



**BMW
GROUP**



ROLLS-ROYCE
MOTOR CARS LTD

Bavarian Sky S.A., Compartment German Auto Loans 12

Monthly Investor Report - July 2024

Compartment German Auto Loans 12

Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
| Interest Period: | July 22, 2024 to Aug 20, 2024 = 29 days |

Index

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

Compartment German Auto Loans 12

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1. Contact Information

Transaction Parties

Issuer:

Bavarian Sky S.A.

Compartment German Auto Loans 12
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.

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:

DBRS Ratings GmbH
Neue Mainzer Straße 75
60311 Frankfurt am Main
Germany
eu.abs.surveillance@dbrsmorningstar.com

FITCH RATINGS LTD
30 North Colonnade, Canary Wharf
E14 5GN London
United Kingdom
ABSsurveillance@fitchratings.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 4LA London
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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

| | | | |
|---|------------|-----------------------------|------------|
| Initial Cut-Off Date: | 28/02/2023 | | |
| Issue Date: | 01/03/2023 | Legal Maturity Date: | 20/03/2030 |
| Reporting Date | 09/08/2024 | | |
| Investor Reporting Date | 16/08/2024 | | |
| Interest Determination Date | 18/07/2024 | | |
| Reporting Frequency: | monthly | | |
| Monthly Period No. (since Issue Date): | 17 | (since Issue Date) | |
| Payment Date: | 20/08/2024 | | |
| Next Payment Date | 20/09/2024 | | |
| Monthly Period: | 01/07/2024 | until | 31/07/2024 |

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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 | 573,381,566.99 | 596,277,312.09 |
| Scheduled principal payments | 15,073,567.14 | 15,021,955.76 |
| Prepayment* principal | 6,870,599.93 | 6,444,138.11 |
| Prepayments* number of contracts | 406 | 349 |
| Repurchases* principal | 1,240,483.11 | 1,092,122.08 |
| Repurchases* number of contracts | 53 | 55 |
| Total principal collections | 23,184,650.18 | 22,558,215.95 |
| Total interest collections | 1,818,240.51 | 1,891,222.14 |
| Defaulted Amounts | 361,897.55 | 552,023.70 |
| Recoveries | 185,535.72 | 214,494.55 |
| Late Recoveries | 35,980.91 | 18,576.99 |
| End of Period | 550,020,554.98 | 573,381,566.99 |
| Current prepayment rate (annualised) in % | 13.81 | 12.52 |

* 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 | | 9,751,000.00 |
| Interest on cash reserve - previous period | | 0.00 |
| Required cash reserve | | 9,751,000.00 |
| Outstanding cash reserve end of period | | 9,751,000.00 |
| Reserves | | in EUR |
| Outstanding Commingling Reserve end of period | | 0.00 |
| Outstanding Servicing Reserve end of period | | 0.00 |

| Triggers* | | | | | | |
|-------------------------------|-------------------------------|-------|-----|---------|---------|-----------------------|
| Reserves | Required Rating BMW AG | | | | | Trigger Breach |
| | | Fitch | S&P | Moody's | DBRS | |
| Commingling/Servicing Reserve | Long Term | BBB | N/A | N/A | BBB low | no |
| | Short Term | F2 | N/A | N/A | N/A | no |
| Current Rating BMW AG | | | | | | |
| | | Fitch | S&P | Moody's | DBRS | |
| | Long Term | N/A | A | A2 | N/A | |
| | 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) | 567,450,793.36 |
| End of period (in EUR) | 543,823,273.44 |

Ratios

31- 60 days past due

| | (in EUR) | (in %) |
|--|--------------|--------|
| 31- 60 days past due period before previous period | 1,285,261.18 | 0.22 |
| 31- 60 days past due previous period | 1,085,568.41 | 0.19 |
| 31- 60 days past due current period | 1,286,086.67 | 0.23 |

61- 90 days past due

| | (in EUR) | (in %) |
|--|--------------|--------|
| 61- 90 days past due period before previous period | 1,110,290.75 | 0.19 |
| 61- 90 days past due previous period | 755,458.15 | 0.13 |
| 61- 90 days past due current period | 628,070.01 | 0.11 |

Cumulative Net Loss Ratio

| | Current ratio |
|----------------------------------|---------------|
| Cumulative Net Loss Ratio (in %) | 0.16 |

Performance data

| | |
|---|--------------|
| Number of contracts being 31 - 60 days delinquent | 48 |
| Number of contracts being 61 - 90 days delinquent | 33 |
| Balance of contracts being 31 - 60 days delinquent (in EUR) | 1,286,086.67 |
| Balance of contracts being 61 - 90 days delinquent (in EUR) | 628,070.01 |
| Defaulted amounts (in EUR) | 361,897.55 |
| Cumulative defaulted amounts (in EUR) | 3,435,725.44 |
| Recoveries (in EUR) | 185,535.72 |
| Cumulative recoveries (in EUR) | 1,828,830.50 |

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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 %) |
|-------------------|--|--|---|---|------------------------------------|---|---|--------------------------------|----------------------------------|
| Feb - 23 | 0 | n/a | n/a | 975,099,750.83 | n/a | n/a | n/a | n/a | n/a |
| Mar - 23 | 5 | 13.12 | 13.12 | 975,099,750.83 | 0.00 | 0.00 | 0.00 | 13.12 | 0.00 |
| Apr - 23 | 2 | 7.85 | 20.97 | 975,099,750.83 | 0.00 | 0.00 | 0.00 | 20.97 | 0.00 |
| May - 23 | 9 | 35.85 | 56.82 | 975,099,750.83 | 0.00 | 0.00 | 0.00 | 56.82 | 0.00 |
| June - 23 | 18 | 94,448.12 | 94,504.94 | 975,099,750.83 | 0.01 | 91,360.61 | 91,360.61 | 3,144.33 | 0.00 |
| July - 23 | 17 | 243,827.04 | 338,331.98 | 975,099,750.83 | 0.03 | 180,518.89 | 271,879.50 | 66,452.48 | 0.01 |
| Aug - 23 | 8 | 52,378.99 | 390,710.97 | 975,099,750.83 | 0.04 | 40,769.97 | 312,649.47 | 78,061.50 | 0.01 |
| Sept - 23 | 8 | 154,598.55 | 545,309.52 | 975,099,750.83 | 0.06 | 93,197.06 | 405,846.53 | 139,462.99 | 0.01 |
| Oct - 23 | 13 | 143,315.87 | 688,625.39 | 975,099,750.83 | 0.07 | 102,111.14 | 507,957.67 | 180,667.72 | 0.02 |
| Nov - 23 | 17 | 116,580.89 | 805,206.28 | 975,099,750.83 | 0.08 | 69,863.01 | 577,820.68 | 227,385.60 | 0.02 |
| Dec - 23 | 17 | 220,520.32 | 1,025,726.60 | 975,099,750.83 | 0.11 | 173,435.53 | 751,256.21 | 274,470.39 | 0.03 |
| Jan - 24 | 18 | 370,804.66 | 1,396,531.26 | 975,099,750.83 | 0.14 | 229,828.34 | 981,084.55 | 415,446.71 | 0.04 |
| Feb - 24 | 16 | 173,182.87 | 1,569,714.13 | 975,099,750.83 | 0.16 | 82,364.12 | 1,063,448.67 | 506,265.46 | 0.05 |
| Mar - 24 | 25 | 452,700.69 | 2,022,414.82 | 975,099,750.83 | 0.21 | 202,472.43 | 1,265,921.10 | 756,493.72 | 0.08 |
| Apr - 24 | 19 | 201,643.20 | 2,224,058.02 | 975,099,750.83 | 0.23 | 81,042.78 | 1,346,963.88 | 877,094.14 | 0.09 |
| May - 24 | 21 | 297,746.17 | 2,521,804.19 | 975,099,750.83 | 0.26 | 81,836.35 | 1,428,800.23 | 1,093,003.96 | 0.11 |
| June - 24 | 23 | 552,023.70 | 3,073,827.89 | 975,099,750.83 | 0.32 | 214,494.55 | 1,643,294.78 | 1,430,533.11 | 0.15 |
| July - 24 | 20 | 361,897.55 | 3,435,725.44 | 975,099,750.83 | 0.35 | 185,535.72 | 1,828,830.50 | 1,606,894.94 | 0.16 |

