

**BMW  
GROUP**



**ROLLS-ROYCE**  
MOTOR CARS LTD

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

**Monthly Investor Report - November 2023**

## Compartment German Auto Loans 10

### Monthly Investor Report

Reporting Date:	Dec 11, 2023
Payment Date:	Dec 20, 2023
Period No.:	43
Monthly Period:	Nov, 2023
Interest Period:	Nov 20, 2023 to Dec 20, 2023 = 30 days

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## **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

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## **1. Contact Information**

### **Transaction Parties**

#### **Calculation Agent/Paying Agent**

#### **The Bank of New York Mellon**

160 Queen Victoria Street  
EC4V 4AL London  
United Kingdom  
Attn.: BNYM Structured Finance Team 8  
BNYM.Structured.Finance.Team.8@bnymellon.com

#### **Trustee:**

#### **BNY MELLON CORPORATE TRUSTEE SERVICES LIMITED**

160 Queen Victoria Street  
EC4V 4AL London  
United Kingdom  
Attn.: BNYM Structured Finance Team 8  
BNYM.Structured.Finance.Team.8@bnymellon.com

#### **Issuer Account Bank:**

#### **The Bank of New York Mellon**

Friedrich-Ebert-Anlage 49, Messeturm  
60327 Frankfurt am Main  
Germany  
Attn.: BNYM Structured Finance Team 8  
BNYM.Structured.Finance.Team.8@bnymellon.com

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## **1. Contact Information**

### **Transaction Parties**

#### **Data Trustee:**

**The Bank of New York Mellon**  
Friedrich-Ebert-Anlage 49, Messeturm  
60327 Frankfurt am Main  
Germany  
Attn.: BNYM Structured Finance Team 8  
BNYM.Structured.Finance.Team.8@bnymellon.com

#### **Swap Counterparty:**

**Skandinaviska Enskilda Banken AB**  
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

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**2. Reporting Contact Details****Contact for Servicer Report (Portfolio related information in Investor Report)****Contact for Investor Reporting:****BMW Bank GmbH**

Lilienthalallee 26  
80939 Munich  
Germany  
Attn.: ABS Servicing Team  
abs.bmwgroup@bmw.de

**Calculation Agent:****The Bank of New York Mellon**

160 Queen Victoria Street  
EC4V 4AL London  
United Kingdom  
BNYM.Structured.Finance.Team.8@bnymellon.com

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**3. Counterparty History & Notheworthy Transaction Events****Counterparty History (to be added if applicable)**

None.

**Noteworthy Transaction Events (to be added if applicable)**

None.



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**4. Overview Dates**

<b>Initial Cut-Off Date:</b>	30/04/2020		
<b>Issue Date:</b>	01/05/2020	<b>Legal Maturity Date:</b>	20/05/2027
<b>Reporting Date</b>	11/12/2023		
<b>Investor Reporting Date</b>	18/12/2023		
<b>Interest Determination Date</b>	16/11/2023		
<b>Reporting Frequency:</b>	monthly		
<b>Monthly Period No. (since Issue Date):</b>	43	<b>(since Issue Date)</b>	
<b>Payment Date:</b>	20/12/2023		
<b>Next Payment Date</b>	22/01/2024		
<b>Monthly Period:</b>	01/11/2023	<b>until</b>	30/11/2023



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**5. Portfolio Information**

	current period	prior period
<b>Outstanding receivables (in EUR)</b>	<b>Aggregate outstanding principal balance</b>	<b>Aggregate outstanding principal balance</b>
<b>Beginning of period</b>	99,932,634.63	108,617,501.41
Scheduled principal payments	6,945,711.66	6,688,688.86
Prepayment* principal	1,593,728.57	1,866,557.65
Prepayments* number of contracts	117	122
Repurchases* principal	91,345,793.92	103,939.84
Repurchases* number of contracts	15	7
<b>Total principal collections</b>	<b>99,885,234.15</b>	<b>8,659,186.35</b>
<b>Total interest collections</b>	<b>277,588.11</b>	<b>301,659.63</b>
<b>Defaulted Amounts</b>	<b>46,950.87</b>	<b>78,506.33</b>
<b>Recoveries</b>	<b>-449.61</b>	<b>52,825.90</b>
<b>Late Recoveries</b>	<b>3,638.29</b>	<b>41,052.74</b>
<b>End of Period</b>	<b>0.00</b>	<b>99,932,634.63</b>
Current prepayment rate (annualised) in %	18.73	19.89

\* Prepayments are defined as all contracts that are early settled by the borrower and repurchases are defined as all contracts that are repurchased due to modification of contract.

