

**BMW
GROUP**



ROLLS-ROYCE
MOTOR CARS LTD

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

Monthly Investor Report - August 2024

Compartment German Auto Loans 12

Monthly Investor Report

Reporting Date:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 days

Index

1. Contact Information
2. Reporting Contact Details
3. Counterparty History & Noteworthy Transaction Events
4. Overview Dates
5. Portfolio Information
6. Reserves
7. Performance Data
8. Defaulted Amount & Recovery Amount
9. Defaulted Amount & Recovery Amount - Loan Level Data
10. Outstanding Note Balance
11. Original Principal Balance
12. Aggregate Principal Balance
13. Aggregate Outstanding Principal Balance
14. Down Payments
15. Borrower Concentration
16. Geographical Distribution
17. Car Type & Customer Group
18. 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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Period No.:	18
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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.**

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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

Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date:	Sept 11, 2024
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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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Monthly Investor Report

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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
BNYM.Structured.Finance.Team.8@bnymellon.com



Compartment German Auto Loans 12
Monthly Investor Report

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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.

Compartment German Auto Loans 12
Monthly Investor Report

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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	11/09/2024		
Investor Reporting Date	18/09/2024		
Interest Determination Date	16/08/2024		
Reporting Frequency:	monthly		
Monthly Period No. (since Issue Date):	18	(since Issue Date)	
Payment Date:	20/09/2024		
Next Payment Date	21/10/2024		
Monthly Period:	01/08/2024	until	31/08/2024

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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	550,020,554.98	573,381,566.99
Scheduled principal payments	14,298,744.25	15,073,567.14
Prepayment* principal	5,506,312.07	6,870,599.93
Prepayments* number of contracts	354	406
Repurchases* principal	1,443,258.91	1,240,483.11
Repurchases* number of contracts	68	53
Total principal collections	21,248,315.23	23,184,650.18
Total interest collections	1,747,683.51	1,818,240.51
Defaulted Amounts	327,245.88	361,897.55
Recoveries	98,592.89	185,535.72
Late Recoveries	37,370.92	35,980.91
End of Period	528,543,586.76	550,020,554.98
Current prepayment rate (annualised) in %	11.66	13.81

* 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)	543,823,273.44
End of period (in EUR)	522,125,787.51

Ratios

31- 60 days past due

	(in EUR)	(in %)
31- 60 days past due period before previous period	1,085,568.41	0.19
31- 60 days past due previous period	1,286,086.67	0.23
31- 60 days past due current period	1,305,990.49	0.25

61- 90 days past due

	(in EUR)	(in %)
61- 90 days past due period before previous period	755,458.15	0.13
61- 90 days past due previous period	628,070.01	0.11
61- 90 days past due current period	656,533.69	0.12

Cumulative Net Loss Ratio

	Current ratio
Cumulative Net Loss Ratio (in %)	0.19

Performance data

Number of contracts being 31 - 60 days delinquent	66
Number of contracts being 61 - 90 days delinquent	24
Balance of contracts being 31 - 60 days delinquent (in EUR)	1,305,990.49
Balance of contracts being 61 - 90 days delinquent (in EUR)	656,533.69
Defaulted amounts (in EUR)	327,245.88
Cumulative defaulted amounts (in EUR)	3,762,971.32
Recoveries (in EUR)	98,592.89
Cumulative recoveries (in EUR)	1,927,423.39

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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
Aug - 24	19	327,245.88	3,762,971.32	975,099,750.83	0.39	98,592.89	1,927,423.39	1,835,547.93	0.19

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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	82,601.15	0.00	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	-66.67	7,136.51	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	23,128.41	5,538.71	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	Julv - 19	4,157.34	3,884.60	3,884.60	0.00	Used	Non BMW Group (incl. Motorcycles)	Private	
22	Jan - 24	Nov - 22	38,166.24	35,077.45	25,189.75	9,887.70	Used	5 Series	Commercial	
23	Jan - 24	Feb - 22	50,582.34	49,240.19	48,211.52	1,028.67	New	4 Series	Private	
24	Jan - 24	Mav - 21	11,058.72	10,655.62	9,191.00	1,464.62	New	Other BMW Group	Private	
25	Jan - 24	June - 20	25,334.51	24,223.65	20,678.19	3,545.46	New	X2 Series	Private	
26	Feb - 24	Mav - 22	12,519.50	10,831.08	10,831.08	0.00	Used	MINI	Commercial	
27	Feb - 24	Dec - 22	21,235.73	20,511.92	0.00	20,511.92	Used	MINI	Commercial	
28	Feb - 24	Nov - 20	16,444.81	15,764.10	1,121.66	14,642.44	Used	3 Series	Private	
29	Feb - 24	Mav - 22	19,413.96	18,350.70	18,350.70	0.00	Used	BMW Series	Private	
30	Feb - 24	Jan - 21	11,150.30	9,421.87	9,421.87	0.00	Used	MINI	Commercial	
31	Feb - 24	Dec - 22	8,649.45	8,012.95	6,159.06	1,853.89	Used	Other BMW Group	Commercial	
32	Feb - 24	Julv - 20	3,960.90	1,671.79	1,414.95	256.84	Used	Other BMW Group	Commercial	
33	Feb - 24	Dec - 22	36,551.84	34,916.69	0.00	34,916.69	New	3 Series	Commercial	
34	Mar - 24	June - 22	57,149.99	24,461.22	0.00	24,461.22	New	X4 Series	Commercial	
35	Mar - 24	June - 22	73,514.21	70,463.08	0.00	70,463.08	New	X7 Series	Commercial	
36	Mar - 24	Aug - 20	32,909.82	26,921.42	26,921.42	0.00	New	Z Series	Commercial	
37	Mar - 24	Feb - 21	17,384.01	10,648.34	-46.42	10,694.76	Used	Non BMW Group (incl. Motorcycles)	Commercial	

