

**BMW
GROUP**



ROLLS-ROYCE
MOTOR CARS LTD

Bavarian Sky S.A., Compartment German Auto Loans 10

Monthly Investor Report - January 2023

Compartment German Auto Loans 10

Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

Index

1. Contact Information
2. Reporting Contact Details
3. Counterparty History & Noteworthy Transaction Events
4. Overview Dates
5. Portfolio Information
6. Reserves
7. Performance Data
8. Defaulted Amount & Recovery Amount
9. Defaulted Amount & Recovery Amount - Loan Level Data
10. Outstanding Note Balance
11. Original Principal Balance
12. Aggregate Principal Balance
13. Aggregate Outstanding Principal Balance
14. Down Payments
15. Borrower Concentration
16. Geographical Distribution
17. Car Type & Customer Group
18. Delinquencies
19. Seasoning
20. Remaining Term
21. Original Term
22. Vehicle Class
23. Payment Type
24. Interest Rates
25. Credit Type
26. Contracts per Customer
27. Amortisation
28. Priority of Payments
29. Transaction Costs
30. Ratings
31. Swap Counterparty Data

Compartment German Auto Loans 10

Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

1. Contact Information

Transaction Parties

Issuer: **Bavarian Sky S.A.**
Acting in respect of its Compartment German Auto Loans 10
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

Compartment German Auto Loans 10

Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

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

Compartment German Auto Loans 10

Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

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
Kungsträdgårdsgatan 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

**Compartment German Auto Loans 10**
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

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



Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

3. Counterparty History & Notheworthy Transaction Events

Counterparty History (to be added if applicable)

None.

Noteworthy Transaction Events (to be added if applicable)

None.



Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

4. Overview Dates

Initial Cut-Off Date:	30/04/2020		
Issue Date:	01/05/2020	Legal Maturity Date:	20/05/2027
Reporting Date	09/02/2023		
Investor Reporting Date	16/02/2023		
Interest Determination Date	18/01/2023		
Reporting Frequency:	monthly		
Monthly Period No. (since Issue Date):	33	(since Issue Date)	
Payment Date:	20/02/2023		
Next Payment Date	20/03/2023		
Monthly Period:	01/01/2023	until	31/01/2023

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

5. Portfolio Information

	current period	prior period
Outstanding receivables (in EUR)	Aggregate outstanding principal balance	Aggregate outstanding principal balance
Beginning of period	196,475,939.45	223,288,323.65
Scheduled principal payments	20,103,578.06	23,121,011.56
Prepayment* principal	2,653,452.80	3,326,731.77
Prepayments* number of contracts	170	211
Repurchases* principal	497,766.42	305,932.84
Repurchases* number of contracts	29	21
Total principal collections	23,254,797.28	26,753,676.17
Total interest collections	536,639.11	603,393.83
Defaulted Amounts	362,958.48	76,637.16
Recoveries	160,589.33	17,929.13
Late Recoveries	14,765.34	20,437.63
End of Period	173,018,773.02	196,475,939.45
Current prepayment rate (annualised) in %	16.63	18.22

* 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.

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date: Feb 09, 2023
 Payment Date: Feb 20, 2023
 Period No.: 33
 Monthly Period: Jan, 2023
 Interest Period: Jan 20, 2023 to Feb 20, 2023
 = 31 days

6. Reserves

Cash Reserve		in EUR
Outstanding cash reserve beginning of period		3,790,000.00
Interest on cash reserve - previous period		0.00
Required cash reserve		3,790,000.00
Outstanding cash reserve end of period		3,790,000.00
Commingling Reserve		in EUR
Outstanding Commingling Reserve end of period		0.00

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

Compartment German Auto Loans 10

Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

7. Performance Data

Aggregate outstanding notes balance

Beginning of period (in EUR)	158,573,206.87
End of period (in EUR)	134,832,828.71

Ratios

31- 60 days past due

	(in EUR)	(in %)
31- 60 days past due period before previous period	627,349.96	0.28
31- 60 days past due previous period	845,882.92	0.43
31- 60 days past due current period	949,814.23	0.55

61- 90 days past due

	(in EUR)	(in %)
61- 90 days past due period before previous period	247,302.89	0.11
61- 90 days past due previous period	294,908.78	0.15
61- 90 days past due current period	362,937.93	0.21

Cumulative Net Loss Ratio

	Current ratio	Trigger	Trigger breach
Cumulative Net Loss Ratio (in %)	0.22	1.00	No

Performance data

Number of contracts being 31 - 60 days delinquent	40
Number of contracts being 61 - 90 days delinquent	22
Balance of contracts being 31 - 60 days delinquent (in EUR)	949,814.23
Balance of contracts being 61 - 90 days delinquent (in EUR)	362,937.93
Defaulted amounts (in EUR)	362,958.48
Cumulative defaulted amounts (in EUR)	3,555,883.82
Recoveries (in EUR)	160,589.33
Cumulative recoveries (in EUR)	1,923,628.33

Compartment German Auto Loans 10

Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

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 %)
Apr - 20	0	n/a	n/a	756,749,990.28	n/a	n/a	n/a	n/a	n/a
May - 20	5	25.82	25.82	756,749,990.28	0.00	0.00	0.00	25.82	0.00
June - 20	12	61.27	87.09	756,749,990.28	0.00	0.00	0.00	87.09	0.00
July - 20	11	32,697.91	32,785.00	756,749,990.28	0.00	28,084.92	28,084.92	4,700.08	0.00
Aug - 20	4	16.57	32,801.57	756,749,990.28	0.00	-5.15	28,079.77	4,721.80	0.00
Sept - 20	6	9.87	32,811.44	756,749,990.28	0.00	-5.15	28,074.62	4,736.82	0.00
Oct - 20	11	51,758.83	84,570.27	756,749,990.28	0.01	40,740.50	68,815.12	15,755.15	0.00
Nov - 20	5	32,993.26	117,563.53	756,749,990.28	0.02	31,433.33	100,248.45	17,315.08	0.00
Dec - 20	4	-35.27	117,528.26	756,749,990.28	0.02	-59.05	100,189.40	17,338.86	0.00
Jan - 21	12	127,585.81	245,114.07	756,749,990.28	0.03	71,896.03	172,085.43	73,028.64	0.01
Feb - 21	7	171,454.19	416,568.26	756,749,990.28	0.06	95,984.27	268,069.70	148,498.56	0.02
Mar - 21	11	129,300.59	545,868.85	756,749,990.28	0.07	9,586.57	277,656.27	268,212.58	0.04
Apr - 21	17	187,655.60	733,524.45	756,749,990.28	0.10	56,235.55	333,891.82	399,632.63	0.05
May - 21	13	151,945.16	885,469.61	756,749,990.28	0.12	56,650.45	390,542.27	494,927.34	0.07
June - 21	18	147,990.62	1,033,460.23	756,749,990.28	0.14	82,936.44	473,478.71	559,981.52	0.07
July - 21	8	177,590.63	1,211,050.86	756,749,990.28	0.16	89,884.06	563,362.77	647,688.09	0.09
Aug - 21	9	32,825.58	1,243,876.44	756,749,990.28	0.16	10,234.29	573,597.06	670,279.38	0.09
Sept - 21	8	95,648.04	1,339,524.48	756,749,990.28	0.18	31,061.79	604,658.85	734,865.63	0.10
Oct - 21	15	159,267.83	1,498,792.31	756,749,990.28	0.20	112,360.19	717,019.04	781,773.27	0.10
Nov - 21	11	99,430.35	1,598,222.66	756,749,990.28	0.21	83,560.71	800,579.75	797,642.91	0.11
Dec - 21	11	49,459.02	1,647,681.68	756,749,990.28	0.22	46,253.21	846,832.96	800,848.72	0.11
Jan - 22	11	37,404.96	1,685,086.64	756,749,990.28	0.22	25,676.28	872,509.24	812,577.40	0.11
Feb - 22	17	167,127.59	1,852,214.23	756,749,990.28	0.24	59,125.68	931,634.92	920,579.31	0.12
Mar - 22	21	142,747.16	1,994,961.39	756,749,990.28	0.26	73,968.21	1,005,603.13	989,358.26	0.13
Apr - 22	11	182,831.29	2,177,792.68	756,749,990.28	0.29	133,559.37	1,139,162.50	1,038,630.18	0.14
May - 22	14	270,778.94	2,448,571.62	756,749,990.28	0.32	155,349.23	1,294,511.73	1,154,059.89	0.15
June - 22	14	167,962.12	2,616,533.74	756,749,990.28	0.35	138,686.67	1,433,198.40	1,183,335.34	0.16
July - 22	17	176,555.16	2,793,088.90	756,749,990.28	0.37	118,665.39	1,551,863.79	1,241,225.11	0.16
Aug - 22	20	109,058.28	2,902,147.18	756,749,990.28	0.38	68,028.84	1,619,892.63	1,282,254.55	0.17
Sept - 22	13	79,168.61	2,981,315.79	756,749,990.28	0.39	46,490.32	1,666,382.95	1,314,932.84	0.17
Oct - 22	18	25,517.47	3,006,833.26	756,749,990.28	0.40	16,054.68	1,682,437.63	1,324,395.63	0.18

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

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 - 22	30	109,454.92	3,116,288.18	756,749,990.28	0.41	62,672.24	1,745,109.87	1,371,178.31	0.18
Dec - 22	27	76,637.16	3,192,925.34	756,749,990.28	0.42	17,929.13	1,763,039.00	1,429,886.34	0.19
Jan - 23	38	362,958.48	3,555,883.82	756,749,990.28	0.47	160,589.33	1,923,628.33	1,632,255.49	0.22

Compartment German Auto Loans 10

Monthly Investor Report

Reporting Date: Feb 09, 2023
 Payment Date: Feb 20, 2023
 Period No.: 33
 Monthly Period: Jan, 2023
 Interest Period: Jan 20, 2023 to Feb 20, 2023
 = 31 days

9. Defaulted Amount & Recovery Amount - Loan Level Data

Applicable only if loans have defaulted. Does not include defaulted amounts less than 10.00 EUR.