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**6. Reserves**

<b>Cash Reserve</b>	<b>in EUR</b>
Outstanding cash reserve beginning of period	0.00
Interest on cash reserve - previous period	0.00
Required cash reserve	0.00
Outstanding cash reserve end of period	0.00
<b>Reserves</b>	<b>in EUR</b>
Outstanding Commingling Reserve end of period	0.00

<b>Triggers*</b>						
<b>Reserves</b>	<b>Required Rating BMW AG</b>					<b>Trigger Breach</b>
		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
<b>Current Rating BMW AG</b>						
		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.

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## 7. Performance Data

### Aggregate outstanding notes balance

Beginning of period (in EUR)	55,259,387.45
End of period (in EUR)	0.00

### Ratios

<b>31- 60 days past due</b>	(in EUR)	(in %)
31- 60 days past due period before previous period	290,958.71	0.27
31- 60 days past due previous period	390,642.11	0.39
31- 60 days past due current period	345,101.46	0.00

<b>61- 90 days past due</b>	(in EUR)	(in %)
61- 90 days past due period before previous period	113,799.13	0.10
61- 90 days past due previous period	92,066.07	0.09
61- 90 days past due current period	216,791.56	0.00

<b>Cumulative Net Loss Ratio</b>	<b>Current ratio</b>
Cumulative Net Loss Ratio (in %)	0.28

### Performance data

Number of contracts being 31 - 60 days delinquent	30
Number of contracts being 61 - 90 days delinquent	7
Balance of contracts being 31 - 60 days delinquent (in EUR)	345,101.46
Balance of contracts being 61 - 90 days delinquent (in EUR)	216,791.56
Defaulted amounts (in EUR)	46,950.87
Cumulative defaulted amounts (in EUR)	4,717,347.21
Recoveries (in EUR)	-449.61
Cumulative recoveries (in EUR)	2,579,805.14

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### 8. Defaulted Amount & Recovery Amount

(as at end of Monthly Period)

Collection Period	No. of Defaulted Agreements in Collection Period	Defaulted Amount in Collection Period (in EUR)	Cumulative Defaulted Amount since Initial Cut-Off Date (in EUR)	Cumulative Amount of Purchased Receivables (in EUR)	Cumulative Gross Loss Ratio (in %)	Recovery Amount in Collection Period (in EUR)	Cumulative Recoveries since Initial Cut-Off Date (in EUR)	Cumulative Net Losses (in EUR)	Cumulative Net Loss Ratio (in %)
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

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### 8. Defaulted Amount & Recovery Amount

(as at end of Monthly Period)

Collection Period	No. of Defaulted Agreements in Collection Period	Defaulted Amount in Collection Period (in EUR)	Cumulative Defaulted Amount since Initial Cut-Off Date (in EUR)	Cumulative Amount of Purchased Receivables (in EUR)	Cumulative Gross Loss Ratio (in %)	Recovery Amount in Collection Period (in EUR)	Cumulative Recoveries since Initial Cut-Off Date (in EUR)	Cumulative Net Losses (in EUR)	Cumulative Net Loss Ratio (in %)
Nov - 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
Nov - 23	13	46,950.87	4,717,347.21	756,749,990.28	0.62	-449.61	2,579,805.14	2,137,542.07	0.28

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### 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: Dec 11, 2023  
 Payment Date: Dec 20, 2023  
 Period No.: 43  
 Monthly Period: Nov, 2023  
 Interest Period: Nov 20, 2023 to Dec 20, 2023  
 = 30 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	10,140.01	5,521.75	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	23,216.15	434.07	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

