 895.13	214 338.70	2 521 615.00	13.44%	
05/11/2023	187 922 855.62	6 209 265.40	0.00	0.00	0.00	144 423.73	181 511 546.48	22 581	6 537 518.86	144 423.73	1 611 030.01	11.07%	
05/12/2023	181 511 546.48	5 788 157.39	0.00	0.00	0.00	53 060.18	175 730 328.92	22 007	6 690 370.04	53 060.18	1 339 279.03	9.80%	
06/01/2024	175 730 328.92	5 814 483.05	0.00	0.00	0.00	29 812.02	169 880 538.85	21 432	6 720 191.06	29 812.02	5 704 785.13	11.46%	
06/02/2024	169 880 538.85	5 330 216.78	0.00	0.00	0.00	136 844.10	164 443 012.98	21 016	6 827 022.92	136 844.10	1 904 475.07	10.25%	
06/03/2024	164 443 012.98	5 389 753.17	0.00	0.00	0.00	83 998.82	158 989 261.00	20 522	6 943 033.98	83 998.82	4 671 104.29	8.33%	
06/04/2024	158 989 261.00	5 332 665.88	0.00	0.00	0.00	89 895.37	153 656 699.75	20 038	7 042 925.25	89 895.37	3 800 568.13	3.45%	

NEW CAR LOANS

Collateral Pool Performance	Current	Delinquent	Default	
Dates	Performing	1 instalment in arrears	2 instalments in arrears	3+ instalments in arrears
01/07/2020	0.00	0.00	0.00	0.00
01/08/2020	345 803 956.12	292 852.83	105 607.74	0.00
01/09/2020	337 820 767.71	171 437 484.24	182 574.86	24 113.05
01/10/2020	329 827 614.28	61 713.49	224 220.41	103 712.51
01/11/2020	341 628 891.00	528 216.08	255 338.74	164 624.25
01/12/2020	333 028 486.90	546 545.76	417 461 164.69	234 344.17
02/01/2021	324 427 486.90	74 612.01	846 071.64	467 763.36
02/02/2021	337 322 050.70	420 464.54	960 796.24	620 730.28
03/01/2021	320 342 424.50	430 500.29	594 779.63	802 173.73
03/02/2021	320 044 852.00	497 427.82	666 062.84	965 639.65
03/03/2021	335 022 056.00	260 574.43	459 023.00	1 117 338.72
03/04/2021	322 028 108.00	400 610.81	420 687.59	1 207 687.59
03/05/2021	315 783 044.00	385 701.79	470 203.07	1 348 863.53
03/06/2021	308 781 644.00	451 197.88	450 547.66	1 454 629.61
03/07/2021	317 764 892.22	484 370.70	493 480.05	1 468 388.33
03/08/2021	309 621 361.26	1 711 317.86	609 549.68	1 578 088.58
03/09/2021	317 068 869.30	603 862.00	595 052.52	1 767 573.87
03/10/2021	308 867 847.74	495 898.41	497 855.89	1 828 868.92
03/11/2021	300 297 621.63	588 366.96	703 807.57	2 000 496.80
03/12/2021	313 121 843.48	497 855.89	497 855.89	2 238 062.89
04/01/2022	303 853 388.04	288 057.83	72 988.88	3 549 256.22
04/02/2022	295 259 817.14	171 987.10	42 246.25	4 255 277.98
04/03/2022	300 618 417.22	4 702 115.86	66 437 437.66	4 860 385.89
04/04/2022	301 144 426.00	2 773 126.92	74 838.27	4 949 634.55
04/05/2022	292 641 864.74	2 264 186.74		