	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)
1	Julv - 20	Jan - 20	23.341.05	23.169.28	17.274.74	5.894.54	New	1 Series	Private	
2	Oct - 20	Oct - 19	17.004.33	16.438.30	12.285.00	4.153.30	Used	4 Series	Private	
3	Oct - 20	Nov - 19	35.273.11	35.273.11	29.191.42	6.081.69	Used	2 Series	Private	
4	Nov - 20	Nov - 19	14.138.13	13.862.18	13.862.18	0.00	Used	3 Series	Private	
5	Nov - 20	Jan - 20	20.981.25	20.451.09	20.451.09	0.00	Used	Non BMW Group (incl. Motorcycles)	Commercial	
6	Jan - 21	Jan - 20	21.076.09	19.976.40	8.733.96	11.242.44	Used	5 Series	Commercial	
7	Jan - 21	Julv - 19	50.163.37	46.920.86	39.520.96	7.399.90	New	X6 Series	Commercial	
8	Jan - 21	Apr - 19	19.280.57	19.280.57	0.00	19.280.57	New	Non BMW Group (incl. Motorcycles)	Commercial	
9	Jan - 21	Mav - 19	7.892.67	6.772.90	6.772.90	0.00	Used	3 Series	Private	
10	Feb - 21	Feb - 20	20.405.55	9.152.96	-8.20	9.161.16	Used	1 Series	Commercial	
11	Feb - 21	Jan - 20	77.160.70	73.763.75	40.420.46	33.343.29	New	6 Series	Commercial	
12	Feb - 21	Julv - 19	51.151.49	47.721.20	27.852.36	19.868.84	New	5 Series	Commercial	
13	Feb - 21	Jan - 20	30.270.81	30.270.81	21.818.61	8.452.20	New	1 Series	Commercial	
14	Mar - 21	Feb - 20	42.434.40	42.111.59	0.00	42.111.59	New	3 Series	Commercial	
15	Mar - 21	Feb - 20	33.576.63	32.608.57	0.00	32.633.49	New	2 Series	Private	
16	Mar - 21	Feb - 20	40.415.34	10.723.30	10.723.30	0.00	New	3 Series	Private	
17	Mar - 21	Feb - 20	42.764.23	42.073.61	0.00	42.073.61	New	X3 Series	Commercial	
18	Apr - 21	Oct - 19	20.000.03	19.492.57	8.399.95	11.092.62	New	Non BMW Group (incl. Motorcycles)	Commercial	
19	Apr - 21	Sept - 19	19.831.69	19.321.77	8.939.41	10.382.36	New	Non BMW Group (incl. Motorcycles)	Commercial	
20	Apr - 21	Oct - 19	9.582.42	9.375.62	4.013.20	5.362.42	Used	2 Series	Commercial	
21	Apr - 21	Oct - 19	9.399.44	9.145.48	7.770.93	1.374.55	Used	1 Series	Commercial	
22	Apr - 21	Oct - 19	16.603.42	15.564.27	11.171.63	4.487.51	New	1 Series	Commercial	
23	Apr - 21	Mar - 19	10.135.33	7.567.62	7.567.62	0.00	Used	2 Series	Private	
24	Apr - 21	Feb - 20	21.510.22	19.945.20	17.123.69	2.821.51	New	Other BMW Group	Private	
25	Apr - 21	Oct - 19	27.895.63	27.326.17	27.326.17	0.00	Used	3 Series	Private	
26	Mav - 21	Sept - 19	19.831.73	19.149.35	7.013.36	12.135.99	New	Non BMW Group (incl. Motorcycles)	Commercial	
27	Mav - 21	Jan - 19	23.073.14	22.840.77	20.927.03	1.913.74	Used	4 Series	Private	
28	Mav - 21	Oct - 19	14.397.39	14.194.65	14.194.65	0.00	Used	3 Series	Private	
29	Mav - 21	Oct - 19	15.599.50	14.950.50	10.283.34	4.667.16	New	MINI	Commercial	
30	Mav - 21	Nov - 19	30.981.85	29.197.76	20.829.29	8.722.34	New	MINI	Commercial	
31	June - 21	Nov - 19	10.431.28	7.449.02	1.387.26	6.061.76	Used	X1 Series	Commercial	
32	June - 21	Nov - 19	5.372.82	4.944.84	4.384.67	560.17	Used	1 Series	Private	
33	June - 21	Nov - 19	46.155.83	39.553.10	27.943.91	11.609.19	New	2 Series	Private	
34	June - 21	Feb - 20	14.697.77	14.143.79	14.143.79	0.00	Used	3 Series	Private	
35	June - 21	Oct - 19	33.159.86	29.011.36	16.848.93	12.162.43	New	1 Series	Private	
36	June - 21	Nov - 19	11.041.35	10.575.53	967.97	9.607.56	Used	Non BMW Group (incl. Motorcycles)	Commercial	
37	June - 21	Oct - 19	15.956.93	14.923.13	0.00	14.923.13	Used	5 Series	Private	

Compartment German Auto Loans 10

Monthly Investor Report

Reporting Date: Feb 09, 2023
 Payment Date: Feb 20, 2023
 Period No.: 33
 Monthly Period: Jan, 2023
 Interest Period: Jan 20, 2023 to Feb 20, 2023
 = 31 days

9. Defaulted Amount & Recovery Amount - Loan Level Data

Applicable only if loans have defaulted. Does not include defaulted amounts less than 10.00 EUR.

	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	Julv - 21	Dec - 19	18.921.49	17.806.99	9.420.09	8.386.90	Used	Non BMW Group (incl. Motorcvcles)	Commercial	
39	Julv - 21	Feb - 20	39.136.67	38.550.95	0.00	38.550.95	New	3 Series	Commercial	
40	Julv - 21	Dec - 19	18.882.78	17.681.56	9.330.80	8.350.76	New	Non BMW Group (incl. Motorcvcles)	Commercial	
41	Julv - 21	Feb - 20	62.970.33	59.321.82	50.154.40	9.167.42	New	X5 Series	Commercial	
42	Julv - 21	Dec - 19	25.186.25	24.065.33	24.065.33	0.00	Used	X5 Series	Commercial	
43	Aua - 21	Oct - 19	23.257.73	20.606.35	13.680.88	6.925.47	Used	5 Series	Commercial	
44	Aua - 21	Dec - 19	18.882.78	7.770.37	-85.92	7.856.29	New	Non BMW Group (incl. Motorcvcles)	Commercial	
45	Aua - 21	Feb - 20	7.452.68	6.943.40	0.00	6.943.40	Used	Non BMW Group (incl. Motorcvcles)	Commercial	
46	Sept - 21	Julv - 19	9.664.12	7.326.27	4.642.43	2.696.72	Used	3 Series	Commercial	
47	Sept - 21	Feb - 20	45.993.04	40.724.16	22.163.56	18.560.60	New	5 Series	Commercial	
48	Sept - 21	Feb - 20	15.695.33	14.592.97	9.001.22	5.591.75	Used	3 Series	Private	
49	Oct - 21	Dec - 19	12.553.26	10.371.75	1.867.02	8.504.73	Used	5 Series	Private	
50	Oct - 21	Sept - 19	7.405.50	5.996.32	3.921.82	2.074.50	Used	3 Series	Private	
51	Oct - 21	Julv - 19	65.644.79	58.250.73	48.986.80	9.267.91	New	7 Series	Commercial	
52	Oct - 21	Feb - 19	97.630.39	15.661.76	3.873.51	11.788.25	New	5 Series	Commercial	
53	Nov - 21	Apr - 19	6.704.68	3.480.98	3.083.85	397.13	Used	MINI	Private	
54	Nov - 21	Apr - 19	21.716.71	10.775.78	10.775.78	0.00	Used	X3 Series	Private	
55	Nov - 21	Jan - 20	20.976.46	18.664.37	17.093.08	1.670.93	Used	5 Series	Commercial	
56	Nov - 21	Julv - 19	42.362.80	556.24	0.00	556.24	Used	X5 Series	Commercial	
57	Dec - 21	Nov - 19	12.756.24	10.382.62	6.314.70	4.139.87	Used	5 Series	Commercial	
58	Jan - 22	Sept - 19	14.957.39	10.050.83	7.855.08	2.264.52	Used	MINI	Commercial	
59	Feb - 22	Jan - 20	17.979.95	13.590.63	13.590.63	0.00	Used	X5 Series	Commercial	
60	Feb - 22	Dec - 19	114.189.63	97.116.16	-2.933.98	100.050.14	New	7 Series	Commercial	
61	Feb - 22	Feb - 20	28.054.22	23.430.64	23.430.64	0.00	Used	3 Series	Private	
62	Feb - 22	Nov - 19	10.469.25	7.220.09	4.349.94	2.878.84	Used	5 Series	Private	
63	Feb - 22	Oct - 19	13.569.56	10.829.65	0.00	10.829.65	Used	Other BMW Group	Private	
64	Mar - 22	Dec - 19	9.448.74	7.332.57	442.50	6.890.07	New	X1 Series	Private	
65	Mar - 22	Mav - 19	18.984.88	12.063.07	7.992.60	4.070.47	New	Non BMW Group (incl. Motorcvcles)	Commercial	
66	Mar - 22	Jan - 20	34.239.56	23.594.10	23.190.66	459.56	Used	X5 Series	Commercial	
67	Mar - 22	Nov - 19	22.088.02	17.672.52	8.769.51	8.903.01	Used	Non BMW Group (incl. Motorcvcles)	Commercial	
68	Mar - 22	Mav - 19	25.951.66	22.727.57	22.727.57	0.00	Used	X5 Series	Private	
69	Apr - 22	Dec - 19	18.164.92	10.385.28	9.951.98	441.05	Used	5 Series	Commercial	
70	Apr - 22	Sept - 19	2.830.89	767.66	767.66	0.00	Used	Non BMW Group (incl. Motorcvcles)	Private	
71	Apr - 22	Feb - 20	48.432.44	39.520.80	25.226.46	14.294.34	Used	X5 Series	Commercial	
72	Mav - 22	Oct - 19	27.031.69	21.217.59	15.167.91	6.049.68	Used	MINI	Commercial	
73	Mav - 22	Nov - 19	44.037.68	38.228.65	0.00	38.228.65	Used	4 Series	Commercial	
74	Mav - 22	Dec - 19	24.490.05	21.698.55	19.346.11	2.502.53	New	X1 Series	Commercial	

