









Monthly Investor Report

Reporting Date: Apr 11, 2023 Payment Date: Apr 20, 2023

Period No.: 40

Monthly Period: Mar, 2023 Interest Period: Mar 20, 2023 to Apr 20, 2023

= 31 days

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Monthly Investor Report

1. Contact Information

Transaction Parties

lssuer:

Bavarian Sky S.A.

Acting in respect of its Compartment German Auto Loans 9

287-289 route d'Arlon L-1150 Luxembourg

Luxembourg

Attn.: The Directors

LU-BavarianSky@intertrustgroup.com

+352 26 56 31 71

Corporate Administrator: Intertrust (Luxembourg) S.à r.l.

6, Rue Eugène Ruppert L-2453 Luxembourg

Luxembourg

Attn.: BUO - Capital Markets

LU-BavarianSky@intertrustgroup.com

+352 26 44 91

Originator/Servicer: BMW Bank GmbH

Lilienthalallee 26 80939 Munich Germany

Attn.: ABS Servicing Team abs.bmwgroup@bmw.de

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1. Contact Information

Transaction Parties

Calculation Agent/Paying Agent

The Bank of New York Mellon

160 Queen Victoria Street

EC4V 4AL London United Kingdom

Attn.: BNYM Structured Finance Team 8

BNYM.Structured.Finance.Team.8@bnymellon.com

Trustee:

BNY MELLON CORPORATE TRUSTEE SERVICES LIMITED

160 Queen Victoria Street

EC4V 4AL London United Kingdom

Attn.: BNYM Structured Finance Team 8

BNYM.Structured.Finance.Team.8@bnymellon.com

Issuer Account Bank:

The Bank of New York Mellon

Friedrich-Ebert-Anlage 49, Messeturm

60327 Frankfurt am Main

Germany

Attn.: BNYM Structured Finance Team 8

BNYM.Structured.Finance.Team.8@bnymellon.com









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1. Contact Information

Transaction Parties

Data Trustee: The Bank of New York Mellon

Friedrich-Ebert-Anlage 49, Messeturm

60327 Frankfurt am Main

Germany

Attn.: BNYM Structured Finance Team 8

BNYM.Structured.Finance.Team.8@bnymellon.com

Swap Counterparty: Skandinaviska Enskilda Banken AB

Kungsträdgardsgatan 8 SE-106 40 Stockholm

Sweden

TDLegal@seb.de

Rating Agencies: FITCH RATINGS LTD

30 North Colonnade, Canary Wharf

E14 5GN London

United Kingdom

ABSsurveillance@fitchratings.com

MOODY'S INVESTORS SERVICE ESPAÑA SA

Principe de Vergara, 131 - 6 floor

28002 Madrid

Spain

monitor.abs@moodys.com

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Monthly Investor Report

2. Reporting Contact Details

Contact for Servicer Report (Portfolio related information in Investor Report)

Contact for Investor Reporting: BMW Bank GmbH

Lilienthalallee 26 80939 Munich Germany

Attn.: ABS Servicing Team abs.bmwgroup@bmw.de

Calculation Agent: The Bank of New York Mellon

160 Queen Victoria Street

EC4V 4AL London United Kingdom

BNYM.Structured.Finance.Team.8@bnymellon.com

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3. Counterparty History & Notheworthy Transaction Events

Counterparty History (to be added if applicable)

None.

Noteworthy Transaction Events (to be added if applicable)

None.









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until

Compartment German Auto Loans 9

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4. Overview Dates

Initial Cut-Off Date: 30/11/2019 **Issue Date: Legal Maturity Date:** 01/12/2019 20/12/2026 **Reporting Date** 11/04/2023 **Investor Reporting Date** 18/04/2023 16/03/2023 **Interest Determination Date Reporting Frequency:** monthly Monthly Period No. (since Issue Date): (since Issue Date) 40 **Payment Date:** 20/04/2023 **Next Payment Date** 22/05/2023 **Monthly Period:** 31/03/2023









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5. Portfolio Information

current period prior period

	current period	prior period
Outstanding receivables (in EUR)	Aggregate outstanding principal balance	Aggregate outstanding principal balance
Beginning of period	154,484,989.46	163,877,218.50
Scheduled principal payments	7,778,976.27	6,725,562.14
Prepayment* principal	2,654,871.13	2,279,681.41
Prepayments* number of contracts	197	180
Repurchases* principal	346,531.68	298,303.34
Repurchases* number of contracts	17	22
Total principal collections	10,780,379.08	9,303,546.89
otal interest collections	421,471.71	444,201.87
Defaulted Amounts	152,682.09	215,999.87
Recoveries	17,406.90	127,317.72
Late Recoveries	23,068.75	55,328.52
End of Period	143,569,335.19	154,484,989.46
Current propayment rate (appualised) in 0/-	10.60	16.09

Current prepayment rate (annualised) in %	19.68	16.08
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^{*} Prepayments are defined as all contracts that are early settled by the borrower and repurchases are defined as all contracts that are repurchased due to modification of contract.









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6. Reserves

Cash Reserve	in EUR
Outstanding cash reserve beginning of period	4,826,000.00
Interest on cash reserve - previous period	0.00
Required cash reserve	4,826,000.00
Outstanding cash reserve end of period	4,826,000.00
Reserves	in EUR
Outstanding Commingling Reserve end of period	0.00

Triggers*									
		Required Rating BMW AG							
Reserves		Fitch	S&P	Moody's	DBRS	Trigger Breach			
Commingling Reserve	Long Term Short Term	BBB F2	N/A N/A	Baa1 P-2	N/A N/A	no no			

	Current Rating BMW AG								
Fitch S&P Moody's DBRS									
Long Term	N/A	А	A2	A high					
Short Term	N/A	A-1	P-1	N/A					

^{*} Breach of this trigger in conjunction with any other event as set out in the Servicing Agreement and/or the Receivables Purchase Agreement will oblige BMW Bank GmbH to post additional cash collateral or change the sweep frequency (from the collections account to the issuer account) from monthly to daily.

The Reserves will be adjusted on a monthly basis and shall be deposited in the Issuer Account and exclusively reserved to cover risks.









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7. Performance Data

Aggregate outstanding notes balance

 Beginning of period (in EUR)
 105,887,107.85

 End of period (in EUR)
 94,726,097.88

Ratios	, ,	
31- 60 days past due	(in EUR)	(in %)
31- 60 days past due period before previous period	318,349.26	0.19
31- 60 days past due previous period	318,655.64	0.21
31- 60 days past due current period	241,328.87	0.17
61- 90 days past due	(in EUR)	(in %)
		•
61- 90 days past due period before previous period	182,910.47	0.11
61- 90 days past due previous period	183,490.44	0.12
61-90 days past due current period	221,300.39	0.1

Cumulative Net Loss Ratio	Current ratio	Trigger	Trigger breach
Cumulative Net Loss Ratio (in %)	0.32	1.00	No

Performance data		
Number of contracts being 31 - 60 days delinquent	21	
Number of contracts being 61 - 90 days delinquent	14	
Balance of contracts being 31 - 60 days delinquent (in EUR)	241,328.87	
Balance of contracts being 61 - 90 days delinquent (in EUR)	221,300.39	
Defaulted amounts (in EUR)	152,682.09	
Cumulative defaulted amounts (in EUR)	6,865,888.10	
Recoveries (in EUR)	17,406.90	
Cumulative recoveries (in EUR)	3,780,190.26	









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8. Defaulted Amount & Recovery Amount

(as at end of Monthly Period)

Collection Period	No. of Defaulted Agreements in Collection Period	Defaulted Amount in Collection Period (in EUR)	Cumulative Defaulted Amount since Initial Cut-Off Date (in EUR)	Cumulative Amount of Purchased Receivables (in EUR)	Cumulative Gross Loss Ratio (in %)	Recovery Amount in Collection Period (in EUR)	Cumulative Recoveries since Initial Cut-Off Date (in EUR)	Cumulative Net Losses (in EUR)	Cumulative Net Loss Ratio (in %)
Nov - 19	0	n/a	n/a	965,199,940.28	-	n/a	-	n/a	n/a
Dec - 19	3	12.34	12.34	965,199,940.28		0.00		12.34	0.00
Jan - 20	5	27.11	39.45	965,199,940.28		0.00		39.45	0.00
Feb - 20	6	27.85	67.30	965,199,940.28		0.00		67.30	0.00
Mar - 20	7	153,413.80	153,481.10	965,199,940.28		95,170.61	95,170.61	58,310.49	0.01
Apr - 20	12	175,996.04	329,477.14	965,199,940.28		100,323.67	195,494.28	133,982.86	0.01
May - 20	8	93,330.81	422,807.95	965,199,940.28		56,837.71	252,331.99	170,475.96	0.02
June - 20	10	118,427.77	541,235.72	965,199,940.28		73,759.34	· · · · · · · · · · · · · · · · · · ·	215,144.39	0.02
July - 20	17	158,143.94	699,379.66	965,199,940.28	0.07	61,076.52	387,167.85	312,211.81	0.03
Aug - 20	11	162,443.95	861,823.61	965,199,940.28	0.09	90,753.07	477,920.92	383,902.69	0.04
Sept - 20	11	304,519.49	1,166,343.10	965,199,940.28	0.12	221,177.60	699,098.52	467,244.58	0.05
Oct - 20	12	159,724.95	1,326,068.05	965,199,940.28	0.14	90,774.67	789,873.19	536,194.86	0.06
Nov - 20	15	256,156.31	1,582,224.36	965,199,940.28	0.16	135,603.84	925,477.03	656,747.33	0.07
Dec - 20	11	227,543.13	1,809,767.49	965,199,940.28	0.19	143,488.83	1,068,965.86	740,801.63	0.08
Jan - 21	14	226,433.31	2,036,200.80	965,199,940.28	0.21	69,267.48	1,138,233.34	897,967.46	0.09
Feb - 21	12	54,392.68	2,090,593.48	965,199,940.28	0.22	40,822.83	1,179,056.17	911,537.31	0.09
Mar - 21	15	261,684.44	2,352,277.92	965,199,940.28	0.24	92,653.32	1,271,709.49	1,080,568.43	0.11
Apr - 21	20	296,240.56	2,648,518.48	965,199,940.28	0.27	170,444.56	1,442,154.05	1,206,364.43	0.12
May - 21	16	219,912.26	2,868,430.74	965,199,940.28	0.30	83,002.87	1,525,156.92	1,343,273.82	0.14
June - 21	12	77,011.97	2,945,442.71	965,199,940.28	0.31	59,168.72	1,584,325.64	1,361,117.07	0.14
July - 21	21	237,571.08	3,183,013.79	965,199,940.28	0.33	158,658.65	1,742,984.29	1,440,029.50	0.15
Aug - 21	14	148,293.72	3,331,307.51	965,199,940.28	0.35	142,090.90	1,885,075.19	1,446,232.32	0.15
Sept - 21	15	146,440.12	3,477,747.63	965,199,940.28	0.36	124,036.64	2,009,111.83	1,468,635.80	0.15
Oct - 21	6	107,987.44	3,585,735.07	965,199,940.28	0.37	72,817.43	2,081,929.26	1,503,805.81	0.16
Nov - 21	14	165,092.54	3,750,827.61	965,199,940.28	0.39	61,339.15	2,143,268.41	1,607,559.20	0.17
Dec - 21	12	192,311.14	3,943,138.75	965,199,940.28	0.41	132,269.08	2,275,537.49	1,667,601.26	0.17
Jan - 22	18	231,570.83	4,174,709.58	965,199,940.28	0.43	47,508.76	2,323,046.25	1,851,663.33	0.19
Feb - 22	26	91,669.85	4,266,379.43	965,199,940.28		59,371.48	2,382,417.73	1,883,961.70	0.20
Mar - 22	34	219,366.72	4,485,746.15	965,199,940.28		155,258.79		1,948,069.63	0.20
Apr - 22	37	203,472.17	4,689,218.32	965,199,940.28		146,055.39		2,005,486.41	0.21
May - 22	30	117,308.59	4,806,526.91	965,199,940.28	0.50	94,269.12	2,778,001.03	2,028,525.88	0.21









