



**BMW
GROUP**



ROLLS-ROYCE
MOTOR CARS LTD

Bavarian Sky S.A., Compartment German Auto Loans 11

Monthly Investor Report - October 2024

Compartment German Auto Loans 11

Monthly Investor Report

Reporting Date:	Nov 11, 2024
Payment Date:	Nov 20, 2024
Period No.:	30
Monthly Period:	Oct, 2024
Interest Period:	Oct 21, 2024 to Nov 20, 2024 = 30 days

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1. Contact Information

Transaction Parties

Issuer:

Bavarian Sky S.A.

Compartment German Auto Loans 11
12C, rue Guillaume Kroll
L-1882 Luxembourg
Luxembourg
Attn.: The Directors
LU-BavarianSky@intertrustgroup.com
+352 26 56 31 71

Corporate Administrator:

Intertrust (Luxembourg) S.à r.l.

28 Boulevard F.W. Raiffeisen
L-2411 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 4LA 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

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Principe de Vergara, 131 - 6 floor
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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 4LA London
United Kingdom
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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

Initial Cut-Off Date:	30/04/2022		
Issue Date:	19/05/2022	Legal Maturity Date:	20/05/2030
Reporting Date	11/11/2024		
Investor Reporting Date	18/11/2024		
Interest Determination Date	17/10/2024		
Reporting Frequency:	monthly		
Monthly Period No. (since Issue Date):	30	(since Issue Date)	
Payment Date:	20/11/2024		
Next Payment Date	20/12/2024		
Monthly Period:	01/10/2024	until	31/10/2024

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5. Portfolio Information

	current period	prior period
Outstanding receivables (in EUR)	Aggregate outstanding principal balance	Aggregate outstanding principal balance
Beginning of period	362,829,676.84	386,248,513.18
Scheduled principal payments	18,236,331.55	17,505,427.50
Prepayment* principal	4,595,652.90	4,811,740.82
Prepayments* number of contracts	304	309
Repurchases* principal	842,841.38	745,809.25
Repurchases* number of contracts	44	43
Total principal collections	23,674,825.83	23,062,977.57
Total interest collections	941,400.60	994,850.79
Defaulted Amounts	520,229.93	445,961.75
Recoveries	363,841.87	90,102.98
Late Recoveries	132,617.16	46,442.56
End of Period	338,998,462.95	362,829,676.84
Current prepayment rate (annualised) in %	14.88	14.58

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

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6. Reserves

Cash Reserve		in EUR
Outstanding cash reserve beginning of period		4,995,000.00
Interest on cash reserve - previous period		0.00
Required cash reserve		4,995,000.00
Outstanding cash reserve end of period		4,995,000.00
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.

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7. Performance Data

Aggregate outstanding notes balance

Beginning of period (in EUR)	350,198,584.20
End of period (in EUR)	325,813,673.04

Ratios

31- 60 days past due

	(in EUR)	(in %)
31- 60 days past due period before previous period	1,257,150.58	0.33
31- 60 days past due previous period	1,320,804.09	0.36
31- 60 days past due current period	988,654.66	0.29

61- 90 days past due

	(in EUR)	(in %)
61- 90 days past due period before previous period	687,579.73	0.18
61- 90 days past due previous period	683,982.38	0.19
61- 90 days past due current period	770,479.14	0.23

Cumulative Net Loss Ratio

	Current ratio
Cumulative Net Loss Ratio (in %)	0.29

Performance data

Number of contracts being 31 - 60 days delinquent	52
Number of contracts being 61 - 90 days delinquent	40
Balance of contracts being 31 - 60 days delinquent (in EUR)	988,654.66
Balance of contracts being 61 - 90 days delinquent (in EUR)	770,479.14
Defaulted amounts (in EUR)	520,229.93
Cumulative defaulted amounts (in EUR)	6,526,560.82
Recoveries (in EUR)	363,841.87
Cumulative recoveries (in EUR)	3,309,200.40

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8. Defaulted Amount & Recovery Amount

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 - 22	0	n/a	n/a	828,699,979.38	n/a	n/a	n/a	n/a	n/a
May - 22	5	28.50	28.50	849,053,622.48	0.00	0.00	0.00	28.50	0.00
June - 22	6	29.55	58.05	871,378,922.25	0.00	0.00	0.00	58.05	0.00
July - 22	8	66,659.94	66,717.99	894,546,754.65	0.01	66,615.62	66,615.62	102.37	0.00
Aug - 22	7	-58.93	66,659.06	918,307,899.65	0.01	-92.12	66,523.50	135.56	0.00
Sept - 22	8	41,700.25	108,359.31	941,433,862.68	0.01	26,584.42	93,107.92	15,251.39	0.00
Oct - 22	6	9,772.73	118,132.04	963,604,326.81	0.01	7,111.10	100,219.02	17,913.02	0.00
Nov - 22	12	102,755.79	220,887.83	989,019,259.45	0.02	85,595.91	185,814.93	35,072.90	0.00
Dec - 22	18	123,333.00	344,220.83	1,013,634,299.08	0.03	79,141.69	264,956.62	79,264.21	0.01
Jan - 23	13	163,085.18	507,306.01	1,038,387,440.22	0.05	86,576.26	351,532.88	155,773.13	0.02
Feb - 23	22	233,570.40	740,876.41	1,062,519,743.38	0.07	127,680.57	479,213.45	261,662.96	0.02
Mar - 23	14	234,822.27	975,698.68	1,094,526,757.18	0.09	189,258.80	668,472.25	307,226.43	0.03
Apr - 23	17	75,916.58	1,051,615.26	1,122,710,115.39	0.09	72,055.52	740,527.77	311,087.49	0.03
May - 23	15	153,646.16	1,205,261.42	1,122,710,115.39	0.11	89,829.13	830,356.90	374,904.52	0.03
June - 23	22	197,777.64	1,403,039.06	1,122,710,115.39	0.12	124,594.43	954,951.33	448,087.73	0.04
July - 23	25	223,841.22	1,626,880.28	1,122,710,115.39	0.14	124,461.70	1,079,413.03	547,467.25	0.05
Aug - 23	18	315,160.75	1,942,041.03	1,122,710,115.39	0.17	139,594.37	1,219,007.40	723,033.63	0.06
Sept - 23	27	362,875.85	2,304,916.88	1,122,710,115.39	0.21	194,777.80	1,413,785.20	891,131.68	0.08
Oct - 23	31	260,813.19	2,565,730.07	1,122,710,115.39	0.23	113,839.29	1,527,624.49	1,038,105.58	0.09
Nov - 23	20	138,650.72	2,704,380.79	1,122,710,115.39	0.24	97,754.70	1,625,379.19	1,079,001.60	0.10
Dec - 23	19	256,403.06	2,960,783.85	1,122,710,115.39	0.26	151,835.47	1,777,214.66	1,183,569.19	0.11
Jan - 24	20	194,998.61	3,155,782.46	1,122,710,115.39	0.28	106,279.15	1,883,493.81	1,272,288.65	0.11
Feb - 24	17	332,424.75	3,488,207.21	1,122,710,115.39	0.31	200,879.75	2,084,373.56	1,403,833.65	0.13
Mar - 24	24	230,888.43	3,719,095.64	1,122,710,115.39	0.33	131,052.40	2,215,425.96	1,503,669.68	0.13
Apr - 24	23	462,893.50	4,181,989.14	1,122,710,115.39	0.37	118,622.54	2,334,048.50	1,847,940.64	0.16
May - 24	22	281,182.25	4,463,171.39	1,122,710,115.39	0.40	145,859.55	2,479,908.05	1,983,263.34	0.18
June - 24	33	356,483.76	4,819,655.15	1,122,710,115.39	0.43	115,469.54	2,595,377.59	2,224,277.56	0.20
July - 24	34	361,543.59	5,181,198.74	1,122,710,115.39	0.46	135,756.97	2,731,134.56	2,450,064.18	0.22
Aug - 24	26	379,170.40	5,560,369.14	1,122,710,115.39	0.50	124,120.99	2,855,255.55	2,705,113.59	0.24
Sept - 24	28	445,961.75	6,006,330.89	1,122,710,115.39	0.53	90,102.98	2,945,358.53	3,060,972.36	0.27
Oct - 24	24	520,229.93	6,526,560.82	1,122,710,115.39	0.58	363,841.87	3,309,200.40	3,217,360.42	0.29