Compartment German Auto Loans 10

Monthly Investor Report

Reporting Date: Feb 09, 2023
 Payment Date: Feb 20, 2023
 Period No.: 33
 Monthly Period: Jan, 2023
 Interest Period: Jan 20, 2023 to Feb 20, 2023
 = 31 days

9. Defaulted Amount & Recovery Amount - Loan Level Data

Applicable only if loans have defaulted. Does not include defaulted amounts less than 10.00 EUR.

	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)
75	Mav - 22	Feb - 19	27.943.15	23.932.58	23.932.58	0.00	New	7 Series	Private	
76	Mav - 22	Mar - 19	30.512.52	21.219.57	21.219.57	0.00	Used	X5 Series	Commercial	
77	Mav - 22	Nov - 19	36.137.61	31.069.83	21.974.94	9.094.89	New	4 Series	Commercial	
78	Mav - 22	Feb - 20	11.434.34	6.870.85	6.870.85	0.00	Used	5 Series	Private	
79	Mav - 22	Feb - 20	21.463.30	17.458.93	17.458.93	0.00	Used	1 Series	Private	
80	June - 22	Nov - 19	9.441.44	2.954.70	2.954.70	0.00	Used	1 Series	Private	
81	June - 22	Feb - 20	17.485.55	8.152.47	8.152.47	0.00	Used	MINI	Private	
82	June - 22	Nov - 19	27.824.64	15.077.18	4.323.36	10.753.82	Used	2 Series	Commercial	
83	June - 22	Jan - 20	11.526.11	8.042.13	8.042.13	0.00	Used	Non BMW Group (incl. Motorcycles)	Commercial	
84	June - 22	Dec - 19	36.182.32	32.108.84	23.657.43	8.451.41	New	5 Series	Commercial	
85	June - 22	Apr - 19	42.345.36	30.933.45	30.933.45	0.00	New	MINI	Private	
86	June - 22	Nov - 19	52.265.42	42.023.62	39.263.86	2.759.76	New	3 Series	Private	
87	Julv - 22	Nov - 19	24.486.59	20.305.13	15.732.08	4.573.05	New	Other BMW Group	Private	
88	Julv - 22	Nov - 19	2.893.88	309.11	309.11	0.00	Used	Non BMW Group (incl. Motorcycles)	Private	
89	Julv - 22	Dec - 19	21.658.00	16.140.14	16.140.14	0.00	Used	1 Series	Private	
90	Julv - 22	Dec - 19	13.263.12	5.234.28	2.165.31	3.068.97	Used	2 Series	Private	
91	Julv - 22	Nov - 19	96.440.79	70.340.52	70.340.52	0.00	New	X3 Series	Commercial	
92	Julv - 22	Mav - 19	28.362.58	21.490.61	8.386.28	13.104.33	New	2 Series	Commercial	
93	Aug - 22	Feb - 20	21.654.37	11.647.80	2.515.02	9.132.78	Used	4 Series	Private	
94	Aug - 22	Jan - 20	12.154.82	4.234.35	952.98	3.281.37	Used	Non BMW Group (incl. Motorcycles)	Commercial	
95	Aug - 22	Feb - 20	37.275.08	6.854.80	0.00	6.854.80	New	MINI	Private	
96	Aug - 22	June - 19	14.732.46	9.033.71	9.033.71	0.00	Used	1 Series	Private	
97	Sept - 22	Feb - 20	90.596.45	70.803.86	44.398.34	26.405.52	New	X5 Series	Commercial	
98	Sept - 22	Feb - 20	8.566.83	6.229.01	0.00	6.229.01	Used	Non BMW Group (incl. Motorcycles)	Commercial	
99	Oct - 22	Feb - 20	30.693.01	23.202.65	18.298.84	4.903.81	New	1 Series	Private	
100	Oct - 22	Mar - 19	9.841.96	4.397.77	1.118.00	3.279.77	Used	X3 Series	Private	
101	Nov - 22	Apr - 19	15.647.49	9.943.37	9.943.37	0.00	Used	X3 Series	Private	
102	Nov - 22	Apr - 19	14.580.47	7.431.86	300.00	7.131.86	Used	2 Series	Private	
103	Nov - 22	Oct - 19	55.122.34	44.079.39	44.079.39	0.00	Used	Non BMW Group (incl. Motorcycles)	Commercial	
104	Nov - 22	Dec - 19	14.497.25	10.965.31	9.663.38	1.301.93	Used	MINI	Private	
105	Nov - 22	Apr - 19	10.367.54	4.032.85	0.00	4.032.85	Used	1 Series	Private	
106	Nov - 22	Sept - 19	10.402.64	6.478.82	6.478.82	0.00	Used	Non BMW Group (incl. Motorcycles)	Private	
107	Nov - 22	Mar - 19	8.072.50	2.079.57	1.336.83	742.74	Used	Other BMW Group	Private	
108	Nov - 22	June - 19	45.418.25	22.534.53	0.00	22.534.53	Used	X5 Series	Commercial	
109	Dec - 22	Mav - 19	7.856.26	1.606.34	283.07	1.323.27	Used	MINI	Commercial	
110	Dec - 22	Mav - 19	87.421.89	27.145.97	0.00	27.145.97	New	5 Series	Commercial	
111	Dec - 22	Jan - 20	38.397.95	30.170.61	0.00	30.170.61	Used	X5 Series	Commercial	

Compartment German Auto Loans 10

Monthly Investor Report

Reporting Date: Feb 09, 2023
 Payment Date: Feb 20, 2023
 Period No.: 33
 Monthly Period: Jan, 2023
 Interest Period: Jan 20, 2023 to Feb 20, 2023
 = 31 days

9. Defaulted Amount & Recovery Amount - Loan Level Data

Applicable only if loans have defaulted. Does not include defaulted amounts less than 10.00 EUR.