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8. Defaulted Amount & Recovery Amount

(as at end of Monthly Period)

Collection Period	No. of Defaulted Agreements in Collection Period	Defaulted Amount in Collection Period (in EUR)	Cumulative Defaulted Amount since Initial Cut-Off Date (in EUR)	Cumulative Amount of Purchased Receivables (in EUR)	Cumulative Gross Loss Ratio (in %)	Recovery Amount in Collection Period (in EUR)	Cumulative Recoveries since Initial Cut-Off Date (in EUR)	Cumulative Net Losses (in EUR)	Cumulative Net Loss Ratio (in %)
June - 22	31	275,042.20	5,081,569.11	965,199,940.28	0.53	173,437.74	2,951,438.77	2,130,130.34	0.22
July - 22	26	88,004.59	5,169,573.70	965,199,940.28	0.54	37,528.83	2,988,967.60	2,180,606.10	0.23
Aug - 22	28	181,122.12	5,350,695.82	965,199,940.28	0.55	149,778.48	3,138,746.08	2,211,949.74	0.23
Sept - 22	28	261,299.12	5,611,994.94	965,199,940.28	0.58	42,506.21	3,181,252.29	2,430,742.65	0.25
Oct - 22	18	228,754.00	5,840,748.94	965,199,940.28	0.61	126,580.40	3,307,832.69	2,532,916.25	0.26
Nov - 22	18	192,282.17	6,033,031.11	965,199,940.28	0.63	71,308.76	3,379,141.45	2,653,889.66	0.27
Dec - 22	15	278,493.07	6,311,524.18	965,199,940.28	0.65	144,490.89	3,523,632.34	2,787,891.84	0.29
Jan - 23	10	185,681.96	6,497,206.14	965,199,940.28	0.67	111,833.30	3,635,465.64	2,861,740.50	0.30
Feb - 23	18	215,999.87	6,713,206.01	965,199,940.28	0.70	127,317.72	3,762,783.36	2,950,422.65	0.31
Mar - 23	18	152,682.09	6,865,888.10	965,199,940.28	0.71	17,406.90	3,780,190.26	3,085,697.84	0.32









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9. Defaulted Amount & Recovery Amount - Loan Level Data

	Month / Year of Default	Month / Year of Loan Origination	Initial Principal Balance (in EUR)	Principal Balance of Loan at	Recovery Total (in EUR)	Principal Balance End of Period	Object Type (new /	Vehicle Series	Customer Type (private /	Out of Deal (Month / Year)
		, and the second		Default (in EUR)		(in EUR)	used)		commercial)	
1	Mar - 20	Sept - 19	32.175.10	32.175.10	22.414.50	9.760.60	Used	X1 Series	Private	
2	Mav - 20	Sept - 19	58.060.18	56.889.63	31.314.84		New	X5 Series	Commercial	
3	June - 20	Julv - 19	36.448.71	36.058.57	22.808.36		Used	Non BMW Group (incl. Motorcycles)	Commercial	
4	June - 20	Aua - 19	29.280.83	29.008.14	19.842.04	9.166.10	Used	2 Series	Private	
5	June - 20	Feb - 19	14.826.89	14.826.89	9.699.72	5.127.17	Used	1 Series	Commercial	
6	Julv - 20	Feb - 19	58.989.71	58.989.71	4.747.83	54.418.85	Used	Non BMW Group (incl. Motorcycles)	Private	
7	Julv - 20	Mav - 19	48.723.23	48.697.23	30.400.59	18.296.64	New	X4 Series	Commercial	
8	Julv - 20	Aua - 19	13.075.95	12.874.98	5.937.03	6.937.95	Used	X1 Series	Commercial	
9	Aua - 20	Sept - 19	22.767.62	20.895.84	20.895.84	0.00	Used	3 Series	Private	
10	Aua - 20	Mar - 19	43.693.37	43.693.37	0.00	43.693.37	Used	5 Series	Commercial	
11	Aua - 20	Apr - 19	44.042.01	43.541.00	34.374.56	9.166.44	New	Z Series	Commercial	
12	Sept - 20	Mar - 19	89.495.64	85.137.29	46.081.12	39.056.17	Used	7 Series	Commercial	
13	Sept - 20	Julv - 19	23.401.77	5.776.68	5.776.68	0.00	Used	3 Series	Private	
14	Sept - 20	Julv - 19	13.234.09	10.500.96	10.500.96	0.00	Used	2 Series	Commercial	
15	Sept - 20	Sept - 19	82.802.13	79.940.70	65.886.99	14.053.71	New	8 Series	Commercial	
16	Oct - 20	Julv - 19	5.280.68	4.494.82	4.494.82	0.00	Used	Non BMW Group (incl. Motorcycles)	Private	
17	Oct - 20	Apr - 19	16.709.18	15.137.60	15.137.60	0.00	Used	1 Series	Commercial	
18	Oct - 20	Julv - 19	27.386.65	4.655.63	4.655.63	0.00	New	1 Series	Private	
19	Oct - 20	Aua - 19	33.958.13	17.385.88	17.385.88	0.00	New	3 Series	Private	
20	Nov - 20	Aua - 19	13.081.40	11.658.76	11.658.76		Used	Z Series	Private	
21	Nov - 20	Mar - 19	83.748.84	79.398.76	79.398.76	0.00	New	X5 Series	Private	
22	Nov - 20	Sept - 19	4.843.57	3.130.94	3.130.94	0.00	Used	5 Series	Commercial	
23	Nov - 20	Aua - 19	43.057.67	40.142.81	34.451.97	5.690.84	New	Z Series	Private	
24	Nov - 20	Mar - 19	29.496.03	26.116.80	20.683.32	5.433.48	Used	Z Series	Commercial	
25	Nov - 20	Apr - 19	40.306.53	35.478.03	24.670.03	10.864.81	Used	X5 Series	Commercial	
26	Dec - 20	Aua - 19	67.200.76	66.143.67	0.00	1	New	5 Series	Commercial	
27	Dec - 20	Apr - 19	21.826.30	20.852.26	20.852.26		Used	2 Series	Private	
28	Dec - 20	Sept - 19	42.203.90	38.089.88	29.450.44	8.639.44	Used	X6 Series	Commercial	
29	Jan - 21	Feb - 19	22.509.18	21.650.83	10.963.30		Used	5 Series	Commercial	
30	Jan - 21	Apr - 19	46.154.83	40.118.96	2.712.62		New	2 Series	Private	
31	Jan - 21	Aua - 19	25.378.58	24.398.11	13.738.18		Used	3 Series	Private	
32	Jan - 21	Sept - 19	34.809.52	33.124.18	14,267,97	18,856,21	New	2 Series	Commercial	
33	Jan - 21	Aua - 19	46.478.82	44.164.58			New	3 Series	Commercial	
34	Jan - 21	June - 19	6,623,64	5.917.47	0.00		Used	1 Series	Private	
35	Jan - 21	Sept - 19	57.208.17	51.455.14	51.455.14	0.00	New	2 Series	Commercial	
36	Feb - 21	Aua - 19	15.821.81	2.367.93	2.367.93		Used	1 Series	Private	
37	Feb - 21	Aua - 19	13.305.89	11.652.68			Used	X1 Series	Commercial	









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9. Defaulted Amount & Recovery Amount - Loan Level Data

FF	Month / Year of Default	Month / Year of Loan Origination	Initial Principal Balance (in EUR)	Principal Balance of Loan at Default (in EUR)	Recovery Total (in EUR)	Principal Balance End of Period (in EUR)	Object Type (new / used)	Vehicle Series	Customer Type (private / commercial)	Out of Deal (Month / Year)
38	Feb - 21	June - 19	14.198.10	12.854.80	10.619.91	2.234.89	New	MINI	Private	
39	Mar - 21	Aua - 19	24.424.84	21.651.38	12.874.93		Used	X4 Series	Commercial	
40	Mar - 21	Aua - 19	15.543.59	14.097.10	10.467.05		Used	Non BMW Group (incl. Motorcycles)	Commercial	
41	Mar - 21	Mar - 19	11.597.42	7,199,12	7.199.12		Used	5 Series	Private	
42	Mar - 21	Jan - 19	55.330.88	47.918.12	21.675.89		Used	Non BMW Group (incl. Motorcycles)	Commercial	
43	Mar - 21	Feb - 19	93.330.49	87.721.57	60.879.63		New	Non BMW Group (incl. Motorcycles)	Commercial	
44	Mar - 21	Sept - 19	9.856.76	5.485.42	5.485.42	0.00	Used	1 Series	Private	
45	Apr - 21	Apr - 19	19.260.34	16.963.93	15.528.95	1.434.98	Used	5 Series	Private	
46	Apr - 21	Julv - 19	29.584.05	27.773.40	25.924.79	1.848.61	New	X2 Series	Private	
47	Apr - 21	June - 19	20.390.96	18.954.26	739.32	18.214.94	Used	Non BMW Group (incl. Motorcycles)	Private	
48	Apr - 21	Mav - 19	31.865.87	26.680.33	23.658.13	3.022.20	Used	4 Series	Private	
49	Apr - 21	Sept - 19	11.443.46	8.673.71	7.384.75	1.288.96	Used	2 Series	Private	
50	Apr - 21	Sept - 19	36.503.69	31.043.07	21.472.04	9.571.03	New	2 Series	Commercial	
51	Apr - 21	Aua - 19	26.465.38	21.699.57	21.699.57	0.00	Used	7 Series	Private	
52	Apr - 21	Apr - 19	69.590.00	63.256.22	37.815.13	25.441.09	New	X6 Series	Commercial	
53	Mav - 21	Feb - 19	12.848.17	11.539.54	6.655.10	4.884.44	Used	MINI	Commercial	
54	Mav - 21	Mav - 19	35.004.68	28.611.52	17.095.30	11.806.71	Used	X1 Series	Commercial	
55	Mav - 21	Julv - 19	14.861.80	11.192.56	8.816.94	2.375.62	Used	1 Series	Private	
56	Mav - 21	Sept - 19	39.948.01	17.817.44	-127.94	17.945.38	New	X3 Series	Commercial	
57	Mav - 21	Mar - 19	33.519.75	13.101.57	-113.45	13.215.02	New	X1 Series	Commercial	
58	Mav - 21	Mar - 19	27.300.11	23.321.92	23.321.92	0.00	Used	7 Series	Private	
59	Mav - 21	Sept - 19	66.895.58	45.983.65	45.983.65	0.00	New	4 Series	Commercial	
60	Mav - 21	Mar - 19	19.017.36	5.770.09	1.840.55	3.929.54	Used	X1 Series	Commercial	
61	Mav - 21	Mav - 19	28.906.72	23.592.17	23.592.17	0.00	Used	5 Series	Commercial	
62	June - 21	Mav - 19	13.009.54	11.589.61	11.589.61	0.00	New	1 Series	Private	
63	June - 21	Mav - 19	28.010.53	24.678.15	17.190.81	7.487.34	New	X1 Series	Commercial	
64	June - 21	Julv - 19	20.765.47	18.626.75	15.044.72		New	MINI	Commercial	
65	Julv - 21	Sept - 19	18.466.63	16.148.71	8.736.99	1	New	Non BMW Group (incl. Motorcycles)	Commercial	
66	Julv - 21	Mar - 19	35.258.64	29.010.61	17.541.62		Used	X4 Series	Commercial	
67	Julv - 21	Apr - 19	26.916.85	23.731.31	23.731.31	1	Used	5 Series	Private	
68	Julv - 21	Mar - 19	12.686.40	10.306.77	7.254.74		Used	MINI	Private	
69	Julv - 21	Aua - 19	8.965.82	7.804.20	-352.23	1	Used	Other BMW Group	Private	
70	Aua - 21	Julv - 19	19.254.68	12.192.08	12.192.08	1	Used	2 Series	Private	
71	Aua - 21	Mav - 19	52.679.69	42.247.86	34.817.41	7.430.45	New	X6 Series	Commercial	
72	Aua - 21	Apr - 19	11.933.06	9.972.69	9.972.69	1	Used	1 Series	Private	
73	Aua - 21	Mar - 19	14.851.66	13.933.14	13.933.14	-	New	2 Series	Private	
74	Sept - 21	Sept - 19	18.466.62	16.319.55	6.820.87	9.498.68	New	Non BMW Group (incl. Motorcycles)	Commercial	