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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	Julv - 22	Oct - 21	66.615.62	66.615.62	66.615.62	0.00	New	X6 Series	Commercial	
2	Sept - 22	Julv - 21	8.300.20	8.143.75	8.143.75	0.00	Used	4 Series	Private	
3	Sept - 22	Mar - 20	9.419.35	9.227.76	9.227.76	0.00	Used	MINI	Commercial	
4	Sept - 22	Julv - 20	11.697.21	11.172.94	11.172.94	0.00	Used	X5 Series	Commercial	
5	Sept - 22	Oct - 21	50.048.78	13.212.01	0.00	13.212.01	New	X3 Series	Commercial	
6	Oct - 22	Sept - 21	10.228.06	9.883.65	9.883.65	0.00	Used	X3 Series	Private	
7	Nov - 22	Julv - 21	51.907.94	51.265.61	35.750.02	15.515.59	New	Z Series	Commercial	
8	Nov - 22	Sept - 20	20.329.67	20.107.27	20.107.27	0.00	New	2 Series	Commercial	
9	Nov - 22	Oct - 21	9.219.12	8.616.74	8.616.74	0.00	Used	2 Series	Private	
10	Dec - 22	Dec - 20	29.614.05	8.752.15	42.90	8.709.25	Used	6 Series	Commercial	
11	Dec - 22	Apr - 21	14.636.66	13.324.34	13.324.34	0.00	Used	X5 Series	Private	
12	Dec - 22	Mar - 20	14.115.21	12.881.08	12.881.08	0.00	Used	X1 Series	Commercial	
13	Dec - 22	Feb - 22	43.597.20	41.396.61	22.409.52	18.987.09	New	MINI	Commercial	
14	Dec - 22	Dec - 21	30.583.84	29.997.88	20.870.14	9.261.29	New	1 Series	Commercial	
15	Dec - 22	Nov - 19	47.949.03	9.351.47	-167.10	9.518.57	New	4 Series	Commercial	
16	Jan - 23	Mav - 21	30.628.20	30.628.20	0.00	30.628.20	Used	5 Series	Commercial	
17	Jan - 23	Dec - 19	7.629.21	6.941.92	6.941.92	0.00	Used	1 Series	Private	
18	Jan - 23	Oct - 20	25.251.46	23.453.18	18.144.35	5.308.83	New	3 Series	Commercial	
19	Feb - 23	Apr - 21	31.187.72	16.044.35	-103.71	16.148.06	New	3 Series	Commercial	
20	Feb - 23	Mar - 20	48.722.62	47.174.73	39.453.63	7.721.10	New	2 Series	Commercial	
21	Feb - 23	Mar - 21	20.145.31	19.558.93	13.753.59	5.805.34	Used	2 Series	Commercial	
22	Feb - 23	Oct - 21	16.717.00	15.143.34	7.003.29	8.140.05	Used	2 Series	Private	
23	Feb - 23	Jan - 22	20.586.03	19.915.52	18.193.24	1.722.28	Used	5 Series	Private	
24	Feb - 23	Oct - 20	77.802.01	28.664.56	-120.51	28.785.07	New	X5 Series	Commercial	
25	Feb - 23	Julv - 20	38.108.88	35.763.11	24.370.02	11.393.09	Used	7 Series	Commercial	
26	Mar - 23	Mav - 21	7.202.10	6.924.46	6.924.46	0.30	Used	3 Series	Private	
27	Mar - 23	Dec - 21	118.707.53	111.217.67	101.646.80	9.570.87	New	X6 Series	Commercial	
28	Mar - 23	June - 21	69.180.04	67.613.16	55.284.64	12.328.52	New	X5 Series	Commercial	
29	Apr - 23	Sept - 20	13.449.27	2.476.03	2.476.03	0.00	Used	2 Series	Private	
30	Apr - 23	Apr - 21	58.977.54	54.687.97	54.687.97	0.00	New	7 Series	Commercial	
31	Mav - 23	Feb - 22	36.272.97	33.372.11	19.078.96	14.293.15	Used	X4 Series	Commercial	
32	Mav - 23	Mar - 20	17.372.23	15.340.72	10.804.16	4.536.56	Used	MINI	Commercial	
33	Mav - 23	Nov - 20	31.996.75	29.488.60	29.488.60	0.00	Used	7 Series	Commercial	
34	Mav - 23	Nov - 21	33.461.49	32.022.20	26.111.85	5.910.35	Used	7 Series	Commercial	
35	June - 23	Julv - 21	60.139.12	56.577.32	49.193.56	7.383.76	New	4 Series	Commercial	
36	June - 23	Julv - 20	28.083.40	11.900.27	11.900.27	0.00	Used	7 Series	Commercial	
37	June - 23	June - 20	25.889.78	22.155.17	14.655.77	7.499.40	New	X1 Series	Commercial	

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38	June - 23	Oct - 20	22.423.64	20.416.26	20.416.26	0.00	New	3 Series	Private	
39	June - 23	Mav - 21	14.840.30	13.754.71	8.763.43	4.991.28	Used	MINI	Private	
40	June - 23	Dec - 21	36.123.59	32.256.12	24.901.86	7.354.26	Used	5 Series	Commercial	
41	Julv - 23	Mar - 22	14.754.58	13.011.14	13.011.14	0.00	Used	MINI	Private	
42	Julv - 23	Jan - 21	32.334.59	30.476.75	17.147.49	13.329.26	New	MINI	Commercial	
43	Julv - 23	Jan - 22	29.077.67	27.132.38	10.383.29	16.749.09	Used	5 Series	Commercial	
44	Aua - 23	Julv - 21	13.228.34	11.545.66	11.364.45	318.66	Used	1 Series	Private	
45	Aua - 23	Mar - 20	20.363.00	17.592.88	11.607.70	5.985.18	Used	X3 Series	Commercial	
46	Aua - 23	Aur - 21	30.781.79	28.992.96	21.794.72	7.198.24	New	MINI	Commercial	
47	Aua - 23	Dec - 21	31.972.90	30.494.56	384.49	30.110.07	New	3 Series	Private	
48	Aua - 23	Feb - 22	12.211.46	9.992.39	4.567.56	5.424.83	Used	5 Series	Commercial	
49	Aua - 23	Jan - 22	19.184.08	17.378.98	17.131.08	247.90	Used	4 Series	Commercial	
50	Aua - 23	Jan - 22	98.656.54	90.477.74	52.605.04	37.872.70	Used	Non BMW Group (incl. Motorcycles)	Commercial	
51	Aua - 23	Jan - 20	7.700.66	769.38	769.38	0.00	Used	1 Series	Private	
52	Aua - 23	Nov - 21	55.697.17	14.841.21	14.841.21	0.00	New	Non BMW Group (incl. Motorcycles)	Commercial	
53	Aua - 23	Aua - 20	26.507.40	25.207.28	14.327.72	10.879.56	Used	X5 Series	Private	
54	Aua - 23	Aur - 22	10.615.83	8.911.01	7.010.03	1.900.98	Used	Non BMW Group (incl. Motorcycles)	Private	
55	Sept - 23	Feb - 22	40.467.94	37.929.80	25.637.74	12.292.06	Used	X6 Series	Commercial	
56	Sept - 23	June - 20	21.944.24	19.569.84	19.569.84	0.00	Used	5 Series	Private	
57	Sept - 23	Oct - 21	60.480.33	56.367.22	45.769.24	10.961.16	New	X5 Series	Commercial	
58	Sept - 23	Aur - 20	14.913.29	1.708.67	-109.86	1.841.22	Used	3 Series	Commercial	
59	Sept - 23	Dec - 20	77.968.41	71.697.70	54.882.52	16.815.18	New	X6 Series	Commercial	
60	Sept - 23	Sept - 20	59.408.43	54.645.42	32.979.07	21.666.35	New	5 Series	Commercial	
61	Sept - 23	June - 22	23.486.26	9.636.82	725.02	8.911.80	Used	X1 Series	Commercial	
62	Sept - 23	Feb - 22	13.721.95	5.114.46	5.114.46	0.00	Used	1 Series	Private	
63	Oct - 23	Julv - 20	21.036.43	8.887.93	-92.28	8.980.21	Used	Non BMW Group (incl. Motorcycles)	Commercial	
64	Oct - 23	Sept - 20	25.217.73	20.804.64	0.00	20.804.64	Used	X5 Series	Commercial	
65	Oct - 23	Mar - 20	5.443.08	4.302.97	4.302.97	0.00	Used	MINI	Private	
66	Oct - 23	Aua - 20	33.334.47	0.00	-340.64	340.64	New	X2 Series	Commercial	
67	Oct - 23	Feb - 22	67.650.68	59.923.17	37.731.09	22.192.08	Used	Non BMW Group (incl. Motorcycles)	Commercial	
68	Oct - 23	Mav - 20	44.674.35	40.188.68	29.908.11	10.280.57	New	5 Series	Commercial	
69	Oct - 23	Mar - 20	51.349.70	39.920.23	39.920.23	0.00	New	X4 Series	Commercial	
70	Oct - 23	Nov - 21	48.103.37	41.882.21	41.882.21	0.00	New	7 Series	Commercial	
71	Oct - 23	Aua - 21	33.311.10	30.547.77	27.117.73	3.430.04	Used	7 Series	Commercial	
72	Oct - 23	Aur - 20	4.675.96	1.588.96	1.501.12	107.20	Used	MINI	Private	
73	Nov - 23	Nov - 21	12.307.48	6.012.25	6.012.25	0.00	Used	X1 Series	Commercial	
74	Nov - 23	Dec - 21	78.282.75	67.230.49	56.927.54	10.302.95	Used	5 Series	Commercial	

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9. Defaulted Amount & Recovery Amount - Loan Level Data

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	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	Nov - 23	Mar - 20	8.587.20	3.630.42	3.630.42	0.00	Used	5 Series	Private	
76	Nov - 23	Apr - 20	18.446.91	16.474.06	0.00	16.474.06	Used	4 Series	Commercial	
77	Nov - 23	Jan - 22	6.949.22	5.146.74	-943.12	6.089.86	Used	Non BMW Group (incl. Motorcycles)	Commercial	
78	Dec - 23	Feb - 21	8.237.59	6.051.20	0.00	6.051.20	Used	3 Series	Private	
79	Dec - 23	Mar - 20	12.472.75	4.553.15	4.553.15	0.00	Used	2 Series	Private	
80	Dec - 23	Mar - 20	7.975.20	6.079.87	6.079.87	0.00	Used	MINI	Commercial	
81	Dec - 23	Dec - 20	31.469.25	26.916.66	26.916.66	0.00	Used	7 Series	Commercial	
82	Dec - 23	Nov - 21	63.354.94	57.650.65	47.992.15	9.658.50	New	X5 Series	Commercial	
83	Dec - 23	Feb - 21	31.393.39	27.320.17	17.634.88	9.685.29	Used	3 Series	Commercial	
84	Dec - 23	June - 22	15.274.90	14.352.68	0.00	14.352.68	Used	X1 Series	Commercial	
85	Jan - 24	June - 21	14.112.67	10.530.65	10.530.65	0.00	Used	MINI	Private	
86	Jan - 24	Dec - 20	58.227.99	30.761.88	0.00	30.761.88	New	5 Series	Commercial	
87	Jan - 24	Oct - 21	22.782.81	22.241.85	15.962.65	6.279.20	Used	MINI	Private	
88	Jan - 24	Oct - 20	39.786.93	29.918.40	17.000.00	12.918.40	Used	7 Series	Commercial	
89	Jan - 24	Nov - 20	60.051.87	0.00	-431.33	431.33	New	X3 Series	Commercial	
90	Feb - 24	Sept - 21	27.245.45	6.098.12	6.098.12	0.00	Used	4 Series	Private	
91	Feb - 24	Jan - 22	34.260.58	30.994.72	0.00	30.994.72	Used	Non BMW Group (incl. Motorcycles)	Commercial	
92	Feb - 24	Sept - 21	30.976.80	27.285.12	27.285.12	0.00	New	MINI	Commercial	
93	Feb - 24	Jan - 21	79.621.11	64.232.57	44.122.85	20.109.72	New	X5 Series	Commercial	
94	Feb - 24	Jan - 23	45.214.63	43.821.18	0.00	43.821.18	Used	Non BMW Group (incl. Motorcycles)	Commercial	
95	Feb - 24	Dec - 20	24.140.96	19.587.38	9.151.85	10.435.53	Used	5 Series	Private	
96	Feb - 24	Feb - 22	63.208.15	54.545.85	40.630.02	13.915.83	New	4 Series	Commercial	
97	Mar - 24	Dec - 20	8.025.16	6.120.47	6.120.47	0.00	New	Other BMW Group	Private	
98	Mar - 24	Dec - 20	14.252.10	11.180.86	9.221.31	1.959.55	Used	1 Series	Commercial	
99	Mar - 24	Apr - 21	26.128.17	21.158.51	21.158.51	0.01	New	2 Series	Commercial	
100	Mar - 24	Jan - 22	23.640.06	14.909.81	14.909.81	0.00	Used	2 Series	Private	
101	Mar - 24	Jan - 21	16.066.81	13.958.68	3.651.66	10.307.02	Used	Non BMW Group (incl. Motorcycles)	Commercial	
102	Mar - 24	June - 21	6.033.61	3.906.40	791.00	3.115.40	Used	Non BMW Group (incl. Motorcycles)	Private	
103	Apr - 24	Nov - 20	66.367.82	56.800.55	0.00	56.800.55	New	5 Series	Commercial	
104	Apr - 24	Oct - 20	106.354.11	91.891.95	0.00	91.891.95	Used	8 Series	Commercial	
105	Apr - 24	Dec - 21	110.228.53	62.320.15	41.343.52	20.976.63	New	X5 Series	Commercial	
106	Apr - 24	Sept - 21	20.349.49	10.303.59	0.00	10.303.59	Used	X3 Series	Commercial	
107	Apr - 24	Mar - 22	40.792.57	38.265.05	0.00	38.265.05	Used	X4 Series	Commercial	
108	Apr - 24	Feb - 22	59.929.65	50.417.00	0.00	50.417.00	Used	7 Series	Commercial	
109	Apr - 24	Sept - 20	4.482.87	484.12	484.12	0.00	Used	Non BMW Group (incl. Motorcycles)	Private	
110	Apr - 24	Sept - 20	11.605.29	7.582.38	1.800.00	5.782.38	Used	Other BMW Group	Private	
111	Apr - 24	Jul - 21	33.047.77	24.426.27	24.426.27	0.00	New	X5 Series	Commercial	

