

**BMW  
GROUP**



**ROLLS-ROYCE**  
MOTOR CARS LTD

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

**Monthly Investor Report - September 2024**

# Compartment German Auto Loans 12

## Monthly Investor Report

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 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

### Monthly Investor Report

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 2024 = 31 days

## **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



## Compartment German Auto Loans 12

### Monthly Investor Report

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 2024 = 31 days

## **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

## Compartment German Auto Loans 12

### Monthly Investor Report

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 2024 = 31 days

## **1. Contact Information**

### **Transaction Parties**

#### **Data Trustee:**

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

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

#### **Swap Counterparty:**

#### **Skandinaviska Enskilda Banken AB**

Kungsträdgårdsgatan 8  
SE-106 40 Stockholm  
Sweden  
TDLegal@seb.de

#### **Rating Agencies:**

#### **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

**Compartment German Auto Loans 12**  
**Monthly Investor Report**

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 2024 = 31 days

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

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

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

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



**Compartment German Auto Loans 12**  
**Monthly Investor Report**

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 2024 = 31 days

**3. Counterparty History & Notheworthy Transaction Events**

**Counterparty History (to be added if applicable)**

None.

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

None.

**Compartment German Auto Loans 12**

**Monthly Investor Report**

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 2024 = 31 days

**4. Overview Dates**

<b>Initial Cut-Off Date:</b>	28/02/2023		
<b>Issue Date:</b>	01/03/2023	<b>Legal Maturity Date:</b>	20/03/2030
<b>Reporting Date</b>	10/10/2024		
<b>Investor Reporting Date</b>	17/10/2024		
<b>Interest Determination Date</b>	18/09/2024		
<b>Reporting Frequency:</b>	monthly		
<b>Monthly Period No. (since Issue Date):</b>	19	<b>(since Issue Date)</b>	
<b>Payment Date:</b>	21/10/2024		
<b>Next Payment Date</b>	20/11/2024		
<b>Monthly Period:</b>	01/09/2024	<b>until</b>	30/09/2024



# Compartment German Auto Loans 12

## Monthly Investor Report

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 2024 = 31 days

### 5. Portfolio Information

	current period	prior period
<b>Outstanding receivables (in EUR)</b>	<b>Aggregate outstanding principal balance</b>	<b>Aggregate outstanding principal balance</b>
<b>Beginning of period</b>	528,543,586.76	550,020,554.98
Scheduled principal payments	13,571,048.03	14,298,744.25
Prepayment* principal	6,042,732.05	5,506,312.07
Prepayments* number of contracts	347	354
Repurchases* principal	1,137,066.67	1,443,258.91
Repurchases* number of contracts	55	68
<b>Total principal collections</b>	20,750,846.75	21,248,315.23
<b>Total interest collections</b>	1,670,901.10	1,747,683.51
<b>Defaulted Amounts</b>	465,273.48	327,245.88
<b>Recoveries</b>	76,850.10	98,592.89
<b>Late Recoveries</b>	5,588.81	37,370.92
<b>End of Period</b>	507,404,316.63	528,543,586.76
Current prepayment rate (annualised) in %	13.21	11.66

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

**Compartment German Auto Loans 12**

**Monthly Investor Report**

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 2024 = 31 days

**6. Reserves**

<b>Cash Reserve</b>		<b>in EUR</b>
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
<b>Reserves</b>		<b>in EUR</b>
Outstanding Commingling Reserve end of period		0.00
Outstanding Servicing Reserve end of period		0.00

<b>Triggers*</b>						
<b>Reserves</b>	<b>Required Rating BMW AG</b>					<b>Trigger Breach</b>
		Fitch	S&P	Moody's	DBRS	
Commingling/Servicing Reserve	Long Term	BBB	N/A	N/A	BBB low	no
	Short Term	F2	N/A	N/A	N/A	no
<b>Current Rating BMW AG</b>						
		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.

**Compartment German Auto Loans 12**  
**Monthly Investor Report**

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 2024 = 31 days

**7. Performance Data**

**Aggregate outstanding notes balance**

Beginning of period (in EUR)	522,125,787.51
End of period (in EUR)	500,970,941.25

**Ratios**

**31- 60 days past due**

	(in EUR)	(in %)
31- 60 days past due period before previous period	1,286,086.67	0.23
31- 60 days past due previous period	1,305,990.49	0.25
31- 60 days past due current period	1,676,533.63	0.33

**61- 90 days past due**

	(in EUR)	(in %)
61- 90 days past due period before previous period	628,070.01	0.11
61- 90 days past due previous period	656,533.69	0.12
61- 90 days past due current period	600,362.24	0.12

**Cumulative Net Loss Ratio**

	Current ratio
Cumulative Net Loss Ratio (in %)	0.23

**Performance data**

Number of contracts being 31 - 60 days delinquent	64
Number of contracts being 61 - 90 days delinquent	33
Balance of contracts being 31 - 60 days delinquent (in EUR)	1,676,533.63
Balance of contracts being 61 - 90 days delinquent (in EUR)	600,362.24
Defaulted amounts (in EUR)	465,273.48
Cumulative defaulted amounts (in EUR)	4,228,244.80
Recoveries (in EUR)	76,850.10
Cumulative recoveries (in EUR)	2,004,273.49

**Compartment German Auto Loans 12**  
**Monthly Investor Report**

Reporting Date: Oct 10, 2024  
 Payment Date: Oct 21, 2024  
 Period No.: 19  
 Monthly Period: Sept, 2024  
 Interest Period: Sept 20, 2024 to Oct 21, 2024  
 = 31 days

**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
Sept - 24	23	465,273.48	4,228,244.80	975,099,750.83	0.43	76,850.10	2,004,273.49	2,223,971.31	0.23

# Compartment German Auto Loans 12

## Monthly Investor Report

Reporting Date: Oct 10, 2024  
 Payment Date: Oct 21, 2024  
 Period No.: 19  
 Monthly Period: Sept, 2024  
 Interest Period: Sept 20, 2024 to Oct 21, 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)
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	3.819.54	2.652.69	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	17.024.15	6.579.83	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	25.389.75	9.687.70	Used	5 Series	Commercial	
23	Jan - 24	Feb - 22	50.582.34	49.240.19	48.863.31	376.88	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	21.428.19	2.795.46	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	1.671.79	0.00	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