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9. Defaulted Amount & Recovery Amount - Loan Level Data

	Month / Year of Default	Month / Year of Loan	Initial Principal Balance	Principal Balance	Recovery Total (in EUR)	Principal Balance End of	Object Type	Vehicle Series	Customer Type	Out of Deal (Month /
		Origination	(in EUR)	of Loan at Default (in EUR)		Period (in EUR)	(new / used)		(private / commercial)	Year)
75	Sept - 21	Mar - 19	18.890.39	15.464.68	15.464.68	0.00	New	MINI	Private	
76	Sept - 21	Apr - 19	21.745.76	16.297.80	14.876.24	1.421.56	Used	5 Series	Private	
77	Sept - 21	Julv - 19	7.735.55	3.970.87	3.970.87	0.00	Used	1 Series	Private	
78	Sept - 21	Feb - 19	12.176.17	3.015.74	3.015.74	0.01	Used	5 Series	Commercial	
79	Sept - 21	June - 19	15.547.41	11.663.85	11.663.85	0.00	Used	Non BMW Group (incl. Motorcycles)	Private	
80	Sept - 21	June - 19	34.279.82	29.692.50	25.183.67	4.508.83	Used	X5 Series	Commercial	
81	Oct - 21	June - 19	46.284.58	44.348.18	44.348.18	0.00	New	X4 Series	Private	
82	Oct - 21	Mav - 19	24.430.39	20.773.91	20.773.91	0.00	Used	3 Series	Private	
83	Oct - 21	Mar - 19	26.545.05	25.882.54	25.882.54	0.00	New	3 Series	Commercial	
84	Nov - 21	Mar - 19	24.321.38	8.567.00	-41.64	8.608.64	New	2 Series	Private	
85	Nov - 21	Mav - 19	57.368.13	49.632.49	0.00	49.632.49	New	2 Series	Private	
86	Nov - 21	Apr - 19	31.402.98	23.272.80	9.181.04	14.091.76	Used	7 Series	Commercial	
87	Nov - 21	Julv - 19	35.665.58	28.292.51	23.975.51	4.549.32	Used	7 Series	Commercial	
88	Dec - 21	Apr - 19	35.694.93	29.043.44	29.043.44	0.00	Used	4 Series	Commercial	
89	Dec - 21	Mav - 19	10.724.93	721.06	721.06		Used	3 Series	Private	
90	Dec - 21	Aua - 19	25.404.73	22.367.86	22.367.86		Used	X5 Series	Commercial	
91	Dec - 21	Sept - 19	16.276.86	11.362.52	11.079.11	283.41	Used	1 Series	Commercial	
92	Jan - 22	Mar - 19	96,087,06	84.390.78	0.00	84.390.78	New	8 Series	Commercial	
93	Jan - 22	June - 19	27.105.51	22.748.11	17.065.06	5.683.05	Used	3 Series	Private	
94	Jan - 22	Mav - 19	10,650,84	5,523,98	0.00		Used	Non BMW Group (incl. Motorcycles)	Commercial	
95	Jan - 22	Mav - 19	16.687.82	2.388.67	-15.07	2.403.74	New	Non BMW Group (incl. Motorcycles)	Commercial	
96	Jan - 22	June - 19	8.689.18	7.795.60	-853.28	+	Used	Other BMW Group	Commercial	
97	Jan - 22	Julv - 19	63.574.72	60.434.01	48.793.71	11.640.30	New	X5 Series	Commercial	
98	Jan - 22	June - 19	6.772.11	237.20			Used	1 Series	Private	
99	Feb - 22	June - 19	38,205,01	453.78	0.00	478.08	New	X6 Series	Commercial	
100	Feb - 22	Julv - 19	21.449.50	3.918.68	3.918.68	0.00	Used	X5 Series	Commercial	
101	Feb - 22	June - 19	24,095,80	2,451,23	207.04	2.244.19	Used	3 Series	Private	
102	Feb - 22	Julv - 19	10.688.40	7.423.96	7.423.96		Used	1 Series	Private	
103	Feb - 22	July - 19	34,101,32	30.349.53	16.724.66	1	New	MINI	Commercial	
104	Mar - 22	Aua - 19	1.735.98	579.34	579.34	0.00	Used	Non BMW Group (incl. Motorcycles)	Private	
105	Mar - 22	Aug - 19	31.225.83	24.633.40	24.633.40	1	Used	X4 Series	Private	
106	Mar - 22	Mar - 19	15.540.48	11.700.46	11.700.46	1	Used	Other BMW Group	Private	
107	Mar - 22	Aua - 19	5.273.00	1.022.33	1.022.33	0.00	Used	Non BMW Group (incl. Motorcycles)	Private	
108	Mar - 22	May - 19	19.881.86	15.963.75	6.077.62		New	Non BMW Group (incl. Motorcycles)	Commercial	
109	Mar - 22	Aug - 19	4.842.30	2.204.83	2.204.83	0.00	Used	Non BMW Group (incl. Motorcycles)	Private	
110	Mar - 22	Aua - 19	25.621.21	14.217.24	14.217.24		Used	4 Series	Commercial	
111	Apr - 22	Aug - 19	60.838.71	48.791.42		1	New	Non BMW Group (incl. Motorcycles)	Commercial	









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9. Defaulted Amount & Recovery Amount - Loan Level Data

	Month / Year of Default	Month / Year of Loan Origination	Initial Principal Balance (in EUR)	Principal Balance of Loan at Default	Recovery Total (in EUR)	Principal Balance End of Period (in EUR)	Object Type (new / used)	Vehicle Series	Customer Type (private / commercial)	Out of Deal (Month / Year)
				(in EUR)						
112	Apr - 22	Mar - 19	11.622.51	8.623.29	8.623.29	0.00	Used	1 Series	Private	
113	Apr - 22	Mar - 19	28.280.20	21.975.91	21.975.91	0.00	New	MINI	Private	
114	Mav - 22	Mav - 19	58.617.31	13.375.83	-180.25	13.556.08	New	7 Series	Commercial	
115	Mav - 22	Feb - 19	22.066.92	16.574.49	16.574.49	0.00	Used	3 Series	Private	
116	June - 22	Apr - 19	41.958.67	37.769.40	28.060.36	9.709.04	New	3 Series	Commercial	
117	June - 22	Aua - 19	5.478.62	1.298.41	1.298.41	0.00	Used	3 Series	Commercial	
118	June - 22	Apr - 19	28.116.19	20.184.10	20.184.10	0.00	Used	2 Series	Private	
119	June - 22	Mar - 19	37.987.32	24.102.93	0.00	24.102.93	Used	X5 Series	Commercial	
120	June - 22	Julv - 19	39.871.53	29.483.89	29.483.89	0.00	Used	6 Series	Commercial	
121	June - 22	Mav - 19	13.461.22	6.097.14	6.097.14	0.00	Used	3 Series	Private	
122	June - 22	Mar - 19	40.695.61	30.954.12	30.954.12	0.00	New	X5 Series	Private	
123	June - 22	Jan - 19	31.295.95	22.701.79	19.714.04	2.987.75	New	X1 Series	Private	
124	June - 22	Feb - 19	30.949.24	15.353.70	15.353.70	0.00	New	X1 Series	Private	
125	June - 22	Mav - 19	14.537.35	8.148.27	8.148.27	0.00	Used	Non BMW Group (incl. Motorcycles)	Private	
126	June - 22	Sept - 19	14.056.04	8.063.31	1.415.97	6.647.34	Used	3 Series	Commercial	
127	Julv - 22	Sept - 19	22.913.75	19.136.97	12.501.76	6.635.21	Used	5 Series	Commercial	
128	Julv - 22	Aua - 19	65.649.54	43.998.10	40.102.95	4.123.71	New	X5 Series	Commercial	
129	Aua - 22	Sept - 19	37.023.75	29.616.47	24.687.94	4.928.53	Used	X5 Series	Commercial	
130	Aua - 22	Mar - 19	35.668.22	2.879.15	0.00	2.942.16	Used	X5 Series	Commercial	
131	Aua - 22	Jan - 19	13.198.67	9.544.66	0.00	9.544.66	Used	1 Series	Private	
132	Aua - 22	Apr - 19	6.513.45	968.80	968.80	0.00	Used	Non BMW Group (incl. Motorcycles)	Commercial	
133	Aua - 22	Julv - 19	24.990.99	19.020.69	18.363.67	657.02	New	1 Series	Private	
134	Aua - 22	Jan - 19	19.292.86	7.138.56	7.138.56	0.00	New	MINI	Private	
135	Sept - 22	Jan - 19	34.738.00	23.956.91	2.411.25	21.545.66	New	MINI	Commercial	
136	Sept - 22	Sept - 19	6.802.38	525.35	-17.08		Used	MINI	Private	
137	Sept - 22	Julv - 19	52.970.65	33.370.74	0.00	33.370.74	Used	7 Series	Commercial	
138	Sept - 22	Feb - 19	13.417.08	7.655.58	3.162.04	4.493.54	New	2 Series	Private	
139	Sept - 22	Feb - 19	26.670.01	18.107.84	18.107.84		New	MINI	Private	
140	Sept - 22	Feb - 19	21.667.42	20.212.19	0.00	1	New	1 Series	Commercial	
141	Sept - 22	Apr - 19	23.972.36	18.009.09	0.00		Used	Non BMW Group (incl. Motorcycles)	Commercial	
142	Sept - 22	Mav - 19	36.555.44	21.125.32	-638.56	21.763.88	New	5 Series	Commercial	
143	Sept - 22	Aua - 19	27.353.89	23.654.31	1.299.94		New	X2 Series	Private	
144	Sept - 22	Feb - 19	7.110.57	1.119.24	1.119.24	1	Used	X1 Series	Private	
145	Sept - 22	Feb - 19	58.833.91	41.619.95	41.619.95	1	New	X4 Series	Commercial	
146	Sept - 22	Feb - 19	32.118.53	13.400.43	12.305.16	1	Used	X5 Series	Commercial	
147	Oct - 22	Aua - 19	40.544.23	29.193.59	0.00	1	Used	7 Series	Commercial	
148	Oct - 22	Julv - 19	42.396.09	29.058.11	29.058.11	-	Used	7 Series	Commercial	









