

**BMW
GROUP**



ROLLS-ROYCE
MOTOR CARS LTD

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

Monthly Investor Report - October 2023

Compartment German Auto Loans 10

Monthly Investor Report

| | |
|------------------|---|
| Reporting Date: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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 ESPANA SA
Principe de Vergara, 131 - 6 floor
28002 Madrid
Spain
monitor.abs@moodys.com

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

| | |
|------------------|---|
| Reporting Date: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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 | 09/11/2023 | | |
| Investor Reporting Date | 16/11/2023 | | |
| Interest Determination Date | 18/10/2023 | | |
| Reporting Frequency: | monthly | | |
| Monthly Period No. (since Issue Date): | 42 | (since Issue Date) | |
| Payment Date: | 20/11/2023 | | |
| Next Payment Date | 20/12/2023 | | |
| Monthly Period: | 01/10/2023 | until | 31/10/2023 |

Compartment German Auto Loans 10
Monthly Investor Report

| | |
|------------------|---|
| Reporting Date: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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 | 108,617,501.41 | 114,006,244.02 |
| Scheduled principal payments | 6,688,688.86 | 3,254,256.38 |
| Prepayment* principal | 1,866,557.65 | 1,930,788.22 |
| Prepayments* number of contracts | 122 | 138 |
| Repurchases* principal | 103,939.84 | 203,026.10 |
| Repurchases* number of contracts | 7 | 17 |
| Total principal collections | 8,659,186.35 | 5,388,070.70 |
| Total interest collections | 301,659.63 | 319,290.51 |
| Defaulted Amounts | 78,506.33 | 12,347.95 |
| Recoveries | 52,825.90 | 11,676.04 |
| Late Recoveries | 41,052.74 | 15,376.88 |
| End of Period | 99,932,634.63 | 108,617,501.41 |
| Current prepayment rate (annualised) in % | 19.89 | 19.03 |

* 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: Nov 09, 2023
 Payment Date: Nov 20, 2023
 Period No.: 42
 Monthly Period: Oct, 2023
 Interest Period: Oct 20, 2023 to Nov 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 |
| Reserves | | 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: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 20, 2023 = 31 days |

7. Performance Data

Aggregate outstanding notes balance

| | |
|------------------------------|---------------|
| Beginning of period (in EUR) | 68,012,017.60 |
| End of period (in EUR) | 59,049,387.45 |

Ratios

| 31- 60 days past due | (in EUR) | (in %) |
|--|------------|--------|
| 31- 60 days past due period before previous period | 231,993.48 | 0.20 |
| 31- 60 days past due previous period | 290,958.71 | 0.27 |
| 31- 60 days past due current period | 390,642.11 | 0.39 |

| 61- 90 days past due | (in EUR) | (in %) |
|--|------------|--------|
| 61- 90 days past due period before previous period | 57,112.69 | 0.05 |
| 61- 90 days past due previous period | 113,799.13 | 0.10 |
| 61- 90 days past due current period | 92,066.07 | 0.09 |

| Cumulative Net Loss Ratio | Current ratio |
|----------------------------------|----------------------|
| Cumulative Net Loss Ratio (in %) | 0.28 |

Performance data

| | |
|---|--------------|
| Number of contracts being 31 - 60 days delinquent | 18 |
| Number of contracts being 61 - 90 days delinquent | 7 |
| Balance of contracts being 31 - 60 days delinquent (in EUR) | 390,642.11 |
| Balance of contracts being 61 - 90 days delinquent (in EUR) | 92,066.07 |
| Defaulted amounts (in EUR) | 78,506.33 |
| Cumulative defaulted amounts (in EUR) | 4,670,396.34 |
| Recoveries (in EUR) | 52,825.90 |
| Cumulative recoveries (in EUR) | 2,580,254.75 |

Compartment German Auto Loans 10

Monthly Investor Report

Reporting Date: Nov 09, 2023
 Payment Date: Nov 20, 2023
 Period No.: 42
 Monthly Period: Oct, 2023
 Interest Period: Oct 20, 2023 to Nov 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: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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 |
| Feb - 23 | 26 | 34,757.82 | 3,590,641.64 | 756,749,990.28 | 0.47 | 20,843.03 | 1,944,471.36 | 1,646,170.28 | 0.22 |
| Mar - 23 | 12 | 408,652.74 | 3,999,294.38 | 756,749,990.28 | 0.53 | 277,981.79 | 2,222,453.15 | 1,776,841.23 | 0.23 |
| Apr - 23 | 5 | 103,545.76 | 4,102,840.14 | 756,749,990.28 | 0.54 | 33,958.35 | 2,256,411.50 | 1,846,428.64 | 0.24 |
| May - 23 | 4 | 7,858.18 | 4,110,698.32 | 756,749,990.28 | 0.54 | 3,600.27 | 2,260,011.77 | 1,850,686.55 | 0.24 |
| June - 23 | 12 | 152,707.69 | 4,263,406.01 | 756,749,990.28 | 0.56 | 32,700.63 | 2,292,712.40 | 1,970,693.61 | 0.26 |
| July - 23 | 12 | 227,994.47 | 4,491,400.48 | 756,749,990.28 | 0.59 | 174,531.00 | 2,467,243.40 | 2,024,157.08 | 0.27 |
| Aug - 23 | 8 | 88,141.58 | 4,579,542.06 | 756,749,990.28 | 0.61 | 48,509.41 | 2,515,752.81 | 2,063,789.25 | 0.27 |
| Sept - 23 | 11 | 12,347.95 | 4,591,890.01 | 756,749,990.28 | 0.61 | 11,676.04 | 2,527,428.85 | 2,064,461.16 | 0.27 |
| Oct - 23 | 9 | 78,506.33 | 4,670,396.34 | 756,749,990.28 | 0.62 | 52,825.90 | 2,580,254.75 | 2,090,141.59 | 0.28 |