Compartment German Auto Loans 12

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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	Aug - 20	24,174.15	22,952.40	0.00	22,952.40	New	1 Series	Private	
39	Mar - 24	Aug - 20	51,704.76	2,025.12	0.00	2,025.12	New	X5 Series	Private	
40	Mar - 24	Apr - 21	7,022.16	5,711.07	4,185.08	1,525.99	Used	5 Series	Private	
41	Mar - 24	Sept - 22	67,469.29	33,624.51	0.00	33,624.51	New	5 Series	Commercial	
42	Apr - 24	Dec - 21	20,037.12	17,438.14	14,821.62	2,616.52	Used	Non BMW Group (incl. Motorcycles)	Private	
43	Apr - 24	Sept - 19	9,352.11	8,956.49	0.00	8,956.49	Used	4 Series	Private	
44	Apr - 24	Aug - 22	20,266.45	18,304.86	16,378.91	1,925.95	Used	X1 Series	Private	
45	Apr - 24	Apr - 21	92,572.80	89,366.39	54,368.05	34,998.34	New	X5 Series	Commercial	
46	Apr - 24	Oct - 22	36,003.63	33,266.82	24,289.17	8,977.65	New	MINI	Commercial	
47	May - 24	Sept - 22	38,790.10	19,368.17	0.00	19,368.17	New	2 Series	Commercial	
48	May - 24	Nov - 20	24,722.35	19,999.15	1,600.00	18,399.15	Used	6 Series	Private	
49	May - 24	Nov - 20	27,388.73	25,714.07	0.00	25,714.07	Used	X6 Series	Commercial	
50	May - 24	Dec - 20	24,043.31	21,824.22	21,812.55	51.00	New	3 Series	Private	
51	May - 24	Oct - 21	4,699.32	3,283.09	3,283.09	0.00	New	Non BMW Group (incl. Motorcycles)	Commercial	
52	May - 24	Jul - 21	18,324.46	16,755.79	0.00	16,755.79	Used	4 Series	Private	
53	May - 24	Sept - 20	14,922.83	11,532.57	1,606.60	9,925.97	Used	5 Series	Private	
54	May - 24	Sept - 20	8,348.85	3,984.07	2,730.64	1,253.43	New	Other BMW Group	Private	
55	May - 24	June - 22	29,116.71	27,088.46	0.00	27,088.46	Used	X1 Series	Commercial	
56	May - 24	Mar - 22	21,246.70	19,406.40	0.00	19,406.40	Used	1 Series	Private	
57	May - 24	June - 21	6,589.96	6,382.91	0.00	6,382.91	New	Other BMW Group	Commercial	
58	May - 24	Dec - 20	32,875.56	30,954.25	0.00	30,954.25	Used	X5 Series	Commercial	
59	May - 24	Dec - 22	26,149.85	24,032.30	0.00	24,032.30	Used	X5 Series	Commercial	
60	June - 24	Nov - 20	69,812.53	64,657.34	0.00	64,657.34	New	X5 Series	Commercial	
61	June - 24	Dec - 22	44,490.93	39,480.64	8,231.49	31,249.15	Used	X4 Series	Commercial	
62	June - 24	Nov - 22	57,766.99	55,246.51	1,000.00	54,246.51	Used	X5 Series	Commercial	
63	June - 24	Dec - 22	16,437.11	13,553.09	13,553.09	0.00	New	Other BMW Group	Commercial	
64	June - 24	Sept - 22	89,496.31	81,724.60	60,663.58	21,061.02	New	3 Series	Commercial	
65	June - 24	May - 22	64,190.06	57,600.61	57,600.61	0.00	New	X5 Series	Commercial	
66	June - 24	Oct - 22	51,884.50	49,587.30	0.00	49,587.30	Used	Non BMW Group (incl. Motorcycles)	Commercial	
67	June - 24	Jan - 21	37,936.32	35,895.43	0.00	35,895.43	New	X4 Series	Commercial	
68	June - 24	Mar - 22	19,579.58	17,357.03	15,300.00	2,057.03	Used	2 Series	Private	
69	June - 24	Nov - 21	3,627.54	1,095.51	559.77	535.74	Used	1 Series	Private	
70	June - 24	Mar - 21	35,287.64	33,119.15	27,108.23	6,010.92	New	X3 Series	Commercial	
71	June - 24	May - 22	21,947.12	20,366.13	11,135.97	9,230.16	Used	X1 Series	Commercial	
72	June - 24	Oct - 20	9,181.39	6,981.61	400.00	6,581.61	Used	3 Series	Private	
73	Jul - 24	Apr - 21	32,680.91	29,453.92	21,848.74	7,605.18	Used	X5 Series	Private	
74	Jul - 24	Jul - 22	74,740.77	69,038.21	69,038.21	0.00	New	4 Series	Commercial	

Compartment German Auto Loans 12

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 Monthly Period: Aug, 2024
 Interest Period: Aug 20, 2024 to Sept 20, 2024
 = 31 days