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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 | June - 23 | Nov - 21 | 11,993.34 | 11,759.50 | 11,369.61 | 414.58 | Used | MINI | Commercial | |
| 2 | June - 23 | June - 22 | 82,601.15 | 82,601.15 | 82,337.76 | 263.39 | New | X7 Series | Private | |
| 3 | Aug - 23 | Sept - 22 | 6,624.71 | 6,472.23 | 4,303.00 | 2,169.23 | Used | 1 Series | Private | |
| 4 | Aug - 23 | Julv - 22 | 19,754.82 | 19,754.82 | 16,441.37 | 3,313.45 | Used | MINI | Private | |
| 5 | Sept - 23 | Mar - 22 | 46,330.77 | 45,089.89 | 27,066.34 | 18,023.55 | New | X1 Series | Commercial | |
| 6 | Sept - 23 | Apr - 22 | 38,530.41 | 38,530.41 | 27,710.08 | 10,820.33 | New | 3 Series | Commercial | |
| 7 | Sept - 23 | Oct - 22 | 59,496.35 | 58,261.20 | 35,688.03 | 22,573.17 | New | X4 Series | Commercial | |
| 8 | Oct - 23 | June - 20 | 18,005.16 | 17,601.24 | 12,241.00 | 5,360.24 | New | Other BMW Group | Private | |
| 9 | Oct - 23 | Dec - 22 | 59,178.39 | 45,773.81 | 45,773.81 | 0.00 | New | X3 Series | Commercial | |
| 10 | Oct - 23 | Mav - 22 | 18,095.26 | 7,069.84 | 2,156.33 | 4,913.51 | Used | MINI | Commercial | |
| 11 | Oct - 23 | Dec - 22 | 27,991.38 | 5,478.88 | -5.95 | 5,484.83 | New | 1 Series | Private | |
| 12 | Oct - 23 | Aug - 19 | 67,249.67 | 63,169.99 | 35,543.30 | 28,232.15 | New | 7 Series | Private | |
| 13 | Nov - 23 | Nov - 21 | 18,869.06 | 18,869.06 | 14,234.13 | 4,634.93 | Used | 1 Series | Private | |
| 14 | Dec - 23 | Mav - 20 | 4,072.28 | 3,199.48 | 3,199.48 | 0.00 | Used | 1 Series | Private | |
| 15 | Dec - 23 | Apr - 21 | 13,205.98 | 12,644.79 | 8,657.83 | 3,986.96 | New | Other BMW Group | Private | |
| 16 | Dec - 23 | Sept - 21 | 30,247.74 | 28,667.12 | 23,817.97 | 4,849.15 | Used | 7 Series | Commercial | |
| 17 | Dec - 23 | Nov - 22 | 24,408.57 | 23,603.98 | 15,669.00 | 7,934.98 | Used | 5 Series | Commercial | |
| 18 | Dec - 23 | Julv - 20 | 62,466.00 | 59,336.74 | 57,640.51 | 1,696.23 | New | Non BMW Group (incl. Motorcycles) | Private | |
| 19 | Jan - 24 | Jan - 20 | 15,425.73 | 14,435.20 | 0.00 | 14,435.20 | Used | MINI | Private | |
| 20 | Jan - 24 | Oct - 20 | 47,722.82 | 43,736.57 | 32,580.50 | 11,156.07 | New | X3 Series | Commercial | |
| 21 | Jan - 24 | Oct - 22 | 46,091.16 | 42,345.27 | 26,864.00 | 15,481.27 | Used | 5 Series | Commercial | |
| 22 | Jan - 24 | Julv - 19 | 4,157.34 | 3,884.60 | 3,884.60 | 0.00 | Used | Non BMW Group (incl. Motorcycles) | Private | |
| 23 | Jan - 24 | Nov - 22 | 38,166.24 | 35,077.45 | 24,989.75 | 10,087.70 | Used | 5 Series | Commercial | |
| 24 | Jan - 24 | Feb - 22 | 50,582.34 | 49,240.19 | 47,559.73 | 1,680.46 | New | 4 Series | Private | |
| 25 | Jan - 24 | Mav - 21 | 11,058.72 | 10,655.62 | 9,191.00 | 1,464.62 | New | Other BMW Group | Private | |
| 26 | Jan - 24 | June - 20 | 25,334.51 | 24,223.65 | 20,178.19 | 4,045.46 | New | X2 Series | Private | |
| 27 | Feb - 24 | Mav - 22 | 12,519.50 | 10,831.08 | 10,831.08 | 0.00 | Used | MINI | Commercial | |
| 28 | Feb - 24 | Dec - 22 | 21,235.73 | 20,511.92 | 0.00 | 20,511.92 | Used | MINI | Commercial | |
| 29 | Feb - 24 | Nov - 20 | 16,444.81 | 15,764.10 | 1,121.66 | 14,642.44 | Used | 3 Series | Private | |
| 30 | Feb - 24 | Mav - 22 | 19,413.96 | 18,350.70 | 18,350.70 | 0.00 | Used | BMW Series | Private | |
| 31 | Feb - 24 | Jan - 21 | 11,150.30 | 9,421.87 | 9,421.87 | 0.00 | Used | MINI | Commercial | |
| 32 | Feb - 24 | Dec - 22 | 8,649.45 | 8,012.95 | 6,159.06 | 1,853.89 | Used | Other BMW Group | Commercial | |
| 33 | Feb - 24 | Julv - 20 | 3,960.90 | 1,671.79 | 1,414.95 | 256.84 | Used | Other BMW Group | Commercial | |
| 34 | Feb - 24 | Dec - 22 | 36,551.84 | 34,916.69 | 0.00 | 34,916.69 | New | 3 Series | Commercial | |
| 35 | Mar - 24 | June - 22 | 57,149.99 | 24,461.22 | 0.00 | 24,461.22 | New | X4 Series | Commercial | |
| 36 | Mar - 24 | June - 22 | 73,514.21 | 70,463.08 | 0.00 | 70,463.08 | New | X7 Series | Commercial | |
| 37 | Mar - 24 | Aug - 20 | 32,909.82 | 26,921.42 | 22,502.70 | 4,418.72 | New | Z Series | Commercial | |

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| | Month / Year of Default | Month / Year of Loan Origination | Initial Principal Balance (in EUR) | Principal Balance of Loan at Default (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 | Mar - 24 | Feb - 21 | 17,384.01 | 10,648.34 | -46.42 | 10,694.76 | Used | Non BMW Group (incl. Motorcycles) | Commercial | |
| 39 | Mar - 24 | Aug - 20 | 24,174.15 | 22,952.40 | 0.00 | 22,952.40 | New | 1 Series | Private | |
| 40 | Mar - 24 | Aug - 20 | 51,704.76 | 2,025.12 | 0.00 | 2,025.12 | New | X5 Series | Private | |
| 41 | Mar - 24 | Apr - 21 | 7,022.16 | 5,711.07 | 4,405.08 | 1,305.99 | Used | 5 Series | Private | |
| 42 | Mar - 24 | Sept - 22 | 67,469.29 | 33,624.51 | 0.00 | 33,624.51 | New | 5 Series | Commercial | |
| 43 | Apr - 24 | Dec - 21 | 20,037.12 | 17,438.14 | 14,821.62 | 2,616.52 | Used | Non BMW Group (incl. Motorcycles) | Private | |
| 44 | Apr - 24 | Sept - 19 | 9,352.11 | 8,956.49 | 0.00 | 8,956.49 | Used | 4 Series | Private | |
| 45 | Apr - 24 | Aug - 22 | 20,266.45 | 18,304.86 | 16,569.27 | 1,735.59 | Used | X1 Series | Private | |
| 46 | Apr - 24 | Apr - 21 | 92,572.80 | 89,366.39 | 54,368.05 | 34,998.34 | New | X5 Series | Commercial | |
| 47 | Apr - 24 | Oct - 22 | 36,003.63 | 33,266.82 | 24,523.70 | 8,743.12 | New | MINI | Commercial | |
| 48 | May - 24 | Sept - 22 | 38,790.10 | 19,368.17 | 0.00 | 19,368.17 | New | 2 Series | Commercial | |
| 49 | May - 24 | Nov - 20 | 24,722.35 | 19,999.15 | 1,200.00 | 18,799.15 | Used | 6 Series | Private | |
| 50 | May - 24 | June - 22 | 33,338.75 | 28,938.52 | 20,100.00 | 8,838.52 | Used | 5 Series | Private | |
| 51 | May - 24 | Nov - 20 | 27,388.73 | 25,714.07 | 0.00 | 25,714.07 | Used | X6 Series | Commercial | |
| 52 | May - 24 | Dec - 20 | 24,043.31 | 21,824.22 | 21,824.22 | 0.00 | New | 3 Series | Private | |
| 53 | May - 24 | Nov - 20 | 7,327.26 | 6,230.35 | 2,973.84 | 3,256.51 | Used | 3 Series | Private | |
| 54 | May - 24 | Oct - 21 | 4,699.32 | 3,283.09 | 3,283.09 | 0.00 | New | Non BMW Group (incl. Motorcycles) | Commercial | |
| 55 | May - 24 | July - 21 | 18,324.46 | 16,755.79 | 0.00 | 16,755.79 | Used | 4 Series | Private | |
| 56 | May - 24 | Sept - 20 | 14,922.83 | 11,532.57 | 1,204.95 | 10,327.62 | Used | 5 Series | Private | |
| 57 | May - 24 | Sept - 20 | 8,348.85 | 3,984.07 | 2,047.98 | 1,936.09 | New | Other BMW Group | Private | |
| 58 | May - 24 | June - 22 | 29,116.71 | 27,088.46 | 0.00 | 27,088.46 | Used | X1 Series | Commercial | |
| 59 | May - 24 | Mar - 22 | 21,246.70 | 19,406.40 | 0.00 | 19,406.40 | Used | 1 Series | Private | |
| 60 | May - 24 | June - 21 | 6,589.96 | 6,382.91 | 0.00 | 6,382.91 | New | Other BMW Group | Commercial | |
| 61 | May - 24 | Dec - 20 | 32,875.56 | 30,954.25 | 0.00 | 30,954.25 | Used | X5 Series | Commercial | |
| 62 | May - 24 | Dec - 22 | 26,149.85 | 24,032.30 | 0.00 | 24,032.30 | Used | X5 Series | Commercial | |
| 63 | June - 24 | Nov - 20 | 69,812.53 | 64,657.34 | 0.00 | 64,657.34 | New | X5 Series | Commercial | |
| 64 | June - 24 | Dec - 22 | 44,490.93 | 39,480.64 | 8,231.49 | 31,249.15 | Used | X4 Series | Commercial | |
| 65 | June - 24 | Nov - 22 | 57,766.99 | 55,246.51 | 1,000.00 | 54,246.51 | Used | X5 Series | Commercial | |
| 66 | June - 24 | Apr - 22 | 44,324.79 | 40,226.82 | 27,956.71 | 12,270.11 | Used | Non BMW Group (incl. Motorcycles) | Commercial | |
| 67 | June - 24 | Dec - 22 | 16,437.11 | 13,553.09 | 0.00 | 13,553.09 | New | Other BMW Group | Commercial | |
| 68 | June - 24 | Sept - 22 | 89,496.31 | 81,724.60 | 60,663.58 | 21,061.02 | New | 3 Series | Commercial | |
| 69 | June - 24 | May - 22 | 64,190.06 | 57,600.61 | 57,600.61 | 0.00 | New | X5 Series | Commercial | |
| 70 | June - 24 | Oct - 22 | 51,884.50 | 49,587.30 | 0.00 | 49,587.30 | Used | Non BMW Group (incl. Motorcycles) | Commercial | |
| 71 | June - 24 | Jan - 21 | 37,936.32 | 35,895.43 | 0.00 | 35,895.43 | New | X4 Series | Commercial | |
| 72 | June - 24 | Mar - 22 | 19,579.58 | 17,357.03 | 15,300.00 | 2,057.03 | Used | 2 Series | Private | |
| 73 | June - 24 | Nov - 21 | 3,627.54 | 1,095.51 | 372.68 | 722.83 | Used | 1 Series | Private | |
| 74 | June - 24 | Mar - 21 | 35,287.64 | 33,119.15 | 27,108.23 | 6,010.92 | New | X3 Series | Commercial | |

Compartment German Auto Loans 12

Monthly Investor Report

Reporting Date: Aug 09, 2024
 Payment Date: Aug 20, 2024
 Period No.: 17
 Monthly Period: July, 2024
 Interest Period: July 22, 2024 to Aug 20, 2024
 = 29 days

