

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

Closing Date: 23/jul/20
 Reporting for the Period Ended: 31/out/24
 Interest Payment Date: 25/nov/24
 EURIBOR Rate: 3,541%

Principal Agents:

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

Contacts:

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

Notes:	Class A Notes	Class B Notes	Class C Notes	Class D Notes	Class E Notes	Class X Notes	V. F. Note
Current Rating							
Fitch	Asf	BBBsf	BBsf	Not Rated	Not Rated	Not Rated	Not Rated
Moody's	Aa3(sf)	Baa1(sf)	Ba3(sf)	Not Rated	Not Rated	Not Rated	Not Rated
Scheduled Final Redemption Date:	25/fev/35	25/fev/35	25/fev/35	25/fev/35	25/fev/35	25/fev/35	25/fev/35
Coupon Variable Rate (EUR 3M):	0,75%	2,00%	3,00%	-	-	-	-
Coupon Fixed Rate:				7,25%	8,00%	-	-
Currency:	EUR	EUR	EUR	EUR	EUR	EUR	EUR
Closing Date Issue Amount:	466 100 000,00	65 900 000,00	55 000 000,00	13 000 000,00	6 600 000,00	3 600 000,00	1,00
Issue Amount as at ...	0,00	0,00	0,00	0,00	0,00	0,00	0,00
Accumulated Amortization	280 372 865,75	39 640 789,23	33 084 118,46	7 819 882,55	6 600 000,00	3 599 000,00	0,00
Current Amount:	182 858 773,75	25 853 664,84	21 577 413,77	5 100 115,98	0,00	1 000,00	1,00

Summary Priority of Payments:

Issuer expenses	
Supervision fee CMVM	5 633,93
Issuer fee	6 491,73
Custodian fee	0,00
Servicer fee	165 086,06
Auditing Fees	11 316,00
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
Listing Agent fees	0,00
Rating Agencies Fees	0,00
Account Bank Fees	0,00
Interbolsa Fees	1 670,01
VAT Liabilities	0,00
Other third party expenses	9 225,00
	200 362,73

Remittance Distribution Data:

Beginning Aggregate Loan Receivables Principal Balance	260 548 665,09
Total Principal Payments Received by the Servicer	25 705 349,25
Repurchases	0,00
Realised Losses	0,00
Defaults	751 621,44
Ending Aggregate Loan Receivables Principal Balance (31/10/2024)	234 091 694,40
Quarterly Total Principal Payments received	25 705 349,25
Less: Accumulated Revolving	0,00
Add: Interest Retained under Revolving Period Principal Deficiency Ledger	751 621,44
Add: Accumulated Repurchases	0,00
Less: Accumulated Notes Principal Distribution Amount	0,00
Add: Principal Retention (Item c) PPOp) - Not distributed Quarterly Revolving (Ref:25/08/2024)	291 026,68
Total Principal Amount Available for Distribution (not used to buy new receivables)	26 747 997,37
Total Interest Payments Received (during the quarter)	7 532 020,08
Add: Surplus From the Beginning Pool	0,00
Add: Interest accrued on Issuer Operating Account	0,00
Add: Interest accrued on Reserve and release	0,00
Add: Recoveries Under Revolving Period	0,00
Add: Back CAP - Counterparty Floating Settlement Amount	2 278 210,11
Add: Reserve Release Amount	2 866 035,32
Add: Credit Interest Cash Reserve Account	24 666,97
Add: Credit Interest Transaction Account	153 064,46
Add: Available Interest Adjustment	0,00
Less: Issuer Expenses	200 362,73
Less: Shortfall on Issuer Cash Deposit Account	0,00
Less: Interest Retained under Revolving Period Principal Deficiency Ledger	751 621,44
Less: Principal Amount Class E - Reverse Amortization	0,00
Less: Principal Amount Class X	0,00
Less: Reserve Required Amount	2 575 008,64
Less: Interest Retained Profit Required Amount	291 026,68
Total Interest Amount Available for Distribution	9 035 977,45

SILK FINANCE No.5

NOVEMBER 2024 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	199 502 219.77	3.541%	0.75%	4.291%	2 140 160.06	2 140 160.06	0.00	0.00	0.00	0.00
Class B	65 900 000.00	28 206 814.59	3.541%	2.00%	5.541%	390 734.90	390 734.90	0.00	0.00	0.00	0.00
Class C	55 000 000.00	23 541 347.54	3.541%	3.00%	6.541%	384 959.89	384 959.89	0.00	0.00	0.00	0.00
Class D	13 000 000.00	5 564 318.51	-	7.25%	7.250%	100 853.27	100 853.27	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	-	-	-	6 019 269.33	6 019 269.33	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	256 815 701.41				9 035 977.45	9 035 977.45	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	199 502 219.77	0.00	20 778 735.96	178 723 483.81	38.3%	0.00	0.00	0.00	0.00
Class B	65 900 000.00	28 206 814.59	0.00	2 937 821.71	25 268 992.88	38.3%	0.00	0.00	0.00	0.00
Class C	55 000 000.00	23 541 347.54	0.00	2 451 899.76	21 089 447.78	38.3%	0.00	0.00	0.00	0.00
Class D	13 000 000.00	5 564 318.51	0.00	579 539.94	4 984 778.57	38.3%	0.00	751 621.44	751 621.44	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	100.0%	0.00	0.00	0.00	0.00
V.F.N.	1.00	1.00	0.00	0.00	1.00	100.0%	0.00	0.00	0.00	0.00
	610 200 001.00	256 815 701.41	0.00	26 747 897.37	230 067 704.04	37.3%	0.00	751 621.44	751 621.44	0.00