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### 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	9,658.56	5,418.62	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	41,094.06	929.56	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	5,234.28	0.00	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	6,721.72	4,926.08	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	20,711.54	2,491.11	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	6,310.00	12,090.73	Used	6 Series	Commercial	



# Compartment German Auto Loans 10

## Monthly Investor Report

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### 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	4,525.65	6,815.83	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	45,555.25	4,505.19	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	732.14	0.00	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	3,872.87	4,661.90	Used	MINI	Private	
142	June - 23	Nov - 19	38,898.33	10,928.51	10,928.51	0.00	New	5 Series	Commercial	
143	July - 23	Dec - 19	35,774.93	19,545.49	299.50	19,245.99	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	4,622.88	1,952.16	Used	3 Series	Commercial	

# Compartment German Auto Loans 10

## Monthly Investor Report

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### 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	-48.07	7,068.95	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	1,666.68	1,915.44	New	3 Series	Private	
152	Aug - 23	Jan - 20	60,125.77	23,271.43	3,532.76	19,738.67	New	X5 Series	Commercial	
153	Sept - 23	Feb - 20	7,437.70	832.93	637.44	195.49	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	251.58	598.26	Used	MINI	Private	
156	Oct - 23	Mar - 19	35,368.23	26,068.01	15,504.73	10,563.28	New	X1 Series	Commercial	
157	Nov - 23	Jan - 20	21,831.04	13,914.10	0.00	13,914.10	Used	1 Series	Commercial	
158	Nov - 23	Apr - 19	39,669.00	24,277.57	0.00	24,277.57	Used	5 Series	Commercial	
159	Nov - 23	Jan - 20	18,306.71	9,176.07	0.00	9,176.07	Used	Non BMW Group (incl. Motorcycles)	Private	
160	Julv - 20	Apr - 19	9,839.05	9,484.92	9,484.92	0.00	Used	2 Series	Private	Sept - 20
161	Apr - 21	Nov - 19	25,221.05	24,226.19	2,595.20	21,630.99	Used	5 Series	Private	Apr - 21
162	Jan - 21	Nov - 19	35,621.04	34,662.53	28,014.82	6,647.71	Used	X6 Series	Commercial	May - 21
163	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
164	June - 21	Feb - 20	39,620.91	7,944.40	1,810.62	6,133.78	Used	X4 Series	Private	June - 21
165	Apr - 21	Mar - 19	32,741.20	31,356.14	21,921.34	9,434.80	New	4 Series	Commercial	July - 21
166	Mar - 21	Dec - 19	21,042.00	19,676.38	12,928.29	6,748.09	New	Non BMW Group (incl. Motorcycles)	Commercial	July - 21
167	Mar - 21	Nov - 19	20,893.19	19,520.94	12,459.05	7,061.89	New	Non BMW Group (incl. Motorcycles)	Commercial	July - 21
168	Sept - 21	Oct - 19	15,615.04	9,760.43	2,247.40	7,513.03	Used	3 Series	Private	Sept - 21
169	Sept - 21	Feb - 20	11,883.47	137.05	7.28	129.77	Used	7 Series	Private	Sept - 21
170	Aug - 21	Jan - 20	10,856.37	9,636.91	9,091.64	545.27	Used	MINI	Private	Nov - 21
171	Oct - 21	Dec - 19	59,161.31	51,078.62	38,177.14	12,901.48	Used	7 Series	Commercial	Dec - 21
172	Oct - 21	Nov - 19	20,560.36	17,312.70	16,735.05	577.65	Used	2 Series	Private	Dec - 21
173	Jan - 22	Nov - 19	9,755.36	7,542.29	1,358.53	6,183.76	Used	3 Series	Private	Jan - 22
174	Nov - 21	Sept - 19	41,482.97	32,886.87	32,442.09	444.78	Used	X5 Series	Commercial	Feb - 22
175	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
176	Mar - 22	Mar - 19	28,399.87	23,054.56	18,801.61	4,252.95	Used	5 Series	Private	May - 22
177	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
178	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
179	June - 22	Feb - 20	26,140.12	263.39	69.98	193.41	Used	5 Series	Private	June - 22
180	June - 22	Nov - 19	11,804.84	132.02	27.08	104.94	Used	X3 Series	Private	June - 22
181	Apr - 22	Jan - 20	65,628.33	54,570.97	35,022.62	19,548.35	New	5 Series	Commercial	July - 22
182	Apr - 22	Nov - 19	38,597.12	28,478.77	26,567.64	1,911.13	New	MINI	Private	July - 22
183	Mar - 22	Dec - 19	88,208.23	74,541.74	42,960.98	31,580.76	New	5 Series	Commercial	July - 22
184	Mar - 22	Feb - 20	11,258.54	9,133.33	6,740.26	2,393.07	Used	3 Series	Private	Sept - 22
185	Julv - 22	Dec - 19	15,015.92	11,771.53	9,778.08	1,993.45	Used	1 Series	Private	Sept - 22