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9. Defaulted Amount & Recovery Amount - Loan Level Data

	Month / Year of Default	Month / Year of Loan Origination	Initial Principal Balance (in EUR)	Principal Balance of Loan at Default	Recovery Total (in EUR)	Principal Balance End of Period (in EUR)	Object Type (new / used)	Vehicle Series	Customer Type (private / commercial)	Out of Deal (Month / Year)
				(in EUR)						
149	Oct - 22	Mar - 19	28.760.90	19.905.38	19.905.38		New	3 Series	Private	
150	Oct - 22	Julv - 19	44.260.39	29.066.80	24.344.53		Used	7 Series	Commercial	
151	Oct - 22	June - 19	25.456.01	18.101.96	10.015.48		Used	Non BMW Group (incl. Motorcycles)	Commercial	
152	Oct - 22	Mav - 19	47.390.42	33.996.39	28.085.61	5.910.78	New	X6 Series	Commercial	
153	Oct - 22	Mar - 19	14.371.05	5.739.99	5.739.99		Used	MINI	Private	
154	Oct - 22	Mar - 19	24.030.04	1.850.92	1.850.92		Used	X1 Series	Private	
155	Nov - 22	Sept - 19	8.150.21	4.496.14	4.496.14		New	Other BMW Group	Private	
156	Nov - 22	Sept - 19	24.763.02	19.433.87	19.433.87	0.00	Used	X3 Series	Private	
157	Nov - 22	Apr - 19	20.865.60	17.377.34	753.98		New	1 Series	Commercial	
158	Nov - 22	Apr - 19	35.513.31	5.754.85	1.241.60		New	3 Series	Private	
159	Nov - 22	Apr - 19	5.485.58	299.78	299.78		Used	MINI	Private	
160	Nov - 22	Apr - 19	23.719.66	22.360.27	22.360.27		New	MINI	Commercial	
161	Nov - 22	Apr - 19	41.096.40	30.020.44	0.00		Used	4 Series	Commercial	
162	Nov - 22	Apr - 19	27.161.15	8.019.32	3.251.95	1	Used	5 Series	Commercial	
163	Nov - 22	Apr - 19	11.590.00	592.69	592.69	-	Used	3 Series	Private	
164	Nov - 22	Apr - 19	48.903.76	38.558.88	2.138.23	36.420.65	Used	X6 Series	Commercial	
165	Nov - 22	Sept - 19	24.985.84	17.473.82	0.00		Used	X1 Series	Private	
166	Dec - 22	Mav - 19	23.798.05	17.173.42	0.00	17.173.42	New	MINI	Commercial	
167	Dec - 22	Mav - 19	29.540.92	21.589.13	21.589.13		Used	2 Series	Private	
168	Dec - 22	Mav - 19	15.292.81	5.415.80	4.537.16	878.64	Used	3 Series	Private	
169	Dec - 22	Julv - 19	27.408.46	21.023.29	3.26	21.020.03	Used	X5 Series	Private	
170	Dec - 22	Mav - 19	43.965.78	28.303.72	13.498.81	14.804.91	New	5 Series	Commercial	
171	Dec - 22	Aua - 19	27.993.01	17.963.16	17.963.16	0.00	Used	X5 Series	Private	
172	Dec - 22	Feb - 19	30.558.25	22.272.35	21.000.00	1.272.35	Used	X3 Series	Private	
173	Dec - 22	Mav - 19	10.162.49	5.478.02	1.209.00	4.269.02	Used	2 Series	Commercial	
174	Dec - 22	Mav - 19	65.000.05	30.431.22	6.000.00	24.431.22	Used	Non BMW Group (incl. Motorcycles)	Commercial	
175	Dec - 22	Mav - 19	18.598.75	500.33	0.00	500.33	Used	4 Series	Commercial	
176	Dec - 22	Mav - 19	8.371.77	1.396.56	985.16	411.40	Used	MINI	Commercial	
177	Jan - 23	June - 19	40.391.26	36.258.52	1.020.62	35.237.90	New	X3 Series	Commercial	
178	Jan - 23	Sept - 19	83.808.66	67.201.44	47.376.36	19.825.08	New	X5 Series	Commercial	
179	Jan - 23	June - 19	23.800.38	2.312.74	1.838.70	474.04	New	1 Series	Private	
180	Jan - 23	June - 19	33.752.75	7.744.31	4.101.81	3.642.50	Used	Non BMW Group (incl. Motorcycles)	Commercial	
181	Jan - 23	Feb - 19	24.512.21	8.621.88	-6.93	8.628.81	Used	5 Series	Commercial	
182	Jan - 23	June - 19	15.314.87	1.263.24	664.08	599.16	Used	5 Series	Private	
183	Feb - 23	Julv - 19	24.347.78	22.584.55	280.00	1	New	X1 Series	Private	
184	Feb - 23	Apr - 19	63.621.51	44.556.15	24.369.75		New	5 Series	Commercial	
185	Feb - 23	Feb - 19	38.903.65	26.022.76	18.775.00	7.247.76	New	X1 Series	Commercial	









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	Month / Year of Default	Month / Year of Loan Origination	Initial Principal Balance (in EUR)	Principal Balance of Loan at Default	Recovery Total (in EUR)	Principal Balance End of Period (in EUR)	Object Type (new / used)	Vehicle Series	Customer Type (private / commercial)	Out of Deal (Month / Year)
				(in EUR)						
186	Feb - 23	Julv - 19	25.258.68	13.384.94	12.605.04	779.90	Used	X1 Series	Commercial	
187	Feb - 23	Julv - 19	2.214.05	494.09	0.00	494.09	Used	3 Series	Private	
188	Feb - 23	Sept - 19	48.579.67	38.561.59	20.871.57	17.690.02	New	5 Series	Commercial	
189	Feb - 23	Julv - 19	20.497.28	16.116.43	320.00	15.796.43	New	1 Series	Private	
190	Feb - 23	Julv - 19	22.023.34	4.541.47	1.381.38	3.160.09	Used	3 Series	Private	
191	Mar - 23	Aua - 19	28.500.99	11.843.08	0.00	11.843.08	Used	5 Series	Commercial	
192	Mar - 23	Sept - 19	12.976.00	9.075.48	0.00	9.075.48	Used	Other BMW Group	Private	
193	Mar - 23	Feb - 19	28.426.51	18.316.86	0.00	18.316.86	Used	X3 Series	Commercial	
194	Mar - 23	Aua - 19	17.691.24	10.260.66	0.00	10.260.66	Used	Other BMW Group	Commercial	
195	Mar - 23	Aua - 19	32.510.38	26.054.35	0.00	26.054.35	New	X1 Series	Private	
196	Mar - 23	Aua - 19	36.394.08	14.445.14	500.00	13.945.14	New	1 Series	Private	
197	Mar - 23	Aua - 19	55.974.70	45.731.47	0.00	45.731.47	New	X3 Series	Commercial	
198	Mar - 20	Julv - 19	121.205.04	121.205.04	72.663.64	48.541.40	New	7 Series	Commercial	June - 20
199	Apr - 20	June - 19	40.510.75	40.510.75	23.133.40	17.377.35	Used	6 Series	Commercial	June - 20
200	Apr - 20	June - 19	21.050.74	20.419.23	14.186.39	6.232.84	Used	1 Series	Private	July - 20
201	Mav - 20	Mar - 19	36.893.14	36.111.62	27.506.46	8.605.16	New	X1 Series	Private	Aug - 20
202	Aua - 20	Mar - 19	28.821.23	1.257.04	532.55	724.49	Used	X3 Series	Commercial	Aug - 20
203	June - 20	Aua - 19	36.524.43	36.197.09	20.755.01	15.442.08	Used	X5 Series	Commercial	Sept - 20
204	Julv - 20	June - 19	34.397.12	33.113.60	22.548.80	10.564.80	Used	X3 Series	Private	Oct - 20
205	Aua - 20	Mav - 19	24.414.97	23.615.16	15.400.11	8.215.05	Used	4 Series	Commercial	Oct - 20
206	Aua - 20	Mav - 19	27.796.57	26.883.56	23.186.91	3.696.65	Used	X4 Series	Commercial	Nov - 20
207	Sept - 20	Mav - 19	46.648.95	41.086.12	36.530.06	4.556.06	New	X5 Series	Commercial	Nov - 20
208	Sept - 20	Mar - 19	16.613.12	14.236.01	12.784.24	1.451.77	Used	X1 Series	Commercial	Dec - 20
209	Sept - 20	Aua - 19	66.528.08	65.485.30	56.864.55	8.620.75	New	7 Series	Commercial	Dec - 20
210	Oct - 20	Mav - 19	64.893.84	62.188.11	36.149.26	26.038.85	Used	X6 Series	Commercial	Dec - 20
211	Oct - 20	Mav - 19	46.113.15	45.413.19	40.141.22	5.271.97	New	X3 Series	Private	Dec - 20
212	Apr - 20	Mar - 19	118.026.91	115.010.49	76.996.71	38.013.78	New	8 Series	Private	Feb - 21
213	Nov - 20	Aua - 19	13.937.36	6.447.26	2.399.69	4.047.57	Used	3 Series	Private	Feb - 21
214	Nov - 20	Julv - 19	14.098.80	13.133.19	7.770.69	5.362.50	Used	1 Series	Private	Feb - 21
215	Feb - 21	Jan - 19	10.650.71	1.198.45	396.98	801.47	Used	Non BMW Group (incl. Motorcycles)	Private	Feb - 21
216	Dec - 20	Aua - 19	16.244.75	14.218.63	13.515.46	703.17	Used	1 Series	Private	Mar - 21
217	Feb - 21	Mav - 19	19.938.51	18.459.15	13.642.85	4.816.30	Used	4 Series	Commercial	June - 21
218	Mar - 21	Julv - 19	17.400.75	15.486.20	9.064.27	6.421.93	Used	MINI	Commercial	June - 21
219	Mar - 21	Mav - 19	34.901.91	32.516.93	26.749.39	5.767.54	New	X1 Series	Private	June - 21
220	Apr - 21	June - 19	16.203.31	14.948.02	12.863.26	2.084.76	Used	2 Series	Private	June - 21
221	Apr - 21	Mav - 19	16.198.62	13.085.34	11.287.20	1.798.14	Used	MINI	Private	June - 21
222	Nov - 20	Aua - 19	36.224.37	33.038.32	27.587.81	5.450.51	New	1 Series	Commercial	July - 21









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9. Defaulted Amount & Recovery Amount - Loan Level Data