Compartment German Auto Loans 10

Monthly Investor Report

Reporting Date: Nov 09, 2023
 Payment Date: Nov 20, 2023
 Period No.: 42
 Monthly Period: Oct, 2023
 Interest Period: Oct 20, 2023 to Nov 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 | July - 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 | 30,023.70 | 5,249.41 | 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 | July - 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 | May - 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 | July - 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 | 7,238.98 | 12,253.59 | New | Non BMW Group (incl. Motorcycles) | Commercial | |
| 19 | Apr - 21 | Sept - 19 | 19,831.69 | 19,321.77 | 8,033.29 | 11,288.48 | 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 | May - 21 | Sept - 19 | 19,831.73 | 19,149.35 | 6,609.88 | 12,539.47 | New | Non BMW Group (incl. Motorcycles) | Commercial | |
| 27 | May - 21 | Jan - 19 | 23,073.14 | 22,840.77 | 20,927.03 | 1,913.74 | Used | 4 Series | Private | |
| 28 | May - 21 | Oct - 19 | 14,397.39 | 14,194.65 | 14,194.65 | 0.00 | Used | 3 Series | Private | |
| 29 | May - 21 | Oct - 19 | 15,599.50 | 14,950.50 | 10,283.34 | 4,667.16 | New | MINI | Commercial | |
| 30 | May - 21 | Nov - 19 | 30,981.85 | 29,197.76 | 20,893.28 | 8,658.35 | 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: Nov 09, 2023
 Payment Date: Nov 20, 2023
 Period No.: 42
 Monthly Period: Oct, 2023
 Interest Period: Oct 20, 2023 to Nov 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 | July - 21 | Dec - 19 | 18,921.49 | 17,806.99 | 17,090.27 | 716.72 | Used | Non BMW Group (incl. Motorcycles) | Commercial | |
| 39 | July - 21 | Feb - 20 | 39,136.67 | 38,550.95 | 0.00 | 38,550.95 | New | 3 Series | Commercial | |
| 40 | July - 21 | Dec - 19 | 18,882.78 | 17,681.56 | 16,877.59 | 803.97 | New | Non BMW Group (incl. Motorcycles) | Commercial | |
| 41 | July - 21 | Feb - 20 | 62,970.33 | 59,321.82 | 50,154.40 | 9,167.42 | New | X5 Series | Commercial | |
| 42 | July - 21 | Dec - 19 | 25,186.25 | 24,065.33 | 24,065.33 | 0.00 | Used | X5 Series | Commercial | |
| 43 | Aug - 21 | Oct - 19 | 23,257.73 | 20,606.35 | 13,680.88 | 6,925.47 | Used | 5 Series | Commercial | |
| 44 | Aug - 21 | Dec - 19 | 18,882.78 | 7,770.37 | 6,969.98 | 800.39 | New | Non BMW Group (incl. Motorcycles) | Commercial | |
| 45 | Aug - 21 | Feb - 20 | 7,452.68 | 6,943.40 | 0.00 | 6,943.40 | Used | Non BMW Group (incl. Motorcycles) | Commercial | |
| 46 | Sept - 21 | July - 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 | 1,867.32 | 8,504.43 | 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 | July - 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 | 7,118.01 | 8,543.75 | New | 5 Series | Commercial | |
| 53 | Nov - 21 | Apr - 19 | 6,704.68 | 3,480.98 | 3,480.98 | 0.00 | 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 | July - 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 | 7,332.57 | 0.00 | New | X1 Series | Private | |
| 65 | Mar - 22 | Mar - 19 | 18,984.88 | 12,063.07 | 7,992.60 | 4,070.47 | New | Non BMW Group (incl. Motorcycles) | 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. Motorcycles) | Commercial | |
| 68 | Mar - 22 | Mar - 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. Motorcycles) | Private | |
| 71 | Apr - 22 | Feb - 20 | 48,432.44 | 39,520.80 | 25,226.46 | 14,294.34 | Used | X5 Series | Commercial | |
| 72 | Mar - 22 | Oct - 19 | 27,031.69 | 21,217.59 | 15,167.91 | 6,049.68 | Used | MINI | Commercial | |
| 73 | Mar - 22 | Nov - 19 | 44,037.68 | 38,228.65 | 0.00 | 38,228.65 | Used | 4 Series | Commercial | |
| 74 | Mar - 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: Nov 09, 2023
 Payment Date: Nov 20, 2023
 Period No.: 42
 Monthly Period: Oct, 2023
 Interest Period: Oct 20, 2023 to Nov 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 | 9,134.94 | 5,942.24 | 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 | 40,912.54 | 1,111.08 | New | 3 Series | Private | |
| 87 | Julv - 22 | Nov - 19 | 24,486.59 | 20,305.13 | 14,679.59 | 5,625.54 | 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 | 4,964.28 | 270.00 | 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 | 6,302.55 | 5,345.25 | Used | 4 Series | Private | |
| 94 | Aug - 22 | Jan - 20 | 12,154.82 | 4,234.35 | 4,234.35 | 0.00 | 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 | 20,467.57 | 2,735.08 | New | 1 Series | Private | |
| 100 | Oct - 22 | Mar - 19 | 9,841.96 | 4,397.77 | 3,931.00 | 466.77 | 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 | 7,431.86 | 0.00 | 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 | Apr - 19 | 10,367.54 | 4,032.85 | 4,032.85 | 0.00 | Used | 1 Series | Private | |
| 105 | Nov - 22 | Sept - 19 | 10,402.64 | 6,478.82 | 6,478.82 | 0.00 | Used | Non BMW Group (incl. Motorcycles) | Private | |
| 106 | Nov - 22 | Mar - 19 | 8,072.50 | 2,079.57 | 2,079.57 | 0.00 | Used | Other BMW Group | Private | |
| 107 | Nov - 22 | June - 19 | 45,418.25 | 22,534.53 | 22,534.53 | 0.00 | Used | X5 Series | Commercial | |
| 108 | Dec - 22 | Mav - 19 | 7,856.26 | 1,606.34 | 1,606.34 | 0.00 | Used | MINI | Commercial | |
| 109 | Dec - 22 | Mav - 19 | 87,421.89 | 27,145.97 | 0.00 | 27,145.97 | New | 5 Series | Commercial | |
| 110 | Dec - 22 | Jan - 20 | 38,397.95 | 30,170.61 | 0.00 | 30,170.61 | Used | X5 Series | Commercial | |
| 111 | Jan - 23 | Sept - 19 | 25,492.98 | 18,400.73 | 5,610.00 | 12,790.73 | Used | 6 Series | Commercial | |

Compartment German Auto Loans 10

Monthly Investor Report

Reporting Date: Nov 09, 2023
 Payment Date: Nov 20, 2023
 Period No.: 42
 Monthly Period: Oct, 2023
 Interest Period: Oct 20, 2023 to Nov 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 | Oct - 19 | 31,381.02 | 22,344.19 | 11,990.66 | 10,353.53 | Used | 1 Series | Private | |
| 113 | Jan - 23 | Mar - 19 | 52,377.65 | 36,725.21 | 34,254.40 | 2,470.81 | New | X4 Series | Private | |
| 114 | Jan - 23 | June - 19 | 6,111.47 | 1,110.76 | 1,110.76 | 0.00 | Used | 1 Series | Private | |
| 115 | Jan - 23 | July - 19 | 17,630.96 | 15,777.99 | 15,777.99 | 0.00 | New | X1 Series | Private | |
| 116 | Jan - 23 | July - 19 | 43,822.99 | 8,017.05 | 8,017.05 | 0.00 | New | 3 Series | Private | |
| 117 | Jan - 23 | July - 19 | 37,877.48 | 36,144.97 | 22,427.55 | 13,717.42 | New | 5 Series | Commercial | |
| 118 | Jan - 23 | Feb - 20 | 45,748.30 | 35,051.31 | 30,600.00 | 4,451.31 | New | Z Series | Private | |
| 119 | Jan - 23 | Oct - 19 | 81,728.30 | 50,181.84 | 50,000.00 | 181.84 | New | X7 Series | Commercial | |
| 120 | Jan - 23 | June - 19 | 4,698.97 | 552.75 | 552.75 | 0.00 | Used | 1 Series | Private | |
| 121 | Jan - 23 | Oct - 19 | 27,486.93 | 21,726.33 | 21,726.33 | 0.00 | New | 1 Series | Private | |
| 122 | Jan - 23 | Dec - 19 | 114,716.73 | 91,989.55 | 0.00 | 91,989.55 | New | 8 Series | Commercial | |
| 123 | Feb - 23 | July - 19 | 21,365.55 | 11,341.48 | 4,123.65 | 7,217.83 | Used | 5 Series | Private | |
| 124 | Feb - 23 | July - 19 | 11,600.15 | 747.71 | 747.71 | 0.00 | Used | X1 Series | Private | |
| 125 | Mar - 23 | Oct - 19 | 12,903.61 | 7,625.72 | 0.00 | 7,625.72 | Used | 3 Series | Private | |
| 126 | Mar - 23 | Feb - 20 | 129,240.66 | 98,482.65 | 64,869.79 | 34,889.48 | New | X6 Series | Commercial | |
| 127 | Mar - 23 | Feb - 20 | 58,494.73 | 50,060.44 | 45,586.24 | 4,474.20 | New | 7 Series | Commercial | |
| 128 | Mar - 23 | Nov - 19 | 59,579.18 | 40,910.78 | 28,280.25 | 12,630.53 | New | 5 Series | Commercial | |
| 129 | Mar - 23 | Dec - 19 | 93,004.67 | 73,976.04 | 44,999.22 | 28,976.82 | New | 8 Series | Commercial | |
| 130 | Mar - 23 | Jan - 20 | 36,964.92 | 30,382.24 | 27,823.03 | 2,559.21 | New | 5 Series | Commercial | |
| 131 | Mar - 23 | Dec - 19 | 16,630.63 | 12,230.43 | 12,270.90 | 0.00 | Used | MINI | Private | |
| 132 | Mar - 23 | Mar - 19 | 15,244.92 | 8,794.71 | 8,794.71 | 0.00 | Used | MINI | Private | |
| 133 | Apr - 23 | Sept - 19 | 19,016.14 | 9,169.45 | 9,169.45 | 0.00 | Used | MINI | Private | |
| 134 | Apr - 23 | Dec - 19 | 75,392.41 | 59,644.33 | 0.00 | 59,644.33 | Used | Non BMW Group (incl. Motorcycles) | Commercial | |
| 135 | Mar - 23 | Oct - 19 | 6,565.59 | 1,162.85 | 1,162.85 | 0.00 | Used | X3 Series | Private | |
| 136 | June - 23 | Oct - 19 | 62,794.27 | 35,841.24 | 35,841.24 | 0.00 | New | Z Series | Private | |
| 137 | June - 23 | Nov - 19 | 9,881.42 | 732.14 | 667.25 | 64.89 | Used | 1 Series | Commercial | |
| 138 | June - 23 | Nov - 19 | 11,960.43 | 2,041.44 | 2,041.44 | 0.00 | Used | MINI | Private | |
| 139 | June - 23 | Nov - 19 | 13,474.10 | 3,390.32 | 3,005.50 | 384.82 | Used | X3 Series | Commercial | |
| 140 | June - 23 | Nov - 19 | 41,445.06 | 28,140.11 | 0.00 | 28,140.11 | Used | 4 Series | Commercial | |
| 141 | June - 23 | Nov - 19 | 13,376.59 | 8,534.77 | 3,500.00 | 5,034.77 | Used | MINI | Private | |
| 142 | June - 23 | Nov - 19 | 38,898.33 | 10,928.51 | 9,220.43 | 1,708.08 | New | 5 Series | Commercial | |
| 143 | July - 23 | Dec - 19 | 35,774.93 | 19,545.49 | 249.50 | 19,295.99 | Used | X5 Series | Commercial | |
| 144 | July - 23 | Apr - 19 | 24,408.22 | 15,610.69 | 15,610.69 | 0.00 | Used | X4 Series | Commercial | |
| 145 | July - 23 | Nov - 19 | 26,440.33 | 21,251.19 | 21,251.19 | 0.00 | New | X1 Series | Private | |
| 146 | July - 23 | Jan - 20 | 43,465.72 | 31,972.45 | 27,991.49 | 3,980.96 | New | 5 Series | Commercial | |
| 147 | July - 23 | Dec - 19 | 6,742.50 | 1,412.65 | 1,412.65 | 0.00 | Used | 1 Series | Commercial | |
| 148 | July - 23 | Dec - 19 | 23,039.40 | 6,575.04 | 3,470.91 | 3,104.13 | Used | 3 Series | Commercial | |