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9. Defaulted Amount & Recovery Amount - Loan Level Data

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	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	Mav - 24	Sept - 21	56.063.28	48.642.92	32.849.88	15.793.04	New	4 Series	Commercial	
113	Mav - 24	June - 21	62.497.57	50.998.92	0.00	50.998.92	Used	6 Series	Commercial	
114	Mav - 24	Oct - 21	8.135.53	1.335.86	1.335.86	0.00	Used	5 Series	Commercial	
115	Mav - 24	Nov - 21	41.751.22	36.383.19	0.00	36.383.19	New	X4 Series	Commercial	
116	Mav - 24	Mar - 22	23.730.94	20.212.27	0.00	20.212.27	Used	5 Series	Commercial	
117	Mav - 24	Mav - 22	30.404.33	27.339.02	16.121.00	11.218.02	Used	3 Series	Private	
118	June - 24	Mar - 21	38.513.57	33.776.26	32.198.66	1.577.60	New	X6 Series	Commercial	
119	June - 24	Sept - 22	72.912.39	32.742.29	0.00	32.742.29	Used	2 Series	Commercial	
120	June - 24	Julv - 20	47.053.10	36.148.32	0.00	36.148.32	New	6 Series	Commercial	
121	June - 24	Dec - 21	28.282.99	20.888.02	0.00	20.888.02	Used	5 Series	Commercial	
122	June - 24	Mav - 21	5.714.35	1.473.64	1.473.64	0.00	Used	5 Series	Private	
123	June - 24	Apr - 22	45.291.85	39.761.54	0.00	39.761.54	Used	X5 Series	Commercial	
124	June - 24	Julv - 20	32.804.74	25.914.75	0.00	25.914.75	Used	7 Series	Commercial	
125	June - 24	June - 21	15.250.50	13.719.42	11.786.28	1.933.14	Used	MINI	Commercial	
126	June - 24	Dec - 21	20.839.38	18.945.45	0.00	18.945.45	Used	5 Series	Private	
127	June - 24	Nov - 20	59.134.45	39.912.97	39.912.97	0.00	Used	7 Series	Private	
128	June - 24	Dec - 21	28.104.69	7.048.69	0.00	7.048.69	Used	6 Series	Commercial	
129	Julv - 24	Mav - 21	25.373.85	22.372.52	16.800.00	5.572.52	New	1 Series	Private	
130	Julv - 24	Mav - 20	27.328.28	21.837.82	17.552.69	4.285.13	Used	5 Series	Commercial	
131	Julv - 24	Aua - 22	46.570.33	42.184.10	0.00	42.184.10	New	1 Series	Commercial	
132	Julv - 24	Apr - 21	25.571.12	3.263.41	1.870.40	1.393.01	New	Other BMW Group	Private	
133	Julv - 24	Apr - 21	32.624.37	25.333.15	0.00	25.333.15	Used	5 Series	Private	
134	Julv - 24	Julv - 21	53.208.95	44.057.85	0.00	44.057.85	New	X3 Series	Commercial	
135	Julv - 24	Aua - 22	24.828.90	14.936.40	0.00	14.936.40	Used	5 Series	Commercial	
136	Julv - 24	Feb - 22	52.927.01	47.766.74	38.001.00	9.765.74	New	4 Series	Commercial	
137	Julv - 24	Sept - 21	26.204.24	19.680.21	19.680.21	0.00	Used	Non BMW Group (incl. Motorcycles)	Commercial	
138	Julv - 24	Nov - 20	15.506.05	11.467.99	0.00	11.467.99	Used	2 Series	Private	
139	Julv - 24	Dec - 20	27.586.21	22.355.08	0.00	22.355.08	Used	6 Series	Commercial	
140	Aua - 24	Sept - 21	41.098.53	36.730.87	0.00	36.753.31	Used	X5 Series	Private	
141	Aua - 24	Feb - 22	31.000.01	22.632.31	1.500.00	21.132.31	Used	5 Series	Private	
142	Aua - 24	Aua - 21	136.237.83	92.804.94	52.762.83	40.042.11	New	X6 Series	Commercial	
143	Aua - 24	Oct - 21	11.884.82	9.336.99	8.714.24	622.75	Used	2 Series	Private	
144	Aua - 24	Mar - 21	49.178.80	44.496.63	19.583.77	24.912.86	New	X3 Series	Commercial	
145	Aua - 24	Oct - 20	11.119.46	6.802.20	0.00	6.802.20	Used	2 Series	Commercial	
146	Aua - 24	Oct - 22	57.993.39	48.615.93	46.787.96	1.827.97	New	X3 Series	Commercial	
147	Aua - 24	Jan - 21	29.450.60	23.553.11	0.00	23.553.11	Used	X6 Series	Commercial	
148	Aua - 24	Jan - 23	26.446.03	25.391.40	0.00	25.391.40	Used	5 Series	Private	

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149	Aua - 24	Aua - 21	20.387.30	15.888.40	0.00	15.923.37	Used	4 Series	Private	
150	Aua - 24	Sept - 21	32.463.01	10.935.74	10.935.74	0.00	New	MINI	Commercial	
151	Aua - 24	Jan - 21	6.030.42	2.088.92	909.54	1.179.38	Used	Other BMW Group	Private	
152	Aua - 24	Oct - 20	11.122.47	7.738.24	0.00	7.738.24	Used	Non BMW Group (incl. Motorcycles)	Commercial	
153	Sept - 24	Apr - 21	19.137.16	15.321.55	7.598.57	7.722.98	Used	1 Series	Commercial	
154	Sept - 24	Feb - 22	12.346.73	10.906.45	0.00	10.906.45	Used	MINI	Commercial	
155	Sept - 24	Julv - 21	22.297.20	17.854.94	13.624.87	4.230.07	Used	X3 Series	Commercial	
156	Sept - 24	Julv - 20	58.262.26	45.536.98	0.00	45.536.98	Used	X6 Series	Commercial	
157	Sept - 24	Nov - 22	22.957.96	20.441.37	0.00	20.441.37	Used	Non BMW Group (incl. Motorcycles)	Commercial	
158	Sept - 24	Apr - 21	7.387.75	2.770.75	0.00	2.770.75	Used	Non BMW Group (incl. Motorcycles)	Commercial	
159	Sept - 24	Aua - 21	30.196.39	21.888.96	18.235.29	3.653.67	New	MINI	Commercial	
160	Sept - 24	Jan - 21	27.544.34	11.223.34	3.277.42	7.945.92	Used	5 Series	Commercial	
161	Sept - 24	Sept - 21	30.513.24	25.250.35	19.326.11	5.924.24	New	MINI	Private	
162	Sept - 24	Sept - 21	44.262.94	36.756.31	0.00	36.756.31	New	3 Series	Commercial	
163	Sept - 24	Nov - 21	56.124.64	50.267.41	0.00	50.267.41	New	X6 Series	Commercial	
164	Sept - 24	Nov - 21	51.343.05	39.820.54	22.517.63	17.302.91	New	5 Series	Commercial	
165	Sept - 24	Dec - 20	91.480.54	71.528.89	0.00	71.528.89	Used	Non BMW Group (incl. Motorcycles)	Commercial	
166	Sept - 24	Apr - 21	7.387.75	2.770.75	0.00	2.770.75	Used	Non BMW Group (incl. Motorcycles)	Commercial	
167	Sept - 24	Apr - 21	7.387.75	2.770.75	0.00	2.770.75	Used	Non BMW Group (incl. Motorcycles)	Commercial	
168	Sept - 24	Mar - 20	22.696.50	18.732.12	10.714.80	8.017.32	Used	X1 Series	Commercial	
169	Sept - 24	Feb - 21	4.452.36	1.031.38	0.00	1.031.38	Used	3 Series	Private	
170	Sept - 24	Oct - 20	17.559.76	12.926.09	12.926.09	0.00	Used	Z Series	Private	
171	Oct - 24	Nov - 21	43.402.21	27.984.02	20.081.29	7.902.73	Used	X6 Series	Commercial	
172	Oct - 24	Apr - 22	49.180.39	44.059.21	42.157.88	1.901.33	New	X5 Series	Commercial	
173	Oct - 24	Mar - 21	7.164.85	2.530.92	0.00	2.530.92	Used	Non BMW Group (incl. Motorcycles)	Commercial	
174	Oct - 24	Nov - 22	72.946.88	62.793.57	44.957.98	17.835.59	Used	X5 Series	Commercial	
175	Oct - 24	Mar - 22	30.349.48	24.290.30	18.354.12	5.936.18	Used	5 Series	Commercial	
176	Oct - 24	Dec - 21	29.654.87	23.559.12	16.247.14	7.311.98	Used	Non BMW Group (incl. Motorcycles)	Commercial	
177	Oct - 24	June - 21	32.460.01	24.627.51	24.627.51	0.00	Used	Z Series	Commercial	
178	Oct - 24	Jan - 22	63.406.24	39.397.45	0.00	39.397.45	New	X3 Series	Commercial	
179	Oct - 24	Sept - 21	78.729.39	64.623.59	64.004.57	619.02	New	X3 Series	Commercial	
180	Oct - 24	June - 21	13.465.40	9.726.51	9.111.00	615.51	Used	Non BMW Group (incl. Motorcycles)	Private	
181	Oct - 24	Mar - 21	21.919.35	11.238.87	0.00	11.238.87	Used	5 Series	Private	
182	Oct - 24	Apr - 21	10.256.47	7.760.90	0.00	7.760.90	Used	3 Series	Commercial	
183	Oct - 24	Mar - 21	18.418.20	15.543.16	0.00	15.543.16	Used	MINI	Private	
184	Oct - 24	Mar - 21	7.164.85	2.530.92	0.00	2.530.92	Used	Non BMW Group (incl. Motorcycles)	Commercial	
185	Oct - 24	Oct - 21	24.121.66	2.343.50	100.00	2.243.50	Used	3 Series	Private	