Reserve Amount:	
Outstanding Reserve Amount	2 866 035.32
Excess Amount in the Reserve Account (Class C Notes was paid above par)	0.00
Target Reserve Amount	2 575 008.64
Contribution to Reserve Amount	0.00
Ending Reserve Amount	<u><u>2 575 008.64</u></u>

SERVICER MONTHLY REPORT

10

11

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

Collateral Description

	Month 1	Month 2	Month 3	Month 4	Month 5	Month 6	Month 7	Month 8	Month 9	Month 10	Month 11
Payment Date	25/11/2020	25/11/2020	25/11/2020	25/11/2020	25/02/2021	25/02/2021	25/02/2021	25/05/2021	25/05/2021	25/05/2021	25/08/2021
Collection Period Begin Date	01/07/2020	01/08/2020	01/09/2020	01/10/2020	01/11/2020	01/12/2020	01/01/2021	01/02/2021	01/03/2021	01/04/2021	01/05/2021
Collection Period End Date	31/07/2020	31/08/2020	30/09/2020	31/10/2020	30/11/2020	31/12/2020	31/01/2021	28/02/2021	31/03/2021	30/04/2021	31/05/2021
Day Count	31	31	30	31	30	31	31	28	31	30	31
Aggregate Principal Balance (Euro)											
Begin	600 018 247,38 €	587 401 150,42 €	573 890 530,25 €	561 126 780,71 €	548 721 078,23 €	586 582 875,31 €	573 275 074,06 €	559 795 518,82 €	584 562 593,29 €	571 151 592,55 €	557 365 135,40 €
Principal Payments (includes recovered vehicles sold)	12 617 096,96 €	13 510 620,17 €	12 704 500,27 €	12 114 636,30 €	12 833 699,21 €	12 984 248,01 €	12 767 213,97 €	13 287 539,21 €	12 791 151,44 €	13 087 220,95 €	13 315 651,54 €
Realised Loss	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Purchased (Revolving)	0,00 €	0,00 €	0,00 €	0,00 €	50 927 210,91 €	0,00 €	0,00 €	38 503 852,54 €	0,00 €	0,00 €	40 723 790,43 €
End	587 401 150,42 €	573 890 530,25 €	561 186 029,98 €	549 012 144,41 €	586 814 589,93 €	573 598 627,30 €	560 507 860,09 €	585 011 832,15 €	571 771 441,85 €	558 064 371,60 €	584 773 274,29 €
New Defaults (month)	0,00 €	0,00 €	59 249,27 €	291 066,18 €	231 714,62 €	323 553,24 €	712 341,27 €	449 238,86 €	619 849,30 €	699 236,20 €	586 239,34 €
Defaults (Accumulated)	0,00 €	0,00 €	59 249,27 €	350 315,45 €	582 030,07 €	905 583,31 €	1 617 924,58 €	2 067 163,44 €	2 687 012,74 €	3 386 248,94 €	3 972 488,28 €
Aggregate Principal Balance net of Defaulted receivables	587 401 150,42 €	573 890 530,25 €	561 126 780,71 €	548 721 078,23 €	586 582 875,31 €	573 275 074,06 €	559 795 518,82 €	584 562 593,29 €	571 151 592,55 €	557 365 135,40 €	584 187 034,95 €
Loans											
Begin	53 060	52 680	52 036	51 537	51 068	53 666	53 003	52 270	53 952	53 315	52 568
Paid in Full + Realised Loss + Repurchased	380	644	499	469	599	663	733	644	637	747	698
Purchased	0	0	0	0	3 197	0	0	2 326	0	0	2 680
End	52 680	52 036	51 537	51 068	53 666	53 003	52 270	53 952	53 315	52 568	54 550
Distribution Data											
Total Principal Payments Received	12581337,75	12 831 057,79 €	12 621 983,87 €	12 014 185,71 €	12 833 699,21 €	12 957 903,33 €	12 765 434,15 €	13 048 544,75 €	12 629 619,90 €	12 997 405,83 €	13 309 886,59 €
Repurchases in the period	35 759,21 €	679 562,38 €	82 516,40 €	100 450,59 €	0,00 €	26 344,68 €	1 779,82 €	238 994,46 €	161 531,54 €	89 815,12 €	5 784,95 €
Purchases during revolving period	0,00 €	0,00 €	0,00 €	0,00 €	50 927 210,91 €	0,00 €	0,00 €	38 503 852,54 €	0,00 €	0,00 €	40 723 790,43 €
Current Period Charge-Off (Realised Loss)	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Total Interest Payments Accrued in Period	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Total Interest Payments Received in Period	2 966 980,58 €	3 083 293,74 €	3 016 866,12 €	3 072 610,04 €	3 264 491,80 €	3 196 909,54 €	3 127 873,91 €	3 293 623,27 €	3 233 555,82 €	3 188 006,97 €	3 348 640,92 €
Repossessions	0,00 €	0,00 €	24 855,55 €	13 543,08 €	36 359,55 €	45 280,47 €	18 800,00 €	34 700,00 €	41 100,00 €	32 000,00 €	14 400,00 €
Residual Value Outstanding	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Weighted Average Interest Rate on Receivables (%)	7,00%	7,00%	7,00%	7,00%	7,00%	6,59%	7,00%	7,00%	7,00%	7,00%	7,00%
Weighted Average Original Term (months)	101	101	101	101	102	102	102	102	102	103	103
Weighted Average Remaining Term (months)	75	74	73	75	74	74	74	74	73	73	73
Weighted Average Seasoning (months)	25	26	27	26	26	27	28	28	29	29	29
Total number Moratorium Contracts Repurshed (Stage 1)	0	57	2	7	0	0	0	0	0	0	0
Moratorium Contracts Repurchased (Stage 1)	0,00 €	679 562,38 €	24 488,68 €	74 342,45 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Moratorium (Stage 2/3)	0,00 €	52 682,35 €	51 831,37 €	28 608,95 €	34 830,26 €	36 178,36 €	0,00 €	0,00 €	0,00 €	0,00 €	0,00 €
Total % Moratorium of Aggregate Principal Balance	0,00%	0,009%	0,009%	0,01%	0,01%	0,01%	0,00%	0,00%	0,00%	0,00%	0,00%