Compartment German Auto Loans 10

Monthly Investor Report

Reporting Date: Nov 09, 2023
 Payment Date: Nov 20, 2023
 Period No.: 42
 Monthly Period: Oct, 2023
 Interest Period: Oct 20, 2023 to Nov 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 | Aug - 23 | Jan - 20 | 37,065.35 | 6,795.03 | 6,795.03 | 0.00 | New | MINI | Commercial | |
| 150 | Aug - 23 | Jan - 19 | 37,862.54 | 24,376.11 | 17,100.00 | 7,276.11 | New | 2 Series | Private | |
| 151 | Aug - 23 | Jan - 20 | 51,310.72 | 3,582.12 | 1,250.01 | 2,332.11 | New | 3 Series | Private | |
| 152 | Aug - 23 | Jan - 20 | 60,125.77 | 23,271.43 | 2,653.32 | 20,618.11 | New | X5 Series | Commercial | |
| 153 | Sept - 23 | Feb - 20 | 7,437.70 | 832.93 | 424.96 | 407.97 | Used | Non BMW Group (incl. Motorcycles) | Private | |
| 154 | Oct - 23 | Feb - 20 | 21,038.33 | 14,053.06 | 0.00 | 14,103.84 | Used | 2 Series | Private | |
| 155 | Oct - 23 | Mar - 19 | 4,781.11 | 849.84 | 125.79 | 724.05 | Used | MINI | Private | |
| 156 | Oct - 23 | Mar - 19 | 35,368.23 | 26,068.01 | 15,536.46 | 10,531.55 | New | X1 Series | Commercial | |
| 157 | Julv - 20 | Apr - 19 | 9,839.05 | 9,484.92 | 9,484.92 | 0.00 | Used | 2 Series | Private | Sept - 20 |
| 158 | Apr - 21 | Nov - 19 | 25,221.05 | 24,226.19 | 2,595.20 | 21,630.99 | Used | 5 Series | Private | Apr - 21 |
| 159 | Jan - 21 | Nov - 19 | 35,621.04 | 34,662.53 | 28,014.82 | 6,647.71 | Used | X6 Series | Commercial | May - 21 |
| 160 | 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 |
| 161 | June - 21 | Feb - 20 | 39,620.91 | 7,944.40 | 1,810.62 | 6,133.78 | Used | X4 Series | Private | June - 21 |
| 162 | Apr - 21 | Mav - 19 | 32,741.20 | 31,356.14 | 21,921.34 | 9,434.80 | New | 4 Series | Commercial | July - 21 |
| 163 | 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 |
| 164 | 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 |
| 165 | Sept - 21 | Oct - 19 | 15,615.04 | 9,760.43 | 2,247.40 | 7,513.03 | Used | 3 Series | Private | Sept - 21 |
| 166 | Sept - 21 | Feb - 20 | 11,883.47 | 137.05 | 7.28 | 129.77 | Used | 7 Series | Private | Sept - 21 |
| 167 | Aug - 21 | Jan - 20 | 10,856.37 | 9,636.91 | 9,091.64 | 545.27 | Used | MINI | Private | Nov - 21 |
| 168 | Oct - 21 | Dec - 19 | 59,161.31 | 51,078.62 | 38,177.14 | 12,901.48 | Used | 7 Series | Commercial | Dec - 21 |
| 169 | Oct - 21 | Nov - 19 | 20,560.36 | 17,312.70 | 16,735.05 | 577.65 | Used | 2 Series | Private | Dec - 21 |
| 170 | Jan - 22 | Nov - 19 | 9,755.36 | 7,542.29 | 1,358.53 | 6,183.76 | Used | 3 Series | Private | Jan - 22 |
| 171 | Nov - 21 | Sept - 19 | 41,482.97 | 32,886.87 | 32,442.09 | 444.78 | Used | X5 Series | Commercial | Feb - 22 |
| 172 | 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 |
| 173 | Mar - 22 | Mar - 19 | 28,399.87 | 23,054.56 | 18,801.61 | 4,252.95 | Used | 5 Series | Private | May - 22 |
| 174 | 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 |
| 175 | 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 |
| 176 | June - 22 | Feb - 20 | 26,140.12 | 263.39 | 69.98 | 193.41 | Used | 5 Series | Private | June - 22 |
| 177 | June - 22 | Nov - 19 | 11,804.84 | 132.02 | 27.08 | 104.94 | Used | X3 Series | Private | June - 22 |
| 178 | Apr - 22 | Jan - 20 | 65,628.33 | 54,570.97 | 35,022.62 | 19,548.35 | New | 5 Series | Commercial | July - 22 |
| 179 | Apr - 22 | Nov - 19 | 38,597.12 | 28,478.77 | 26,567.64 | 1,911.13 | New | MINI | Private | July - 22 |
| 180 | Mav - 22 | Dec - 19 | 88,208.23 | 74,541.74 | 42,960.98 | 31,580.76 | New | 5 Series | Commercial | July - 22 |
| 181 | Mav - 22 | Feb - 20 | 11,258.54 | 9,133.33 | 6,740.26 | 2,393.07 | Used | 3 Series | Private | Sept - 22 |
| 182 | Julv - 22 | Dec - 19 | 15,015.92 | 11,771.53 | 9,778.08 | 1,993.45 | Used | 1 Series | Private | Sept - 22 |
| 183 | Julv - 22 | Oct - 19 | 27,779.80 | 22,838.87 | 22,221.15 | 678.85 | Used | 4 Series | Private | Oct - 22 |
| 184 | Aug - 22 | Aug - 19 | 33,013.55 | 25,377.62 | 18,822.87 | 6,554.75 | Used | X5 Series | Commercial | Oct - 22 |
| 185 | Aug - 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: Nov 09, 2023
 Payment Date: Nov 20, 2023
 Period No.: 42
 Monthly Period: Oct, 2023
 Interest Period: Oct 20, 2023 to Nov 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) |
|-----|-------------------------|----------------------------------|------------------------------------|---|-------------------------|--|--------------------------|----------------|--------------------------------------|----------------------------|
| 186 | Nov - 22 | Dec - 19 | 14,497.25 | 10,965.31 | 10,063.37 | 901.94 | Used | MINI | Private | Feb - 23 |
| 187 | Feb - 23 | Nov - 19 | 28,773.00 | 13,864.40 | 11,719.77 | 2,144.63 | Used | 5 Series | Private | Feb - 23 |
| 188 | Jan - 23 | Aug - 19 | 18,232.43 | 12,976.66 | 11,179.83 | 1,796.83 | Used | 5 Series | Private | Mar - 23 |
| 189 | Apr - 23 | Oct - 19 | 22,974.93 | 728.17 | -39.36 | 767.53 | New | X2 Series | Private | Apr - 23 |
| 190 | Mar - 23 | Feb - 20 | 12,548.88 | 9,002.61 | 6,304.09 | 2,698.52 | Used | 2 Series | Commercial | May - 23 |
| 191 | June - 23 | Nov - 19 | 43,204.00 | 306.70 | 117.55 | 189.15 | Used | X3 Series | Commercial | June - 23 |
| 192 | Mar - 23 | Dec - 19 | 37,921.98 | 30,832.65 | 30,647.48 | 185.17 | Used | X5 Series | Private | July - 23 |
| 193 | May - 23 | Feb - 20 | 30,231.82 | 21,240.24 | 19,067.87 | 2,172.37 | Used | 3 Series | Private | Aug - 23 |
| 194 | June - 23 | Dec - 19 | 48,048.28 | 34,068.10 | 17,387.01 | 16,681.09 | Used | 7 Series | Commercial | Sept - 23 |
| 195 | Julv - 23 | Jan - 20 | 66,755.09 | 54,471.11 | 33,976.21 | 20,494.90 | New | 5 Series | Commercial | Oct - 23 |
| 196 | Oct - 23 | Feb - 19 | 54,702.92 | 616.67 | 262.20 | 354.47 | Used | 7 Series | Commercial | Oct - 23 |