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TOTAL LOANS

Collateral Pool Balance:													
Dates	Beginning Collateral Pool Principal Balance	Total Principal Payments Collected	Realised Losses for Current Period	"Other Adjustments (e.g. Repurchases)"	New Receivables	Defaulted Receivables	Ending Collateral Pool Principal Balance	Number of loans (end of period)	Cumulative Default	Principal Deficiency Ledger balance	Current period Prepayment	Annualized Constant Prepayment Rate	Moratorium Outstanding Balance
01/07/2020	0,00	0,00	0,00	0,00	0,00	0,00	0,00	53 060	0,00	0,00	0,00	0,00%	0,00
31/07/2020	600 018 247,38	12 581 337,75	0,00	35 759,21	0,00	0,00	587 401 150,42	52 640	0,00	0,00	4 293 369,46	10,11%	726 633,85
31/08/2020	587 401 150,42	12 831 057,79	0,00	679 562,38	0,00	0,00	573 890 530,25	52 036	0,00	0,00	3 247 915,30	7,66%	52 682,35
30/09/2020	573 890 530,25	12 621 993,87	0,00	82 516,40	0,00	59 249,27	561 126 780,71	51 537	59 249,27	59 249,27	3 101 035,99	7,98%	51 831,37
31/10/2020	561 126 780,71	12 014 185,71	0,00	100 450,59	0,00	291 066,18	548 721 078,23	51 068	350 315,45	291 066,18	3 173 890,89	7,68%	28 608,95
30/11/2020	548 721 078,23	12 833 699,21	0,00	0,00	50 927 210,91	231 714,62	586 582 875,31	53 666	582 030,07	231 714,62	3 640 293,67	9,35%	34 830,26
31/12/2020	586 582 875,31	12 957 903,33	0,00	26 344,68	0,00	323 553,24	573 275 074,06	53 003	905 583,31	323 553,24	3 933 037,25	9,41%	36 178,36
31/01/2021	573 275 074,06	12 765 434,15	0,00	1 779,82	0,00	712 341,27	559 795 518,82	52 270	1 617 924,58	712 341,27	3 281 717,84	8,26%	0,00
28/02/2021	559 795 518,82	13 048 544,75	0,00	238 994,46	38 503 852,54	449 238,86	584 562 593,29	53 952	2 067 163,44	449 238,86	2 915 579,44	6,98%	0,00
31/03/2021	584 562 593,29	12 629 619,90	0,00	161 531,54	0,00	619 849,30	571 151 592,55	53 315	2 687 012,74	619 849,30	3 786 149,46	8,79%	0,00
30/04/2021	571 151 592,55	12 997 405,83	0,00	89 815,12	0,00	699 236,20	557 365 135,40	52 568	3 396 248,94	699 236,20	3 407 175,43	8,89%	0,00
31/05/2021	557 365 135,40	13 309 896,59	0,00	5 764,95	40 723 790,43	586 239,54	584 187 034,95	54 550	3 972 488,28	586 239,54	4 097 680,01	9,02%	0,00
30/06/2021	584 187 034,95	13 720 089,30	0,00	3 346 883,73	0,00	418 829,39	566 701 232,53	53 631	4 391 317,67	418 829,39	4 097 680,01	8,69%	0,00
31/07/2021	566 701 232,53	13 278 219,22	0,00	1 357,63	0,00	369 760,45	553 051 895,23	54 550	4 761 078,12	369 760,45	4 117 388,35	10,06%	0,00
31/08/2021	553 051 895,23	13 153 701,51	0,00	21 554,13	39 965 012,83	189 014,35	579 652 638,07	54 706	4 950 092,47	189 014,35	3 760 519,55	8,45%	0,00
30/09/2021	579 652 638,07	13 130 904,01	0,00	0,00	0,00	323 868,62	566 188 865,44	54 088	5 282 961,09	323 868,62	3 723 989,38	9,20%	0,00
31/10/2021	566 188 865,44	13 190 653,46	0,00	103 735,36	0,00	328 962,07	552 565 514,55	53 388	5 611 923,16	328 962,07	3 958 912,52	9,63%	0,00
30/11/2021	552 565 514,55	13 734 176,88	0,00	32 308,51	38 269 104,28	421 246,24	576 646 887,20	56 009	6 033 169,40	421 246,24	4 295 414,70	10,05%	0,00
31/12/2021	576 646 887,20	13 477 211,53	0,00	23 121,27	0,00	641 824,82	562 504 729,58	54 209	6 674 994,22	641 824,82	4 756 242,49	11,34%	0,00
31/01/2022	562 504 729,58	13 587 677,52	0,00	0,00	0,00	619 401,53	546 268 103,62	53 358	7 294 395,75	619 401,53	3 789 493,29	9,19%	0,00