SILK FINANCE No.5

NOVEMBER 2024 QUARTERLY REPORT

TOTAL LOANS

Collateral Pool Balance:													
Dates	Beginning Collateral Pool Principal	Total Principal Payments Collected	Realized Losses for Current Period	"Other Adjustments" (e.g. Repurchases)	New Receivables	Defaulted Receivables	Ending Collateral Pool Principal	Number of loans (end of period)	Cumulative Default	Principal Deficiency Ledger	Current period Prepayment	Annualized Constant	Moratorium Outstanding
	Balance			Balance			Balance			Balance	Percentage of Total		Balance
01/07/2020	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53 060	0.00	0.00	0.00	0.00%	0.00
31/07/2020	600 018 247.38	12 581 337.75	0.00	35 729.21	0.00	0.00	587 401 150.42	52 840	0.00	0.00	4 293 969.46	20.34%	0.00
31/08/2020	587 401 150.42	12 831 607.79	0.00	879 562.38	0.00	0.00	579 890 530.26	52 038	0.00	0.00	3 247 915.30	15.65%	0.00
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	16.32%	0.00
31/10/2020	561 126 780.71	12 014 185.71	0.00	100 450.59	0.00	291 096.18	548 721 078.23	51 068	350 315.45	291 096.18	3 173 980.89	15.91%	0.00
30/11/2020	548 721 078.23	12 833 699.21	0.00	0.00	50 827 210.91	231 714.62	586 582 875.31	53 666	582 030.07	231 714.62	3 640 293.67	18.95%	0.00
31/12/2020	586 582 875.31	12 957 903.33	0.00	26 344.88	0.00	323 553.24	573 275 074.06	53 003	905 583.31	323 553.24	3 933 037.25	18.93%	0.00
31/01/2021	573 275 074.06	12 785 434.15	0.00	1 770.92	0.00	418 629.56	566 701 232.53	53 631	4 391 317.67	418 629.56	4 067 680.01	19.62%	0.00
28/02/2021	559 795 518.82	13 048 544.75	0.00	238 994.46	38 503 852.54	449 238.86	584 562 593.29	53 952	2 087 163.44	449 238.86	2 915 579.44	14.10%	0.00
31/03/2021	594 502 593.29	12 629 619.80	0.00	161 531.54	0.00	619 849.30	571 151 592.55	53 315	2 607 012.74	619 849.30	3 796 148.46	17.60%	0.00
30/04/2021	571 151 592.55	12 997 405.83	0.00	89 815.12	0.00	699 236.20	557 365 135.40	52 568	3 386 248.94	699 236.20	3 407 175.43	16.97%	0.00
31/05/2021	557 365 135.40	13 309 886.59	0.00	5 784.95	40 723 790.43	586 239.34	564 187 034.95	54 550	3 972 488.28	586 239.34	4 067 680.01	20.39%	0.00
30/06/2021	584 187 034.95	13 720 980.99	0.00	3 349 893.73	0.00	418 629.56	566 701 232.53	53 631	4 391 317.67	418 629.56	4 067 680.01	19.62%	0.00
31/07/2021	566 701 232.53	13 278 219.22	0.00	1 357.63	0.00	389 760.45	553 051 895.23	54 550	4 761 078.12	389 760.45	4 117 388.35	20.66%	0.00
31/08/2021	553 051 895.23	13 153 701.61	0.00	21 654.13	39 965 073.83	189 014.35	576 852 636.07	54 708	4 950 092.47	189 014.35	3 765 918.55	17.65%	0.00
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	5 282 981.09	332 868.62	3 723 988.38	16.52%	0.00
31/10/2021	566 188 865.44	13 190 653.46	0.00	103 735.36	0.00	328 962.07	552 565 514.55	53 398	5 611 923.16	328 962.07	3 958 912.52	19.37%	0.00
30/11/2021	552 565 514.55	13 354 176.88	0.00	32 368.51	38 269 104.28	421 549.24	570 646 887.20	55 009	6 033 169.40	421 549.24	4 295 414.70	20.32%	0.00
31/12/2021	576 646 887.20	13 477 211.53	0.00	23 121.27	0.00	641 824.82	562 504 729.58	54 209	6 674 994.22	641 824.82	4 756 242.49	22.39%	0.00
31/01/2022	562 504 729.58	13 587 077.52	0.00	29 540.71	0.00	619 401.53	548 206 103.82	53 358	7 294 395.75	619 401.53	3 799 482.29	18.22%	0.00
28/02/2022	546 288 103.82	14 784 027.27	0.00	32 614.61	44 433 903.45	578 153.03	577 307 150.86	53 821	7 872 589.68	578 153.03	4 745 597.21	23.14%	0.00
31/03/2022	577 307 150.86	14 745 927.03	0.00	0.00	0.00	4 415 509.62	558 145 724.21	54 993	12 288 099.30	4 415 509.62	5 327 240.52	14.27%	0.00
30/04/2022	558 145 724.21	13 981 122.93	0.00	0.00	0.00	2 895 225.57	541 470 375.71	53 987	15 093 334.87	2 895 225.57	3 994 680.03	25.29%	0.00
31/05/2022	541 470 375.71	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	18.64%	0.00
30/06/2022	570 023 593.73	14 424 580.25	0.00	0.00	0.00	1 471 401.83	554 127 611.35	59 452	17 789 596.64	1 471 401.83	3 572 785.12	19.83%	0.00
