# SILK FINANCE No.5

**AUGU 2026 SERVICER QUARTERLY REPORT**

| | |
|---|---|
| Closing Date: | 23/Jul/2020 |
| Last Interest Payment Date: | 25/May/2026 |
| Reporting for the Period Ended: | 31/Jul/2026 |
| Interest Payment Date: | 25/Aug/2026 |
| EURIBOR Rate: | 2,195% |

## Principal Agents:

| | |
|---|---|
| Originator and Servicer: | Santander Consumer Finance S.A. - Sucursal em Portugal (SCB PT) |
| Back-up Servicer Facilitator: | Banco Santander S.A. |
| Back-Up Servicer Facilitator Trigger Event: | If Santander Consumer Finance, SA - Sucursal em Portugal (SCB PT) ceases to hold 50% of the Servicer's shares or<br>If Santander Consumer Finance, SA - Sucursal em Portugal (SCB PT) is downgraded below Baa2- by Moody's<br>If Santander Consumer Finance, SA - Sucursal em Portugal (SCB PT) is downgraded below BBB or F2 by Fitch |
| Issuer Manager: | Tagus - Sociedade de Titularização de Créditos, S.A. |
| Transaction Manager: | U.S. Bank Global Corporate Trust Limited |
| Common Representative: | U.S. Bank Global Corporate Trust Limited |
| SCB PT Statement: | None of the debtors have deposit with SCB PT, therefore, no Set-Off exposure arrises. |

## 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 | A+ | BBB | BB | Not Rated | Not Rated | Not Rated | Not Rated |
| Moody's | Aa2 | A2 | Ba1 | Not Rated | Not Rated | Not Rated | Not Rated |
| Scheduled Final | | | | | | | |
| Final Legal Maturity Date: | 25/fev/2035 | 25/fev/2035 | 25/fev/2035 | 25/fev/2035 | 25/fev/2035 | 25/fev/2035 | 25/fev/2035 |
| 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 … | | | | | | | |
| Accumulated Amortization | 392 549 253,50 | 55 500 956,46 | 46 320 980,35 | 10 948 595,36 | 6 600 000,00 | 3 599 000,00 | 0,00 |
| Current Amount: | 73 550 746,50 | 10 399 043,54 | 8 679 019,65 | 2 051 404,64 | 0,00 | 1 000,00 | 1,00 |

## Summary Priority of Payments:

| **Issuer expenses** | |
|---|---|
| Supervision fee CMVM | 118,10 |
| Issuer fee | 2 765,75 |
| Custodian fee | 0,00 |
| Servicer fee | 72 365,90 |
| Auditing Fees | 0,00 |
| 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 |
| EDW fees | 0,00 |
| Rating Agencies Fees | 45 864,24 |
| Account Bank Fees | 0,00 |
| Interbolsa Fees | 873,61 |
| VAT Liabilities | 0,00 |
| Other third party expenses | 30 965,00 |
| | **153 992,60** |

## Remittance Distribution Data:

| | |
|---|---|
| Beginning Aggregate Loan Receivables Principal Balance | 114 513 067,44 |
| Total Principal Payments Received by the Servicer | 14 304 297,75 |
| Total Revolving | 0,00 |
| *Quarterly Revolving (25/08/yyyy)* | 0,00 |
| Repurchases | 181 069,02 |
| Realised Losses | 0,00 |
| Defaults | 247 532,56 |
| Ending Aggregate Loan Receivables Principal Balance (31/07/yyyy) | **99 780 168,11** |

| | |
|---|---|
| Quarterly Total Principal Payments received | 14 304 297,75 |
| Less: Accumulated Revolving | 0,00 |
| Add: Interest Retained under Revolving Period Principal Deficiency Ledger | 247 532,56 |
| Add: Accumulated Repurchases | 181 069,02 |
| Less: Accumulated Notes Principal Distribution Amount | 0,00 |
| Add: Principal Retention (Item c) PPoP) - Not distributed Quarterly Revolving (Ref:25/08/yyyy) | 0,00 |
| Total Principal Amount Available for Distribution (not used to buy new receivables) | **14 732 899,33** |

| | |
|---|---|
| Total Interest Payments Received (during the quarter) | 2 732 042,67 |
| Add: Surplus From the Beginning Pool | 0,00 |
| Add: Interest accrued on Issuer Operating Account | 37 761,35 |
| Add: Interest accrued on Reserve and release | 5 616,01 |
| Add: Recoveries Under Revolving Period | 0,00 |
| Add: Back CAP - Counterparty Floating Settlement Amount | 637 046,26 |
| Add: Reserve Release Amount | 1 500 045,62 |
| Add: Available Interest Adjustment | 0,00 |
| Add: Credit Interest Cash Reserve Account | 0,00 |
| Less: Issuer Expenses | 153 992,60 |
| Less: Shortfall on Issuer Cash Deposit Account | 0,00 |
| Less: Interest Retained under Revolving Period Principal Deficiency Ledger | 247 532,56 |
| Less: Principal Amount Class E - Reverse Amortization | 0,00 |
| Less: Principal Amount Class X | 0,00 |
| Less: Reserve Required Amount | 1 500 045,62 |
| Less: Interest Retained Profit Required Amount | 0,00 |
| Total Interest Amount Available for Distribution | **3 010 941,13** |

## SILK FINANCE No.5

**AUGU 2026 SERVICER QUARTERLY REPORT**

**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 | 84 995 753,80 | 2,195% | 0,75% | 2,945% | 632 734,36 | 632 734,36 | 0,00 | 0,00 | 0,00 | 0,00 |
| Class B | 65 900 000,00 | 12 017 206,98 | 2,195% | 2,00% | 4,195% | 127 430,80 | 127 430,80 | 0,00 | 0,00 | 0,00 | 0,00 |
| Class C | 55 000 000,00 | 10 029 535,42 | 2,195% | 3,00% | 5,195% | 131 705,91 | 131 705,91 | 0,00 | 0,00 | 0,00 | 0,00 |
| Class D | 13 000 000,00 | 2 370 617,46 | - | 7,25% | 7,250% | 43 444,86 | 43 444,86 | 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 | - | - | - | 0,00 | 2 075 625,20 | 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** | **109 414 114,66** | | | | **935 315,93** | **3 010 941,13** | **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 | 84 995 753,80 | 0,00 | 11 445 007,30 | 73 550 746,50 | 15,8% | 0,00 | 0,00 | 0,00 | 0,00 |
| Class B | 65 900 000,00 | 12 017 206,98 | 0,00 | 1 618 163,44 | 10 399 043,54 | 15,8% | 0,00 | 0,00 | 0,00 | 0,00 |
| Class C | 55 000 000,00 | 10 029 535,42 | 0,00 | 1 350 515,77 | 8 679 019,65 | 15,8% | 0,00 | 0,00 | 0,00 | 0,00 |
| Class D | 13 000 000,00 | 2 370 617,46 | 0,00 | 319 212,82 | 2 051 404,64 | 15,8% | 0,00 | 247 532,56 | 247 532,56 | 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. | 3 600 000,00 | 1,00 | 0,00 | 0,00 | 1,00 | 0,0% | 0,00 | 0,00 | 0,00 | 0,00 |
| | **613 800 000,00** | **109 414 114,66** | **0,00** | **14 732 899,33** | **94 681 215,33** | **15,4%** | **0,00** | **247 532,56** | **247 532,56** | **0,00** |

**Reserve Amount:**

| | |
|---|---|
| Beginning Reserve Amount | 1 500 045,62 |
| Target Reserve Amount | 1 500 045,62 |
| Contribution to Reserve Amount | 0,00 |
| Ending Reserve Amount | **1 500 045,62** |

**SERVICER MONTHLY REPORT**

| | |
|---|---|
| TRANSACTION: | SERVICER MONTHLY REPORT |
| SERVICER: | Santander Consumer Finance S.A. - Sucursal em Portugal (SCB PT) |
| ISSUER: | If Santander Consumer Finance, SA - Sucursal em Portugal (SCB PT) ceases to hold 50% of the Servicer's shares or |

**Collateral Description**

| | Month 1 | Month 2 | Month 3 | Month 4 | Month 5 | Month 6 | Month 7 | Month 8 | Month 9 | Month 10 | Month 11 | Month 12 | Month 13 | Month 14 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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 | 25/08/2021 | 25/08/2021 | 25/11/2021 |
| 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 | 01/06/2021 | 01/07/2021 | 01/08/2021 |
| 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 | 30/06/2021 | 31/07/2021 | 31/08/2021 |
| Day Count | 31 | 31 | 30 | 31 | 30 | 31 | 31 | 28 | 31 | 30 | 31 | 30 | 31 | 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 € | 584 187 034,95 € | 566 701 232,53 € | 553 051 895,23 € |
| 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 € | 17 066 973,03 € | 13 279 576,85 € | 13 175 255,64 € |
| Realised Loss | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| 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 € | 0,00 € | 0,00 € | 39 965 012,83 € |
| 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 € | 567 120 061,92 € | 553 421 655,68 € | 579 841 652,42 € |
| 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 € | 418 829.39 € | 369 760.45 € | 189 014.35 € |
| 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 € | 4 391 317.67 € | 4 761 078.12 € | 4 950 092.47 € |
| 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 € | 566 701 232.53 € | 553 051 895.23 € | 579 652 638.07 € |
| **Loans** | | | | | | | | | | | | | | |
| Begin | 53 060 | 52 680 | 52 036 | 51 537 | 51 068 | 53 666 | 53 003 | 52 270 | 53 952 | 53 315 | 52 568 | 54 550 | 53 631 | 52 930 |
| Paid in Full + Realised Loss + Repurchased | 380 | 644 | 499 | 469 | 599 | 663 | 733 | 644 | 637 | 747 | 698 | 919 | 701 | 687 |
| Purchased | 0 | 0 | 0 | 0 | 3 197 | 0 | 0 | 2 326 | 0 | 0 | 2 680 | 0 | 0 | 2 463 |
| End | 52 680 | 52 036 | 51 537 | 51 068 | 53 666 | 53 003 | 52 270 | 53 952 | 53 315 | 52 568 | 54 550 | 53 631 | 52 930 | 54 706 |
| **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 € | 13 720 089,30 € | 13 278 219,22 € | 13 153 701,51 € |
| 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 € | 3 346 883,73 € | 1 357,63 € | 21 554,13 € |
| 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 € | 0,00 € | 0,00 € | 39 965 012,83 € |
| 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 € | 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 € | 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 € | 3 238 218,33 € | 1 674 882,63 € | 3 262 906,39 € |
| 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 € | 18 306,00 € | 1 868,00 € | 721,00 € |
| 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 € | 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% | 7.00% | 7.00% | 7.00% |
| Weighted Average Original Term (months) | 101 | 101 | 101 | 101 | 102 | 102 | 102 | 102 | 102 | 103 | 103 | 103 | 103 | 104 |
| Weighted Average Remaining Term (months) | 75 | 74 | 73 | 75 | 74 | 74 | 73 | 74 | 73 | 73 | 73 | 72 | 72 | 73 |
| Weighted Average Seasoning (months) | 25 | 26 | 27 | 26 | 26 | 27 | 28 | 28 | 29 | 29 | 29 | 30 | 31 | 30 |
| Total number Moratorium Contracts Repurshed (Stage 1) | 0 | 57 | 2 | 7 | 0 | 0 | 0 | 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 € | 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 € | 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% | 0,00% | 0,00% | 0,00% |

## SERVICER MONTHLY REPORT

| | |
|---|---|
| TRANSACTION: | SERVICER MONTHLY REPORT |
| SERVICER: | Santander Consumer Finance S.A. - Sucursal em Portugal |
| ISSUER: | If Santander Consumer Finance, SA - Sucursal em Portugal |

**Collateral Description**

| | Month 15 | Month 16 | Month 17 | Month 18 | Month 19 | Month 20 | Month 21 | Month 22 |
|---|---|---|---|---|---|---|---|---|
| Payment Date | 25/11/2021 | 25/11/2021 | 25/02/2022 | 25/02/2022 | 25/02/2022 | 25/05/2022 | 25/05/2022 | 25/05/2022 |
| Collection Period Begin Date | 01/09/2021 | 01/10/2021 | 01/11/2021 | 01/12/2021 | 01/01/2022 | 01/02/2022 | 01/03/2022 | 01/04/2022 |
| Collection Period End Date | 30/09/2021 | 31/10/2021 | 30/11/2021 | 31/12/2021 | 31/01/2022 | 28/02/2022 | 31/03/2022 | 30/04/2022 |
| Day Count | 30 | 31 | 30 | 31 | 31 | 28 | 31 | 30 |
| **Aggregate Principal Balance (Euro)** | | | | | | | | |
| Begin | 579 652 638,07 € | 566 188 865,44 € | 552 565 514,55 € | 576 646 887,20 € | 562 504 729,58 € | 548 268 103,82 € | 577 327 980,50 € | 558 145 724,21 € |
| Principal Payments (includes recovered vehicles sold) | 13 130 904,01 € | 13 294 388,82 € | 13 766 485,39 € | 13 500 332,80 € | 13 617 224,23 € | 14 816 652,48 € | 14 745 927,03 € | 13 861 122,93 € |
| Realised Loss | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| Purchased (Revolving) | 0,00 € | 0,00 € | 38 269 104,28 € | 0,00 € | 0,00 € | 44 433 903,45 € | 0,00 € | 0,00 € |
| End | 566 521 734,06 € | 552 894 476,62 € | 577 068 133,44 € | 563 146 554,40 € | 548 887 505,35 € | 577 885 354,79 € | 562 582 053,47 € | 544 284 601,28 € |
| New Defaults (month) | 332 868.62 € | 328 962.07 € | 421 246.24 € | 641 824.82 € | 619 401.53 € | 557 374.29 € | 4 436 329.26 € | 2 805 225.57 € |
| Defaults (Accumulated) | 5 282 961.09 € | 5 611 923.16 € | 6 033 169.40 € | 6 674 994.22 € | 7 294 395.75 € | 7 851 770.04 € | 12 288 099.30 € | 15 093 324.87 € |
| Aggregate Principal Balance net of Defaulted receivables | 566 188 865.44 € | 552 565 514.55 € | 576 646 887.20 € | 562 504 729.58 € | 548 268 103.82 € | 577 327 980.50 € | 558 145 724.21 € | 541 479 375.71 € |
| **Loans** | | | | | | | | |
| Begin | 54 706 | 54 088 | 53 388 | 55 009 | 54 209 | 53 358 | 55 821 | 54 941 |
| Paid in Full + Realised Loss + Repurchased | 618 | 700 | 732 | 800 | 851 | 825 | 730 | 1 005 |
| Purchased | 0 | 0 | 2 353 | 0 | 0 | 3 288 | 0 | 0 |
| End | 54 088 | 53 388 | 55 009 | 54 209 | 53 358 | 55 821 | 54 941 | 53 936 |
| **Distribution Data** | | | | | | | | |
| Total Principal Payments Received | 13 130 904,01 € | 13 190 653,46 € | 13 734 176,88 € | 13 477 211,53 € | 13 587 677,52 € | 14 784 037,57 € | 14 745 927,03 € | 13 861 122,93 € |
| Repurchases in the period | 0,00 € | 103 735,36 € | 32 308,51 € | 23 121,27 € | 29 546,71 € | 32 614,91 € | 0,00 € | 0,00 € |
| Purchases during revolving period | 0,00 € | 0,00 € | 38 269 104,28 € | 0,00 € | 0,00 € | 44 433 903,45 € | 0,00 € | 0,00 € |
| Current Period Charge-Off (Realised Loss) | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| Total Interest Payments Accrued in Period | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| Total Interest Payments Received in Period | 3 202 779,23 € | 3 065 345,56 € | 4 711 801,76 € | 3 178 524,78 € | 3 087 723,89 € | 3 298 049,75 € | 4 468 368,55 € | 2 380 471,04 € |
| Repossessions | 2 486,00 € | 8 375,00 € | 7 442,00 € | 8 027,00 € | 46 310,00 € | 57 600,00 € | 86 510,31 € | 64 810,81 € |
| Residual Value Outstanding | 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% | 7.00% | 6.66% | 6.67% |
| Weighted Average Original Term (months) | 104 | 104 | 104 | 105 | 105 | 105 | 104 | 104 |
| Weighted Average Remaining Term (months) | 72 | 74 | 73 | 72 | 71 | 72 | 70 | 69 |
| Weighted Average Seasoning (months) | 31 | 32 | 31 | 32 | 33 | 32 | 34 | 35 |
| Total number Moratorium Contracts Repurshed (Stage 1) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moratorium Contracts Repurchased (Stage 1) | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Moratorium (Stage 2/3) | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| Total % Moratorium of Aggregate Principal Balance | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |

| | Month 23 | Month 24 | Month 25 | Month 26 | Month 27 | Month 28 | Month 29 |
|---|---|---|---|---|---|---|---|
| Payment Date | 25/08/2022 | 25/08/2022 | 25/08/2022 | 25/11/2022 | 25/11/2022 | 25/11/2022 | 27/02/2023 |
| Collection Period Begin Date | 01/05/2022 | 01/06/2022 | 01/07/2022 | 01/08/2022 | 01/09/2022 | 01/10/2022 | 01/11/2022 |
| Collection Period End Date | 31/05/2022 | 30/06/2022 | 31/07/2022 | 31/08/2022 | 30/09/2022 | 31/10/2022 | 30/11/2022 |
| Day Count | 31 | 30 | 31 | 31 | 30 | 31 | 30 |
| **Aggregate Principal Balance (Euro)** | | | | | | | |
| Begin | 541 479 375,71 € | 570 023 593,73 € | 554 127 611,35 € | 539 660 692,24 € | 524 502 150,21 € | 510 056 732,42 € | 498 240 591,10 € |
| Principal Payments (includes recovered vehicles sold) | 15 638 201,47 € | 14 424 580,55 € | 14 404 059,52 € | 14 831 289,24 € | 14 129 692,93 € | 11 351 028,32 € | 13 534 087,56 € |
| Realised Loss | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| Purchased (Revolving) | 45 407 289,43 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| End | 571 248 463,67 € | 555 599 013,18 € | 539 723 551,83 € | 524 829 403,00 € | 510 372 457,28 € | 498 705 704,10 € | 484 706 503,54 € |
| New Defaults (month) | 1 224 869.94 € | 1 471 401.83 € | 62 859.59 € | 327 252.79 € | 315 724.86 € | 465 113.00 € | 305 918.86 € |
| Defaults (Accumulated) | 16 318 194.81 € | 17 789 596.64 € | 17 852 456.23 € | 18 179 709.02 € | 18 495 433.88 € | 18 960 546.88 € | 19 266 465.74 € |
| Aggregate Principal Balance net of Defaulted receivables | 570 023 593.73 € | 554 127 611.35 € | 539 660 692.24 € | 524 502 150.21 € | 510 056 732.42 € | 498 240 591.10 € | 484 400 584.68 € |
| **Loans** | | | | | | | |
| Begin | 53 936 | 60 430 | 59 452 | 58 500 | 57 491 | 56 122 | 54 966 |
| Paid in Full + Realised Loss + Repurchased | 999 | 978 | 953 | 1 009 | 1 023 | 1 083 | 1 045 |
| Purchased | 7 491 | 0 | 0 | 0 | 0 | 0 | 0 |
| End | 60 430 | 59 452 | 58 500 | 57 491 | 56 122 | 54 966 | 53 921 |
| **Distribution Data** | | | | | | | |
| Total Principal Payments Received | 15 640 246,47 € | 14 424 580,55 € | 14 404 059,52 € | 14 831 289,24 € | 14 129 692,93 € | 11 351 028,32 € | 13 534 087,56 € |
| Repurchases in the period | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| Purchases during revolving period | 45 407 289,43 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| Current Period Charge-Off (Realised Loss) | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| Total Interest Payments Accrued in Period | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| Total Interest Payments Received in Period | 2 100 069,48 € | 3 275 935,61 € | 3 381 296,66 € | 3 152 956,41 € | 2 999 263,88 € | 6 001 460,22 € | 3 345 904,15 € |
| Repossessions | 135 109,56 € | 193 650,37 € | 115 468,58 € | 2 576,28 € | 159 462,34 € | 137 938,89 € | 271 708,95 € |
| Residual Value Outstanding | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Weighted Average Interest Rate on Receivables (%) | 6.67% | 6.67% | 6.67% | 6.67% | 6.67% | 6.67% | 6.68% |
| Weighted Average Original Term (months) | 104 | 104 | 104 | 104 | 104 | 105 | 105 |
| Weighted Average Remaining Term (months) | 66 | 66 | 65 | 65 | 64 | 64 | 63 |
| Weighted Average Seasoning (months) | 37 | 38 | 39 | 39 | 40 | 41 | 42 |
| Total number Moratorium Contracts Repurshed (Stage 1) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moratorium Contracts Repurchased (Stage 1) | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Moratorium (Stage 2/3) | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| Total % Moratorium of Aggregate Principal Balance | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |

**SERVICER MONTHLY REPORT**

| | |
|---|---|
| TRANSACTION: | SERVICER MONTHLY REPORT |
| SERVICER: | Santander Consumer Finance S.A. - Sucursal em Portugal |
| ISSUER: | If Santander Consumer Finance, SA - Sucursal em Portugal |

**Collateral Description**

| | Month 30 | Month 31 | Month 32 | Month 33 | Month 34 | Month 35 | Month 36 | Month 37 |
|---|---|---|---|---|---|---|---|---|
| Payment Date | 27/02/2023 | 27/02/2023 | 25/05/2023 | 25/05/2023 | 25/05/2023 | 25/08/2023 | 25/08/2023 | 25/08/2023 |
| Collection Period Begin Date | 01/12/2022 | 01/01/2023 | 01/02/2023 | 01/03/2023 | 01/04/2023 | 01/05/2023 | 01/06/2023 | 01/07/2023 |
| Collection Period End Date | 31/12/2022 | 31/01/2023 | 28/02/2023 | 31/03/2023 | 30/04/2023 | 31/05/2023 | 30/06/2023 | 31/07/2023 |
| Day Count | 31 | 31 | 28 | 31 | 30 | 31 | 30 | 31 |
| **Aggregate Principal Balance (Euro)** | | | | | | | | |
| Begin | 484 400 584,68 € | 470 931 831,55 € | 457 564 500,50 € | 444 846 683,41 € | 431 417 181,55 € | 419 239 822,37 € | 406 916 386,49 € | 394 880 716,66 € |
| Principal Payments (includes recovered vehicles sold) | 13 062 339,84 € | 13 025 473,60 € | 12 389 320,00 € | 13 040 415,48 € | 10 048 013,61 € | 11 915 305,20 € | 11 450 773,48 € | 11 353 111,95 € |
| Realised Loss | 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 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| End | 471 338 244,84 € | 457 906 357,95 € | 445 175 180,50 € | 431 806 267,93 € | 421 369 167,94 € | 407 324 517,17 € | 395 465 613,01 € | 383 527 604,71 € |
| New Defaults (month) | 406 413.29 € | 341 857.45 € | 328 497.09 € | 389 086.38 € | 2 129 345.57 € | 408 130.68 € | 584 896.35 € | 400 544.76 € |
| Defaults (Accumulated) | 19 672 879.03 € | 20 014 736.48 € | 20 343 233.57 € | 20 732 319.95 € | 22 861 665.52 € | 23 269 796.20 € | 23 854 692.55 € | 24 255 237.31 € |
| Aggregate Principal Balance net of Defaulted receivables | 470 931 831.55 € | 457 564 500.50 € | 444 846 683.41 € | 431 417 181.55 € | 419 239 822.37 € | 406 916 386.49 € | 394 880 716.66 € | 383 127 059.95 € |
| **Loans** | | | | | | | | |
| Begin | 53 921 | 52 859 | 51 152 | 50 244 | 49 213 | 48 307 | 47 366 | 46 409 |
| Paid in Full + Realised Loss + Repurchased | 1 062 | 924 | 879 | 1 000 | 847 | 901 | 906 | 921 |
| Purchased | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| End | 52 859 | 51 152 | 50 244 | 49 213 | 48 307 | 47 366 | 46 409 | 45 456 |
| **Distribution Data** | | | | | | | | |
| Total Principal Payments Received | 13 062 339,84 € | 13 025 473,60 € | 12 389 320,00 € | 13 040 415,48 € | 10 048 013,61 € | 11 915 305,20 € | 11 450 773,48 € | 11 353 111,95 € |
| Repurchases in the period | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| Purchases during revolving period | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| Current Period Charge-Off (Realised Loss) | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 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 € |
| Total Interest Payments Received in Period | 3 221 255,49 € | 3 084 240,45 € | 3 104 642,39 € | 3 158 229,78 € | 4 625 818,85 € | 2 987 555,25 € | 2 842 495,37 € | 2 893 311,99 € |
| Repossessions | 235 143,09 € | 186 429,06 € | 234 626,53 € | 372 787,84 € | 344 094,66 € | 358 594,16 € | 358 582,25 € | 348 891,16 € |
| Residual Value Outstanding | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Weighted Average Interest Rate on Receivables (%) | 6.68% | 6.68% | 6.68% | 6.68% | 6.69% | 6.69% | 6.69% | 6.70% |
| Weighted Average Original Term (months) | 105 | 105 | 105 | 105 | 106 | 106 | 106 | 106 |
| Weighted Average Remaining Term (months) | 62 | 62 | 61 | 60 | 60 | 59 | 59 | 0 |
| Weighted Average Seasoning (months) | 43 | 43 | 44 | 45 | 46 | 47 | 47 | 106 |
| Total number Moratorium Contracts Repurshed (Stage 1) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moratorium Contracts Repurchased (Stage 1) | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Moratorium (Stage 2/3) | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| Total % Moratorium of Aggregate Principal Balance | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |

| | | Month 39 | Month 40 | Month 41 | Month 42 | Month 43 | Month 44 |
|---|---|---|---|---|---|---|---|
| Payment Date | 27/11/2023 | 27/11/2023 | 27/11/2023 | 26/02/2024 | 26/02/2024 | 26/02/2024 | 27/05/2024 |
| Collection Period Begin Date | 01/08/2023 | 01/09/2023 | 01/10/2023 | 01/11/2023 | 01/12/2023 | 01/01/2024 | 01/02/2024 |
| Collection Period End Date | 31/08/2023 | 30/09/2023 | 31/10/2023 | 30/11/2023 | 31/12/2023 | 31/01/2024 | 29/02/2024 |
| Day Count | 31 | 30 | 31 | 30 | 31 | 31 | 29 |
| **Aggregate Principal Balance (Euro)** | | | | | | | |
| Begin | 383 127 059,95 € | 371 662 609,34 € | 360 573 630,84 € | 349 390 094,14 € | 338 485 396,68 € | 328 103 198,49 € | 317 685 968,22 € |
| Principal Payments (includes recovered vehicles sold) | 10 877 341,74 € | 10 701 234,68 € | 10 425 832,39 € | 10 551 450,73 € | 10 252 853,77 € | 10 230 875,33 € | 9 337 549,06 € |
| Realised Loss | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| Purchased (Revolving) | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| End | 372 249 718,21 € | 360 961 374,66 € | 350 147 798,45 € | 338 838 643,41 € | 328 232 542,91 € | 317 872 323,16 € | 308 348 419,16 € |
| New Defaults (month) | 587 108.87 € | 387 743.82 € | 757 704.31 € | 353 246.73 € | 129 344.42 € | 186 354.94 € | 371 143.27 € |
| Defaults (Accumulated) | 24 842 346.18 € | 25 230 090.00 € | 25 987 794.31 € | 26 341 041.04 € | 26 470 385.46 € | 26 656 740.40 € | 27 027 883.67 € |
| Aggregate Principal Balance net of Defaulted receivables | 371 662 609.34 € | 360 573 630.84 € | 349 390 094.14 € | 338 485 396.68 € | 328 103 198.49 € | 317 685 968.22 € | 307 977 275.89 € |
| **Loans** | | | | | | | |
| Begin | 45 456 | 44 510 | 43 583 | 42 663 | 41 679 | 40 754 | 39 831 |
| Paid in Full + Realised Loss + Repurchased | 900 | 894 | 861 | 949 | 913 | 904 | 716 |
| Purchased | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| End | 44 510 | 43 583 | 42 663 | 41 679 | 40 754 | 39 831 | 39 077 |
| **Distribution Data** | | | | | | | |
| Total Principal Payments Received | 10 877 341,74 € | 10 701 234,68 € | 10 425 832,39 € | 10 551 450,73 € | 10 252 853,77 € | 10 230 875,33 € | 9 337 549,06 € |
| Repurchases in the period | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| Purchases during revolving period | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| Current Period Charge-Off (Realised Loss) | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| Total Interest Payments Accrued in Period | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| Total Interest Payments Received in Period | 2 717 391,43 € | 2 598 743,53 € | 2 716 571,01 € | 2 700 767,85 € | 2 646 853,46 € | 2 450 989,43 € | 2 528 474,84 € |
| Repossessions | 293 967,17 € | 364 632,89 € | 413 488,23 € | 525 508,20 € | 554 153,73 € | 451 732,13 € | 684 708,40 € |
| Residual Value Outstanding | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Weighted Average Interest Rate on Receivables (%) | 6.70% | 6.70% | 6.70% | 6.71% | 6.71% | 6.71% | 6.71% |
| Weighted Average Original Term (months) | 107 | 107 | 107 | 107 | 107 | 108 | 108 |
| Weighted Average Remaining Term (months) | 57 | 57 | 56 | 56 | 55 | 55 | 54 |
| Weighted Average Seasoning (months) | 49 | 50 | 51 | 51 | 52 | 53 | 54 |
| Total number Moratorium Contracts Repurshed (Stage 1) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moratorium Contracts Repurchased (Stage 1) | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Moratorium (Stage 2/3) | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € | 0,00 € |
| Total % Moratorium of Aggregate Principal Balance | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |

## SERVICER MONTHLY REPORT

| | |
|---|---|
| TRANSACTION: | SERVICER MONTHLY REPORT |
| SERVICER: | Santander Consumer Finance S.A. - Sucursal em Portugal |
| ISSUER: | If Santander Consumer Finance, SA - Sucursal em Portugal |

**Collateral Description**

| | Month 45 | Month 46 | Month 47 | Month 48 | Month 49 |
|---|---|---|---|---|---|
| Payment Date | 27/05/2024 | 27/05/2024 | 26/08/2024 | 26/08/2024 | 26/08/2024 |
| Collection Period Begin Date | 01/03/2024 | 01/04/2024 | 01/05/2024 | 01/06/2024 | 01/07/2024 |
| Collection Period End Date | 31/03/2024 | 30/04/2024 | 31/05/2024 | 30/06/2024 | 31/07/2024 |
| Day Count | 31 | 30 | 31 | 30 | 31 |
| **Aggregate Principal Balance (Euro)** | | | | | |
| Begin | 307 977 275.89 € | 298 289 919.12 € | 288 783 636.19 € | 279 161 536.43 € | 270 241 702.84 € |
| Principal Payments (includes recovered vehicles sold) | 9 386 840.11 € | 9 270 796.99 € | 9 418 572.83 € | 8 748 073.40 € | 9 006 616.13 € |
| Realised Loss | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Purchased (Revolving) | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| End | 298 590 435.78 € | 289 019 122.13 € | 279 365 063.36 € | 270 413 463.03 € | 261 235 086.71 € |
| New Defaults (month) | 300 516.66 € | 235 485.94 € | 203 526.93 € | 171 760.19 € | 686 421.62 € |
| Defaults (Accumulated) | 27 328 400.33 € | 27 563 886.27 € | 27 767 413.20 € | 27 939 173.39 € | 28 625 595.01 € |
| Aggregate Principal Balance net of Defaulted receivables | 298 289 919.12 € | 288 783 636.19 € | 279 161 536.43 € | 270 241 702.84 € | 260 548 665.09 € |
| **Loans** | | | | | |
| Begin | 39 077 | 38 266 | 37 450 | 36 637 | 35 858 |
| Paid in Full + Realised Loss + Repurchased | 782 | 793 | 795 | 758 | 819 |
| Purchased | 0 | 0 | 0 | 0 | 0 |
| End | 38 266 | 37 450 | 36 637 | 35 858 | 34 969 |
| **Distribution Data** | | | | | |
| Total Principal Payments Received | 9 386 840.11 € | 9 270 796.99 € | 9 418 572.83 € | 8 748 073.40 € | 9 006 616.13 € |
| Repurchases in the period | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Purchases during revolving period | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Current Period Charge-Off (Realised Loss) | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Total Interest Payments Accrued in Period | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Total Interest Payments Received in Period | 2 737 962.41 € | 2 433 443.79 € | 2 328 962.32 € | 2 182 434.60 € | 2 151 571.83 € |
| Repossessions | 696 793.89 € | 595 035.25 € | 577 778.57 € | 554 146.62 € | 537 317.03 € |
| Residual Value Outstanding | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Weighted Average Interest Rate on Receivables (%) | 6.72% | 6.72% | 6.72% | 6.72% | 6.72% |
| Weighted Average Original Term (months) | 108 | 108 | 109 | 109 | 109 |
| Weighted Average Remaining Term (months) | 53 | 53 | 52 | 52 | 51 |
| Weighted Average Seasoning (months) | 55 | 55 | 56 | 57 | 58 |
| Total number Moratorium Contracts Repurshed (Stage 1) | 0 | 0 | 0 | 0 | 0 |
| Moratorium Contracts Repurchased (Stage 1) | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Moratorium (Stage 2/3) | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Total % Moratorium of Aggregate Principal Balance | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

| | Month 50 | Month 51 | Month 52 | Month 53 | Month 54 |
|---|---|---|---|---|---|
| Payment Date | 25/11/2024 | 25/11/2024 | 25/11/2024 | 25/02/2025 | 25/02/2025 |
| Collection Period Begin Date | 01/08/2024 | 01/09/2024 | 01/10/2024 | 01/11/2024 | 01/12/2024 |
| Collection Period End Date | 31/08/2024 | 30/09/2024 | 31/10/2024 | 30/11/2024 | 31/12/2024 |
| Day Count | 31 | 30 | 31 | 30 | 31 |
| **Aggregate Principal Balance (Euro)** | | | | | |
| Begin | 260 548 665.09 € | 251 813 959.08 € | 242 919 788.67 € | 234 091 694.40 € | 225 616 575.05 € |
| Principal Payments (includes recovered vehicles sold) | 8 461 905.34 € | 8 627 703.40 € | 8 615 740.51 € | 8 236 254.78 € | 8 019 855.98 € |
| Realised Loss | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Purchased (Revolving) | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| End | 252 086 759.75 € | 243 186 255.68 € | 234 304 048.16 € | 225 855 439.62 € | 217 596 719.07 € |
| New Defaults (month) | 272 800.67 € | 266 467.01 € | 212 353.76 € | 238 864.57 € | 243 780.70 € |
| Defaults (Accumulated) | 28 898 395.68 € | 29 164 862.69 € | 29 377 216.45 € | 29 616 081.02 € | 29 859 861.72 € |
| Aggregate Principal Balance net of Defaulted receivables | 251 813 959.08 € | 242 919 788.67 € | 234 091 694.40 € | 225 616 575.05 € | 217 352 938.37 € |
| **Loans** | | | | | |
| Begin | 34 969 | 34 174 | 33 332 | 32 479 | 31 622 |
| Paid in Full + Realised Loss + Repurchased | 764 | 814 | 830 | 830 | 846 |
| Purchased | 0 | 0 | 0 | 0 | 0 |
| End | 34 174 | 33 332 | 32 479 | 31 622 | 30 749 |
| **Distribution Data** | | | | | |
| Total Principal Payments Received | 8 461 905.34 € | 8 627 703.40 € | 8 615 740.51 € | 8 236 254.78 € | 8 019 855.98 € |
| Repurchases in the period | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Purchases during revolving period | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Current Period Charge-Off (Realised Loss) | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Total Interest Payments Accrued in Period | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Total Interest Payments Received in Period | 2 362 592.26 € | 2 183 569.62 € | 2 985 858.20 € | 1 837 762.51 € | 1 924 730.56 € |
| Repossessions | 2 997 220.47 € | 3 105 843.16 € | 3 279 627.51 € | 3 378 989.59 € | 3 273 593.51 € |
| Residual Value Outstanding | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Weighted Average Interest Rate on Receivables (%) | 6.73% | 6.73% | 6.73% | 6.73% | 6.74% |
| Weighted Average Original Term (months) | 109 | 110 | 110 | 110 | 110 |
| Weighted Average Remaining Term (months) | 51 | 50 | 50 | 49 | 49 |
| Weighted Average Seasoning (months) | 59 | 59 | 60 | 61 | 62 |
| Total number Moratorium Contracts Repurshed (Stage 1) | 0 | 0 | 0 | 0 | 0 |
| Moratorium Contracts Repurchased (Stage 1) | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Moratorium (Stage 2/3) | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Total % Moratorium of Aggregate Principal Balance | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

| | Month 55 | Month 56 | Month 57 | Month 58 | Month 59 |
|---|---|---|---|---|---|
| Payment Date | 25/02/2025 | 26/05/2025 | 26/05/2025 | 26/05/2025 | 26/08/2025 |
| Collection Period Begin Date | 01/01/2025 | 01/02/2025 | 01/03/2025 | 01/04/2025 | 01/05/2025 |
| Collection Period End Date | 31/01/2025 | 28/02/2025 | 31/03/2025 | 30/04/2025 | 31/05/2025 |
| Day Count | 31 | 28 | 31 | 30 | 31 |
| **Aggregate Principal Balance (Euro)** | | | | | |
| Begin | 217 352 938.37 € | 209 677 259.73 € | 201 965 267.64 € | 194 469 169.60 € | 187 481 893.64 € |
| Principal Payments (includes recovered vehicles sold) | 7 491 285.35 € | 7 609 639.08 € | 7 232 820.22 € | 6 828 830.20 € | 7 043 822.93 € |
| Realised Loss | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Purchased (Revolving) | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| End | 209 861 653.02 € | 202 067 620.65 € | 194 732 447.42 € | 187 640 339.40 € | 180 438 070.71 € |
| New Defaults (month) | 184 393.29 € | 102 353.01 € | 263 277.82 € | 158 445.76 € | 149 225.25 € |
| Defaults (Accumulated) | 30 044 255.01 € | 30 146 608.02 € | 30 409 885.84 € | 30 568 331.60 € | 30 717 556.85 € |
| Aggregate Principal Balance net of Defaulted receivables | 209 677 259.73 € | 201 965 267.64 € | 194 469 169.60 € | 187 481 893.64 € | 180 288 845.46 € |
| **Loans** | | | | | |
| Begin | 30 749 | 30 002 | 29 256 | 28 538 | 27 898 |
| Paid in Full + Realised Loss + Repurchased | 726 | 731 | 689 | 622 | 697 |
| Purchased | 0 | 0 | 0 | 0 | 0 |
| End | 30 002 | 29 256 | 28 538 | 27 898 | 27 187 |
| **Distribution Data** | | | | | |
| Total Principal Payments Received | 7 491 285.35 € | 7 609 639.08 € | 7 232 820.22 € | 6 828 830.20 € | 7 043 822.93 € |
| Repurchases in the period | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Purchases during revolving period | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Current Period Charge-Off (Realised Loss) | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Total Interest Payments Accrued in Period | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Total Interest Payments Received in Period | 1 997 926.75 € | 1 813 086.14 € | 1 661 378.77 € | 1 649 286.48 € | 1 704 456.93 € |
| Repossessions | 3 330 282.86 € | 3 390 781.01 € | 3 462 529.62 € | 3 584 209.09 € | 3 641 774.47 € |
| Residual Value Outstanding | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Weighted Average Interest Rate on Receivables (%) | 6.74% | 6.74% | 6.74% | 6.75% | 6.75% |
| Weighted Average Original Term (months) | 111 | 111 | 111 | 111 | 112 |
| Weighted Average Remaining Term (months) | 48 | 48 | 47 | 47 | 46 |
| Weighted Average Seasoning (months) | 63 | 63 | 64 | 65 | 66 |
| Total number Moratorium Contracts Repurshed (Stage 1) | 0 | 0 | 0 | 0 | 0 |
| Moratorium Contracts Repurchased (Stage 1) | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Moratorium (Stage 2/3) | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Total % Moratorium of Aggregate Principal Balance | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

## SERVICER MONTHLY REPORT

TRANSACTION: SERVICER MONTHLY REPORT
SERVICER: Santander Consumer Finance S.A. - Sucursal em Portugal
ISSUER: If Santander Consumer Finance, SA - Sucursal em Portugal

**Collateral Description**

| | Month 60 | Month 61 | Month 62 | Month 63 | Month 64 | Month 65 | Month 66 | Month 67 | Month 68 | Month 69 | Month 70 | Month 71 | Month 72 | Month 73 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Payment Date | 26/08/2025 | 26/08/2025 | 25/11/2025 | 25/11/2025 | 25/11/2025 | 25/02/2026 | 25/02/2026 | 25/02/2026 | 25/05/2026 | 25/05/2026 | 25/05/2026 | 25/08/2026 | 25/08/2026 | 25/08/2026 |
| Collection Period Begin Date | 01/06/2025 | 01/07/2025 | 01/08/2025 | 01/09/2025 | 01/10/2025 | 01/11/2025 | 01/12/2025 | 01/01/2026 | 01/02/2026 | 01/03/2026 | 01/04/2026 | 01/05/2026 | 01/06/2026 | 01/07/2026 |
| Collection Period End Date | 30/06/2025 | 31/07/2025 | 31/08/2025 | 30/09/2025 | 31/10/2025 | 30/11/2025 | 31/12/2025 | 31/01/2026 | 28/02/2026 | 31/03/2026 | 30/04/2026 | 31/05/2026 | 30/06/2026 | 31/07/2026 |
| Day Count | 30 | 31 | 31 | 30 | 31 | 30 | 31 | 31 | 28 | 31 | 30 | 31 | 30 | 31 |
| **Aggregate Principal Balance (Euro)** | | | | | | | | | | | | | | |
| Begin | 180 288 845.46 € | 173 538 851.90 € | 166 981 219.76 € | 160 561 218.40 € | 153 916 944.83 € | 147 566 964.81 € | 141 734 808.39 € | 137 439 982.68 € | 130 408 019.49 € | 126 193 043.34 € | 119 686 259.62 € | 114 513 067.44 € | 109 466 341.48 € | 104 723 000.63 € |
| Principal Payments (includes recovered vehicles sold) | 6 680 383.47 € | 6 477 318.20 € | 6 353 356.35 € | 6 527 230.03 € | 6 275 440.27 € | 5 758 927.76 € | 4 216 794.09 € | 6 939 786.95 € | 4 078 157.13 € | 6 427 423.13 € | 5 068 168.15 € | 4 906 164.99 € | 4 683 506.34 € | 4 895 695.44 € |
| Realised Loss | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Purchased (Revolving) | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| End | 173 608 461.99 € | 167 061 533.70 € | 160 627 863.41 € | 154 033 988.37 € | 147 641 504.56 € | 141 808 037.05 € | 137 518 014.30 € | 130 500 195.73 € | 126 329 862.36 € | 119 765 620.21 € | 114 618 091.47 € | 109 606 902.45 € | 104 782 835.14 € | 99 827 305.19 € |
| New Defaults (month) | 69 610.09 € | 80 313.34 € | 66 645.01 € | 117 043.54 € | 74 539.75 € | 73 228.66 € | 78 031.62 € | 92 176.24 € | 136 819.02 € | 79 360.59 € | 105 024.03 € | 140 560.97 € | 59 834.51 € | 47 137.08 € |
| Defaults (Accumulated) | 30 787 166.94 € | 30 867 480.28 € | 30 934 125.29 € | 31 051 168.83 € | 31 125 708.58 € | 31 198 937.24 € | 31 276 968.86 € | 31 369 145.10 € | 31 505 964.12 € | 31 585 324.71 € | 31 690 348.74 € | 31 830 909.71 € | 31 890 744.22 € | 31 937 881.30 € |
| Aggregate Principal Balance net of Defaulted receivables | 173 538 851.90 € | 166 981 219.76 € | 160 561 218.40 € | 153 916 944.83 € | 147 566 964.81 € | 141 734 808.39 € | 137 439 982.68 € | 130 408 019.49 € | 126 193 043.34 € | 119 686 259.62 € | 114 513 067.44 € | 109 466 341.48 € | 104 723 000.63 € | 99 780 168.11 € |
| **Loans** | | | | | | | | | | | | | | |
| Begin | 27 187 | 26 479 | 25 814 | 25 110 | 24 400 | 23 701 | 22 997 | 22 454 | 21 612 | 21 161 | 20 401 | 19 795 | 19 200 | 18 573 |
| Paid in Full + Realised Loss + Repurchased | 708 | 654 | 704 | 710 | 699 | 704 | 543 | 842 | 451 | 760 | 606 | 595 | 627 | 649 |
| Purchased | 0 | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| End | 26 479 | 25 814 | 25 110 | 24 400 | 23 701 | 22 997 | 22 454 | 21 612 | 21 161 | 20 401 | 19 795 | 19 200 | 18 573 | 17 924 |
| **Distribution Data** | | | | | | | | | | | | | | |
| Total Principal Payments Received | 6 680 383.47 € | 6 477 318.20 € | 6 353 356.35 € | 6 527 230.03 € | 6 275 440.27 € | 5 758 927.76 € | 4 216 794.09 € | 6 939 786.95 € | 4 078 157.13 € | 6 427 423.13 € | 5 068 168.15 € | 4 906 164.99 € | 4 683 506.34 € | 4 714 626.42 € |
| Repurchases in the period | 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 € | 181 069.02 € |
| Purchases during revolving period | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| 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 € | 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 € | 0.00 € | 0.00 € | 0.00 € |
| Total Interest Payments Received in Period | 1 627 622.04 € | 1 753 871.28 € | 1 346 628.75 € | 1 451 330.84 € | 4 325 701.48 € | 1 130 242.96 € | 888 992.16 € | 1 385 164.33 € | 814 120.72 € | 1 244 045.13 € | 964 629.11 € | 937 314.71 € | 904 410.46 € | 890 317.50 € |
| Repossessions | 3 559 675.91 € | 3 627 319.23 € | 3 670 098.46 € | 3 737 592.23 € | 3 795 100.80 € | 3 814 121.47 € | 3 822 263.94 € | 3 837 796.55 € | 3 845 754.31 € | 3 871 018.23 € | 3 941 965.08 € | 3 956 737.68 € | 3 962 757.12 € | 3 958 352.32 € |
| 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 € | 0.00 € | 0.00 € | 0.00 € |
| Weighted Average Interest Rate on Receivables (%) | 6.75% | 6.76% | 6.77% | 6.77% | 6.77% | 6.78% | 6.78% | 6.79% | 6.79% | 6.80% | 6.80% | 6.81% | 6.82% | 6.82% |
| Weighted Average Original Term (months) | 112 | 112 | 112 | 114 | 115 | 115 | 113 | 114 | 114 | 114 | 114 | 115 | 115 | 115 |
| Weighted Average Remaining Term (months) | 46 | 45 | 45 | 45 | 44 | 44 | 42 | 42 | 42 | 41 | 41 | 40 | 40 | 39 |
| Weighted Average Seasoning (months) | 66 | 67 | 68 | 69 | 70 | 71 | 71 | 72 | 72 | 73 | 73 | 75 | 75 | 76 |
| Total number Moratorium Contracts Repurshed (Stage 1) | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Moratorium Contracts Repurchased (Stage 1) | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Moratorium (Stage 2/3) | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € | 0.00 € |
| Total % Moratorium of Aggregate Principal Balance | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |

## SILK FINANCE No.5

**AUGU 2026 SERVICER QUARTERLY REPORT**

| General information | |
|---|---|
| **Current proportion of:** | |
| New car loans | 49% |
| Used car loans | 51% |
| | |
| **Year of origination:** | |
| 2001 | 0% |
| 2003 | 0% |
| 2004 | 0% |
| 2005 | 0% |
| 2006 | 0% |
| 2007 | 0% |
| 2008 | 0% |
| 2009 | 0% |
| 2010 | 0% |
| 2011 | 1% |
| 2012 | 1% |
| 2013 | 2% |
| 2014 | 4% |
| 2015 | 6% |
| 2016 | 7% |
| 2017 | 12% |
| 2018 | 15% |
| 2019 | 20% |
| 2020 | 16% |
| 2021 | 15% |
| 2022 | 1% |
| | |
| **Contract type** | |
| Fixed rate | 97% |
| Floating / Variable rate | 3% |