28/02/2022	548 268 103,62	14 784 037,57	0,00	32 614,91	44 433 903,45	578 193,93	577 307 160,86	55 821	7 872 589,68	578 193,93	4 745 597,31	11,26%	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	6,53%	0,00
30/04/2022	558 145 724,21	13 861 122,93	0,00	0,00	0,00	2 805 225,57	541 479 375,71	53 967	15 093 324,87	2 805 225,57	3 994 680,03	12,71%	0,00
31/05/2022	541 479 375,71	15 638 201,47	0,00	0,00	45 407 289,43	1 224 869,94	570 023 593,73	60 430	16 318 194,81	1 224 869,94	3 910 419,68	8,73%	0,00
30/06/2022	570 023 593,73	14 424 580,55	0,00	0,00	0,00	1 471 401,83	554 127 611,35	59 452	17 789 596,64	1 471 401,83	3 572 765,12	9,90%	0,00
31/07/2022	554 127 611,35	14 404 059,52	0,00	0,00	0,00	62 859,59	539 660 692,24	58 540	17 852 456,23	62 859,59	3 761 962,85	9,84%	0,00
31/08/2022	539 660 692,24	14 831 289,24	0,00	0,00	0,00	327 252,79	524 502 150,21	56 415	18 179 709,02	327 252,79	4 229 773,54	10,14%	0,00
30/09/2022	524 502 150,21	14 129 692,93	0,00	0,00	0,00	315 724,86	510 056 732,42	55 371	18 495 433,88	315 724,86	3 645 099,57	9,92%	0,00
31/10/2022	510 056 732,42	11 351 028,32	0,00	0,00	0,00	485 113,00	498 240 591,10	54 255	18 980 546,88	485 113,00	4 016 035,88	10,68%	0,00
30/11/2022	498 240 591,10	13 534 087,56	0,00	0,00	0,00	305 918,86	484 400 584,68	53 192	19 266 465,74	305 918,86	3 818 921,81	17,33%	0,00
31/12/2022	484 400 584,68	13 062 339,84	0,00	0,00	0,00	406 413,29	470 931 831,55	52 107	19 672 879,03	406 413,29	3 516 748,57	18,58%	0,00
31/01/2023	470 931 831,55	13 025 473,60	0,00	0,00	0,00	341 857,45	457 564 500,50	51 152	20 014 736,48	341 857,45	3 610 565,39	19,23%	0,00
28/02/2023	457 564 500,50	12 389 320,00	0,00	0,00	0,00	328 497,00	444 846 683,50	50 244	20 343 233,48	328 497,00	3 295 194,41	15,10%	0,00
31/03/2023	444 846 683,50	13 040 415,48	0,00	0,00	0,00	389 086,00	431 417 182,02	49 213	20 732 319,48	389 086,00	5 771 011,32	15,13%	0,00
30/04/2023	431 417 182,02	10 048 013,36	0,00	0,00	0,00	2 129 346,04	419 239 822,62	48 307	22 861 665,52	431 417,18	4 022 314,10	12,09%	0,00
31/05/2023	419 239 822,62	11 915 305,20	0,00	0,00	0,00	408 130,68	406 916 386,74	47 366	23 269 796,20	1 895 876,72	3 275 956,54	21,43%	0,00
30/06/2023	406 916 386,74	11 450 773,48	0,00	0,00	0,00	584 896,35	394 880 716,91	46 409	23 854 692,55	584 896,35	3 051 185,93	19,02%	0,00
31/07/2023	394 880 716,91	11 353 111,95	0,00	0,00	0,00	400 544,76	383 127 060,20	45 456	24 255 237,31	400 544,76	3 610 565,39	2,68%	0,00
31/08/2023	383 127 060,20	10 877 341,74	0,00	0,00	0,00	587 108,87	371 662 609,59	44 510	24 842 346,18	587 108,87	4 907 128,55	29,47%	0,00
30/09/2023	371 662 609,59	10 701 234,68	0,00	0,00	0,00	387 743,82	360 573 631,09	43 583	25 230 090,00	387 743,82	4 198 443,13	25,32%	0,00
31/10/2023	360 573 631,09	10 425 832,39	0,00	0,00	0,00	757 704,31	349 390 094,39	42 663	25 987 794,31	757 704,31	4 645 998,68	24,12%	0,00
30/11/2023	349 390 094,39	10 551 450,73	0,00	0,00	0,00	353 246,73	338 485 396,93	41 679	26 341 041,04	353 246,73	2 922 106,82	20,80%	0,00
31/12/2023	338 485 396,93	10 252 853,77	0,00	0,00	0,00	129 344,42	328 103 198,74	40 754	26 470 385,46	129 344,42	2 815 539,58	20,52%	0,00
31/01/2024	328 103 198,74	10 230 875,33	0,00	0,00	0,00	186 354,94	317 685 968,47	39 831	26 656 740,40	186 354,94	10 626 427,77	21,85%	0,00
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	298 289 919,37	38 266	27 328 400,33	300 516,66	9 426 325,14	16,74%	0,00
30/04/2024	298 289 919,37	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