## Monthly Investor Report

Reporting Date: Oct 10, 2024  
 Payment Date: Oct 21, 2024  
 Period No.: 19  
 Monthly Period: Sept, 2024  
 Interest Period: Sept 20, 2024 to Oct 21, 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)
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	2,000.00	17,999.15	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	2,008.25	9,524.32	Used	5 Series	Private	
54	May - 24	Sept - 20	8,348.85	3,984.07	3,413.30	570.77	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	2,000.00	53,246.51	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	933.95	161.56	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

## Monthly Investor Report

Reporting Date: Oct 10, 2024  
 Payment Date: Oct 21, 2024  
 Period No.: 19  
 Monthly Period: Sept, 2024  
 Interest Period: Sept 20, 2024 to Oct 21, 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	Aua - 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	Aua - 24	Sept - 22	32.951.22	27.158.19	0.00	27.158.19	Used	5 Series	Commercial	
84	Aua - 24	Dec - 22	29.338.50	26.776.02	0.00	26.776.02	Used	5 Series	Private	
85	Aua - 24	Dec - 21	52.626.29	22.267.83	22.267.83	0.00	New	X3 Series	Commercial	
86	Aua - 24	Mar - 22	29.171.73	25.462.61	18.417.13	7.045.48	Used	3 Series	Commercial	
87	Aua - 24	Mav - 21	68.092.03	60.998.60	0.00	60.998.60	Used	Non BMW Group (incl. Motorcycles)	Commercial	
88	Aua - 24	Oct - 22	37.942.06	32.229.93	21.764.71	10.465.22	New	2 Series	Commercial	
89	Aua - 24	Julv - 22	33.130.59	30.236.70	0.00	30.236.70	New	1 Series	Commercial	
90	Aua - 24	Oct - 22	42.946.92	34.520.05	0.00	34.520.05	Used	7 Series	Commercial	
91	Aua - 24	Nov - 22	33.969.76	31.422.24	0.00	31.422.24	Used	X3 Series	Commercial	
92	Sept - 24	Aua - 22	64.407.90	53.159.38	35.597.72	17.561.66	Used	X4 Series	Commercial	
93	Sept - 24	Oct - 20	27.677.12	23.475.06	0.00	23.475.06	Used	7 Series	Commercial	
94	Sept - 24	Nov - 22	36.891.80	33.788.56	0.00	33.788.56	New	MINI	Commercial	
95	Sept - 24	Sept - 22	35.377.12	32.449.22	0.00	32.449.22	New	MINI	Commercial	
96	Sept - 24	Apr - 22	39.832.25	36.213.95	0.00	36.213.95	Used	7 Series	Commercial	
97	Sept - 24	Oct - 21	34.569.54	29.949.90	0.00	29.949.90	Used	5 Series	Commercial	
98	Sept - 24	Oct - 20	30.705.84	26.903.04	0.00	26.903.04	New	MINI	Commercial	
99	Sept - 24	Feb - 22	52.274.04	48.714.09	0.00	48.714.09	New	X4 Series	Commercial	
100	Sept - 24	Nov - 22	41.653.31	38.701.70	0.00	38.701.70	New	Z Series	Commercial	
101	Sept - 24	Mav - 22	30.377.35	27.071.50	0.00	27.071.50	Used	X4 Series	Commercial	
102	Sept - 24	Oct - 22	27.697.45	24.992.82	19.059.07	5.933.75	Used	4 Series	Commercial	
103	Sept - 24	June - 22	18.166.93	16.872.75	0.00	16.872.75	New	Other BMW Group	Private	
104	Sept - 24	Sept - 22	4.791.04	3.432.00	0.00	3.432.00	Used	X3 Series	Commercial	
105	Sept - 24	Apr - 21	5.121.51	2.770.75	0.00	2.770.75	Used	Non BMW Group (incl. Motorcycles)	Commercial	
106	Sept - 24	Feb - 19	24.806.88	18.483.73	400.00	18.083.73	New	MINI	Private	
107	Sept - 24	June - 21	52.406.87	44.671.84	18.192.57	26.479.27	Used	X5 Series	Commercial	
108	Julv - 23	Apr - 22	100.077.77	100.077.77	72.799.47	27.278.30	New	X7 Series	Commercial	Sept - 23
109	Julv - 23	Oct - 22	61.361.53	60.891.29	52.526.19	8.365.10	Used	8 Series	Commercial	Oct - 23
110	Julv - 23	Apr - 22	47.832.04	47.210.40	29.418.27	17.792.13	New	2 Series	Commercial	Oct - 23
111	Aua - 23	June - 21	26.578.44	25.653.93	20.372.61	5.281.32	Used	X5 Series	Private	Nov - 23

# Compartment German Auto Loans 12

## Monthly Investor Report

Reporting Date: Oct 10, 2024  
 Payment Date: Oct 21, 2024  
 Period No.: 19  
 Monthly Period: Sept, 2024  
 Interest Period: Sept 20, 2024 to Oct 21, 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	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
113	Nov - 23	Apr - 20	14.442.13	283.72	45.92	237.80	Used	X3 Series	Private	Nov - 23
114	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
115	Nov - 23	Oct - 22	60.070.56	58.597.03	33.214.08	25.382.95	Used	X5 Series	Commercial	Feb - 24
116	Dec - 23	Sept - 22	17.181.64	15.747.97	12.973.33	2.774.64	Used	MINI	Private	Feb - 24
117	Dec - 23	Dec - 22	30.517.44	30.029.79	19.869.31	10.160.48	Used	Other BMW Group	Private	Feb - 24
118	Julv - 23	Oct - 22	36.363.41	35.325.31	30.620.75	4.704.56	New	3 Series	Private	Mar - 24
119	Dec - 23	Mar - 20	33.546.39	31.976.94	23.829.61	8.147.33	Used	X6 Series	Commercial	Mar - 24
120	Feb - 24	Apr - 22	12.637.32	11.869.93	9.378.27	2.491.66	Used	2 Series	Private	May - 24
121	Jan - 24	Julv - 22	37.851.51	37.851.51	31.838.38	6.013.13	New	MINI	Private	June - 24
122	Jan - 24	Julv - 21	32.013.34	30.474.45	28.004.86	2.469.59	Used	X6 Series	Commercial	June - 24
123	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
124	Mar - 24	Nov - 21	78.477.46	72.964.02	56.719.55	16.244.47	New	X6 Series	Commercial	June - 24
125	Mar - 24	Nov - 22	67.390.22	62.652.09	46.723.42	15.928.67	New	X4 Series	Commercial	June - 24
126	June - 24	Mar - 20	29.743.83	16.760.86	1.536.54	15.224.32	New	4 Series	Private	June - 24
127	Jan - 24	Sept - 19	39.303.92	35.330.03	24.371.82	10.958.21	New	X1 Series	Commercial	July - 24
128	Mar - 24	Feb - 22	63.059.54	57.866.97	51.161.64	6.705.33	New	X5 Series	Commercial	July - 24
129	Mar - 24	Nov - 22	62.423.54	58.193.50	40.233.55	17.959.95	New	X5 Series	Commercial	July - 24
130	Apr - 24	Mav - 22	18.451.21	16.895.50	9.943.87	6.951.63	Used	MINI	Commercial	July - 24
131	Julv - 24	Nov - 22	9.974.38	53.00	-4.96	57.96	Used	2 Series	Private	July - 24
132	Jan - 24	Oct - 22	46.091.16	42.345.27	27.496.65	14.848.62	Used	5 Series	Commercial	Aug - 24
133	Mav - 24	June - 22	33.338.75	28.938.52	21.605.33	7.333.19	Used	5 Series	Private	Aug - 24
134	Mav - 24	Nov - 20	7.327.26	6.230.35	4.119.28	2.111.07	Used	3 Series	Private	Aug - 24
135	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:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 2024 = 31 days