# Compartment German Auto Loans 10

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186	July - 22	Oct - 19	27,779.80	22,838.87	22,221.15	678.85	Used	4 Series	Private	Oct - 22
187	Aug - 22	Aug - 19	33,013.55	25,377.62	18,822.87	6,554.75	Used	X5 Series	Commercial	Oct - 22
188	Aug - 22	July - 19	46,126.31	34,051.95	25,328.48	8,723.47	New	MINI	Commercial	Nov - 22
189	Nov - 22	Dec - 19	14,497.25	10,965.31	10,063.37	901.94	Used	MINI	Private	Feb - 23
190	Feb - 23	Nov - 19	28,773.00	13,864.40	11,719.77	2,144.63	Used	5 Series	Private	Feb - 23
191	Jan - 23	Aug - 19	18,232.43	12,976.66	11,179.83	1,796.83	Used	5 Series	Private	Mar - 23
192	Apr - 23	Oct - 19	22,974.93	728.17	-39.36	767.53	New	X2 Series	Private	Apr - 23
193	Mar - 23	Feb - 20	12,548.88	9,002.61	6,304.09	2,698.52	Used	2 Series	Commercial	May - 23
194	June - 23	Nov - 19	43,204.00	306.70	117.55	189.15	Used	X3 Series	Commercial	June - 23
195	Mar - 23	Dec - 19	37,921.98	30,832.65	30,647.48	185.17	Used	X5 Series	Private	July - 23
196	May - 23	Feb - 20	30,231.82	21,240.24	19,067.87	2,172.37	Used	3 Series	Private	Aug - 23
197	June - 23	Dec - 19	48,048.28	34,068.10	17,387.01	16,681.09	Used	7 Series	Commercial	Sept - 23
198	Julv - 23	Jan - 20	66,755.09	54,471.11	33,976.21	20,494.90	New	5 Series	Commercial	Oct - 23
199	Oct - 23	Feb - 19	54,702.92	616.67	262.20	354.47	Used	7 Series	Commercial	Oct - 23

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**10. Outstanding Note Balance**

<b>1. Note Balance</b>	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>
<b>Initial Note Information</b>			
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
<b>Current Note Information</b>			
Notes aggregate principal outstanding balance in EUR - BoP	55,259,387.45	0.00	55,259,387.45
Available distribution amount in EUR	100,174,671.09		
Redemption per class in EUR		0.00	55,259,387.45
Redemption per note in EUR		0.00	121,716.71
Notes aggregate principal outstanding balance in EUR - EoP	0.00	0.00	0.00
Current pool factor		0.00	0.00
<b>2. Payments to Investor per Note</b>			
		<b>Class A</b>	<b>Class B</b>
Interest Type		Floating Rate	Fixed Rate
Reference Rate		1M_EURIBOR	NONE
Actual Interest Rate		3.839%	NONE
Spread		0.70%	0.00%
Coupon		4.539%	1.00%
Day count fraction		Actual/360	Actual/360
Interest days		30 days	30 days
Principal outstanding per note in EUR - BoP		0.00	121,716.71
Principal repayment per note in EUR		0.00	121,716.71
Principal outstanding per note in EUR - EoP		0.00	0.00
Interest payment per Note in EUR		0.00	101.43