Collateral Pool Performance	Current				Delinquent		Default	
	Dates	Performing	1 instalment in arrears overdue	2 instalments in arrears overdue	3 instalments in arrears overdue			
01/07/2020	0,00	0,00	0,00	0,00	0,00	0,00	0,00	
31/07/2020	587 401 150,42	0,00	0,00	0,00	0,00	0,00	0,00	
31/08/2020	572 907 274,19	728 341,18	254 914,88	0,00	0,00	0,00	0,00	
30/09/2020	559 820 605,29	585 239,98	720 935,44	59 249,27	0,00	0,00	0,00	
31/10/2020	547 671 192,18	359 468,87	690 417,18	350 315,45	0,00	0,00	0,00	
30/11/2020	584 696 720,88	1 073 132,76	813 021,67	582 030,07	0,00	0,00	0,00	
31/12/2020	570 195 687,38	1 245 823,43	1 833 563,25	905 583,31	0,00	0,00	0,00	
31/01/2021	555 998 959,58	1 807 029,80	1 989 529,44	1 617 924,58	0,00	0,00	0,00	
28/02/2021	580 684 621,30	2 021 647,06	1 856 324,93	2 067 163,44	0,00	0,00	0,00	
31/03/2021	567 529 499,61	1 311 624,53	2 310 468,41	2 687 012,74	0,00	0,00	0,00	
30/04/2021	553 833 790,05	1 381 548,80	2 140 796,55	3 396 248,94	0,00	0,00	0,00	
31/05/2021	581 831 553,92	620 512,45	1 734 968,58	3 972 488,28	0,00	0,00	0,00	
30/06/2021	564 053 222,32	1 181 194,23	1 466 815,98	4 391 317,67	0,00	0,00	0,00	
31/07/2021	550 711 843,90	820 360,34	1 519 690,99	4 761 078,12	0,00	0,00	0,00	
31/08/2021	576 663 924,50	1 294 768,53	1 693 945,04	4 950 092,47	0,00	0,00	0,00	
30/09/2021	563 471 580,44	1 101 161,43	1 616 123,57	5 282 961,09	0,00	0,00	0,00	
31/10/2021	550 159 814,88	459 013,87	1 946 685,80	5 611 923,16	0,00	0,00	0,00	
30/11/2021	572 677 804,08	1 630 643,04	2 338 440,08	6 033 169,40	0,00	0,00	0,00	
31/12/2021	559 210 343,00	928 928,11	2 365 456,47	6 674 994,22	0,00	0,00	0,00	
31/01/2022	543 851 086,71	1 695 517,93	2 521 499,18	7 294 395,75	0,00	0,00	0,00	
28/02/2022	573 805 221,27	1 695 371,37	1 806 568,22	7 872 589,68	0,00	0,00	0,00	
31/03/2022	557 043 301,76	897 583,37	204 839,08	12 288 099,30	0,00	0,00	0,00	