**10. Outstanding Note Balance**

<b>1. Note Balance</b>	<b>All Notes</b>	<b>Class A</b>	<b>Class B</b>
<b>Initial Note Information</b>			
ISIN code		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
<b>Current Note Information</b>			
Notes aggregate principal outstanding balance in EUR - BoP	522,125,787.51	447,025,787.51	75,100,000.00
Available distribution amount in EUR	32,371,955.48		
Redemption per class in EUR		21,154,846.26	0,00
Redemption per note in EUR		2,350.54	0.00
Notes aggregate principal outstanding balance in EUR - EoP	500,970,941.25	425,870,941.25	75,100,000.00
Current pool factor		0.47	1.00
<b>2. Payments to Investor per Note</b>			
		<b>Class A</b>	<b>Class B</b>
Interest Type		Floating Rate	Fixed Rate
Reference Rate		1M_EURIBOR	NONE
Actual Interest Rate		3.398%	NONE
Spread		0.41%	0.00%
Coupon		3.808%	3.00%
Day count fraction		Actual/360	Actual/360
Interest days		31 days	31 days
Principal outstanding per note in EUR - BoP		49,669.53	100,000.00
Principal repayment per note in EUR		2,350.54	0.00
Principal outstanding per note in EUR - EoP		47,318.99	100,000.00
Interest payment per Note in EUR		162.87	0.00

**Compartment German Auto Loans 12**  
**Monthly Investor Report**

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 2024 = 31 days

**10. Outstanding Note Balance**

<b>3. Credit Enhancement</b>	Initial Period (in EUR)	Initial CE (in %)	Current Period (in EUR)	Current CE (in %)
Class A	900,000,000.00	8.70	425,870,941.25	17.99
Class B	75,100,000.00	1.00	75,100,000.00	3.19
Cash Reserve (+ Overcollateralisation)	9,751,000.00	0.00	16,184,375.38	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)	507,404,316.63
Clean-Up option exercisable	No

**Compartment German Auto Loans 12**  
**Monthly Investor Report**

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 2024 = 31 days

**11. Original Principal Balance**

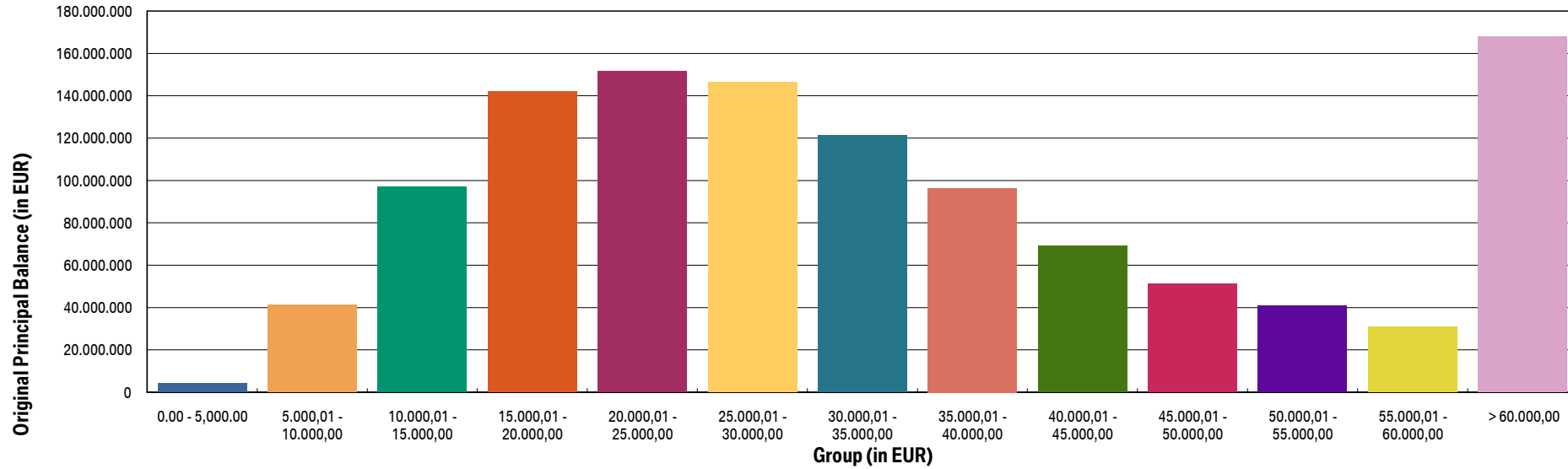
Initial Portfolio as of origination of contract

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
<b>Total</b>	<b>1,160,037,621.99</b>	<b>100.00</b>	<b>46,462</b>	<b>100.00</b>

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

**Compartment German Auto Loans 12**  
**Monthly Investor Report**

Reporting Date: Oct 10, 2024  
 Payment Date: Oct 21, 2024  
 Period No.: 19  
 Monthly Period: Sept, 2024  
 Interest Period: Sept 20, 2024 to Oct 21, 2024  
 = 31 days



## Compartment German Auto Loans 12

### Monthly Investor Report

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 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
<b>Total</b>	<b>975,099,750.83</b>	<b>100.00</b>	<b>46,462</b>	<b>100.00</b>