Compartment German Auto Loans 10
Monthly Investor Report

| | |
|------------------|---|
| Reporting Date: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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 | 68,012,017.60 | 11,262,017.60 | 56,750,000.00 |
| Available distribution amount in EUR | 12,847,110.80 | | |
| Redemption per class in EUR | | 8,962,630.15 | 0,00 |
| Redemption per note in EUR | | 1,600.47 | 0.00 |
| Notes aggregate principal outstanding balance in EUR - EoP | 59,049,387.45 | 2,299,387.45 | 56,750,000.00 |
| Current pool factor | | 0.00 | 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 | | 3.864% | NONE |
| Spread | | 0.70% | 0.00% |
| Coupon | | 4.564% | 1.00% |
| Day count fraction | | Actual/360 | Actual/360 |
| Interest days | | 31 days | 31 days |
| Principal outstanding per note in EUR - BoP | | 2,011.07 | 125,000.00 |
| Principal repayment per note in EUR | | 1,600.47 | 0.00 |
| Principal outstanding per note in EUR - EoP | | 410.60 | 125,000.00 |
| Interest payment per Note in EUR | | 7.90 | 107.64 |

Compartment German Auto Loans 10

Monthly Investor Report

| | |
|------------------|---|
| Reporting Date: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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 | 2,299,387.45 | 101.49 |
| Class B | 56,750,000.00 | 0.50 | 56,750,000.00 | 44.70 |
| Cash Reserve (+ Overcollateralisation) | 3,790,000.00 | 0.00 | 44,673,247.18 | 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) | 99,932,634.63 |
| Clean-Up option exercisable | No |

Compartment German Auto Loans 10

Monthly Investor Report

| | |
|------------------|---|
| Reporting Date: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 20, 2023 = 31 days |

11. Original Principal Balance

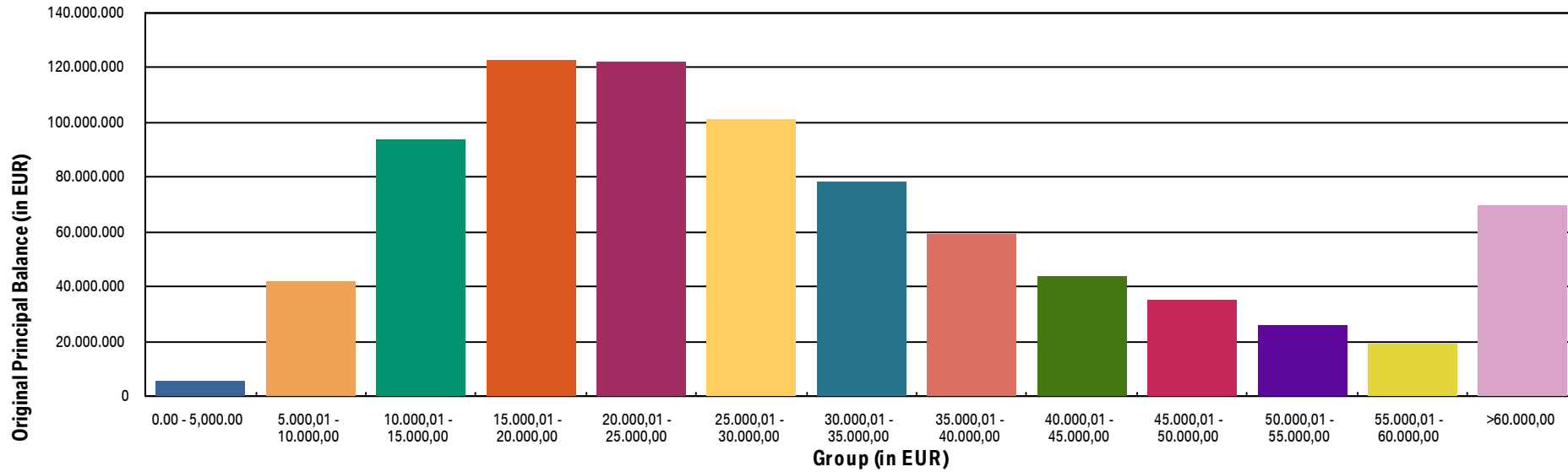
Initial Portfolio as of origination of contract

| 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: Nov 09, 2023
 Payment Date: Nov 20, 2023
 Period No.: 42
 Monthly Period: Oct, 2023
 Interest Period: Oct 20, 2023 to Nov 20, 2023
 = 31 days



Compartment German Auto Loans 10

Monthly Investor Report

| | |
|------------------|---|
| Reporting Date: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 20, 2023 = 31 days |