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

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

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SILK FINANCE No.5

MAY 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	20 038	151 629 398	6	7 567	52 878
Loan	Used	17 412	137 154 238	19	7 877	65 734
Total		37 450	288 783 636	25	15 444	118 611

b) Car Brand breakdown

Car Make	New	Used	Grand Total
ALF	73 536	494 811	568 347
AUD	284 557	3 699 852	3 984 409
BMW	517 910	9 099 887	9 617 797
CIT	21 543 148	12 068 040	33 611 188
FIA	1 102 870	4 054 666	5 157 536
FOR	3 971 004	3 692 893	7 663 897
HON	2 332 436	533 993	2 866 428
HYN	2 990 786	1 361 679	4 352 465
KIA	39 570 710	4 581 203	44 151 913
MAZ	511 679	652 924	1 164 603
MER	694 795	10 044 783	10 739 578
MIT	9 035 496	1 916 815	10 952 312
NIS	1 811 436	6 517 582	8 329 019
OPE	7 063 592	5 104 907	12 168 499
Other	12 361 641	10 269 540	22 631 181
PEU	39 998 175	28 605 923	68 604 099
REN	2 507 063	20 827 782	23 334 845
SEA	1 907 907	4 530 522	6 438 428
SKO	427 050	483 194	910 244
TOY	2 147 342	3 676 896	5 824 238
VWG	776 263	4 936 345	5 712 608
Total	151 629 398	137 154 238	288 783 636

c) Client Type and District breakdown

District	Company	Individual	Professional	Self Employed	Outstanding Balance	Weight (%)
AVEIRO	1 575 102	13 881 117	338 259	1 309 208	17 103 686	5,9%
BEJA	356 186	4 849 167	89 853	934 767	6 229 973	2,2%
BRAGA	1 200 449	8 436 572	180 656	657 010	10 474 688	3,6%
BRAGANCA	116 226	1 355 636	48 496	233 688	1 754 045	0,6%
CASTELO BRANCO	346 123	3 667 781	81 008	419 554	4 514 466	1,6%
COIMBRA	749 297	9 022 112	344 344	544 683	10 660 436	3,7%
EVORA	450 443	4 926 022	47 914	828 238	6 252 617	2,2%
FARO	2 096 857	15 954 594	568 096	2 610 311	21 229 858	7,4%
GUARDA	138 311	2 742 129	74 282	271 058	3 225 780	1,1%
ILHA DA MADEIRA	897 151	11 539 671	119 568	744 006	13 300 397	4,6%
ILHA DAS FLORES	1 624	29 781		85 571	116 975	0,0%
ILHA DO CORVO	1 124	11 236			12 360	0,0%
ILHA DO FAIAL		254 942		16 374	271 316	0,1%
ILHA DO PICO	38 295	172 389		76 986	287 670	0,1%
ILHA GRACIOSA		48 121		1 295	49 415	0,0%
ILHA PORTO SANT		205 953			205 953	0,1%
ILHA SAO JORGE		115 757		53 244	169 001	0,1%
ILHA SAO MIGUEL	289 572	9 312 743	295 154	1 056 187	10 953 656	3,8%
ILHA STA MARIA	4 822	274 690		32 881	312 394	0,1%
ILHA TERCEIRA	110 933	3 313 555	8 801	153 730	3 587 019	1,2%
LEIRIA	902 409	7 597 658	141 639	825 120	9 466 826	3,3%
LISBOA	5 087 190	40 619 622	1 513 738	3 278 915	50 499 464	17,5%
PORTALEGRE	173 441	3 291 472	52 398	342 110	3 859 420	1,3%
PORTO	4 284 929	42 292 068	1 154 830	2 792 310	50 524 136	17,5%
SANTAREM	696 673	7 558 149	126 554	652 622	9 033 998	3,1%
SETUBAL	1 781 434	36 623 812	774 213	2 701 283	41 880 742	14,5%
VIANA CASTELO	186 943	2 814 894	77 237	253 665	3 332 739	1,2%
VILA REAL	212 156	3 094 240	32 639	456 595	3 795 629	1,3%
VISEU	402 133	4 795 469	132 665	348 710	5 678 977	2,0%
Weight (%)	7,65%	82,69%	2,15%	7,51%	100,00%	
Total	22 099 820	238 801 352	6 202 343	21 680 121	288 783 636	100,0%