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## 10. Outstanding Note Balance

<b>3. Credit Enhancement</b>	Initial Period (in EUR)	Initial CE (in %)	Current Period (in EUR)	Current CE (in %)
Class A	700,000,000.00	8.00	0.00	0.00
Class B	56,750,000.00	0.50	0.00	0.00
Cash Reserve (+ Overcollateralisation)	3,790,000.00	0.00	0.00	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 current aggregate outstanding principal balance is less than 10% of the initial aggregate principal balance on the issue date or if all outstanding Class A notes are repaid in full, the seller will have the option under the receivables purchase agreement to demand from the issuer the resale of all outstanding purchased receivables.

Aggregate outstanding principal balance at end of period (in EUR)	0.00
Clean-Up option exercisable	Yes

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**11. Original Principal Balance**

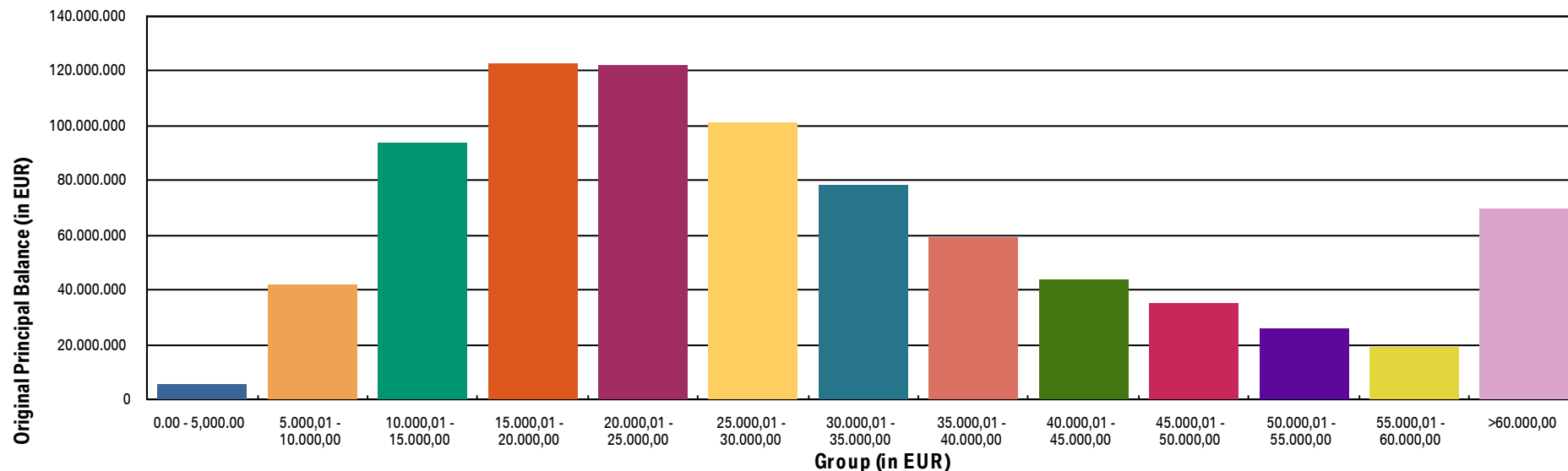
Initial Portfolio as of origination of contract

Group (in EUR) (by Original Principal Balance)	Original Principal Balance (in EUR)	Original Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
0.00 - 5.000,00	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
<b>Total</b>	<b>816,426,055.58</b>	<b>100.00</b>	<b>37,722</b>	<b>100.00</b>

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

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## 12. Aggregate Principal Balance