31/07/2022	554 127 611.35	14 404 059.52	0.00	0.00	0.00	62 859.69	539 660 624.24	58 540	17 852 456.23	62 859.69	3 761 862.56	19.69%	0.00
31/08/2022	539 660 624.24	14 831 289.24	0.00	0.00	0.00	327 252.79	524 502 150.21	56 415	18 179 709.02	327 252.79	4 229 773.54	20.83%	0.00
30/09/2022	524 502 150.21	14 129 692.30	0.00	0.00	0.00	315 724.86	510 059 732.42	55 371	18 495 433.88	315 724.86	3 845 099.57	22.11%	0.00
31/10/2022	510 059 732.42	11 351 028.32	0.00	0.00	0.00	465 113.00	498 240 591.10	54 255	18 960 546.88	465 113.00	4 016 035.88	23.76%	0.00
30/11/2022	498 240 591.10	13 534 087.56	0.00	0.00	0.00	305 918.86	484 400 848.68	53 192	19 266 465.74	305 918.86	3 818 921.81	17.33%	0.00
31/12/2022	484 400 848.68	13 602 339.64	0.00	0.00	0.00	408 413.29	470 931 631.55	52 107	19 672 879.03	408 413.29	3 516 748.07	18.89%	0.00
31/01/2023	470 931 631.55	13 625 473.60	0.00	0.00	0.00	341 857.45	457 564 500.50	51 152	20 014 736.48	341 857.45	3 610 565.39	19.23%	0.00
28/02/2023	457 564 500.50	14 257 584.59	0.00	0.00	0.00	328 497.00	444 946 683.50	50 244	20 343 233.48	328 497.00	3 295 194.41	15.10%	0.00
31/03/2023	444 846 683.50	13 040 415.48	0.00	0.00	0.00	389 086.00	431 417 182.02	49 213	20 732 319.48	389 086.00	5 771 011.32	15.13%	0.00
30/04/2023	431 417 182.02	10 048 013.36	0.00	0.00	0.00	2 129 346.04	419 239 822.62	48 307	22 861 665.52	641 800.00	4 022 314.10	12.99%	0.00
31/05/2023	419 239 822.62	11 915 395.20	0.00	0.00	0.00	408 130.68	408 918 384.74	47 366	23 269 796.20	408 918.38	3 275 656.54	21.43%	0.00
30/06/2023	408 918 384.74	11 450 773.48	0.00	0.00	0.00	584 896.35	394 860 716.91	46 409	23 854 692.55	584 896.35	3 051 185.93	19.02%	0.00
31/07/2023	394 860 716.91	11 353 111.61	0.00	0.00	0.00	400 544.76	383 127 060.20	45 456	24 255 237.31	400 544.76	3 610 565.39	2.65%	0.00
31/08/2023	383 127 060.20	10 877 341.74	0.00	0.00	0.00	587 108.87	371 662 609.59	44 510	24 842 346.18	587 108.87	4 907 128.55	29.47%	0.00
30/09/2023	371 662 609.59	10 701 234.68	0.00	0.00	0.00	387 743.82	360 573 031.09	43 583	25 230 090.00	387 743.82	4 198 443.13	25.32%	0.00
31/10/2023	360 573 031.09	10 425 832.90	0.00	0.00	0.00	457 704.31	349 980 094.36	42 663	25 687 794.31	457 704.31	4 645 868.68	24.12%	0.00
30/11/2023	349 980 094.36	10 551 450.73	0.00	0.00	0.00	353 246.73	338 485 396.93	41 679	26 041 041.04	353 246.73	2 922 106.82	20.80%	0.00
28/12/2023	338 485 396.93	10 328 456.77	0.00	0.00	0.00	400 544.76	383 127 060.20	41 456	26 445 237.31	400 544.76	3 610 565.39	2.65%	0.00
31/01/2024	328 103 196.74	10 200 875.33	0.00	0.00	0.00	188 354.94	317 685 968.47	39 831	26 850 740.40	188 354.94	10 626 427.77	21.85%	0.00
28/02/2024	317 685 968.47	9 337 549.06	0.00	0.00	0.00	371 143.27	307 977 276.14	39 077	27 027 883.67	371 143.27	4 370 385.95	15.98%	0.00
31/03/2024	307 977 276.14	9 386 640.11	0.00	0.00	0.00	300 516.66	298 289 819.37	38 266	27 328 400.33	300 516.66	9 426 525.14	16.74%	0.00
30/04/2024	298 289 819.37	9 270 796.99	0.00	0.00	0.00	235 485.94	288 783 636.44	37 450	27 583 886.27	235 485.94	9 112 511.33	6.71%	0.00
31/05/2024	288 783 636.44	9 288 139.43	0.00	0.00	0.00	272 800.67	251 819 503.33	34 174	28 088 395.68	272 800.67	4 253 103.90	11.55%	0.00
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	171 760.19	2 121 875.46	10.40%	0.00
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	686 421.62	2 581 960.35	12.50%	0.00
31/08/2024	260 548 665.34	8 641 865.34	0.00	0.00	0.00	841 965.43	249 160 536.68	34 174	28 988 395.68	841 965.43	4 253 103.90	11.55%	0.00
30/09/2024	251 819 503.33	8 627 703.40	0.00	0.00	0.00	286 467.01	242 918 788.92	33 332	29 164 862.69	286 467.01	2 482 259.12	13.10%	0.00
31/10/2024	242 918 788.92	8 615 740.51	0.00	0.00	0.00	212 353.76	234 991 694.65	32 479	29 377 216.45	212 353.76	2 531 573.49	13.77%	0.00