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MAY 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	1 409	1 409	0,0%
2	3	0	0	0	0,0%
3	4	3 693 191	497 711	4 190 902	1,5%
4	5	14 036 592	3 809 743	17 846 335	6,2%
5	6	48 004 216	18 757 337	66 761 553	23,1%
6	7	57 083 627	34 497 246	91 580 873	31,7%
7	8	25 380 666	33 318 128	58 698 794	20,3%
8	9	2 614 924	28 189 020	30 803 944	10,7%
9	10	568 115	16 906 137	17 474 252	6,1%
10	11	181 948	833 041	1 014 989	0,4%
11	12	60 747	208 694	269 441	0,1%
12	13		89 697	89 697	0,0%
13	14	5 373	28 430	33 803	0,0%
14	15		15 736	15 736	0,0%
15	16		492	492	0,0%
16	17	0	0	0	0,0%
17	18	0	0	0	0,0%
18	19	0	1 416	1 416	0,0%
19	20	0	0	0	0,0%
20	21	0	0	0	0,0%
21	22	0	0	0	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%
Total		151 629 398	137 154 238	288 783 636	100,0%

e) Car Age and Product breakdown

Vehicle Year	Loan		Outstanding Balance	Weight (%)
	New	Used		
2001	0	4 962	4 962	0,0%
2002	0	0	0	0,0%
2003	0	7 264	7 264	0,0%
2004	0	19 476	19 476	0,0%
2005	0	20 664	20 664	0,0%
2006	0	42 317	42 317	0,0%
2007	0	206 065	206 065	0,1%
2008	0	430 051	430 051	0,1%
2009	0	514 676	514 676	0,2%
2010	0	1 774 663	1 774 663	0,6%
2011	0	3 226 909	3 226 909	1,1%
2012	0	4 995 219	4 995 219	1,7%
2013	3 657	7 360 971	7 364 629	2,6%
2014	397 143	12 005 999	12 403 142	4,3%
2015	2 230 154	16 358 819	18 588 974	6,4%
2016	7 959 865	19 029 935	26 989 799	9,3%
2017	15 634 724	22 235 190	37 869 914	13,1%
2018	26 012 159	20 400 093	46 412 253	16,1%
2019	35 002 708	17 458 846	52 461 554	18,2%
2020	31 387 597	7 721 470	39 109 067	13,5%
2021	29 860 682	3 312 433	33 173 115	11,5%
2022	3 134 391	24 971	3 159 362	1,1%
2023	6 317	3 243	9 561	0,0%
2024	0	0	0	0,0%
Total	151 629 398	137 154 238	288 783 636	100%

f) Instalment Past Due per Client Type

No. Instalments Overdue	No.	Company	Individual	Professional	Self-Employed	Outstanding Balance	Weight (%)
0	36 845	21 693 844	234 441 351	6 073 045	21 022 191	283 230 431	98,1%
1	470	285 559	3 367 164	55 089	575 114	4 282 926	1,5%
2	135	120 418	992 837	74 208	82 816	1 270 278	0,4%
Total	37 450	22 099 820	238 801 352	6 202 343	21 680 121	288 783 636	100,0%

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MAY 2024 QUARTERLY REPORT

Portfolio Stratification Tables

g) Outstanding Balance breakdown

Loan New

Min	Max	No.	Outstanding Balance	Weight (%)
1	5 000	7 459	19 267 513	12,7%
5 001	10 000	7 082	52 081 371	34,3%
10 001	15 000	3 612	43 777 392	28,9%
15 001	20 000	1 297	22 149 550	14,6%
20 001	25 000	404	8 912 832	5,9%
25 001	30 000	131	3 557 878	2,3%
30 001	35 000	32	1 034 795	0,7%
35 001	40 000	12	439 660	0,3%
40 001	45 000	4	166 175	0,1%
45 001	50 000	3	138 695	0,1%
50 001	>	2	103 538	0,1%
Total		20 038	151 629 398	100%