9. Defaulted Amount & Recovery Amount - Loan Level Data

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

| | Month / Year of Default | Month / Year of Loan Origination | Initial Principal Balance (in EUR) | Principal Balance of Loan at Default (in EUR) | Recovery Total (in EUR) | Principal Balance End of Period (in EUR) | Object Type (new / used) | Vehicle Series | Customer Type (private / commercial) | Out of Deal (Month / Year) |
|-----|-------------------------|----------------------------------|------------------------------------|---|-------------------------|--|--------------------------|-----------------------------------|--------------------------------------|----------------------------|
| 75 | June - 24 | Mav - 22 | 21.947.12 | 20.366.13 | 11.135.97 | 9.230.16 | Used | X1 Series | Commercial | |
| 76 | June - 24 | Oct - 20 | 9.181.39 | 6.981.61 | 300.00 | 6.681.61 | Used | 3 Series | Private | |
| 77 | Julv - 24 | Aor - 21 | 32.680.91 | 29.453.92 | 21.848.74 | 7.605.18 | Used | X5 Series | Private | |
| 78 | Julv - 24 | Julv - 22 | 74.740.77 | 69.038.21 | 54.873.95 | 14.164.26 | New | 4 Series | Commercial | |
| 79 | Julv - 24 | Mar - 20 | 25.631.57 | 20.664.01 | 12.605.04 | 8.058.97 | New | 2 Series | Commercial | |
| 80 | Julv - 24 | Mar - 19 | 12.519.48 | 9.609.88 | 7.429.38 | 2.180.50 | Used | 3 Series | Commercial | |
| 81 | Julv - 24 | Sept - 20 | 7.095.39 | 6.039.01 | 6.039.01 | 0.00 | New | Other BMW Group | Private | |
| 82 | Julv - 24 | Dec - 22 | 15.418.13 | 13.754.23 | 13.754.23 | 0.00 | Used | 4 Series | Private | |
| 83 | Julv - 24 | Aua - 22 | 98.606.48 | 83.765.38 | 33.851.41 | 49.913.97 | Used | X5 Series | Commercial | |
| 84 | Julv - 24 | Dec - 22 | 48.818.75 | 45.196.65 | 0.00 | 45.196.65 | Used | 7 Series | Commercial | |
| 85 | Julv - 24 | Feb - 22 | 21.797.94 | 18.253.96 | 0.00 | 18.253.96 | Used | 3 Series | Commercial | |
| 86 | Julv - 24 | Oct - 22 | 33.905.58 | 30.893.65 | 0.00 | 30.893.65 | Used | 5 Series | Commercial | |
| 87 | Julv - 23 | Aor - 22 | 100.077.77 | 100.077.77 | 72.799.47 | 27.278.30 | New | X7 Series | Commercial | Sept - 23 |
| 88 | Julv - 23 | Oct - 22 | 61.361.53 | 60.891.29 | 52.526.19 | 8.365.10 | Used | 8 Series | Commercial | Oct - 23 |
| 89 | Julv - 23 | Aor - 22 | 47.832.04 | 47.210.40 | 29.418.27 | 17.792.13 | New | 2 Series | Commercial | Oct - 23 |
| 90 | Aua - 23 | June - 21 | 26.578.44 | 25.653.93 | 20.372.61 | 5.281.32 | Used | X5 Series | Private | Nov - 23 |
| 91 | Sept - 23 | June - 22 | 13.225.32 | 13.126.71 | 5.093.81 | 8.032.90 | Used | Non BMW Group (incl. Motorcycles) | Commercial | Nov - 23 |
| 92 | Nov - 23 | Aor - 20 | 14.442.13 | 283.72 | 45.92 | 237.80 | Used | X3 Series | Private | Nov - 23 |
| 93 | Nov - 23 | Sept - 22 | 10.864.08 | 10.653.12 | 9.011.94 | 1.641.18 | Used | Non BMW Group (incl. Motorcycles) | Private | Jan - 24 |
| 94 | Nov - 23 | Oct - 22 | 60.070.56 | 58.597.03 | 33.214.08 | 25.382.95 | Used | X5 Series | Commercial | Feb - 24 |
| 95 | Dec - 23 | Sept - 22 | 17.181.64 | 15.747.97 | 12.973.33 | 2.774.64 | Used | MINI | Private | Feb - 24 |
| 96 | Dec - 23 | Dec - 22 | 30.517.44 | 30.029.79 | 19.869.31 | 10.160.48 | Used | Other BMW Group | Private | Feb - 24 |
| 97 | Julv - 23 | Oct - 22 | 36.363.41 | 35.325.31 | 30.620.75 | 4.704.56 | New | 3 Series | Private | Mar - 24 |
| 98 | Dec - 23 | Mar - 20 | 33.546.39 | 31.976.94 | 23.829.61 | 8.147.33 | Used | X6 Series | Commercial | Mar - 24 |
| 99 | Feb - 24 | Aor - 22 | 12.637.32 | 11.869.93 | 9.378.27 | 2.491.66 | Used | 2 Series | Private | May - 24 |
| 100 | Jan - 24 | Julv - 22 | 37.851.51 | 37.851.51 | 31.838.38 | 6.013.13 | New | MINI | Private | June - 24 |
| 101 | Jan - 24 | Julv - 21 | 32.013.34 | 30.474.45 | 28.004.86 | 2.469.59 | Used | X6 Series | Commercial | June - 24 |
| 102 | Jan - 24 | Aor - 22 | 43.508.78 | 39.952.73 | 38.446.57 | 1.506.16 | Used | Non BMW Group (incl. Motorcycles) | Commercial | June - 24 |
| 103 | Mar - 24 | Nov - 21 | 78.477.46 | 72.964.02 | 56.719.55 | 16.244.47 | New | X6 Series | Commercial | June - 24 |
| 104 | Mar - 24 | Nov - 22 | 67.390.22 | 62.652.09 | 46.723.42 | 15.928.67 | New | X4 Series | Commercial | June - 24 |
| 105 | June - 24 | Mar - 20 | 29.743.83 | 16.760.86 | 1.536.54 | 15.224.32 | New | 4 Series | Private | June - 24 |
| 106 | Jan - 24 | Sept - 19 | 39.303.92 | 35.330.03 | 24.371.82 | 10.958.21 | New | X1 Series | Commercial | July - 24 |
| 107 | Mar - 24 | Feb - 22 | 63.059.54 | 57.866.97 | 51.161.64 | 6.705.33 | New | X5 Series | Commercial | July - 24 |
| 108 | Mar - 24 | Nov - 22 | 62.423.54 | 58.193.50 | 40.233.55 | 17.959.95 | New | X5 Series | Commercial | July - 24 |
| 109 | Aor - 24 | Mav - 22 | 18.451.21 | 16.895.50 | 9.943.87 | 6.951.63 | Used | MINI | Commercial | July - 24 |
| 110 | Julv - 24 | Nov - 22 | 9.974.38 | 53.00 | -4.96 | 57.96 | Used | 2 Series | Private | July - 24 |

Compartment German Auto Loans 12
Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
| Interest Period: | July 22, 2024 to Aug 20, 2024 = 29 days |

10. Outstanding Note Balance

| 1. Note Balance | All Notes | Class A | Class B |
|--|------------------|-----------------------|----------------|
| Initial Note Information | | | |
| ISIN code | | XS2583638924 | XS2583641803 |
| Currency | | EUR | EUR |
| Legal final maturity | | Mar 2030 | Mar 2030 |
| Rating (Fitch Moody's S&P DBRS) | | AAA N/A N/A AAA | N/A |
| Initial notes aggregate principal outstanding balance in EUR | 975,100,000.00 | 900,000,000.00 | 75,100,000.00 |
| Nominal amount per note in EUR | | 100,000.00 | 100,000.00 |
| Initial number of notes per class in EUR | | 9,000 | 751 |
| Current Note Information | | | |
| Notes aggregate principal outstanding balance in EUR - BoP | 567,450,793.36 | 492,350,793.36 | 75,100,000.00 |
| Available distribution amount in EUR | 35,003,092.12 | | |
| Redemption per class in EUR | | 23,627,519.92 | 0,00 |
| Redemption per note in EUR | | 2,625.28 | 0.00 |
| Notes aggregate principal outstanding balance in EUR - EoP | 543,823,273.44 | 468,723,273.44 | 75,100,000.00 |
| Current pool factor | | 0.52 | 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 | | 3.633% | NONE |
| Spread | | 0.41% | 0.00% |
| Coupon | | 4.043% | 3.00% |
| Day count fraction | | Actual/360 | Actual/360 |
| Interest days | | 29 days | 29 days |
| Principal outstanding per note in EUR - BoP | | 54,705.64 | 100,000.00 |
| Principal repayment per note in EUR | | 2,625.28 | 0.00 |
| Principal outstanding per note in EUR - EoP | | 52,080.36 | 100,000.00 |
| Interest payment per Note in EUR | | 178.17 | 0.00 |

Compartment German Auto Loans 12
Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
| Interest Period: | July 22, 2024 to Aug 20, 2024 = 29 days |

10. Outstanding Note Balance

| 3. Credit Enhancement | Initial Period (in EUR) | Initial CE (in %) | Current Period (in EUR) | Current CE (in %) |
|--|----------------------------|----------------------|----------------------------|----------------------|
| Class A | 900,000,000.00 | 8.70 | 468,723,273.44 | 16.55 |
| Class B | 75,100,000.00 | 1.00 | 75,100,000.00 | 2.90 |
| Cash Reserve (+ Overcollateralisation) | 9,751,000.00 | 0.00 | 15,948,281.54 | 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) | 550,020,554.98 |
| Clean-Up option exercisable | No |

Compartment German Auto Loans 12

Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
| Interest Period: | July 22, 2024 to Aug 20, 2024 = 29 days |

11. Original Principal Balance

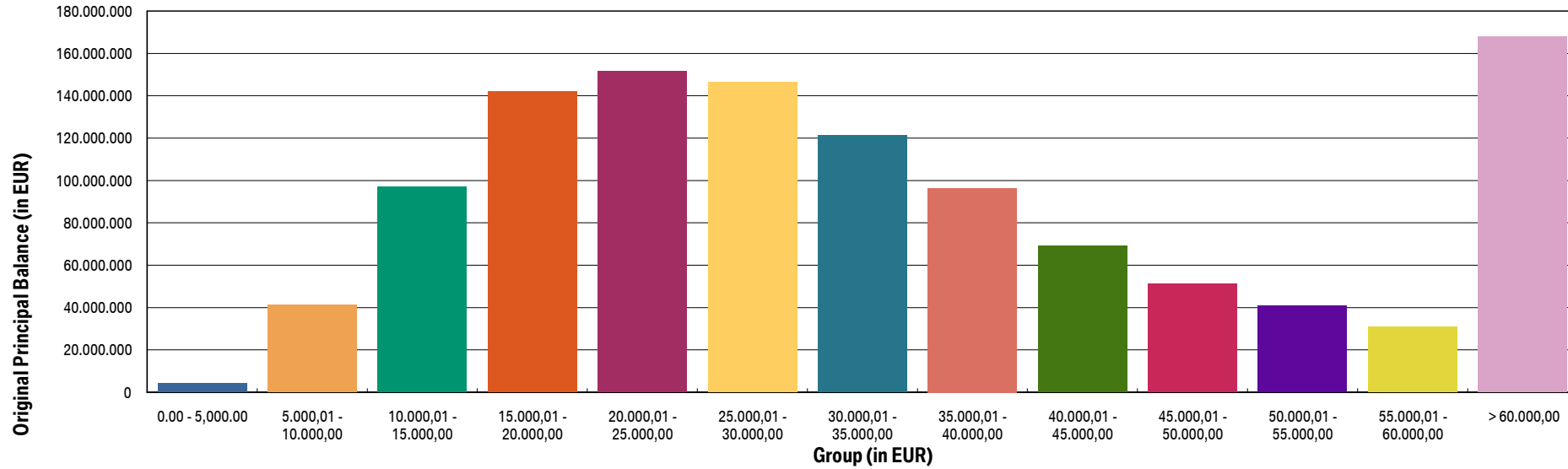
Initial Portfolio as of origination of contract