	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)
112	Jan - 23	Sept - 19	25.492.98	18.400.73	810.00	17.590.73	Used	6 Series	Commercial	
113	Jan - 23	Oct - 19	31.381.02	22.344.19	12.285.93	10.058.26	Used	1 Series	Private	
114	Jan - 23	Mar - 19	52.377.65	36.725.21	34.254.40	2.470.81	New	X4 Series	Private	
115	Jan - 23	June - 19	6.111.47	1.110.76	238.08	872.68	Used	1 Series	Private	
116	Jan - 23	Aug - 19	18.232.43	12.976.66	10.271.75	2.704.91	Used	5 Series	Private	
117	Jan - 23	Julv - 19	17.630.96	15.777.99	15.777.99	0.00	New	X1 Series	Private	
118	Jan - 23	Julv - 19	43.822.99	8.017.05	0.00	8.017.05	New	3 Series	Private	
119	Jan - 23	Julv - 19	37.877.48	36.144.97	22.607.82	13.537.15	New	5 Series	Commercial	
120	Jan - 23	Feb - 20	45.748.30	35.051.31	30.600.00	4.451.31	New	Z Series	Private	
121	Jan - 23	Oct - 19	81.728.30	50.181.84	0.00	50.181.84	New	X7 Series	Commercial	
122	Jan - 23	June - 19	4.698.97	552.75	148.60	404.15	Used	1 Series	Private	
123	Jan - 23	Oct - 19	27.486.93	21.726.33	21.726.33	0.00	New	1 Series	Private	
124	Jan - 23	Dec - 19	114.716.73	91.989.55	0.00	91.989.55	New	8 Series	Commercial	
125	Julv - 20	Apr - 19	9.839.05	9.484.92	9.484.92	0.00	Used	2 Series	Private	Sept - 20
126	Apr - 21	Nov - 19	25.221.05	24.226.19	2.595.20	21.630.99	Used	5 Series	Private	Apr - 21
127	Jan - 21	Nov - 19	35.621.04	34.662.53	28.014.82	6.647.71	Used	X6 Series	Commercial	May - 21
128	Feb - 21	Nov - 19	9.731.46	9.043.88	5.162.09	3.881.79	Used	Non BMW Group (incl. Motorcycles)	Commercial	May - 21
129	June - 21	Feb - 20	39.620.91	7.944.40	1.810.62	6.133.78	Used	X4 Series	Private	June - 21
130	Apr - 21	Mav - 19	32.741.20	31.356.14	21.921.34	9.434.80	New	4 Series	Commercial	July - 21
131	Mav - 21	Dec - 19	21.042.00	19.676.38	12.928.29	6.748.09	New	Non BMW Group (incl. Motorcycles)	Commercial	July - 21
132	Mav - 21	Nov - 19	20.893.19	19.520.94	12.459.05	7.061.89	New	Non BMW Group (incl. Motorcycles)	Commercial	July - 21
133	Sept - 21	Oct - 19	15.615.04	9.760.43	2.247.40	7.513.03	Used	3 Series	Private	Sept - 21
134	Sept - 21	Feb - 20	11.883.47	137.05	7.28	129.77	Used	7 Series	Private	Sept - 21
135	Aug - 21	Jan - 20	10.856.37	9.636.91	9.091.64	545.27	Used	MINI	Private	Nov - 21
136	Oct - 21	Dec - 19	59.161.31	51.078.62	38.177.14	12.901.48	Used	7 Series	Commercial	Dec - 21
137	Oct - 21	Nov - 19	20.560.36	17.312.70	16.735.05	577.65	Used	2 Series	Private	Dec - 21
138	Jan - 22	Nov - 19	9.755.36	7.542.29	1.358.53	6.183.76	Used	3 Series	Private	Jan - 22
139	Nov - 21	Sept - 19	41.482.97	32.886.87	32.442.09	444.78	Used	X5 Series	Commercial	Feb - 22
140	Jan - 22	Apr - 19	18.802.80	15.767.04	11.445.01	4.322.03	New	Non BMW Group (incl. Motorcycles)	Commercial	Apr - 22
141	Mar - 22	Mar - 19	28.399.87	23.054.56	18.801.61	4.252.95	Used	5 Series	Private	May - 22
142	Mar - 22	Feb - 20	18.983.29	16.163.17	7.936.29	8.226.88	Used	Non BMW Group (incl. Motorcycles)	Commercial	June - 22
143	Mar - 22	Feb - 20	19.545.29	16.631.15	11.376.29	5.254.86	Used	Non BMW Group (incl. Motorcycles)	Commercial	June - 22
144	June - 22	Feb - 20	26.140.12	263.39	69.98	193.41	Used	5 Series	Private	June - 22
145	June - 22	Nov - 19	11.804.84	132.02	27.08	104.94	Used	X3 Series	Private	June - 22
146	Apr - 22	Jan - 20	65.628.33	54.570.97	35.022.62	19.548.35	New	5 Series	Commercial	July - 22
147	Apr - 22	Nov - 19	38.597.12	28.478.77	26.567.64	1.911.13	New	MINI	Private	July - 22
148	Mav - 22	Dec - 19	88.208.23	74.541.74	42.960.98	31.580.76	New	5 Series	Commercial	July - 22

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date: Feb 09, 2023
 Payment Date: Feb 20, 2023
 Period No.: 33
 Monthly Period: Jan, 2023
 Interest Period: Jan 20, 2023 to Feb 20, 2023
 = 31 days

9. Defaulted Amount & Recovery Amount - Loan Level Data

Applicable only if loans have defaulted. Does not include defaulted amounts less than 10.00 EUR.

	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)
149	May - 22	Feb - 20	11.258.54	9.133.33	6.740.26	2.393.07	Used	3 Series	Private	Sept - 22
150	Julv - 22	Dec - 19	15.015.92	11.771.53	9.778.08	1.993.45	Used	1 Series	Private	Sept - 22
151	Julv - 22	Oct - 19	27.779.80	22.838.87	22.221.15	678.85	Used	4 Series	Private	Oct - 22
152	Aua - 22	Aua - 19	33.013.55	25.377.62	18.822.87	6.554.75	Used	X5 Series	Commercial	Oct - 22
153	Aua - 22	Julv - 19	46.126.31	34.051.95	25.328.48	8.723.47	New	MINI	Commercial	Nov - 22

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

10. Outstanding Note Balance

1. Note Balance	All Notes	Class A	Class B
Initial Note Information			
ISIN code		XS2161847269	XS2161848150
Currency		EUR	EUR
Legal final maturity		May 2027	May 2027
Rating (Fitch Moody's S&P DBRS)		AAA Aaa N/A N/A	N/A
Initial notes aggregate principal outstanding balance in EUR	756,750,000.00	700,000,000.00	56,750,000.00
Nominal amount per note in EUR		125,000.00	125,000.00
Initial number of notes per class in EUR		5,600	454
Current Note Information			
Notes aggregate principal outstanding balance in EUR - BoP	158,573,206.87	101,823,206.87	56,750,000.00
Available distribution amount in EUR	27,816,482.47		
Redemption per class in EUR		23,740,378.16	0,00
Redemption per note in EUR		4,239.35	0.00
Notes aggregate principal outstanding balance in EUR - EoP	134,832,828.71	78,082,828.71	56,750,000.00
Current pool factor		0.11	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		1.985%	NONE
Spread		0.700%	NONE
Coupon		2.685%	1.000%
Day count fraction		Actual/360	Actual/360
Interest days		31 days	31 days
Principal outstanding per note in EUR - BoP		18,182.72	125,000.00
Principal repayment per note in EUR		4,239.35	0.00
Principal outstanding per note in EUR - EoP		13,943.36	125,000.00
Interest payment per Note in EUR		42.04	107.64

Compartment German Auto Loans 10

Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

10. Outstanding Note Balance

3. Credit Enhancement	Initial Period (in EUR)	Initial CE (in %)	Current Period (in EUR)	Current CE (in %)
Class A	700,000,000.00	8.00	78,082,828.71	57.06
Class B	56,750,000.00	0.50	56,750,000.00	24.26
Cash Reserve (+ Overcollateralisation)	3,790,000.00	0.00	41,975,944.31	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)	173,018,773.02
Clean-Up option exercisable	No

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

11. Original Principal Balance

Initial Portfolio as of origination of contract

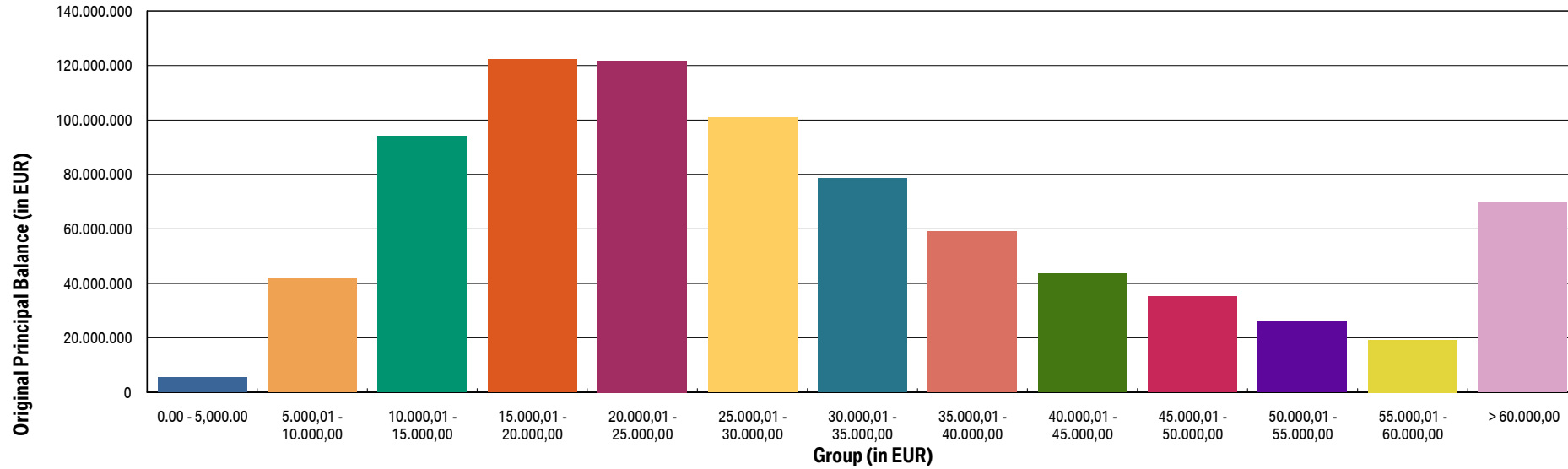
Group (in EUR) (by Original Principal Balance)	Original Principal Balance (in EUR)	Original Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
0.00 - 5.000,00	5,329,666.70	0.65	1,397	3.70
5.000,01 - 10.000,00	41,632,525.51	5.10	5,310	14.08
10.000,01 - 15.000,00	93,974,471.31	11.51	7,452	19.76
15.000,01 - 20.000,00	122,364,054.97	14.99	6,998	18.55
20.000,01 - 25.000,00	121,755,084.98	14.91	5,430	14.39
25.000,01 - 30.000,00	100,809,218.96	12.35	3,675	9.74
30.000,01 - 35.000,00	78,491,170.61	9.61	2,426	6.43
35.000,01 - 40.000,00	58,962,317.24	7.22	1,575	4.18
40.000,01 - 45.000,00	43,468,201.30	5.32	1,026	2.72
45.000,01 - 50.000,00	35,153,064.85	4.31	744	1.97
50.000,01 - 55.000,00	25,805,603.04	3.16	493	1.31
55.000,01 - 60.000,00	19,223,282.94	2.35	335	0.89
> 60.000,00	69,457,393.17	8.51	861	2.28
Total	816,426,055.58	100.00	37,722	100.00