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186	Oct - 24	Mar - 21	4,564.99	987.06	167.74	819.32	Used	Non BMW Group (incl. Motorcycles)	Private	
187	Oct - 24	Dec - 21	42,212.21	32,180.37	0.00	32,180.37	Used	5 Series	Commercial	
188	Jan - 23	June - 21	2,273.27	340.63	123.12	217.51	Used	3 Series	Private	Jan - 23
189	Nov - 22	Mav - 20	23,263.11	22,848.41	21,725.48	1,122.93	Used	7 Series	Commercial	Feb - 23
190	Jan - 23	Apr - 20	19,194.02	18,353.96	15,972.69	2,381.27	Used	5 Series	Commercial	Mar - 23
191	Jan - 23	Jan - 22	61,989.55	58,787.11	39,493.34	19,293.77	New	1 Series	Private	Apr - 23
192	Jan - 23	Apr - 20	25,854.91	24,838.38	13,917.54	10,920.84	Used	3 Series	Commercial	Apr - 23
193	Feb - 23	Jan - 22	14,589.16	13,786.67	12,403.50	1,383.17	Used	1 Series	Commercial	May - 23
194	Feb - 23	Julv - 21	29,886.33	28,125.51	26,144.23	1,981.28	Used	5 Series	Commercial	May - 23
195	Mav - 23	Dec - 21	23,364.66	270.05	74.84	195.21	Used	3 Series	Private	May - 23
196	Mar - 23	Feb - 21	31,242.26	28,747.12	24,284.01	4,463.11	Used	5 Series	Commercial	July - 23
197	Apr - 23	Mav - 21	8,222.56	7,372.23	5,825.75	1,546.48	Used	5 Series	Private	July - 23
198	Mav - 23	Sept - 20	28,858.27	25,828.42	18,961.42	6,867.00	Used	X6 Series	Commercial	Aug - 23
199	June - 23	Mav - 20	30,748.38	28,886.80	11,734.52	17,152.28	Used	X6 Series	Private	Sept - 23
200	Julv - 23	Oct - 20	80,709.57	74,277.16	50,359.95	23,917.21	New	8 Series	Commercial	Sept - 23
201	Julv - 23	June - 21	17,210.83	15,113.70	10,804.19	4,309.51	Used	3 Series	Private	Sept - 23
202	Mav - 23	Apr - 20	29,011.76	25,890.10	23,263.39	2,626.71	Used	5 Series	Private	Oct - 23
203	Julv - 23	Oct - 20	74,099.83	62,838.80	57,526.07	5,312.73	New	7 Series	Commercial	Oct - 23
204	Aua - 23	Mar - 21	9,167.41	7,723.95	5,860.13	1,863.82	Used	3 Series	Commercial	Oct - 23
205	Aua - 23	Dec - 21	26,662.38	26,425.63	15,264.71	11,160.92	Used	4 Series	Commercial	Nov - 23
206	Sept - 23	Oct - 20	41,520.52	36,132.38	27,270.25	8,862.13	Used	7 Series	Commercial	Nov - 23
207	Sept - 23	Julv - 20	16,611.82	15,383.05	11,859.50	3,523.55	New	MINI	Private	Dec - 23
208	Oct - 23	Mar - 20	13,826.90	11,584.81	9,455.58	2,129.23	Used	1 Series	Private	Jan - 24
209	Jan - 24	Oct - 20	13,342.95	385.33	77.98	307.35	New	Other BMW Group	Private	Jan - 24
210	Dec - 23	Nov - 21	52,423.98	45,414.49	41,348.61	4,065.88	Used	5 Series	Commercial	Feb - 24
211	Dec - 23	Sept - 20	51,650.31	46,662.86	41,662.72	5,000.14	New	X3 Series	Commercial	Feb - 24
212	Mar - 24	Julv - 20	2,395.22	192.21	29.10	163.11	Used	5 Series	Private	Mar - 24
213	Apr - 24	Oct - 20	27,700.81	0.00	-174.53	174.53	New	MINI	Private	Apr - 24
214	Feb - 24	Dec - 21	33,275.77	28,470.11	18,220.53	10,249.58	Used	6 Series	Commercial	May - 24
215	Mar - 24	Dec - 21	73,579.11	63,809.57	58,819.66	4,989.91	New	3 Series	Commercial	May - 24
216	Jan - 24	June - 21	42,690.55	34,718.72	30,216.94	4,501.78	Used	X6 Series	Private	June - 24
217	Mar - 24	Nov - 21	24,748.50	20,337.26	15,992.59	4,344.67	Used	5 Series	Private	June - 24
218	June - 24	June - 21	17,927.73	256.06	68.26	187.80	Used	MINI	Private	June - 24
219	Mar - 24	Feb - 22	52,695.24	44,685.65	11,590.30	33,095.35	Used	5 Series	Commercial	July - 24
220	Apr - 24	Apr - 22	21,515.68	20,356.63	9,486.08	10,870.55	Used	1 Series	Private	July - 24
221	Mav - 24	Nov - 21	71,832.65	63,356.65	54,668.34	8,789.44	New	X6 Series	Commercial	July - 24
222	Mar - 24	Aua - 21	31,959.36	27,489.61	17,133.77	10,355.84	Used	Non BMW Group (incl. Motorcycles)	Commercial	Aug - 24

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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)
223	Apr - 24	Jan - 23	18.715.48	17.587.67	2.774.33	14.813.34	Used	X3 Series	Private	Aug - 24
224	Apr - 24	Aug - 22	62.858.82	56.981.53	42.306.36	14.675.17	Used	X5 Series	Commercial	Aug - 24
225	June - 24	Aug - 21	37.790.10	29.996.14	28.489.91	1.506.23	New	4 Series	Commercial	Aug - 24
226	Julv - 24	Dec - 21	5.671.28	1.765.45	443.53	1.321.92	Used	1 Series	Private	Aug - 24
227	Julv - 24	Mav - 21	47.822.20	41.645.15	35.709.35	5.935.80	New	Z Series	Commercial	Sept - 24
228	Sept - 24	June - 20	7.246.66	255.27	91.15	164.12	Used	1 Series	Private	Sept - 24
229	Aug - 24	Feb - 22	19.894.08	15.186.48	10.920.86	4.265.62	Used	1 Series	Private	Oct - 24

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10. Outstanding Note Balance

1. Note Balance	All Notes	Class A	Class B
Initial Note Information			
ISIN code		XS2464345656	XS2464377345
Currency		EUR	EUR
Legal final maturity		May 2030	May 2030
Rating (Fitch Moody's S&P DBRS)		AAA Aaa N/A N/A	N/A
Initial notes aggregate principal outstanding balance in EUR	828,700,000.00	750,000,000.00	78,700,000.00
Nominal amount per note in EUR		100,000.00	100,000.00
Initial number of notes per class in EUR		7,500	787
Current Note Information			
Notes aggregate principal outstanding balance in EUR - BoP	350,198,584.20	271,498,584.20	78,700,000.00
Available distribution amount in EUR	30,299,662.90		
Redemption per class in EUR		24,384,911.16	0,00
Redemption per note in EUR		3,251.32	0.00
Notes aggregate principal outstanding balance in EUR - EoP	325,813,673.04	247,113,673.04	78,700,000.00
Current pool factor		0.33	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		3.174%	NONE
Spread		0.60%	0.00%
Coupon		3.774%	1.00%
Day count fraction		Actual/360	Actual/360
Interest days		30 days	30 days
Principal outstanding per note in EUR - BoP		36,199.81	100,000.00
Principal repayment per note in EUR		3,251.32	0.00
Principal outstanding per note in EUR - EoP		32,948.49	100,000.00
Interest payment per Note in EUR		113.85	83.33

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10. Outstanding Note Balance

3. Credit Enhancement	Initial Period (in EUR)	Initial CE (in %)	Current Period (in EUR)	Current CE (in %)
Class A	750,000,000.00	10.10	247,113,673.04	28.58
Class B	78,700,000.00	0.60	78,700,000.00	5.36
Cash Reserve (+ Overcollateralisation)	4,995,000.00	0.00	18,179,789.91	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)	338,998,462.95
Clean-Up option exercisable	No

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11. Original Principal Balance