### NEW CAR 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 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 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% |
| 31/07/2020 | 353 757 785,63 | 7 954 280,51 | 0,00 | 0,00 | 0,00 | 0,00 | 345 803 505,12 | 31 114 | 0,00 | 0,00 | 2 402 570,06 | 8,15% |
| 31/08/2020 | 345 803 505,12 | 7 651 587,51 | 0,00 | 325 149,90 | 0,00 | 0,00 | 337 826 767,71 | 30 786 | 0,00 | 0,00 | 1 470 848,72 | 5,10% |
| 30/09/2020 | 337 826 767,71 | 7 806 262,53 | 0,00 | 68 716,95 | 0,00 | 24 113,95 | 329 927 674,28 | 30 501 | 24 113,95 | 24 113,95 | 1 650 848,70 | 5,86% |
| 31/10/2020 | 329 927 674,28 | 7 352 841,45 | 0,00 | 67 745,37 | 0,00 | 79 598,56 | 322 427 488,90 | 30 215 | 103 712,51 | 103 712,51 | 1 628 552,23 | 5,92% |
| 30/11/2020 | 322 427 488,90 | 7 983 240,77 | 0,00 | 0,00 | 28 053 105,30 | 60 911,74 | 342 436 441,69 | 31 524 | 164 624,25 | 60 911,74 | 1 975 222,64 | 7,35% |
| 31/12/2020 | 342 436 441,69 | 8 116 434,84 | 0,00 | 26 344,68 | 0,00 | 88 509,92 | 334 205 152,25 | 31 123 | 253 134,17 | 149 421,66 | 2 240 232,62 | 7,85% |
| 31/01/2021 | 334 205 152,25 | 7 923 861,98 | 0,00 | 1 779,82 | 0,00 | 214 629,19 | 326 064 881,26 | 30 648 | 467 763,36 | 364 050,85 | 1 790 398,17 | 6,43% |
| 28/02/2021 | 326 064 881,26 | 8 115 524,76 | 0,00 | 152 739,49 | 20 858 633,39 | 152 966,92 | 338 502 283,48 | 31 402 | 620 730,28 | 152 966,92 | 1 567 701,42 | 5,77% |
| 31/03/2021 | 338 502 283,48 | 7 940 549,71 | 0,00 | 42 575,90 | 0,00 | 181 443,45 | 330 337 714,42 | 30 999 | 802 173,73 | 334 410,37 | 2 199 364,44 | 7,80% |
| 30/04/2021 | 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 | 497 876,29 | 1 811 460,38 | 6,58% |
| 31/05/2021 | 322 088 780,66 | 8 068 368,16 | 0,00 | 5 764,95 | 21 858 689,02 | 151 697,07 | 335 721 639,50 | 31 467 | 1 117 336,72 | 151 697,07 | 2 109 758,19 | 7,86% |
| 30/06/2021 | 335 721 639,50 | 8 371 027,77 | 0,00 | 2 605 386,83 | 0,00 | 150 350,87 | 324 594 874,03 | 30 879 | 1 267 687,59 | 302 047,94 | 2 109 758,19 | 7,54% |
| 31/07/2021 | 324 594 874,03 | 7 876 211,20 | 0,00 | 1 357,63 | 0,00 | 81 305,94 | 316 635 999,26 | 31 467 | 1 348 993,53 | 383 353,88 | 2 085 398,22 | 7,71% |
| 31/08/2021 | 316 635 999,26 | 7 973 342,30 | 0,00 | 8 547,21 | 18 108 779,05 | 57 835,37 | 326 705 053,43 | 31 081 | 1 406 828,90 | 57 835,37 | 1 885 643,52 | 7,15% |
| 30/09/2021 | 326 705 053,43 | 7 870 784,03 | 0,00 | 0,00 | 0,00 | 91 559,43 | 318 742 709,97 | 30 719 | 1 498 388,33 | 149 394,80 | 1 857 608,16 | 6,82% |
| 31/10/2021 | 318 742 709,97 | 7 862 613,50 | 0,00 | 93 531,14 | 0,00 | 81 298,25 | 310 705 267,08 | 30 300 | 1 579 686,58 | 230 693,05 | 2 048 795,77 | 7,71% |
| 30/11/2021 | 310 705 267,08 | 8 297 009,37 | 0,00 | 8 937,64 | 16 054 420,89 | 187 887,09 | 318 265 853,87 | 30 770 | 1 767 573,67 | 187 887,09 | 2 405 864,78 | 9,29% |
| 31/12/2021 | 318 265 853,87 | 8 242 090,92 | 0,00 | 23 121,27 | 0,00 | 208 936,68 | 309 791 705,00 | 30 277 | 1 976 510,35 | 396 823,77 | 2 609 441,08 | 9,84% |
| 31/01/2022 | 309 791 705,00 | 8 072 515,80 | 0,00 | 15 396,79 | 0,00 | 103 986,25 | 301 599 806,16 | 29 724 | 2 080 496,60 | 500 810,02 | 1 966 726,91 | 7,62% |
| 28/02/2022 | 301 599 806,16 | 8 443 048,69 | 0,00 | 20 200,78 | 21 048 061,00 | 155 335,98 | 314 029 281,71 | 30 772 | 2 235 832,58 | 155 335,98 | 2 296 533,41 | 9,14% |
| 31/03/2022 | 314 029 281,71 | 8 561 903,32 | 0,00 | 0,00 | 0,00 | 1 313 423,64 | 304 153 954,75 | 30 310 | 3 549 256,22 | 1 468 759,62 | 2 763 970,84 | 10,56% |
| 30/04/2022 | 304 153 954,75 | 7 982 732,52 | 0,00 | 0,00 | 0,00 | 706 021,74 | 295 465 200,49 | 29 736 | 4 255 277,96 | 2 174 781,36 | 1 967 717,04 | 7,76% |
| 31/05/2022 | 295 465 200,49 | 9 148 822,61 | 0,00 | 0,00 | 26 824 166,96 | 305 077,93 | 310 908 165,20 | 33 409 | 4 560 355,89 | 305 077,93 | 1 956 974,67 | 7,95% |
| 30/06/2022 | 310 908 165,20 | 8 527 794,06 | 0,00 | 0,00 | 0,00 | 389 278,66 | 301 991 092,48 | 32 823 | 4 949 634,55 | 694 356,59 | 1 839 218,51 | 7,06% |
| 31/07/2022 | 301 991 092,48 | 8 323 843,43 | 0,00 | 0,00 | 0,00 | 3 188,76 | 293 664 060,29 | 32 312 | 4 952 823,31 | 697 545,35 | 1 847 487,78 | 7,29% |
| 31/08/2022 | 293 664 060,29 | 8 635 494,25 | 0,00 | 0,00 | 0,00 | 20 080,90 | 285 008 485,14 | 31 369 | 187 481 893,64 | 20 080,90 | 2 160 284,79 | 8,77% |
| 30/09/2022 | 285 008 485,14 | 8 185 935,22 | 0,00 | 0,00 | 0,00 | 42 977,69 | 276 779 572,23 | 30 750 | 5 015 881,90 | 63 058,59 | 1 909 206,54 | 7,98% |
| 31/10/2022 | 276 779 572,23 | 5 466 148,56 | 0,00 | 0,00 | 0,00 | 135 266,90 | 271 178 156,77 | 30 081 | 5 151 148,80 | 198 325,49 | 2 209 615,12 | 9,51% |
| 30/11/2022 | 271 178 156,77 | 8 062 999,97 | 0,00 | 0,00 | 0,00 | 73 559,81 | 263 041 596,99 | 29 432 | 5 224 708,61 | 73 559,81 | 2 111 258,07 | 9,28% |
| 31/12/2022 | 263 041 596,99 | 7 800 073,22 | 0,00 | 0,00 | 0,00 | 121 960,44 | 255 119 563,33 | 28 753 | 5 346 669,05 | 195 520,25 | 1 939 838,42 | 8,79% |
| 31/01/2023 | 255 119 563,33 | 7 678 388,43 | 0,00 | 0,00 | 0,00 | 79 434,18 | 247 361 740,72 | 28 197 | 5 426 103,23 | 274 954,43 | 1 823 631,79 | 8,51% |
| 28/02/2023 | 247 361 740,72 | 7 373 245,66 | 0,00 | 0,00 | 0,00 | 87 758,00 | 239 900 737,06 | 27 662 | 5 513 861,23 | 87 758,00 | 1 797 029,73 | 8,65% |
| 31/03/2023 | 239 900 737,06 | 7 683 693,57 | 0,00 | 0,00 | 0,00 | 133 963,00 | 232 083 080,49 | 27 037 | 5 647 824,23 | 221 721,00 | 3 266 544,62 | 16,21% |
| 30/04/2023 | 232 083 080,49 | 6 590 065,64 | 0,00 | 0,00 | 0,00 | 126 939,00 | 225 366 075,85 | 26 552 | 5 774 763,23 | 348 660,00 | 2 011 157,05 | 10,31% |
| 31/05/2023 | 225 366 075,85 | 6 797 297,95 | 0,00 | 0,00 | 0,00 | 73 662,48 | 218 495 115,42 | 25 983 | 5 848 425,71 | 73 662,48 | 1 558 140,81 | 8,23% |
| 30/06/2023 | 218 495 115,42 | 6 501 317,98 | 0,00 | 0,00 | 0,00 | 192 662,30 | 211 801 135,14 | 25 408 | 6 041 088,01 | 266 324,78 | 1 369 268,33 | 7,45% |
| 31/07/2023 | 211 801 135,14 | 6 612 144,45 | 0,00 | 0,00 | 0,00 | 70 305,92 | 205 118 684,77 | 24 830 | 6 111 393,93 | 336 630,70 | 1 823 631,79 | 10,24% |
| 31/08/2023 | 205 118 684,77 | 6 271 624,23 | 0,00 | 0,00 | 0,00 | 121 714,79 | 198 725 345,75 | 24 278 | 6 233 108,72 | 121 714,79 | 2 457 985,46 | 14,25% |
| 30/09/2023 | 198 725 345,75 | 6 287 330,39 | 0,00 | 0,00 | 0,00 | 48 447,71 | 192 389 567,65 | 23 725 | 6 281 556,43 | 170 162,50 | 2 202 191,62 | 13,17% |
| 31/10/2023 | 192 389 567,65 | 6 179 685,04 | 0,00 | 0,00 | 0,00 | 214 328,70 | 185 995 553,91 | 23 177 | 6 495 885,13 | 384 491,20 | 2 521 615,60 | 15,57% |
| 30/11/2023 | 185 995 553,91 | 6 209 875,40 | 0,00 | 0,00 | 0,00 | 141 433,73 | 179 644 244,78 | 22 581 | 6 637 318,86 | 141 433,73 | 1 611 933,01 | 10,29% |
| 31/12/2023 | 179 644 244,78 | 5 788 157,39 | 0,00 | 0,00 | 0,00 | 53 060,18 | 173 803 027,21 | 22 007 | 6 690 379,04 | 194 493,91 | 1 336 279,93 | 8,83% |
| 31/01/2024 | 173 803 027,21 | 5 814 483,05 | 0,00 | 0,00 | 0,00 | 29 812,02 | 167 958 732,14 | 21 452 | 6 720 191,06 | 224 305,93 | 5 704 785,13 | 38,96% |
| 29/02/2024 | 167 958 732,14 | 5 304 176,76 | 0,00 | 0,00 | 0,00 | 138 844,10 | 162 515 711,28 | 21 016 | 6 859 035,16 | 138 844,10 | 1 885 438,44 | 13,32% |
| 31/03/2024 | 162 515 711,28 | 5 369 753,17 | 0,00 | 0,00 | 0,00 | 83 998,82 | 157 061 959,29 | 20 522 | 6 943 033,98 | 222 842,92 | 4 671 104,29 | 34,09% |
| 30/04/2024 | 157 061 959,29 | 5 332 665,88 | 0,00 | 0,00 | 0,00 | 99 895,37 | 151 629 398,04 | 20 038 | 7 042 929,35 | 322 738,29 | 890 568,13 | 6,72% |
| 31/05/2024 | 151 629 398,04 | 5 320 455,86 | 0,00 | 0,00 | 0,00 | 82 876,86 | 146 226 065,32 | 19 555 | 7 125 806,21 | 82 876,86 | 1 261 631,32 | 9,86% |
| 30/06/2024 | 146 226 065,32 | 5 033 873,17 | 0,00 | 0,00 | 0,00 | 20 709,41 | 141 171 482,74 | 19 107 | 7 146 515,62 | 103 586,27 | 1 114 303,44 | 9,03% |
| 31/07/2024 | 141 171 482,74 | 5 095 133,45 | 0,00 | 0,00 | 0,00 | 204 800,69 | 135 871 548,60 | 18 594 | 7 351 316,31 | 308 386,96 | 1 300 368,02 | 10,90% |
| 31/08/2024 | 135 871 548,60 | 4 690 955,47 | 0,00 | 0,00 | 0,00 | 104 714,47 | 131 075 878,66 | 18 123 | 7 456 030,78 | 104 714,47 | 1 962 080,89 | 17,09% |
| 30/09/2024 | 131 075 878,66 | 4 826 178,61 | 0,00 | 0,00 | 0,00 | 65 369,01 | 126 184 331,04 | 17 622 | 7 521 399,79 | 170 083,48 | 1 247 715,74 | 11,26% |
| 31/10/2024 | 126 184 331,04 | 4 870 938,00 | 0,00 | 0,00 | 0,00 | 40 672,13 | 121 272 720,91 | 17 109 | 7 562 071,92 | 210 755,61 | 1 317 891,80 | 12,34% |
| 30/11/2024 | 121 272 720,91 | 4 556 668,23 | 0,00 | 0,00 | 0,00 | 73 496,92 | 116 642 555,76 | 16 599 | 7 635 568,84 | 73 496,92 | 1 149 487,42 | 11,20% |
| 31/12/2024 | 116 642 555,76 | 4 619 614,13 | 0,00 | 0,00 | 0,00 | 33 501,86 | 111 989 439,77 | 16 054 | 7 669 070,70 | 106 998,78 | 2 826 879,92 | 28,61% |
| 31/01/2025 | 111 989 439,77 | 4 311 195,26 | 0,00 | 0,00 | 0,00 | 39 164,58 | 107 639 079,93 | 15 607 | 7 708 235,28 | 146 163,36 | 2 548 504,00 | 26,85% |
| 28/02/2025 | 107 639 079,93 | 4 316 982,28 | 0,00 | 0,00 | 0,00 | 16 560,94 | 103 305 536,71 | 15 170 | 7 724 796,22 | 16 560,94 | 1 253 158,62 | 13,72% |
| 31/03/2025 | 103 305 536,71 | 3 976 868,82 | 0,00 | 0,00 | 0,00 | 102 490,24 | 99 226 177,65 | 14 766 | 7 827 286,46 | 119 051,18 | 962 715,88 | 10,98% |
| 30/04/2025 | 99 226 177,65 | 3 711 483,81 | 0,00 | 0,00 | 0,00 | 59 105,55 | 95 455 588,29 | 14 407 | 7 886 392,01 | 178 156,73 | 770 254,80 | 9,14% |
| 31/05/2025 | 95 455 588,29 | 3 876 824,69 | 0,00 | 0,00 | 0,00 | 61 726,24 | 91 517 037,36 | 14 011 | 7 948 118,25 | 61 726,24 | 967 943,06 | 11,93% |
| 30/06/2025 | 91 517 037,36 | 3 648 187,45 | 0,00 | 0,00 | 0,00 | 18 324,23 | 87 850 525,68 | 13 615 | 7 966 442,48 | 80 050,47 | 876 308,28 | 11,25% |
| 31/07/2025 | 87 850 525,68 | 3 475 217,60 | 0,00 | 0,00 | 0,00 | 12 759,28 | 84 362 548,80 | 13 263 | 7 979 201,76 | 92 809,75 | 792 019,51 | 10,59% |
| 31/08/2025 | 84 362 548,80 | 3 466 538,36 | 0,00 | 0,00 | 0,00 | 13 787,25 | 80 882 223,19 | 12 861 | 7 992 989,01 | 13 787,25 | 802 287,93 | 11,16% |
| 30/09/2025 | 80 882 223,19 | 3 593 601,78 | 0,00 | 0,00 | 0,00 | 33 803,29 | 77 254 818,12 | 12 861 | 8 026 792,30 | 47 590,54 | 902 728,40 | 13,08% |
| 31/10/2025 | 77 254 818,12 | 3 469 291,28 | 0,00 | 0,00 | 0,00 | 7 102,64 | 73 778 424,20 | 12 449 | 8 033 894,94 | 54 693,18 | 964 808,65 | 14,62% |
| 30/11/2025 | 73 778 424,20 | 3 148 094,21 | 0,00 | 0,00 | 0,00 | 28 911,20 | 70 601 418,79 | 11 650 | 8 062 806,14 | 28 911,20 | 737 650,85 | 11,69% |
| 31/12/2025 | 70 601 418,79 | 2 238 787,52 | 0,00 | 0,00 | 0,00 | 16 837,51 | 68 345 793,76 | 11 334 | 8 079 643,65 | 45 748,71 | 634 098,84 | 10,49% |
| 31/01/2026 | 68 345 793,76 | 3 898 020,38 | 0,00 | 0,00 | 0,00 | 19 784,18 | 64 427 989,20 | 10 830 | 8 099 427,83 | 65 532,89 | 909 879,68 | 15,98% |
| 28/02/2026 | 64 427 989,20 | 2 052 478,69 | 0,00 | 0,00 | 0,00 | 25 840,29 | 62 349 670,22 | 10 595 | 8 125 268,12 | 25 840,29 | 584 402,17 | 10,88% |
| 31/03/2026 | 62 349 670,22 | 3 462 404,10 | 0,00 | 0,00 | 0,00 | 23 508,10 | 58 863 758,02 | 10 145 | 8 148 776,22 | 49 348,39 | 665 776,46 | 12,81% |
| 30/04/2026 | 58 863 758,02 | 2 687 809,94 | 0,00 | 0,00 | 0,00 | 10 813,22 | 56 165 134,86 | 9 800 | 8 159 589,44 | 60 161,61 | 662 834,32 | 13,51% |
| 31/05/2026 | 56 165 134,86 | 2 605 549,22 | 0,00 | 0,00 | 0,00 | 49 292,71 | 53 510 292,93 | 9 477 | 8 208 882,15 | 49 292,71 | 646 431,14 | 13,81% |
| 30/06/2026 | 53 510 292,93 | 2 416 676,82 | 0,00 | 0,00 | 0,00 | 19 019,96 | 51 074 596,15 | 9 139 | 8 227 902,11 | 68 312,67 | 504 249,85 | 11,31% |
| 31/07/2026 | 51 074 596,15 | 2 537 257,97 | 0,00 | 106 729,83 | 0,00 | 22 770,31 | 48 407 838,04 | 8 774 | 8 250 672,42 | 91 082,98 | 728 734,98 | 17,12% |

### NEW CAR LOANS

| 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 |
| 31/07/2020 | 345 803 505,12 | 0,00 | 0,00 | 0,00 |
| 31/08/2020 | 337 427 987,04 | 292 852,93 | 105 927,74 | 0,00 |
| 30/09/2020 | 329 573 663,44 | 171 435,24 | 182 575,60 | 24 113,95 |
| 31/10/2020 | 322 141 555,00 | 61 713,49 | 224 220,41 | 103 712,51 |
| 30/11/2020 | 341 652 887,90 | 528 215,05 | 255 338,74 | 60 911,74 |
| 31/12/2020 | 333 029 149,90 | 558 540,76 | 617 461,59 | 149 421,66 |
| 31/01/2021 | 324 477 197,61 | 741 612,01 | 846 071,64 | 364 050,85 |
| 28/02/2021 | 337 222 050,70 | 629 468,54 | 650 764,24 | 152 966,92 |
| 31/03/2021 | 329 312 434,50 | 430 500,29 | 594 779,63 | 334 410,37 |
| 30/04/2021 | 320 904 955,06 | 497 142,76 | 686 682,84 | 497 876,29 |
| 31/05/2021 | 335 002 042,07 | 260 574,43 | 459 023,00 | 151 697,07 |
| 30/06/2021 | 323 720 159,88 | 474 033,24 | 400 680,91 | 302 047,94 |
| 31/07/2021 | 315 783 094,40 | 382 701,79 | 470 203,07 | 383 353,88 |
| 31/08/2021 | 325 761 644,77 | 485 961,16 | 457 447,50 | 57 835,37 |
| 30/09/2021 | 317 764 859,22 | 484 370,70 | 493 480,05 | 149 394,80 |
| 31/10/2021 | 309 926 921,26 | 171 795,84 | 606 549,98 | 230 693,05 |
| 30/11/2021 | 317 066 869,35 | 603 982,00 | 595 002,52 | 187 887,09 |
| 31/12/2021 | 308 931 897,74 | 318 078,76 | 541 728,50 | 396 823,77 |
| 31/01/2022 | 300 297 631,63 | 598 366,96 | 703 807,57 | 500 810,02 |
| 28/02/2022 | 313 121 543,41 | 499 882,41 | 407 855,89 | 155 335,98 |
| 31/03/2022 | 303 853 308,04 | 228 057,83 | 72 588,88 | 1 468 759,62 |
| 30/04/2022 | 295 250 967,14 | 171 987,10 | 42 246,25 | 2 174 781,36 |
| 31/05/2022 | 308 018 417,33 | 4 750 611,98 | 66 437,60 | 305 077,93 |
| 30/06/2022 | 301 104 426,00 | 2 739 129,92 | 74 838,27 | 694 356,59 |
| 31/07/2022 | 292 641 854,74 | 2 773 235,04 | 176 272,22 | 697 545,35 |
| 31/08/2022 | 284 029 668,09 | 2 817 649,58 | 88 469,18 | 20 080,90 |
| 30/09/2022 | 275 594 396,41 | 2 830 598,15 | 281 879,38 | 63 058,59 |
| 31/10/2022 | 267 641 396,77 | 3 261 255,96 | 280 512,11 | 198 325,49 |
| 30/11/2022 | 261 139 373,06 | 3 206 912,05 | 622 613,59 | 73 559,81 |
| 31/12/2022 | 255 235 339,28 | 1 450 888,53 | 360 637,23 | 195 520,25 |
| 31/01/2023 | 245 731 678,46 | 2 625 403,74 | 931 960,23 | 274 954,43 |
| 28/02/2023 | 236 842 583,85 | 2 600 394,50 | 385 060,42 | 87 758,00 |
| 31/03/2023 | 230 638 629,98 | 2 931 062,43 | 440 689,79 | 221 721,00 |
| 30/04/2023 | 223 377 476,61 | 3 446 170,06 | 469 730,99 | 348 660,00 |
| 31/05/2023 | 217 227 156,58 | 2 748 936,49 | 446 324,06 | 73 662,48 |
| 30/06/2023 | 210 720 368,03 | 2 687 425,49 | 320 643,33 | 266 324,78 |
| 31/07/2023 | 204 193 648,37 | 2 443 088,66 | 409 249,45 | 336 630,70 |
| 31/08/2023 | 198 092 459,28 | 2 269 301,27 | 290 886,91 | 121 714,79 |
| 30/09/2023 | 190 773 074,83 | 2 993 184,01 | 550 610,52 | 170 162,50 |
| 31/10/2023 | 184 982 565,03 | 2 391 949,20 | 548 341,39 | 384 491,20 |
| 30/11/2023 | 178 846 396,65 | 2 392 085,44 | 333 064,40 | 141 433,73 |
| 31/12/2023 | 173 581 625,35 | 1 664 200,75 | 484 502,82 | 194 493,91 |
| 31/01/2024 | 167 160 884,01 | 2 392 085,44 | 333 064,40 | 224 305,93 |
| 29/02/2024 | 162 698 305,88 | 1 376 295,91 | 368 411,20 | 138 844,10 |
| 31/03/2024 | 156 974 389,89 | 1 516 752,33 | 498 118,78 | 222 842,92 |
| 30/04/2024 | 152 097 574,61 | 1 234 263,36 | 224 861,78 | 322 738,29 |
| 31/05/2024 | 146 678 731,73 | 1 071 741,31 | 402 893,99 | 82 876,86 |
| 30/06/2024 | 142 137 481,87 | 417 435,38 | 543 867,20 | 103 586,27 |
| 31/07/2024 | 136 768 034,78 | 724 580,35 | 306 235,18 | 308 386,96 |
| 31/08/2024 | 132 240 144,18 | 565 236,37 | 197 799,82 | 104 714,47 |
| 30/09/2024 | 127 548 582,27 | 303 547,27 | 259 503,21 | 170 083,48 |
| 31/10/2024 | 122 447 766,50 | 570 339,09 | 181 917,03 | 210 755,61 |
| 30/11/2024 | 116 934 824,44 | 540 929,38 | 1 094 103,65 | 73 496,92 |
| 31/12/2024 | 113 336 869,13 | 436 469,82 | 143 402,53 | 106 998,78 |
| 31/01/2025 | 108 519 110,78 | 868 291,61 | 178 979,25 | 146 163,36 |
| 28/02/2025 | 104 854 422,54 | 241 037,62 | 137 378,26 | 16 560,94 |
| 31/03/2025 | 100 447 544,54 | 505 282,35 | 200 652,47 | 119 051,18 |
| 30/04/2025 | 96 994 686,29 | 255 693,84 | 132 509,87 | 178 156,73 |
| 31/05/2025 | 92 856 419,94 | 462 819,55 | 125 099,58 | 61 726,24 |
| 30/06/2025 | 89 153 058,06 | 443 312,59 | 181 456,74 | 80 050,47 |
| 31/07/2025 | 85 732 641,26 | 461 072,69 | 96 136,56 | 92 809,75 |
| 31/08/2025 | 82 085 605,92 | 590 474,23 | 133 444,75 | 13 787,25 |
| 30/09/2025 | 78 987 737,19 | 128 702,59 | 65 680,05 | 47 590,54 |
| 31/10/2025 | 75 204 333,76 | 453 466,99 | 47 925,16 | 54 693,18 |
| 30/11/2025 | 72 110 270,64 | 356 979,48 | 61 470,38 | 28 911,20 |
| 31/12/2025 | 69 794 959,31 | 422 385,22 | 55 750,94 | 45 748,71 |
| 31/01/2026 | 63 946 465,82 | 389 580,44 | 91 942,94 | 65 532,89 |
| 28/02/2026 | 61 808 894,34 | 469 865,01 | 70 910,87 | 25 840,29 |
| 31/03/2026 | 58 344 312,95 | 415 016,23 | 104 428,84 | 49 348,39 |
| 30/04/2026 | 55 619 407,99 | 387 798,03 | 157 928,84 | 60 161,61 |
| 31/05/2026 | 53 035 931,09 | 422 985,92 | 51 375,92 | 49 292,71 |
| 30/06/2026 | 50 775 151,14 | 176 080,40 | 123 364,61 | 68 312,67 |
| 31/07/2026 | 47 833 193,16 | 443 597,73 | 131 047,15 | 91 082,98 |