Average: 21,643.24
 Min: 692.00
 Max: 479,000.00



Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date: Feb 09, 2023
 Payment Date: Feb 20, 2023
 Period No.: 33
 Monthly Period: Jan, 2023
 Interest Period: Jan 20, 2023 to Feb 20, 2023
 = 31 days



Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

12. Aggregate Principal Balance

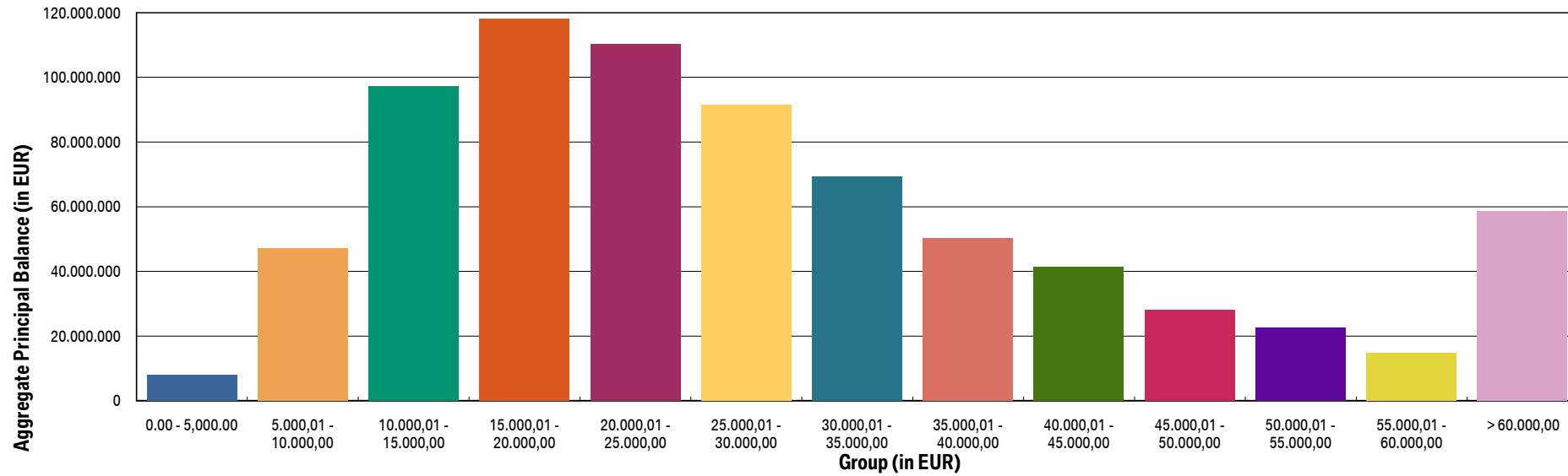
Initial Portfolio

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	7,886,650.60	1.04	2,311	6.13
5.000,01 - 10.000,00	47,220,759.76	6.24	6,112	16.20
10.000,01 - 15.000,00	97,244,547.15	12.85	7,763	20.58
15.000,01 - 20.000,00	118,067,966.67	15.60	6,782	17.98
20.000,01 - 25.000,00	110,171,821.44	14.56	4,932	13.07
25.000,01 - 30.000,00	91,573,664.01	12.10	3,349	8.88
30.000,01 - 35.000,00	69,182,280.45	9.14	2,142	5.68
35.000,01 - 40.000,00	50,210,892.86	6.64	1,344	3.56
40.000,01 - 45.000,00	41,360,529.81	5.47	977	2.59
45.000,01 - 50.000,00	27,930,843.02	3.69	590	1.56
50.000,01 - 55.000,00	22,527,171.84	2.98	431	1.14
55.000,01 - 60.000,00	14,807,031.59	1.96	258	0.68
> 60.000,00	58,565,831.08	7.74	731	1.94
Total	756,749,990.28	100.00	37,722	100.00

Average: 20,061.24
 Min: 236.95
 Max: 431,196.02

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date: Feb 09, 2023
 Payment Date: Feb 20, 2023
 Period No.: 33
 Monthly Period: Jan, 2023
 Interest Period: Jan 20, 2023 to Feb 20, 2023
 = 31 days



Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

13. Aggregate Outstanding Principal Balance

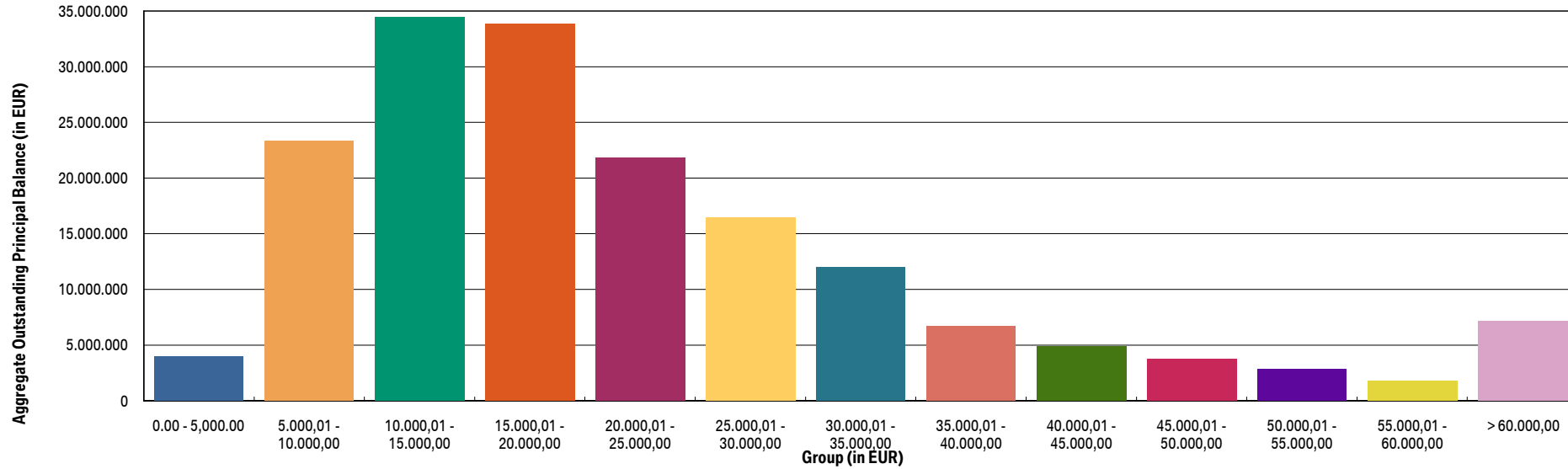
Current Portfolio

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	3,987,852.44	2.30	5,372	34.31
5.000,01 - 10.000,00	23,348,350.23	13.49	3,029	19.34
10.000,01 - 15.000,00	34,441,598.02	19.91	2,786	17.79
15.000,01 - 20.000,00	33,854,627.21	19.57	1,959	12.51
20.000,01 - 25.000,00	21,845,461.51	12.63	980	6.26
25.000,01 - 30.000,00	16,464,542.14	9.52	604	3.86
30.000,01 - 35.000,00	11,972,045.87	6.92	371	2.37
35.000,01 - 40.000,00	6,716,783.98	3.88	181	1.16
40.000,01 - 45.000,00	4,868,899.66	2.81	115	0.73
45.000,01 - 50.000,00	3,761,205.45	2.17	80	0.51
50.000,01 - 55.000,00	2,820,025.22	1.63	54	0.34
55.000,01 - 60.000,00	1,794,506.51	1.04	31	0.20
> 60.000,00	7,142,874.78	4.13	96	0.61
Total	173,018,773.02	100.00	15,658	100.00

WA:	11,049.86
Min:	0.00
Max:	164,399.38

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date: Feb 09, 2023
 Payment Date: Feb 20, 2023
 Period No.: 33
 Monthly Period: Jan, 2023
 Interest Period: Jan 20, 2023 to Feb 20, 2023
 = 31 days



Compartment German Auto Loans 10

Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

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	46,424,026.81	26.83	4,300	27.46
<=1000	3,406,041.64	1.97	356	2.27
1.000,01 - 2.000,00	9,785,280.45	5.66	976	6.23
2.000,01 - 3.000,00	12,687,638.99	7.33	1,241	7.93
3.000,01 - 4.000,00	10,184,032.24	5.89	1,056	6.74
4.000,01 - 5.000,00	16,185,662.89	9.35	1,524	9.73
5.000,01 - 6.000,00	8,501,509.94	4.91	827	5.28
6.000,01 - 7.000,00	6,960,879.03	4.02	686	4.38
7.000,01 - 8.000,00	7,288,226.61	4.21	640	4.09
8.000,01 - 9.000,00	3,999,686.77	2.31	374	2.39
9.000,01 - 10.000,00	13,320,113.27	7.70	1,105	7.06
10.000,01 - 11.000,00	2,829,741.15	1.64	221	1.41
11.000,01 - 12.000,00	4,169,315.11	2.41	316	2.02
12.000,01 - 13.000,00	2,545,900.15	1.47	205	1.31
13.000,01 - 14.000,00	2,421,057.03	1.40	210	1.34
14.000,01 - 15.000,00	5,499,441.17	3.18	428	2.73
> 15.000,00	16,810,219.77	9.72	1,193	7.62
Total	173,018,773.02	100.00	15,658	100.00

Minimum Down Payment:	32.22
Maximum Down Payment:	88,869.26
Average Down Payment:	5,797.35
Average Down Payment (customers that made a Down Payment)	7,992.15