### Initial Portfolio

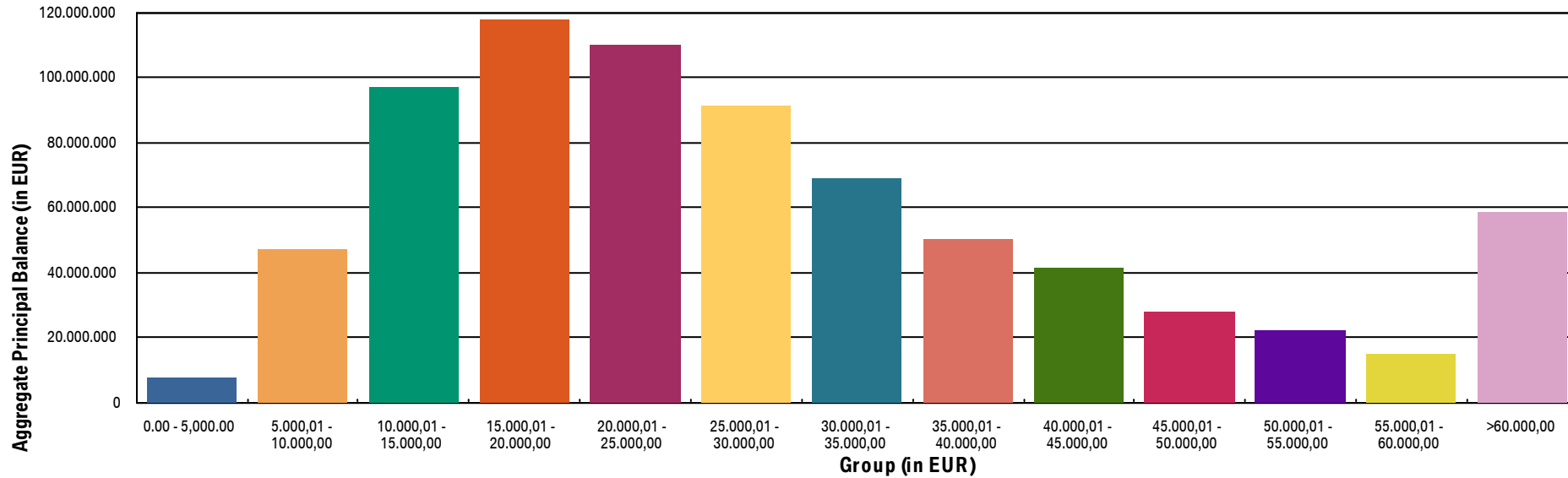
Group (in EUR)	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
0.00 - 5,000.00	7,886,650.60	1.04	2,311	6.13
5,000,01 - 10,000,00	47,220,759.76	6.24	6,112	16.20
10,000,01 - 15,000,00	97,244,547.15	12.85	7,763	20.58
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
<b>Total</b>	<b>756,749,990.28</b>	<b>100.00</b>	<b>37,722</b>	<b>100.00</b>

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



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**13. 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
<b>Total</b>	<b>756,749,990.28</b>	<b>100.00</b>	<b>37,722</b>	<b>100.00</b>

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**14. 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
<b>Total</b>	<b>756,749,990.28</b>	<b>100.00</b>	<b>37,722</b>	<b>100.00</b>

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
<b>Total</b>	<b>756,749,990.28</b>	<b>100.00</b>	<b>37,722</b>	<b>100.00</b>

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**15. 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
<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>

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### 15a. 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

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### 15a. 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
Nov - 23	-761,418.93	345,101.46	216,791.56	96,155.56	103,370.35

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**16. 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
<b>Total</b>	<b>756,749,990.28</b>	<b>100.00</b>	<b>37,722</b>	<b>100.00</b>

WA Seasoning (in months): 5.81  
 Min (in months): 2.00  
 Max (in months): 15.00

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**17. 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
<b>Total</b>	<b>756,749,990.28</b>	<b>100.00</b>	<b>37,722</b>	<b>100.00</b>

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

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**18. 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
<b>Total</b>	<b>756,749,990.28</b>	<b>100.00</b>	<b>37,722</b>	<b>100.00</b>

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



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**19. 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
<b>Total</b>	<b>756,749,990.28</b>	<b>100.00</b>	<b>37,722</b>	<b>100.00</b>