## USED CAR 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 |
| 01/07/2020 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 0,00 | 21 686 | 0,00 | 0,00 | 0,00 | 0,00% |
| 31/07/2020 | 246 260 461,75 | 4 627 057,24 | 0,00 | 35 759,21 | 0,00 | 0,00 | 241 597 645,30 | 21 526 | 0,00 | 0,00 | 1 890 799,40 | 9,21% |
| 31/08/2020 | 241 597 645,30 | 5 179 470,28 | 0,00 | 354 412,48 | 0,00 | 0,00 | 236 063 762,54 | 21 250 | 0,00 | 0,00 | 1 777 066,58 | 8,83% |
| 30/09/2020 | 236 063 762,54 | 4 815 721,34 | 0,00 | 13 799,45 | 0,00 | 35 135,32 | 231 199 106,43 | 21 036 | 35 135,32 | 35 135,32 | 1 450 187,29 | 7,37% |
| 31/10/2020 | 231 199 106,43 | 4 661 344,26 | 0,00 | 32 705,22 | 0,00 | 211 467,62 | 226 293 589,33 | 20 853 | 246 602,94 | 246 602,94 | 1 545 338,66 | 8,02% |
| 30/11/2020 | 226 293 589,33 | 4 850 458,44 | 0,00 | 0,00 | 22 874 105,61 | 170 802,88 | 244 146 433,62 | 22 142 | 417 405,82 | 170 802,88 | 1 665 071,03 | 8,83% |
| 31/12/2020 | 244 146 433,62 | 4 841 468,49 | 0,00 | 0,00 | 0,00 | 235 043,32 | 239 069 921,81 | 21 880 | 652 449,14 | 405 846,20 | 1 692 804,63 | 8,32% |
| 31/01/2021 | 239 069 921,81 | 4 841 572,17 | 0,00 | 0,00 | 0,00 | 497 712,08 | 233 730 637,56 | 21 622 | 1 150 161,22 | 903 558,28 | 1 491 319,67 | 7,49% |
| 28/02/2021 | 233 730 637,56 | 4 933 019,99 | 0,00 | 86 254,97 | 17 645 219,15 | 296 271,94 | 246 060 309,81 | 22 550 | 1 446 433,16 | 296 271,94 | 1 347 878,02 | 6,92% |
| 31/03/2021 | 246 060 309,81 | 4 689 070,19 | 0,00 | 118 955,64 | 0,00 | 438 405,85 | 240 813 878,13 | 22 316 | 1 884 839,01 | 734 677,79 | 1 586 785,02 | 7,74% |
| 30/04/2021 | 240 813 878,13 | 4 953 662,88 | 0,00 | 48 090,23 | 0,00 | 535 770,28 | 235 276 354,74 | 22 031 | 2 420 609,29 | 1 270 448,07 | 1 595 715,05 | 7,95% |
| 31/05/2021 | 235 276 354,74 | 5 241 518,43 | 0,00 | 0,00 | 18 865 101,41 | 434 542,27 | 248 465 395,45 | 23 083 | 2 855 151,56 | 434 542,27 | 1 987 921,82 | 10,14% |
| 30/06/2021 | 248 465 395,45 | 5 349 061,53 | 0,00 | 741 496,90 | 0,00 | 268 478,52 | 242 106 358,50 | 22 752 | 3 123 630,08 | 703 020,79 | 1 987 921,82 | 9,60% |
| 31/07/2021 | 242 106 358,50 | 5 402 008,02 | 0,00 | 0,00 | 0,00 | 288 454,51 | 236 415 895,97 | 23 083 | 3 412 084,59 | 991 475,30 | 2 031 990,13 | 10,07% |
| 31/08/2021 | 236 415 895,97 | 5 180 359,21 | 0,00 | 13 006,92 | 21 856 233,78 | 131 178,98 | 252 947 584,64 | 23 625 | 3 543 263,57 | 131 178,98 | 1 874 876,03 | 9,52% |
| 30/09/2021 | 252 947 584,64 | 5 260 119,98 | 0,00 | 0,00 | 0,00 | 241 309,19 | 247 446 155,47 | 23 369 | 3 784 572,76 | 372 488,17 | 1 866 381,22 | 8,85% |
| 31/10/2021 | 247 446 155,47 | 5 328 039,96 | 0,00 | 10 204,22 | 0,00 | 247 663,82 | 241 860 247,47 | 23 088 | 4 032 236,58 | 620 151,99 | 1 910 116,75 | 9,26% |
| 30/11/2021 | 241 860 247,47 | 5 437 167,51 | 0,00 | 23 370,87 | 22 214 683,39 | 233 359,15 | 258 381 033,33 | 24 239 | 4 265 595,73 | 233 359,15 | 1 889 549,92 | 9,38% |
| 31/12/2021 | 258 381 033,33 | 5 235 120,61 | 0,00 | 0,00 | 0,00 | 432 888,14 | 252 713 024,58 | 23 932 | 4 698 483,87 | 666 247,29 | 2 146 801,41 | 9,97% |
| 31/01/2022 | 252 713 024,58 | 5 515 161,72 | 0,00 | 14 149,92 | 0,00 | 515 415,28 | 246 668 297,66 | 23 634 | 5 213 899,15 | 1 181 662,57 | 1 822 766,38 | 8,66% |
| 28/02/2022 | 246 668 297,66 | 6 340 988,88 | 0,00 | 12 414,13 | 23 385 842,45 | 422 857,95 | 263 277 879,15 | 25 049 | 5 636 757,10 | 422 857,95 | 2 449 063,90 | 11,91% |
| 31/03/2022 | 263 277 879,15 | 6 184 023,71 | 0,00 | 0,00 | 0,00 | 3 102 085,98 | 253 991 769,46 | 24 683 | 8 738 843,08 | 3 524 943,93 | 2 563 269,68 | 11,68% |
| 30/04/2022 | 253 991 769,46 | 5 878 390,41 | 0,00 | 0,00 | 0,00 | 2 099 203,83 | 246 014 175,22 | 24 231 | 10 838 046,91 | 5 624 147,76 | 2 026 962,99 | 9,58% |
| 31/05/2022 | 246 014 175,22 | 6 489 378,86 | 0,00 | 0,00 | 18 583 122,47 | 919 792,01 | 259 115 427,68 | 27 021 | 11 757 838,92 | 919 792,01 | 1 953 445,01 | 9,53% |
| 30/06/2022 | 259 115 427,68 | 5 896 786,49 | 0,00 | 0,00 | 0,00 | 1 082 123,17 | 252 136 518,02 | 26 629 | 12 839 962,09 | 2 001 915,18 | 1 733 546,61 | 8,09% |
| 31/07/2022 | 252 136 518,02 | 6 080 216,09 | 0,00 | 0,00 | 0,00 | 59 670,83 | 245 996 631,10 | 26 228 | 12 899 632,92 | 2 061 586,01 | 1 914 475,07 | 9,18% |
| 31/08/2022 | 245 996 631,10 | 6 195 794,99 | 0,00 | 0,00 | 0,00 | 307 171,89 | 239 493 664,22 | 25 046 | 13 206 804,81 | 307 171,89 | 2 069 488,75 | 10,17% |
| 30/09/2022 | 239 493 664,22 | 5 943 757,71 | 0,00 | 0,00 | 0,00 | 272 747,17 | 233 277 159,34 | 24 621 | 13 479 551,98 | 579 919,06 | 1 935 893,03 | 9,78% |
| 31/10/2022 | 233 277 159,34 | 5 884 879,76 | 0,00 | 0,00 | 0,00 | 329 846,10 | 227 062 433,48 | 24 174 | 13 809 398,08 | 909 765,16 | 1 806 420,76 | 9,37% |
| 30/11/2022 | 227 062 433,48 | 5 471 087,59 | 0,00 | 0,00 | 0,00 | 232 359,05 | 221 358 986,84 | 23 760 | 14 041 757,13 | 232 359,05 | 1 707 663,74 | 9,10% |
| 31/12/2022 | 221 358 986,84 | 5 262 266,62 | 0,00 | 0,00 | 0,00 | 284 452,85 | 215 812 267,37 | 23 354 | 14 326 209,98 | 516 811,90 | 1 576 910,15 | 8,62% |
| 31/01/2023 | 215 812 267,37 | 5 347 085,17 | 0,00 | 0,00 | 0,00 | 262 423,27 | 210 202 758,93 | 22 955 | 14 588 633,25 | 779 235,17 | 1 786 933,60 | 10,03% |
| 28/02/2023 | 210 202 758,93 | 5 016 074,34 | 0,00 | 0,00 | 0,00 | 240 739,00 | 204 945 945,59 | 22 582 | 14 829 372,25 | 240 739,00 | 1 498 164,68 | 8,63% |
| 31/03/2023 | 204 945 945,59 | 5 356 721,91 | 0,00 | 0,00 | 0,00 | 255 123,00 | 199 334 100,68 | 22 176 | 15 084 495,25 | 495 862,00 | 2 504 466,70 | 14,80% |
| 30/04/2023 | 199 334 100,68 | 3 457 947,72 | 0,00 | 0,00 | 0,00 | 2 002 407,04 | 193 873 745,92 | 21 755 | 17 086 902,29 | 2 498 269,04 | 2 011 157,05 | 12,23% |
| 31/05/2023 | 193 873 745,92 | 5 118 007,25 | 0,00 | 0,00 | 0,00 | 334 468,20 | 188 421 270,47 | 21 383 | 17 421 370,49 | 334 468,20 | 1 717 815,73 | 10,74% |
| 30/06/2023 | 188 421 270,47 | 4 949 455,50 | 0,00 | 0,00 | 0,00 | 392 234,05 | 183 079 580,92 | 21 001 | 17 813 604,54 | 726 702,25 | 1 681 917,60 | 10,82% |
| 31/07/2023 | 183 079 580,92 | 4 740 967,50 | 0,00 | 0,00 | 0,00 | 330 238,84 | 178 008 374,58 | 20 626 | 18 143 843,38 | 1 056 941,09 | 1 786 933,60 | 11,84% |
| 31/08/2023 | 178 008 374,58 | 4 605 717,51 | 0,00 | 0,00 | 0,00 | 465 394,08 | 172 937 262,99 | 20 232 | 18 609 237,46 | 465 394,08 | 2 449 143,09 | 16,69% |
| 30/09/2023 | 172 937 262,99 | 4 413 904,29 | 0,00 | 0,00 | 0,00 | 339 296,11 | 168 184 062,59 | 19 858 | 18 948 533,57 | 804 690,19 | 1 996 251,51 | 14,01% |
| 31/10/2023 | 168 184 062,59 | 4 246 147,35 | 0,00 | 0,00 | 0,00 | 543 375,61 | 163 394 539,63 | 19 486 | 19 491 909,18 | 1 348 065,80 | 2 124 383,08 | 15,33% |
| 30/11/2023 | 163 394 539,63 | 4 341 575,33 | 0,00 | 0,00 | 0,00 | 211 813,00 | 158 841 151,30 | 19 098 | 19 703 722,18 | 211 813,00 | 1 310 173,81 | 9,74% |
| 31/12/2023 | 158 841 151,30 | 4 464 696,38 | 0,00 | 0,00 | 0,00 | 76 284,24 | 154 300 170,68 | 18 747 | 19 780 006,42 | 288 097,24 | 1 479 259,65 | 11,31% |
| 31/01/2024 | 154 300 170,68 | 4 416 392,28 | 0,00 | 0,00 | 0,00 | 156 542,92 | 149 727 235,48 | 18 379 | 19 936 549,34 | 444 640,16 | 4 921 642,64 | 38,76% |
| 29/02/2024 | 149 727 235,48 | 4 033 372,30 | 0,00 | 0,00 | 0,00 | 232 299,17 | 145 461 564,01 | 18 061 | 20 168 848,51 | 232 299,17 | 2 484 947,51 | 20,18% |
| 31/03/2024 | 145 461 564,01 | 4 017 086,94 | 0,00 | 0,00 | 0,00 | 216 517,84 | 141 227 959,23 | 17 744 | 20 385 366,35 | 448 817,01 | 4 755 220,85 | 39,76% |
| 30/04/2024 | 141 227 959,23 | 3 938 131,11 | 0,00 | 0,00 | 0,00 | 135 590,57 | 137 154 237,55 | 17 412 | 20 520 956,92 | 584 407,58 | 20 683,00 | 0,18% |
| 31/05/2024 | 137 154 237,55 | 4 098 116,97 | 0,00 | 0,00 | 0,00 | 120 650,07 | 132 935 470,51 | 17 082 | 20 641 606,99 | 120 650,07 | 1 234 459,81 | 10,95% |
| 30/06/2024 | 132 935 470,51 | 3 714 200,23 | 0,00 | 0,00 | 0,00 | 151 050,78 | 129 070 219,50 | 16 751 | 20 792 657,77 | 271 700,85 | 1 007 572,02 | 9,23% |
| 31/07/2024 | 129 070 219,50 | 3 911 482,68 | 0,00 | 0,00 | 0,00 | 481 620,93 | 124 677 115,89 | 16 375 | 21 274 278,70 | 753 321,78 | 1 281 592,33 | 12,10% |
| 31/08/2024 | 124 677 115,89 | 3 770 949,87 | 0,00 | 0,00 | 0,00 | 168 086,20 | 120 738 079,82 | 16 051 | 21 442 364,90 | 168 086,20 | 2 291 023,01 | 22,40% |
| 30/09/2024 | 120 738 079,82 | 3 801 524,79 | 0,00 | 0,00 | 0,00 | 201 098,00 | 116 735 457,03 | 15 710 | 21 643 462,90 | 369 184,20 | 1 234 543,38 | 12,47% |
| 31/10/2024 | 116 735 457,03 | 3 744 802,51 | 0,00 | 0,00 | 0,00 | 171 681,63 | 112 818 972,89 | 15 370 | 21 815 144,53 | 540 865,83 | 1 213 681,69 | 12,69% |
| 30/11/2024 | 112 818 972,89 | 3 679 586,55 | 0,00 | 0,00 | 0,00 | 165 367,65 | 108 974 018,69 | 15 023 | 21 980 512,18 | 165 367,65 | 1 233 959,30 | 13,35% |
| 31/12/2024 | 108 974 018,69 | 3 400 241,85 | 0,00 | 0,00 | 0,00 | 210 278,84 | 105 363 498,00 | 14 695 | 22 190 791,02 | 375 646,49 | 2 603 839,10 | 29,19% |
| 31/01/2025 | 105 363 498,00 | 3 180 090,09 | 0,00 | 0,00 | 0,00 | 145 228,71 | 102 038 179,20 | 14 395 | 22 336 019,73 | 520 875,20 | 2 462 280,00 | 28,57% |
| 28/02/2025 | 102 038 179,20 | 3 292 656,80 | 0,00 | 0,00 | 0,00 | 85 792,07 | 98 659 730,33 | 14 086 | 22 421 811,80 | 85 792,07 | 911 110,68 | 10,92% |
| 31/03/2025 | 98 659 730,33 | 3 255 951,40 | 0,00 | 0,00 | 0,00 | 160 787,58 | 95 242 991,35 | 13 772 | 22 582 599,38 | 246 579,65 | 790 668,03 | 9,81% |
| 30/04/2025 | 95 242 991,35 | 3 117 346,39 | 0,00 | 0,00 | 0,00 | 99 340,21 | 92 026 304,75 | 13 491 | 22 681 939,59 | 345 919,86 | 929 771,13 | 11,96% |
| 31/05/2025 | 92 026 304,75 | 3 166 998,24 | 0,00 | 0,00 | 0,00 | 87 499,01 | 88 771 807,50 | 13 176 | 22 769 438,60 | 87 499,01 | 993 098,65 | 13,23% |
| 30/06/2025 | 88 771 807,50 | 3 032 196,02 | 0,00 | 0,00 | 0,00 | 51 285,86 | 85 688 325,62 | 12 864 | 22 820 724,46 | 138 784,87 | 941 009,73 | 13,00% |
| 31/07/2025 | 85 688 325,62 | 3 002 100,60 | 0,00 | 0,00 | 0,00 | 67 554,06 | 82 618 670,96 | 12 551 | 22 888 278,52 | 206 338,93 | 917 018,60 | 13,14% |
| 31/08/2025 | 82 618 670,96 | 2 886 817,99 | 0,00 | 0,00 | 0,00 | 52 857,76 | 79 678 995,21 | 12 249 | 22 941 136,28 | 52 857,76 | 819 512,78 | 12,19% |
| 30/09/2025 | 79 678 995,21 | 2 933 628,25 | 0,00 | 0,00 | 0,00 | 83 240,25 | 76 662 126,71 | 11 951 | 23 024 376,53 | 136 098,01 | 807 241,06 | 12,46% |
| 31/10/2025 | 76 662 126,71 | 2 806 148,99 | 0,00 | 0,00 | 0,00 | 67 437,11 | 73 788 540,61 | 11 649 | 23 091 813,64 | 203 535,12 | 770 495,48 | 12,37% |
| 30/11/2025 | 73 788 540,61 | 2 610 833,55 | 0,00 | 0,00 | 0,00 | 44 317,46 | 71 133 389,60 | 11 347 | 23 136 131,10 | 44 317,46 | 713 869,77 | 11,92% |
| 31/12/2025 | 71 133 389,60 | 1 978 006,57 | 0,00 | 0,00 | 0,00 | 61 194,11 | 69 094 188,92 | 11 120 | 23 197 325,21 | 105 511,57 | 540 172,44 | 9,37% |
| 31/01/2026 | 69 094 188,92 | 3 041 766,57 | 0,00 | 0,00 | 0,00 | 72 392,06 | 65 980 030,29 | 10 782 | 23 269 717,27 | 177 903,63 | 758 882,19 | 13,18% |
| 28/02/2026 | 65 980 030,29 | 2 025 678,44 | 0,00 | 0,00 | 0,00 | 110 978,73 | 63 843 373,12 | 10 566 | 23 380 696,00 | 110 978,73 | 734 153,19 | 13,35% |
| 31/03/2026 | 63 843 373,12 | 2 965 019,03 | 0,00 | 0,00 | 0,00 | 55 852,49 | 60 822 501,60 | 10 256 | 23 436 548,49 | 166 831,22 | 817 139,60 | 15,36% |
| 30/04/2026 | 60 822 501,60 | 2 380 358,21 | 0,00 | 0,00 | 0,00 | 94 210,81 | 58 347 932,58 | 9 995 | 23 530 759,30 | 261 042,03 | 688 373,48 | 13,58% |
| 31/05/2026 | 58 347 932,58 | 2 300 615,77 | 0,00 | 0,00 | 0,00 | 91 268,26 | 55 956 048,55 | 9 723 | 23 622 027,56 | 91 268,26 | 624 632,99 | 12,85% |
| 30/06/2026 | 55 956 048,55 | 2 266 829,52 | 0,00 | 0,00 | 0,00 | 40 814,55 | 53 648 404,48 | 9 434 | 23 662 842,11 | 132 082,81 | 667 327,43 | 14,31% |
| 31/07/2026 | 53 648 404,48 | 2 177 368,45 | 0,00 | 74 339,19 | 0,00 | 24 366,77 | 51 372 330,07 | 9 150 | 23 687 208,88 | 156 449,58 | 606 579,30 | 13,57% |

## USED CAR LOANS

| 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 |
| 31/07/2020 | 241 597 645,30 | 0,00 | 0,00 | 0,00 |
| 31/08/2020 | 235 479 287,15 | 435 488,25 | 148 987,14 | 0,00 |
| 30/09/2020 | 230 246 941,85 | 413 804,74 | 538 359,84 | 35 135,32 |
| 31/10/2020 | 225 529 637,18 | 297 755,38 | 466 196,77 | 246 602,94 |
| 30/11/2020 | 243 043 832,98 | 544 917,71 | 557 682,93 | 170 802,88 |
| 31/12/2020 | 237 166 537,48 | 687 282,67 | 1 216 101,66 | 405 846,20 |
| 31/01/2021 | 231 521 761,97 | 1 065 417,79 | 1 143 457,80 | 903 558,28 |
| 28/02/2021 | 243 462 570,60 | 1 392 178,52 | 1 205 560,69 | 296 271,94 |
| 31/03/2021 | 238 217 065,11 | 881 124,24 | 1 715 688,78 | 734 677,79 |
| 30/04/2021 | 232 928 834,99 | 884 406,04 | 1 463 113,71 | 1 270 448,07 |
| 31/05/2021 | 246 829 511,85 | 359 938,02 | 1 275 945,58 | 434 542,27 |
| 30/06/2021 | 240 333 062,44 | 707 160,99 | 1 066 135,07 | 703 020,79 |
| 31/07/2021 | 234 928 749,50 | 437 658,55 | 1 049 487,92 | 991 475,30 |
| 31/08/2021 | 250 902 279,73 | 808 807,37 | 1 236 497,54 | 131 178,98 |
| 30/09/2021 | 245 706 721,22 | 616 790,73 | 1 122 643,52 | 372 488,17 |
| 31/10/2021 | 240 232 893,62 | 287 218,03 | 1 340 135,82 | 620 151,99 |
| 30/11/2021 | 255 610 934,73 | 1 026 661,04 | 1 743 437,56 | 233 359,15 |
| 31/12/2021 | 250 278 445,26 | 610 849,35 | 1 823 729,97 | 666 247,29 |
| 31/01/2022 | 243 553 455,08 | 1 297 150,97 | 1 817 691,61 | 1 181 662,57 |
| 28/02/2022 | 260 683 677,86 | 1 195 488,96 | 1 398 712,33 | 422 857,95 |
| 31/03/2022 | 253 189 993,72 | 669 525,54 | 132 250,20 | 3 524 943,93 |
| 30/04/2022 | 245 066 828,66 | 710 695,45 | 236 651,11 | 5 624 147,76 |
| 31/05/2022 | 248 101 686,69 | 8 716 786,14 | 369 653,99 | 919 792,01 |
| 30/06/2022 | 243 792 147,78 | 6 187 659,00 | 229 410,38 | 2 001 915,18 |
| 31/07/2022 | 236 868 745,78 | 6 254 470,41 | 946 114,05 | 2 061 586,01 |
| 31/08/2022 | 231 075 560,42 | 5 485 979,04 | 1 004 823,90 | 307 171,89 |
| 30/09/2022 | 224 304 877,92 | 6 026 966,88 | 1 018 013,68 | 579 919,06 |
| 31/10/2022 | 217 470 440,07 | 6 760 640,91 | 904 051,64 | 909 765,16 |
| 30/11/2022 | 209 344 322,98 | 8 272 329,25 | 1 815 033,75 | 232 359,05 |
| 31/12/2022 | 208 485 507,37 | 4 218 206,04 | 1 181 253,10 | 516 811,90 |
| 31/01/2023 | 201 632 846,30 | 5 710 651,54 | 931 960,23 | 779 235,17 |
| 28/02/2023 | 195 631 891,88 | 6 190 248,89 | 1 196 503,96 | 240 739,00 |
| 31/03/2023 | 189 449 127,57 | 6 468 094,99 | 1 489 577,26 | 495 862,00 |
| 30/04/2023 | 182 969 578,05 | 7 314 166,31 | 1 662 700,70 | 2 498 269,04 |
| 31/05/2023 | 179 953 994,28 | 5 316 283,25 | 1 223 692,08 | 334 468,20 |
| 30/06/2023 | 174 381 088,43 | 5 687 828,39 | 1 083 363,24 | 726 702,25 |
| 31/07/2023 | 169 973 499,43 | 4 880 437,65 | 1 227 136,64 | 1 056 941,09 |
| 31/08/2023 | 165 465 095,55 | 4 563 691,34 | 981 175,24 | 465 394,08 |
| 30/09/2023 | 159 357 381,89 | 5 641 973,03 | 1 257 406,81 | 804 690,19 |
| 31/10/2023 | 155 067 363,26 | 5 589 646,89 | 810 228,62 | 1 348 065,80 |
| 30/11/2023 | 151 314 015,39 | 4 707 426,86 | 892 408,19 | 211 813,00 |
| 31/12/2023 | 147 567 069,28 | 3 847 910,39 | 957 890,15 | 288 097,24 |
| 31/01/2024 | 142 200 099,57 | 4 707 426,86 | 892 408,19 | 444 640,16 |
| 29/02/2024 | 139 070 308,66 | 3 581 222,47 | 882 732,02 | 232 299,17 |
| 31/03/2024 | 134 437 474,05 | 3 753 289,36 | 1 109 894,96 | 448 817,01 |
| 30/04/2024 | 131 132 857,58 | 3 048 662,53 | 1 045 416,58 | 584 407,58 |
| 31/05/2024 | 128 429 404,16 | 1 702 005,98 | 876 759,51 | 120 650,07 |
| 30/06/2024 | 125 128 282,00 | 1 017 618,01 | 997 018,63 | 271 700,85 |
| 31/07/2024 | 120 621 698,34 | 1 329 214,99 | 798 901,70 | 753 321,78 |
| 31/08/2024 | 116 823 036,68 | 1 225 779,41 | 761 962,87 | 168 086,20 |
| 30/09/2024 | 113 157 940,91 | 982 331,18 | 667 884,08 | 369 184,20 |
| 31/10/2024 | 109 160 839,23 | 1 203 213,85 | 527 618,95 | 540 865,83 |
| 30/11/2024 | 105 335 732,30 | 1 094 103,65 | 616 881,88 | 165 367,65 |
| 31/12/2024 | 102 165 045,09 | 945 324,67 | 325 827,38 | 375 646,49 |
| 31/01/2025 | 98 144 387,25 | 1 647 938,91 | 318 552,18 | 520 875,20 |
| 28/02/2025 | 95 725 653,86 | 606 352,41 | 400 423,20 | 85 792,07 |
| 31/03/2025 | 92 012 809,06 | 975 784,58 | 327 096,85 | 246 579,65 |
| 30/04/2025 | 89 249 892,26 | 556 750,98 | 292 360,65 | 345 919,86 |
| 31/05/2025 | 85 407 359,55 | 1 222 933,00 | 214 214,09 | 87 499,01 |
| 30/06/2025 | 82 292 962,93 | 1 094 183,38 | 373 878,45 | 138 784,87 |
| 31/07/2025 | 79 303 803,87 | 1 119 469,65 | 268 096,58 | 206 338,93 |
| 31/08/2025 | 76 317 057,49 | 1 088 513,71 | 346 123,15 | 52 857,76 |
| 30/09/2025 | 73 843 780,00 | 554 610,41 | 336 435,44 | 136 098,01 |
| 31/10/2025 | 70 638 180,29 | 984 602,92 | 238 456,54 | 203 535,12 |
| 30/11/2025 | 68 074 874,02 | 732 164,33 | 399 050,39 | 44 317,46 |
| 31/12/2025 | 65 670 286,65 | 1 196 354,22 | 300 247,19 | 105 511,57 |
| 31/01/2026 | 64 959 771,22 | 717 461,55 | 302 797,52 | 177 903,63 |
| 28/02/2026 | 62 545 587,53 | 938 309,57 | 359 476,02 | 110 978,73 |
| 31/03/2026 | 59 806 687,06 | 642 718,14 | 373 096,40 | 166 831,22 |
| 30/04/2026 | 57 133 510,19 | 949 935,98 | 264 486,41 | 261 042,03 |
| 31/05/2026 | 54 980 633,71 | 819 433,93 | 155 980,91 | 91 268,26 |
| 30/06/2026 | 53 031 068,57 | 371 914,10 | 245 421,81 | 132 082,81 |
| 31/07/2026 | 50 454 166,22 | 695 606,54 | 222 557,31 | 156 449,58 |