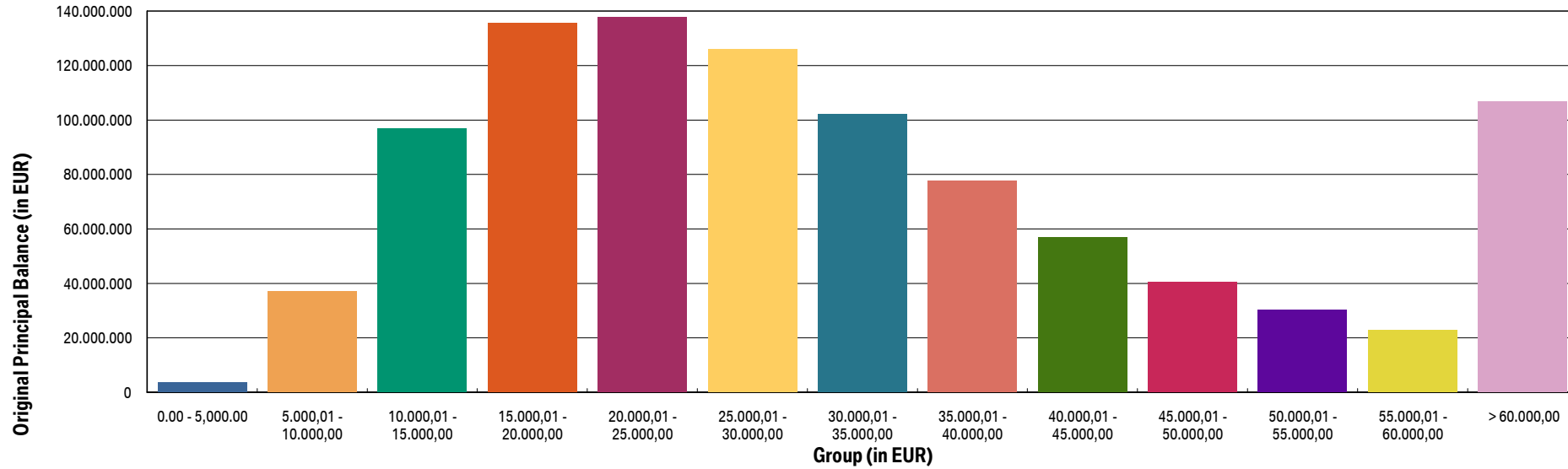
Initial Portfolio as of origination of contract

Group (in EUR) (by Original Principal Balance)	Original Principal Balance (in EUR)	Original Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
0.00 - 5.000,00	3,468,752.63	0.36	882	2.14
5.000,01 - 10.000,00	37,025,988.67	3.81	4,637	11.23
10.000,01 - 15.000,00	96,717,364.23	9.94	7,631	18.48
15.000,01 - 20.000,00	135,604,034.99	13.94	7,725	18.70
20.000,01 - 25.000,00	137,735,517.93	14.16	6,129	14.84
25.000,01 - 30.000,00	125,934,336.90	12.94	4,582	11.09
30.000,01 - 35.000,00	102,090,605.63	10.49	3,150	7.63
35.000,01 - 40.000,00	77,542,541.20	7.97	2,071	5.01
40.000,01 - 45.000,00	56,702,324.29	5.83	1,337	3.24
45.000,01 - 50.000,00	40,499,171.39	4.16	853	2.07
50.000,01 - 55.000,00	30,101,767.74	3.09	575	1.39
55.000,01 - 60.000,00	22,687,724.59	2.33	394	0.95
> 60.000,00	106,874,703.08	10.98	1,335	3.23
Total	972,984,833.27	100.00	41,301	100.00

Average: 23,558.39
 Min: 692.47
 Max: 319,962.44

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12. Aggregate Principal Balance

Initial Portfolio

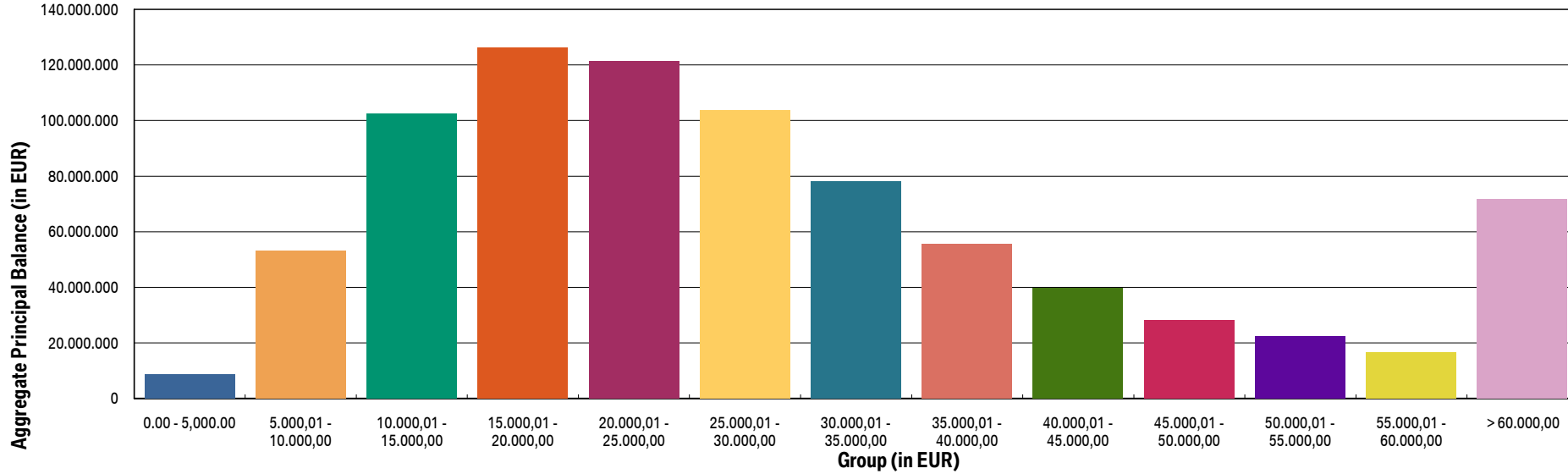
Group (in EUR)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
0.00 - 5,000.00	8,786,964.09	1.06	2,589	6.27
5,000,01 - 10,000,00	53,150,401.46	6.41	6,933	16.79
10,000,01 - 15,000,00	102,333,494.29	12.35	8,209	19.88
15,000,01 - 20,000,00	126,331,831.22	15.24	7,262	17.58
20,000,01 - 25,000,00	121,290,486.44	14.64	5,421	13.13
25,000,01 - 30,000,00	103,861,541.80	12.53	3,800	9.20
30,000,01 - 35,000,00	78,250,962.58	9.44	2,420	5.86
35,000,01 - 40,000,00	55,576,066.77	6.71	1,492	3.61
40,000,01 - 45,000,00	39,891,872.72	4.81	943	2.28
45,000,01 - 50,000,00	28,225,512.49	3.41	597	1.45
50,000,01 - 55,000,00	22,552,878.74	2.72	430	1.04
55,000,01 - 60,000,00	16,685,301.04	2.01	291	0.70
> 60,000,00	71,762,665.74	8.66	914	2.21
Total	828,699,979.38	100.00	41,301	100.00

Average: 20,064.89
 Min: 219.67
 Max: 291,226.37



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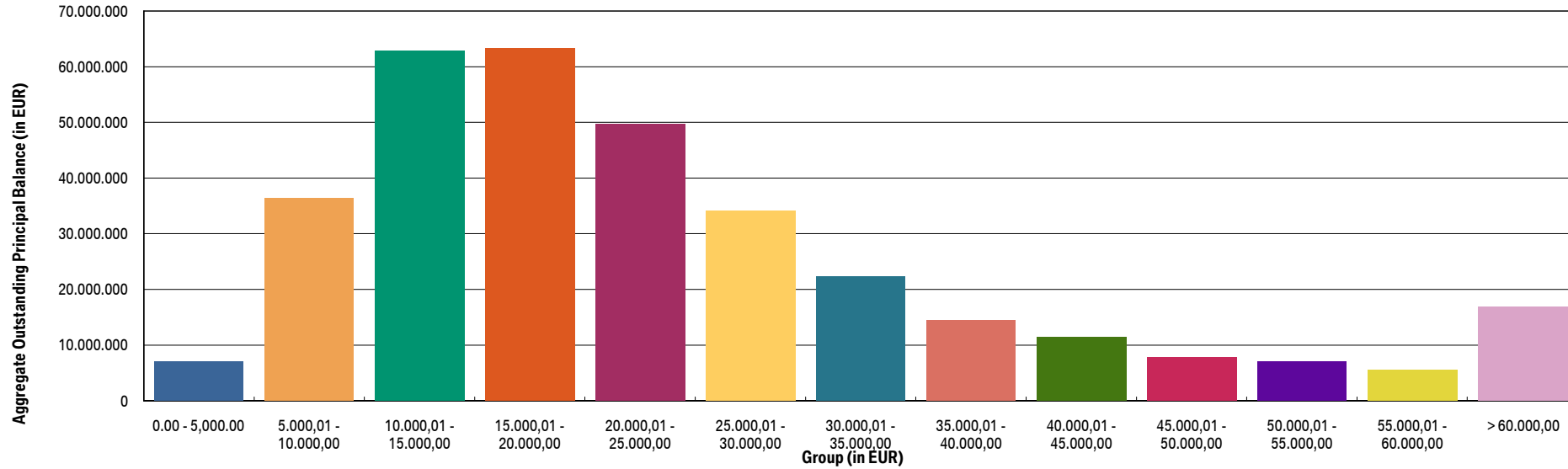
13. Aggregate Outstanding Principal Balance

Current Portfolio

Group (in EUR)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
0.00 - 5,000.00	7,114,567.59	2.10	5,564	22.73
5.000,01 - 10.000,00	36,429,412.46	10.75	4,759	19.44
10.000,01 - 15.000,00	62,885,539.00	18.55	5,054	20.65
15.000,01 - 20.000,00	63,365,425.40	18.69	3,657	14.94
20.000,01 - 25.000,00	49,622,792.44	14.64	2,225	9.09
25.000,01 - 30.000,00	34,142,994.06	10.07	1,254	5.12
30.000,01 - 35.000,00	22,255,788.29	6.57	689	2.81
35.000,01 - 40.000,00	14,476,705.47	4.27	388	1.59
40.000,01 - 45.000,00	11,415,636.35	3.37	270	1.10
45.000,01 - 50.000,00	7,853,390.26	2.32	166	0.68
50.000,01 - 55.000,00	7,027,629.38	2.07	135	0.55
55.000,01 - 60.000,00	5,503,633.01	1.62	96	0.39
> 60.000,00	16,904,949.24	4.99	222	0.91
Total	338,998,462.95	100.00	24,479	100.00
WA:	13,848.54			
Min:	0.00			
Max:	234,623.02			