12. Aggregate Principal Balance

Initial Portfolio

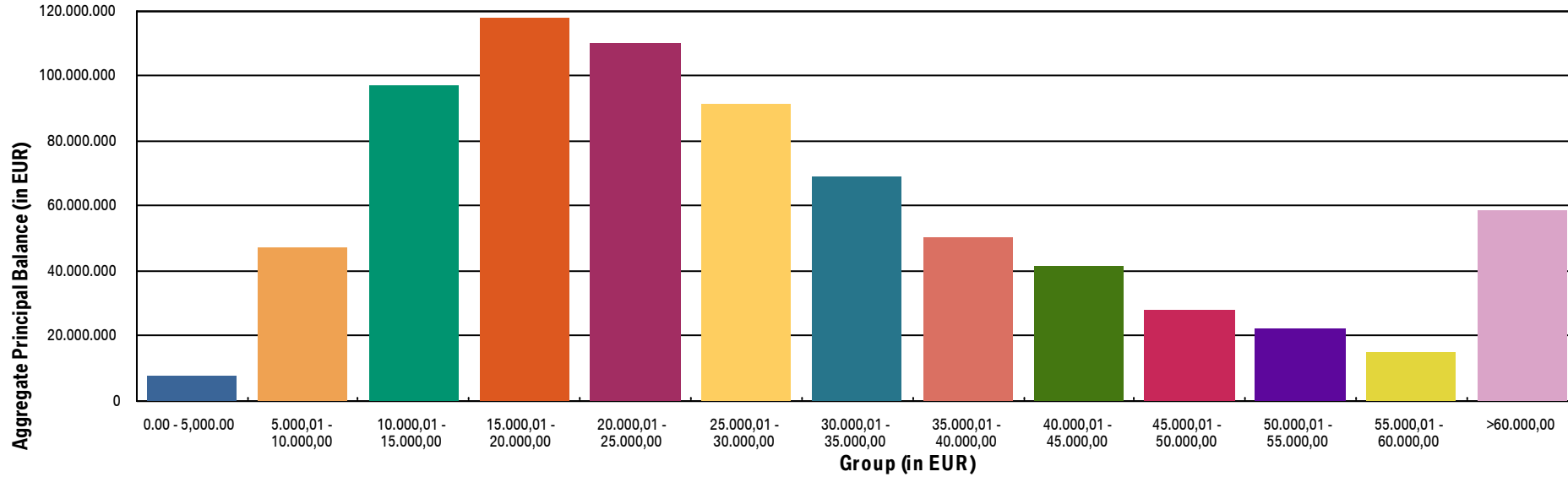
| Group (in EUR) | Aggregate Principal Balance (in EUR) | Aggregate Principal Balance (in % of total) | Number of Contracts | Number of Contracts (in % of total) |
|-----------------------|---|--|------------------------|--|
| 0.00 - 5,000.00 | 7,886,650.60 | 1.04 | 2,311 | 6.13 |
| 5,000,01 - 10,000,00 | 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: Nov 09, 2023
 Payment Date: Nov 20, 2023
 Period No.: 42
 Monthly Period: Oct, 2023
 Interest Period: Oct 20, 2023 to Nov 20, 2023
 = 31 days



Compartment German Auto Loans 10
Monthly Investor Report

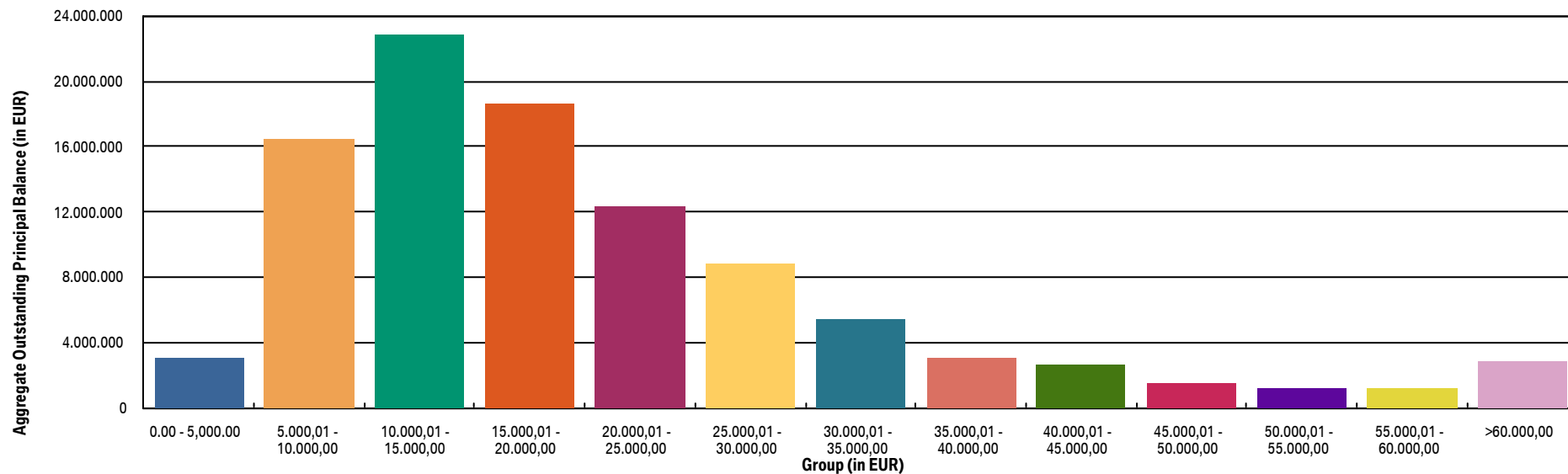
| | |
|------------------|---|
| Reporting Date: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 20, 2023 = 31 days |

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 | 3,018,170.32 | 3.02 | 2,273 | 26.23 |
| 5.000,01 - 10.000,00 | 16,469,449.23 | 16.48 | 2,159 | 24.92 |
| 10.000,01 - 15.000,00 | 22,896,600.03 | 22.91 | 1,846 | 21.30 |
| 15.000,01 - 20.000,00 | 18,604,830.77 | 18.62 | 1,084 | 12.51 |
| 20.000,01 - 25.000,00 | 12,296,315.12 | 12.30 | 552 | 6.37 |
| 25.000,01 - 30.000,00 | 8,814,815.80 | 8.82 | 325 | 3.75 |
| 30.000,01 - 35.000,00 | 5,437,546.72 | 5.44 | 169 | 1.95 |
| 35.000,01 - 40.000,00 | 3,010,813.50 | 3.01 | 80 | 0.92 |
| 40.000,01 - 45.000,00 | 2,625,038.70 | 2.63 | 62 | 0.72 |
| 45.000,01 - 50.000,00 | 1,517,521.19 | 1.52 | 32 | 0.37 |
| 50.000,01 - 55.000,00 | 1,151,290.13 | 1.15 | 22 | 0.25 |
| 55.000,01 - 60.000,00 | 1,210,814.26 | 1.21 | 21 | 0.24 |
| > 60.000,00 | 2,879,428.86 | 2.88 | 40 | 0.46 |
| Total | 99,932,634.63 | 100.00 | 8,665 | 100.00 |
| WA: | 11,532.91 | | | |
| Min: | 0.00 | | | |
| Max: | 96,904.95 | | | |

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date: Nov 09, 2023
 Payment Date: Nov 20, 2023
 Period No.: 42
 Monthly Period: Oct, 2023
 Interest Period: Oct 20, 2023 to Nov 20, 2023
 = 31 days



Compartment German Auto Loans 10

Monthly Investor Report

| | |
|------------------|---|
| Reporting Date: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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 | 27,676,431.72 | 27.70 | 2,369 | 27.34 |
| <=1000 | 2,040,175.72 | 2.04 | 242 | 2.79 |
| 1.000,01 - 2.000,00 | 6,126,769.80 | 6.13 | 671 | 7.74 |
| 2.000,01 - 3.000,00 | 7,933,479.48 | 7.94 | 835 | 9.64 |
| 3.000,01 - 4.000,00 | 5,889,282.57 | 5.89 | 663 | 7.65 |
| 4.000,01 - 5.000,00 | 9,688,956.46 | 9.70 | 894 | 10.32 |
| 5.000,01 - 6.000,00 | 4,634,199.98 | 4.64 | 436 | 5.03 |
| 6.000,01 - 7.000,00 | 4,035,403.20 | 4.04 | 366 | 4.22 |
| 7.000,01 - 8.000,00 | 3,832,265.03 | 3.83 | 318 | 3.67 |
| 8.000,01 - 9.000,00 | 2,099,063.59 | 2.10 | 183 | 2.11 |
| 9.000,01 - 10.000,00 | 7,650,887.56 | 7.66 | 570 | 6.58 |
| 10.000,01 - 11.000,00 | 1,672,858.24 | 1.67 | 118 | 1.36 |
| 11.000,01 - 12.000,00 | 2,406,810.43 | 2.41 | 164 | 1.89 |
| 12.000,01 - 13.000,00 | 1,411,209.28 | 1.41 | 90 | 1.04 |
| 13.000,01 - 14.000,00 | 1,566,370.92 | 1.57 | 107 | 1.23 |
| 14.000,01 - 15.000,00 | 2,700,363.15 | 2.70 | 184 | 2.12 |
| > 15.000,00 | 8,568,107.50 | 8.57 | 455 | 5.25 |
| Total | 99,932,634.63 | 100.00 | 8,665 | 100.00 |

| | |
|---|-----------|
| Minimum Down Payment: | 34.94 |
| Maximum Down Payment: | 88,869.26 |
| Average Down Payment: | 5,097.68 |
| Average Down Payment (customers that made a Down Payment) | 7,015.79 |