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**20. 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
<b>Total</b>	<b>756,749,990.28</b>	<b>100.00</b>	<b>37,722</b>	<b>100.00</b>



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**21. Interest Rates**

Weighted Average Nominal Interest Rate (in %)		
Aggregate Principal Balance (Initial)	756,749,990.28	3.32
Aggregate Outstanding Principal Balance	0.00	0.00

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**22. 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
<b>Total</b>	<b>756,749,990.28</b>	<b>100.00</b>	<b>37,722</b>	<b>100.00</b>

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**23. 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
<b>Total</b>	<b>756,749,990.28</b>	<b>100.00</b>	<b>37,722</b>	<b>100.00</b>

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**24. 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
	91,101,106.84	
1	81,696,795.55	9,404,311.29
2	75,362,878.48	6,333,917.07
3	67,460,868.48	7,902,010.00
4	63,967,162.65	3,493,705.83
5	61,092,121.33	2,875,041.32
6	58,071,685.75	3,020,435.58
7	54,638,495.63	3,433,190.12
8	51,636,286.08	3,002,209.55
9	48,717,390.87	2,918,895.21
10	46,352,723.94	2,364,666.93
11	36,972,997.64	9,379,726.30
12	27,264,287.22	9,708,710.42
13	17,128,145.82	10,136,141.40
14	8,439,011.59	8,689,134.23
15	890.13	8,438,121.46
16	355.45	534.68
17	0.00	355.45
18	0.00	0.00
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

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## 24. 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

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## **25. Priority of Payments**

**All values in EUR**

Available Distribution Amount	+	100,174,671.09
Taxes	-	0.00
Trustee Payment	-	0.00
Senior Expenses	-	19,807.88
Swap Net Payment	-	0.00
Class A Interest	-	0.00
Class B Interest	-	46,049.22
Cash Reserve	-	0.00
Principal Class A	-	0.00
Principal Class B	-	55,259,387.45
Swap Termination Event	-	0.00
Subordinated Loan Interest	-	355,139.54
Subordinated Loan Principal	-	3,790,000.00
Seller	-	40,704,287.00



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**26. Transaction Costs**

<b>Cost Category (in EUR)</b>	<b>Class A</b>	<b>Class B</b>	<b>Subordinated Loan</b>	<b>Total</b>
Senior Expenses				19,807.88
Interest accrued for the Period	0.00	46,049.22	18,441.51	64,490.73
Interest payments for the Period	0.00	46,049.22	355,139.54	401,188.76
Cumulative Interest Payments	4,139,072.00	2,051,212.86	355,139.54	6,545,424.40
Unpaid Interest for the Period	0.00	0.00	0.00	0.00
Cumulative Unpaid Interest	0.00	0.00	0.00	0.00

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**27. Ratings**

	Fitch	S&P	Moody's	DBRS
<b>Notes - current ratings</b>				
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	
<b>Transaction Parties - current ratings</b>						
BMW AG	long term	N/A	A	A2	A high	no
	short term	N/A	A-1	P-1	N/A	no
<b>Issuer Account Bank:</b> 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
<b>Swap Provider:</b> 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	
<b>Transaction Parties - required ratings</b>					
BMW AG	long term	BBB	N/A	Baa1	N/A
	short term	F2	N/A	P-2	N/A
<b>Issuer Account Bank:</b> The Bank of New York Mellon	long term	A	N/A	A2	N/A
	short term	F1	N/A	P-1	N/A
<b>Swap Provider:</b> Skandinaviska Enskilda Banken AB	long term	A	N/A	Baa1	N/A
	short term	F1	N/A	N/A	N/A

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**28. Swap Counterparty Data**

<b>Swap Counterparty Data</b>	
Swap counterparty provider	Skandinaviska Enskilda Banken AB (publ)
Swap termination event	No

<b>Swap Data</b>	
Swap type	Fixed floating interest rate swap
Notional amount (in EUR)	0.00
Fixed rate (in %)	-0.4924
Floating rate (Euribor in %)	3.8390
Net swap payments (in EUR) (- from SPV / + to SPV)	0.00