Average: 20,987.04

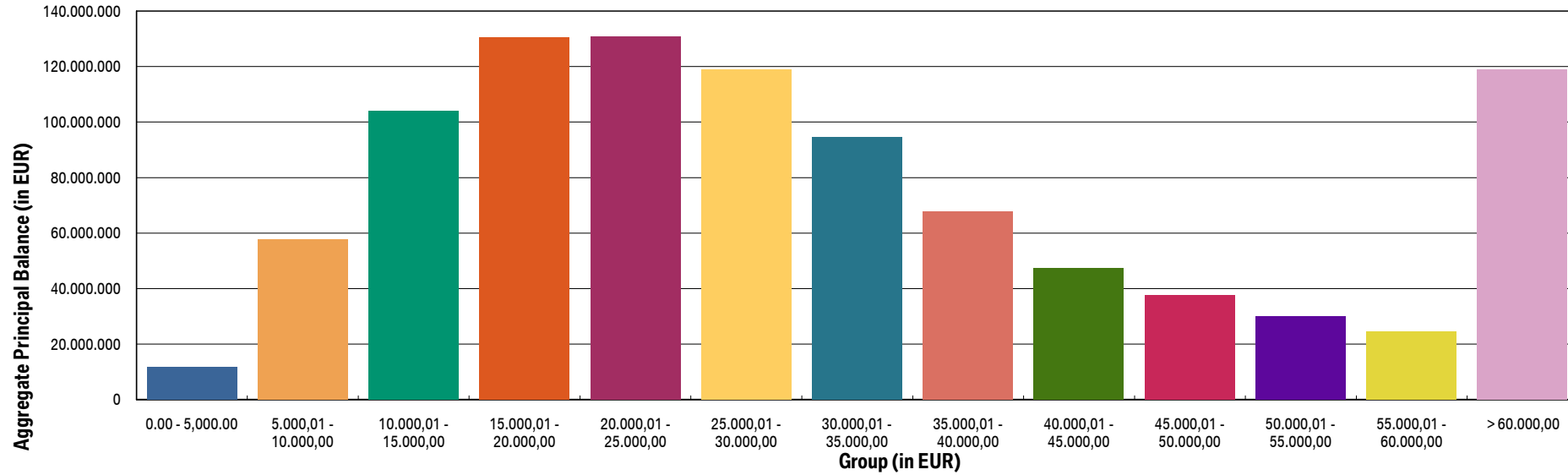
Min: 181.31

Max: 250,749.09



**Compartment German Auto Loans 12**  
**Monthly Investor Report**

Reporting Date: Oct 10, 2024  
 Payment Date: Oct 21, 2024  
 Period No.: 19  
 Monthly Period: Sept, 2024  
 Interest Period: Sept 20, 2024 to Oct 21, 2024  
 = 31 days



**Compartment German Auto Loans 12**  
**Monthly Investor Report**

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 2024 = 31 days

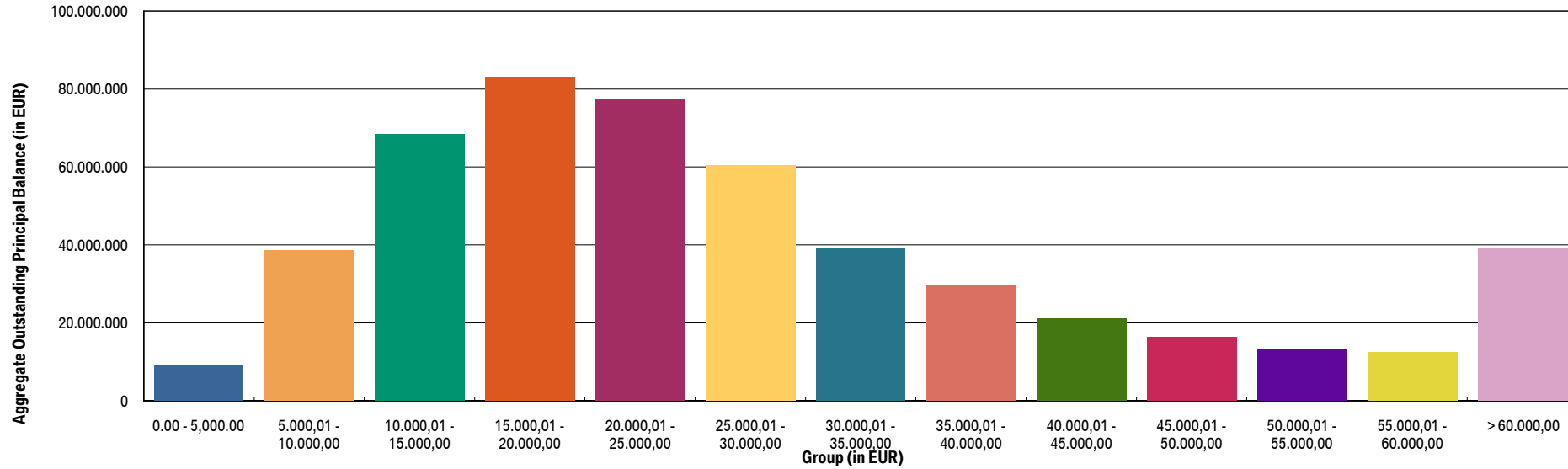
**13. Aggregate Outstanding Principal Balance**

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	8,932,413.14	1.76	5,421	17.90
5.000,01 - 10.000,00	38,610,867.74	7.61	5,065	16.73
10.000,01 - 15.000,00	68,467,654.09	13.49	5,500	18.16
15.000,01 - 20.000,00	82,867,205.80	16.33	4,780	15.78
20.000,01 - 25.000,00	77,329,995.86	15.24	3,461	11.43
25.000,01 - 30.000,00	60,441,702.55	11.91	2,218	7.32
30.000,01 - 35.000,00	39,165,114.86	7.72	1,214	4.01
35.000,01 - 40.000,00	29,502,915.05	5.81	791	2.61
40.000,01 - 45.000,00	21,019,646.24	4.14	495	1.63
45.000,01 - 50.000,00	16,245,985.98	3.20	343	1.13
50.000,01 - 55.000,00	13,178,789.56	2.60	252	0.83
55.000,01 - 60.000,00	12,415,472.97	2.45	216	0.71
> 60.000,00	39,226,552.79	7.73	528	1.74
<b>Total</b>	<b>507,404,316.63</b>	<b>100.00</b>	<b>30,284</b>	<b>100.00</b>
WA:	16,754.86			
Min:	0.00			
Max:	219,088.36			

**Compartment German Auto Loans 12**  
**Monthly Investor Report**

Reporting Date: Oct 10, 2024  
 Payment Date: Oct 21, 2024  
 Period No.: 19  
 Monthly Period: Sept, 2024  
 Interest Period: Sept 20, 2024 to Oct 21, 2024  
 = 31 days