Collateral Pool Performance				
Dates	Current Performing	1 installment in arrears overdue	2 installments in arrears overdue	3 installments 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	572 807 274.18	729 341.18	254 914.88	0.00
30/09/2020	559 820 605.29	585 239.98	720 935.44	59 249.27
30/10/2020	547 617 192.18	359 468.87	690 417.18	350 315.45
30/11/2020	584 086 720.88	1 073 132.76	813 021.87	862 030.07
31/12/2020	570 195 687.38	1 245 823.43	1 833 563.23	905 583.31
31/01/2021	555 998 599.58	1 807 026.80	1 989 529.44	1 617 524.58
28/02/2021	580 684 621.30	2 021 647.06	1 896 324.83	2 087 163.44
31/03/2021	567 529 499.61	1 381 624.53	2 130 488.41	2 687 012.74
30/04/2021	553 833 790.05	1 181 548.80	2 149 796.55	3 386 248.94
31/05/2021	581 831 553.92	620 512.45	1 734 968.58	3 972 488.28
30/06/2021	584 053 222.32	1 184 263.23	1 466 815.86	4 391 317.67
31/07/2021	550 711 843.90	620 360.34	1 519 690.99	4 761 078.12
31/08/2021	576 863 924.50	1 294 768.53	1 693 945.04	4 950 092.47
30/09/2				