Compartment German Auto Loans 10
Monthly Investor Report

| | |
|------------------|---|
| Reporting Date: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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 | 171,593.94 | 0.17 | 3 | 0.03 |
| 2 | 96,904.95 | 0.10 | 1 | 0.01 |
| 3 | 93,656.30 | 0.09 | 1 | 0.01 |
| 4 | 92,822.63 | 0.09 | 1 | 0.01 |
| 5 | 86,923.92 | 0.09 | 1 | 0.01 |
| 6 | 86,108.76 | 0.09 | 1 | 0.01 |
| 7 | 82,874.29 | 0.08 | 1 | 0.01 |
| 8 | 80,346.12 | 0.08 | 1 | 0.01 |
| 9 | 79,580.49 | 0.08 | 1 | 0.01 |
| 10 | 79,377.24 | 0.08 | 1 | 0.01 |
| 11 | 79,019.59 | 0.08 | 1 | 0.01 |
| 12 | 78,404.05 | 0.08 | 1 | 0.01 |
| 13 | 75,867.13 | 0.08 | 1 | 0.01 |
| 14 | 75,215.31 | 0.08 | 1 | 0.01 |
| 15 | 73,370.04 | 0.07 | 1 | 0.01 |
| 16 | 73,022.48 | 0.07 | 2 | 0.02 |
| 17 | 72,862.89 | 0.07 | 1 | 0.01 |
| 18 | 72,604.87 | 0.07 | 1 | 0.01 |
| 19 | 72,589.93 | 0.07 | 1 | 0.01 |
| 20 | 71,566.83 | 0.07 | 1 | 0.01 |
| Total | 1,694,711.76 | 1.70 | 23 | 0.27 |

| | |
|--------------------------------|----------------------|
| Total Portfolio Balance | 99,932,634.63 |
|--------------------------------|----------------------|

Compartment German Auto Loans 10
Monthly Investor Report

| | |
|------------------|---|
| Reporting Date: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 20, 2023 = 31 days |

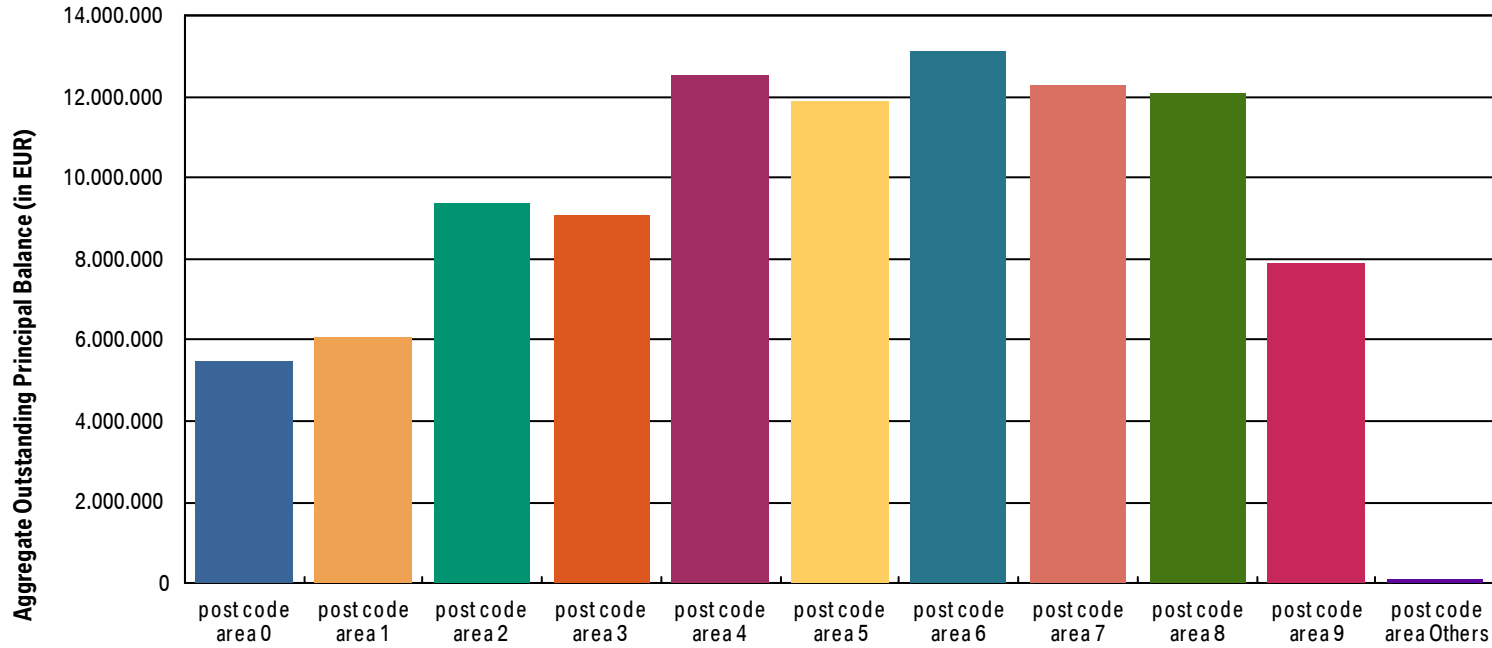
16. Geographical Distribution

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 | 5,472,863.44 | 5.48 | 481 | 5.55 |
| post code area 1 | 6,082,946.26 | 6.09 | 495 | 5.71 |
| post code area 2 | 9,362,825.19 | 9.37 | 818 | 9.44 |
| post code area 3 | 9,073,494.77 | 9.08 | 800 | 9.23 |
| post code area 4 | 12,541,756.11 | 12.55 | 1,063 | 12.27 |
| post code area 5 | 11,867,486.62 | 11.88 | 1,062 | 12.26 |
| post code area 6 | 13,104,826.94 | 13.11 | 1,166 | 13.46 |
| post code area 7 | 12,301,764.24 | 12.31 | 1,055 | 12.18 |
| post code area 8 | 12,092,646.92 | 12.10 | 1,003 | 11.58 |
| post code area 9 | 7,919,022.00 | 7.92 | 713 | 8.23 |
| post code area Others | 113,002.14 | 0.11 | 9 | 0.10 |
| Total | 99,932,634.63 | 100.00 | 8,665 | 100.00 |

Compartment German Auto Loans 10
Monthly Investor Report

| | |
|------------------|---|
| Reporting Date: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 20, 2023 = 31 days |



Compartment German Auto Loans 10
Monthly Investor Report

| | |
|------------------|---|
| Reporting Date: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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 | 42,870,415.61 | 42.90 | 2,403 | 27.73 |
| Used | 57,062,219.02 | 57.10 | 6,262 | 72.27 |
| Total | 99,932,634.63 | 100.00 | 8,665 | 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 | 24,157,430.95 | 24.17 | 1,346 | 15.53 |
| Private Individual | 75,775,203.68 | 75.83 | 7,319 | 84.47 |
| Total | 99,932,634.63 | 100.00 | 8,665 | 100.00 |

Compartment German Auto Loans 10
Monthly Investor Report

| | |
|------------------|---|
| Reporting Date: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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 | 1,872,221.33 | 1.87 | 156 | 1.80 |
| 31 - 60 | 390,642.11 | 0.39 | 18 | 0.21 |
| 61 - 90 | 92,066.07 | 0.09 | 7 | 0.08 |
| 91 - 120 | 69,634.33 | 0.07 | 4 | 0.05 |
| > 120 | 110,518.87 | 0.11 | 8 | 0.09 |
| Total | 2,535,082.71 | 2.54 | 193 | 2.23 |