## Compartment German Auto Loans 12

### Monthly Investor Report

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 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	126,311,938.66	24.89	8,820	29.12
<=1000	5,702,041.77	1.12	478	1.58
1.000,01 - 2.000,00	15,425,205.28	3.04	1,252	4.13
2.000,01 - 3.000,00	23,148,771.29	4.56	1,707	5.64
3.000,01 - 4.000,00	21,627,203.72	4.26	1,591	5.25
4.000,01 - 5.000,00	45,013,885.45	8.87	2,922	9.65
5.000,01 - 6.000,00	21,622,353.02	4.26	1,402	4.63
6.000,01 - 7.000,00	20,518,533.91	4.04	1,239	4.09
7.000,01 - 8.000,00	22,287,844.72	4.39	1,339	4.42
8.000,01 - 9.000,00	12,058,550.53	2.38	656	2.17
9.000,01 - 10.000,00	45,907,096.86	9.05	2,461	8.13
10.000,01 - 11.000,00	7,674,615.22	1.51	418	1.38
11.000,01 - 12.000,00	11,452,672.15	2.26	623	2.06
12.000,01 - 13.000,00	9,541,718.63	1.88	467	1.54
13.000,01 - 14.000,00	7,962,484.96	1.57	357	1.18
14.000,01 - 15.000,00	25,060,536.10	4.94	1,195	3.95
> 15.000,00	86,088,864.36	16.97	3,357	11.09
<b>Total</b>	<b>507,404,316.63</b>	<b>100.00</b>	<b>30,284</b>	<b>100.00</b>

Minimum Down Payment: 1.00  
 Maximum Down Payment: 165,000.00  
 Average Down Payment: 6,875.03  
 Average Down Payment (customers that made a Down Payment): 9,700.13

**Compartment German Auto Loans 12**

**Monthly Investor Report**

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 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	312,018.75	0.06	7	0.02
2	232,726.94	0.05	3	0.01
3	227,403.33	0.04	4	0.01
4	219,088.36	0.04	1	0.00
5	182,808.12	0.04	2	0.01
6	171,798.93	0.03	1	0.00
7	163,095.90	0.03	1	0.00
8	162,340.74	0.03	5	0.02
9	152,500.99	0.03	2	0.01
10	147,290.64	0.03	1	0.00
11	147,091.06	0.03	2	0.01
12	143,920.18	0.03	1	0.00
13	143,339.84	0.03	2	0.01
14	142,432.50	0.03	2	0.01
15	138,711.17	0.03	2	0.01
16	138,408.25	0.03	3	0.01
17	137,805.16	0.03	2	0.01
18	137,209.19	0.03	7	0.02
19	136,724.63	0.03	2	0.01
20	132,845.25	0.03	1	0.00
<b>Total</b>	<b>3,369,559.93</b>	<b>0.66</b>	<b>51</b>	<b>0.17</b>

<b>Total Portfolio Balance</b>	<b>507,404,316.63</b>
--------------------------------	-----------------------

**Compartment German Auto Loans 12**  
**Monthly Investor Report**

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 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
<b>Total</b>	<b>975,099,750.83</b>	<b>100.00</b>	<b>46,462</b>	<b>100.00</b>

**Compartment German Auto Loans 12**  
**Monthly Investor Report**

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 2024 = 31 days

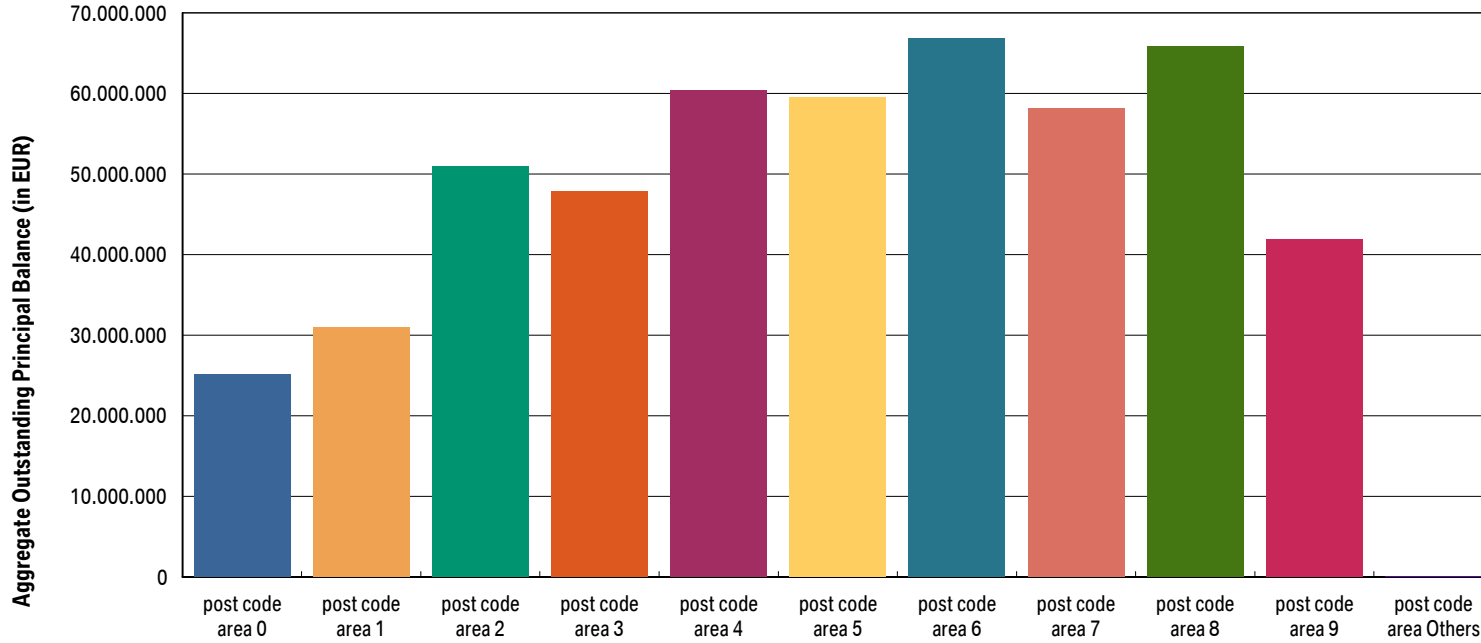
**16. Geographical Distribution**

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	25,111,043.75	4.95	1,533	5.06
post code area 1	31,000,419.29	6.11	1,674	5.53
post code area 2	50,915,323.60	10.03	3,000	9.91
post code area 3	47,785,193.20	9.42	2,921	9.65
post code area 4	60,327,340.25	11.89	3,640	12.02
post code area 5	59,438,505.22	11.71	3,555	11.74
post code area 6	66,873,042.42	13.18	3,936	13.00
post code area 7	58,094,143.23	11.45	3,631	11.99
post code area 8	65,865,768.87	12.98	3,838	12.67
post code area 9	41,903,115.54	8.26	2,543	8.40
post code area Others	90,421.26	0.02	13	0.04
<b>Total</b>	<b>507,404,316.63</b>	<b>100.00</b>	<b>30,284</b>	<b>100.00</b>