9. Defaulted Amount & Recovery Amount - Loan Level Data

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

	Month / Year of Default	Month / Year of Loan Origination	Initial Principal Balance (in EUR)	Principal Balance of Loan at Default (in EUR)	Recovery Total (in EUR)	Principal Balance End of Period (in EUR)	Object Type (new / used)	Vehicle Series	Customer Type (private / commercial)	Out of Deal (Month / Year)
75	Julv - 24	Mar - 20	25.631.57	20.664.01	12.605.04	8.058.97	New	2 Series	Commercial	
76	Julv - 24	Mar - 19	12.519.48	9.609.88	7.429.38	2.180.50	Used	3 Series	Commercial	
77	Julv - 24	Sept - 20	7.095.39	6.039.01	6.039.01	0.00	New	Other BMW Group	Private	
78	Julv - 24	Dec - 22	15.418.13	13.754.23	13.754.23	0.00	Used	4 Series	Private	
79	Julv - 24	Aug - 22	98.606.48	83.765.38	33.851.41	49.913.97	Used	X5 Series	Commercial	
80	Julv - 24	Dec - 22	48.818.75	45.196.65	0.00	45.196.65	Used	7 Series	Commercial	
81	Julv - 24	Feb - 22	21.797.94	18.253.96	0.00	18.253.96	Used	3 Series	Commercial	
82	Julv - 24	Oct - 22	33.905.58	30.893.65	0.00	30.893.65	Used	5 Series	Commercial	
83	Aug - 24	Sept - 22	32.951.22	27.158.19	0.00	27.158.19	Used	5 Series	Commercial	
84	Aug - 24	Dec - 22	29.338.50	26.776.02	0.00	26.776.02	Used	5 Series	Private	
85	Aug - 24	Dec - 21	52.626.29	22.267.83	22.267.83	0.00	New	X3 Series	Commercial	
86	Aug - 24	Mar - 22	29.171.73	25.462.61	18.417.13	7.045.48	Used	3 Series	Commercial	
87	Aug - 24	Mar - 21	68.092.03	60.998.60	0.00	60.998.60	Used	Non BMW Group (incl. Motorcycles)	Commercial	
88	Aug - 24	Oct - 22	37.942.06	32.229.93	21.764.71	10.465.22	New	2 Series	Commercial	
89	Aug - 24	Julv - 22	33.130.59	30.236.70	0.00	30.236.70	New	1 Series	Commercial	
90	Aug - 24	Oct - 22	42.946.92	34.520.05	0.00	34.520.05	Used	7 Series	Commercial	
91	Aug - 24	Nov - 22	33.969.76	31.422.24	0.00	31.422.24	Used	X3 Series	Commercial	
92	Julv - 23	Apr - 22	100.077.77	100.077.77	72.799.47	27.278.30	New	X7 Series	Commercial	Sept - 23
93	Julv - 23	Oct - 22	61.361.53	60.891.29	52.526.19	8.365.10	Used	8 Series	Commercial	Oct - 23
94	Julv - 23	Apr - 22	47.832.04	47.210.40	29.418.27	17.792.13	New	2 Series	Commercial	Oct - 23
95	Aug - 23	June - 21	26.578.44	25.653.93	20.372.61	5.281.32	Used	X5 Series	Private	Nov - 23
96	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
97	Nov - 23	Apr - 20	14.442.13	283.72	45.92	237.80	Used	X3 Series	Private	Nov - 23
98	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
99	Nov - 23	Oct - 22	60.070.56	58.597.03	33.214.08	25.382.95	Used	X5 Series	Commercial	Feb - 24
100	Dec - 23	Sept - 22	17.181.64	15.747.97	12.973.33	2.774.64	Used	MINI	Private	Feb - 24
101	Dec - 23	Dec - 22	30.517.44	30.029.79	19.869.31	10.160.48	Used	Other BMW Group	Private	Feb - 24
102	Julv - 23	Oct - 22	36.363.41	35.325.31	30.620.75	4.704.56	New	3 Series	Private	Mar - 24
103	Dec - 23	Mar - 20	33.546.39	31.976.94	23.829.61	8.147.33	Used	X6 Series	Commercial	Mar - 24
104	Feb - 24	Apr - 22	12.637.32	11.869.93	9.378.27	2.491.66	Used	2 Series	Private	May - 24
105	Jan - 24	Julv - 22	37.851.51	37.851.51	31.838.38	6.013.13	New	MINI	Private	June - 24
106	Jan - 24	Julv - 21	32.013.34	30.474.45	28.004.86	2.469.59	Used	X6 Series	Commercial	June - 24
107	Jan - 24	Apr - 22	43.508.78	39.952.73	38.446.57	1.506.16	Used	Non BMW Group (incl. Motorcycles)	Commercial	June - 24
108	Mar - 24	Nov - 21	78.477.46	72.964.02	56.719.55	16.244.47	New	X6 Series	Commercial	June - 24
109	Mar - 24	Nov - 22	67.390.22	62.652.09	46.723.42	15.928.67	New	X4 Series	Commercial	June - 24
110	June - 24	Mar - 20	29.743.83	16.760.86	1.536.54	15.224.32	New	4 Series	Private	June - 24
111	Jan - 24	Sept - 19	39.303.92	35.330.03	24.371.82	10.958.21	New	X1 Series	Commercial	July - 24

Compartment German Auto Loans 12

Monthly Investor Report

Reporting Date: Sept 11, 2024
 Payment Date: Sept 20, 2024
 Period No.: 18
 Monthly Period: Aug, 2024
 Interest Period: Aug 20, 2024 to Sept 20, 2024
 = 31 days

9. Defaulted Amount & Recovery Amount - Loan Level Data

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

	Month / Year of Default	Month / Year of Loan Origination	Initial Principal Balance (in EUR)	Principal Balance of Loan at Default (in EUR)	Recovery Total (in EUR)	Principal Balance End of Period (in EUR)	Object Type (new / used)	Vehicle Series	Customer Type (private / commercial)	Out of Deal (Month / Year)
112	Mar - 24	Feb - 22	63.059.54	57.866.97	51.161.64	6.705.33	New	X5 Series	Commercial	July - 24
113	Mar - 24	Nov - 22	62.423.54	58.193.50	40.233.55	17.959.95	New	X5 Series	Commercial	July - 24
114	Apr - 24	May - 22	18.451.21	16.895.50	9.943.87	6.951.63	Used	MINI	Commercial	July - 24
115	Julv - 24	Nov - 22	9.974.38	53.00	-4.96	57.96	Used	2 Series	Private	July - 24
116	Jan - 24	Oct - 22	46.091.16	42.345.27	27.496.65	14.848.62	Used	5 Series	Commercial	Aug - 24
117	May - 24	June - 22	33.338.75	28.938.52	21.605.33	7.333.19	Used	5 Series	Private	Aug - 24
118	May - 24	Nov - 20	7.327.26	6.230.35	4.119.28	2.111.07	Used	3 Series	Private	Aug - 24
119	June - 24	Apr - 22	44.324.79	40.226.82	30.130.01	10.096.81	Used	Non BMW Group (incl. Motorcycles)	Commercial	Aug - 24

Compartment German Auto Loans 12

Monthly Investor Report

Reporting Date:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 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	543,823,273.44	468,723,273.44	75,100,000.00
Available distribution amount in EUR	33,065,263.56		
Redemption per class in EUR		21,697,485.93	0,00
Redemption per note in EUR		2,410.83	0.00
Notes aggregate principal outstanding balance in EUR - EoP	522,125,787.51	447,025,787.51	75,100,000.00
Current pool factor		0.50	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		3.595%	NONE
Spread		0.41%	0.00%
Coupon		4.005%	3.00%
Day count fraction		Actual/360	Actual/360
Interest days		31 days	31 days
Principal outstanding per note in EUR - BoP		52,080.36	100,000.00
Principal repayment per note in EUR		2,410.83	0.00
Principal outstanding per note in EUR - EoP		49,669.53	100,000.00
Interest payment per Note in EUR		179.61	0.00

Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 days

10. Outstanding Note Balance

3. Credit Enhancement	Initial Period (in EUR)	Initial CE (in %)	Current Period (in EUR)	Current CE (in %)
Class A	900,000,000.00	8.70	447,025,787.51	17.27
Class B	75,100,000.00	1.00	75,100,000.00	3.06
Cash Reserve (+ Overcollateralisation)	9,751,000.00	0.00	16,168,799.25	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)	528,543,586.76
Clean-Up option exercisable	No

Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 days

11. Original Principal Balance

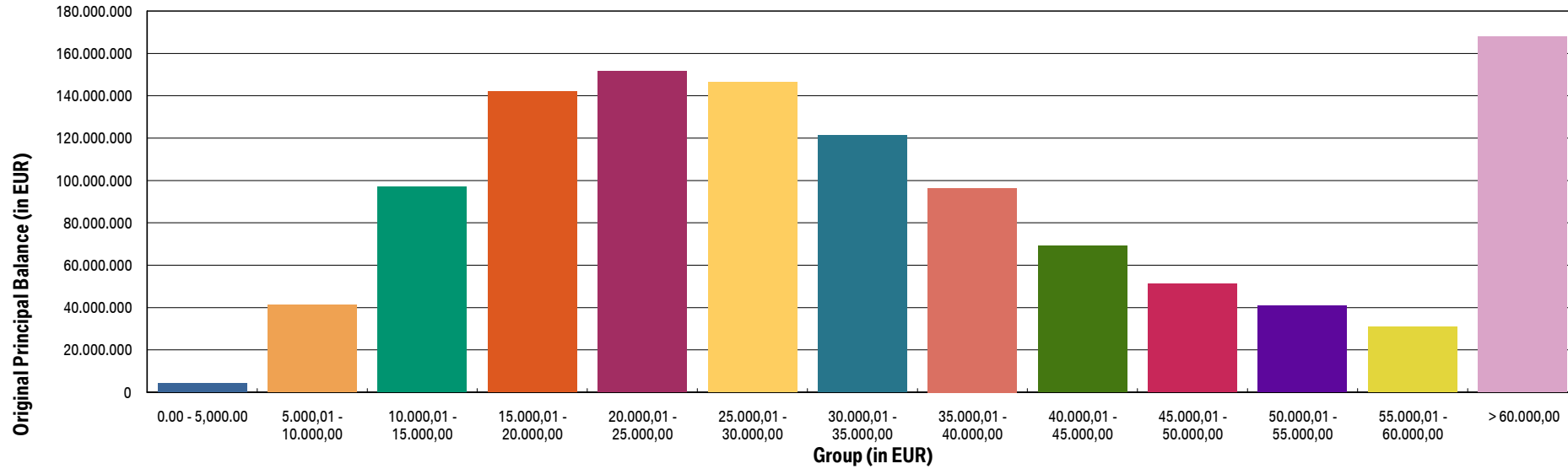
Initial Portfolio as of origination of contract

Group (in EUR) (by Original Principal Balance)	Original Principal Balance (in EUR)	Original Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
0.00 - 5.000,00	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:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 days



Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 days

12. Aggregate Principal Balance

Initial Portfolio

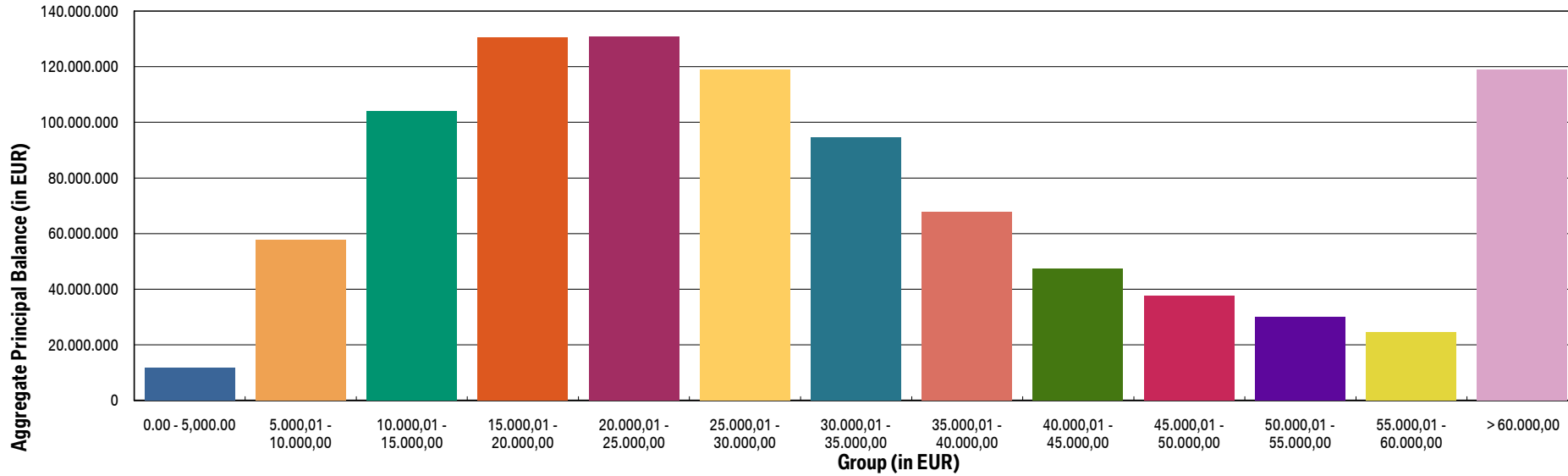
Group (in EUR)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
0.00 - 5,000.00	11,883,394.44	1.22	3,640	7.83
5,000,01 - 10,000,00	57,728,672.28	5.92	7,622	16.40
10,000,01 - 15,000,00	104,129,323.70	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: Sept 11, 2024
 Payment Date: Sept 20, 2024
 Period No.: 18
 Monthly Period: Aug, 2024
 Interest Period: Aug 20, 2024 to Sept 20, 2024
 = 31 days



Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 days

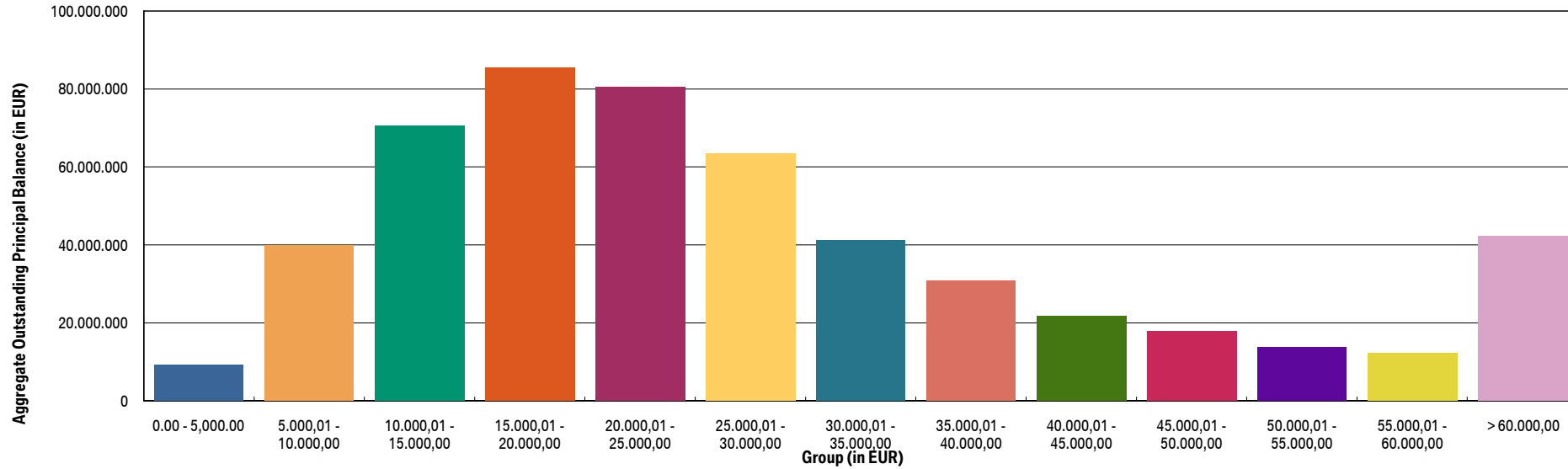
13. Aggregate Outstanding Principal Balance

Current Portfolio

Group (in EUR)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
0.00 - 5,000.00	9,123,825.81	1.73	5,818	18.41
5.000,01 - 10.000,00	39,772,815.16	7.52	5,227	16.54
10.000,01 - 15.000,00	70,579,856.98	13.35	5,668	17.94
15.000,01 - 20.000,00	85,572,719.74	16.19	4,930	15.60
20.000,01 - 25.000,00	80,544,608.31	15.24	3,600	11.39
25.000,01 - 30.000,00	63,354,319.66	11.99	2,322	7.35
30.000,01 - 35.000,00	41,108,395.28	7.78	1,273	4.03
35.000,01 - 40.000,00	30,730,563.26	5.81	824	2.61
40.000,01 - 45.000,00	21,624,847.67	4.09	511	1.62
45.000,01 - 50.000,00	17,921,166.79	3.39	379	1.20
50.000,01 - 55.000,00	13,783,611.04	2.61	263	0.83
55.000,01 - 60.000,00	12,226,716.38	2.31	213	0.67
> 60.000,00	42,200,140.68	7.98	568	1.80
Total	528,543,586.76	100.00	31,596	100.00
WA:	16,728.18			
Min:	0.00			
Max:	220,816.26			

Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date: Sept 11, 2024
 Payment Date: Sept 20, 2024
 Period No.: 18
 Monthly Period: Aug, 2024
 Interest Period: Aug 20, 2024 to Sept 20, 2024
 = 31 days



Compartment German Auto Loans 12

Monthly Investor Report

Reporting Date:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 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	132,035,876.77	24.98	9,314	29.48
<=1000	5,898,042.51	1.12	498	1.58
1.000,01 - 2.000,00	16,207,837.64	3.07	1,296	4.10
2.000,01 - 3.000,00	24,251,196.24	4.59	1,781	5.64
3.000,01 - 4.000,00	22,438,487.96	4.25	1,649	5.22
4.000,01 - 5.000,00	46,764,236.84	8.85	3,024	9.57
5.000,01 - 6.000,00	22,406,362.22	4.24	1,456	4.61
6.000,01 - 7.000,00	21,308,935.79	4.03	1,291	4.09
7.000,01 - 8.000,00	23,265,428.45	4.40	1,398	4.42
8.000,01 - 9.000,00	12,459,752.96	2.36	678	2.15
9.000,01 - 10.000,00	47,486,507.55	8.98	2,552	8.08
10.000,01 - 11.000,00	8,064,646.36	1.53	432	1.37
11.000,01 - 12.000,00	11,877,229.19	2.25	643	2.04
12.000,01 - 13.000,00	9,825,213.51	1.86	479	1.52
13.000,01 - 14.000,00	8,204,745.47	1.55	369	1.17
14.000,01 - 15.000,00	26,170,663.69	4.95	1,238	3.92
> 15.000,00	89,878,423.61	17.00	3,498	11.07
Total	528,543,586.76	100.00	31,596	100.00

Minimum Down Payment: 1.00
 Maximum Down Payment: 165,000.00
 Average Down Payment: 6,844.01
 Average Down Payment (customers that made a Down Payment) 9,704.85

Compartment German Auto Loans 12

Monthly Investor Report

Reporting Date:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 days

15. Borrower Concentration

Current Portfolio

Borrower (Top 20)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
1	320,698.93	0.06	8	0.03
2	236,984.21	0.04	3	0.01
3	230,834.60	0.04	5	0.02
4	220,816.26	0.04	1	0.00
5	185,027.95	0.04	2	0.01
6	173,489.86	0.03	5	0.02
7	173,094.95	0.03	1	0.00
8	163,752.23	0.03	1	0.00
9	158,860.53	0.03	21	0.07
10	153,938.19	0.03	2	0.01
11	148,998.05	0.03	2	0.01
12	148,445.67	0.03	1	0.00
13	145,613.19	0.03	1	0.00
14	145,002.97	0.03	2	0.01
15	143,735.27	0.03	2	0.01
16	141,071.44	0.03	7	0.02
17	140,320.99	0.03	2	0.01
18	139,777.96	0.03	3	0.01
19	139,595.70	0.03	2	0.01
20	137,900.89	0.03	2	0.01
Total	3,447,959.84	0.65	73	0.23