SILK FINANCE No.5

NOVEMBER 2024 QUARTERLY REPORT

TRIGGER RATIOS

Period Ending	Cumulative Default					Trigger
	Defaulted Receivables	Total Outstanding Receivables	%	Maximum		
01/07/2020	0,00 €	0,00 €	0,00%	0,60%	OK	
31/07/2020	0,00 €	587 401 150,42 €	0,00%	0,60%	OK	
31/08/2020	0,00 €	573 890 530,25 €	0,00%	0,60%	OK	
30/09/2020	59 249,27 €	561 126 780,71 €	0,01%	0,60%	OK	
31/10/2020	350 315,45 €	548 721 078,23 €	0,06%	0,60%	OK	
30/11/2020	582 030,07 €	586 582 875,31 €	0,09%	0,90%	OK	
31/12/2020	905 583,31 €	573 275 074,06 €	0,14%	0,90%	OK	
31/01/2021	1 617 924,58 €	559 795 518,82 €	0,25%	0,90%	OK	
28/02/2021	2 067 163,44 €	584 562 593,29 €	0,30%	1,30%	OK	
31/03/2021	2 687 012,74 €	571 151 592,55 €	0,39%	1,30%	OK	
30/04/2021	3 386 248,94 €	557 365 135,40 €	0,49%	1,30%	OK	
31/05/2021	3 972 488,28 €	584 187 034,95 €	0,54%	1,50%	OK	
30/06/2021	4 391 317,67 €	566 701 232,53 €	0,60%	1,50%	OK	
31/07/2021	4 761 078,12 €	553 051 895,23 €	0,65%	1,50%	OK	
31/08/2021	4 950 092,47 €	579 652 638,07 €	0,64%	1,80%	OK	
30/09/2021	5 282 961,09 €	566 188 865,44 €	0,69%	1,80%	OK	
31/10/2021	5 611 923,16 €	552 565 514,55 €	0,73%	1,80%	OK	
30/11/2021	6 033 169,40 €	576 646 887,20 €	0,75%	2,50%	OK	
31/12/2021	6 674 994,22 €	562 504 729,58 €	0,83%	2,50%	OK	
31/01/2022	7 294 395,75 €	548 268 103,82 €	0,90%	2,50%	OK	
28/02/2022	7 872 589,68 €	577 307 160,86 €	0,92%	4,00%	OK	
31/03/2022	12 288 099,30 €	558 145 724,21 €	1,44%	4,00%	OK	
30/04/2022	15 093 324,87 €	541 479 375,71 €	1,77%	4,00%	OK	
31/05/2022	16 318 194,81 €	570 023 593,73 €	1,82%	5,50%	OK	
30/06/2022	17 789 596,64 €	554 127 611,35 €	1,98%	5,50%	OK	
31/07/2022	17 852 456,23 €	539 660 692,24 €	1,99%	5,50%	OK	
31/08/2022	18 179 709,02 €	524 502 150,21 €	2,02%	5,50%	OK	
30/09/2022	18 495 433,88 €	510 056 732,42 €	2,06%	5,50%	OK	
31/10/2022	18 960 546,88 €	498 240 591,10 €	2,11%	5,50%	OK	
30/11/2022	19 266 465,74 €	484 400 584,68 €	2,14%	5,50%	OK	
31/12/2022	19 672 879,03 €	470 931 831,55 €	2,19%	5,50%	OK	
31/01/2023	20 014 736,48 €	457 564 500,50 €	2,23%	5,50%	OK	
28/02/2023	20 343 233,48 €	444 846 683,50 €	2,26%	5,50%	OK	
31/03/2023	20 732 319,48 €	431 417 182,02 €	2,31%	5,50%	OK	
30/04/2023	22 861 665,52 €	419 239 822,62 €	2,55%	5,50%	OK	
31/05/2023	23 269 796,20 €	406 916 386,74 €	2,59%	5,50%	OK	
30/06/2023	23 854 692,55 €	394 880 716,91 €	2,66%	5,50%	OK	
31/07/2023	24 255 237,31 €	383 127 060,20 €	2,70%	5,50%	OK	
31/08/2023	24 842 346,18 €	371 662 609,59 €	2,77%	5,50%	OK	
30/09/2023	25 230 090,00 €	360 573 631,09 €	2,81%	5,50%	OK	
31/10/2023	25 987 794,31 €	349 390 094,39 €	2,89%	5,50%	OK	
30/11/2023	26 341 041,04 €	338 485 396,93 €	2,93%	5,50%	OK	
31/12/2023	26 470 385,46 €	328 103 198,74 €	2,95%	5,50%	OK	
31/01/2024	26 656 740,40 €	317 685 968,47 €	2,97%	5,50%	OK	
29/02/2024	27 027 883,67 €	307 977 276,14 €	3,01%	5,50%	OK	
31/03/2024	27 328 400,33 €	298 289 919,37 €	3,04%	5,50%	OK	
30/04/2024	27 563 886,27 €	288 783 636,44 €	3,07%	5,50%	OK	

SILK FINANCE No.5

NOVEMBER 2024 QUARTERLY REPORT

Portfolio Stratification Tables

a) Portfolio Summary

Product	New_Used Car	No.	Outstanding Balance	Min Outstanding Balance	Average Outstanding Balance	Max Outstanding Balance
Loan	New	17 109	121 272 721	3	7 088	50 004
Loan	Used	15 370	112 818 973	7	7 340	49 624
Total		32 479	234 091 694	3	7 210	50 004

b) Car Brand breakdown

Car Make	New	Used	Grand Total
ALF	40 954	401 000	441 954
AUD	219 030	3 047 159	3 266 189
BMW	435 146	7 411 527	7 846 673
CIT	16 811 309	10 061 087	26 872 396
FIA	879 119	3 357 339	4 236 458
FOR	3 309 478	3 014 673	6 324 152
HON	1 637 882	427 612	2 065 494
HYN	2 446 705	1 137 785	3 584 489
KIA	32 490 827	3 969 387	36 460 215
MAZ	405 715	568 658	974 372
MER	557 477	8 098 622	8 656 099
MIT	7 285 479	1 558 745	8 844 224
NIS	1 408 166	5 483 432	6 891 598
OPE	5 227 266	4 053 040	9 280 306
Other	9 798 741	8 383 793	18 182 534
PEU	32 194 751	23 618 145	55 812 896
REN	1 951 034	17 039 258	18 990 292
SEA	1 524 414	3 810 025	5 334 440
SKO	358 737	393 474	752 210
TOY	1 699 855	2 988 002	4 687 857
VWG	590 637	3 996 209	4 586 846
Total	121 272 721	112 818 973	234 091 694