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

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	200,440.79	0.12	4	0.03
2	164,399.38	0.10	1	0.01
3	121,939.85	0.07	1	0.01
4	120,046.41	0.07	2	0.01
5	109,406.16	0.06	1	0.01
6	107,074.29	0.06	1	0.01
7	103,717.71	0.06	1	0.01
8	101,854.67	0.06	1	0.01
9	100,555.11	0.06	2	0.01
10	98,482.65	0.06	1	0.01
11	96,154.21	0.06	1	0.01
12	94,870.04	0.05	1	0.01
13	94,724.87	0.05	1	0.01
14	91,607.10	0.05	1	0.01
15	89,169.82	0.05	1	0.01
16	88,744.22	0.05	1	0.01
17	88,295.06	0.05	1	0.01
18	87,666.41	0.05	1	0.01
19	84,579.37	0.05	1	0.01
20	83,525.11	0.05	1	0.01
Total	2,127,253.23	1.23	25	0.16

Total Portfolio Balance	173,018,773.02
--------------------------------	-----------------------

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

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	38,850,001.51	5.13	1,901	5.04
post code area 1	44,833,286.47	5.92	2,079	5.51
post code area 2	66,006,642.23	8.72	3,381	8.96
post code area 3	64,483,561.52	8.52	3,393	8.99
post code area 4	93,951,938.62	12.42	4,661	12.36
post code area 5	93,083,643.97	12.30	4,639	12.30
post code area 6	97,251,597.39	12.85	4,794	12.71
post code area 7	93,531,479.67	12.36	4,788	12.69
post code area 8	101,531,504.39	13.42	4,840	12.83
post code area 9	63,226,334.51	8.35	3,246	8.61
Total	756,749,990.28	100.00	37,722	100.00

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

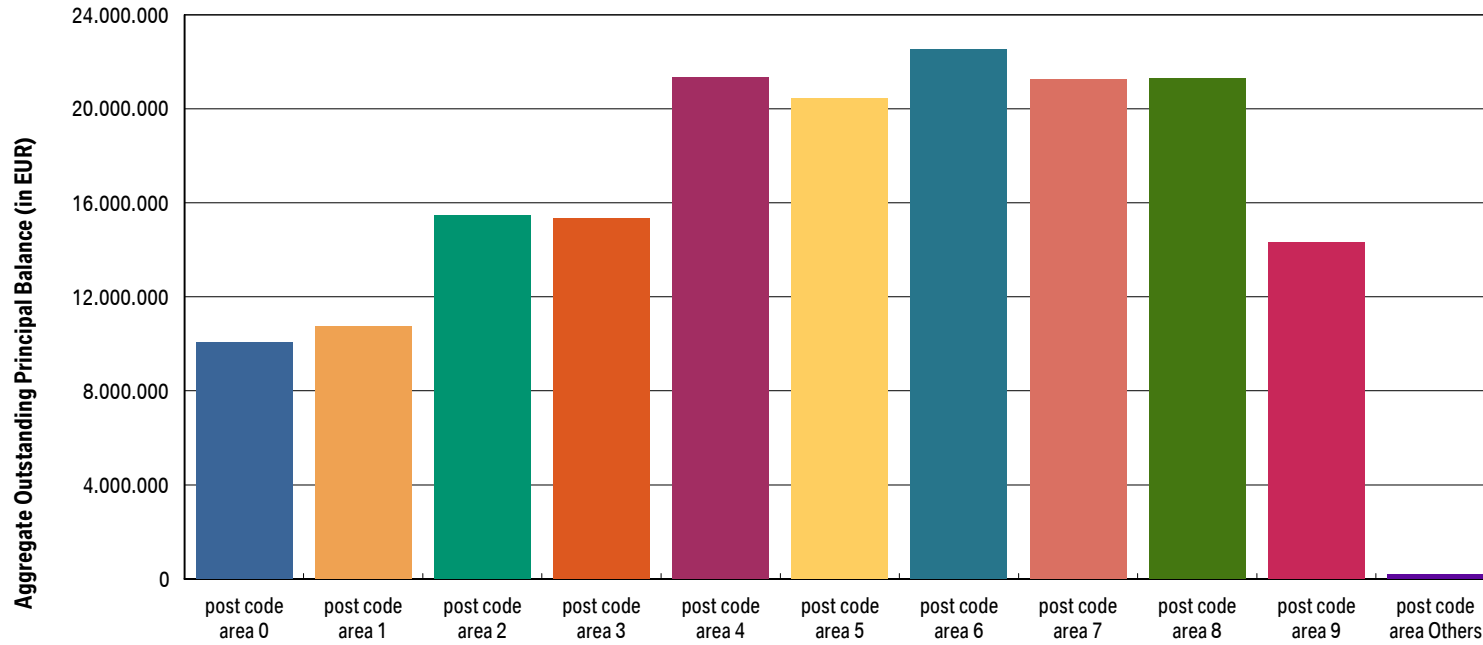
16. Geographical Distribution

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	10,048,868.65	5.81	885	5.65
post code area 1	10,757,994.19	6.22	914	5.84
post code area 2	15,470,836.97	8.94	1,423	9.09
post code area 3	15,347,648.85	8.87	1,395	8.91
post code area 4	21,348,559.86	12.34	1,909	12.19
post code area 5	20,455,539.54	11.82	1,872	11.96
post code area 6	22,523,707.45	13.02	2,039	13.02
post code area 7	21,250,930.26	12.28	1,928	12.31
post code area 8	21,299,089.56	12.31	1,924	12.29
post code area 9	14,340,074.81	8.29	1,348	8.61
post code area Others	175,522.88	0.10	21	0.13
Total	173,018,773.02	100.00	15,658	100.00

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date: Feb 09, 2023
 Payment Date: Feb 20, 2023
 Period No.: 33
 Monthly Period: Jan, 2023
 Interest Period: Jan 20, 2023 to Feb 20, 2023
 = 31 days



Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

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	335,116,134.69	44.28	11,663	30.92
Used	421,633,855.59	55.72	26,059	69.08
Total	756,749,990.28	100.00	37,722	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	201,230,905.65	26.59	6,703	17.77
Private Individual	555,519,084.63	73.41	31,019	82.23
Total	756,749,990.28	100.00	37,722	100.00

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

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	73,978,787.72	42.76	5,032	32.14
Used	99,039,985.30	57.24	10,626	67.86
Total	173,018,773.02	100.00	15,658	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	43,425,930.46	25.10	2,863	18.28
Private Individual	129,592,842.56	74.90	12,795	81.72
Total	173,018,773.02	100.00	15,658	100.00

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

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	3,353,048.69	1.94	233	1.49
31 - 60	949,814.23	0.55	40	0.26
61 - 90	362,937.93	0.21	22	0.14
91 - 120	119,009.95	0.07	8	0.05
> 120	320,166.86	0.19	12	0.08
Total	5,104,977.66	2.95	315	2.01

Compartment German Auto Loans 10

Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 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)
May - 20	740,146,949.11	0.00	0.00	0.00	0.00
June - 20	721,601,816.33	81,700.12	0.00	0.00	0.00
July - 20	702,612,687.82	106,686.13	35,273.11	0.00	0.00
Aug - 20	685,455,355.70	361,688.55	19,280.57	35,273.11	0.00
Sept - 20	667,716,114.78	438,609.04	13,862.18	19,280.57	35,273.11
Oct - 20	649,487,622.84	408,556.54	248,670.34	13,862.18	19,280.57
Nov - 20	633,277,295.15	466,919.20	125,202.22	179,324.75	19,280.57
Dec - 20	616,721,711.71	423,890.74	159,378.65	146,384.96	194,048.99
Jan - 21	600,408,319.26	327,871.44	254,322.36	103,905.97	263,829.04
Feb - 21	584,165,357.73	368,512.07	65,093.19	45,394.00	276,428.93
Mar - 21	565,512,841.44	530,716.30	183,014.52	118,391.06	193,808.00
Apr - 21	549,388,019.17	358,620.58	152,904.24	116,069.33	195,743.64
May - 21	533,126,810.32	670,246.41	251,050.24	81,906.87	179,931.35
June - 21	517,248,993.91	158,793.08	86,906.27	172,626.42	217,250.93
July - 21	502,076,058.86	387,902.89	53,874.55	73,790.78	165,549.74
Aug - 21	487,882,448.83	523,483.94	90,296.05	35,459.00	157,837.75
Sept - 21	472,283,391.31	352,728.67	242,416.34	44,494.03	106,555.25
Oct - 21	456,362,435.16	473,102.60	143,378.45	115,165.90	44,275.68
Nov - 21	440,286,664.48	450,825.48	121,943.54	95,274.44	115,165.90
Dec - 21	424,201,447.58	508,329.84	111,650.63	41,367.45	203,386.75
Jan - 22	407,524,216.02	680,411.77	149,856.88	75,723.11	222,087.20
Feb - 22	389,650,520.19	587,126.14	123,717.51	51,678.35	138,866.80
Mar - 22	370,554,425.76	736,739.87	229,589.16	135,952.97	79,267.15
Apr - 22	354,510,969.27	623,060.52	210,676.81	117,640.21	148,964.74
May - 22	337,847,957.35	449,468.28	168,441.53	70,812.56	110,631.37
June - 22	321,231,507.62	857,696.39	233,543.68	81,491.76	104,306.01
July - 22	305,435,724.16	735,446.23	190,936.92	111,129.12	104,824.30
Aug - 22	289,839,542.06	493,762.50	339,853.46	102,185.72	144,703.82
Sept - 22	275,724,246.74	562,207.26	163,795.87	221,799.42	183,549.68



Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date: Feb 09, 2023
 Payment Date: Feb 20, 2023
 Period No.: 33
 Monthly Period: Jan, 2023
 Interest Period: Jan 20, 2023 to Feb 20, 2023
 = 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)
Oct - 22	250,703,892.42	387,241.39	207,344.40	142,961.29	346,581.79
Nov - 22	221,962,058.17	627,349.96	247,302.89	149,092.63	302,520.00
Dec - 22	194,787,420.41	845,882.92	294,908.78	214,272.05	333,455.29
Jan - 23	171,266,844.05	949,814.23	362,937.93	119,009.95	320,166.86

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 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	556,910,313.05	73.59	26,186	69.42
> 6 - <= 12	145,292,998.53	19.20	8,164	21.64
> 12 - <= 24	54,546,678.70	7.21	3,372	8.94
> 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	756,749,990.28	100.00	37,722	100.00

WA Seasoning (in months): 5.81

Min (in months): 2.00

Max (in months): 15.00

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

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	62,464,962.85	36.10	5,530	35.32
> 36 - <= 42	88,262,807.93	51.01	8,208	52.42
> 42 - <= 48	22,291,002.24	12.88	1,920	12.26
> 48 - <= 53	0.00	0.00	0	0.00
> 53	0.00	0.00	0	0.00
Total	173,018,773.02	100.00	15,658	100.00

WA Seasoning (in months): 38.16
 Min (in months): 35.00
 Max (in months): 48.00

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

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	201,572.62	0.03	94	0.25
> 6 - <= 12	4,391,327.43	0.58	762	2.02
> 12 - <= 24	70,971,230.05	9.38	5,717	15.16
> 24 - <= 36	315,095,332.69	41.64	15,804	41.90
> 36 - <= 42	45,678,105.76	6.04	2,266	6.01
> 42 - <= 48	106,127,537.84	14.02	4,747	12.58
> 48 - <= 53	38,957,331.30	5.15	1,628	4.32
> 53	175,327,552.59	23.17	6,704	17.77
Total	756,749,990.28	100.00	37,722	100.00

WA Remaining Term (in months): 39.31
 Min (in months): 3.00
 Max (in months): 60.00

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

20. Remaining Term

Current Portfolio

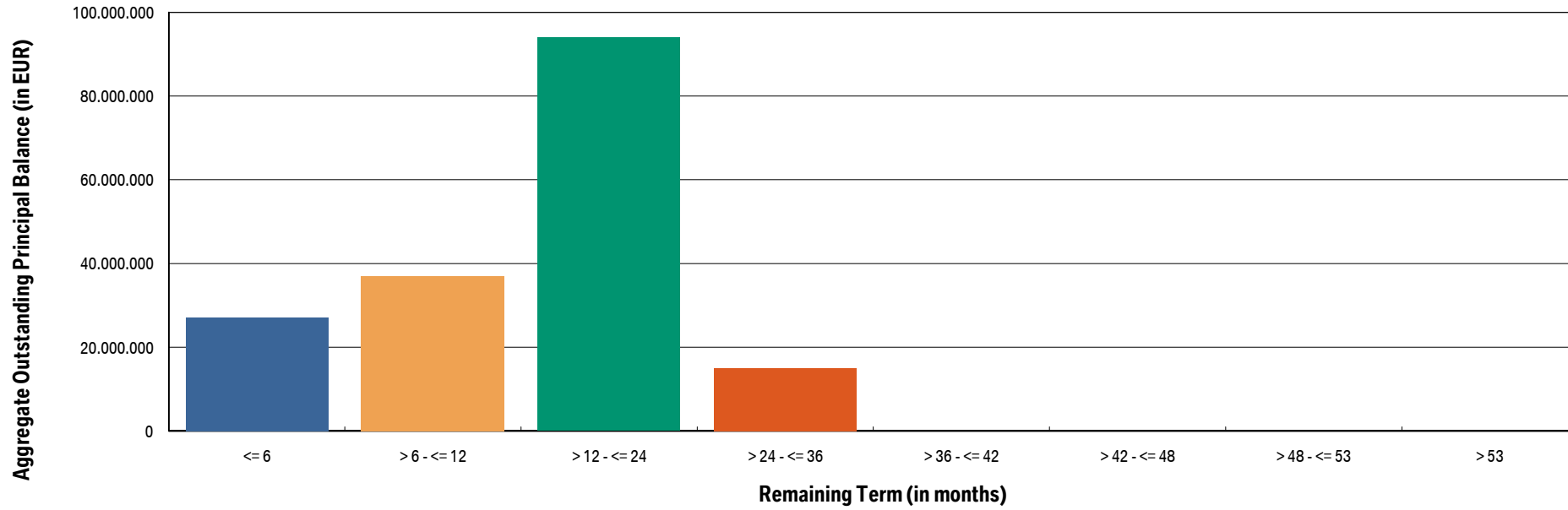
Group (in months)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
<= 6	27,131,283.90	15.68	6,391	40.82
> 6 - <= 12	36,930,156.71	21.34	2,731	17.44
> 12 - <= 24	93,959,957.72	54.31	5,675	36.24
> 24 - <= 36	14,997,374.69	8.67	861	5.50
> 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	173,018,773.02	100.00	15,658	100.00

WA Remaining Term (in months): 15.57
 Min (in months): 0.00
 Max (in months): 27.00



Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days



Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

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	546,875.52	0.07	201	0.53
> 12 - <= 24	35,448,344.86	4.68	3,671	9.73
> 24 - <= 36	339,574,369.69	44.87	17,623	46.72
> 36 - <= 42	4,975,210.35	0.66	319	0.85
> 42 - <= 48	137,182,258.92	18.13	6,473	17.16
> 48 - <= 53	471,148.34	0.06	26	0.07
> 53	238,551,782.60	31.52	9,409	24.94
Total	756,749,990.28	100.00	37,722	100.00

WA Original Term (in months): 45.11
 Min (in months): 10.00
 Max (in months): 72.00

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

21. Original Term

Current Portfolio

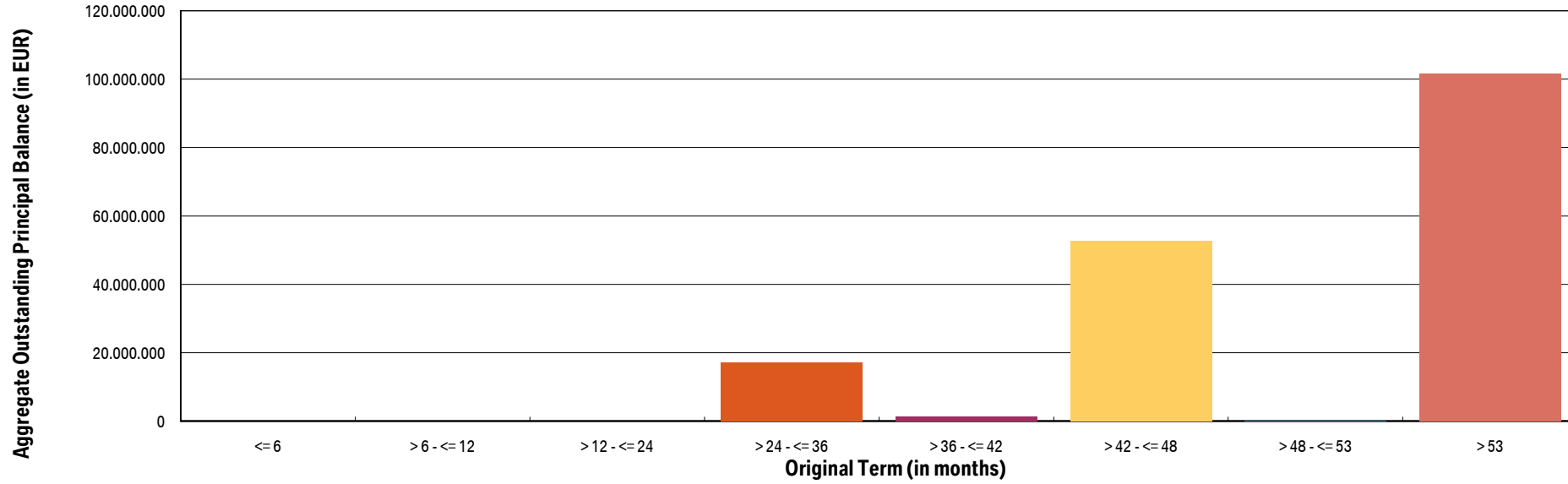
Group (in months)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
<= 6	0.00	0.00	0	0.00
> 6 - <= 12	0.00	0.00	0	0.00
> 12 - <= 24	8,729.84	0.01	25	0.16
> 24 - <= 36	17,215,997.64	9.95	4,878	31.15
> 36 - <= 42	1,286,452.12	0.74	173	1.10
> 42 - <= 48	52,748,768.58	30.49	4,312	27.54
> 48 - <= 53	128,337.53	0.07	12	0.08
> 53	101,630,487.31	58.74	6,258	39.97
Total	173,018,773.02	100.00	15,658	100.00

WA Original Term (in months): 53.77
 Min (in months): 24.00
 Max (in months): 72.00



Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days



Compartment German Auto Loans 10

Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 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	81,155,731.24	10.72	5,849	15.51
BMW 2 Series	71,886,124.85	9.50	3,619	9.59
BMW 3 Series	79,744,521.82	10.54	4,363	11.57
BMW 4 Series	38,571,273.34	5.10	1,479	3.92
BMW 5 Series	78,362,132.65	10.36	3,328	8.82
BMW 6 Series	7,578,626.86	1.00	225	0.60
BMW 7 Series	10,686,781.25	1.41	306	0.81
BMW 8 Series	5,236,824.78	0.69	60	0.16
BMW X1 Series	59,974,674.85	7.93	3,086	8.18
BMW X2 Series	11,803,094.62	1.56	424	1.12
BMW X3 Series	57,049,166.87	7.54	2,131	5.65
BMW X4 Series	19,362,123.87	2.56	598	1.59
BMW X5 Series	50,884,586.13	6.72	1,324	3.51
BMW X6 Series	12,816,775.25	1.69	342	0.91
BMW X7 Series	4,930,197.20	0.65	62	0.16
BMW Z Series	10,848,458.06	1.43	385	1.02
BMW i Series	6,755,491.79	0.89	267	0.71
MINI	96,136,863.83	12.70	6,100	16.17
Non BMW Group Models (incl. Motorcycles)	34,176,626.66	4.52	1,867	4.95
Other BMW Group (incl. Motorcycles)	18,789,914.36	2.48	1,907	5.06
Total	756,749,990.28	100.00	37,722	100.00

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

22. Vehicle Class
Current Portfolio

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	17,611,988.75	10.18	2,407	15.37
BMW 2 Series	16,799,711.81	9.71	1,600	10.22
BMW 3 Series	18,084,024.85	10.45	1,813	11.58
BMW 4 Series	9,262,319.98	5.35	637	4.07
BMW 5 Series	20,157,529.53	11.65	1,446	9.23
BMW 6 Series	1,692,595.39	0.98	92	0.59
BMW 7 Series	2,565,050.73	1.48	123	0.79
BMW 8 Series	1,681,578.05	0.97	35	0.22
BMW X1 Series	15,511,553.69	8.97	1,452	9.27
BMW X2 Series	2,702,400.60	1.56	208	1.33
BMW X3 Series	14,174,272.25	8.19	963	6.15
BMW X4 Series	4,524,864.25	2.62	257	1.64
BMW X5 Series	12,209,146.73	7.06	598	3.82
BMW X6 Series	3,116,898.91	1.80	137	0.87
BMW X7 Series	1,188,705.73	0.69	30	0.19
BMW Z Series	1,772,746.40	1.02	131	0.84
BMW i Series	1,413,134.96	0.82	121	0.77
MINI	17,881,831.58	10.34	2,443	15.60
Non BMW Group Models (incl. Motorcycles)	9,158,206.69	5.29	836	5.34
Other BMW Group (incl. Motorcycles)	1,510,212.14	0.87	329	2.10
Total	173,018,773.02	100.00	15,658	100.00

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 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	755,724,731.49	99.86	37,679	99.89
Self payment	1,025,258.79	0.14	43	0.11
Total	756,749,990.28	100.00	37,722	100.00

Current Portfolio

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	170,698,356.68	98.66	15,476	98.84
Self payment	2,320,416.34	1.34	182	1.16
Total	173,018,773.02	100.00	15,658	100.00



Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

24. Interest Rates

Weighted Average Nominal Interest Rate (in %)		
Aggregate Principal Balance (Initial)	756,749,990.28	3.32
Aggregate Outstanding Principal Balance	173,018,773.02	3.39

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

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	747,953,979.62	98.84	36,385	96.46
Equal Instalment Loan	8,796,010.66	1.16	1,337	3.54
Total	756,749,990.28	100.00	37,722	100.00

Current Portfolio

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	172,319,669.59	99.60	15,400	98.35
Equal Instalment Loan	699,103.43	0.40	258	1.65
Total	173,018,773.02	100.00	15,658	100.00

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

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	724,380,586.58	95.72	36,591	97.00
2 - 4	26,859,922.86	3.55	952	2.52
5 - 7	3,218,258.38	0.43	89	0.24
8 - 10	326,566.45	0.04	26	0.07
> 10	1,964,656.01	0.26	64	0.17
Total	756,749,990.28	100.00	37,722	100.00

Current Portfolio

Group	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
1	169,906,261.29	98.20	15,456	98.71
2 - 4	2,921,559.55	1.69	178	1.14
5 - 7	190,952.18	0.11	24	0.15
8 - 10	0.00	0.00	0	0.00
> 10	0.00	0.00	0	0.00
Total	173,018,773.02	100.00	15,658	100.00

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

27. Amortisation

Initial Portfolio

Period	Principal Balance (in EUR)
	756,749,990.28
1	747,284,150.21
2	737,791,273.70
3	728,264,986.54
4	718,711,535.81
5	709,130,456.80
6	699,537,583.26
7	689,921,537.42
8	680,279,765.60
9	670,377,327.40
10	660,211,792.26
11	649,963,053.12
12	639,845,968.29
13	629,719,269.72
14	619,491,825.35
15	609,576,998.09
16	599,601,717.70
17	589,644,361.50
18	577,535,834.69
19	565,480,782.53
20	553,402,724.33
21	539,097,447.91
22	522,150,647.75
23	505,899,957.67
24	490,470,791.84
25	474,407,402.05
26	458,142,852.87
27	442,825,967.72
28	427,600,260.77
29	415,485,297.93
30	380,019,947.98

Current Portfolio

Period	Principal Balance in EUR	Reduction in EUR
	173,018,773.02	
1	151,680,294.72	21,338,478.30
2	147,591,963.26	4,088,331.46
3	143,680,504.75	3,911,458.51
4	139,376,359.19	4,304,145.56
5	135,287,978.49	4,088,380.70
6	131,187,615.64	4,100,362.85
7	126,936,842.58	4,250,773.06
8	123,368,149.53	3,568,693.05
9	114,433,342.89	8,934,806.64
10	105,514,825.24	8,918,517.65
11	96,355,701.56	9,159,123.68
12	88,381,279.34	7,974,422.22
13	78,772,131.42	9,609,147.92
14	74,590,668.17	4,181,463.25
15	71,123,284.08	3,467,384.09
16	67,541,622.48	3,581,661.60
17	63,540,669.39	4,000,953.09
18	59,993,898.74	3,546,770.65
19	56,447,511.12	3,546,387.62
20	53,719,636.75	2,727,874.37
21	42,675,048.31	11,044,588.44
22	31,417,846.11	11,257,202.20
23	19,686,579.19	11,731,266.92
24	9,526,277.12	10,160,302.07
25	890.13	9,525,386.99
26	355.45	534.68
27	0.00	355.45
28	0.00	0.00
29	0.00	0.00
30	0.00	0.00

Compartment German Auto Loans 10

Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

27. Amortisation

Initial Portfolio

Period	Principal Balance (in EUR)
31	340,159,419.42
32	303,483,138.49
33	269,153,961.86
34	240,139,443.71
35	233,332,615.30
36	226,972,057.57
37	219,949,590.01
38	213,498,160.86
39	206,981,816.24
40	200,393,388.75
41	194,596,293.22
42	180,889,998.88
43	167,116,177.88
44	153,183,310.70
45	140,387,024.45
46	125,235,883.79
47	118,472,482.67
48	112,603,579.13
49	106,724,904.66
50	100,357,831.84
51	94,395,480.90
52	88,701,913.00
53	84,191,051.06
54	66,340,359.61
55	48,581,532.40
56	30,608,549.97
57	15,138,249.31
58	4,297.72
59	1,886.86
60	0.00

Current Portfolio

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
60	0.00	0.00

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

28. Priority of Payments

All values in EUR

Available Distribution Amount	+	27,816,482.47
Taxes	-	695.50
Trustee Payment	-	0.00
Senior Expenses	-	1,116.25
Swap Net Payment	-	0.00
Class A Interest	-	235,424.00
Class B Interest	-	48,868.56
Cash Reserve	-	3,790,000.00
Principal Class A	-	23,740,378.16
Principal Class B	-	0.00
Swap Termination Event	-	0.00
Subordinated Loan Interest	-	0.00
Subordinated Loan Principal	-	0.00
Seller	-	0.00

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

29. Transaction Costs

Cost Category (in EUR)	Class A	Class B	Subordinated Loan	Total
Senior Expenses				1,116.25
Interest accrued for the Period	235,424.00	48,868.56	13,005.49	297,298.05
Interest payments for the Period	235,424.00	48,868.56	0.00	284,292.56
Cumulative Interest Payments	3,072,944.00	1,574,807.96	0.00	4,647,751.96
Unpaid Interest for the Period	0.00	0.00	13,005.49	13,005.49
Cumulative Unpaid Interest	0.00	0.00	185,920.87	185,920.87

Compartment German Auto Loans 10

Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

30. Ratings

	Fitch	S&P	Moody's	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	Moody's	DBRS	Trigger Breached	
Transaction Parties - current ratings							
	BMW AG	long term	N/A	A	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	Moody's	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	A	N/A	A2	N/A
		short term	F1	N/A	P-1	N/A
Swap Provider:	Skandinaviska Enskilda Banken AB	long term	A	N/A	Baa1	N/A
		short term	F1	N/A	N/A	N/A

Compartment German Auto Loans 10

Monthly Investor Report

Reporting Date:	Feb 09, 2023
Payment Date:	Feb 20, 2023
Period No.:	33
Monthly Period:	Jan, 2023
Interest Period:	Jan 20, 2023 to Feb 20, 2023 = 31 days

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)	101,823,206.87
Fixed rate (in %)	-0.4924
Floating rate (Euribor in %)	1.9850
Net swap payments (in EUR) (- from SPV / + to SPV)	215,828.43