Compartment German Auto Loans 10

Monthly Investor Report

| | |
|------------------|---|
| Reporting Date: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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 |
| Feb - 23 | 152,017,995.43 | 526,353.42 | 552,663.09 | 216,938.58 | 301,052.87 |
| Mar - 23 | 143,641,961.42 | 515,348.63 | 238,305.42 | 315,922.22 | 203,828.90 |
| Apr - 23 | 137,740,644.01 | 383,062.52 | 52,560.31 | 72,994.01 | 277,928.53 |
| May - 23 | 131,358,453.48 | 254,462.13 | 166,868.10 | 54,288.71 | 323,921.06 |
| June - 23 | 125,296,301.06 | 248,007.78 | 154,803.32 | 147,251.08 | 150,867.65 |
| July - 23 | 119,370,843.89 | 244,455.45 | 95,593.91 | 48,469.16 | 116,872.09 |
| Aug - 23 | 113,570,205.50 | 231,993.48 | 57,112.69 | 36,948.53 | 109,983.82 |
| Sept - 23 | 108,059,273.29 | 290,958.71 | 113,799.13 | 7,896.65 | 145,573.63 |
| Oct - 23 | 99,269,773.25 | 390,642.11 | 92,066.07 | 69,634.33 | 110,518.87 |

Compartment German Auto Loans 10
Monthly Investor Report

| | |
|------------------|---|
| Reporting Date: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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 | 0.00 | 0.00 | 0 | 0.00 |
| > 36 - <= 42 | 0.00 | 0.00 | 0 | 0.00 |
| > 42 - <= 48 | 82,707,186.15 | 82.76 | 6,956 | 80.28 |
| > 48 - <= 53 | 10,863,258.91 | 10.87 | 1,108 | 12.79 |
| > 53 | 6,362,189.57 | 6.37 | 601 | 6.94 |
| Total | 99,932,634.63 | 100.00 | 8,665 | 100.00 |

WA Seasoning (in months): 47.03
 Min (in months): 44.00
 Max (in months): 57.00

Compartment German Auto Loans 10
Monthly Investor Report

| | |
|------------------|---|
| Reporting Date: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 20, 2023 = 31 days |

20. Remaining Term

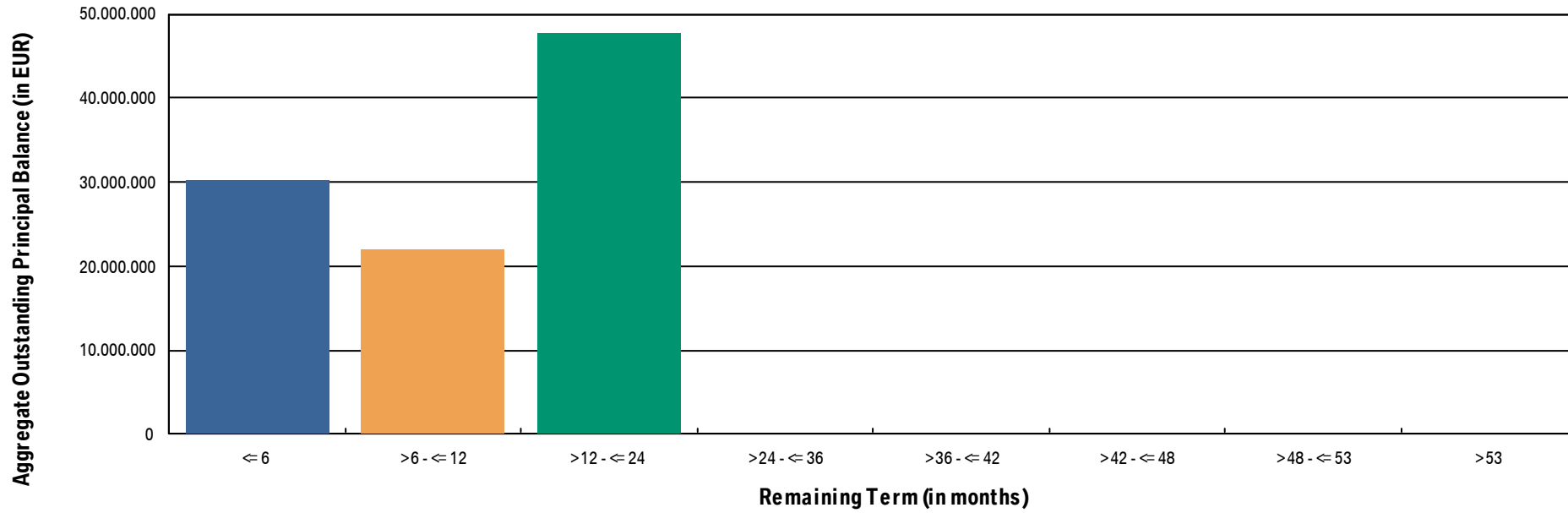
Current Portfolio

| 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 | 30,286,294.40 | 30.31 | 3,977 | 45.90 |
| > 6 - <= 12 | 22,026,919.58 | 22.04 | 1,604 | 18.51 |
| > 12 - <= 24 | 47,619,420.65 | 47.65 | 3,084 | 35.59 |
| > 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 | 99,932,634.63 | 100.00 | 8,665 | 100.00 |

WA Remaining Term (in months): 10.06
 Min (in months): 0.00
 Max (in months): 18.00

Compartment German Auto Loans 10
Monthly Investor Report

| | |
|------------------|---|
| Reporting Date: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 20, 2023 = 31 days |



Compartment German Auto Loans 10
Monthly Investor Report

| | |
|------------------|---|
| Reporting Date: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 20, 2023 = 31 days |

21. Original Term

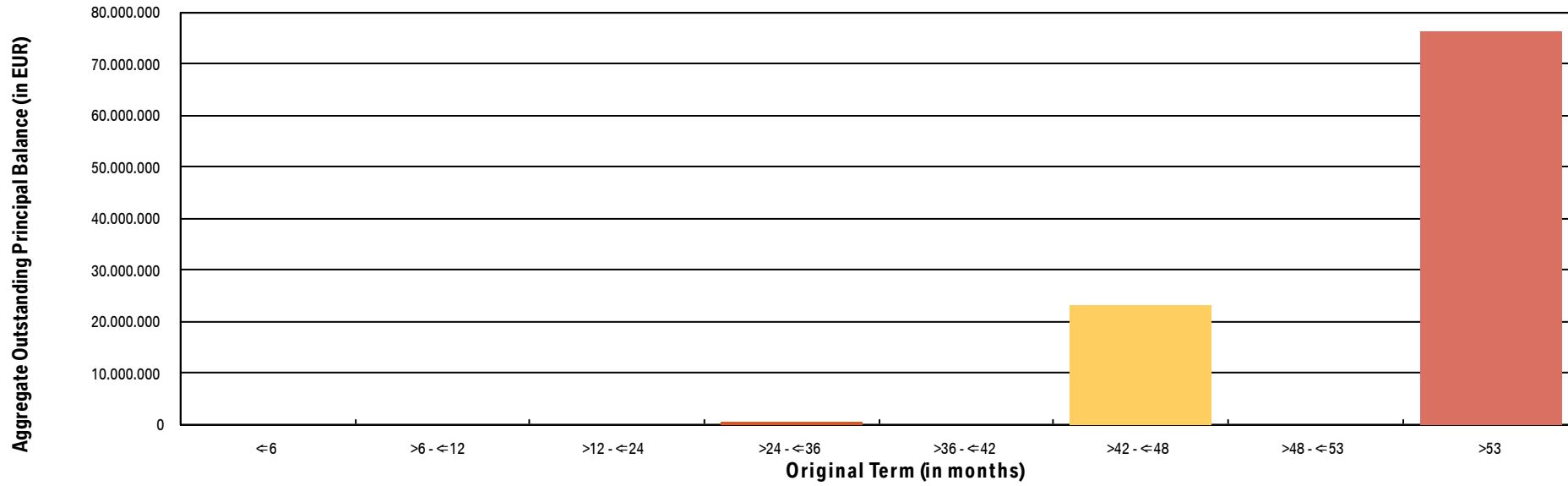
Current Portfolio

| 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 | 0.29 |
| > 24 - <= 36 | 474,437.20 | 0.47 | 192 | 2.22 |
| > 36 - <= 42 | 12,373.38 | 0.01 | 10 | 0.12 |
| > 42 - <= 48 | 23,161,814.41 | 23.18 | 2,877 | 33.20 |
| > 48 - <= 53 | 74,542.38 | 0.07 | 9 | 0.10 |
| > 53 | 76,200,737.42 | 76.25 | 5,552 | 64.07 |
| Total | 99,932,634.63 | 100.00 | 8,665 | 100.00 |