**SILK FINANCE No.5**

**AUGU 2026 SERVICER QUARTERLY REPORT**

## TOTAL LOANS

| Collateral Pool Balance: | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Dates | Beginning Collateral Pool Principal Balance | Total Principal Payments Collected | Realised Losses for Current Period | "Other Adjustments (e.g. Repurchases)" | New Receivables | Defaulted Receivables | Ending Collateral Pool Principal Balance | Number of loans (end of period) | Cumulative Default | Principal Deficiency Ledger balance | Current period Prepayment | Annualized Constant Prepayment Rate |
| 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% |
| 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 | 8,59% |
| 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 | 6,64% |
| 30/09/2020 | 573 890 530,25 | 12 621 983,87 | 0,00 | 82 516,40 | 0,00 | 59 249,27 | 561 126 780,71 | 51 537 | 59 249,27 | 59 249,27 | 3 101 035,99 | 6,48% |
| 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 | 350 315,45 | 3 173 890,89 | 6,79% |
| 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 | 7,96% |
| 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 | 555 267,86 | 3 933 037,25 | 8,05% |
| 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 | 1 267 609,13 | 3 281 717,84 | 6,87% |
| 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 | 6,25% |
| 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 | 1 069 088,16 | 3 786 149,46 | 7,77% |
| 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 | 3 386 248,94 | 1 768 324,36 | 3 407 175,43 | 7,16% |
| 31/05/2021 | 557 365 135,40 | 13 309 886,59 | 0,00 | 5 764,95 | 40 723 790,43 | 586 239,34 | 584 187 034,95 | 54 550 | 3 972 488,28 | 586 239,34 | 4 097 680,01 | 8,82% |
| 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 | 1 005 068,73 | 4 097 680,01 | 8,42% |
| 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 | 1 374 829,18 | 4 117 388,35 | 8,72% |
| 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 | 8,16% |
| 30/09/2021 | 579 652 638,07 | 13 130 904,01 | 0,00 | 0,00 | 0,00 | 332 868,62 | 566 188 865,44 | 54 088 | 5 282 961,09 | 521 882,97 | 3 723 989,38 | 7,71% |
| 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 | 850 845,04 | 3 958 912,52 | 8,39% |
| 30/11/2021 | 552 565 514,55 | 13 734 176,88 | 0,00 | 32 308,51 | 38 269 104,28 | 421 246,24 | 576 646 887,20 | 55 009 | 6 033 169,40 | 421 246,24 | 4 295 414,70 | 9,33% |
| 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 | 1 063 071,06 | 4 756 242,49 | 9,90% |
| 31/01/2022 | 562 504 729,58 | 13 587 677,52 | 0,00 | 29 546,71 | 0,00 | 619 401,53 | 548 268 103,82 | 53 358 | 7 294 395,75 | 1 682 472,59 | 3 789 493,29 | 8,08% |
| 28/02/2022 | 548 268 103,82 | 14 784 037,57 | 0,00 | 32 614,91 | 44 433 903,45 | 578 193,93 | 577 307 160,86 | 55 821 | 7 872 589,68 | 578 193,93 | 4 745 597,31 | 10,39% |
| 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 | 4 993 703,55 | 5 327 240,52 | 11,07% |
| 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 | 7 798 929,12 | 3 994 680,03 | 8,59% |
| 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 | 8,67% |
| 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 | 2 696 271,77 | 3 572 765,12 | 7,52% |
| 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 | 2 759 131,36 | 3 761 962,85 | 8,15% |
| 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 | 200 688 698,45 | 327 252,79 | 4 229 773,54 | 9,41% |
| 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 | 642 977,65 | 3 845 099,57 | 8,80% |
| 31/10/2022 | 510 056 732,42 | 11 351 028,32 | 0,00 | 0,00 | 0,00 | 465 113,00 | 498 240 591,10 | 54 255 | 18 960 546,88 | 1 108 090,65 | 4 016 035,88 | 9,45% |
| 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 | 9,20% |
| 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 | 712 332,15 | 3 516 748,57 | 8,71% |
| 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 | 1 054 189,60 | 3 610 565,39 | 9,20% |
| 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 | 8,64% |
| 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 | 717 583,00 | 5 771 011,32 | 15,57% |
| 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 | 2 846 929,04 | 4 022 314,10 | 11,19% |
| 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 | 408 130,68 | 3 275 956,54 | 9,38% |
| 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 | 993 027,03 | 3 051 185,93 | 9,00% |
| 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 | 1 393 571,79 | 3 610 565,39 | 10,97% |
| 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 | 15,37% |
| 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 | 974 852,69 | 4 198 443,13 | 13,56% |
| 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 | 1 732 557,00 | 4 645 998,68 | 15,46% |
| 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 | 10,04% |
| 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 | 482 591,15 | 2 815 539,58 | 9,98% |
| 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 | 668 946,09 | 10 626 427,77 | 38,86% |
| 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 | 16,51% |
| 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 | 671 659,93 | 9 426 325,14 | 36,73% |
| 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 | 907 145,87 | 911 251,13 | 3,67% |
| 31/05/2024 | 288 783 636,44 | 9 418 572,83 | 0,00 | 0,00 | 0,00 | 203 526,93 | 279 161 536,68 | 36 637 | 27 767 413,20 | 203 526,93 | 2 496 091,13 | 10,37% |
| 30/06/2024 | 279 161 536,68 | 8 748 073,40 | 0,00 | 0,00 | 0,00 | 171 760,19 | 270 241 703,09 | 35 858 | 27 939 173,39 | 375 287,12 | 2 121 875,46 | 9,12% |
| 31/07/2024 | 270 241 703,09 | 9 006 616,13 | 0,00 | 0,00 | 0,00 | 686 421,62 | 260 548 665,34 | 34 969 | 28 625 595,01 | 1 061 708,74 | 2 581 960,35 | 11,47% |
| 31/08/2024 | 260 548 665,34 | 8 461 905,34 | 0,00 | 0,00 | 0,00 | 272 800,67 | 251 813 959,33 | 34 174 | 28 898 395,68 | 272 800,67 | 4 253 103,90 | 19,59% |
| 30/09/2024 | 251 813 959,33 | 8 627 703,40 | 0,00 | 0,00 | 0,00 | 266 467,01 | 242 919 788,92 | 33 332 | 29 164 862,69 | 539 267,68 | 2 482 259,12 | 11,83% |
| 31/10/2024 | 242 919 788,92 | 8 615 740,51 | 0,00 | 0,00 | 0,00 | 212 353,76 | 234 091 694,65 | 32 479 | 29 377 216,45 | 751 621,44 | 2 531 573,49 | 12,51% |
| 30/11/2024 | 234 091 694,65 | 8 236 254,78 | 0,00 | 0,00 | 0,00 | 238 864,57 | 225 616 575,30 | 31 622 | 29 616 081,02 | 238 864,57 | 2 383 446,72 | 12,22% |
| 31/12/2024 | 225 616 575,30 | 8 019 855,98 | 0,00 | 0,00 | 0,00 | 243 780,70 | 217 352 938,62 | 30 749 | 29 859 861,72 | 482 645,27 | 5 430 719,02 | 28,88% |
| 31/01/2025 | 217 352 938,62 | 7 491 285,35 | 0,00 | 0,00 | 0,00 | 184 393,29 | 209 677 259,98 | 30 002 | 30 044 255,01 | 667 038,56 | 5 010 784,00 | 27,66% |
| 28/02/2025 | 209 677 259,98 | 7 609 639,08 | 0,00 | 0,00 | 0,00 | 102 353,01 | 201 965 267,89 | 29 256 | 30 146 608,02 | 102 353,01 | 2 164 269,30 | 12,39% |
| 31/03/2025 | 201 965 267,89 | 7 232 820,22 | 0,00 | 0,00 | 0,00 | 263 277,82 | 194 469 169,85 | 28 538 | 30 409 885,84 | 365 630,83 | 1 753 383,91 | 10,42% |
| 30/04/2025 | 194 469 169,85 | 6 828 830,20 | 0,00 | 0,00 | 0,00 | 158 445,76 | 187 481 893,89 | 27 898 | 30 568 331,60 | 524 076,59 | 1 700 025,93 | 10,49% |
| 31/05/2025 | 187 481 893,89 | 7 043 822,93 | 0,00 | 0,00 | 0,00 | 149 225,25 | 180 288 845,71 | 27 187 | 30 717 556,85 | 149 225,25 | 1 961 041,71 | 12,55% |
| 30/06/2025 | 180 288 845,71 | 6 680 383,47 | 0,00 | 0,00 | 0,00 | 69 610,09 | 173 538 852,15 | 26 479 | 30 787 166,94 | 218 835,34 | 1 817 318,01 | 12,10% |
| 31/07/2025 | 173 538 852,15 | 6 477 318,20 | 0,00 | 0,00 | 0,00 | 80 313,34 | 166 981 219,76 | 25 814 | 30 867 480,28 | 299 148,68 | 1 709 038,11 | 11,82% |
| 31/08/2025 | 166 981 220,61 | 6 353 356,35 | 0,00 | 0,00 | 0,00 | 66 645,01 | 160 561 219,25 | 25 110 | 30 934 125,29 | 66 645,01 | 1 621 800,71 | 11,65% |
| 30/09/2025 | 160 561 219,25 | 6 527 230,03 | 0,00 | 0,00 | 0,00 | 117 043,54 | 153 916 945,68 | 24 812 | 31 051 168,83 | 183 688,55 | 1 709 969,46 | 12,78% |
| 31/10/2025 | 153 916 945,68 | 6 275 440,27 | 0,00 | 0,00 | 0,00 | 74 539,75 | 147 566 964,81 | 24 098 | 31 125 708,58 | 258 228,30 | 1 735 304,13 | 13,53% |
| 30/11/2025 | 147 566 965,66 | 5 758 927,76 | 0,00 | 0,00 | 0,00 | 73 228,66 | 141 734 809,24 | 22 997 | 187 481 893,64 | 73 228,66 | 1 451 520,62 | 11,80% |
| 31/12/2025 | 141 734 809,24 | 4 216 794,09 | 0,00 | 0,00 | 0,00 | 78 031,62 | 137 439 983,53 | 22 454 | 31 276 968,86 | 151 260,28 | 1 174 271,28 | 9,94% |
| 31/01/2026 | 137 439 983,53 | 6 939 786,95 | 0,00 | 0,00 | 0,00 | 92 176,24 | 130 408 019,49 | 21 612 | 31 369 145,10 | 243 436,52 | 1 668 761,87 | 14,57% |
| 28/02/2026 | 130 408 019,49 | 4 078 157,13 | 0,00 | 0,00 | 0,00 | 136 819,02 | 126 193 043,34 | 21 161 | 31 505 964,12 | 136 819,02 | 1 318 555,36 | 12,13% |
| 31/03/2026 | 126 193 043,34 | 6 427 423,13 | 0,00 | 0,00 | 0,00 | 79 360,59 | 119 686 259,62 | 20 401 | 31 585 324,71 | 216 179,61 | 1 482 916,06 | 14,10% |
| 30/04/2026 | 119 686 259,62 | 5 068 168,15 | 0,00 | 0,00 | 0,00 | 105 024,03 | 114 513 067,44 | 19 795 | 31 690 348,74 | 321 203,64 | 1 351 207,80 | 13,55% |
| 31/05/2026 | 114 513 067,44 | 4 906 164,99 | 0,00 | 0,00 | 0,00 | 140 560,97 | 109 466 341,48 | 19 200 | 31 830 909,71 | 140 560,97 | 1 271 064,13 | 13,32% |
| 30/06/2026 | 109 466 341,48 | 4 683 506,34 | 0,00 | 0,00 | 0,00 | 59 834,51 | 104 723 000,63 | 18 573 | 31 890 744,22 | 200 395,48 | 1 171 577,28 | 12,84% |
| 31/07/2026 | 104 723 000,63 | 4 714 626,42 | 0,00 | 181 069,02 | 0,00 | 47 137,08 | 99 780 168,11 | 17 924 | 31 937 881,30 | 247 532,56 | 1 335 314,28 | 15,30% |

| 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 |
| 31/07/2020 | 587 401 150,42 | 0,00 | 0,00 | 0,00 |
| 31/08/2020 | 572 907 274,19 | 728 341,18 | 254 914,88 | 0,00 |
| 30/09/2020 | 559 820 605,29 | 585 239,98 | 720 935,44 | 59 249,27 |
| 31/10/2020 | 547 671 192,18 | 359 468,87 | 690 417,18 | 350 315,45 |
| 30/11/2020 | 584 696 720,88 | 1 073 132,76 | 813 021,67 | 231 714,62 |
| 31/12/2020 | 570 195 687,38 | 1 245 823,43 | 1 833 563,25 | 555 267,86 |
| 31/01/2021 | 555 998 959,58 | 1 807 029,80 | 1 989 529,44 | 1 267 609,13 |
| 28/02/2021 | 580 684 621,30 | 2 021 647,06 | 1 856 324,93 | 449 238,86 |
| 31/03/2021 | 567 529 499,61 | 1 311 624,53 | 2 310 468,41 | 1 069 088,16 |
| 30/04/2021 | 553 833 790,05 | 1 381 548,80 | 2 149 796,55 | 1 768 324,36 |
| 31/05/2021 | 581 831 553,92 | 620 512,45 | 1 734 968,58 | 586 239,34 |
| 30/06/2021 | 564 053 222,32 | 1 181 194,23 | 1 466 815,98 | 1 005 068,73 |
| 31/07/2021 | 550 711 843,90 | 820 360,34 | 1 519 690,99 | 1 374 829,18 |
| 31/08/2021 | 576 663 924,50 | 1 294 768,53 | 1 693 945,04 | 189 014,35 |
| 30/09/2021 | 563 471 580,44 | 1 101 161,43 | 1 616 123,57 | 521 882,97 |
| 31/10/2021 | 550 159 814,88 | 459 013,87 | 1 946 685,80 | 850 845,04 |
| 30/11/2021 | 572 677 804,08 | 1 630 643,04 | 2 338 440,08 | 421 246,24 |
| 31/12/2021 | 559 210 343,00 | 928 928,11 | 2 365 458,47 | 1 063 071,06 |
| 31/01/2022 | 543 851 086,71 | 1 895 517,93 | 2 521 499,18 | 1 682 472,59 |
| 28/02/2022 | 573 805 221,27 | 1 695 371,37 | 1 806 568,22 | 578 193,93 |
| 31/03/2022 | 557 043 301,76 | 897 583,37 | 204 839,08 | 4 993 703,55 |
| 30/04/2022 | 540 317 795,80 | 882 682,55 | 278 897,36 | 7 798 929,12 |
| 31/05/2022 | 556 120 104,02 | 13 467 398,12 | 436 091,59 | 1 224 869,94 |
| 30/06/2022 | 544 896 573,78 | 8 926 788,92 | 304 248,65 | 2 696 271,77 |
| 31/07/2022 | 529 510 600,52 | 9 027 705,45 | 1 122 386,27 | 2 759 131,36 |
| 31/08/2022 | 515 105 228,51 | 8 303 628,62 | 1 093 293,08 | 327 252,79 |
| 30/09/2022 | 499 899 274,33 | 8 857 565,03 | 1 299 893,06 | 642 977,65 |
| 31/10/2022 | 485 111 836,84 | 10 021 896,87 | 1 184 563,75 | 1 108 090,65 |
| 30/11/2022 | 470 483 696,04 | 11 479 241,30 | 2 437 647,34 | 305 918,86 |
| 31/12/2022 | 463 720 846,65 | 5 669 094,57 | 1 541 890,33 | 712 332,15 |
| 31/01/2023 | 447 364 524,76 | 8 336 055,28 | 1 863 920,46 | 1 054 189,60 |
| 28/02/2023 | 434 474 475,73 | 8 790 643,39 | 1 581 564,38 | 328 497,00 |
| 31/03/2023 | 420 087 757,55 | 9 399 157,42 | 1 930 267,05 | 717 583,00 |
| 30/04/2023 | 406 347 054,66 | 10 760 336,37 | 2 132 431,59 | 2 846 929,04 |
| 31/05/2023 | 397 181 150,86 | 8 065 219,74 | 1 670 016,14 | 408 130,68 |
| 30/06/2023 | 385 101 456,46 | 8 375 253,88 | 1 404 006,57 | 993 027,03 |
| 31/07/2023 | 374 167 147,80 | 7 323 526,31 | 1 636 386,09 | 1 393 571,79 |
| 31/08/2023 | 363 557 554,83 | 6 832 992,61 | 1 272 062,15 | 587 108,87 |
| 30/09/2023 | 350 130 456,72 | 8 635 157,04 | 1 808 017,33 | 974 852,69 |
| 31/10/2023 | 340 049 928,29 | 7 981 596,09 | 1 358 570,01 | 1 732 557,00 |
| 30/11/2023 | 330 160 412,04 | 7 099 512,30 | 1 225 472,59 | 353 246,73 |
| 31/12/2023 | 321 148 694,63 | 5 512 111,14 | 1 442 392,97 | 482 591,15 |
| 31/01/2024 | 309 360 983,58 | 7 099 512,30 | 1 225 472,59 | 668 946,09 |
| 29/02/2024 | 301 768 614,54 | 4 957 518,38 | 1 251 143,22 | 371 143,27 |
| 31/03/2024 | 291 411 863,94 | 5 270 041,69 | 1 608 013,74 | 671 659,93 |
| 30/04/2024 | 283 230 432,19 | 4 282 925,89 | 1 270 278,36 | 907 145,87 |
| 31/05/2024 | 275 108 135,89 | 2 773 747,29 | 1 279 653,50 | 203 526,93 |
| 30/06/2024 | 267 265 763,87 | 1 435 053,39 | 1 540 885,83 | 375 287,12 |
| 31/07/2024 | 257 389 733,12 | 2 053 795,34 | 1 105 136,88 | 1 061 708,74 |
| 31/08/2024 | 249 063 180,86 | 1 791 015,78 | 959 762,69 | 272 800,67 |
| 30/09/2024 | 240 706 523,18 | 1 285 878,45 | 927 387,29 | 539 267,68 |
| 31/10/2024 | 231 608 605,73 | 1 773 552,94 | 709 535,98 | 751 621,44 |
| 30/11/2024 | 222 270 556,74 | 1 635 033,03 | 1 710 985,53 | 238 864,57 |
| 31/12/2024 | 215 501 914,22 | 1 381 794,49 | 469 229,91 | 482 645,27 |
| 31/01/2025 | 206 663 498,03 | 2 516 230,52 | 497 531,43 | 667 038,56 |
| 28/02/2025 | 200 580 076,40 | 847 390,03 | 537 801,46 | 102 353,01 |
| 31/03/2025 | 192 460 353,60 | 1 481 066,93 | 527 749,32 | 365 630,83 |
| 30/04/2025 | 186 244 578,55 | 812 444,82 | 424 870,52 | 524 076,59 |
| 31/05/2025 | 178 263 779,49 | 1 685 752,55 | 339 313,67 | 149 225,25 |
| 30/06/2025 | 171 446 020,99 | 1 537 495,97 | 555 335,19 | 218 835,34 |
| 31/07/2025 | 165 036 445,13 | 1 580 542,34 | 364 233,14 | 299 148,68 |
| 31/08/2025 | 158 402 663,41 | 1 678 987,94 | 479 567,90 | 66 645,01 |
| 30/09/2025 | 152 831 517,19 | 683 313,00 | 402 115,49 | 183 688,55 |
| 31/10/2025 | 145 842 514,05 | 1 438 069,91 | 286 381,70 | 258 228,30 |
| 30/11/2025 | 140 185 144,66 | 1 089 143,81 | 460 520,77 | 73 228,66 |
| 31/12/2025 | 135 465 245,96 | 1 618 739,44 | 355 998,13 | 151 260,28 |
| 31/01/2026 | 128 906 237,04 | 1 107 041,99 | 394 740,46 | 243 436,52 |
| 28/02/2026 | 124 354 481,87 | 1 408 174,58 | 430 386,89 | 136 819,02 |
| 31/03/2026 | 118 151 000,01 | 1 057 734,37 | 477 525,24 | 216 179,61 |
| 30/04/2026 | 112 752 918,18 | 1 337 734,01 | 422 415,25 | 321 203,64 |
| 31/05/2026 | 108 016 564,80 | 1 242 419,85 | 207 356,83 | 140 560,97 |
| 30/06/2026 | 103 806 219,71 | 547 994,50 | 368 786,42 | 200 395,48 |
| 31/07/2026 | 98 287 359,38 | 1 139 204,27 | 353 604,46 | 247 532,56 |

**SILK FINANCE No.5**

**AUGU 2026 SERVICER QUARTERLY REPORT**

**TRIGGER RATIOS**

| Cumulative Default | | | | | |
|---|---|---|---|---|---|
| Period Ending | Defaulted Receivables | Total Outstanding Receivables | % | Maximum | Trigger |
| 01/07/2020 | 0,00 € | 600 018 247,38 € | 0,00% | 0,60% | OK |
| 31/07/2020 | 0,00 € | 600 018 247,38 € | 0,00% | 0,60% | OK |
| 31/08/2020 | 0,00 € | 600 018 247,38 € | 0,00% | 0,60% | OK |
| 30/09/2020 | 59 249,27 € | 600 018 247,38 € | 0,01% | 0,60% | OK |
| 31/10/2020 | 350 315,45 € | 600 018 247,38 € | 0,06% | 0,60% | OK |
| 30/11/2020 | 582 030,07 € | 650 945 458,29 € | 0,09% | 0,90% | OK |
| 31/12/2020 | 905 583,31 € | 650 945 458,29 € | 0,14% | 0,90% | OK |
| 31/01/2021 | 1 617 924,58 € | 650 945 458,29 € | 0,25% | 0,90% | OK |
| 28/02/2021 | 2 067 163,44 € | 689 449 310,83 € | 0,30% | 1,30% | OK |
| 31/03/2021 | 2 687 012,74 € | 689 449 310,83 € | 0,39% | 1,30% | OK |
| 30/04/2021 | 3 386 248,94 € | 689 449 310,83 € | 0,49% | 1,30% | OK |
| 31/05/2021 | 3 972 488,28 € | 730 173 101,26 € | 0,54% | 1,50% | OK |
| 30/06/2021 | 4 391 317,67 € | 730 173 101,26 € | 0,60% | 1,50% | OK |
| 31/07/2021 | 4 761 078,12 € | 730 173 101,26 € | 0,65% | 1,50% | OK |
| 31/08/2021 | 4 950 092,47 € | 770 138 114,09 € | 0,64% | 1,80% | OK |
| 30/09/2021 | 5 282 961,09 € | 770 138 114,09 € | 0,69% | 1,80% | OK |
| 31/10/2021 | 5 611 923,16 € | 770 138 114,09 € | 0,73% | 1,80% | OK |
| 30/11/2021 | 6 033 169,40 € | 808 407 218,37 € | 0,75% | 2,50% | OK |
| 31/12/2021 | 6 674 994,22 € | 808 407 218,37 € | 0,83% | 2,50% | OK |
| 31/01/2022 | 9 040 962,70 € | 808 407 218,37 € | 0,00% | 2,50% | OK |
| 28/02/2022 | 9 598 336,99 € | 852 841 121,82 € | 1,13% | 4,00% | OK |
| 31/03/2022 | 14 034 666,25 € | 852 841 121,82 € | 1,65% | 4,00% | OK |
| 30/04/2022 | 16 839 891,82 € | 852 841 121,82 € | 1,97% | 4,00% | OK |
| 31/05/2022 | 18 064 761,76 € | 898 248 411,25 € | 2,01% | 5,50% | OK |
| 30/06/2022 | 19 536 163,59 € | 898 248 411,25 € | 2,17% | 5,50% | OK |
| 31/07/2022 | 19 599 023,18 € | 898 248 411,25 € | 2,18% | 5,50% | OK |
| 31/08/2022 | 19 599 023,18 € | 898 248 411,25 € | 2,18% | 5,50% | OK |
| 30/09/2022 | 20 242 000,83 € | 898 248 411,25 € | 2,25% | 5,50% | OK |
| 31/10/2022 | 20 707 113,83 € | 898 248 411,25 € | 2,31% | 5,50% | OK |
| 30/11/2022 | 21 013 032,69 € | 898 248 411,25 € | 2,34% | 5,50% | OK |
| 31/12/2022 | 21 419 445,98 € | 898 248 411,25 € | 2,38% | 5,50% | OK |
| 31/01/2023 | 21 761 303,43 € | 898 248 411,25 € | 2,42% | 5,50% | OK |
| 28/02/2023 | 22 089 800,52 € | 898 248 411,25 € | 2,46% | 5,50% | OK |
| 31/03/2023 | 22 478 886,90 € | 898 248 411,25 € | 2,50% | 5,50% | OK |
| 30/04/2023 | 23 120 686,68 € | 898 248 411,25 € | 2,57% | 5,50% | OK |
| 31/05/2023 | 23 528 817,36 € | 898 248 411,25 € | 2,62% | 5,50% | OK |
| 30/06/2023 | 24 113 713,71 € | 898 248 411,25 € | 2,68% | 5,50% | OK |
| 31/07/2023 | 24 514 258,47 € | 898 248 411,25 € | 2,73% | 5,50% | OK |
| 30/09/2023 | 25 489 111,16 € | 898 248 411,25 € | 2,84% | 5,50% | OK |
| 31/10/2023 | 26 246 815,47 € | 898 248 411,25 € | 2,92% | 5,50% | OK |
| 30/11/2023 | 26 600 062,20 € | 898 248 411,25 € | 2,96% | 5,50% | OK |
| 31/12/2023 | 26 729 406,62 € | 898 248 411,25 € | 2,98% | 5,50% | OK |
| 31/01/2024 | 26 915 761,56 € | 898 248 411,25 € | 3,00% | 5,50% | OK |
| 29/02/2024 | 27 286 904,83 € | 898 248 411,25 € | 3,04% | 5,50% | OK |
| 31/03/2024 | 27 587 421,49 € | 898 248 411,25 € | 3,07% | 5,50% | OK |
| 30/04/2024 | 27 822 907,43 € | 898 248 411,25 € | 3,10% | 5,50% | OK |
| 31/05/2024 | 28 026 434,36 € | 898 248 411,25 € | 3,12% | 5,50% | OK |
| 30/06/2024 | 28 198 194,55 € | 898 248 411,25 € | 3,14% | 5,50% | OK |
| 31/07/2024 | 28 884 616,17 € | 898 248 411,25 € | 3,22% | 5,50% | OK |
| 31/08/2024 | 29 157 416,84 € | 898 248 411,25 € | 3,25% | 5,50% | OK |
| 30/09/2024 | 29 423 883,85 € | 898 248 411,25 € | 3,28% | 5,50% | OK |
| 31/10/2024 | 29 636 237,61 € | 898 248 411,25 € | 3,30% | 5,50% | OK |
| 30/11/2024 | 29 875 102,18 € | 898 248 411,25 € | 3,33% | 5,50% | OK |
| 31/12/2024 | 30 118 882,88 € | 898 248 411,25 € | 3,35% | 5,50% | OK |
| 31/01/2025 | 30 303 276,17 € | 898 248 411,25 € | 3,37% | 5,50% | OK |
| 28/02/2025 | 30 405 629,18 € | 898 248 411,25 € | 3,39% | 5,50% | OK |
| 31/03/2025 | 30 668 907,00 € | 898 248 411,25 € | 3,41% | 5,50% | OK |
| 30/04/2025 | 30 827 352,76 € | 898 248 411,25 € | 3,43% | 5,50% | OK |
| 31/05/2025 | 30 976 578,01 € | 898 248 411,25 € | 3,45% | 5,50% | OK |
| 30/06/2025 | 30 787 166,94 € | 898 248 411,25 € | 3,43% | 5,50% | OK |
| 31/07/2025 | 30 867 480,28 € | 898 248 411,25 € | 3,44% | 5,50% | OK |
| 31/08/2025 | 30 934 125,29 € | 898 248 411,25 € | 3,44% | 5,50% | OK |
| 30/09/2025 | 31 051 168,83 € | 898 248 411,25 € | 3,46% | 5,50% | OK |
| 31/10/2025 | 31 125 708,58 € | 898 248 411,25 € | 3,47% | 5,50% | OK |
| 30/11/2025 | 31 198 937,24 € | 898 248 411,25 € | 3,47% | 5,50% | OK |
| 31/12/2025 | 31 276 968,86 € | 898 248 411,25 € | 3,48% | 5,50% | OK |
| 31/01/2026 | 31 369 145,10 € | 898 248 411,25 € | 3,49% | 5,50% | OK |
| 28/02/2026 | 31 505 964,12 € | 898 248 411,25 € | 3,51% | 5,50% | OK |
| 31/03/2026 | 31 585 324,71 € | 898 248 411,25 € | 3,52% | 5,50% | OK |
| 30/04/2026 | 31 690 348,74 € | 898 248 411,25 € | 3,53% | 5,50% | OK |
| 31/05/2026 | 31 830 909,71 € | 898 248 411,25 € | 3,54% | 5,50% | OK |
| 30/06/2026 | 31 890 744,22 € | 898 248 411,25 € | 3,55% | 5,50% | OK |
| 31/07/2026 | 31 937 881,30 € | 898 248 411,25 € | 3,56% | 5,50% | OK |