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14. Down Payments

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)
No Down Payment	73,540,496.20	21.69	5,783	23.62
<=1000	4,320,447.19	1.27	447	1.83
1.000,01 - 2.000,00	14,135,282.24	4.17	1,276	5.21
2.000,01 - 3.000,00	18,548,493.16	5.47	1,728	7.06
3.000,01 - 4.000,00	17,271,626.54	5.09	1,581	6.46
4.000,01 - 5.000,00	33,844,741.15	9.98	2,659	10.86
5.000,01 - 6.000,00	16,619,332.90	4.90	1,305	5.33
6.000,01 - 7.000,00	13,644,808.11	4.03	1,042	4.26
7.000,01 - 8.000,00	15,932,794.11	4.70	1,145	4.68
8.000,01 - 9.000,00	8,537,400.34	2.52	600	2.45
9.000,01 - 10.000,00	31,597,253.05	9.32	2,065	8.44
10.000,01 - 11.000,00	5,096,424.87	1.50	323	1.32
11.000,01 - 12.000,00	9,453,058.25	2.79	581	2.37
12.000,01 - 13.000,00	6,214,923.74	1.83	384	1.57
13.000,01 - 14.000,00	4,974,988.68	1.47	283	1.16
14.000,01 - 15.000,00	15,946,842.83	4.70	943	3.85
> 15.000,00	49,319,549.59	14.55	2,334	9.53
Total	338,998,462.95	100.00	24,479	100.00

Minimum Down Payment: 15.43
 Maximum Down Payment: 150,000.00
 Average Down Payment: 6,721.69
 Average Down Payment (customers that made a Down Payment): 8,800.83

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15. Borrower Concentration

Current Portfolio

Borrower (Top 20)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
1	236,692.49	0.07	2	0.01
2	234,623.02	0.07	1	0.00
3	229,304.62	0.07	1	0.00
4	174,765.11	0.05	4	0.02
5	172,775.17	0.05	1	0.00
6	160,392.26	0.05	32	0.13
7	156,724.33	0.05	2	0.01
8	142,742.20	0.04	7	0.03
9	140,712.66	0.04	3	0.01
10	134,413.15	0.04	1	0.00
11	130,826.07	0.04	1	0.00
12	129,475.35	0.04	1	0.00
13	126,654.39	0.04	2	0.01
14	124,197.70	0.04	1	0.00
15	123,646.72	0.04	1	0.00
16	114,704.54	0.03	1	0.00
17	114,240.27	0.03	2	0.01
18	111,034.59	0.03	1	0.00
19	109,952.72	0.03	4	0.02
20	109,884.50	0.03	1	0.00
Total	2,977,761.86	0.88	69	0.28

Total Portfolio Balance	338,998,462.95
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16. Geographical Distribution

Initial 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	42,592,070.70	5.14	2,094	5.07
post code area 1	51,357,924.58	6.20	2,327	5.63
post code area 2	79,328,562.42	9.57	3,877	9.39
post code area 3	73,042,095.70	8.81	3,836	9.29
post code area 4	107,617,066.46	12.99	5,291	12.81
post code area 5	100,112,910.83	12.08	5,036	12.19
post code area 6	98,532,624.20	11.89	4,923	11.92
post code area 7	94,860,707.88	11.45	4,984	12.07
post code area 8	109,651,823.36	13.23	5,258	12.73
post code area 9	71,604,193.25	8.64	3,675	8.90
Total	828,699,979.38	100.00	41,301	100.00

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16. Geographical Distribution

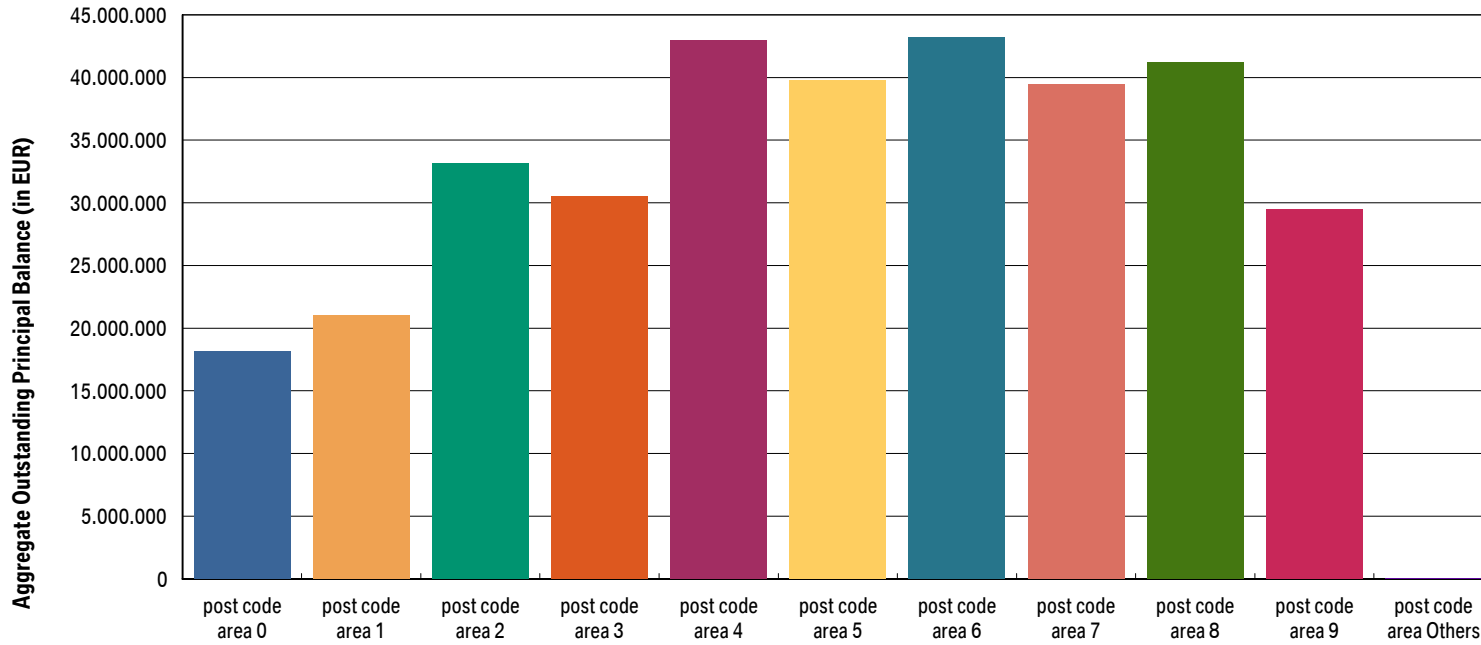
Current Portfolio

Post code area	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
post code area 0	18,162,626.00	5.36	1,319	5.39
post code area 1	20,987,893.07	6.19	1,406	5.74
post code area 2	33,160,900.35	9.78	2,352	9.61
post code area 3	30,493,984.72	9.00	2,257	9.22
post code area 4	42,968,115.74	12.68	3,131	12.79
post code area 5	39,799,524.02	11.74	2,950	12.05
post code area 6	43,210,394.52	12.75	3,171	12.95
post code area 7	39,461,506.78	11.64	2,890	11.81
post code area 8	41,249,518.02	12.17	2,827	11.55
post code area 9	29,444,264.31	8.69	2,167	8.85
post code area Others	59,735.42	0.02	9	0.04
Total	338,998,462.95	100.00	24,479	100.00

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17. Car Type & Customer Group

Initial 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	353,243,188.04	42.63	12,949	31.35
Used	475,456,791.34	57.37	28,352	68.65
Total	828,699,979.38	100.00	41,301	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	227,906,404.70	27.50	7,732	18.72
Private Individual	600,793,574.68	72.50	33,569	81.28
Total	828,699,979.38	100.00	41,301	100.00

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	131,860,897.16	38.90	6,751	27.58
Used	207,137,565.79	61.10	17,728	72.42
Total	338,998,462.95	100.00	24,479	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	91,679,553.60	27.04	4,512	18.43
Private Individual	247,318,909.35	72.96	19,967	81.57
Total	338,998,462.95	100.00	24,479	100.00

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18. Fuel Type

Current Portfolio

Fuel Type	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
B	153,571,343.39	45.30	11,876	48.52
D	140,985,111.78	41.59	10,079	41.17
E	5,947,875.22	1.75	361	1.47
U	15,495,477.45	4.57	1,101	4.50
X	14,116,163.00	4.16	719	2.94
Y	8,882,492.11	2.62	343	1.40
Total	338,998,462.95	100.00	24,479	100.00

B = Petrol; D = Diesel; E = Electric; G = LPG, H = Hydrogen; M = Methane; T = Ethanol; X = Hybrid-Petrol; Y = Hybrid-Diesel; Z = Hydrogen-Electric; U = Undefined.