c) Client Type and District breakdown

District	Company	Individual	Professional	Self Employed	Outstanding Balance	Weight (%)
AVEIRO	1 203 729	11 375 909	285 555	968 079	13 833 272	3,0%
BEJA	261 380	4 012 668	79 293	788 647	5 141 988	1,1%
BRAGA	831 622	6 764 878	141 425	521 927	8 259 851	1,8%
BRAGANCA	84 522	1 111 712	40 626	188 797	1 425 657	0,3%
CASTELO BRANCO	270 675	2 959 508	67 454	337 538	3 635 175	0,8%
COIMBRA	548 663	7 442 982	272 264	425 745	8 689 654	1,9%
ER	340 181	3 929 521	35 712	723 615	5 029 028	1,1%
EVORA	1 517 219	12 933 063	448 638	2 130 538	17 029 458	3,6%
FARO	109 126	2 262 865	65 785	181 243	2 619 019	0,6%
GUARDA	717 631	9 346 985	93 076	664 754	10 822 447	2,3%
ILHA DA MADEIRA	553	35 107	0	70 344	106 005	0,0%
ILHA DAS FLORES	0	9 559	0	0	9 559	0,0%
ILHA DO CORVO	0	217 337	0	15 451	232 789	0,0%
ILHA DO FAIAL	32 149	112 874	0	67 761	212 784	0,0%
ILHA DO PICO	0	42 776	0	165	42 941	0,0%
ILHA GRACIOSA	0	176 046	0	0	176 046	0,0%
ILHA PORTO SANT	0	81 431	0	47 291	128 721	0,0%
ILHA SAO JORGE	203 905	7 924 260	249 711	900 954	9 278 830	2,0%
ILHA SAO MIGUEL	3 920	231 282	0	29 603	264 805	0,1%
ILHA STA MARIA	92 360	2 777 462	6 287	134 275	3 010 384	0,6%
ILHA TERCEIRA	677 050	6 096 110	113 809	684 060	7 571 029	1,6%
LEIRIA	3 652 068	32 796 867	1 199 247	2 723 755	40 371 937	8,6%
LISBOA	134 619	2 775 499	46 954	280 105	3 237 176	0,7%
PORTALEGRE	3 231 232	34 364 493	954 647	2 249 441	40 799 813	8,7%
PORTO	474 205	6 081 401	90 630	571 188	7 217 424	1,5%
SANTAREM	1 276 223	30 343 364	641 153	2 206 855	34 467 594	7,4%
SETUBAL	135 664	2 327 391	62 157	210 010	2 735 222	0,6%
VIANA CASTELO	159 041	2 580 788	26 471	384 265	3 150 565	0,7%
VILA REAL	289 839	3 910 811	114 124	277 748	4 592 522	1,0%
WISEU	16 247 573	195 024 950	5 035 017	17 784 154	234 091 694	50,0%
Weight (%)	6,94%	83,31%	2,15%	7,60%	100,00%	
Total	32 495 146	390 049 899	10 070 033	35 568 309	468 183 388	100,0%

SILK FINANCE No.5

NOVEMBER 2024 QUARTERLY REPORT

Portfolio Stratification Tables

d) Nominal Yield breakdown

Yield (%)		Loan		Outstanding Balance	Weight (%)
Min	Max	New	Used		
0	1	0	0	0	0,0%
1	2	0	846	846	0,0%
2	3	0	0	0	0,0%
3	4	2 855 446	415 158	3 270 604	0,7%
4	5	11 032 072	2 959 026	13 991 098	3,0%
5	6	38 454 040	15 333 158	53 787 197	11,5%
6	7	46 177 132	28 345 847	74 522 980	15,9%
7	8	20 341 638	27 719 288	48 060 926	10,3%
8	9	1 865 395	22 900 571	24 765 966	5,3%
9	10	405 499	14 224 478	14 629 977	3,1%
10	11	122 084	641 074	763 158	0,2%
11	12	15 805	167 863	183 669	0,0%
12	13	0	80 245	80 245	0,0%
13	14	3 612	23 631	27 244	0,0%
14	15	0	7 415	7 415	0,0%
15	16	0	0	0	0,0%
16	17	0	0	0	0,0%
17	18	0	0	0	0,0%
18	19	0	371	371	0,0%
19	20	121 272 721	112 818 973	234 091 694	50,0%
Total		242 545 442	225 637 946	468 183 388	100,0%

e) Car Age and Product breakdown

Vehicle Year	Loan		Outstanding Balance	Weight (%)
	New	Used		
2001	0	4 372	4 372	0,0%
2002	0	0	0	0,0%
2003	0	6 028	6 028	0,0%
2004	0	17 063	17 063	0,0%
2005	0	16 845	16 845	0,0%
2006	0	20 129	20 129	0,0%
2007	0	146 219	146 219	0,1%
2008	0	314 721	314 721	0,1%
2009	0	365 080	365 080	0,2%
2010	0	1 237 982	1 237 982	0,5%
2011	0	2 308 124	2 308 124	1,0%
2012	0	3 800 329	3 800 329	1,6%
2013	356	5 750 511	5 750 867	2,5%
2014	83 003	9 603 757	9 686 759	4,1%
2015	1 338 365	13 274 562	14 612 927	6,2%
2016	5 486 171	15 683 943	21 170 114	9,0%
2017	11 631 757	18 507 497	30 139 254	12,9%
2018	20 151 981	17 209 747	37 361 728	16,0%
2019	28 423 687	14 869 930	43 293 617	18,5%
2020	26 211 768	6 725 450	32 937 218	14,1%
2021	25 436 518	2 936 002	28 372 521	12,1%
2022	2 504 363	18 548	2 522 911	1,1%
2023	4 751	2 135	6 886	0,0%
2024	0	0	0	0,0%
Total	121 272 721	112 818 973	234 091 694	100%