**SILK FINANCE No.5**

**AUGU 2026 SERVICER QUARTERLY REPORT**

## Portfolio Stratification Tables

**a) Portfolio Summary**

| Product | New Used Car | No. | Outstanding Balance | Min Outstanding Balance | Average Outstanding Balance | Max Outstanding Balance |
|---|---|---|---|---|---|---|
| Loan | New | 8 774 | 48 407 838,04 | 0 | 5 517,19 | 39 896,88 |
| Loan | Used | 9 150 | 51 372 330,07 | 10 | 5 614,46 | 31 777,14 |
| **Total** | | **17 924,00** | **99 780 168,11** | **10** | **11 131,65** | **71 674,02** |

**b) Car Brand breakdown**

| | New | Used | Total |
|---|---|---|---|
| ALF | 7 298,29 | 162 458,68 | 169 756,97 |
| AUD | 67 704,67 | 1 246 920,11 | 1 314 624,78 |
| BMW | 181 162,17 | 3 316 009,62 | 3 497 171,79 |
| CIT | 5 995 558,70 | 4 523 061,68 | 10 518 620,38 |
| FIA | 314 143,92 | 1 529 697,43 | 1 843 841,35 |
| FOR | 1 474 767,25 | 1 327 789,20 | 2 802 556,45 |
| HON | 406 639,64 | 152 785,51 | 559 425,15 |
| HYU | 944 009,60 | 513 032,67 | 1 457 042,27 |
| KIA | 14 494 387,61 | 1 946 713,70 | 16 441 101,31 |
| MAZ | 179 813,18 | 290 696,37 | 470 509,55 |
| MER | 200 633,48 | 3 797 594,44 | 3 998 227,92 |
| MIT | 3 006 013,98 | 736 872,11 | 3 742 886,09 |
| NIS | 472 816,09 | 2 672 802,46 | 3 145 618,55 |
| OPE | 1 420 623,52 | 1 699 460,35 | 3 120 083,87 |
| OTHER | 4 035 669,89 | 3 718 301,74 | 7 753 971,63 |
| PEU | 12 993 069,38 | 10 954 284,78 | 23 947 354,16 |
| REN | 658 081,21 | 7 704 495,04 | 8 362 576,25 |
| SEA | 609 823,56 | 1 853 845,49 | 2 463 669,05 |
| SKO | 118 836,16 | 165 073,18 | 283 909,34 |
| TOY | 610 348,31 | 1 235 625,82 | 1 845 974,13 |
| VWG | 216 437,43 | 1 824 809,69 | 2 041 247,12 |
| **Total** | **48 407 838,04** | **51 372 330,07** | **99 780 168,11** |

**c) Client Type and District breakdown**

| | Company | | Individual | | Professional | | Self-Employed | | Total Balance | Total Weight (%) |
|---|---|---|---|---|---|---|---|---|---|---|
| | Balance | Weight (%) | Balance | Weight (%) | Balance | Weight (%) | Balance | Weight (%) | | |
| AVEIRO | 294 010,60 | 0,3% | 4 725 770,20 | 4,7% | 134 982,75 | 0,1% | 394 754,15 | 0,4% | 5 549 517,70 | 5,6% |
| BEJA | 55 940,56 | 0,1% | 1 766 071,51 | 1,8% | 41 924,13 | 0,0% | 326 215,35 | 0,3% | 2 190 151,55 | 2,2% |
| BRAGA | 197 483,12 | 0,2% | 2 723 099,38 | 2,7% | 45 227,53 | 0,0% | 224 480,74 | 0,2% | 3 190 290,77 | 3,2% |
| BRAGANCA | 14 735,53 | 0,0% | 499 526,23 | 0,5% | 24 920,42 | 0,0% | 65 672,65 | 0,1% | 604 854,83 | 0,6% |
| CASTELO BRANCO | 66 469,46 | 0,1% | 1 226 939,36 | 1,2% | 14 602,08 | 0,0% | 161 849,01 | 0,2% | 1 469 859,91 | 1,5% |
| COIMBRA | 149 342,90 | 0,1% | 3 341 334,10 | 3,3% | 113 355,53 | 0,1% | 158 009,42 | 0,2% | 3 762 041,95 | 3,8% |
| EVORA | 115 528,08 | 0,1% | 1 733 161,36 | 1,7% | 14 876,34 | 0,0% | 334 324,57 | 0,3% | 2 197 890,35 | 2,2% |
| FARO | 469 862,43 | 0,5% | 5 616 658,22 | 5,6% | 179 798,54 | 0,2% | 914 590,88 | 0,9% | 7 180 910,07 | 7,2% |
| GUARDA | 40 539,15 | 0,0% | 1 058 693,47 | 1,1% | 19 971,49 | 0,0% | 86 426,90 | 0,1% | 1 205 631,01 | 1,2% |
| ILHA DA MADEIRA | 200 610,04 | 0,2% | 4 218 548,53 | 4,2% | 22 835,52 | 0,0% | 390 204,79 | 0,4% | 4 832 198,88 | 4,8% |
| ILHA DAS FLORES | 0,00 | 0,0% | 17 128,45 | 0,0% | 0,00 | 0,0% | 51 723,45 | 0,1% | 68 851,90 | 0,1% |
| ILHA DO CORVO | 0,00 | 0,0% | 3 107,91 | 0,0% | 0,00 | 0,0% | 0,00 | 0,0% | 3 107,91 | 0,0% |
| ILHA DO FAIAL | 0,00 | 0,0% | 103 640,90 | 0,1% | 0,00 | 0,0% | 11 956,34 | 0,0% | 115 597,24 | 0,1% |
| ILHA DO PICO | 16 053,80 | 0,0% | 32 293,10 | 0,0% | 0,00 | 0,0% | 36 202,34 | 0,0% | 84 549,24 | 0,1% |
| ILHA GRACIOSA | 0,00 | 0,0% | 17 620,75 | 0,0% | 0,00 | 0,0% | 0,00 | 0,0% | 17 620,75 | 0,0% |
| ILHA PORTO SANT | 0,00 | 0,0% | 97 673,07 | 0,1% | 0,00 | 0,0% | 0,00 | 0,0% | 97 673,07 | 0,1% |
| ILHA SAO JORGE | 0,00 | 0,0% | 33 666,70 | 0,0% | 0,00 | 0,0% | 23 886,16 | 0,0% | 57 552,86 | 0,1% |
| ILHA SAO MIGUEL | 71 150,28 | 0,1% | 4 179 426,56 | 4,2% | 148 677,86 | 0,1% | 531 303,64 | 0,5% | 4 930 558,34 | 4,9% |
| ILHA STA MARIA | 518,69 | 0,0% | 126 162,17 | 0,1% | 0,00 | 0,0% | 18 669,66 | 0,0% | 145 350,52 | 0,1% |
| ILHA TERCEIRA | 40 499,92 | 0,0% | 1 361 213,36 | 1,4% | 0,00 | 0,0% | 81 817,07 | 0,1% | 1 483 530,35 | 1,5% |
| LEIRIA | 156 000,40 | 0,2% | 2 611 722,59 | 2,6% | 42 082,51 | 0,0% | 306 856,72 | 0,3% | 3 116 662,22 | 3,1% |
| LISBOA | 969 665,00 | 1,0% | 13 761 611,65 | 13,8% | 539 034,28 | 0,5% | 1 297 528,56 | 1,3% | 16 567 839,49 | 16,6% |
| PORTALEGRE | 32 839,81 | 0,0% | 1 312 818,48 | 1,3% | 27 527,97 | 0,0% | 152 148,22 | 0,2% | 1 525 334,48 | 1,5% |
| PORTO | 879 329,50 | 0,9% | 14 306 137,07 | 14,3% | 414 985,52 | 0,4% | 921 839,20 | 0,9% | 16 522 291,29 | 16,6% |
| SANTAREM | 118 356,50 | 0,1% | 2 714 185,16 | 2,7% | 36 605,38 | 0,0% | 251 485,16 | 0,3% | 3 120 632,20 | 3,1% |
| SETUBAL | 356 981,29 | 0,4% | 13 767 478,90 | 13,8% | 270 984,28 | 0,3% | 957 359,16 | 1,0% | 15 352 803,63 | 15,4% |
| VIANA CASTELO | 32 080,12 | 0,0% | 1 044 425,25 | 1,0% | 30 101,63 | 0,0% | 71 133,09 | 0,1% | 1 177 740,09 | 1,2% |
| VILA REAL | 52 893,46 | 0,1% | 1 038 524,44 | 1,0% | 8 826,69 | 0,0% | 188 828,60 | 0,2% | 1 289 073,19 | 1,3% |
| VISEU | 93 095,73 | 0,1% | 1 671 313,78 | 1,7% | 41 442,93 | 0,0% | 114 199,88 | 0,1% | 1 920 052,32 | 1,9% |
| **Total** | **4 423 986,37** | **4,4%** | **85 109 952,65** | **85,3%** | **2 172 763,38** | **2,2%** | **8 073 465,71** | **8,1%** | **99 780 168,11** | **100,0%** |

**d) Nominal Yield breakdown**

| | New | | Used | | Total Yield | Total Weight (%) |
|---|---|---|---|---|---|---|
| | Yield | Weight (%) | Yield | Weight (%) | | |
| 3 - 4 | 815 890,42 | 0,8% | 156 828,14 | 0,2% | 972 718,56 | 1,0% |
| 4 - 5 | 4 141 654,08 | 4,2% | 1 099 501,86 | 1,1% | 5 241 155,94 | 5,3% |
| 5 - 6 | 15 089 404,46 | 15,1% | 6 355 818,29 | 6,4% | 21 445 222,75 | 21,5% |
| 6 - 7 | 19 476 734,94 | 19,5% | 12 913 482,83 | 12,9% | 32 390 217,77 | 32,5% |
| 7 - 8 | 8 220 310,17 | 8,2% | 12 678 486,62 | 12,7% | 20 898 796,79 | 20,9% |
| 8 - 9 | 531 281,91 | 0,5% | 10 263 113,15 | 10,3% | 10 794 395,06 | 10,8% |
| 9 - 10 | 113 010,97 | 0,1% | 7 552 576,35 | 7,6% | 7 665 587,32 | 7,7% |
| 10 - 11 | 15 302,21 | 0,0% | 232 473,87 | 0,2% | 247 776,08 | 0,2% |
| 11 - 12 | 4 248,88 | 0,0% | 91 233,84 | 0,1% | 95 482,72 | 0,1% |
| 12 - 13 | 0,00 | 0,0% | 23 417,87 | 0,0% | 23 417,87 | 0,0% |
| 13 - 14 | 0,00 | 0,0% | 5 063,47 | 0,0% | 5 063,47 | 0,0% |
| 14 - 15 | 0,00 | 0,0% | 333,78 | 0,0% | 333,78 | 0,0% |
| **Total** | **48 407 838,04** | **48,5%** | **51 372 330,07** | **51,5%** | **99 780 168,11** | **100,0%** |

**e) Car Age and Product breakdown**

| | New | | Used | | Total Balance | Total Weight (%) |
|---|---|---|---|---|---|---|
| | Balance | Weight (%) | Balance | Weight (%) | | |
| 2001 | 0,00 | 0,0% | 2 099,83 | 0,0% | 2 099,83 | 0,0% |
| 2003 | 0,00 | 0,0% | 2 032,68 | 0,0% | 2 032,68 | 0,0% |
| 2004 | 0,00 | 0,0% | 9 305,31 | 0,0% | 9 305,31 | 0,0% |
| 2005 | 0,00 | 0,0% | 3 690,16 | 0,0% | 3 690,16 | 0,0% |
| 2006 | 0,00 | 0,0% | 9 808,49 | 0,0% | 9 808,49 | 0,0% |
| 2007 | 0,00 | 0,0% | 37 689,68 | 0,0% | 37 689,68 | 0,0% |
| 2008 | 0,00 | 0,0% | 125 381,17 | 0,1% | 125 381,17 | 0,1% |
| 2009 | 0,00 | 0,0% | 143 344,25 | 0,1% | 143 344,25 | 0,1% |
| 2010 | 0,00 | 0,0% | 391 232,51 | 0,4% | 391 232,51 | 0,4% |
| 2011 | 0,00 | 0,0% | 616 065,14 | 0,6% | 616 065,14 | 0,6% |
| 2012 | 0,00 | 0,0% | 1 051 099,75 | 1,1% | 1 051 099,75 | 1,1% |
| 2013 | 0,00 | 0,0% | 1 938 007,08 | 1,9% | 1 938 007,08 | 1,9% |
| 2014 | 7 939,46 | 0,0% | 3 961 044,51 | 4,0% | 3 968 983,97 | 4,0% |
| 2015 | 24 189,45 | 0,0% | 5 966 207,27 | 6,0% | 5 990 396,72 | 6,0% |
| 2016 | 411 604,15 | 0,4% | 6 913 423,24 | 6,9% | 7 325 027,39 | 7,3% |
| 2017 | 2 956 129,20 | 3,0% | 8 824 305,44 | 8,8% | 11 780 434,64 | 11,8% |
| 2018 | 6 537 120,28 | 6,6% | 8 584 272,99 | 8,6% | 15 121 393,27 | 15,2% |
| 2019 | 11 974 916,20 | 12,0% | 7 724 237,58 | 7,7% | 19 699 153,78 | 19,7% |
| 2020 | 12 602 102,95 | 12,6% | 3 625 432,55 | 3,6% | 16 227 535,50 | 16,3% |
| 2021 | 13 067 427,07 | 13,1% | 1 440 777,76 | 1,4% | 14 508 204,83 | 14,5% |
| 2022 | 826 409,28 | 0,8% | 2 872,68 | 0,0% | 829 281,96 | 0,8% |
| **Total** | **48 407 838,04** | **48,5%** | **51 372 330,07** | **51,5%** | **99 780 168,11** | **100,0%** |

**SILK FINANCE No.5**

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## Portfolio Stratification Tables

### f) Instalment Past Due per Client Type

| | No. | Company | Individual | Professional | Self-Employed | Outstanding Balance | Weight (%) |
|---|---|---|---|---|---|---|---|
| 0 | 17 726 | 4 298 310,46 | 84 029 596,95 | 2 104 425,36 | 7 855 026,61 | 98 287 359,38 | 98,5% |
| 1 | 151 | 93 086,08 | 826 552,28 | 39 896,88 | 179 669,03 | 1 139 204,27 | 1,1% |
| 2 | 47 | 32 589,83 | 253 803,42 | 28 441,14 | 38 770,07 | 353 604,46 | 0,4% |
| **Total** | **17 924** | **4 423 986,37** | **85 109 952,65** | **2 172 763,38** | **8 073 465,71** | **99 780 168,11** | **100,0%** |

### g) Outstanding Balance breakdown

| | No. | | Outstanding Balance | | Weight (%) | |
|---|---|---|---|---|---|---|
| | New | Used | New | Used | New | Used |
| 0.00 - 5,000.00 | 4 597 | 4 496 | 11 204 955,69 | 11 956 799,51 | 11,23% | 11,98% |
| 5,000.00 - 10,000.00 | 2 976 | 3 569 | 21 232 714,18 | 25 147 091,09 | 21,28% | 25,20% |
| 10,000.00 - 15,000.00 | 937 | 862 | 11 136 967,37 | 10 190 780,60 | 11,16% | 10,21% |
| 15,000.00 - 20,000.00 | 212 | 173 | 3 595 677,62 | 2 914 594,11 | 3,60% | 2,92% |
| 20,000.00 - 25,000.00 | 38 | 39 | 827 472,73 | 859 025,58 | 0,83% | 0,86% |
| 25,000.00 - 30,000.00 | 9 | 10 | 235 477,84 | 272 262,04 | 0,24% | 0,27% |
| 30,000.00 - 35,000.00 | 3 | 1 | 96 702,74 | 31 777,14 | 0,10% | 0,03% |
| 35,000.00 - 40,000.00 | 2 | 0 | 77 869,87 | 0,00 | 0,08% | 0,00% |
| **Total** | **8 774** | **9 150** | **48 407 838,04** | **51 372 330,07** | **48,51%** | **51,49%** |

### h) Original Term breakdown

| | No. | | Outstanding Balance | | Weight (%) | |
|---|---|---|---|---|---|---|
| | New | Used | New | Used | New | Used |
| 24 - 36 | 1 | 0 | 138,91 | 0,00 | 0,00% | 0,00% |
| 48 - 60 | 222 | 155 | 402 373,22 | 201 897,50 | 0,40% | 0,20% |
| 60 - 72 | 355 | 271 | 1 155 520,46 | 686 801,77 | 1,16% | 0,69% |
| 72 - 84 | 849 | 597 | 3 022 314,79 | 2 148 898,80 | 3,03% | 2,15% |
| 84 - 96 | 1 132 | 741 | 3 702 924,23 | 2 738 052,08 | 3,71% | 2,74% |
| 96 - 108 | 222 | 363 | 1 089 343,92 | 1 567 185,89 | 1,09% | 1,57% |
| 108 - 120 | 5 993 | 7 023 | 39 035 222,51 | 44 029 494,03 | 39,12% | 44,13% |
| **Total** | **8 774** | **9 150** | **48 407 838,04** | **51 372 330,07** | **48,51%** | **51,49%** |

### i) Remaining Term breakdown

| | No. | | Outstanding Balance | | Weight (%) | |
|---|---|---|---|---|---|---|
| | New | Used | New | Used | New | Used |
| 1 - 12 | 2 552 | 1 902 | 3 945 728,99 | 2 658 254,19 | 3,95% | 2,66% |
| 12 - 24 | 1 951 | 1 871 | 8 149 486,49 | 7 137 556,26 | 8,17% | 7,15% |
| 24 - 36 | 1 656 | 2 008 | 10 586 333,71 | 11 631 314,39 | 10,61% | 11,66% |
| 36 - 48 | 1 381 | 1 445 | 11 649 479,50 | 10 802 986,01 | 11,68% | 10,83% |
| 48 - 60 | 953 | 1 328 | 10 517 842,59 | 12 802 771,43 | 10,54% | 12,83% |
| 60 - 72 | 281 | 596 | 3 558 966,76 | 6 339 447,79 | 3,57% | 6,35% |
| **Total** | **8 774** | **9 150** | **48 407 838,04** | **51 372 330,07** | **48,51%** | **51,49%** |

### j) Top Obligors breakdown

| | Oustanding Balance | Weight (%) |
|---|---|---|
| 1 | 39 896,88 | 0,04% |
| 2 | 37 972,99 | 0,04% |
| 3 | 36 558,30 | 0,04% |
| 4 | 34 314,20 | 0,03% |
| 5 | 33 802,49 | 0,03% |
| 6 | 32 494,48 | 0,03% |
| 7 | 31 777,14 | 0,03% |
| 8 | 30 405,77 | 0,03% |
| 9 | 30 076,36 | 0,03% |
| 10 | 29 642,31 | 0,03% |
| **Total** | **336 940,92** | **0,34%** |

SILK FINANCE No.5

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## A ) Static Gross Credit Losses

**Amount of Default**

| Date of | Amount | Number of | Default Date (from date of origination) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | Cumulative |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Origination | Originated | Defaulted Loans | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | Default |
| 2015 - Q4 | 919 185,09 | 51 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 22 151 | - | - | - | 2 708 | 25 178 | 841 | 11 461 | 12 776 | - | - | 2 882 | 1 530 | 8 997 | 8 910 | 3 606 | 4 375 | 947 | 4 658 | 1 062 | 112 082 |
| 2016 - Q1 | 589 086,22 | 34 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 7 549 | - | 11 078 | 198 815 | - | - | 29 034 | 32 906 | - | 6 072 | 2 229 | 13 909 | 5 694 | 46 086 | 7 502 | - | 28 415 | - | 2 887 | 4 128 | - | 933 | - | 397 236 |
| 2016 - Q2 | 838 929,25 | 45 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 12 946 | 22 907 | 42 177 | 21 194 | 3 602 | 43 405 | 72 662 | - | 3 074 | 6 013 | 8 974 | 4 607 | 11 666 | 1 277 | - | 21 253 | - | 3 728 | 3 556 | 2 841 | - | - | - | 285 883 |
| 2016 - Q3 | 890 607,10 | 47 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 7 621 | 11 582 | - | 27 674 | 5 364 | 33 639 | 25 216 | 57 510 | 9 840 | 4 977 | 39 082 | 36 885 | 13 511 | 6 428 | - | - | 23 411 | - | - | 8 845 | 9 302 | - | 1 843 | - | - | 322 728 |
| 2016 - Q4 | 967 835,94 | 54 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 57 193 | 66 361 | 47 580 | 3 571 | 3 349 | 63 450 | 74 018 | - | 24 190 | - | 27 826 | 15 175 | - | 6 546 | - | 9 050 | - | 7 815 | - | - | 1 982 | - | 2 419 | - | - | 410 524 |
| 2017 - Q1 | 962 567,12 | 50 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 43 721 | 95 681 | 68 876 | - | 10 331 | 54 941 | 58 117 | 24 282 | 9 470 | 3 597 | 26 489 | 7 398 | 13 044 | 9 491 | - | 21 401 | - | 5 466 | 4 112 | - | - | - | - | 3 109 | - | - | 459 526 |
| 2017 - Q2 | 838 650,54 | 47 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 10 464 | 38 428 | 6 877 | - | 42 473 | 52 656 | - | 12 260 | 34 635 | 42 462 | 23 924 | 8 954 | 8 838 | 11 372 | 3 643 | - | 790 | 14 716 | - | 2 435 | 5 935 | 7 322 | - | - | - | - | 328 184 |
| 2017 - Q3 | 1 249 159,43 | 69 | - | - | - | - | - | - | - | - | - | - | - | - | - | 47 617 | 23 492 | 54 428 | - | 41 232 | 120 213 | 97 696 | 5 754 | 20 017 | 16 290 | 17 465 | 26 681 | 25 420 | 8 962 | 5 559 | 20 227 | - | 21 519 | - | 3 739 | 11 776 | 9 528 | 3 829 | - | - | - | - | - | 581 444 |
| 2017 - Q4 | 1 149 673,33 | 64 | - | - | - | - | - | - | - | - | - | - | - | - | - | 26 442 | - | 15 510 | 51 051 | 94 503 | 150 341 | 1 166 | 50 169 | 9 541 | 31 621 | 37 450 | 10 471 | 7 229 | 3 240 | 36 625 | - | 14 938 | 3 244 | - | - | 2 049 | - | - | - | - | - | - | - | 545 591 |
| 2018 - Q1 | 1 256 509,35 | 71 | - | - | - | - | - | - | - | - | - | - | - | 24 478 | 26 713 | 59 466 | 26 407 | 28 120 | 132 429 | 176 845 | 10 233 | 8 491 | 10 128 | 41 986 | 23 102 | 34 229 | 16 053 | 17 793 | 15 315 | - | 5 317 | 3 720 | - | 5 302 | 3 508 | 5 012 | - | - | - | - | - | - | - | 674 646 |
| 2018 - Q2 | 1 626 331,85 | 98 | - | - | - | - | - | - | - | - | - | - | 8 874 | 58 309 | 31 078 | 26 672 | 37 890 | 197 668 | 244 844 | 21 747 | 269 618 | 47 185 | 24 309 | 22 311 | 8 106 | 12 497 | 7 493 | 31 476 | - | 6 273 | 4 277 | 9 144 | 4 021 | 6 290 | 14 972 | - | - | - | - | - | - | - | - | 1 095 055 |
| 2018 - Q3 | 2 134 554,20 | 118 | - | - | - | - | - | - | - | - | - | 47 125 | 148 259 | 34 791 | 69 069 | 50 769 | 191 787 | 309 602 | 269 928 | 31 479 | 37 142 | 43 810 | 38 265 | 20 601 | 44 098 | 29 896 | 89 226 | - | 21 180 | 17 640 | 17 003 | 2 627 | 10 902 | - | - | - | - | - | - | - | - | - | - | 1 525 199 |
| 2018 - Q4 | 1 377 134,55 | 75 | - | - | - | - | - | - | - | - | 61 015 | 52 509 | 59 636 | 20 331 | 13 998 | 154 472 | 154 440 | 17 261 | 27 968 | 45 242 | 58 386 | 29 101 | 53 882 | 55 478 | 9 407 | 24 428 | - | 21 131 | 6 818 | 7 993 | - | 5 528 | 5 503 | - | - | - | - | - | - | - | - | - | - | 884 524 |
| 2019 - Q1 | 1 681 885,53 | 96 | - | - | - | - | - | - | 16 565 | 92 937 | 70 777 | 42 169 | 12 077 | 37 341 | 217 240 | 100 042 | 32 304 | 39 136 | 74 675 | 48 897 | 18 700 | 49 681 | 29 958 | 22 194 | 41 910 | - | 27 818 | 29 197 | 14 032 | 15 773 | 15 023 | 6 952 | - | - | - | - | - | - | - | - | - | - | - | 1 055 399 |
| 2019 - Q2 | 2 480 769,55 | 132 | - | - | - | - | - | - | 48 623 | 187 282 | 81 755 | 108 038 | 137 814 | 296 195 | 296 606 | 266 739 | 112 135 | 36 713 | 42 775 | 98 456 | 68 874 | 19 720 | 19 485 | 82 776 | - | 20 131 | 11 418 | 12 513 | - | 42 040 | 23 546 | 6 515 | - | - | - | - | - | - | - | - | - | - | - | 2 020 149 |
| 2019 - Q3 | 3 189 935,69 | 185 | - | - | - | - | - | 63 484 | 87 822 | 94 265 | 329 739 | 141 089 | 446 219 | 440 984 | 89 007 | 50 364 | 57 211 | 89 302 | 101 743 | 74 958 | 57 359 | 48 073 | 169 695 | - | 46 891 | 44 316 | 38 716 | 14 464 | 3 787 | 13 706 | 8 129 | - | - | - | - | - | - | - | - | - | - | - | - | 2 511 323 |
| 2019 - Q4 | 2 458 216,83 | 143 | - | - | - | 10 541 | 30 507 | 103 362 | 171 317 | 69 992 | 102 461 | 579 254 | 330 830 | 60 405 | 18 244 | 296 843 | 114 703 | 68 015 | 23 352 | 13 318 | 12 616 | 75 564 | - | 11 287 | 9 437 | 14 149 | - | 24 910 | 8 276 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2 149 383 |
| 2020 - Q1 | 2 705 954,04 | 146 | - | - | 16 973 | 136 888 | 209 854 | 198 639 | 55 286 | 121 913 | 329 872 | 319 985 | - | 76 627 | 42 791 | 81 124 | 44 487 | 66 377 | 61 552 | 40 901 | 123 377 | - | 38 761 | 14 526 | 21 716 | 4 359 | 14 852 | 14 114 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2 034 974 |
| 2020 - Q2 | 2 411 552,87 | 135 | - | - | 159 347 | 264 076 | 238 523 | 189 143 | 79 283 | 346 282 | 382 569 | 25 348 | 14 081 | 11 106 | 61 663 | 28 664 | 42 729 | 49 530 | 6 884 | 47 052 | - | 20 875 | - | 8 245 | 20 703 | 12 208 | 4 769 | 1 975 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2 015 056 |
| 2020 - Q3 | 2 994 227,74 | 166 | - | - | 316 042 | 205 586 | 38 881 | 136 890 | 435 475 | 252 451 | 62 393 | 174 864 | 51 223 | 137 400 | 72 855 | 108 270 | 13 341 | 59 784 | 128 390 | - | 38 693 | 28 293 | 28 707 | 3 346 | 61 537 | 33 365 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2 387 785 |
| 2020 - Q4 | 2 185 618,01 | 119 | - | - | 104 855 | 123 182 | 86 650 | 499 994 | 424 223 | 21 194 | 105 793 | 36 322 | 13 559 | 63 844 | 82 683 | 23 718 | 34 650 | 135 496 | 40 476 | - | 20 540 | 13 150 | - | 25 613 | 17 891 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 873 833 |
| 2021 - Q1 | 1 962 010,68 | 103 | - | 88 040 | 15 658 | 96 715 | 378 660 | 278 429 | 25 965 | 38 590 | 99 307 | 90 313 | 133 052 | 58 998 | 86 988 | 56 210 | 124 390 | - | 15 150 | 27 606 | 2 473 | 10 136 | - | 9 154 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 635 834 |
| 2021 - Q2 | 2 200 222,38 | 128 | - | 32 198 | 117 666 | 370 331 | 327 509 | 61 402 | 113 268 | 55 299 | 81 993 | 123 932 | 32 491 | 53 664 | 69 880 | 191 481 | - | 23 546 | 65 569 | 11 574 | 13 335 | 8 655 | 29 776 | 22 770 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 806 339 |
| 2021 - Q3 | 2 512 451,93 | 148 | - | 74 363 | 349 403 | 410 608 | 90 123 | 35 256 | 196 131 | 127 274 | 166 568 | 141 364 | 96 587 | 48 617 | 174 828 | - | 13 783 | 31 802 | 3 650 | 9 621 | 36 368 | 75 889 | 4 638 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 2 086 874 |
| 2021 - Q4 | 2 058 249,80 | 121 | - | 178 704 | 232 240 | 97 586 | 116 315 | 72 247 | 216 060 | 130 280 | 160 291 | 131 901 | 80 155 | 118 668 | - | 88 245 | 30 740 | 15 534 | 10 292 | 13 691 | 20 569 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1 713 516 |
| 2022 - Q1 | 1 151 118,31 | 66 | 33 177 | 164 026 | 33 778 | 54 820 | 30 122 | 126 784 | 81 432 | 82 390 | 30 731 | 25 542 | 174 763 | - | 26 464 | 31 193 | 32 434 | 20 153 | 4 092 | 2 896 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 954 793 |
| 2022 - Q2 | 125 503,44 | 11 | 11 301 | - | - | - | 4 505 | 3 546 | - | 41 184 | - | - | - | - | - | 4 003 | - | - | 5 461 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 70 001 |
| 2022 - Q3 | 0,00 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2022 - Q4 | 0,00 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| TOTAL | 44 917 940,77 | 2 522 | 44 477 | 537 331 | 1 345 962 | 1 770 333 | 1 551 649 | 1 769 175 | 1 951 447 | 1 661 334 | 2 065 263 | 2 039 755 | 1 739 619 | 1 541 757 | 1 380 107 | 1 692 335 | 1 086 925 | 1 312 159 | 1 509 205 | 953 714 | 1 126 913 | 684 440 | 673 091 | 767 211 | 492 088 | 429 513 | 429 282 | 291 227 | 193 120 | 232 477 | 150 560 | 97 333 | 83 949 | 68 795 | 76 196 | 53 548 | 49 374 | 31 247 | 28 655 | 11 344 | 8 317 | 5 591 | 1 062 | 31 937 881 |