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19. Delinquencies

Initial 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	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	4,796,503.05	1.41	247	1.01
31 - 60	988,654.66	0.29	52	0.21
61 - 90	770,479.14	0.23	40	0.16
91 - 120	304,139.22	0.09	19	0.08
> 120	678,201.42	0.20	32	0.13
Total	7,537,977.49	2.22	390	1.59

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20. Delinquencies Analysis

Monthly Period	Performing (in EUR)	31-60 days past due (in EUR)	61-90 days past due (in EUR)	91-120 days past due (in EUR)	>120 days past due (in EUR)
May - 22	828,699,983.18	0.00	0.00	0.00	0.00
June - 22	828,586,387.15	113,498.64	0.00	0.00	0.00
July - 22	828,466,085.58	120,327.09	113,498.64	0.00	0.00
Aug - 22	828,398,313.82	194,333.75	30,628.20	76,661.87	0.00
Sept - 22	828,142,592.11	347,969.67	115,188.06	30,628.20	63,449.86
Oct - 22	828,038,746.63	315,143.34	239,033.41	67,036.02	39,979.67
Nov - 22	827,936,941.27	498,898.44	97,108.76	118,259.40	48,731.82
Dec - 22	827,871,943.81	428,843.09	242,716.75	60,094.64	96,321.83
Jan - 23	827,820,131.02	416,018.93	241,529.63	174,902.54	47,360.36
Feb - 23	827,949,245.19	341,729.53	242,605.40	57,308.36	109,035.85
Mar - 23	827,566,197.49	656,613.74	215,976.70	172,570.84	88,624.36
Apr - 23	827,021,561.41	1,043,833.83	307,839.77	124,408.50	202,348.97
May - 23	798,913,241.27	696,824.31	556,882.55	152,674.12	287,905.80
June - 23	768,207,783.03	830,072.37	400,984.35	467,621.22	315,649.00
July - 23	737,663,847.42	854,033.97	203,105.59	246,020.49	566,095.69
Aug - 23	707,281,321.44	893,057.13	230,085.07	90,047.08	625,633.67
Sept - 23	677,735,069.36	808,641.28	378,739.49	153,325.69	410,072.05
Oct - 23	647,635,926.14	902,562.85	403,967.85	182,407.47	327,542.98
Nov - 23	618,596,981.68	794,819.44	502,418.23	254,841.89	386,473.74
Dec - 23	590,499,423.29	1,178,239.70	333,114.86	257,744.94	390,031.37
Jan - 24	561,624,377.10	1,169,860.92	581,598.45	218,685.32	639,944.55
Feb - 24	538,365,681.12	1,046,898.72	580,343.50	275,260.85	565,236.45
Mar - 24	512,611,755.83	1,144,297.85	660,383.03	297,988.00	720,344.68
Apr - 24	486,126,489.65	848,729.25	749,769.55	444,956.29	589,598.80
May - 24	461,152,170.33	817,971.12	293,895.92	544,602.60	781,591.29
June - 24	435,125,259.98	1,069,980.17	516,554.55	184,895.03	960,711.58
July - 24	408,264,026.06	1,198,938.53	398,100.21	229,694.56	854,819.83
Aug - 24	383,295,881.03	1,257,150.58	687,579.73	311,637.66	696,264.18
Sept - 24	359,851,827.72	1,320,804.09	683,982.38	451,534.22	521,528.43



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20. 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 - 24	336,256,988.51	988,654.66	770,479.14	304,139.22	678,201.42

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21. Seasoning

Initial 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	234,141,092.14	28.25	9,757	23.62
> 6 - <= 12	242,922,880.74	29.31	11,832	28.65
> 12 - <= 24	310,058,611.35	37.42	17,189	41.62
> 24 - <= 36	40,519,309.75	4.89	2,446	5.92
> 36 - <= 42	1,058,085.40	0.13	77	0.19
> 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	828,699,979.38	100.00	41,301	100.00

WA Seasoning (in months): 12.07

Min (in months): 2.00

Max (in months): 39.00

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21. 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	16,153,353.19	4.77	771	3.15
> 24 - <= 36	164,831,578.28	48.62	10,451	42.69
> 36 - <= 42	78,158,785.11	23.06	6,197	25.32
> 42 - <= 48	43,152,814.21	12.73	3,593	14.68
> 48 - <= 53	26,513,563.46	7.82	2,506	10.24
> 53	10,188,368.70	3.01	961	3.93
Total	338,998,462.95	100.00	24,479	100.00

WA Seasoning (in months): 37.17
 Min (in months): 20.00
 Max (in months): 68.00

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22. Remaining Term

Initial 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	4,873,281.28	0.59	667	1.61
> 6 - <= 12	28,512,625.86	3.44	2,364	5.72
> 12 - <= 24	168,513,531.77	20.33	10,463	25.33
> 24 - <= 36	257,862,147.29	31.12	12,603	30.51
> 36 - <= 42	121,200,606.27	14.63	5,625	13.62
> 42 - <= 48	104,153,699.30	12.57	4,326	10.47
> 48 - <= 53	63,126,724.74	7.62	2,435	5.90
> 53	80,457,362.87	9.71	2,818	6.82
Total	828,699,979.38	100.00	41,301	100.00

WA Remaining Term (in months): 34.44
 Min (in months): 3.00
 Max (in months): 60.00

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22. Remaining Term

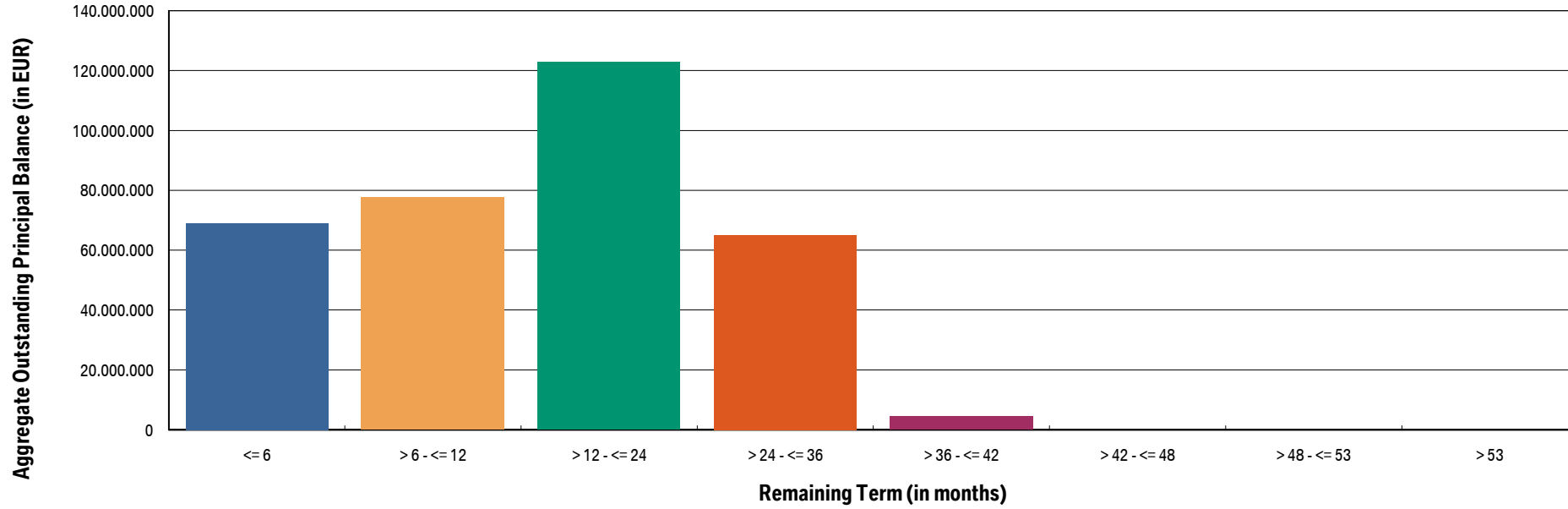
Current Portfolio

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	69,021,282.81	20.36	8,584	35.07
> 6 - <= 12	77,680,162.75	22.91	5,518	22.54
> 12 - <= 24	122,804,677.36	36.23	7,168	29.28
> 24 - <= 36	65,008,920.15	19.18	3,037	12.41
> 36 - <= 42	4,483,419.88	1.32	172	0.70
> 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	338,998,462.95	100.00	24,479	100.00

WA Remaining Term (in months): 15.37
 Min (in months): 0.00
 Max (in months): 40.00

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23. Original Term

Initial 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	186,659.27	0.02	70	0.17
> 12 - <= 24	27,587,012.48	3.33	2,814	6.81
> 24 - <= 36	334,249,255.64	40.33	17,665	42.77
> 36 - <= 42	5,910,515.07	0.71	377	0.91
> 42 - <= 48	156,867,316.52	18.93	7,791	18.86
> 48 - <= 53	12,656,144.98	1.53	634	1.54
> 53	291,243,075.42	35.14	11,950	28.93
Total	828,699,979.38	100.00	41,301	100.00

WA Original Term (in months): 46.50
 Min (in months): 12.00
 Max (in months): 96.00

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23. Original Term

Current Portfolio

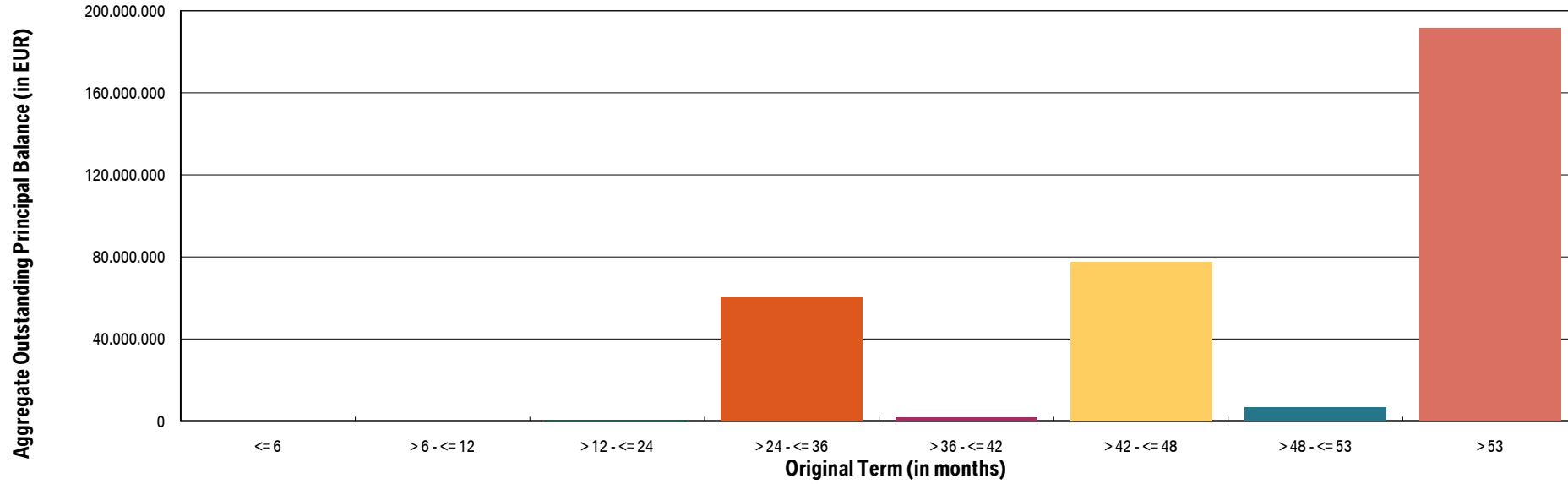
Group (in months)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
<= 6	0.00	0.00	0	0.00
> 6 - <= 12	0.00	0.00	0	0.00
> 12 - <= 24	425,906.98	0.13	97	0.40
> 24 - <= 36	60,491,205.47	17.84	5,795	23.67
> 36 - <= 42	1,974,777.58	0.58	218	0.89
> 42 - <= 48	77,700,795.76	22.92	6,107	24.95
> 48 - <= 53	6,887,187.81	2.03	585	2.39
> 53	191,518,589.35	56.50	11,677	47.70
Total	338,998,462.95	100.00	24,479	100.00