| Group (in EUR) (by Original Principal Balance) | Original Principal Balance (in EUR) | Original Principal Balance (in % of total) | Number of Contracts | Number of Contracts (in % of total) |
|---|--|---|------------------------|--|
| 0.00 - 5.000,00 | 4,057,467.85 | 0.35 | 1,046 | 2.25 |
| 5.000,01 - 10.000,00 | 41,427,270.99 | 3.57 | 5,232 | 11.26 |
| 10.000,01 - 15.000,00 | 96,894,714.46 | 8.35 | 7,632 | 16.43 |
| 15.000,01 - 20.000,00 | 141,894,848.63 | 12.23 | 8,069 | 17.37 |
| 20.000,01 - 25.000,00 | 151,504,081.84 | 13.06 | 6,729 | 14.48 |
| 25.000,01 - 30.000,00 | 146,382,896.39 | 12.62 | 5,320 | 11.45 |
| 30.000,01 - 35.000,00 | 121,428,875.69 | 10.47 | 3,741 | 8.05 |
| 35.000,01 - 40.000,00 | 96,434,505.70 | 8.31 | 2,572 | 5.54 |
| 40.000,01 - 45.000,00 | 68,996,720.65 | 5.95 | 1,627 | 3.50 |
| 45.000,01 - 50.000,00 | 51,270,084.34 | 4.42 | 1,078 | 2.32 |
| 50.000,01 - 55.000,00 | 40,966,077.34 | 3.53 | 779 | 1.68 |
| 55.000,01 - 60.000,00 | 30,783,497.43 | 2.65 | 534 | 1.15 |
| > 60.000,00 | 167,996,580.68 | 14.48 | 2,103 | 4.53 |
| Total | 1,160,037,621.99 | 100.00 | 46,462 | 100.00 |

| | |
|----------|------------|
| Average: | 24,967.45 |
| Min: | 1,500.00 |
| Max: | 281,722.25 |

Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date: Aug 09, 2024
 Payment Date: Aug 20, 2024
 Period No.: 17
 Monthly Period: July, 2024
 Interest Period: July 22, 2024 to Aug 20, 2024
 = 29 days



Compartment German Auto Loans 12
Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
| Interest Period: | July 22, 2024 to Aug 20, 2024 = 29 days |

12. Aggregate Principal Balance

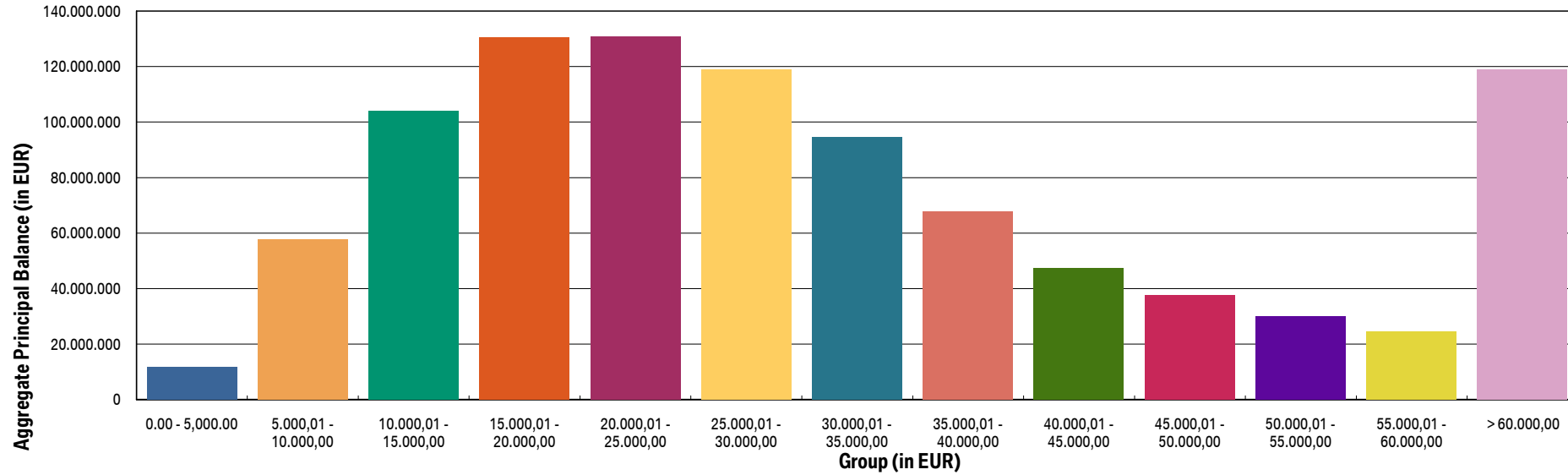
Initial Portfolio

| 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 | 11,883,394.44 | 1.22 | 3,640 | 7.83 |
| 5,000,01 - 10,000,00 | 57,728,672.28 | 5.92 | 7,622 | 16.40 |
| 10,000,01 - 15,000,00 | 104,129,323.70 | 10.68 | 8,341 | 17.95 |
| 15,000,01 - 20,000,00 | 130,488,059.45 | 13.38 | 7,481 | 16.10 |
| 20,000,01 - 25,000,00 | 130,747,732.34 | 13.41 | 5,846 | 12.58 |
| 25,000,01 - 30,000,00 | 119,021,975.96 | 12.21 | 4,346 | 9.35 |
| 30,000,01 - 35,000,00 | 94,659,599.76 | 9.71 | 2,928 | 6.30 |
| 35,000,01 - 40,000,00 | 67,761,452.99 | 6.95 | 1,815 | 3.91 |
| 40,000,01 - 45,000,00 | 47,460,103.18 | 4.87 | 1,120 | 2.41 |
| 45,000,01 - 50,000,00 | 37,646,995.65 | 3.86 | 796 | 1.71 |
| 50,000,01 - 55,000,00 | 30,073,008.88 | 3.08 | 574 | 1.24 |
| 55,000,01 - 60,000,00 | 24,469,853.11 | 2.51 | 427 | 0.92 |
| > 60,000,00 | 119,029,579.09 | 12.21 | 1,526 | 3.28 |
| Total | 975,099,750.83 | 100.00 | 46,462 | 100.00 |

Average: 20,987.04
 Min: 181.31
 Max: 250,749.09

Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date: Aug 09, 2024
 Payment Date: Aug 20, 2024
 Period No.: 17
 Monthly Period: July, 2024
 Interest Period: July 22, 2024 to Aug 20, 2024
 = 29 days



Compartment German Auto Loans 12

Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
| Interest Period: | July 22, 2024 to Aug 20, 2024 = 29 days |

13. Aggregate Outstanding Principal Balance

Current Portfolio

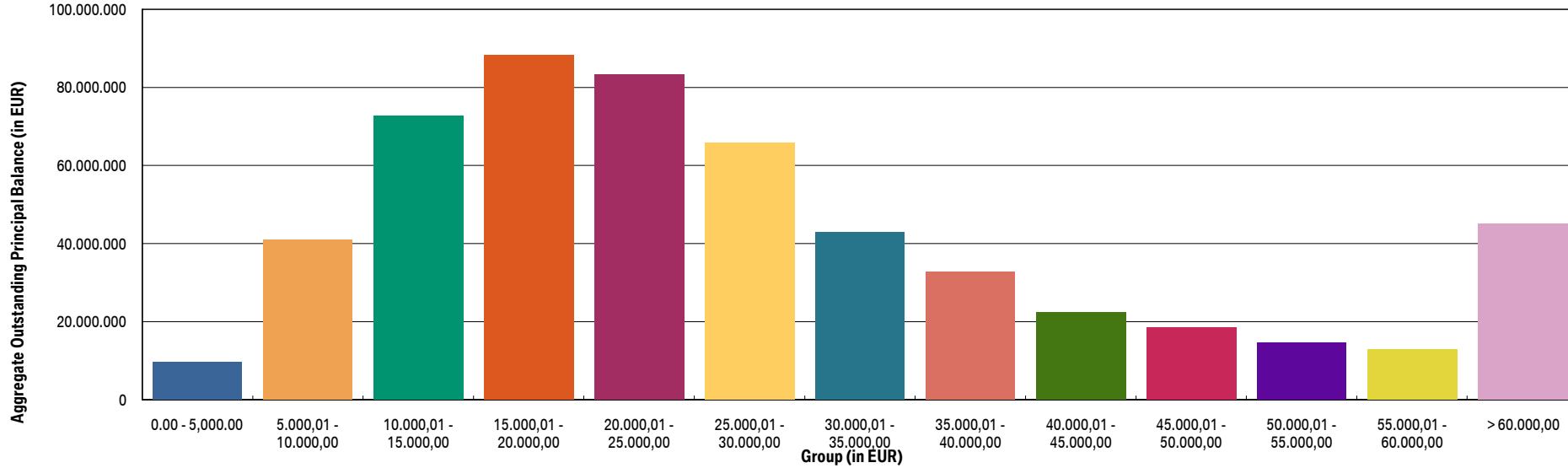
| Group (in EUR) | Aggregate Outstanding Principal Balance (in EUR) | Aggregate Outstanding Principal Balance (in % of total) | Number of Contracts | Number of Contracts (in % of total) |
|-----------------------|--|---|---------------------|-------------------------------------|
| 0.00 - 5,000.00 | 9,575,062.53 | 1.74 | 5,874 | 18.04 |
| 5.000,01 - 10.000,00 | 40,990,455.19 | 7.45 | 5,388 | 16.55 |
| 10.000,01 - 15.000,00 | 72,748,659.26 | 13.23 | 5,839 | 17.94 |
| 15.000,01 - 20.000,00 | 88,199,688.03 | 16.04 | 5,076 | 15.59 |
| 20.000,01 - 25.000,00 | 83,347,842.75 | 15.15 | 3,723 | 11.44 |
| 25.000,01 - 30.000,00 | 65,796,207.16 | 11.96 | 2,411 | 7.41 |
| 30.000,01 - 35.000,00 | 42,985,385.26 | 7.82 | 1,333 | 4.09 |
| 35.000,01 - 40.000,00 | 32,831,130.80 | 5.97 | 880 | 2.70 |
| 40.000,01 - 45.000,00 | 22,351,277.12 | 4.06 | 528 | 1.62 |
| 45.000,01 - 50.000,00 | 18,560,429.84 | 3.37 | 393 | 1.21 |
| 50.000,01 - 55.000,00 | 14,595,711.60 | 2.65 | 279 | 0.86 |
| 55.000,01 - 60.000,00 | 12,892,750.96 | 2.34 | 225 | 0.69 |
| > 60.000,00 | 45,145,954.48 | 8.21 | 607 | 1.86 |
| Total | 550,020,554.98 | 100.00 | 32,556 | 100.00 |

| | |
|------|------------|
| WA: | 16,894.60 |
| Min: | 0.00 |
| Max: | 222,537.17 |



Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date: Aug 09, 2024
 Payment Date: Aug 20, 2024
 Period No.: 17
 Monthly Period: July, 2024
 Interest Period: July 22, 2024 to Aug 20, 2024
 = 29 days



Compartment German Auto Loans 12

Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
| Interest Period: | July 22, 2024 to Aug 20, 2024 = 29 days |

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 | 137,826,399.30 | 25.06 | 9,649 | 29.64 |
| <=1000 | 6,160,489.52 | 1.12 | 512 | 1.57 |
| 1.000,01 - 2.000,00 | 16,941,548.08 | 3.08 | 1,330 | 4.09 |
| 2.000,01 - 3.000,00 | 25,115,449.49 | 4.57 | 1,834 | 5.63 |
| 3.000,01 - 4.000,00 | 23,359,958.07 | 4.25 | 1,698 | 5.22 |
| 4.000,01 - 5.000,00 | 48,685,325.66 | 8.85 | 3,108 | 9.55 |
| 5.000,01 - 6.000,00 | 23,396,574.57 | 4.25 | 1,488 | 4.57 |
| 6.000,01 - 7.000,00 | 22,263,873.84 | 4.05 | 1,333 | 4.09 |
| 7.000,01 - 8.000,00 | 24,237,319.21 | 4.41 | 1,433 | 4.40 |
| 8.000,01 - 9.000,00 | 12,904,444.17 | 2.35 | 689 | 2.12 |
| 9.000,01 - 10.000,00 | 49,335,218.17 | 8.97 | 2,620 | 8.05 |
| 10.000,01 - 11.000,00 | 8,358,148.96 | 1.52 | 441 | 1.35 |
| 11.000,01 - 12.000,00 | 12,171,572.23 | 2.21 | 659 | 2.02 |
| 12.000,01 - 13.000,00 | 10,258,316.48 | 1.87 | 488 | 1.50 |
| 13.000,01 - 14.000,00 | 8,460,280.69 | 1.54 | 386 | 1.19 |
| 14.000,01 - 15.000,00 | 27,248,131.39 | 4.95 | 1,274 | 3.91 |
| > 15.000,00 | 93,297,505.15 | 16.96 | 3,614 | 11.10 |
| Total | 550,020,554.98 | 100.00 | 32,556 | 100.00 |

| | |
|---|------------|
| Minimum Down Payment: | 1.00 |
| Maximum Down Payment: | 165,000.00 |
| Average Down Payment: | 6,833.51 |
| Average Down Payment (customers that made a Down Payment) | 9,711.95 |

Compartment German Auto Loans 12
Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
| Interest Period: | July 22, 2024 to Aug 20, 2024 = 29 days |

15. Borrower Concentration

Current Portfolio

| Borrower (Top 20) | Aggregate Outstanding Principal Balance (in EUR) | Aggregate Outstanding Principal Balance (in % of total) | Number of Contracts | Number of Contracts (in % of total) |
|----------------------|--|---|------------------------|--|
| 1 | 329,342.45 | 0.06 | 8 | 0.02 |
| 2 | 241,227.28 | 0.04 | 3 | 0.01 |
| 3 | 234,254.27 | 0.04 | 5 | 0.02 |
| 4 | 222,537.17 | 0.04 | 1 | 0.00 |
| 5 | 199,837.28 | 0.04 | 22 | 0.07 |
| 6 | 187,238.17 | 0.03 | 2 | 0.01 |
| 7 | 184,593.52 | 0.03 | 5 | 0.02 |
| 8 | 174,386.24 | 0.03 | 1 | 0.00 |
| 9 | 164,406.16 | 0.03 | 1 | 0.00 |
| 10 | 155,370.18 | 0.03 | 2 | 0.01 |
| 11 | 150,898.55 | 0.03 | 2 | 0.01 |
| 12 | 149,597.41 | 0.03 | 1 | 0.00 |
| 13 | 147,497.24 | 0.03 | 1 | 0.00 |
| 14 | 146,662.03 | 0.03 | 2 | 0.01 |
| 15 | 145,031.57 | 0.03 | 2 | 0.01 |
| 16 | 144,923.88 | 0.03 | 7 | 0.02 |
| 17 | 141,924.25 | 0.03 | 2 | 0.01 |
| 18 | 141,381.09 | 0.03 | 2 | 0.01 |
| 19 | 141,141.11 | 0.03 | 3 | 0.01 |
| 20 | 139,073.31 | 0.03 | 2 | 0.01 |
| Total | 3,541,323.16 | 0.64 | 74 | 0.23 |

| | |
|--------------------------------|-----------------------|
| Total Portfolio Balance | 550,020,554.98 |
|--------------------------------|-----------------------|

Compartment German Auto Loans 12
Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
| Interest Period: | July 22, 2024 to Aug 20, 2024 = 29 days |

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 | 48,094,087.35 | 4.93 | 2,372 | 5.11 |
| post code area 1 | 57,890,982.37 | 5.94 | 2,533 | 5.45 |
| post code area 2 | 97,467,123.25 | 10.00 | 4,527 | 9.74 |
| post code area 3 | 90,665,266.82 | 9.30 | 4,395 | 9.46 |
| post code area 4 | 119,261,658.14 | 12.23 | 5,665 | 12.19 |
| post code area 5 | 113,564,845.90 | 11.65 | 5,455 | 11.74 |
| post code area 6 | 125,189,597.67 | 12.84 | 5,920 | 12.74 |
| post code area 7 | 112,901,332.90 | 11.58 | 5,675 | 12.21 |
| post code area 8 | 130,803,678.15 | 13.41 | 6,031 | 12.98 |
| post code area 9 | 79,261,178.28 | 8.13 | 3,889 | 8.37 |
| Total | 975,099,750.83 | 100.00 | 46,462 | 100.00 |

Compartment German Auto Loans 12
Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
| Interest Period: | July 22, 2024 to Aug 20, 2024 = 29 days |

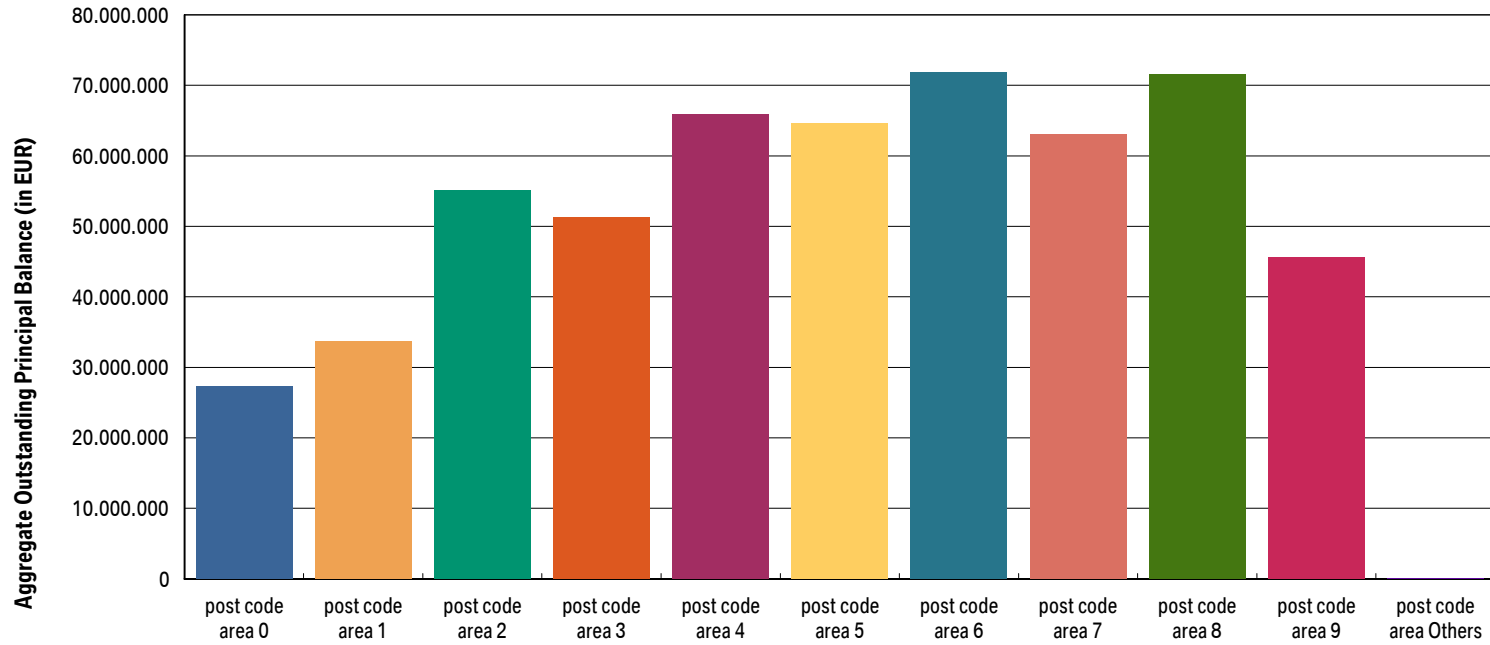
16. Geographical Distribution

Current Portfolio

| Post code area | Aggregate Outstanding Principal Balance (in EUR) | Aggregate Outstanding Principal Balance (in % of total) | Number of Contracts | Number of Contracts (in % of total) |
|-----------------------|--|---|---------------------|-------------------------------------|
| post code area 0 | 27,224,542.51 | 4.95 | 1,665 | 5.11 |
| post code area 1 | 33,641,298.77 | 6.12 | 1,769 | 5.43 |
| post code area 2 | 55,108,982.55 | 10.02 | 3,239 | 9.95 |
| post code area 3 | 51,294,051.67 | 9.33 | 3,130 | 9.61 |
| post code area 4 | 65,923,282.45 | 11.99 | 3,915 | 12.03 |
| post code area 5 | 64,651,909.47 | 11.75 | 3,819 | 11.73 |
| post code area 6 | 71,867,596.16 | 13.07 | 4,225 | 12.98 |
| post code area 7 | 63,073,577.74 | 11.47 | 3,926 | 12.06 |
| post code area 8 | 71,596,921.83 | 13.02 | 4,137 | 12.71 |
| post code area 9 | 45,516,731.23 | 8.28 | 2,720 | 8.35 |
| post code area Others | 121,660.60 | 0.02 | 11 | 0.03 |
| Total | 550,020,554.98 | 100.00 | 32,556 | 100.00 |

Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date: Aug 09, 2024
 Payment Date: Aug 20, 2024
 Period No.: 17
 Monthly Period: July, 2024
 Interest Period: July 22, 2024 to Aug 20, 2024
 = 29 days



Compartment German Auto Loans 12

Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
| Interest Period: | July 22, 2024 to Aug 20, 2024 = 29 days |

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 | 390,039,862.21 | 40.00 | 12,782 | 27.51 |
| Used | 585,059,888.62 | 60.00 | 33,680 | 72.49 |
| Total | 975,099,750.83 | 100.00 | 46,462 | 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 | 292,529,904.57 | 30.00 | 9,300 | 20.02 |
| Private Individual | 682,569,846.26 | 70.00 | 37,162 | 79.98 |
| Total | 975,099,750.83 | 100.00 | 46,462 | 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 | 225,820,224.32 | 41.06 | 8,887 | 27.30 |
| Used | 324,200,330.66 | 58.94 | 23,669 | 72.70 |
| Total | 550,020,554.98 | 100.00 | 32,556 | 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 | 163,040,167.49 | 29.64 | 6,528 | 20.05 |
| Private Individual | 386,980,387.49 | 70.36 | 26,028 | 79.95 |
| Total | 550,020,554.98 | 100.00 | 32,556 | 100.00 |

Compartment German Auto Loans 12
Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
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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 | 279,747,642.47 | 50.86 | 17,380 | 53.38 |
| D | 203,610,204.28 | 37.02 | 12,085 | 37.12 |
| E | 9,648,408.85 | 1.75 | 441 | 1.35 |
| U | 20,355,322.03 | 3.70 | 1,401 | 4.30 |
| X | 22,048,737.28 | 4.01 | 827 | 2.54 |
| Y | 14,610,240.07 | 2.66 | 422 | 1.30 |
| Total | 550,020,554.98 | 100.00 | 32,556 | 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.

Compartment German Auto Loans 12

Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
| Interest Period: | July 22, 2024 to Aug 20, 2024 = 29 days |

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 | 8,394,298.29 | 1.53 | 387 | 1.19 |
| 31 - 60 | 1,286,086.67 | 0.23 | 48 | 0.15 |
| 61 - 90 | 628,070.01 | 0.11 | 33 | 0.10 |
| 91 - 120 | 595,642.99 | 0.11 | 24 | 0.07 |
| > 120 | 1,165,847.00 | 0.21 | 35 | 0.11 |
| Total | 12,069,944.96 | 2.19 | 527 | 1.62 |

Compartment German Auto Loans 12

Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
| Interest Period: | July 22, 2024 to Aug 20, 2024 = 29 days |

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) |
|----------------|------------------------|---------------------------------|---------------------------------|----------------------------------|--------------------------------|
| Mar - 23 | 949,796,023.32 | 0.00 | 0.00 | 0.00 | 0.00 |
| Apr - 23 | 925,408,616.53 | 289,216.43 | 0.00 | 0.00 | 0.00 |
| May - 23 | 899,304,697.66 | 321,221.32 | 267,008.55 | 0.00 | 0.00 |
| June - 23 | 870,381,523.60 | 620,140.53 | 104,152.31 | 151,156.90 | 0.00 |
| July - 23 | 843,903,456.53 | 544,660.15 | 237,724.39 | 96,885.08 | 51,079.13 |
| Aug - 23 | 816,295,745.58 | 1,072,580.11 | 202,384.06 | 81,658.89 | 128,209.39 |
| Sept - 23 | 790,704,866.31 | 951,698.13 | 487,940.41 | 122,105.11 | 75,178.38 |
| Oct - 23 | 764,658,729.11 | 899,859.63 | 646,978.91 | 310,363.46 | 142,654.37 |
| Nov - 23 | 739,082,992.23 | 458,269.18 | 490,598.68 | 368,500.50 | 293,331.83 |
| Dec - 23 | 713,941,049.41 | 781,921.75 | 480,192.45 | 206,808.09 | 406,767.75 |
| Jan - 24 | 688,598,272.20 | 1,083,360.75 | 457,327.04 | 292,189.12 | 387,418.57 |
| Feb - 24 | 665,628,987.11 | 1,395,972.53 | 359,351.84 | 328,061.11 | 519,643.95 |
| Mar - 24 | 641,545,039.19 | 1,582,228.41 | 480,419.03 | 174,766.73 | 574,805.15 |
| Apr - 24 | 615,346,639.94 | 1,817,972.70 | 854,457.95 | 330,972.93 | 588,600.43 |
| May - 24 | 592,549,857.06 | 1,285,261.18 | 1,110,290.75 | 672,286.35 | 659,616.75 |
| June - 24 | 569,935,275.90 | 1,085,568.41 | 755,458.15 | 725,831.29 | 879,433.24 |
| July - 24 | 546,344,908.31 | 1,286,086.67 | 628,070.01 | 595,642.99 | 1,165,847.00 |

Compartment German Auto Loans 12
Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
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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 | 327,236,611.03 | 33.56 | 12,363 | 26.61 |
| > 6 - <= 12 | 267,785,538.58 | 27.46 | 11,671 | 25.12 |
| > 12 - <= 24 | 220,610,073.41 | 22.62 | 12,531 | 26.97 |
| > 24 - <= 36 | 146,371,512.90 | 15.01 | 9,048 | 19.47 |
| > 36 - <= 42 | 8,377,757.20 | 0.86 | 523 | 1.13 |
| > 42 - <= 48 | 4,541,469.31 | 0.47 | 319 | 0.69 |
| > 48 - <= 53 | 176,788.40 | 0.02 | 7 | 0.02 |
| > 53 | 0.00 | 0.00 | 0 | 0.00 |
| Total | 975,099,750.83 | 100.00 | 46,462 | 100.00 |

WA Seasoning (in months): 12.72
 Min (in months): 2.00
 Max (in months): 49.00

Compartment German Auto Loans 12
Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
| Interest Period: | July 22, 2024 to Aug 20, 2024 = 29 days |

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 | 254,776,219.94 | 46.32 | 12,339 | 37.90 |
| > 24 - <= 36 | 210,463,810.52 | 38.26 | 13,198 | 40.54 |
| > 36 - <= 42 | 34,437,383.99 | 6.26 | 2,837 | 8.71 |
| > 42 - <= 48 | 36,029,041.57 | 6.55 | 2,791 | 8.57 |
| > 48 - <= 53 | 11,233,830.71 | 2.04 | 1,051 | 3.23 |
| > 53 | 3,080,268.25 | 0.56 | 340 | 1.04 |
| Total | 550,020,554.98 | 100.00 | 32,556 | 100.00 |

WA Seasoning (in months): 27.74
 Min (in months): 19.00
 Max (in months): 65.00

Compartment German Auto Loans 12
Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
| Interest Period: | July 22, 2024 to Aug 20, 2024 = 29 days |

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 | 22,572,461.26 | 2.31 | 2,167 | 4.66 |
| > 6 - <= 12 | 40,950,552.59 | 4.20 | 3,197 | 6.88 |
| > 12 - <= 24 | 145,844,895.71 | 14.96 | 9,908 | 21.32 |
| > 24 - <= 36 | 311,372,277.62 | 31.93 | 14,640 | 31.51 |
| > 36 - <= 42 | 106,334,178.58 | 10.90 | 4,519 | 9.73 |
| > 42 - <= 48 | 112,695,862.35 | 11.56 | 4,194 | 9.03 |
| > 48 - <= 53 | 106,031,501.62 | 10.87 | 3,633 | 7.82 |
| > 53 | 129,298,021.10 | 13.26 | 4,204 | 9.05 |
| Total | 975,099,750.83 | 100.00 | 46,462 | 100.00 |

WA Remaining Term (in months): 35.63
 Min (in months): 3.00
 Max (in months): 59.00

Compartment German Auto Loans 12
Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
| Interest Period: | July 22, 2024 to Aug 20, 2024 = 29 days |

22. Remaining Term

Current Portfolio

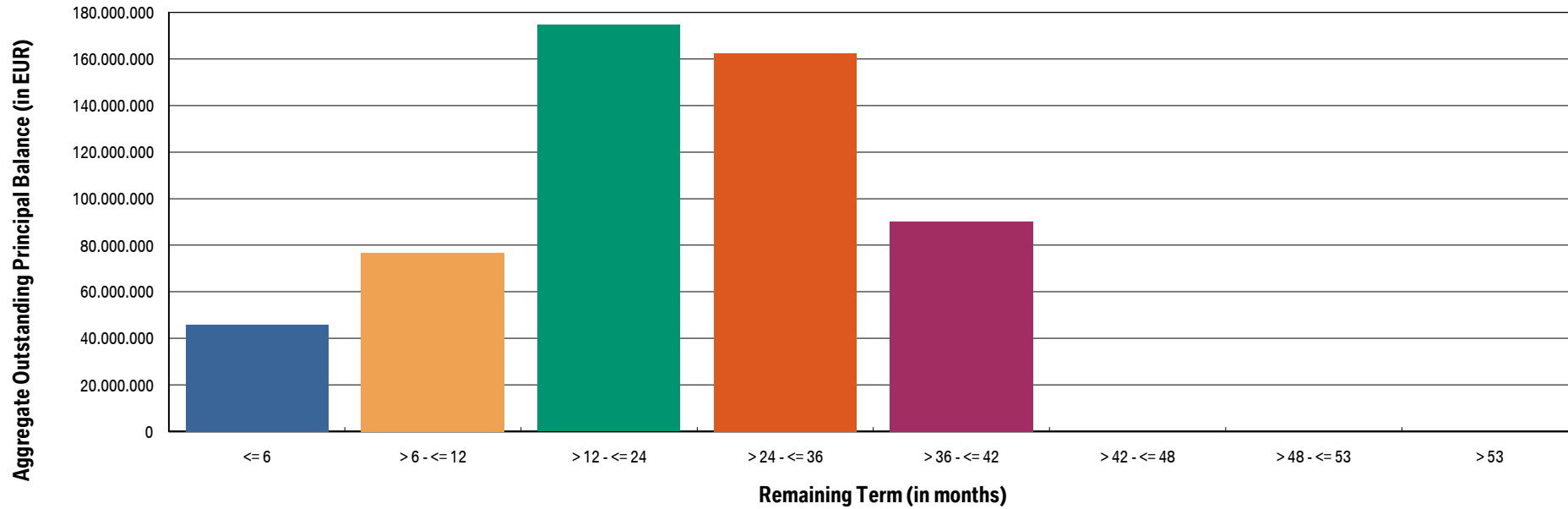
| Group (in months) | Aggregate Outstanding Principal Balance (in EUR) | Aggregate Outstanding Principal Balance (in % of total) | Number of Contracts | Number of Contracts (in % of total) |
|----------------------|--|---|------------------------|--|
| <= 6 | 45,814,810.63 | 8.33 | 6,753 | 20.74 |
| > 6 - <= 12 | 76,849,425.59 | 13.97 | 5,358 | 16.46 |
| > 12 - <= 24 | 174,645,778.46 | 31.75 | 9,833 | 30.20 |
| > 24 - <= 36 | 162,550,163.74 | 29.55 | 7,130 | 21.90 |
| > 36 - <= 42 | 90,160,376.56 | 16.39 | 3,482 | 10.70 |
| > 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 | 550,020,554.98 | 100.00 | 32,556 | 100.00 |