f) Instalment Past Due per Client Type

No. Instalments Overdue	No.	Company	Individual	Professional	Self-Employed	Outstanding Balance	Weight (%)
0	32 180	16 051 413	193 159 942	4 980 923	17 416 326	231 608 605	98,9%
1	214	131 234	1 304 063	38 525	299 731	1 773 553	0,8%
2	85	64 926	560 945	15 569	68 097	709 536	0,3%
Total	32 479	16 247 573	195 024 950	5 035 017	17 784 154	234 091 694	100,0%

SILK FINANCE No.5

NOVEMBER 2024 QUARTERLY REPORT

Portfolio Stratification Tables

g) Outstanding Balance breakdown

Loan New

Min	Max	No.	Outstanding Balance	Weight (%)
1	5 000	6 936	17 886 023	14,7%
5 001	10 000	6 012	43 913 739	36,2%
10 001	15 000	2 846	34 382 850	28,4%
15 001	20 000	935	15 920 446	13,1%
20 001	25 000	265	5 814 748	4,8%
25 001	30 000	85	2 278 854	1,9%
30 001	35 000	19	620 136	0,5%
35 001	40 000	5	187 149	0,2%
40 001	45 000	4	170 735	0,1%
45 001	50 000	1	48 036	0,0%
50 001	>	1	50 004	0,0%
Total		17 109	121 272 721	100%

Loan Used

Min	Max	No.	Outstanding Balance	Weight (%)
1	5 000	5 305	14 710 650	13,0%
5 001	10 000	6 332	46 814 206	41,5%
10 001	15 000	2 795	33 373 255	29,6%
15 001	20 000	673	11 439 924	10,1%
20 001	25 000	179	3 917 073	3,5%
25 001	30 000	57	1 542 559	1,4%
30 001	35 000	16	517 084	0,5%
35 001	40 000	10	372 279	0,3%
40 001	45 000	2	82 319	0,1%
45 001	50 000	1	49 624	0,0%
50 001	>	0	0	0,0%
Total		15 370	112 818 973	100%

h) Original Term breakdown

Loan New

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	0	0	0,0%
13	24	0	0	0,0%
25	36	41	23 893	0,0%
37	48	397	1 110 338	0,9%
49	60	1 007	4 292 967	3,5%
61	72	1 264	5 937 283	4,9%
73	84	2 292	11 776 638	9,7%
85	96	2 982	14 941 037	12,3%
97	108	399	2 951 265	2,4%
109	120	8 727	80 239 299	66,2%
121	>	0	0	0,0%
Total		17 109	121 272 721	100%

Loan Used

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	0	0	0,0%
13	24	0	0	0,0%
25	36	9	8 778	0,0%
37	48	169	466 811	0,4%
49	60	614	2 267 837	2,0%
61	72	803	3 180 638	2,8%
73	84	1 392	7 243 660	6,4%
85	96	1 629	8 527 301	7,6%
97	108	658	4 087 492	3,6%
109	120	10 096	87 036 457	77,1%
121	>	0	0	0,0%
Total		15 370	112 818 973	100%

i) Remaining Term breakdown

Loan New

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	3 591	6 035 248	5,0%
13	24	3 463	15 143 757	12,5%
25	36	2 933	20 188 357	16,6%
37	48	2 372	20 800 617	17,2%
49	60	2 127	22 831 730	18,8%
61	72	1 458	18 523 504	15,3%
73	84	1 065	16 066 743	13,2%
85	96	100	1 682 765	1,4%
97	108	0	0	0,0%
109	120	0	0	0,0%
121	>	0	0	0,0%
Total		17 109	121 272 721	100%

Loan Used

Min	Max	No.	Outstanding Balance	Weight (%)
1	12	2 108	3 123 923	2,8%
13	24	2 285	8 908 113	7,9%
25	36	2 417	14 305 087	12,7%
37	48	2 463	19 289 502	17,1%
49	60	2 516	23 997 502	21,3%
61	72	1 596	17 449 835	15,5%
73	84	1 773	22 777 594	20,2%
85	96	212	2 967 417	2,6%
97	108	0	0	0,0%
109	120	0	0	0,0%
121	>	0	0	0,0%
Total		15 370	112 818 973	100%

J) Top Obligors breakdown

No.	Outstanding Balance	Weight (%)
1	50 004	0,02%
1	49 624	0,02%
1	48 036	0,02%
1	44 880	0,02%
1	43 307	0,02%
1	42 186	0,02%
1	42 099	0,02%
1	40 363	0,02%
1	40 220	0,02%
1	39 708	0,02%
10	440 426	0,19%