**Compartment German Auto Loans 12**  
**Monthly Investor Report**

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 2024 = 31 days



## Compartment German Auto Loans 12

### Monthly Investor Report

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 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
<b>Total</b>	<b>975,099,750.83</b>	<b>100.00</b>	<b>46,462</b>	<b>100.00</b>

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
<b>Total</b>	<b>975,099,750.83</b>	<b>100.00</b>	<b>46,462</b>	<b>100.00</b>

### 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	208,973,112.81	41.18	8,344	27.55
Used	298,431,203.82	58.82	21,940	72.45
<b>Total</b>	<b>507,404,316.63</b>	<b>100.00</b>	<b>30,284</b>	<b>100.00</b>

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	150,510,869.46	29.66	6,063	20.02
Private Individual	356,893,447.17	70.34	24,221	79.98
<b>Total</b>	<b>507,404,316.63</b>	<b>100.00</b>	<b>30,284</b>	<b>100.00</b>

**Compartment German Auto Loans 12**  
**Monthly Investor Report**

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 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	258,362,739.30	50.92	16,157	53.35
D	187,122,279.88	36.88	11,225	37.07
E	9,021,689.52	1.78	423	1.40
U	18,826,210.36	3.71	1,288	4.25
X	20,630,948.28	4.07	789	2.61
Y	13,440,449.29	2.65	402	1.33
<b>Total</b>	<b>507,404,316.63</b>	<b>100.00</b>	<b>30,284</b>	<b>100.00</b>

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: Oct 10, 2024  
 Payment Date: Oct 21, 2024  
 Period No.: 19  
 Monthly Period: Sept, 2024  
 Interest Period: Sept 20, 2024 to Oct 21, 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
<b>Total</b>	<b>0.00</b>	<b>0.00</b>	<b>0</b>	<b>0.00</b>

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	8,651,382.49	1.71	399	1.32
31 - 60	1,676,533.63	0.33	64	0.21
61 - 90	600,362.24	0.12	33	0.11
91 - 120	562,971.99	0.11	19	0.06
> 120	1,243,707.30	0.25	40	0.13
<b>Total</b>	<b>12,734,957.65</b>	<b>2.51</b>	<b>555</b>	<b>1.83</b>



**Compartment German Auto Loans 12**

**Monthly Investor Report**

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 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
Sept - 24	503,320,741.47	1,676,533.63	600,362.24	562,971.99	1,243,707.30

**Compartment German Auto Loans 12**  
**Monthly Investor Report**

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 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
<b>Total</b>	<b>975,099,750.83</b>	<b>100.00</b>	<b>46,462</b>	<b>100.00</b>

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:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 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	168,536,459.87	33.22	8,105	26.76
> 24 - <= 36	248,545,154.35	48.98	14,724	48.62
> 36 - <= 42	37,662,016.88	7.42	3,088	10.20
> 42 - <= 48	31,775,174.59	6.26	2,457	8.11
> 48 - <= 53	15,505,808.70	3.06	1,380	4.56
> 53	5,379,702.24	1.06	530	1.75
<b>Total</b>	<b>507,404,316.63</b>	<b>100.00</b>	<b>30,284</b>	<b>100.00</b>

WA Seasoning (in months): 29.48  
 Min (in months): 21.00  
 Max (in months): 65.00

**Compartment German Auto Loans 12**  
**Monthly Investor Report**

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 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
<b>Total</b>	<b>975,099,750.83</b>	<b>100.00</b>	<b>46,462</b>	<b>100.00</b>

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:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 2024 = 31 days