WA Remaining Term (in months): 22.77
 Min (in months): 0.00
 Max (in months): 42.00



Compartment German Auto Loans 12
Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
| Interest Period: | July 22, 2024 to Aug 20, 2024 = 29 days |



Compartment German Auto Loans 12
Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
| Interest Period: | July 22, 2024 to Aug 20, 2024 = 29 days |

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 | 197,631.56 | 0.02 | 76 | 0.16 |
| > 12 - <= 24 | 30,228,738.48 | 3.10 | 3,048 | 6.56 |
| > 24 - <= 36 | 319,144,423.81 | 32.73 | 17,068 | 36.74 |
| > 36 - <= 42 | 7,361,853.82 | 0.75 | 491 | 1.06 |
| > 42 - <= 48 | 198,113,105.25 | 20.32 | 9,186 | 19.77 |
| > 48 - <= 53 | 3,640,946.34 | 0.37 | 224 | 0.48 |
| > 53 | 416,413,051.57 | 42.70 | 16,369 | 35.23 |
| Total | 975,099,750.83 | 100.00 | 46,462 | 100.00 |

WA Original Term (in months): 48.35
 Min (in months): 7.00
 Max (in months): 102.00

Compartment German Auto Loans 12
Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
| Interest Period: | July 22, 2024 to Aug 20, 2024 = 29 days |

23. Original Term

Current Portfolio

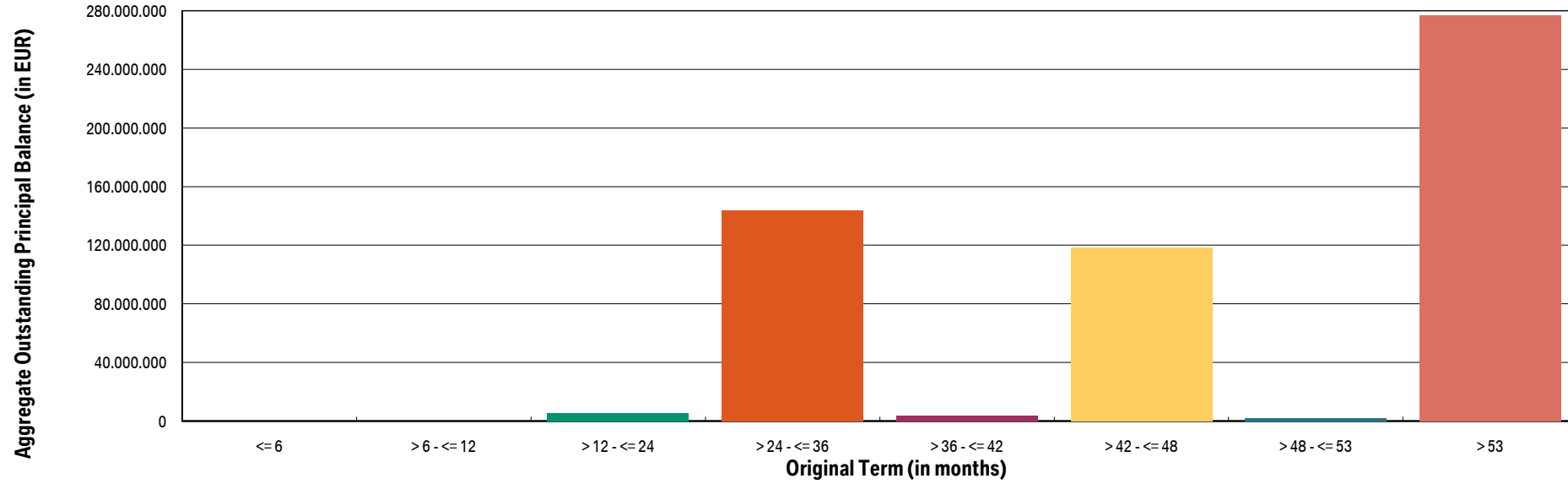
| Group (in months) | Aggregate Outstanding Principal Balance (in EUR) | Aggregate Outstanding Principal Balance (in % of total) | Number of Contracts | Number of Contracts (in % of total) |
|----------------------|--|---|------------------------|--|
| <= 6 | 0.00 | 0.00 | 0 | 0.00 |
| > 6 - <= 12 | 0.00 | 0.00 | 0 | 0.00 |
| > 12 - <= 24 | 5,232,328.51 | 0.95 | 1,109 | 3.41 |
| > 24 - <= 36 | 143,663,583.74 | 26.12 | 10,101 | 31.03 |
| > 36 - <= 42 | 3,418,526.20 | 0.62 | 311 | 0.96 |
| > 42 - <= 48 | 118,520,147.07 | 21.55 | 7,149 | 21.96 |
| > 48 - <= 53 | 2,197,034.17 | 0.40 | 182 | 0.56 |
| > 53 | 276,988,935.29 | 50.36 | 13,704 | 42.09 |
| Total | 550,020,554.98 | 100.00 | 32,556 | 100.00 |

WA Original Term (in months): 50.62
 Min (in months): 15.00
 Max (in months): 102.00



Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date: Aug 09, 2024
 Payment Date: Aug 20, 2024
 Period No.: 17
 Monthly Period: July, 2024
 Interest Period: July 22, 2024 to Aug 20, 2024
 = 29 days



Compartment German Auto Loans 12

Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
| Interest Period: | July 22, 2024 to Aug 20, 2024 = 29 days |

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 | 68,100,088.26 | 6.98 | 5,202 | 11.20 |
| BMW 2 Series | 80,131,283.87 | 8.22 | 4,147 | 8.93 |
| BMW 3 Series | 87,571,684.87 | 8.98 | 4,549 | 9.79 |
| BMW 4 Series | 61,001,528.73 | 6.26 | 2,142 | 4.61 |
| BMW 5 Series | 106,264,966.03 | 10.90 | 4,417 | 9.51 |
| BMW 6 Series | 7,861,291.27 | 0.81 | 287 | 0.62 |
| BMW 7 Series | 13,965,785.54 | 1.43 | 424 | 0.91 |
| BMW 8 Series | 12,692,023.29 | 1.30 | 174 | 0.37 |
| BMW X1 Series | 70,606,656.56 | 7.24 | 3,821 | 8.22 |
| BMW X2 Series | 21,808,922.51 | 2.24 | 951 | 2.05 |
| BMW X3 Series | 77,670,299.93 | 7.97 | 2,831 | 6.09 |
| BMW X4 Series | 27,731,815.34 | 2.84 | 901 | 1.94 |
| BMW X5 Series | 73,532,408.11 | 7.54 | 1,766 | 3.80 |
| BMW X6 Series | 26,148,002.73 | 2.68 | 571 | 1.23 |
| BMW X7 Series | 12,925,770.25 | 1.33 | 178 | 0.38 |
| BMW Z Series | 15,715,164.12 | 1.61 | 514 | 1.11 |
| BMW i Series | 7,834,612.91 | 0.80 | 320 | 0.69 |
| MINI | 122,586,846.39 | 12.57 | 7,672 | 16.51 |
| Non BMW Group Models (incl. Motorcycles) | 41,250,416.97 | 4.23 | 2,128 | 4.58 |
| Other BMW Group (incl. Motorcycles) | 39,700,183.15 | 4.07 | 3,467 | 7.46 |
| Total | 975,099,750.83 | 100.00 | 46,462 | 100.00 |

Compartment German Auto Loans 12

Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
| Interest Period: | July 22, 2024 to Aug 20, 2024 = 29 days |

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 | 37,134,852.85 | 6.75 | 3,543 | 10.88 |
| BMW 2 Series | 44,430,876.85 | 8.08 | 2,945 | 9.05 |
| BMW 3 Series | 49,324,734.82 | 8.97 | 3,162 | 9.71 |
| BMW 4 Series | 34,777,467.59 | 6.32 | 1,480 | 4.55 |
| BMW 5 Series | 60,518,812.66 | 11.00 | 3,216 | 9.88 |
| BMW 6 Series | 4,162,261.40 | 0.76 | 203 | 0.62 |
| BMW 7 Series | 7,336,335.94 | 1.33 | 283 | 0.87 |
| BMW 8 Series | 6,690,494.21 | 1.22 | 117 | 0.36 |
| BMW X1 Series | 41,035,710.20 | 7.46 | 2,794 | 8.58 |
| BMW X2 Series | 13,207,454.92 | 2.40 | 736 | 2.26 |
| BMW X3 Series | 46,630,132.05 | 8.48 | 2,072 | 6.36 |
| BMW X4 Series | 15,869,095.94 | 2.89 | 642 | 1.97 |
| BMW X5 Series | 43,487,307.72 | 7.91 | 1,269 | 3.90 |
| BMW X6 Series | 14,767,187.97 | 2.68 | 401 | 1.23 |
| BMW X7 Series | 6,737,966.88 | 1.23 | 119 | 0.37 |
| BMW Z Series | 8,586,889.40 | 1.56 | 345 | 1.06 |
| BMW i Series | 4,453,763.23 | 0.81 | 235 | 0.72 |
| MINI | 70,376,576.98 | 12.80 | 5,489 | 16.86 |
| Non BMW Group Models (incl. Motorcycles) | 22,039,262.25 | 4.01 | 1,436 | 4.41 |
| Other BMW Group (incl. Motorcycles) | 18,453,371.12 | 3.36 | 2,069 | 6.36 |
| Total | 550,020,554.98 | 100.00 | 32,556 | 100.00 |

Compartment German Auto Loans 12
Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
| Interest Period: | July 22, 2024 to Aug 20, 2024 = 29 days |

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 | 973,586,738.42 | 99.84 | 46,391 | 99.85 |
| Self payment | 1,513,012.41 | 0.16 | 71 | 0.15 |
| Total | 975,099,750.83 | 100.00 | 46,462 | 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 | 544,846,341.58 | 99.06 | 32,298 | 99.21 |
| Self payment | 5,174,213.40 | 0.94 | 258 | 0.79 |
| Total | 550,020,554.98 | 100.00 | 32,556 | 100.00 |



Compartment German Auto Loans 12
Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
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26. Interest Rates

| Weighted Average Nominal Interest Rate (in %) | | |
|---|----------------|------|
| Aggregate Outstanding Principal Balance (Initial) | 975,099,750.83 | 3.82 |
| Aggregate Outstanding Principal Balance | 550,020,554.98 | 3.86 |