	Month / Year of Default	Month / Year of Loan Origination	Initial Principal Balance (in EUR)	Principal Balance of Loan at Default (in EUR)	Recovery Total (in EUR)	Principal Balance End of Period (in EUR)	Object Type (new / used)	Vehicle Series	Customer Type (private / commercial)	Out of Deal (Month / Year)
223	Apr - 21	Feb - 19	23.241.81	19.496.67	15.574.39		Used	X3 Series	Commercial	July - 21
224	Apr - 21	Julv - 19	34.788.75	31.305.78	25.832.47	5.473.31	Used	X5 Series	Commercial	Sept - 21
225	Mav - 21	Aua - 19	15.409.14	14.221.82	7.617.06		Used	5 Series	Private	Sept - 21
226	Julv - 21	Sept - 19	43.227.90	36.600.22	31.668.92		Used	X5 Series	Commercial	Sept - 21
227	Julv - 21	Mar - 19	113.668.34	97.238.45	54.857.18		New	8 Series	Commercial	Sept - 21
228	Sept - 21	Aua - 19	13.097.33	10.554.91	9.870.41	684.50	Used		Commercial	Dec - 21
229	Nov - 21	Aua - 19	30.784.32	25.888.36	20.431.77	5.456.59	New	MINI	Private	Feb - 22
230	Dec - 21	Sept - 19	45.301.17	39.092.63	21.909.62	17.183.01	New	5 Series	Commercial	Feb - 22
231	Dec - 21	Aua - 19	14.996.40	11.750.02	9.545.73	2.204.29	Used	MINI	Private	Feb - 22
232	June - 21	Feb - 19	14.962.58	12.866.81	10.446.62	2.420.19	Used	5 Series	Private	Mar - 22
233	Dec - 21	Jan - 19	65.330.21	46.054.99	36.101.54		New	5 Series	Commercial	Mar - 22
234	Dec - 21	Julv - 19	9.792.73	6.678.60	4.618.44		Used	3 Series	Private	Mar - 22
235	Oct - 21	Julv - 19	19.466.70	14.774.90	14.531.11	420.11	Used		Private	Apr - 22
236	Nov - 21	Apr - 19	15.619.87	12.872.33	10.953.90		Used	2 Series	Private	Apr - 22
237	Jan - 22	June - 19	53.405.98	45.779.32	44.991.18		New	4 Series	Private	Apr - 22
238	Feb - 22	Julv - 19	21.727.08	16.711.90	12.090.63	4.621.27	Used	5 Series	Commercial	May - 22
239	Mar - 22	Mav - 19	22.655.08	17.143.05	12.714.13		Used	5 Series	Private	May - 22
240	Mar - 22	Aua - 19	32.902.02	27.954.49	21.746.44		New	MINI	Commercial	May - 22
241	Mar - 22	Aua - 19	43.795.83	37.666.74	29.211.27	8.455.47	New	X3 Series	Commercial	May - 22
242	Mar - 22	Feb - 19	21.316.76	14.677.39	12.099.88	2.577.51	New	1 Series	Private	June - 22
243	Apr - 22	Feb - 19	23.777.56	19.981.90	14.560.02	5.421.88	New	2 Series	Commercial	June - 22
244	Apr - 22	Julv - 19	71.235.98	54.411.91	52.902.95		New	X5 Series	Commercial	June - 22
245	Mav - 22	Feb - 19	49.503.14	32.624.94	30.298.54	2.326.40	New	5 Series	Commercial	July - 22
246	Mav - 22	Aua - 19	40.562.62	32.042.34	27.028.95		Used	X6 Series	Commercial	July - 22
247	Mar - 22	Apr - 19	33.968.57	27.022.14	20.806.28		New	1 Series	Commercial	Sept - 22
248	June - 22	June - 19	28.534.24	19.697.35	19.507.11	190.24	Used	X5 Series	Commercial	Sept - 22
249	June - 22	June - 19	51.994.54	41.842.23	37.031.88		Used		Commercial	Sept - 22
250	Sept - 22	Sept - 19	16.604.57	127.30	49.59		Used	5 Series	Commercial	Sept - 22
251	Aua - 22	Sept - 19	36.802.85	26.828.17	24.154.01	2.674.16	New	3 Series	Commercial	Nov - 22
252	Aua - 22	Aua - 19	24.724.78	14.327.43	13.241.34	1.086.09	Used	5 Series	Commercial	Nov - 22
253	Nov - 22	Aua - 19	12.210.80	557.68	13.10		Used	X1 Series	Private	Nov - 22
254	Nov - 22	Aua - 19	6.402.46	56.63	-155.38		Used	Non BMW Group (incl. Motorcycles)	Private	Nov - 22
255	Nov - 22	Julv - 19	18.491.86	12.325.73	10.969.95		Used	X3 Series	Commercial	Feb - 23
256	Nov - 22	Mav - 19	23.063.87	16.252.19	14.845.72	1.406.47	Used	3 Series	Private	Feb - 23
257	Dec - 22	Jan - 19	26.890.03	16.264.79	1.367.34	14.897.45	Used	5 Series	Private	Feb - 23
258	Dec - 22	Feb - 19	21.363.54	15.764.10	11.520.32		Used	Non BMW Group (incl. Motorcycles)	Private	Feb - 23
259	Dec - 22	June - 19	20.858.61	17.770.55	14.845.25	2.925.30	New	1 Series	Commercial	Feb - 23









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10. Outstanding Note Balance

1. Note Balance	All Notes	Class A	Class B	
Initial Note Information				
ISIN code		XS2074662805	XS2074667192	
Currency		EUR	EUR	
Legal final maturity		Dec 2026	Dec 2026	
Rating (Fitch Moody's S&P DBRS)		AAA Aaa N/A N/A	N/A I	
Initial notes aggregate principal outstanding balance in EUR	965,200,000.00	900,000,000.00	65,200,000.00	
Nominal amount per note in EUR		100,000.00	100,000.00	
Initial number of notes per class in EUR		9,000	652	
Current Note Information				
Notes aggregate principal outstanding balance in EUR - BoP	105,887,107.85	40,687,107.85	65,200,000.00	
Available distribution amount in EUR	16,162,911.32			
Redemption per class in EUR		11,161,009.97	0,00	
Redemption per note in EUR		1,240.11	0.00	
Notes aggregate principal outstanding balance in EUR - EoP	94,726,097.88	29,526,097.88	65,200,000.00	
Current pool factor		0.03	1.00	

2. Payments to Investor per Note	Class A	Class B	
Interest Type	Floating Rate	Fixed Rate	
Reference Rate	1M_EURIBOR	NONE	
Actual Interest Rate	2.558%	NONE	
Spread	0.700%	NONE	
Coupon	3.258%	1.000%	
Day count fraction	Actual/360	Actual/360	
Interest days	31 days	31 days	
Principal outstanding per note in EUR - BoP	4,520.79	100,000.00	
Principal repayment per note in EUR	1,240.11	0.00	
Principal outstanding per note in EUR - EoP	3,280.68	100,000.00	
Interest payment per Note in EUR	12.68	86.11	









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10. Outstanding Note Balance

3. Credit Enhancement	Initial Period (in EUR)	Initial CE (in %)	Current Period (in EUR)	Current CE (in %)
Class A	900,000,000.00	7.26	29,526,097.88	82.80
Class B	65,200,000.00	0.50	65,200,000.00	37.38
Cash Reserve (+ Overcollateralisation)	4,826,000.00	0.00	53,669,237.31	0.00

BMW Bank GmbH complies with the retention requirement of a material net economic interest in accordance with article 6 of the Securitisation Regulation. A minimum of 5.0% of the net economic interest will be retained on an ongoing basis in form of retention of the Class B Notes and Subordinated Loan.

4. Clean-Up Call Option

If the aggregate outstanding principal balance has been reduced to less than 10% of the aggregate outstanding principal balance at the Issue Date, the seller will have the option under the receivables purchase Agreement to acquire all outstanding purchased receivables.

Aggregate outstanding principal balance at end of period (in EUR) 143,569,335.19

Clean-Up option exercisable No









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11. Original Principal Balance

Initial Portfolio as of origination of contract

Group (in EUR) (by Original Principal Balance)	Original Principal Balance (in EUR)	Original Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
0.00 - 5,000.00	4,619,930.55	0.45	1,211	2.64
5.000,01 - 10.000,00	43,522,828.41	4.22	5,455	11.88
10.000,01 - 15.000,00	112,558,915.84	10.90	8,904	19.39
15.000,01 - 20.000,00	153,060,506.35	14.83	8,741	19.04
20.000,01 - 25.000,00	156,207,369.99	15.13	6,958	15.16
25.000,01 - 30.000,00	135,917,591.77	13.17	4,960	10.80
30.000,01 - 35.000,00	103,716,870.02	10.05	3,200	6.97
35.000,01 - 40.000,00	78,299,123.37	7.58	2,092	4.56
40.000,01 - 45.000,00	54,590,920.75	5.29	1,288	2.81
45.000,01 - 50.000,00	42,243,909.68	4.09	889	1.94
50.000,01 - 55.000,00	33,778,657.08	3.27	646	1.41
55.000,01 - 60.000,00	24,203,801.68	2.34	422	0.92
> 60.000,00	89,609,850.28	8.68	1,143	2.49
Total	1,032,330,275.77	100.00	45,909	100.00

Average: 22,486.45 990.00 Min: Max: 351,050.00





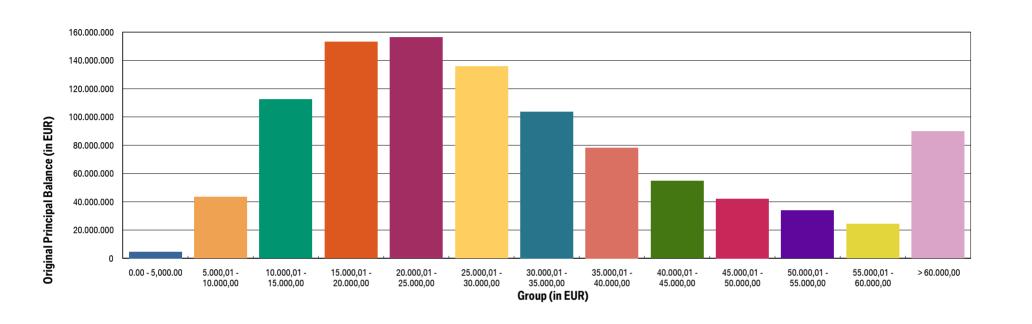




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12. Aggregate Principal Balance

Initial Portfolio

Group (in EUR)	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
0.00 - 5,000.00	6,133,915.66	0.64	1,728	3.76
5.000,01 - 10.000,00	51,397,969.90	5.33	6,550	14.27
10.000,01 - 15.000,00	118,451,917.49	12.27	9,433	20.55
15.000,01 - 20.000,00	150,668,214.60	15.61	8,638	18.82
20.000,01 - 25.000,00	148,504,041.35	15.39	6,638	14.46
25.000,01 - 30.000,00	122,241,564.37	12.66	4,476	9.75
30.000,01 - 35.000,00	92,404,320.21	9.57	2,861	6.23
35.000,01 - 40.000,00	67,922,440.28	7.04	1,823	3.97
40.000,01 - 45.000,00	46,859,222.65	4.85	1,107	2.41
45.000,01 - 50.000,00	39,481,836.57	4.09	834	1.82
50.000,01 - 55.000,00	27,349,188.33	2.83	523	1.14
55.000,01 - 60.000,00	20,646,761.81	2.14	360	0.78
>60.000,00	73,138,547.06	7.58	938	2.04
Total	965,199,940.28	100.00	45,909	100.00