**22. Remaining Term**

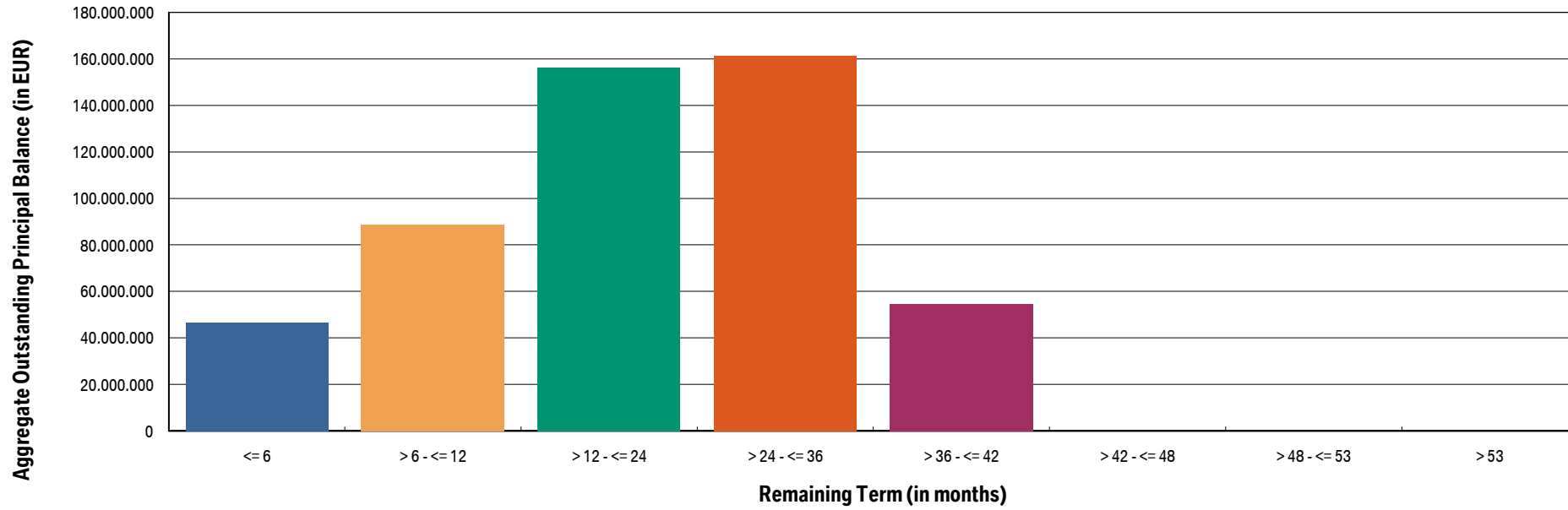
Current Portfolio

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	46,487,548.11	9.16	6,415	21.18
> 6 - <= 12	88,783,314.07	17.50	6,092	20.12
> 12 - <= 24	156,220,493.83	30.79	8,653	28.57
> 24 - <= 36	161,269,925.52	31.78	7,020	23.18
> 36 - <= 42	54,643,035.10	10.77	2,104	6.95
> 42 - <= 48	0.00	0.00	0	0.00
> 48 - <= 53	0.00	0.00	0	0.00
> 53	0.00	0.00	0	0.00
<b>Total</b>	<b>507,404,316.63</b>	<b>100.00</b>	<b>30,284</b>	<b>100.00</b>

WA Remaining Term (in months): 21.39  
 Min (in months): 0.00  
 Max (in months): 39.00

**Compartment German Auto Loans 12**  
**Monthly Investor Report**

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 2024 = 31 days



**Compartment German Auto Loans 12**  
**Monthly Investor Report**

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 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
<b>Total</b>	<b>975,099,750.83</b>	<b>100.00</b>	<b>46,462</b>	<b>100.00</b>

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:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 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	3,206,680.06	0.63	774	2.56
> 24 - <= 36	127,912,839.83	25.21	9,039	29.85
> 36 - <= 42	3,153,913.05	0.62	288	0.95
> 42 - <= 48	108,880,355.29	21.46	6,690	22.09
> 48 - <= 53	1,994,103.10	0.39	178	0.59
> 53	262,256,425.30	51.69	13,315	43.97
<b>Total</b>	<b>507,404,316.63</b>	<b>100.00</b>	<b>30,284</b>	<b>100.00</b>

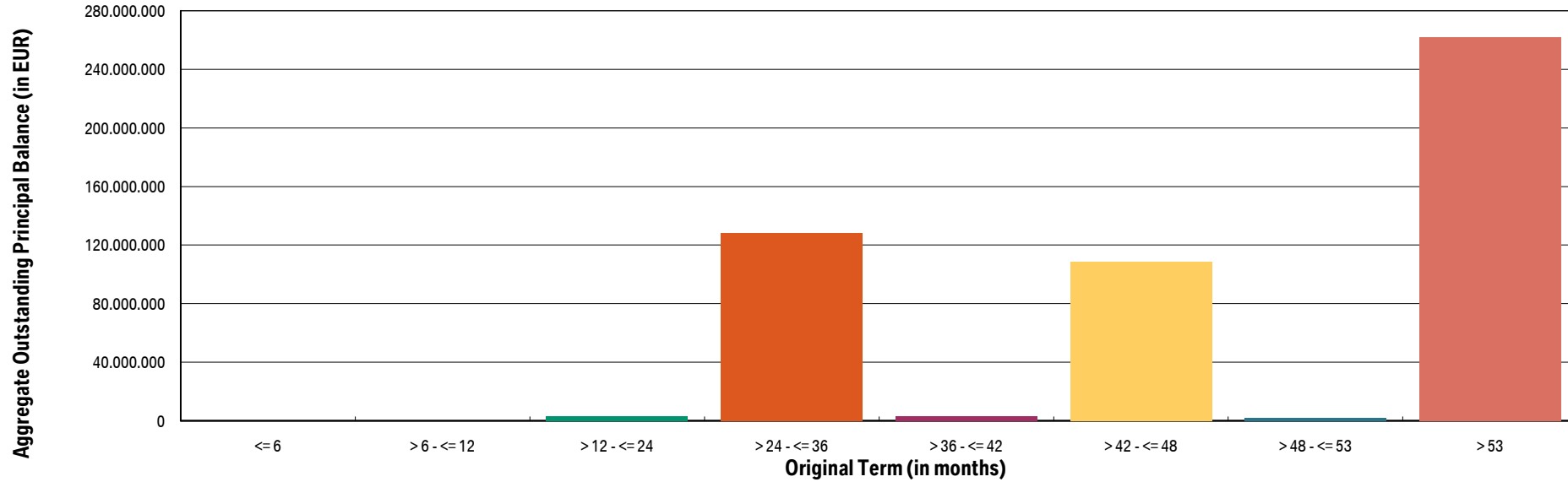
WA Original Term (in months): 50.97  
 Min (in months): 15.00  
 Max (in months): 102.00





**Compartment German Auto Loans 12**  
**Monthly Investor Report**

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 2024 = 31 days



## Compartment German Auto Loans 12

### Monthly Investor Report

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 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
<b>Total</b>	<b>975,099,750.83</b>	<b>100.00</b>	<b>46,462</b>	<b>100.00</b>

**Compartment German Auto Loans 12**  
**Monthly Investor Report**

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 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	33,892,472.76	6.68	3,286	10.85
BMW 2 Series	40,514,642.66	7.98	2,734	9.03
BMW 3 Series	45,777,380.38	9.02	2,953	9.75
BMW 4 Series	32,290,294.42	6.36	1,367	4.51
BMW 5 Series	55,753,794.19	10.99	2,999	9.90
BMW 6 Series	3,761,007.33	0.74	185	0.61
BMW 7 Series	6,786,285.63	1.34	257	0.85
BMW 8 Series	6,372,795.38	1.26	109	0.36
BMW X1 Series	38,104,648.32	7.51	2,604	8.60
BMW X2 Series	12,338,894.93	2.43	707	2.33
BMW X3 Series	43,373,074.11	8.55	1,959	6.47
BMW X4 Series	14,770,943.17	2.91	600	1.98
BMW X5 Series	40,362,007.13	7.95	1,196	3.95
BMW X6 Series	13,431,934.82	2.65	372	1.23
BMW X7 Series	6,360,915.34	1.25	112	0.37
BMW Z Series	7,647,057.22	1.51	323	1.07
BMW i Series	4,266,327.75	0.84	229	0.76
MINI	64,737,764.27	12.76	5,126	16.93
Non BMW Group Models (incl. Motorcycles)	20,413,011.89	4.02	1,323	4.37
Other BMW Group (incl. Motorcycles)	16,449,064.93	3.24	1,843	6.09
<b>Total</b>	<b>507,404,316.63</b>	<b>100.00</b>	<b>30,284</b>	<b>100.00</b>