Compartment German Auto Loans 12
Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
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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 | 961,814,765.57 | 98.64 | 44,739 | 96.29 |
| Equal Instalment Loan | 13,284,985.26 | 1.36 | 1,723 | 3.71 |
| Total | 975,099,750.83 | 100.00 | 46,462 | 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 | 545,265,339.54 | 99.14 | 31,493 | 96.73 |
| Equal Instalment Loan | 4,755,215.44 | 0.86 | 1,063 | 3.27 |
| Total | 550,020,554.98 | 100.00 | 32,556 | 100.00 |

Compartment German Auto Loans 12
Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
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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 | 931,116,557.37 | 95.49 | 44,997 | 96.85 |
| 2 - 4 | 38,110,887.21 | 3.91 | 1,273 | 2.74 |
| 5 - 7 | 2,440,020.75 | 0.25 | 70 | 0.15 |
| 8 - 10 | 979,368.69 | 0.10 | 26 | 0.06 |
| > 10 | 2,452,916.81 | 0.25 | 96 | 0.21 |
| Total | 975,099,750.83 | 100.00 | 46,462 | 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 | 532,943,431.39 | 96.90 | 31,828 | 97.76 |
| 2 - 4 | 15,397,082.10 | 2.80 | 648 | 1.99 |
| 5 - 7 | 1,150,861.76 | 0.21 | 50 | 0.15 |
| 8 - 10 | 329,342.45 | 0.06 | 8 | 0.02 |
| > 10 | 199,837.28 | 0.04 | 22 | 0.07 |
| Total | 550,020,554.98 | 100.00 | 32,556 | 100.00 |

Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date: Aug 09, 2024
 Payment Date: Aug 20, 2024
 Period No.: 17
 Monthly Period: July, 2024
 Interest Period: July 22, 2024 to Aug 20, 2024
 = 29 days

29. Amortisation

Initial Portfolio

| Period | Principal Balance (in EUR) |
|--------|----------------------------|
| | 975,099,750.83 |
| 1 | 962,245,877.65 |
| 2 | 949,351,254.35 |
| 3 | 932,366,208.15 |
| 4 | 914,821,567.27 |
| 5 | 897,230,890.89 |
| 6 | 878,446,016.84 |
| 7 | 860,381,566.82 |
| 8 | 842,796,409.62 |
| 9 | 825,270,555.60 |
| 10 | 807,419,764.99 |
| 11 | 789,688,110.98 |
| 12 | 773,278,354.71 |
| 13 | 755,815,331.25 |
| 14 | 737,019,884.09 |
| 15 | 718,348,058.65 |
| 16 | 699,304,152.57 |
| 17 | 679,758,987.39 |
| 18 | 661,174,916.37 |
| 19 | 642,384,045.76 |
| 20 | 622,755,108.40 |
| 21 | 603,879,008.11 |
| 22 | 584,312,549.83 |
| 23 | 566,731,153.36 |
| 24 | 551,079,760.53 |
| 25 | 529,771,190.31 |
| 26 | 507,656,838.99 |
| 27 | 484,098,048.53 |
| 28 | 460,413,126.21 |
| 29 | 435,522,121.08 |
| 30 | 411,652,588.19 |

Current Portfolio

| Period | Principal Balance in EUR | Reduction in EUR |
|--------|--------------------------|------------------|
| | 550,020,554.98 | |
| 1 | 531,882,946.78 | 18,137,608.20 |
| 2 | 517,735,549.70 | 14,147,397.08 |
| 3 | 502,491,151.85 | 15,244,397.85 |
| 4 | 487,854,781.52 | 14,636,370.33 |
| 5 | 472,812,115.26 | 15,042,666.26 |
| 6 | 458,813,509.10 | 13,998,606.16 |
| 7 | 446,349,528.04 | 12,463,981.06 |
| 8 | 429,641,737.44 | 16,707,790.60 |
| 9 | 412,492,566.38 | 17,149,171.06 |
| 10 | 393,563,914.52 | 18,928,651.86 |
| 11 | 374,773,154.78 | 18,790,759.74 |
| 12 | 354,758,944.96 | 20,014,209.82 |
| 13 | 335,585,928.88 | 19,173,016.08 |
| 14 | 316,225,672.89 | 19,360,255.99 |
| 15 | 295,766,547.21 | 20,459,125.68 |
| 16 | 273,666,058.61 | 22,100,488.60 |
| 17 | 249,301,042.30 | 24,365,016.31 |
| 18 | 239,887,735.75 | 9,413,306.55 |
| 19 | 231,734,822.99 | 8,152,912.76 |
| 20 | 222,646,757.96 | 9,088,065.03 |
| 21 | 211,663,204.73 | 10,983,553.23 |
| 22 | 200,437,500.55 | 11,225,704.18 |
| 23 | 188,600,336.87 | 11,837,163.68 |
| 24 | 176,401,014.75 | 12,199,322.12 |
| 25 | 164,767,882.64 | 11,633,132.11 |
| 26 | 153,485,390.50 | 11,282,492.14 |
| 27 | 141,101,345.81 | 12,384,044.69 |
| 28 | 129,439,627.17 | 11,661,718.64 |
| 29 | 114,201,390.39 | 15,238,236.78 |
| 30 | 108,528,012.38 | 5,673,378.01 |

Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date: Aug 09, 2024
 Payment Date: Aug 20, 2024
 Period No.: 17
 Monthly Period: July, 2024
 Interest Period: July 22, 2024 to Aug 20, 2024
 = 29 days

29. Amortisation

Initial Portfolio

| Period | Principal Balance (in EUR) |
|--------|----------------------------|
| 31 | 387,872,300.86 |
| 32 | 362,602,628.78 |
| 33 | 335,197,679.56 |
| 34 | 304,078,904.50 |
| 35 | 292,399,935.12 |
| 36 | 282,545,704.77 |
| 37 | 270,956,471.74 |
| 38 | 257,596,513.79 |
| 39 | 243,566,841.95 |
| 40 | 228,917,489.70 |
| 41 | 214,102,462.18 |
| 42 | 200,001,463.54 |
| 43 | 186,219,118.39 |
| 44 | 170,955,838.48 |
| 45 | 157,004,491.14 |
| 46 | 138,801,470.83 |
| 47 | 131,879,608.31 |
| 48 | 124,434,546.15 |
| 49 | 114,823,707.08 |
| 50 | 103,356,810.98 |
| 51 | 91,007,194.08 |
| 52 | 78,283,363.29 |
| 53 | 63,337,775.74 |
| 54 | 51,264,306.22 |
| 55 | 39,207,412.28 |
| 56 | 26,334,666.39 |
| 57 | 14,108,488.70 |
| 58 | 354.46 |
| 59 | 0.00 |

Current Portfolio

| Period | Principal Balance in EUR | Reduction in EUR |
|--------|--------------------------|------------------|
| 31 | 102,373,047.14 | 6,154,965.24 |
| 32 | 94,593,927.39 | 7,779,119.75 |
| 33 | 85,134,404.48 | 9,459,522.91 |
| 34 | 75,062,610.05 | 10,071,794.43 |
| 35 | 64,671,481.65 | 10,391,128.40 |
| 36 | 52,023,548.84 | 12,647,932.81 |
| 37 | 41,899,048.32 | 10,124,500.52 |
| 38 | 32,083,182.39 | 9,815,865.93 |
| 39 | 21,354,297.64 | 10,728,884.75 |
| 40 | 11,186,433.43 | 10,167,864.21 |
| 41 | 173.86 | 11,186,259.57 |
| 42 | 0.00 | 173.86 |
| 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 |

Compartment German Auto Loans 12

Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
| Period No.: | 17 |
| Monthly Period: | July, 2024 |
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30. Priority of Payments

All values in EUR

| | | |
|-------------------------------|---|---------------|
| Available Distribution Amount | + | 35,003,092.12 |
| Taxes | - | 0.00 |
| Trustee Payment | - | 0.00 |
| Senior Expenses | - | 21,042.20 |
| Swap Net Payment | - | 0.00 |
| Class A Interest | - | 1,603,530.00 |
| Cash Reserve | - | 9,751,000.00 |
| Class A Principal | - | 23,627,519.92 |
| Class B Interest | - | 0.00 |
| Class B Principal | - | 0.00 |
| Swap Termination Event | - | 0.00 |
| Subordinated Loan Interest | - | 0.00 |
| Subordinated Loan Principal | - | 0.00 |
| Seller | - | 0.00 |

Compartment German Auto Loans 12
Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
| Payment Date: | Aug 20, 2024 |
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31. Transaction Costs

| Cost Category (in EUR) | Class A | Class B | Subordinated Loan | Total |
|----------------------------------|----------------|----------------|--------------------------|---------------|
| Senior Expenses | | | | 21,042.20 |
| Interest accrued for the Period | 1,603,530.00 | 181,494.17 | 44,247.06 | 1,829,271.23 |
| Interest payments for the Period | 1,603,530.00 | 0.00 | 0.00 | 1,603,530.00 |
| Cumulative Interest Payments | 39,375,450.00 | 0.00 | 0.00 | 39,375,450.00 |
| Unpaid Interest for the Period | 0.00 | 181,494.17 | 44,247.06 | 225,741.23 |
| Cumulative Unpaid Interest | 0.00 | 3,248,090.02 | 785,050.84 | 4,033,140.86 |

Compartment German Auto Loans 12

Monthly Investor Report

Reporting Date: Aug 09, 2024
 Payment Date: Aug 20, 2024
 Period No.: 17
 Monthly Period: July, 2024
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 = 29 days

32. Ratings

| | Fitch | S&P | Moody's | DBRS |
|--------------------------------|--------------|----------------|----------------|-------------|
| Notes - current ratings | | | | |
| Class A | AAA | N/A | N/A | AAA |
| 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 | N/A | 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 | N/A | N/A | no |
| | | short term | F1+ | N/A | N/A | N/A | no |
| Swap Provider: | Skandinaviska Enskilda Banken AB | long term | AA- | N/A | N/A | A | no |
| | | short term | F1+ | N/A | N/A | N/A | no |

| | | | Fitch | S&P | Moody's | DBRS |
|---|----------------------------------|------------|--------------|----------------|----------------|-------------|
| Transaction Parties - required ratings | | | | | | |
| | BMW AG | long term | BBB | N/A | N/A | BBB low |
| | | short term | F2 | N/A | N/A | N/A |
| Issuer Account Bank: | The Bank of New York Mellon | long term | A | N/A | N/A | A |
| | | short term | F1 | N/A | N/A | N/A |
| Swap Provider: | Skandinaviska Enskilda Banken AB | long term | A | N/A | N/A | A |
| | | short term | F1 | N/A | N/A | N/A |

Compartment German Auto Loans 12

Monthly Investor Report

| | |
|------------------|--|
| Reporting Date: | Aug 09, 2024 |
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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) | 492,350,793.36 |
| Fixed rate (in %) | 3.0700 |
| Floating rate (Euribor in %) | 3.6330 |
| Net swap payments (in EUR) (- from SPV / + to SPV) | 181,308.18 |