 Average:
 21,024.20

 Min:
 510.98

 Max:
 341,920.07





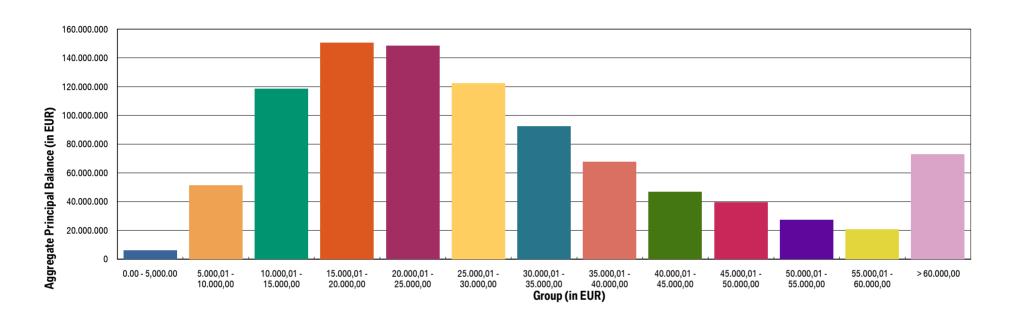




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13. Aggregate Outstanding Principal Balance

Current Portfolio

Group (in EUR)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
0.00 - 5,000.00	4,128,645.19	2.88	3,256	26.42
5.000,01 - 10.000,00	22,344,140.68	15.56	2,922	23.71
10.000,01 - 15.000,00	32,564,794.73	22.68	2,623	21.28
15.000,01 - 20.000,00	27,699,996.20	19.29	1,610	13.06
20.000,01 - 25.000,00	17,835,888.94	12.42	798	6.47
25.000,01 - 30.000,00	12,832,197.48	8.94	471	3.82
30.000,01 - 35.000,00	8,367,431.55	5.83	260	2.11
35.000,01 - 40.000,00	5,235,923.98	3.65	140	1.14
40.000,01 - 45.000,00	4,665,650.38	3.25	110	0.89
45.000,01 - 50.000,00	2,171,405.05	1.51	46	0.37
50.000,01 - 55.000,00	1,404,401.85	0.98	27	0.22
55.000,01 - 60.000,00	1,554,720.28	1.08	27	0.22
> 60.000,00	2,764,138.88	1.93	36	0.29
Total	143,569,335.19	100.00	12,326	100.00

WA: 11,647.68
Min: 0.00
Max: 148,191.74









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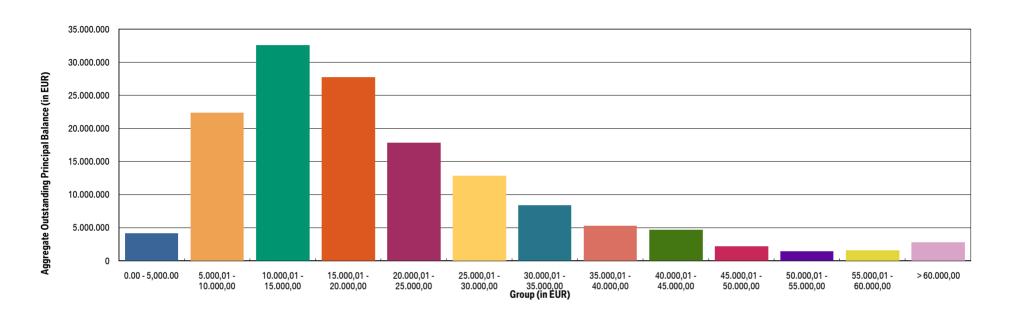
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14. Down Payments

Current Portfolio

Group (in EUR)	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
No Down Payment	34,169,397.35	23.80	2,710	21.99
<=1000	3,547,324.77	2.47	394	3.20
1.000,01 - 2.000,00	8,653,099.16	6.03	964	7.82
2.000,01 - 3.000,00	11,179,815.83	7.79	1,167	9.47
3.000,01 - 4.000,00	9,408,820.66	6.55	983	7.98
4.000,01 - 5.000,00	14,874,133.66	10.36	1,433	11.63
5.000,01 - 6.000,00	8,390,673.32	5.84	788	6.39
6.000,01 - 7.000,00	6,539,614.60	4.56	583	4.73
7.000,01 - 8.000,00	6,936,866.41	4.83	585	4.75
8.000,01 - 9.000,00	3,554,091.50	2.48	290	2.35
9.000,01 - 10.000,00	9,986,784.59	6.96	736	5.97
10.000,01 - 11.000,00	2,551,897.63	1.78	192	1.56
11.000,01 - 12.000,00	3,091,129.04	2.15	229	1.86
12.000,01 - 13.000,00	2,237,427.52	1.56	163	1.32
13.000,01 - 14.000,00	1,654,699.95	1.15	122	0.99
14.000,01 - 15.000,00	4,807,844.74	3.35	307	2.49
> 15.000,00	11,985,714.46	8.35	680	5.52
Total	143,569,335.19	100.00	12,326	100.00

Minimum Down Payment: 101.00
Maximum Down Payment: 150,000.00
Average Down Payment: 5,465.52
Average Down Payment (customers 7,005.82

that made a Down Payment)









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15. Borrower Concentration

Current Portfolio

Borrower (Top 20)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
1	148,191.74	0.10	1	0.0
2	128,216.48	0.09	1	0.0
3	107,528.94	0.07	1	0.0
4	105,072.14	0.07	2	0.02
5	104,549.88	0.07	2	0.02
6	97,985.14	0.07	1	0.01
7	91,710.70	0.06	1	0.01
8	88,032.35	0.06	2	0.02
9	86,671.93	0.06	1	0.01
10	82,569.60	0.06	1	0.01
11	81,184.37	0.06	1	0.01
12	80,790.94	0.06	2	0.02
13	79,253.59	0.06	1	0.01
14	79,205.64	0.06	1	0.01
15	79,119.22	0.06	1	0.01
16	78,588.91	0.05	1	0.01
17	78,570.71	0.05	1	0.01
18	76,639.27	0.05		0.01
19	76,141.13	0.05	1	0.01
20	75,848.52	0.05	1	0.01
Total	1,825,871.20	1.27	24	0.19

Total Portfolio Balance	143,569,335.19









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16. Geographical Distribution

Initial Portfolio

Post code area	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of contracts (in % of total)
post code area 0	46,013,719.16	4.77	2,137	4.65
post code area 1	52,309,049.73	5.42	2,330	5.08
post code area 2	86,206,919.86	8.93	4,190	9.13
post code area 3	84,323,036.80	8.74	4,166	9.07
post code area 4	122,467,094.69	12.69	5,836	12.71
post code area 5	120,458,310.16	12.48	5,708	12.43
post code area 6	124,897,902.26	12.94	5,783	12.60
post code area 7	119,911,302.12	12.42	5,938	12.93
post code area 8	129,085,751.73	13.37	5,969	13.00
post code area 9	79,526,853.77	8.24	3,852	8.39
Total	965,199,940.28	100.00	45,909	100.00









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16. Geographical Distribution

Current Portfolio

Post code area	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
post code area 0	8,360,245.14	5.82	671	5.44
post code area 1	8,272,396.21	5.76	662	5.37
post code area 2	12,462,070.41	8.68	1,112	9.02
post code area 3	13,579,396.70	9.46	1,234	10.01
post code area 4	18,034,179.84	12.56	1,578	12.80
post code area 5	18,432,735.39	12.84	1,573	12.76
post code area 6	18,914,862.44	13.17	1,616	13.11
post code area 7	16,960,143.92	11.81	1,488	12.07
post code area 8	17,050,686.71	11.88	1,382	11.21
post code area 9	11,428,375.27	7.96	999	8.10
post code area Others	74,243.16	0.05	11	0.09
Total	143,569,335.19	100.00	12,326	100.00





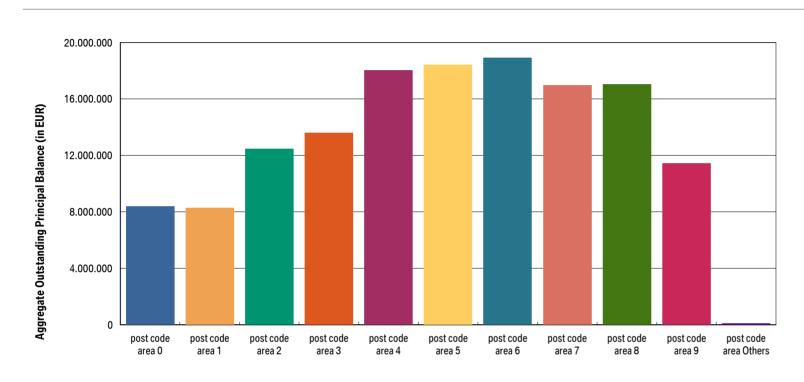




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17. Car Type & Customer Group

Initial Portfolio

Car Type	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
New	478,297,049.59	49.55	17,619	38.38
Used	486,902,890.69	50.45	28,290	61.62
Total	965,199,940.28	100.00	45,909	100.00

Customer Group	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
Commercial	267,380,166.05	27.70	9,367	20.40
Private Individual	697,819,774.23	72.30	36,542	79.60
Total	965,199,940.28	100.00	45,909	100.00









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17. Car Type & Customer Group

Current Portfolio

Car Type	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
New	63,948,533.23	44.54	3,662	29.71
Used	79,620,801.96	55.46	8,664	70.29
Total	143,569,335.19	100.00	12,326	100.00

Customer Group	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
Commercial	31,924,365.67	22.24	1,849	15.00
Private Individual	111,644,969.52	77.76	10,477	85.00
Total	143,569,335.19	100.00	12,326	100.00









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18. Delinquencies

Initial Portfolio

Days past due	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
1 - 30	0.00	0.00	0	0.00
31 - 60	0.00	0.00	0	0.00
61 - 90	0.00	0.00	0	0.00
91 - 120	0.00	0.00	0	0.00
> 120	0.00	0.00	0	0.00
Total	0.00	0.00	0	0.00

Current Portfolio

Days past due	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
1 - 30	1,643,141.41	1.14	134	1.09
31 - 60	241,328.87	0.17	21	0.17
61 - 90	221,300.39	0.15	14	0.11
91 - 120	165,520.50	0.12	10	0.08
> 120	176,446.20	0.12	9	0.07
Total	2,447,737.37	1.70	188	1.53