**Default in % of originated amount**

| Date of | Amount | Number of | Default Date (from date of origination) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Origination | Originated | Defaulted Loans | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 |
| 2015 - Q4 | 919 185,09 | 51 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 2,41% | 0,00% | 0,00% | 0,00% | 0,56% | 4,39% | 4,14% | 1,52% | 0,72% | 0,00% | 0,00% | 2,63% | 0,00% | 0,00% | 0,99% | 1,04% | 0,00% | 0,21% | 0,00% | 0,00% |
| 2016 - Q1 | 589 086,22 | 34 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 1,28% | 0,00% | 1,88% | 33,75% | 0,00% | 0,00% | 4,93% | 0,00% | 2,88% | 1,57% | 0,00% | 0,68% | 0,00% | 0,94% | 0,00% | 0,81% | 0,00% | 0,00% | 0,20% | 0,00% | 0,25% | 0,00% | 0,00% |
| 2016 - Q2 | 838 929,25 | 45 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 1,54% | 2,73% | 5,03% | 2,53% | 0,43% | 5,17% | 8,66% | 2,75% | 0,77% | 1,36% | 0,99% | 0,00% | 2,22% | 0,00% | 0,57% | 0,43% | 0,00% | 0,00% | 0,00% | 0,00% | 0,32% | 0,00% | 0,00% |
| 2016 - Q3 | 890 607,10 | 47 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,86% | 1,30% | 0,00% | 3,11% | 0,60% | 3,78% | 2,83% | 6,46% | 1,10% | 2,85% | 1,07% | 1,05% | 1,36% | 0,43% | 0,00% | 0,09% | 1,75% | 0,00% | 0,29% | 0,71% | 0,87% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2016 - Q4 | 967 835,94 | 54 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 5,91% | 6,86% | 4,92% | 0,37% | 0,35% | 6,56% | 7,65% | 0,00% | 2,50% | 2,03% | 0,72% | 0,44% | 1,62% | 0,00% | 1,72% | 0,00% | 0,30% | 0,94% | 0,76% | 0,31% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2017 - Q1 | 962 567,12 | 50 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 4,54% | 9,94% | 7,16% | 0,00% | 1,07% | 5,71% | 6,04% | 2,52% | 0,98% | 0,37% | 0,63% | 0,28% | 3,19% | 0,00% | 1,30% | 0,28% | 0,00% | 0,00% | 0,18% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2017 - Q2 | 838 650,54 | 47 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 1,25% | 4,58% | 0,82% | 0,00% | 5,06% | 6,28% | 0,00% | 1,46% | 4,13% | 5,06% | 1,42% | 1,22% | 0,00% | 0,42% | 0,30% | 0,00% | 0,42% | 0,28% | 0,40% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2017 - Q3 | 1 249 159,43 | 69 | 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% | 3,81% | 1,88% | 4,36% | 0,00% | 3,30% | 9,62% | 7,82% | 0,46% | 1,60% | 1,30% | 1,40% | 2,14% | 1,94% | 0,00% | 0,39% | 0,26% | 0,56% | 0,25% | 0,39% | 0,92% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2017 - Q4 | 1 149 673,33 | 64 | 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% | 2,30% | 0,00% | 1,35% | 4,44% | 8,22% | 13,08% | 0,10% | 4,36% | 0,83% | 2,75% | 3,26% | 0,91% | 0,00% | 0,99% | 0,83% | 0,80% | 0,12% | 0,51% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2018 - Q1 | 1 256 509,35 | 71 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 1,95% | 2,13% | 4,73% | 2,10% | 2,24% | 10,54% | 14,07% | 0,81% | 0,68% | 0,81% | 3,34% | 1,84% | 2,72% | 1,28% | 1,53% | 0,50% | 0,58% | 0,00% | 0,40% | 0,40% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2018 - Q2 | 1 626 331,85 | 98 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,55% | 3,59% | 1,91% | 1,64% | 2,33% | 12,15% | 15,05% | 1,34% | 16,58% | 2,90% | 1,49% | 1,37% | 0,50% | 0,77% | 0,46% | 1,74% | 0,83% | 0,94% | 0,89% | 0,41% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2018 - Q3 | 2 134 554,20 | 118 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 2,21% | 6,95% | 1,63% | 3,24% | 2,38% | 8,98% | 14,50% | 12,65% | 1,47% | 1,74% | 2,05% | 1,79% | 0,97% | 2,07% | 1,40% | 4,18% | 0,50% | 0,00% | 1,69% | 0,95% | 0,26% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2018 - Q4 | 1 377 134,55 | 75 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 4,43% | 3,81% | 4,33% | 1,48% | 1,02% | 11,22% | 11,21% | 1,25% | 2,03% | 3,29% | 4,24% | 2,11% | 3,91% | 4,03% | 0,68% | 1,77% | 0,00% | 0,45% | 0,12% | 0,43% | 0,25% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2019 - Q1 | 1 681 885,53 | 96 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,98% | 5,53% | 4,21% | 2,51% | 0,72% | 2,22% | 12,92% | 5,95% | 1,92% | 2,33% | 4,44% | 2,91% | 1,11% | 2,95% | 1,78% | 1,32% | 2,49% | 0,00% | 1,65% | 1,01% | 0,34% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2019 - Q2 | 2 480 769,55 | 132 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 1,96% | 7,55% | 3,30% | 4,36% | 5,56% | 11,94% | 11,96% | 10,75% | 4,52% | 1,48% | 1,72% | 3,97% | 2,78% | 0,79% | 0,79% | 3,34% | 0,00% | 0,81% | 0,46% | 0,52% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2019 - Q3 | 3 189 935,69 | 185 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 1,99% | 2,75% | 2,96% | 10,34% | 4,42% | 13,99% | 13,82% | 2,79% | 1,58% | 1,79% | 2,80% | 3,19% | 2,35% | 1,80% | 1,51% | 5,32% | 0,00% | 1,47% | 1,39% | 1,21% | 0,08% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2019 - Q4 | 2 458 216,83 | 143 | 0,00% | 0,00% | 0,00% | 0,43% | 1,24% | 4,20% | 6,97% | 2,85% | 4,17% | 23,56% | 13,46% | 2,46% | 0,74% | 12,08% | 4,67% | 2,77% | 0,95% | 0,54% | 0,51% | 3,07% | 0,00% | 0,46% | 0,38% | 0,58% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2020 - Q1 | 2 705 954,04 | 146 | 0,00% | 0,00% | 0,63% | 5,06% | 7,76% | 7,34% | 2,04% | 4,51% | 12,19% | 11,83% | 0,00% | 2,83% | 1,58% | 3,00% | 1,64% | 2,45% | 2,27% | 1,51% | 4,56% | 0,00% | 1,43% | 0,54% | 0,80% | 0,16% | 0,55% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2020 - Q2 | 2 411 552,87 | 135 | 0,00% | 0,00% | 6,61% | 10,95% | 9,89% | 7,84% | 3,29% | 14,36% | 15,86% | 1,05% | 0,58% | 0,46% | 2,56% | 1,19% | 1,77% | 2,05% | 0,29% | 1,95% | 0,00% | 0,87% | 0,00% | 0,34% | 0,86% | 0,51% | 0,20% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2020 - Q3 | 2 994 227,74 | 166 | 0,00% | 0,00% | 10,56% | 6,87% | 1,30% | 4,57% | 14,54% | 8,43% | 2,08% | 5,84% | 1,71% | 4,59% | 2,43% | 3,62% | 0,45% | 2,00% | 4,29% | 0,00% | 1,29% | 0,94% | 0,96% | 0,11% | 2,06% | 1,11% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2020 - Q4 | 2 185 618,01 | 119 | 0,00% | 0,00% | 4,80% | 5,64% | 3,96% | 22,88% | 19,41% | 0,97% | 4,84% | 1,66% | 0,62% | 2,92% | 3,78% | 1,09% | 1,59% | 6,20% | 1,85% | 0,00% | 0,94% | 0,60% | 0,00% | 1,17% | 0,82% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2021 - Q1 | 1 962 010,68 | 103 | 0,00% | 4,49% | 0,80% | 4,93% | 19,30% | 14,19% | 1,32% | 1,97% | 5,06% | 4,60% | 6,78% | 3,01% | 4,43% | 2,86% | 6,34% | 0,00% | 0,77% | 1,41% | 0,13% | 0,52% | 0,00% | 0,47% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2021 - Q2 | 2 200 222,38 | 128 | 0,00% | 1,46% | 5,35% | 16,83% | 14,89% | 2,79% | 5,15% | 2,51% | 3,73% | 5,63% | 1,48% | 2,44% | 3,18% | 8,70% | 0,00% | 1,07% | 2,98% | 0,53% | 0,61% | 0,39% | 1,35% | 1,03% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2021 - Q3 | 2 512 451,93 | 148 | 0,00% | 2,96% | 13,91% | 16,34% | 3,59% | 1,40% | 7,81% | 5,07% | 6,63% | 5,63% | 3,84% | 1,94% | 6,96% | 0,00% | 0,55% | 1,27% | 0,15% | 0,38% | 1,45% | 3,02% | 0,18% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2021 - Q4 | 2 058 249,80 | 121 | 0,00% | 8,68% | 11,28% | 4,74% | 5,65% | 3,51% | 10,50% | 6,33% | 7,79% | 6,41% | 3,89% | 5,77% | 0,00% | 4,29% | 1,49% | 0,75% | 0,50% | 0,67% | 1,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2022 - Q1 | 1 151 118,31 | 66 | 2,88% | 14,25% | 2,93% | 4,76% | 2,62% | 11,01% | 7,07% | 7,16% | 2,67% | 2,22% | 15,18% | 0,00% | 2,30% | 2,71% | 2,82% | 1,75% | 0,36% | 0,25% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2022 - Q2 | 125 503,44 | 11 | 9,00% | 0,00% | 0,00% | 0,00% | 3,59% | 2,83% | 0,00% | 32,82% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 3,19% | 0,00% | 0,00% | 4,35% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2022 - Q3 | 0,00 | 0 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 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% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| TOTAL | 44 917 940,77 | 2 522 | 0,10% | 1,20% | 3,00% | 3,94% | 3,45% | 3,94% | 4,34% | 3,70% | 4,60% | 4,54% | 3,87% | 3,43% | 3,07% | 3,77% | 2,42% | 2,92% | 3,36% | 2,12% | 2,51% | 1,52% | 1,50% | 1,71% | 1,10% | 0,96% | 0,96% | 0,65% | 0,43% | 0,52% | 0,34% | 0,22% | 0,19% | 0,15% | 0,17% | 0,12% | 0,11% | 0,07% | 0,06% | 0,03% | 0,02% | 0,01% | 0,00% |

**Cumulative Gross Default in % of originated amount**

| Date of | Amount | Number of | Default Date (from date of origination) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Origination | Originated | Defaulted Loans | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 |
| 2015 - Q4 | 919 185,09 | 51 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 2,41% | 2,41% | 2,41% | 2,41% | 2,97% | 7,36% | 11,50% | 13,02% | 13,74% | 13,74% | 13,74% | 16,37% | 16,37% | 16,37% | 17,36% | 18,40% | 18,40% | 18,61% | 18,61% | 18,61% |
| 2016 - Q1 | 589 086,22 | 34 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 1,28% | 1,28% | 3,16% | 36,91% | 36,91% | 36,91% | 41,84% | 41,84% | 44,72% | 46,28% | 46,28% | 46,96% | 46,96% | 47,89% | 47,89% | 48,70% | 48,70% | 48,70% | 48,91% | 48,91% | 49,16% | 49,16% | 49,16% |
| 2016 - Q2 | 838 929,25 | 45 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 1,54% | 4,27% | 9,30% | 11,83% | 12,26% | 17,43% | 26,09% | 28,84% | 29,61% | 30,97% | 31,95% | 31,95% | 34,18% | 34,18% | 34,74% | 35,17% | 35,17% | 35,17% | 35,17% | 35,17% | 35,49% | 35,49% | 35,49% |
| 2016 - Q3 | 890 607,10 | 47 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,86% | 2,16% | 2,16% | 5,26% | 5,87% | 9,64% | 12,47% | 18,93% | 20,04% | 22,89% | 23,96% | 25,01% | 26,37% | 26,80% | 26,80% | 26,90% | 28,65% | 28,65% | 28,94% | 29,65% | 30,52% | 30,52% | 30,52% | 30,52% | 30,52% |
| 2016 - Q4 | 967 835,94 | 54 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 5,91% | 12,77% | 17,68% | 18,05% | 18,40% | 24,95% | 32,60% | 32,60% | 35,10% | 37,14% | 37,85% | 38,30% | 39,92% | 39,92% | 41,64% | 41,64% | 41,94% | 42,88% | 43,64% | 43,95% | 43,95% | 43,95% | 43,95% | 43,95% | 43,95% |
| 2017 - Q1 | 962 567,12 | 50 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 4,54% | 14,48% | 21,64% | 21,64% | 22,71% | 28,42% | 34,46% | 36,98% | 37,96% | 38,34% | 38,97% | 39,25% | 42,43% | 42,43% | 43,73% | 44,01% | 44,01% | 44,01% | 44,19% | 44,19% | 44,19% | 44,19% | 44,19% | 44,19% | 44,19% | 44,19% |
| 2017 - Q2 | 838 650,54 | 47 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 1,25% | 5,83% | 6,65% | 6,65% | 11,71% | 17,99% | 17,99% | 19,45% | 23,58% | 28,65% | 30,06% | 31,28% | 31,28% | 31,71% | 32,00% | 32,00% | 32,42% | 32,70% | 33,10% | 33,10% | 33,10% | 33,10% | 33,10% | 33,10% | 33,10% | 33,10% |
| 2017 - Q3 | 1 249 159,43 | 69 | 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% | 3,81% | 5,69% | 10,05% | 10,05% | 13,35% | 22,97% | 30,79% | 31,26% | 32,86% | 34,16% | 35,56% | 37,70% | 39,63% | 39,63% | 40,02% | 40,28% | 40,84% | 41,09% | 41,48% | 42,40% | 42,40% | 42,40% | 42,40% | 42,40% | 42,40% | 42,40% | 42,40% | 42,40% |
| 2017 - Q4 | 1 149 673,33 | 64 | 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% | 2,30% | 2,30% | 3,65% | 8,09% | 16,31% | 29,39% | 29,49% | 33,85% | 34,68% | 37,43% | 40,69% | 41,60% | 41,60% | 42,59% | 43,42% | 44,22% | 44,34% | 44,85% | 44,85% | 44,85% | 44,85% | 44,85% | 44,85% | 44,85% | 44,85% | 44,85% | 44,85% | 44,85% |
| 2018 - Q1 | 1 256 509,35 | 71 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 1,95% | 4,07% | 8,81% | 10,91% | 13,15% | 23,69% | 37,76% | 38,57% | 39,25% | 40,06% | 43,40% | 45,24% | 47,96% | 49,24% | 50,77% | 51,27% | 51,85% | 51,85% | 52,25% | 52,65% | 52,65% | 52,65% | 52,65% | 52,65% | 52,65% | 52,65% | 52,65% | 52,65% | 52,65% | 52,65% |
| 2018 - Q2 | 1 626 331,85 | 98 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,55% | 4,13% | 6,04% | 7,68% | 10,01% | 22,17% | 37,22% | 38,56% | 55,14% | 58,04% | 59,53% | 60,90% | 61,40% | 62,17% | 62,63% | 64,37% | 65,20% | 66,14% | 67,03% | 67,45% | 67,45% | 67,45% | 67,45% | 67,45% | 67,45% | 67,45% | 67,45% | 67,45% | 67,45% | 67,45% | 67,45% |
| 2018 - Q3 | 2 134 554,20 | 118 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 2,21% | 9,15% | 10,78% | 14,02% | 16,40% | 25,38% | 39,89% | 52,53% | 54,01% | 55,75% | 57,80% | 59,59% | 60,56% | 62,62% | 64,02% | 68,20% | 68,71% | 68,71% | 70,40% | 71,35% | 71,61% | 71,61% | 71,61% | 71,61% | 71,61% | 71,61% | 71,61% | 71,61% | 71,61% | 71,61% | 71,61% | 71,61% |
| 2018 - Q4 | 1 377 134,55 | 75 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 4,43% | 8,24% | 12,57% | 14,05% | 15,07% | 26,28% | 37,50% | 38,75% | 40,78% | 44,07% | 48,31% | 50,42% | 54,33% | 58,36% | 59,04% | 60,82% | 60,82% | 61,27% | 61,39% | 61,82% | 62,08% | 62,08% | 62,08% | 62,08% | 62,08% | 62,08% | 62,08% | 62,08% | 62,08% | 62,08% | 62,08% | 62,08% | 62,08% |
| 2019 - Q1 | 1 681 885,53 | 96 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,98% | 6,51% | 10,72% | 13,23% | 13,94% | 16,16% | 29,08% | 35,03% | 36,95% | 39,28% | 43,72% | 46,62% | 47,74% | 50,69% | 52,47% | 53,79% | 56,28% | 56,28% | 57,94% | 58,95% | 59,29% | 59,29% | 59,29% | 59,29% | 59,29% | 59,29% | 59,29% | 59,29% | 59,29% | 59,29% | 59,29% | 59,29% | 59,29% | 59,29% | 59,29% |
| 2019 - Q2 | 2 480 769,55 | 132 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 1,96% | 9,51% | 12,80% | 17,16% | 22,72% | 34,65% | 46,61% | 57,36% | 61,88% | 63,36% | 65,09% | 69,06% | 71,83% | 72,63% | 73,41% | 76,75% | 76,75% | 77,56% | 78,02% | 78,54% | 78,54% | 78,54% | 78,54% | 78,54% | 78,54% | 78,54% | 78,54% | 78,54% | 78,54% | 78,54% | 78,54% | 78,54% | 78,54% | 78,54% | 78,54% |
| 2019 - Q3 | 3 189 935,69 | 185 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 1,99% | 4,74% | 7,70% | 18,04% | 22,46% | 36,45% | 50,27% | 53,06% | 54,64% | 56,43% | 59,23% | 62,42% | 64,77% | 66,57% | 68,08% | 73,40% | 73,40% | 74,87% | 76,26% | 77,47% | 77,55% | 77,55% | 77,55% | 77,55% | 77,55% | 77,55% | 77,55% | 77,55% | 77,55% | 77,55% | 77,55% | 77,55% | 77,55% | 77,55% | 77,55% | 77,55% |
| 2019 - Q4 | 2 458 216,83 | 143 | 0,00% | 0,00% | 0,00% | 0,43% | 1,67% | 5,87% | 12,84% | 15,69% | 19,86% | 43,42% | 56,88% | 59,34% | 60,08% | 72,16% | 76,82% | 79,59% | 80,54% | 81,08% | 81,59% | 84,67% | 84,67% | 85,13% | 85,51% | 86,09% | 86,09% | 86,09% | 86,09% | 86,09% | 86,09% | 86,09% | 86,09% | 86,09% | 86,09% | 86,09% | 86,09% | 86,09% | 86,09% | 86,09% | 86,09% | 86,09% | 86,09% |
| 2020 - Q1 | 2 705 954,04 | 146 | 0,00% | 0,00% | 0,63% | 5,69% | 13,44% | 20,78% | 22,83% | 27,33% | 39,52% | 51,35% | 51,35% | 54,18% | 55,76% | 58,76% | 60,40% | 62,85% | 65,13% | 66,64% | 71,20% | 71,20% | 72,63% | 73,17% | 73,97% | 74,13% | 74,68% | 74,68% | 74,68% | 74,68% | 74,68% | 74,68% | 74,68% | 74,68% | 74,68% | 74,68% | 74,68% | 74,68% | 74,68% | 74,68% | 74,68% | 74,68% | 74,68% |
| 2020 - Q2 | 2 411 552,87 | 135 | 0,00% | 0,00% | 6,61% | 17,56% | 27,45% | 35,29% | 38,58% | 52,94% | 68,80% | 69,85% | 70,44% | 70,90% | 73,46% | 74,64% | 76,42% | 78,47% | 78,76% | 80,71% | 80,71% | 81,57% | 81,57% | 81,91% | 82,77% | 83,28% | 83,48% | 83,48% | 83,48% | 83,48% | 83,48% | 83,48% | 83,48% | 83,48% | 83,48% | 83,48% | 83,48% | 83,48% | 83,48% | 83,48% | 83,48% | 83,48% | 83,48% |
| 2020 - Q3 | 2 994 227,74 | 166 | 0,00% | 0,00% | 10,56% | 17,42% | 18,72% | 23,29% | 37,84% | 46,27% | 48,35% | 54,19% | 55,90% | 60,49% | 62,92% | 66,54% | 66,98% | 68,98% | 73,27% | 73,27% | 74,56% | 75,51% | 76,46% | 76,58% | 78,63% | 79,75% | 79,75% | 79,75% | 79,75% | 79,75% | 79,75% | 79,75% | 79,75% | 79,75% | 79,75% | 79,75% | 79,75% | 79,75% | 79,75% | 79,75% | 79,75% | 79,75% | 79,75% |
| 2020 - Q4 | 2 185 618,01 | 119 | 0,00% | 0,00% | 4,80% | 10,43% | 14,40% | 37,27% | 56,68% | 57,65% | 62,49% | 64,16% | 64,78% | 67,70% | 71,48% | 72,57% | 74,15% | 80,35% | 82,20% | 82,20% | 83,14% | 83,74% | 83,74% | 84,92% | 85,73% | 85,73% | 85,73% | 85,73% | 85,73% | 85,73% | 85,73% | 85,73% | 85,73% | 85,73% | 85,73% | 85,73% | 85,73% | 85,73% | 85,73% | 85,73% | 85,73% | 85,73% | 85,73% |
| 2021 - Q1 | 1 962 010,68 | 103 | 0,00% | 4,49% | 5,29% | 10,21% | 29,51% | 43,71% | 45,03% | 47,00% | 52,06% | 56,66% | 63,44% | 66,45% | 70,88% | 73,75% | 80,09% | 80,09% | 80,86% | 82,27% | 82,39% | 82,91% | 82,91% | 83,38% | 83,38% | 83,38% | 83,38% | 83,38% | 83,38% | 83,38% | 83,38% | 83,38% | 83,38% | 83,38% | 83,38% | 83,38% | 83,38% | 83,38% | 83,38% | 83,38% | 83,38% | 83,38% | 83,38% |
| 2021 - Q2 | 2 200 222,38 | 128 | 0,00% | 1,46% | 6,81% | 23,64% | 38,53% | 41,32% | 46,47% | 48,98% | 52,71% | 58,34% | 59,82% | 62,26% | 65,43% | 74,13% | 74,13% | 75,20% | 78,18% | 78,71% | 79,32% | 79,71% | 81,06% | 82,10% | 82,10% | 82,10% | 82,10% | 82,10% | 82,10% | 82,10% | 82,10% | 82,10% | 82,10% | 82,10% | 82,10% | 82,10% | 82,10% | 82,10% | 82,10% | 82,10% | 82,10% | 82,10% | 82,10% |
| 2021 - Q3 | 2 512 451,93 | 148 | 0,00% | 2,96% | 16,87% | 33,21% | 36,80% | 38,20% | 46,01% | 51,07% | 57,70% | 63,33% | 67,17% | 69,11% | 76,07% | 76,07% | 76,61% | 77,88% | 78,03% | 78,41% | 79,86% | 82,88% | 83,06% | 83,06% | 83,06% | 83,06% | 83,06% | 83,06% | 83,06% | 83,06% | 83,06% | 83,06% | 83,06% | 83,06% | 83,06% | 83,06% | 83,06% | 83,06% | 83,06% | 83,06% | 83,06% | 83,06% | 83,06% |
| 2021 - Q4 | 2 058 249,80 | 121 | 0,00% | 8,68% | 19,97% | 24,71% | 30,36% | 33,87% | 44,37% | 50,70% | 58,48% | 64,89% | 68,79% | 74,55% | 74,55% | 78,84% | 80,33% | 81,09% | 81,59% | 82,25% | 83,25% | 83,25% | 83,25% | 83,25% | 83,25% | 83,25% | 83,25% | 83,25% | 83,25% | 83,25% | 83,25% | 83,25% | 83,25% | 83,25% | 83,25% | 83,25% | 83,25% | 83,25% | 83,25% | 83,25% | 83,25% | 83,25% | 83,25% |
| 2022 - Q1 | 1 151 118,31 | 66 | 2,88% | 17,13% | 20,07% | 24,83% | 27,44% | 38,46% | 45,53% | 52,69% | 55,36% | 57,58% | 72,76% | 72,76% | 75,06% | 77,77% | 80,59% | 82,34% | 82,69% | 82,94% | 82,94% | 82,94% | 82,94% | 82,94% | 82,94% | 82,94% | 82,94% | 82,94% | 82,94% | 82,94% | 82,94% | 82,94% | 82,94% | 82,94% | 82,94% | 82,94% | 82,94% | 82,94% | 82,94% | 82,94% | 82,94% | 82,94% | 82,94% |
| 2022 - Q2 | 125 503,44 | 11 | 9,00% | 9,00% | 9,00% | 9,00% | 12,59% | 15,42% | 15,42% | 48,24% | 48,24% | 48,24% | 48,24% | 48,24% | 48,24% | 51,42% | 51,42% | 51,42% | 55,78% | 55,78% | 55,78% | 55,78% | 55,78% | 55,78% | 55,78% | 55,78% | 55,78% | 55,78% | 55,78% | 55,78% | 55,78% | 55,78% | 55,78% | 55,78% | 55,78% | 55,78% | 55,78% | 55,78% | 55,78% | 55,78% | 55,78% | 55,78% | 55,78% |
| 2022 - Q3 | 0,00 | 0 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 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% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| TOTAL | 44 917 940,77 | 2 522 | 0,10% | 1,30% | 4,29% | 8,23% | 11,69% | 15,63% | 19,97% | 23,67% | 28,27% | 32,81% | 36,68% | 40,11% | 43,19% | 46,95% | 49,37% | 52,29% | 55,65% | 57,78% | 60,29% | 61,81% | 63,31% | 65,02% | 66,11% | 67,07% | 68,02% | 68,67% | 69,10% | 69,62% | 69,96% | 70,17% | 70,36% | 70,51% | 70,68% | 70,80% | 70,91% | 70,98% | 71,04% | 71,07% | 71,09% | 71,10% | 71,10% |