Total Portfolio Balance	528,543,586.76
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Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 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:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 days

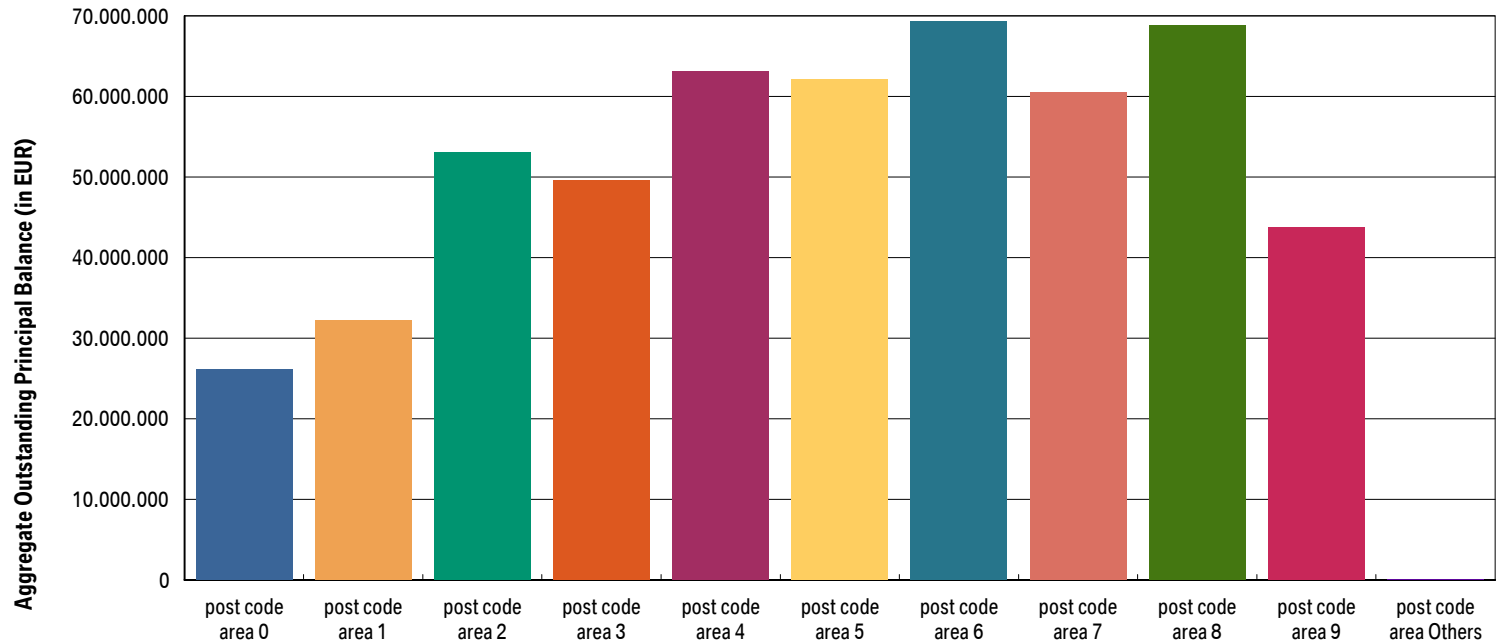
16. Geographical Distribution

Current Portfolio

Post code area	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
post code area 0	26,161,277.90	4.95	1,606	5.08
post code area 1	32,240,160.50	6.10	1,725	5.46
post code area 2	53,026,817.04	10.03	3,135	9.92
post code area 3	49,504,080.48	9.37	3,053	9.66
post code area 4	63,032,377.12	11.93	3,793	12.00
post code area 5	62,112,688.82	11.75	3,698	11.70
post code area 6	69,248,942.67	13.10	4,107	13.00
post code area 7	60,563,804.14	11.46	3,800	12.03
post code area 8	68,803,237.27	13.02	4,024	12.74
post code area 9	43,734,312.57	8.27	2,643	8.36
post code area Others	115,888.25	0.02	12	0.04
Total	528,543,586.76	100.00	31,596	100.00

Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date: Sept 11, 2024
 Payment Date: Sept 20, 2024
 Period No.: 18
 Monthly Period: Aug, 2024
 Interest Period: Aug 20, 2024 to Sept 20, 2024
 = 31 days



Compartment German Auto Loans 12

Monthly Investor Report

Reporting Date:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 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	217,428,995.87	41.14	8,645	27.36
Used	311,114,590.89	58.86	22,951	72.64
Total	528,543,586.76	100.00	31,596	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	156,885,050.28	29.68	6,332	20.04
Private Individual	371,658,536.48	70.32	25,264	79.96
Total	528,543,586.76	100.00	31,596	100.00

Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 days

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	268,885,063.50	50.87	16,868	53.39
D	195,469,532.23	36.98	11,708	37.06
E	9,260,573.80	1.75	436	1.38
U	19,537,548.65	3.70	1,359	4.30
X	21,367,320.12	4.04	809	2.56
Y	14,023,548.46	2.65	416	1.32
Total	528,543,586.76	100.00	31,596	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:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 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	8,216,925.50	1.55	364	1.15
31 - 60	1,305,990.49	0.25	66	0.21
61 - 90	656,533.69	0.12	24	0.08
91 - 120	494,887.64	0.09	20	0.06
> 120	1,377,743.93	0.26	47	0.15
Total	12,052,081.25	2.28	521	1.65

Compartment German Auto Loans 12

Monthly Investor Report

Reporting Date:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 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
Aug - 24	524,708,431.01	1,305,990.49	656,533.69	494,887.64	1,377,743.93

Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 days

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:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 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	208,343,364.78	39.42	10,101	31.97
> 24 - <= 36	232,585,518.66	44.00	14,062	44.51
> 36 - <= 42	34,990,691.56	6.62	3,049	9.65
> 42 - <= 48	35,177,176.67	6.66	2,704	8.56
> 48 - <= 53	14,305,670.05	2.71	1,333	4.22
> 53	3,141,165.04	0.59	347	1.10
Total	528,543,586.76	100.00	31,596	100.00