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= 31 days

18a. Delinquencies Analysis

Monthly Period	Performing (in EUR)	31-60 days past due (in EUR)	61-90 days past due (in EUR)	91-120 days past due (in EUR)	>120 days past due (in EUR)
Dec - 19	946,798,463.20	0.00	0.00	0.00	0.00
Jan - 20	925,639,516.87	215,135.52	0.00	0.00	0.00
Feb - 20	904,268,848.66	294,343.80	136,695.08	0.00	0.00
Mar - 20	872,831,427.45	545,656.46	40,510.75	151,521.97	0.00
Apr - 20	839,601,217.49	782,650.59	321,970.65	0.00	151,521.97
May - 20	817,019,640.64	726,277.98	267,856.10	117,992.86	151,521.97
June - 20	795,089,115.47	883,577.14	297,340.39	121,209.93	170,332.68
July - 20	774,427,610.01	608,336.56	545,697.86	136,293.77	165,958.25
Aug - 20	755,891,282.23	500,175.16	421,426.57	198,140.31	118,729.03
Sept - 20	735,982,769.96	440,973.99	224,286.05	155,170.48	245,151.47
Oct - 20	716,689,337.32	536,592.99	239,925.40	166,735.00	265,525.32
Nov - 20	698,671,161.56	405,260.97	131,946.18	143,813.13	281,691.12
Dec - 20	679,781,022.88	291,863.90	259,315.20	103,204.22	337,214.58
Jan - 21	660,415,067.17	520,150.55	111,653.24	199,108.32	248,393.44
Feb - 21	642,323,543.28	439,687.68	162,171.20	26,656.02	377,545.62
Mar - 21	621,677,208.06	487,125.73	136,154.51	21,540.52	238,600.82
Apr - 21	601,332,642.62	420,578.52	193,606.89	48,000.24	167,176.51
May - 21	583,782,884.57	624,134.32	158,670.11	140,098.84	45,529.72
June - 21	565,122,286.15	451,459.47	235,219.99	143,507.10	59,721.31
July - 21	547,253,911.85	593,647.13	181,323.92	99,905.20	82,836.01
Aug - 21	529,762,912.11	606,239.50	272,856.87	113,005.89	123,919.27
Sept - 21	511,931,473.74	643,427.25	339,493.25	151,130.61	196,139.66
Oct - 21	496,386,573.78	635,829.52	161,331.95	119,500.19	356,522.52
Nov - 21	479,955,933.56	465,776.32	344,681.48	24,759.65	324,086.34
Dec - 21	463,880,805.68	377,618.92	191,809.41	46,674.07	315,511.08
Jan - 22	440,607,253.77	463,118.31	244,720.87	139,083.31	121,060.64
Feb - 22	408,982,770.40	565,410.99	127,018.64	172,033.16	177,021.57
Mar - 22	374,100,896.29	932,267.82	118,495.49	139,667.92	265,385.80
Apr - 22	340,895,559.62	1,066,471.51	344,881.41	78,529.49	189,495.97









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18a. Delinquencies Analysis

Monthly Period	Performing (in EUR)	31-60 days past due (in EUR)	61-90 days past due (in EUR)	91-120 days past due (in EUR)	>120 days past due (in EUR)
May - 22	307,749,542.99	839,382.85	451,579.78	225,095.78	237,088.17
June - 22	276,447,908.81	803,694.29	403,386.54	225,409.45	282,243.64
July - 22	245,393,667.08	1,092,963.48	417,290.47	292,756.64	435,779.95
Aug - 22	215,804,601.84	969,785.32	420,208.93	286,896.34	557,979.64
Sept - 22	192,346,477.29	914,803.52	453,837.81	240,410.61	474,260.39
Oct - 22	183,758,177.98	720,065.84	558,381.84	311,683.28	417,311.50
Nov - 22	177,243,073.15	349,315.48	407,333.72	345,103.17	315,234.49
Dec - 22	170,822,530.69	415,808.95	114,370.62	238,197.51	360,093.33
Jan - 23	162,916,765.06	318,349.26	182,910.47	57,513.92	401,679.79
Feb - 23	153,602,568.00	318,655.64	183,490.44	101,761.07	278,514.31
Mar - 23	142,764,739.23	241,328.87	221,300.39	165,520.50	176,446.20









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= 31 days

19. Seasoning

Initial Portfolio

Group (in months)	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
<= 6	614,661,258.17	63.68	28,934	63.02
> 6 - <= 12	350,538,682.11	36.32	16,975	36.98
> 12 - <= 24	0.00	0.00	0	0.00
> 24 - <= 36	0.00	0.00	0	0.00
> 36 - <= 42	0.00	0.00	0	0.00
> 42 - <= 48	0.00	0.00	0	0.00
> 48 - <= 53	0.00	0.00	0	0.00
> 53	0.00	0.00	0	0.00
Total	965,199,940.28	100.00	45,909	100.00

WA Seasoning (in months): 5.51 Min (in months): 2.00 Max (in months): 10.00









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19. Seasoning

Current Portfolio

Group (in months)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
<= 6	0.00	0.00	0	0.00
> 6 - <= 12	0.00	0.00	0	0.00
> 12 - <= 24	0.00	0.00	0	0.00
> 24 - <= 36	0.00	0.00	0	0.00
> 36 - <= 42	18,232,837.77	12.70	1,469	11.92
> 42 - <= 48	111,782,036.97	77.86	9,316	75.58
> 48 - <= 53	13,554,460.45	9.44	1,541	12.50
> 53	0.00	0.00	0	0.00
Total	143,569,335.19	100.00	12,326	100.00

WA Seasoning (in months): 45.20 Min (in months): 42.00 Max (in months): 50.00









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20. Remaining Term

Initial Portfolio

Group (in months)	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
<= 6	164,434.02	0.02	74	0.16
> 6 - <= 12	1,133,697.63	0.12	215	0.47
> 12 - <= 24	39,198,714.83	4.06	3,631	7.91
> 24 - <= 36	441,762,315.07	45.77	21,556	46.95
> 36 - <= 42	85,768,594.87	8.89	4,227	9.21
> 42 - <= 48	86,027,213.60	8.91	4,059	8.84
> 48 - <= 53	115,836,288.64	12.00	4,684	10.20
> 53	195,308,681.62	20.24	7,463	16.26
Total	965,199,940.28	100.00	45,909	100.00

WA Remaining Term (in months): 39.82
Min (in months): 3.00
Max (in months): 59.00









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20. Remaining Term

Current Portfolio

Group (in months)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
<= 6	38,408,771.91	26.75	5,450	44.22
> 6 - <= 12	25,659,680.71	17.87	1,810	14.68
> 12 - <= 24	79,500,882.57	55.37	5,066	41.10
> 24 - <= 36	0.00	0.00	0	0.00
> 36 - <= 42	0.00	0.00	0	0.00
> 42 - <= 48	0.00	0.00	0	0.00
> 48 - <= 53	0.00	0.00	0	0.00
> 53	0.00	0.00	0	0.00
Total	143,569,335.19	100.00	12,326	100.00

WA Remaining Term (in months): 11.53
Min (in months): 0.00
Max (in months): 20.00









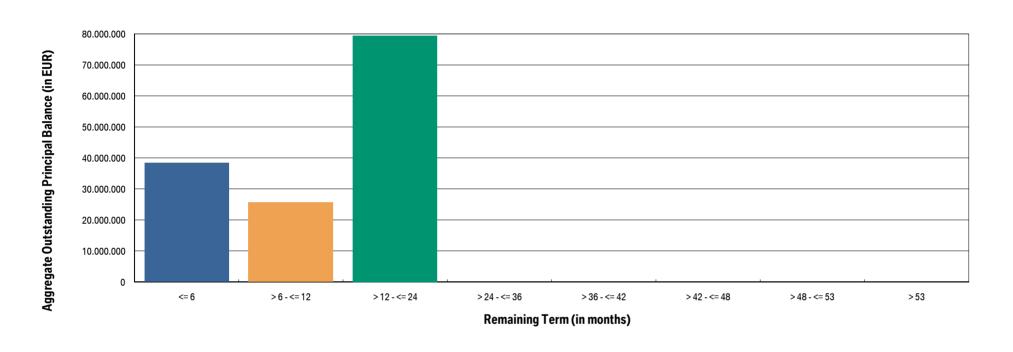
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21. Original Term

Initial Portfolio

Group (in months)	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
<= 6	0.00	0.00	0	0.00
> 6 - <= 12	611,333.50	0.06	170	0.37
> 12 - <= 24	34,932,333.59	3.62	3,298	7.18
> 24 - <= 36	443,746,826.38	45.97	21,817	47.52
> 36 - <= 42	5,331,690.95	0.55	316	0.69
> 42 - <= 48	167,517,803.30	17.36	8,066	17.57
> 48 - <= 53	687,612.05	0.07	35	0.08
> 53	312,372,340.51	32.36	12,207	26.59
Total	965,199,940.28	100.00	45,909	100.00

WA Original Term (in months): 45.33
Min (in months): 10.00
Max (in months): 66.00









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21. Original Term

Current Portfolio

Group (in months)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
<= 6	0.00	0.00	0	0.00
> 6 - <= 12	0.00	0.00	0	0.00
> 12 - <= 24	3,138.66	0.00	23	0.19
> 24 - <= 36	737,633.27	0.51	250	2.03
> 36 - <= 42	16,306.40	0.01	44	0.36
> 42 - <= 48	37,126,234.79	25.86	4,693	38.07
> 48 - <= 53	176,401.03	0.12	21	0.17
> 53	105,509,621.04	73.49	7,295	59.18
Total	143,569,335.19	100.00	12,326	100.00

WA Original Term (in months): 56.72
Min (in months): 18.00
Max (in months): 66.00







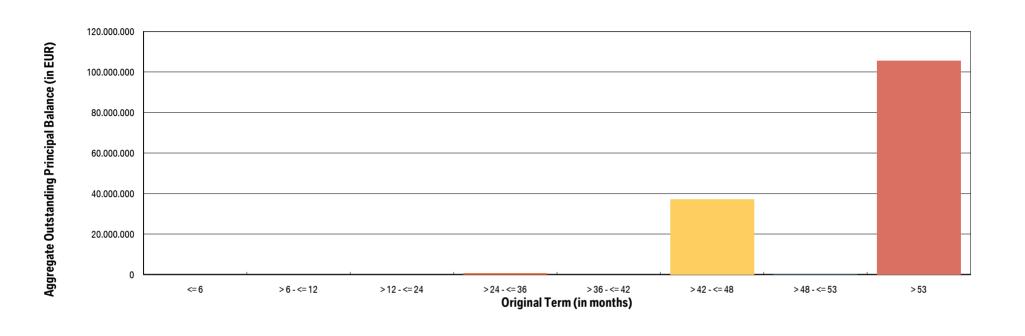


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= 31 days

22. Vehicle Class

Initial Portfolio

Group	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
BMW 1 Series	100,620,211.63	10.42	6,806	14.82
BMW 2 Series	97,805,361.35	10.13	4,581	9.98
BMW 3 Series	93,928,331.59	9.73	4,963	10.81
BMW 4 Series	58,177,823.99	6.03	2,068	4.50
BMW 5 Series	100,069,708.79	10.37	4,077	8.88
BMW 6 Series	11,339,246.05	1.17	310	0.68
BMW 7 Series	13,106,697.21	1.36	342	0.74
BMW 8 Series	6,361,639.44	0.66	72	0.16
BMW X1 Series	74,436,417.62	7.71	3,512	7.65
BMW X2 Series	14,077,396.85	1.46	472	1.03
BMW X3 Series	64,922,268.21	6.73	2,365	5.15
BMW X4 Series	26,348,126.62	2.73	818	1.78
BMW X5 Series	64,043,741.81	6.64	1,611	3.51
BMW X6 Series	15,151,600.32	1.57	403	0.88
BMW X7 Series	4,670,254.36	0.48	59	0.13
BMW Z Series	12,121,842.24	1.26	371	0.81
BMWi Series	7,344,891.14	0.76	273	0.59
MINI	120,551,790.04	12.49	7,071	15.40
Non BMW Group Models (incl. Motorcycles)	46,021,460.45	4.77	2,461	5.36
Other BMW Group (incl. Motorcycles)	34,101,130.57	3.53	3,274	7.13
Total	965,199,940.28	100.00	45,909	100.00