WA Original Term (in months): 57.05
 Min (in months): 24.00
 Max (in months): 72.00

Compartment German Auto Loans 10
Monthly Investor Report

| | |
|------------------|---|
| Reporting Date: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 20, 2023 = 31 days |



Compartment German Auto Loans 10
Monthly Investor Report

| | |
|------------------|---|
| Reporting Date: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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 | 9,954,052.47 | 9.96 | 1,330 | 15.35 |
| BMW 2 Series | 9,555,785.92 | 9.56 | 922 | 10.64 |
| BMW 3 Series | 10,497,777.60 | 10.50 | 1,023 | 11.81 |
| BMW 4 Series | 5,417,260.12 | 5.42 | 399 | 4.60 |
| BMW 5 Series | 12,066,873.19 | 12.08 | 883 | 10.19 |
| BMW 6 Series | 1,030,702.31 | 1.03 | 58 | 0.67 |
| BMW 7 Series | 1,389,071.14 | 1.39 | 77 | 0.89 |
| BMW 8 Series | 674,721.33 | 0.68 | 15 | 0.17 |
| BMW X1 Series | 9,096,811.85 | 9.10 | 776 | 8.96 |
| BMW X2 Series | 1,634,132.28 | 1.64 | 101 | 1.17 |
| BMW X3 Series | 8,301,379.13 | 8.31 | 517 | 5.97 |
| BMW X4 Series | 2,733,065.75 | 2.73 | 159 | 1.83 |
| BMW X5 Series | 7,618,382.24 | 7.62 | 353 | 4.07 |
| BMW X6 Series | 1,504,897.31 | 1.51 | 73 | 0.84 |
| BMW X7 Series | 639,514.09 | 0.64 | 16 | 0.18 |
| BMW Z Series | 1,002,546.74 | 1.00 | 63 | 0.73 |
| BMW i Series | 792,992.85 | 0.79 | 49 | 0.57 |
| MINI | 9,718,157.88 | 9.72 | 1,168 | 13.48 |
| Non BMW Group Models (incl. Motorcycles) | 5,526,205.84 | 5.53 | 531 | 6.13 |
| Other BMW Group (incl. Motorcycles) | 778,304.59 | 0.78 | 152 | 1.75 |
| Total | 99,932,634.63 | 100.00 | 8,665 | 100.00 |

Compartment German Auto Loans 10
Monthly Investor Report

| | |
|------------------|---|
| Reporting Date: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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 | 98,406,553.77 | 98.47 | 8,535 | 98.50 |
| Self payment | 1,526,080.86 | 1.53 | 130 | 1.50 |
| Total | 99,932,634.63 | 100.00 | 8,665 | 100.00 |

Compartment German Auto Loans 10
Monthly Investor Report

| | |
|------------------|---|
| Reporting Date: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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 | 99,932,634.63 | 3.43 |

Compartment German Auto Loans 10
Monthly Investor Report

| | |
|------------------|---|
| Reporting Date: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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 | 99,647,831.22 | 99.72 | 8,546 | 98.63 |
| Equal Instalment Loan | 284,803.41 | 0.28 | 119 | 1.37 |
| Total | 99,932,634.63 | 100.00 | 8,665 | 100.00 |

Compartment German Auto Loans 10
Monthly Investor Report

Reporting Date: Nov 09, 2023
 Payment Date: Nov 20, 2023
 Period No.: 42
 Monthly Period: Oct, 2023
 Interest Period: Oct 20, 2023 to Nov 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 | 98,582,592.50 | 98.65 | 8,589 | 99.12 |
| 2 - 4 | 1,310,259.76 | 1.31 | 71 | 0.82 |
| 5 - 7 | 39,782.37 | 0.04 | 5 | 0.06 |
| 8 - 10 | 0.00 | 0.00 | 0 | 0.00 |
| > 10 | 0.00 | 0.00 | 0 | 0.00 |
| Total | 99,932,634.63 | 100.00 | 8,665 | 100.00 |

Compartment German Auto Loans 10
Monthly Investor Report

| | |
|------------------|---|
| Reporting Date: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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 |
|--------|--------------------------|------------------|
| | 99,932,634.63 | |
| 1 | 91,052,627.57 | 8,880,007.06 |
| 2 | 83,336,851.74 | 7,715,775.83 |
| 3 | 76,833,500.09 | 6,503,351.65 |
| 4 | 68,670,127.49 | 8,163,372.60 |
| 5 | 65,134,175.86 | 3,535,951.63 |
| 6 | 62,170,915.63 | 2,963,260.23 |
| 7 | 59,069,350.68 | 3,101,564.95 |
| 8 | 55,611,516.32 | 3,457,834.36 |
| 9 | 52,548,655.96 | 3,062,860.36 |
| 10 | 49,580,684.87 | 2,967,971.09 |
| 11 | 47,199,302.08 | 2,381,382.79 |
| 12 | 37,647,332.50 | 9,551,969.58 |
| 13 | 27,748,121.85 | 9,899,210.65 |
| 14 | 17,401,199.36 | 10,346,922.49 |
| 15 | 8,534,381.68 | 8,866,817.68 |
| 16 | 890.13 | 8,533,491.55 |
| 17 | 355.45 | 534.68 |
| 18 | 0.00 | 355.45 |
| 19 | 0.00 | 0.00 |
| 20 | 0.00 | 0.00 |
| 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 |

Compartment German Auto Loans 10

Monthly Investor Report

Reporting Date: Nov 09, 2023
 Payment Date: Nov 20, 2023
 Period No.: 42
 Monthly Period: Oct, 2023
 Interest Period: Oct 20, 2023 to Nov 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: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 20, 2023 = 31 days |

28. Priority of Payments

All values in EUR

| | | |
|-------------------------------|---|---------------|
| Available Distribution Amount | + | 12,847,110.80 |
| Taxes | - | 503.61 |
| Trustee Payment | - | 0.00 |
| Senior Expenses | - | 868.48 |
| Swap Net Payment | - | 0.00 |
| Class A Interest | - | 44,240.00 |
| Class B Interest | - | 48,868.56 |
| Cash Reserve | - | 3,790,000.00 |
| Principal Class A | - | 8,962,630.15 |
| 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: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 20, 2023 = 31 days |

29. Transaction Costs

| Cost Category (in EUR) | Class A | Class B | Subordinated Loan | Total |
|----------------------------------|----------------|----------------|--------------------------|--------------|
| Senior Expenses | | | | 868.48 |
| Interest accrued for the Period | 44,240.00 | 48,868.56 | 19,137.82 | 112,246.38 |
| Interest payments for the Period | 44,240.00 | 48,868.56 | 0.00 | 93,108.56 |
| Cumulative Interest Payments | 4,139,072.00 | 2,005,163.64 | 0.00 | 6,144,235.64 |
| Unpaid Interest for the Period | 0.00 | 0.00 | 19,137.82 | 19,137.82 |
| Cumulative Unpaid Interest | 0.00 | 0.00 | 336,698.03 | 336,698.03 |

Compartment German Auto Loans 10

Monthly Investor Report

Reporting Date: Nov 09, 2023
 Payment Date: Nov 20, 2023
 Period No.: 42
 Monthly Period: Oct, 2023
 Interest Period: Oct 20, 2023 to Nov 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: | Nov 09, 2023 |
| Payment Date: | Nov 20, 2023 |
| Period No.: | 42 |
| Monthly Period: | Oct, 2023 |
| Interest Period: | Oct 20, 2023 to Nov 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) | 11,262,017.60 |
| Fixed rate (in %) | -0.4924 |
| Floating rate (Euribor in %) | 3.8640 |
| Net swap payments (in EUR) (- from SPV / + to SPV) | 42,093.67 |