WA Seasoning (in months): 28.60
 Min (in months): 20.00
 Max (in months): 66.00

Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 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:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 days

22. Remaining Term

Current Portfolio

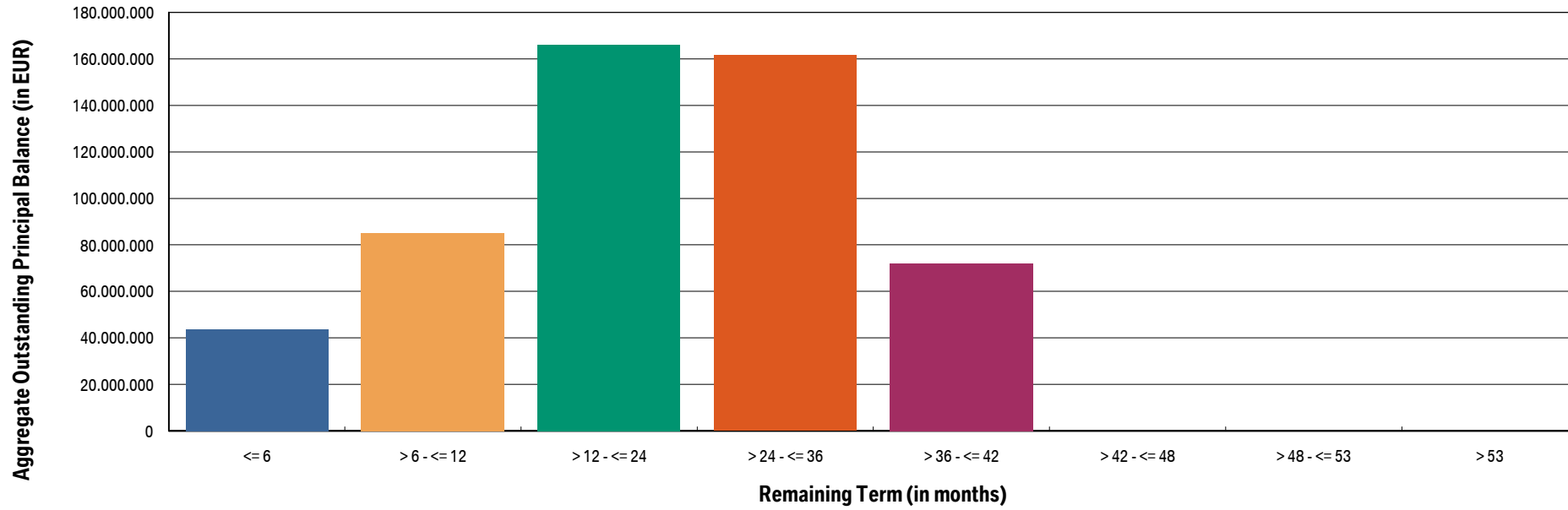
Group (in months)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
<= 6	43,720,415.68	8.27	6,593	20.87
> 6 - <= 12	85,000,309.44	16.08	5,889	18.64
> 12 - <= 24	166,120,179.83	31.43	9,262	29.31
> 24 - <= 36	161,666,136.79	30.59	7,066	22.36
> 36 - <= 42	72,036,545.02	13.63	2,786	8.82
> 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	528,543,586.76	100.00	31,596	100.00

WA Remaining Term (in months): 22.08
 Min (in months): 0.00
 Max (in months): 40.00

Compartment German Auto Loans 12

Monthly Investor Report

Reporting Date:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 days



Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 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:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 days

23. Original Term

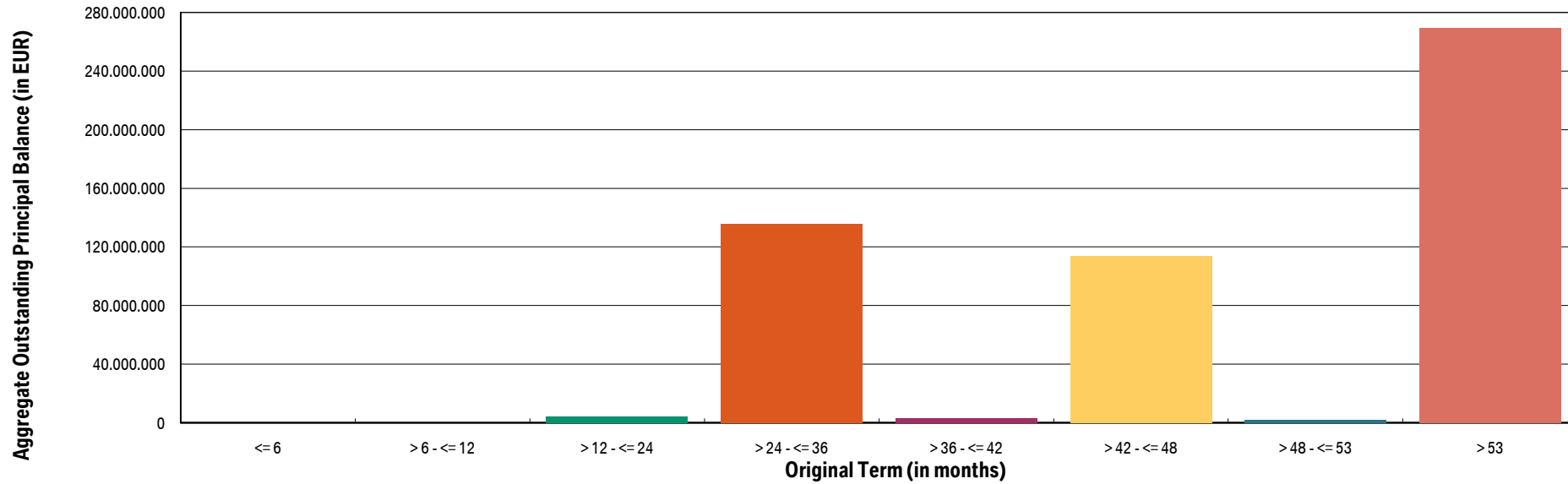
Current Portfolio

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	4,076,405.39	0.77	980	3.10
> 24 - <= 36	135,846,426.51	25.70	9,668	30.60
> 36 - <= 42	3,262,879.66	0.62	303	0.96
> 42 - <= 48	113,833,270.15	21.54	6,955	22.01
> 48 - <= 53	2,060,027.20	0.39	181	0.57
> 53	269,464,577.85	50.98	13,509	42.76
Total	528,543,586.76	100.00	31,596	100.00