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22. Vehicle Class

Group	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
BMW 1 Series	13,575,574.32	9.46	1,838	14.91
BMW 2 Series	15,439,665.10	10.75	1,376	11.16
BMW 3 Series	14,455,837.90	10.07	1,476	11.97
BMW 4 Series	9,914,056.36	6.91	650	5.27
BMW 5 Series	17,143,712.19	11.94	1,304	10.58
BMW 6 Series	1,842,432.06	1.28	96	0.78
BMW 7 Series	2,215,857.12	1.54	93	0.75
BMW 8 Series	1,235,203.13	0.86	21	0.17
BMW X1 Series	12,711,774.47	8.85	1,024	8.31
BMW X2 Series	2,108,913.95	1.47	113	0.92
BMW X3 Series	11,430,779.22	7.96	748	6.07
BMW X4 Series	4,291,544.91	2.99	265	2.15
BMW X5 Series	9,669,713.58	6.74	449	3.64
BMW X6 Series	2,278,857.05	1.59	115	0.93
BMW X7 Series	582,658.10	0.41	13	0.11
BMW Z Series	1,386,218.11	0.97	64	0.52
BMWi Series	818,646.86	0.57	61	0.49
MINI	12,361,651.76	8.61	1,463	11.87
Non BMW Group Models (incl. Motorcycles)	8,484,330.29	5.91	813	6.60
Other BMW Group (incl. Motorcycles)	1,621,908.71	1.13	344	2.79
Total	143,569,335.19	100.00	12,326	100.00









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= 31 days

23. Payment Type

Initial Portfolio:

Group	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
Direct debit	964,453,732.78	99.92	45,876	99.93
Self payment	746,207.50	0.08	33	0.07
Total	965,199,940.28	100.00	45,909	100.00

Group	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
Direct debit	141,509,079.89	98.56	12,171	98.74
Self payment	2,060,255.30	1.44	155	1.26
Total	143,569,335.19	100.00	12,326	100.00









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24. Interest Rates

		Weighted Average Nominal Interest Rate (in %)
Aggregate Principal Balance (Initial)	965,199,940.28	3.21
Aggregate Outstanding Principal Balance	143,569,335.19	3.33









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25. Credit Type

Initial Portfolio

Credit Type	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
Balloon	955,822,527.46	99.03	44,578	97.10
Equal Instalment Loan	9,377,412.82	0.97	1,331	2.90
Total	965,199,940.28	100.00	45,909	100.00

Credit Type	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
Balloon	143,249,778.75	99.78	12,156	98.62
Equal Instalment Loan	319,556.44	0.22	170	1.38
Total	143,569,335.19	100.00	12,326	100.00









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26. Contracts per Customer

Initial Portfolio

Group	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
1	921,754,288.49	95.50	44,267	96.42
2 - 4	38,240,172.53	3.96	1,444	3.15
5 - 7	1,924,936.44	0.20	61	0.13
8 - 10	1,163,141.38	0.12	38	0.08
> 10	2,117,401.44	0.22	99	0.22
Total	965,199,940.28	100.00	45,909	100.00

Group	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
1	141,581,277.33	98.62	12,209	99.05
2 - 4	1,988,057.86	1.38	117	0.95
5 - 7	0.00	0.00	0	0.00
8 - 10	0.00	0.00	0	0.00
>10	0.00	0.00	0	0.00
Total	143,569,335.19	100.00	12,326	100.00









27. Amortisation

Initial Portfolio

Period	Principal Balance (in EUR)
	965,199,940.28
1	953,762,904.92
2	942,294,358.43
3	930,794,846.15
4	919,272,819.24
5	907,727,848.30
6	896,146,788.26
7	884,543,178.23
8	872,886,657.44
9	861,247,504.49
10	849,551,135.97
11	837,814,197.19
12	826,035,516.30
13	814,205,137.19
14	801,440,115.97
15	788,229,718.74
16	774,900,549.00
17	761,460,677.80
18	748,028,616.99
19	734,682,738.14
20	721,201,231.07
21	707,175,915.50
22	693,549,288.77
23	681,780,378.41
24	670,080,228.24
25	658,322,143.86
26	633,274,646.54
27	595,043,695.15
28	555,046,647.36
29	513,234,424.92
30	471,743,221.36

Current Portfolio

Period	Principal Balance in EUR	Reduction in EUR
	143,569,335.19	
1	134,057,955.12	9,511,380.07
2	125,855,214.10	8,202,741.02
3	117,716,318.10	8,138,896.00
4	109,688,131.59	8,028,186.51
5	101,279,665.93	8,408,465.66
6	94,356,155.45	6,923,510.48
7	92,462,460.71	1,893,694.74
8	90,470,393.50	1,992,067.21
9	88,545,068.64	1,925,324.86
10	83,317,727.34	5,227,341.30
11	74,208,687.55	9,109,039.79
12	63,425,185.49	10,783,502.06
13	52,897,451.50	10,527,733.99
14	41,524,554.76	11,372,896.74
15	30,318,521.15	11,206,033.61
16	20,330,489.23	9,988,031.92
17	8,663,749.06	11,666,740.17
18	26,529.40	8,637,219.66
19	25,680.57	848.83
20	0.00	25,680.57
21	0.00	0.00
22	0.00	0.00
23	0.00	0.00
24	0.00	0.00
25	0.00	0.00
26	0.00	0.00
27	0.00	0.00
28	0.00	0.00
29	0.00	0.00
30	0.00	0.00

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27. Amortisation

Initial Portfolio

Period	Principal Balance (in EUR)
31	428,906,833.16
32	386,952,263.28
33	344,732,464.15
34	310,907,277.28
35	305,403,946.07
36	299,800,818.25
37	294,139,125.79
38	285,543,196.72
39	272,443,111.45
40	257,398,391.79
41	242,520,808.33
42	226,413,770.31
43	211,495,982.41
44	198,064,419.84
45	182,736,350.23
46	170,121,419.92
47	166,716,760.95
48	163,125,668.17
49	159,685,664.93
50	150,299,902.95
51	133,604,943.86
52	113,877,780.24
53	94,319,037.23
54	74,433,696.89
55	54,515,381.14
56	36,741,216.75
57	16,045,752.98
58	350.43
59	0.00

Period	Principal Balance in EUR	Reduction in EUR
31	0.00	0.00
32	0.00	0.00
33	0.00	0.00
34	0.00	0.00
35	0.00	0.00
36	0.00	0.00
37	0.00	0.00
38	0.00	0.00
39	0.00	0.00
40	0.00	0.00
41	0.00	0.00
42	0.00	0.00
43	0.00	0.00
44	0.00	0.00
45	0.00	0.00
46	0.00	0.00
47	0.00	0.00
48	0.00	0.00
49	0.00	0.00
50	0.00	0.00
51	0.00	0.00
52	0.00	0.00
53	0.00	0.00
54	0.00	0.00
55	0.00	0.00
56	0.00	0.00
57	0.00	0.00
58	0.00	0.00
59	0.00	0.00









Monthly Investor Report

28. Priority of Payments

All values in EUR

Available Distribution Amount	+	16,162,911.32
Taxes	-	0.00
Trustee Payment	-	0.00
Senior Expenses	-	5,637.63
Swap Net Payment	-	0.00
Class A Interest	-	114,120.00
Class B Interest	-	56,143.72
Cash Reserve	-	4,826,000.00
Principal Class A	-	11,161,009.97
Principal Class B	-	0.00
Swap Termination Event	-	0.00
Subordinated Loan Interest	-	0.00
Subordinated Loan Principal	-	0.00
Seller	-	0.00

Reporting Date: Apr 11, 2023 Payment Date: Apr 20, 2023

Period No.: 40

Monthly Period: Mar, 2023

Interest Period: Mar 20, 2023 to Apr 20, 2023

= 31 days









Reporting Date: Apr 11, 2023 Payment Date: Apr 20, 2023

Period No.: 40 Monthly Period: Mar, 2023

Interest Period: Mar 20, 2023 to Apr 20, 2023

= 31 days

29. Transaction Costs

Cost Category (in EUR)	Class A	Class B	Subordinated Loan	Total
Senior Expenses				5,637.63
Interest accrued for the Period	114,120.00	56,143.72	18,941.78	189,205.50
Interest payments for the Period	114,120.00	56,143.72	0.00	170,263.72
Cumulative Interest Payments	3,600,720.00	2,207,756.76	0.00	5,808,476.76
Unpaid Interest for the Period	0.00	0.00	18,941.78	18,941.78
Cumulative Unpaid Interest	0.00	0.00	305,362.61	305,362.61









Reporting Date: Apr 11, 2023 Payment Date: Apr 20, 2023

Period No.: 40

Monthly Period: Mar, 2023 Interest Period: Mar 20, 2023 to Apr 20, 2023

= 31 days

30. Ratings

	Fitch	S&P	Moodys	DBRS
Notes - current ratings				
Class A	AAA	N/A	Aaa	N/A
Class B	N/A	N/A	N/A	N/A

			Fitch	S&P	Moodys	DBRS	Trigger Breached
Transaction Parties -	current ratings	_			<u>-</u>		
	BMW AG	long term	N/A	Α	A2	A high	no
		short term	N/A	A-1	P-1	N/A	no
Issuer Account Bank:	The Bank of New York Mellon	long term	AA	N/A	Aa1	N/A	no
		short term	F1+	N/A	P-1	N/A	no
Swap Provider:	Skandinaviska Enskilda Banken AB	long term	AA	N/A	Aa3	N/A	no
		short term	F1+	N/A	P-1	N/A	no

			Fitch	S&P	Moodys	DBRS
Transaction Parties -	required ratings	•				
	BMW AG	long term	BBB	N/A	Baa1	N/A
		short term	F2	N/A	P-2	N/A
Issuer Account Bank:	The Bank of New York Mellon	long term	А	N/A	A2	N/A
		short term	F1	N/A	P-1	N/A
Swap Provider:	Skandinaviska Enskilda Banken AB	long term	А	N/A	Baa1	N/A
-		short term	F1	N/A	N/A	N/A









Payment Date: Apr 20, 2023
Period No.: 40
Monthly Period: Mar, 2023

Reporting Date:

Interest Period: Mar 20, 2023 to Apr 20, 2023

= 31 days

Apr 11, 2023

31. Swap Counterparty Data

Swap Counterparty Data	
Swap counterparty provider	Skandinaviska Enskilda Banken AB (publ)
Swap termination event	No

Swap Data	
Swap type	Fixed floating interest rate swap
Notional amount (in EUR)	40,687,107.85
Fixed rate (in %)	-0.4440
Floating rate (Euribor in %)	2.5580
Net swap payments (in EUR) (- from SPV / + to SPV)	104,676.63