Loan Used

Min	Max	No.	Outstanding Balance	Weight (%)
1	5 000	5 344	14 950 834	10,9%
5 001	10 000	7 097	52 772 766	38,5%
10 001	15 000	3 614	43 345 409	31,6%
15 001	20 000	955	16 147 178	11,8%
20 001	25 000	276	6 062 012	4,4%
25 001	30 000	78	2 125 130	1,5%
30 001	35 000	24	769 392	0,6%
35 001	40 000	14	521 273	0,4%
40 001	45 000	7	293 447	0,2%
45 001	50 000	1	46 122	0,0%
50 001	>	2	120 673	0,1%
Total		17 412	137 154 238	100%

h) Original Term breakdown

Loan New

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	0	0	0,0%
13	24	1	108	0,0%
25	36	111	111 060	0,1%
37	48	557	2 125 032	1,4%
49	60	1 473	6 731 378	4,4%
61	72	1 692	8 578 265	5,7%
73	84	2 796	16 094 683	10,6%
85	96	3 504	19 903 411	13,1%
97	108	459	3 726 729	2,5%
109	120	9 445	94 358 733	62,2%
121	>	0	0	0,0%
Total		20 038	151 629 398	100%

Loan Used

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	0	0	0,0%
13	24	0	0	0,0%
25	36	19	43 537	0,0%
37	48	218	838 959	0,6%
49	60	811	3 377 768	2,5%
61	72	1 039	4 434 212	3,2%
73	84	1 650	9 380 183	6,8%
85	96	1 942	11 064 101	8,1%
97	108	763	5 163 994	3,8%
109	120	10 970	102 851 483	75,0%
121	>	0	0	0,0%
Total		17 412	137 154 238	100%

i) Remaining Term breakdown

Loan New

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	3 799	6 267 456	4,1%
13	24	3 673	16 355 424	10,8%
25	36	3 475	23 895 218	15,8%
37	48	2 783	24 637 890	16,2%
49	60	2 248	24 153 720	15,9%
61	72	2 030	25 160 880	16,6%
73	84	1 334	19 418 473	12,8%
85	96	696	11 740 337	7,7%
97	108	0	0	0,0%
109	120	0	0	0,0%
121	>	0	0	0,0%
Total		20 038	151 629 398	100%

Loan Used

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	2 033	2 996 490	2,2%
13	24	2 295	8 840 204	6,4%
25	36	2 629	15 755 561	11,5%
37	48	2 472	19 233 900	14,0%
49	60	2 726	25 913 520	18,9%
61	72	2 205	24 285 251	17,7%
73	84	1 672	20 887 754	15,2%
85	96	1 380	19 241 557	14,0%
97	108	0	0	0,0%
109	120	0	0	0,0%
121	>	0	0	0,0%
Total		17 412	137 154 238	100%

J) Top Obligors breakdown

No.	Outstanding Balance	Weight (%)
6	74 662	0,03%
4	74 603	0,03%
2	71 336	0,02%
3	67 668	0,02%
1	66 573	0,02%
10	63 440	0,02%
9	60 212	0,02%
4	57 741	0,02%
19	56 925	0,02%
1	55 813	0,02%
59	648 973	0,22%

SILK FINANCE No.5

MAY 2024 QUARTERLY REPORT

A.) Static Gross Credit Losses

Table with columns: Date of Origination, Amount Originated, Number of Defaulted Loans, Default Date (from date of origination), and Cumulative Default. Rows include various dates from 2015-Q4 to 2024-Q2, showing a cumulative total of 33,926,389.73.

Default in % of originated amount

Table showing default percentages over time. Columns include Date of Origination, Amount Originated, Number of Defaulted Loans, and default percentages from 0 to 40. The total percentage at the end of the period is 0.41%.

Cumulative Gross Default in % of originated amount

Table showing cumulative default percentages over time. Columns include Date of Origination, Amount Originated, Number of Defaulted Loans, and cumulative default percentages from 0 to 40. The total cumulative percentage at the end of the period is 0.41%.