WA Original Term (in months): 50.79
 Min (in months): 15.00
 Max (in months): 102.00

Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 days



Compartment German Auto Loans 12

Monthly Investor Report

Reporting Date:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 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:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 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	35,387,338.18	6.70	3,419	10.82
BMW 2 Series	42,523,406.02	8.05	2,860	9.05
BMW 3 Series	47,469,024.50	8.98	3,078	9.74
BMW 4 Series	33,567,236.82	6.35	1,434	4.54
BMW 5 Series	57,970,423.21	10.97	3,118	9.87
BMW 6 Series	3,943,713.81	0.75	192	0.61
BMW 7 Series	7,037,618.28	1.33	274	0.87
BMW 8 Series	6,599,324.05	1.25	113	0.36
BMW X1 Series	39,703,649.76	7.51	2,706	8.56
BMW X2 Series	12,737,386.30	2.41	721	2.28
BMW X3 Series	45,097,077.82	8.53	2,026	6.41
BMW X4 Series	15,445,896.86	2.92	623	1.97
BMW X5 Series	41,772,395.56	7.90	1,229	3.89
BMW X6 Series	14,182,388.18	2.68	388	1.23
BMW X7 Series	6,570,072.73	1.24	116	0.37
BMW Z Series	8,074,197.95	1.53	334	1.06
BMW i Series	4,347,929.76	0.82	233	0.74
MINI	67,536,562.52	12.78	5,349	16.93
Non BMW Group Models (incl. Motorcycles)	21,205,431.86	4.01	1,394	4.41
Other BMW Group (incl. Motorcycles)	17,372,512.59	3.29	1,989	6.30
Total	528,543,586.76	100.00	31,596	100.00

Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 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	523,190,491.67	98.99	31,333	99.17
Self payment	5,353,095.09	1.01	263	0.83
Total	528,543,586.76	100.00	31,596	100.00



Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 days

26. Interest Rates

Weighted Average Nominal Interest Rate (in %)		
Aggregate Outstanding Principal Balance (Initial)	975,099,750.83	3.82
Aggregate Outstanding Principal Balance	528,543,586.76	3.86

Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 days

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	524,144,746.30	99.17	30,576	96.77
Equal Instalment Loan	4,398,840.46	0.83	1,020	3.23
Total	528,543,586.76	100.00	31,596	100.00

Compartment German Auto Loans 12

Monthly Investor Report

Reporting Date:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 days

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	512,713,072.05	97.00	30,919	97.86
2 - 4	14,606,295.74	2.76	608	1.92
5 - 7	1,065,358.44	0.20	48	0.15
8 - 10	0.00	0.00	0	0.00
> 10	158,860.53	0.03	21	0.07
Total	528,543,586.76	100.00	31,596	100.00

Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 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
	528,543,586.76	
1	510,792,571.60	17,751,015.16
2	495,889,693.13	14,902,878.47
3	481,525,459.55	14,364,233.58
4	466,743,426.50	14,782,033.05
5	452,953,827.56	13,789,598.94
6	440,661,760.21	12,292,067.35
7	424,353,663.40	16,308,096.81
8	407,480,235.43	16,873,427.97
9	388,820,606.35	18,659,629.08
10	370,283,420.75	18,537,185.60
11	350,509,668.03	19,773,752.72
12	331,579,838.89	18,929,829.14
13	312,393,365.75	19,186,473.14
14	292,247,393.38	20,145,972.37
15	270,368,968.27	21,878,425.11
16	246,247,724.99	24,121,243.28
17	236,935,207.16	9,312,517.83
18	228,871,281.18	8,063,925.98
19	219,879,803.65	8,991,477.53
20	208,977,980.77	10,901,822.88
21	197,865,890.90	11,112,089.87
22	186,201,633.38	11,664,257.52
23	174,207,139.54	11,994,493.84
24	162,818,949.80	11,388,189.74
25	151,631,211.29	11,187,738.51
26	139,355,387.03	12,275,824.26
27	127,890,338.60	11,465,048.43
28	112,816,408.43	15,073,930.17
29	107,216,168.17	5,600,240.26
30	101,142,985.12	6,073,183.05

Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date:	Sept 11, 2024
Payment Date:	Sept 20, 2024
Period No.:	18
Monthly Period:	Aug, 2024
Interest Period:	Aug 20, 2024 to Sept 20, 2024 = 31 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	93,450,513.98	7,692,471.14
32	84,225,311.26	9,225,202.72
33	74,232,044.68	9,993,266.58
34	63,910,233.72	10,321,810.96
35	51,343,894.14	12,566,339.58
36	41,375,216.44	9,968,677.70
37	31,711,066.33	9,664,150.11
38	21,157,088.33	10,553,978.00
39	11,067,092.27	10,089,996.06
40	0.00	11,067,092.27
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

Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date:	Sept 11, 2024
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30. Priority of Payments

All values in EUR

Available Distribution Amount	+	33,065,263.56
Taxes	-	0.00
Trustee Payment	-	0.00
Senior Expenses	-	287.63
Swap Net Payment	-	0.00
Class A Interest	-	1,616,490.00
Cash Reserve	-	9,751,000.00
Class A Principal	-	21,697,485.93
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:	Sept 11, 2024
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31. Transaction Costs

Cost Category (in EUR)	Class A	Class B	Subordinated Loan	Total
Senior Expenses				287.63
Interest accrued for the Period	1,616,490.00	194,005.83	46,979.51	1,857,475.34
Interest payments for the Period	1,616,490.00	0.00	0.00	1,616,490.00
Cumulative Interest Payments	40,991,940.00	0.00	0.00	40,991,940.00
Unpaid Interest for the Period	0.00	194,005.83	46,979.51	240,985.34
Cumulative Unpaid Interest	0.00	3,442,095.85	832,030.35	4,274,126.20

Compartment German Auto Loans 12
Monthly Investor Report

Reporting Date:	Sept 11, 2024
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Period No.:	18
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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

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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)	468,723,273.44
Fixed rate (in %)	3.0700
Floating rate (Euribor in %)	3.5950
Net swap payments (in EUR) (- from SPV / + to SPV)	251,873.66