WA Original Term (in months): 52.59
 Min (in months): 19.00
 Max (in months): 96.00



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24. Vehicle Class

Initial 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	74,820,859.22	9.03	5,523	13.37
BMW 2 Series	65,783,236.39	7.94	3,622	8.77
BMW 3 Series	86,868,298.74	10.48	4,665	11.30
BMW 4 Series	44,600,162.47	5.38	1,706	4.13
BMW 5 Series	94,664,754.78	11.42	4,016	9.72
BMW 6 Series	6,374,275.25	0.77	217	0.53
BMW 7 Series	13,267,870.38	1.60	392	0.95
BMW 8 Series	7,417,895.61	0.90	98	0.24
BMW X1 Series	61,257,759.96	7.39	3,317	8.03
BMW X2 Series	13,963,155.25	1.68	595	1.44
BMW X3 Series	59,052,981.31	7.13	2,326	5.63
BMW X4 Series	21,675,300.78	2.62	746	1.81
BMW X5 Series	59,014,303.25	7.12	1,543	3.74
BMW X6 Series	19,053,698.79	2.30	447	1.08
BMW X7 Series	8,826,715.08	1.07	121	0.29
BMW Z Series	12,196,571.55	1.47	390	0.94
BMW i Series	7,968,610.31	0.96	314	0.76
MINI	105,403,569.95	12.72	6,734	16.30
Non BMW Group Models (incl. Motorcycles)	38,058,931.01	4.59	1,887	4.57
Other BMW Group (incl. Motorcycles)	28,431,029.30	3.43	2,642	6.40
Total	828,699,979.38	100.00	41,301	100.00

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24. 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	26,829,260.15	7.91	3,104	12.68
BMW 2 Series	26,197,150.24	7.73	2,192	8.95
BMW 3 Series	36,177,313.26	10.67	2,804	11.45
BMW 4 Series	19,101,648.71	5.63	1,069	4.37
BMW 5 Series	41,739,828.12	12.31	2,664	10.88
BMW 6 Series	2,972,757.16	0.88	156	0.64
BMW 7 Series	5,454,507.25	1.61	231	0.94
BMW 8 Series	2,750,763.86	0.81	54	0.22
BMW X1 Series	26,509,592.84	7.82	2,132	8.71
BMW X2 Series	7,001,590.70	2.07	455	1.86
BMW X3 Series	27,667,332.48	8.16	1,572	6.42
BMW X4 Series	10,572,844.06	3.12	535	2.19
BMW X5 Series	26,288,450.10	7.75	996	4.07
BMW X6 Series	7,440,363.80	2.19	239	0.98
BMW X7 Series	3,405,344.12	1.00	74	0.30
BMW Z Series	4,367,521.93	1.29	206	0.84
BMW i Series	3,073,470.95	0.91	175	0.71
MINI	37,207,711.65	10.98	3,759	15.36
Non BMW Group Models (incl. Motorcycles)	16,859,650.16	4.97	1,130	4.62
Other BMW Group (incl. Motorcycles)	7,381,361.41	2.18	932	3.81
Total	338,998,462.95	100.00	24,479	100.00

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25. Payment Type

Initial 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	827,460,604.21	99.85	41,245	99.86
Self payment	1,239,375.17	0.15	56	0.14
Total	828,699,979.38	100.00	41,301	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	335,377,580.21	98.93	24,221	98.95
Self payment	3,620,882.74	1.07	258	1.05
Total	338,998,462.95	100.00	24,479	100.00



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26. Interest Rates

Weighted Average Nominal Interest Rate (in %)		
Aggregate Outstanding Principal Balance (Initial)	828,699,979.38	3.04
Aggregate Outstanding Principal Balance	338,998,462.95	3.19

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27. Credit Type

Initial 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	822,713,113.07	99.28	40,322	97.63
Equal Instalment Loan	5,986,866.31	0.72	979	2.37
Total	828,699,979.38	100.00	41,301	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	337,679,687.24	99.61	24,114	98.51
Equal Instalment Loan	1,318,775.71	0.39	365	1.49
Total	338,998,462.95	100.00	24,479	100.00

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28. Contracts per Customer

Initial Portfolio

Group	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
1	800,321,789.47	96.58	40,236	97.42
2 - 4	24,699,630.97	2.98	927	2.24
5 - 7	1,792,848.78	0.22	52	0.13
8 - 10	160,681.85	0.02	9	0.02
> 10	1,725,028.31	0.21	77	0.19
Total	828,699,979.38	100.00	41,301	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)
1	332,378,059.40	98.05	24,092	98.42
2 - 4	6,217,139.14	1.83	333	1.36
5 - 7	175,822.37	0.05	13	0.05
8 - 10	67,049.78	0.02	9	0.04
> 10	160,392.26	0.05	32	0.13
Total	338,998,462.95	100.00	24,479	100.00

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29. Amortisation

Initial Portfolio

Period	Principal Balance (in EUR)
	828,699,979.38
1	817,669,491.44
2	806,609,774.67
3	794,847,846.85
4	782,960,636.67
5	771,109,973.99
6	758,369,082.47
7	745,493,936.73
8	732,629,307.02
9	719,679,230.97
10	707,169,858.34
11	689,071,929.28
12	671,466,255.44
13	654,061,171.79
14	635,703,948.96
15	617,714,922.17
16	598,081,709.11
17	577,964,001.46
18	557,069,185.42
19	536,868,053.88
20	516,576,829.66
21	496,841,257.58
22	480,950,125.98
23	464,446,075.72
24	446,077,545.88
25	425,694,773.98
26	404,531,342.40
27	383,412,463.97
28	362,394,351.49
29	342,420,811.27
30	322,426,352.95

Current Portfolio

Period	Principal Balance in EUR	Reduction in EUR
	338,998,462.95	
1	319,124,596.93	19,873,866.02
2	300,296,902.21	18,827,694.72
3	284,364,888.16	15,932,014.05
4	269,512,335.62	14,852,552.54
5	256,702,356.10	12,809,979.52
6	242,942,524.50	13,759,831.60
7	230,303,013.14	12,639,511.36
8	216,383,482.78	13,919,530.36
9	201,956,115.29	14,427,367.49
10	187,834,814.87	14,121,300.42
11	173,581,816.99	14,252,997.88
12	156,527,256.97	17,054,560.02
13	141,802,555.70	14,724,701.27
14	127,823,940.19	13,978,615.51
15	116,912,679.42	10,911,260.77
16	107,790,054.66	9,122,624.76
17	101,023,223.18	6,766,831.48
18	93,084,535.71	7,938,687.47
19	85,201,699.84	7,882,835.87
20	77,025,107.11	8,176,592.73
21	68,762,749.33	8,262,357.78
22	61,129,902.22	7,632,847.11
23	53,586,368.82	7,543,533.40
24	46,511,762.72	7,074,606.10
25	39,485,037.66	7,026,725.06
26	30,975,233.08	8,509,804.58
27	24,107,399.23	6,867,833.85
28	17,261,659.91	6,845,739.32
29	14,866,163.03	2,395,496.88
30	12,187,815.23	2,678,347.80

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29. Amortisation

Initial Portfolio

Period	Principal Balance (in EUR)
31	303,429,210.99
32	281,374,705.28
33	262,532,483.10
34	245,487,287.63
35	234,105,986.33
36	222,191,306.41
37	210,446,227.24
38	197,627,303.43
39	183,799,325.45
40	169,951,736.64
41	155,716,376.60
42	137,835,082.77
43	122,155,646.03
44	107,583,765.39
45	96,445,685.48
46	86,972,062.76
47	81,186,222.62
48	73,849,799.97
49	66,628,967.68
50	59,418,477.50
51	52,114,360.04
52	45,167,145.08
53	38,362,553.32
54	31,048,331.49
55	23,513,424.13
56	14,161,755.28
57	7,332,958.70
58	3,111.11
59	1,559.18
60	0.00

Current Portfolio

Period	Principal Balance in EUR	Reduction in EUR
31	10,046,788.54	2,141,026.69
32	7,877,621.96	2,169,166.58
33	6,152,786.23	1,724,835.73
34	4,778,434.18	1,374,352.05
35	3,721,351.49	1,057,082.69
36	2,606,383.48	1,114,968.01
37	1,869,841.96	736,541.52
38	1,314,130.91	555,711.05
39	413,226.16	900,904.75
40	0.00	413,226.16
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 11
Monthly Investor Report

Reporting Date:	Nov 11, 2024
Payment Date:	Nov 20, 2024
Period No.:	30
Monthly Period:	Oct, 2024
Interest Period:	Oct 21, 2024 to Nov 20, 2024 = 30 days

30. Priority of Payments

All values in EUR

Available Distribution Amount	+	30,299,662.90
Taxes	-	0.00
Trustee Payment	-	0.00
Senior Expenses	-	296.03
Swap Net Payment	-	0.00
Class A Interest	-	853,875.00
Class B Interest	-	65,580.71
Cash Reserve	-	4,995,000.00
Class A Principal	-	24,384,911.16
Class B Principal	-	0.00
Swap Termination Event	-	0.00
Subordinated Loan Interest	-	0.00
Subordinated Loan Principal	-	0.00
Seller	-	0.00

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31. Transaction Costs

Cost Category (in EUR)	Class A	Class B	Subordinated Loan	Total
Senior Expenses				296.03
Interest accrued for the Period	853,875.00	65,580.71	21,536.78	940,992.49
Interest payments for the Period	853,875.00	65,580.71	0.00	919,455.71
Cumulative Interest Payments	45,358,950.00	2,002,490.02	158,424.34	47,519,864.36
Unpaid Interest for the Period	0.00	0.00	21,536.78	21,536.78
Cumulative Unpaid Interest	0.00	0.00	429,303.75	429,303.75

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32. 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

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33. 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)	271,498,584.20
Fixed rate (in %)	0.7810
Floating rate (Euribor in %)	3.1740
Net swap payments (in EUR) (- from SPV / + to SPV)	541,413.43