**Compartment German Auto Loans 12**  
**Monthly Investor Report**

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 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
<b>Total</b>	<b>975,099,750.83</b>	<b>100.00</b>	<b>46,462</b>	<b>100.00</b>

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	502,149,929.78	98.96	30,032	99.17
Self payment	5,254,386.85	1.04	252	0.83
<b>Total</b>	<b>507,404,316.63</b>	<b>100.00</b>	<b>30,284</b>	<b>100.00</b>



**Compartment German Auto Loans 12**  
**Monthly Investor Report**

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 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	507,404,316.63	3.87

**Compartment German Auto Loans 12**  
**Monthly Investor Report**

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 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
<b>Total</b>	<b>975,099,750.83</b>	<b>100.00</b>	<b>46,462</b>	<b>100.00</b>

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	503,304,463.81	99.19	29,335	96.87
Equal Instalment Loan	4,099,852.82	0.81	949	3.13
<b>Total</b>	<b>507,404,316.63</b>	<b>100.00</b>	<b>30,284</b>	<b>100.00</b>

**Compartment German Auto Loans 12**  
**Monthly Investor Report**

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 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
<b>Total</b>	<b>975,099,750.83</b>	<b>100.00</b>	<b>46,462</b>	<b>100.00</b>

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	492,645,485.27	97.09	29,640	97.87
2 - 4	13,623,025.55	2.68	582	1.92
5 - 7	1,009,290.61	0.20	41	0.14
8 - 10	0.00	0.00	0	0.00
> 10	126,515.20	0.02	21	0.07
<b>Total</b>	<b>507,404,316.63</b>	<b>100.00</b>	<b>30,284</b>	<b>100.00</b>

**Compartment German Auto Loans 12**  
**Monthly Investor Report**

Reporting Date: Oct 10, 2024  
 Payment Date: Oct 21, 2024  
 Period No.: 19  
 Monthly Period: Sept, 2024  
 Interest Period: Sept 20, 2024 to Oct 21, 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
	507,404,316.63	
1	488,864,146.89	18,540,169.74
2	474,818,065.96	14,046,080.93
3	460,401,583.99	14,416,481.97
4	446,763,158.77	13,638,425.22
5	434,606,840.51	12,156,318.26
6	418,558,754.79	16,048,085.72
7	402,060,496.38	16,498,258.41
8	383,662,154.24	18,398,342.14
9	365,370,831.43	18,291,322.81
10	345,871,048.77	19,499,782.66
11	327,306,956.99	18,564,091.78
12	308,394,859.75	18,912,097.24
13	288,545,841.98	19,849,017.77
14	266,975,445.57	21,570,396.41
15	243,162,681.18	23,812,764.39
16	234,007,497.12	9,155,184.06
17	226,019,048.58	7,988,448.54
18	217,133,058.61	8,885,989.97
19	206,409,054.89	10,724,003.72
20	195,410,987.01	10,998,067.88
21	183,981,255.90	11,429,731.11
22	172,153,344.76	11,827,911.14
23	160,941,420.69	11,211,924.07
24	149,941,324.00	11,000,096.69
25	137,733,180.19	12,208,143.81
26	126,364,747.19	11,368,433.00
27	111,539,121.92	14,825,625.27
28	105,994,403.65	5,544,718.27
29	100,010,270.80	5,984,132.85
30	92,368,813.17	7,641,457.63



## Compartment German Auto Loans 12

### Monthly Investor Report

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 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	83,223,688.58	9,145,124.59
32	73,393,594.66	9,830,093.92
33	63,134,529.14	10,259,065.52
34	50,698,347.32	12,436,181.82
35	40,811,362.19	9,886,985.13
36	31,309,152.86	9,502,209.33
37	20,934,439.32	10,374,713.54
38	10,955,199.76	9,979,239.56
39	911.18	10,954,288.58
40	0.00	911.18
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:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 2024 = 31 days

**30. Priority of Payments**

**All values in EUR**

Available Distribution Amount	+	32,371,955.48
Taxes	-	0.00
Trustee Payment	-	0.00
Senior Expenses	-	279.22
Swap Net Payment	-	0.00
Class A Interest	-	1,465,830.00
Cash Reserve	-	9,751,000.00
Class A Principal	-	21,154,846.26
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:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 2024 = 31 days

**31. Transaction Costs**

<b>Cost Category (in EUR)</b>	<b>Class A</b>	<b>Class B</b>	<b>Subordinated Loan</b>	<b>Total</b>
Senior Expenses				279.22
Interest accrued for the Period	1,465,830.00	194,005.83	45,325.36	1,705,161.19
Interest payments for the Period	1,465,830.00	0.00	0.00	1,465,830.00
Cumulative Interest Payments	42,457,770.00	0.00	0.00	42,457,770.00
Unpaid Interest for the Period	0.00	194,005.83	45,325.36	239,331.19
Cumulative Unpaid Interest	0.00	3,636,101.68	877,355.71	4,513,457.39

**Compartment German Auto Loans 12**

**Monthly Investor Report**

Reporting Date:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 2024 = 31 days

**32. Ratings**

	Fitch	S&P	Moody's	DBRS
<b>Notes - current ratings</b>				
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	
<b>Transaction Parties - current ratings</b>							
	BMW AG						
		long term	N/A	A	A2	N/A	no
		short term	N/A	A-1	P-1	N/A	no
<b>Issuer Account Bank:</b>	The Bank of New York Mellon	long term	AA	N/A	N/A	N/A	no
		short term	F1+	N/A	N/A	N/A	no
<b>Swap Provider:</b>	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	
<b>Transaction Parties - required ratings</b>						
	BMW AG					
		long term	BBB	N/A	N/A	BBB low
		short term	F2	N/A	N/A	N/A
<b>Issuer Account Bank:</b>	The Bank of New York Mellon	long term	A	N/A	N/A	A
		short term	F1	N/A	N/A	N/A
<b>Swap Provider:</b>	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:	Oct 10, 2024
Payment Date:	Oct 21, 2024
Period No.:	19
Monthly Period:	Sept, 2024
Interest Period:	Sept 20, 2024 to Oct 21, 2024 = 31 days

**33. Swap Counterparty Data**

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

<b>Swap Data</b>	
Swap type	Fixed floating interest rate swap
Notional amount (in EUR)	447,025,787.51
Fixed rate (in %)	3.0700
Floating rate (Euribor in %)	3.3980
Net swap payments (in EUR) (- from SPV / + to SPV)	164,381.32