**SILK FINANCE No.5**

**AUGU 2026 SERVICER QUARTERLY REPORT**

## B ) Static Recoveries

**Amount Recovered**

| Date of Default | Amount Defaulted | Number of Defaulted Loans | Recovery Date (from date of default) | | | | | | | | | | | | | | | | | | | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | Recoveries |
| 2020 - Q3 | 59 249,27 | 5 | - | 1 593 | 8 608 | 775 | 2 921 | 9 856 | 442 | 446 | 5 730 | 1 916 | 57 648 | 16 566 | 1 487 | 720 | 1 068 | 671 | - | 5 412 | - | 115 859 |
| 2020 - Q4 | 846 334,04 | 56 | 8 446 | 17 081 | 71 461 | 14 973 | 15 009 | 16 412 | 43 083 | 88 777 | 192 273 | 176 685 | 7 967 | 9 919 | 27 700 | 25 949 | 6 640 | 11 030 | 20 989 | 11 123 | 22 501 | 836 093 |
| 2021 - Q1 | 1 781 429,43 | 124 | 39 224 | 62 476 | 96 595 | 39 086 | 102 604 | 71 055 | 58 822 | 152 105 | 292 844 | 36 352 | 63 985 | 35 472 | 155 743 | 70 375 | 53 158 | 81 531 | 39 528 | 27 614 | 17 764 | 1 572 660 |
| 2021 - Q2 | 1 704 304,93 | 113 | 52 432 | 69 989 | 69 443 | 91 467 | 36 471 | 29 991 | 114 940 | 434 042 | 89 035 | 26 808 | 89 434 | 100 646 | 35 655 | 59 261 | 134 161 | 36 360 | 32 584 | 31 096 | 104 500 | 1 680 358 |
| 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 | 30 976 | 61 254 | 4 119 | 13 259 | 10 541 | 24 494 | 3 636 | 683 586 |
| 2021 - Q4 | 1 392 033,13 | 97 | 14 103 | 126 588 | 56 551 | 23 834 | 34 978 | 255 151 | 55 145 | 122 792 | 188 217 | 34 802 | 22 859 | 91 258 | 200 503 | 16 665 | 13 373 | 12 264 | 56 067 | 10 485 | 8 764 | 1 350 396 |
| 2022 - Q1 | 5 613 105,08 | 386 | 81 875 | 474 926 | 302 568 | 231 659 | 556 725 | 104 215 | 66 445 | 223 980 | 410 832 | 249 285 | 355 845 | 343 332 | 232 168 | 178 690 | 130 896 | 370 810 | 171 766 | 87 083 | 29 349 | 4 602 449 |
| 2022 - Q2 | 5 501 497,34 | 419 | 107 674 | 276 139 | 242 245 | 268 648 | 34 131 | 166 121 | 100 125 | 280 313 | 214 241 | 389 454 | 280 238 | 305 288 | 215 342 | 284 206 | 494 175 | 129 877 | 139 356 | 38 115 | - | 3 965 689 |
| 2022 - Q3 | 705 837,24 | 59 | 7 706 | 67 028 | 110 561 | 7 238 | 21 389 | 6 634 | 29 749 | 40 515 | 158 063 | 15 987 | 29 802 | 22 673 | 33 403 | 82 190 | 15 744 | 7 026 | 3 101 | - | - | 658 808 |
| 2022 - Q4 | 1 177 445,15 | 95 | 47 434 | 106 537 | 8 494 | 15 313 | 19 938 | 68 842 | 51 538 | 92 477 | 100 406 | 124 987 | 30 370 | 35 378 | 260 427 | 14 975 | 15 379 | 3 315 | - | - | - | 995 811 |
| 2023 - Q1 | 1 059 440,92 | 91 | 108 110 | 14 197 | 21 671 | 35 294 | 81 786 | 21 458 | 43 910 | 59 568 | 144 116 | 67 746 | 50 546 | 163 940 | 40 154 | 16 413 | 8 298 | - | - | - | - | 877 206 |
| 2023 - Q2 | 3 122 372,60 | 152 | 37 702 | 63 638 | 66 320 | 95 263 | 24 545 | 105 723 | 63 326 | 138 931 | 139 507 | 91 272 | 322 242 | 31 506 | 31 750 | 10 734 | - | - | - | - | - | 1 222 460 |
| 2023 - Q3 | 1 375 397,45 | 110 | 54 135 | 102 699 | 50 691 | 40 170 | 63 824 | 69 524 | 62 657 | 91 638 | 122 437 | 273 950 | 53 365 | 34 216 | 14 368 | - | - | - | - | - | - | 1 033 675 |
| 2023 - Q4 | 1 240 295,46 | 106 | 43 818 | 111 067 | 14 838 | 124 504 | 25 468 | 43 680 | 46 499 | 114 628 | 315 741 | 63 704 | 32 529 | 5 812 | - | - | - | - | - | - | - | 942 289 |
| 2024 - Q1 | 858 014,87 | 86 | 36 384 | 35 456 | 109 564 | 33 709 | 24 779 | 37 115 | 20 633 | 325 438 | 31 420 | 11 335 | 7 420 | - | - | - | - | - | - | - | - | 673 252 |
| 2024 - Q2 | 610 773,06 | 65 | 14 165 | 58 794 | 72 531 | 45 429 | 11 859 | 25 153 | 189 072 | 23 008 | 16 254 | 3 412 | - | - | - | - | - | - | - | - | - | 459 675 |
| 2024 - Q3 | 1 225 689,30 | 131 | 70 517 | 75 220 | 49 340 | 54 635 | 73 916 | 353 244 | 34 576 | 31 315 | 7 889 | - | - | - | - | - | - | - | - | - | - | 750 651 |
| 2024 - Q4 | 694 999,03 | 77 | 22 516 | 40 191 | 45 916 | 56 588 | 201 711 | 53 620 | 33 607 | 13 498 | - | - | - | - | - | - | - | - | - | - | - | 467 645 |
| 2025 - Q1 | 550 024,12 | 65 | 40 123 | 47 895 | 28 218 | 106 710 | 19 425 | 17 824 | 7 997 | - | - | - | - | - | - | - | - | - | - | - | - | 268 192 |
| 2025 - Q2 | 377 281,10 | 43 | 39 954 | 30 278 | 41 308 | 17 594 | 20 416 | 4 987 | - | - | - | - | - | - | - | - | - | - | - | - | - | 154 537 |
| 2025 - Q3 | 264 001,89 | 45 | 18 205 | 22 476 | 17 940 | 8 528 | 12 623 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 79 772 |
| 2025 - Q4 | 225 800,03 | 36 | 19 927 | 25 550 | 10 487 | 8 102 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 64 066 |
| 2026 - Q1 | 308 355,85 | 46 | 17 030 | 31 625 | 12 692 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 61 347 |
| 2026 - Q2 | 305 419,51 | 44 | 22 020 | 20 558 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 42 578 |
| 2026 - Q3 | 47 137,08 | 7 | 322 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 322 |
| 2026 - Q4 | 0,00 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2027 - Q1 | 0,00 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2027 - Q2 | 0,00 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2027 - Q3 | 0,00 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2027 - Q4 | 0,00 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **TOTAL** | **31 937 881,30** | **2 522** | **913 314** | **1 910 836** | **1 529 715** | **1 336 290** | **1 402 584** | **1 489 384** | **1 212 783** | **2 287 355** | **2 461 049** | **1 595 002** | **1 489 684** | **1 214 586** | **1 279 676** | **821 433** | **877 009** | **666 143** | **473 933** | **235 423** | **186 514** | **23 559 374** |

**Amount Recovered in % of defaulted amount**

| Date of Default | Amount Defaulted | Number of Defaulted Loans | Recovery Date (from date of default) | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 2020 - Q3 | 59 249,27 | 5 | 0,00% | 2,69% | 14,53% | 1,31% | 4,93% | 16,63% | 0,75% | 0,75% | 9,67% | 3,23% | 97,30% | 27,96% | 2,51% | 1,22% | 1,80% | 1,13% | 0,00% | 9,13% | 0,00% |
| 2020 - Q4 | 846 334,04 | 56 | 1,00% | 2,02% | 8,44% | 1,77% | 1,77% | 1,94% | 5,09% | 10,49% | 22,72% | 20,88% | 0,94% | 1,17% | 3,27% | 3,07% | 0,78% | 1,30% | 2,48% | 1,31% | 2,66% |
| 2021 - Q1 | 1 781 429,43 | 124 | 2,20% | 3,51% | 5,42% | 2,19% | 5,76% | 3,99% | 3,30% | 8,54% | 16,44% | 2,04% | 3,59% | 1,99% | 8,74% | 3,95% | 2,98% | 4,58% | 2,22% | 1,55% | 1,00% |
| 2021 - Q2 | 1 704 304,93 | 113 | 3,08% | 4,11% | 4,07% | 5,37% | 2,14% | 1,76% | 6,74% | 25,47% | 5,22% | 1,57% | 5,25% | 5,91% | 2,09% | 3,48% | 7,87% | 2,13% | 1,91% | 1,82% | 6,13% |
| 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% | 3,47% | 6,87% | 0,46% | 1,49% | 1,18% | 2,75% | 0,41% |
| 2021 - Q4 | 1 392 033,13 | 97 | 1,01% | 9,09% | 4,06% | 1,71% | 2,51% | 18,33% | 3,96% | 8,82% | 13,52% | 2,50% | 1,64% | 6,56% | 14,40% | 1,20% | 0,96% | 0,88% | 4,03% | 0,75% | 0,63% |
| 2022 - Q1 | 5 613 105,08 | 386 | 1,46% | 8,46% | 5,39% | 4,13% | 9,92% | 1,86% | 1,18% | 3,99% | 7,32% | 4,44% | 6,34% | 6,12% | 4,14% | 3,18% | 2,33% | 6,61% | 3,06% | 1,55% | 0,52% |
| 2022 - Q2 | 5 501 497,34 | 419 | 1,96% | 5,02% | 4,40% | 4,88% | 0,62% | 3,02% | 1,82% | 5,10% | 3,89% | 7,08% | 5,09% | 5,55% | 3,91% | 5,17% | 8,98% | 2,36% | 2,53% | 0,69% | 0,00% |
| 2022 - Q3 | 705 837,24 | 59 | 1,09% | 9,50% | 15,66% | 1,03% | 3,03% | 0,94% | 4,21% | 5,74% | 22,39% | 2,27% | 4,22% | 3,21% | 4,73% | 11,64% | 2,23% | 1,00% | 0,44% | 0,00% | 0,00% |
| 2022 - Q4 | 1 177 445,15 | 95 | 4,03% | 9,05% | 0,72% | 1,30% | 1,69% | 5,85% | 4,38% | 7,85% | 8,53% | 10,62% | 2,58% | 3,00% | 22,12% | 1,27% | 1,31% | 0,28% | 0,00% | 0,00% | 0,00% |
| 2023 - Q1 | 1 059 440,92 | 91 | 10,20% | 1,34% | 2,05% | 3,33% | 7,72% | 2,03% | 4,14% | 5,62% | 13,60% | 6,39% | 4,77% | 15,47% | 3,79% | 1,55% | 0,78% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2023 - Q2 | 3 122 372,60 | 152 | 1,21% | 2,04% | 2,12% | 3,05% | 0,79% | 3,39% | 2,03% | 4,45% | 4,47% | 2,92% | 10,32% | 1,01% | 1,02% | 0,34% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2023 - Q3 | 1 375 397,45 | 110 | 3,94% | 7,47% | 3,69% | 2,92% | 4,64% | 5,05% | 4,56% | 6,66% | 8,90% | 19,92% | 3,88% | 2,49% | 1,04% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2023 - Q4 | 1 240 295,46 | 106 | 3,53% | 8,95% | 1,20% | 10,04% | 2,05% | 3,52% | 3,75% | 9,24% | 25,46% | 5,14% | 2,62% | 0,47% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2024 - Q1 | 858 014,87 | 86 | 4,24% | 4,13% | 12,77% | 3,93% | 2,89% | 4,33% | 2,40% | 37,93% | 3,66% | 1,32% | 0,86% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2024 - Q2 | 610 773,06 | 65 | 2,32% | 9,63% | 11,88% | 7,44% | 1,94% | 4,12% | 30,96% | 3,77% | 2,66% | 0,56% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2024 - Q3 | 1 225 689,30 | 131 | 5,75% | 6,14% | 4,03% | 4,46% | 6,03% | 28,82% | 2,82% | 2,55% | 0,64% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2024 - Q4 | 694 999,03 | 77 | 3,24% | 5,78% | 6,61% | 8,14% | 29,02% | 7,72% | 4,84% | 1,94% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2025 - Q1 | 550 024,12 | 65 | 7,29% | 8,71% | 5,13% | 19,40% | 3,53% | 3,24% | 1,45% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2025 - Q2 | 377 281,10 | 43 | 10,59% | 8,03% | 10,95% | 4,66% | 5,41% | 1,32% | 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% |
| 2025 - Q3 | 264 001,89 | 45 | 6,90% | 8,51% | 6,80% | 3,23% | 4,78% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2025 - Q4 | 225 800,03 | 36 | 8,83% | 11,32% | 4,64% | 3,59% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2026 - Q1 | 308 355,85 | 46 | 5,52% | 10,26% | 4,12% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2026 - Q2 | 305 419,51 | 44 | 7,21% | 6,73% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2026 - Q3 | 47 137,08 | 7 | 0,68% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2026 - Q4 | 0,00 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2027 - Q1 | 0,00 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2027 - Q2 | 0,00 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2027 - Q3 | 0,00 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| 2027 - Q4 | 0,00 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| **TOTAL** | **31 937 881,30** | **2 522** | **2,86%** | **5,98%** | **4,79%** | **4,18%** | **4,39%** | **4,66%** | **3,80%** | **7,16%** | **7,71%** | **4,99%** | **4,66%** | **3,80%** | **4,01%** | **2,57%** | **2,75%** | **2,09%** | **1,48%** | **0,74%** | **0,58%** |

**Cumulative Recoveries in % of defaulted amount**

| Date of Default | Amount Defaulted | Number of Defaulted Loans | Recovery Date (from date of default) | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | 0 | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 |
| 2020 - Q3 | 59 249,27 | 5 | 0,00% | 2,69% | 17,22% | 18,53% | 23,46% | 40,09% | 40,84% | 41,59% | 51,26% | 54,49% | 151,79% | 179,75% | 182,26% | 183,48% | 185,28% | 186,41% | 186,41% | 195,54% | 195,54% |
| 2020 - Q4 | 846 334,04 | 56 | 1,00% | 3,02% | 11,46% | 13,23% | 15,00% | 16,94% | 22,03% | 32,52% | 55,24% | 76,12% | 77,06% | 78,23% | 81,50% | 84,57% | 85,35% | 86,66% | 89,14% | 90,45% | 93,11% |
| 2021 - Q1 | 1 781 429,43 | 124 | 2,20% | 5,71% | 11,13% | 13,33% | 19,08% | 23,07% | 26,38% | 34,91% | 51,35% | 53,39% | 56,99% | 58,98% | 67,72% | 71,67% | 74,65% | 79,23% | 81,45% | 83,00% | 84,00% |
| 2021 - Q2 | 1 704 304,93 | 113 | 3,08% | 7,18% | 11,26% | 16,62% | 18,76% | 20,52% | 27,27% | 52,74% | 57,96% | 59,53% | 64,78% | 70,69% | 72,78% | 76,25% | 84,13% | 86,26% | 88,17% | 90,00% | 96,13% |
| 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% | 63,04% | 69,91% | 70,37% | 71,86% | 73,04% | 75,78% | 76,19% |
| 2021 - Q4 | 1 392 033,13 | 97 | 1,01% | 10,11% | 14,17% | 15,88% | 18,39% | 36,72% | 40,69% | 49,51% | 63,03% | 65,53% | 67,17% | 73,73% | 88,13% | 89,33% | 90,29% | 91,17% | 95,20% | 95,95% | 96,58% |
| 2022 - Q1 | 5 613 105,08 | 386 | 1,46% | 9,92% | 15,31% | 19,44% | 29,36% | 31,21% | 32,40% | 36,39% | 43,71% | 48,15% | 54,49% | 60,60% | 64,74% | 67,92% | 70,25% | 76,86% | 79,92% | 81,47% | 81,99% |
| 2022 - Q2 | 5 501 497,34 | 419 | 1,96% | 6,98% | 11,38% | 16,26% | 16,88% | 19,90% | 21,72% | 26,82% | 30,71% | 37,79% | 42,89% | 48,43% | 52,35% | 57,51% | 66,50% | 68,86% | 71,39% | 72,08% | 72,08% |
| 2022 - Q3 | 705 837,24 | 59 | 1,09% | 10,59% | 26,25% | 27,28% | 30,31% | 31,25% | 35,46% | 41,20% | 63,60% | 65,86% | 70,08% | 73,30% | 78,03% | 89,67% | 91,90% | 92,90% | 93,34% | 93,34% | 93,34% |
| 2022 - Q4 | 1 177 445,15 | 95 | 4,03% | 13,08% | 13,80% | 15,10% | 16,79% | 22,64% | 27,02% | 34,87% | 43,40% | 54,01% | 56,59% | 59,60% | 81,71% | 82,99% | 84,29% | 84,57% | 84,57% | 84,57% | 84,57% |
| 2023 - Q1 | 1 059 440,92 | 91 | 10,20% | 11,54% | 13,59% | 16,92% | 24,64% | 26,67% | 30,81% | 36,43% | 50,04% | 56,43% | 61,20% | 76,68% | 80,47% | 82,02% | 82,80% | 82,80% | 82,80% | 82,80% | 82,80% |
| 2023 - Q2 | 3 122 372,60 | 152 | 1,21% | 3,25% | 5,37% | 8,42% | 9,21% | 12,59% | 14,62% | 19,07% | 23,54% | 26,46% | 36,78% | 37,79% | 38,81% | 39,15% | 39,15% | 39,15% | 39,15% | 39,15% | 39,15% |
| 2023 - Q3 | 1 375 397,45 | 110 | 3,94% | 11,40% | 15,09% | 18,01% | 22,65% | 27,70% | 32,26% | 38,92% | 47,82% | 67,74% | 71,62% | 74,11% | 75,15% | 75,15% | 75,15% | 75,15% | 75,15% | 75,15% | 75,15% |
| 2023 - Q4 | 1 240 295,46 | 106 | 3,53% | 12,49% | 13,68% | 23,72% | 25,78% | 29,30% | 33,05% | 42,29% | 67,75% | 72,88% | 75,50% | 75,97% | 75,97% | 75,97% | 75,97% | 75,97% | 75,97% | 75,97% | 75,97% |
| 2024 - Q1 | 858 014,87 | 86 | 4,24% | 8,37% | 21,14% | 25,07% | 27,96% | 32,28% | 34,69% | 72,62% | 76,28% | 77,60% | 78,47% | 78,47% | 78,47% | 78,47% | 78,47% | 78,47% | 78,47% | 78,47% | 78,47% |
| 2024 - Q2 | 610 773,06 | 65 | 2,32% | 11,95% | 23,82% | 31,26% | 33,20% | 37,32% | 68,27% | 72,04% | 74,70% | 75,26% | 75,26% | 75,26% | 75,26% | 75,26% | 75,26% | 75,26% | 75,26% | 75,26% | 75,26% |
| 2024 - Q3 | 1 225 689,30 | 131 | 5,75% | 11,89% | 15,92% | 20,37% | 26,40% | 55,22% | 58,04% | 60,60% | 61,24% | 61,24% | 61,24% | 61,24% | 61,24% | 61,24% | 61,24% | 61,24% | 61,24% | 61,24% | 61,24% |
| 2024 - Q4 | 694 999,03 | 77 | 3,24% | 9,02% | 15,63% | 23,77% | 52,79% | 60,51% | 65,34% | 67,29% | 67,29% | 67,29% | 67,29% | 67,29% | 67,29% | 67,29% | 67,29% | 67,29% | 67,29% | 67,29% | 67,29% |
| 2025 - Q1 | 550 024,12 | 65 | 7,29% | 16,00% | 21,13% | 40,53% | 44,07% | 47,31% | 48,76% | 48,76% | 48,76% | 48,76% | 48,76% | 48,76% | 48,76% | 48,76% | 48,76% | 48,76% | 48,76% | 48,76% | 48,76% |
| 2025 - Q2 | 377 281,10 | 43 | 10,59% | 18,62% | 29,56% | 34,23% | 39,64% | 40,96% | 40,96% | 40,96% | 40,96% | 40,96% | 40,96% | 40,96% | 40,96% | 40,96% | 40,96% | 40,96% | 40,96% | 40,96% | 40,96% |
| 2025 - Q3 | 264 001,89 | 45 | 6,90% | 15,41% | 22,20% | 25,43% | 30,22% | 30,22% | 30,22% | 30,22% | 30,22% | 30,22% | 30,22% | 30,22% | 30,22% | 30,22% | 30,22% | 30,22% | 30,22% | 30,22% | 30,22% |
| 2025 - Q4 | 225 800,03 | 36 | 8,83% | 20,14% | 24,78% | 28,37% | 28,37% | 28,37% | 28,37% | 28,37% | 28,37% | 28,37% | 28,37% | 28,37% | 28,37% | 28,37% | 28,37% | 28,37% | 28,37% | 28,37% | 28,37% |
| 2026 - Q1 | 308 355,85 | 46 | 5,52% | 15,78% | 19,89% | 19,89% | 19,89% | 19,89% | 19,89% | 19,89% | 19,89% | 19,89% | 19,89% | 19,89% | 19,89% | 19,89% | 19,89% | 19,89% | 19,89% | 19,89% | 19,89% |
| 2026 - Q2 | 305 419,51 | 44 | 7,21% | 13,94% | 13,94% | 13,94% | 13,94% | 13,94% | 13,94% | 13,94% | 13,94% | 13,94% | 13,94% | 13,94% | 13,94% | 13,94% | 13,94% | 13,94% | 13,94% | 13,94% | 13,94% |
| 2026 - Q3 | 47 137,08 | 7 | 0,68% | 0,68% | 0,68% | 0,68% | 0,68% | 0,68% | 0,68% | 0,68% | 0,68% | 0,68% | 0,68% | 0,68% | 0,68% | 0,68% | 0,68% | 0,68% | 0,68% | 0,68% | 0,68% |
| 2026 - Q4 | 0,00 | 0 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2027 - Q1 | 0,00 | 0 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2027 - Q2 | 0,00 | 0 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2027 - Q3 | 0,00 | 0 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| 2027 - Q4 | 0,00 | 0 | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% | 0,00% |
| **TOTAL** | **31 937 881,30** | **2 522** | **2,86%** | **8,84%** | **13,63%** | **17,82%** | **22,21%** | **26,87%** | **30,67%** | **37,83%** | **45,54%** | **50,53%** | **55,19%** | **59,00%** | **63,00%** | **65,58%** | **68,32%** | **70,41%** | **71,89%** | **72,63%** | **73,21%** |