SILK FINANCE No.5

MAY 2024 QUARTERLY REPORT

B) Static Recoveries

Amount Recovered																		
Date of Default	Amount Defaulted	Number of Defaulted Loans	Recovery Date (from date of default)														Total Recoveries	
			0	1	2	3	4	5	6	7	8	9	10	11	12	13		14
2020 - Q3	59 249,27	5	-	1 593	8 608	775	2 921	9 856	442	446	5 730	1 916	57 648	16 566	1 487	720	1 068	109 775
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	3 823	719 558
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	23 644	-	1 230 008
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	18 298	-	-	1 222 996
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	-	-	-	531 085
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	13 655	-	-	-	-	925 817
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	145 467	-	-	-	-	-	2 598 692
2022 - Q2	5 501 497,34	422	107 674	276 139	242 245	268 648	34 131	166 121	100 125	280 313	108 276	-	-	-	-	-	-	1 583 672
2022 - Q3	705 837,24	59	7 706	67 028	110 561	7 238	21 389	6 634	29 749	36 235	-	-	-	-	-	-	-	286 538
2022 - Q4	1 177 445,15	96	47 434	106 537	8 494	15 313	19 938	68 842	34 729	-	-	-	-	-	-	-	-	301 288
2023 - Q1	1 059 440,92	91	108 110	14 197	21 671	35 294	81 786	247	-	-	-	-	-	-	-	-	-	261 305
2023 - Q2	3 122 372,60	153	37 702	63 638	66 320	95 263	19 148	-	-	-	-	-	-	-	-	-	-	282 071
2023 - Q3	1 375 397,45	111	54 135	102 699	50 691	27 519	-	-	-	-	-	-	-	-	-	-	-	235 044
2023 - Q4	1 240 295,46	108	43 818	111 067	3 823	-	-	-	-	-	-	-	-	-	-	-	-	158 708
2024 - Q1	858 014,80	317	36 384	19 538	-	-	-	-	-	-	-	-	-	-	-	-	-	55 922
2024 - Q2	235 485,94	24	284	-	-	-	-	-	-	-	-	-	-	-	-	-	-	284
TOTAL	27 563 886,20	2 235	648 820	1 542 329	1 130 705	867 842	943 167	757 303	693 697	1 392 575	1 319 250	449 337	318 122	181 182	203 229	50 314	4 890	10 502 763

0,00

Amount Recovered in % of defaulted amount

Date of Default	Amount Defaulted	Number of Defaulted Loans	Recovery Date (from date of default)														
			0	1	2	3	4	5	6	7	8	9	10	11	12	13	14
2020 - Q3	59 249,27	5	0,00%	2,69%	14,53%	1,31%	4,93%	16,63%	0,75%	0,75%	9,67%	3,23%	97,30%	27,96%	2,51%	1,22%	1,80%
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%	0,45%
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%	1,33%	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%	1,07%	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%	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%	0,98%	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%	2,59%	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%	1,97%	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%	5,13%	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%	2,95%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%	0,00%
TOTAL	27 563 886,20	2 235	2,35%	5,60%	4,10%	3,15%	3,42%	2,75%	2,52%	5,05%	4,79%	1,63%	1,15%	0,66%	0,74%	0,18%	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
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%
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%	85,02%
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%	69,05%	69,05%
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%	71,76%	71,76%	71,76%
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%	59,56%	59,56%	59,56%
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%	66,51%	66,51%	66,51%	66,51%	66,51%
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%	46,30%	46,30%	46,30%	46,30%	46,30%	46,30%
2022 - Q2	5 501 497,34	422	1,96%	6,98%	11,38%	16,26%	16,88%	19,90%	21,72%	26,82%	28,79%	28,79%	28,79%	28,79%	28,79%	28,79%	28,79%
2022 - Q3	705 837,24	59	1,09%	10,59%	26,25%	27,28%	30,31%	31,25%	35,46%	40,60%	40,60%	40,60%	40,60%	40,60%	40,60%	40,60%	40,60%
2022 - Q4	1 177 445,15	96	4,03%	13,08%	13,80%	15,10%	16,79%	22,64%	25,59%	25,59%	25,59%	25,59%	25,59%	25,59%	25,59%	25,59%	25,59%
TOTAL	27 563 886,20	2 235	2,35%	7,95%	12,05%	15,20%	18,62%	21,37%	23,89%	28,94%	33,72%	35,35%	36,51%	37,17%	37,90%	38,09%	38,10%