



**BMW
GROUP**



ROLLS-ROYCE
MOTOR CARS LTD

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

Monthly Investor Report - October 2024

Compartment German Auto Loans 12

Monthly Investor Report

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

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1. Contact Information

Transaction Parties

Issuer:

Bavarian Sky S.A.

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

Corporate Administrator:

Intertrust (Luxembourg) S.à r.l.

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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

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1. Contact Information

Transaction Parties

Calculation Agent/Paying Agent

The Bank of New York Mellon

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

Trustee:

BNY MELLON CORPORATE TRUSTEE SERVICES LIMITED

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

Issuer Account Bank:

The Bank of New York Mellon

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

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1. Contact Information

Transaction Parties

Data Trustee:

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

Swap Counterparty:

Skandinaviska Enskilda Banken AB
Kungsträdgårdsgatan 8
SE-106 40 Stockholm
Sweden
TDLegal@seb.de

Rating Agencies:

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

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

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

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

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

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



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3. Counterparty History & Notheworthy Transaction Events

Counterparty History (to be added if applicable)

None.

Noteworthy Transaction Events (to be added if applicable)

None.



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4. Overview Dates

Initial Cut-Off Date:	28/02/2023		
Issue Date:	01/03/2023	Legal Maturity Date:	20/03/2030
Reporting Date	11/11/2024		
Investor Reporting Date	18/11/2024		
Interest Determination Date	17/10/2024		
Reporting Frequency:	monthly		
Monthly Period No. (since Issue Date):	20	(since Issue Date)	
Payment Date:	20/11/2024		
Next Payment Date	20/12/2024		
Monthly Period:	01/10/2024	until	31/10/2024

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5. Portfolio Information

	current period	prior period
Outstanding receivables (in EUR)	Aggregate outstanding principal balance	Aggregate outstanding principal balance
Beginning of period	507,404,316.63	528,543,586.76
Scheduled principal payments	14,436,268.66	13,571,048.03
Prepayment* principal	6,177,599.42	6,042,732.05
Prepayments* number of contracts	373	347
Repurchases* principal	937,372.11	1,137,066.67
Repurchases* number of contracts	47	55
Total principal collections	21,551,240.19	20,750,846.75
Total interest collections	1,615,842.60	1,670,901.10
Defaulted Amounts	751,340.81	465,273.48
Recoveries	176,555.13	76,850.10
Late Recoveries	58,540.95	5,588.81
End of Period	485,278,290.76	507,404,316.63
Current prepayment rate (annualised) in %	14.04	13.21

* 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)	500,970,941.25
End of period (in EUR)	478,956,363.22

Ratios

31- 60 days past due	(in EUR)	(in %)
31- 60 days past due period before previous period	1,305,990.49	0.25
31- 60 days past due previous period	1,676,533.63	0.33
31- 60 days past due current period	1,164,492.20	0.24

61- 90 days past due	(in EUR)	(in %)
61- 90 days past due period before previous period	656,533.69	0.12
61- 90 days past due previous period	600,362.24	0.12
61- 90 days past due current period	603,568.03	0.12

Cumulative Net Loss Ratio	Current ratio
Cumulative Net Loss Ratio (in %)	0.29

Performance data

Number of contracts being 31 - 60 days delinquent	55
Number of contracts being 61 - 90 days delinquent	25
Balance of contracts being 31 - 60 days delinquent (in EUR)	1,164,492.20
Balance of contracts being 61 - 90 days delinquent (in EUR)	603,568.03
Defaulted amounts (in EUR)	751,340.81
Cumulative defaulted amounts (in EUR)	4,979,585.61
Recoveries (in EUR)	176,555.13
Cumulative recoveries (in EUR)	2,180,828.62

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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
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
Oct - 24	27	751,340.81	4,979,585.61	975,099,750.83	0.51	176,555.13	2,180,828.62	2,798,756.99	0.29

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9. Defaulted Amount & Recovery Amount - Loan Level Data

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

	Month / Year of Default	Month / Year of Loan Origination	Initial Principal Balance (in EUR)	Principal Balance of Loan at Default (in EUR)	Recovery Total (in EUR)	Principal Balance End of Period (in EUR)	Object Type (new / used)	Vehicle Series	Customer Type (private / commercial)	Out of Deal (Month / Year)
1	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	17.417.89	6.186.09	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	49.240.19	0.00	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	22.428.19	1.795.46	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	

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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	2,400.00	17,599.15	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	11,532.57	0.00	Used	5 Series	Private	
54	May - 24	Sept - 20	8,348.85	3,984.07	3,984.07	0.00	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	3,000.00	52,246.51	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	May - 22	64,190.06	57,600.61	57,600.61	0.00	New	X5 Series	Commercial	
65	June - 24	Oct - 22	51,884.50	49,587.30	0.00	49,587.30	Used	Non BMW Group (incl. Motorcycles)	Commercial	
66	June - 24	Jan - 21	37,936.32	35,895.43	0.00	35,895.43	New	X4 Series	Commercial	
67	June - 24	Nov - 21	3,627.54	1,095.51	933.95	161.56	Used	1 Series	Private	
68	June - 24	Mar - 21	35,287.64	33,119.15	27,108.23	6,010.92	New	X3 Series	Commercial	
69	June - 24	May - 22	21,947.12	20,366.13	11,135.97	9,230.16	Used	X1 Series	Commercial	
70	June - 24	Oct - 20	9,181.39	6,981.61	6,981.61	0.00	Used	3 Series	Private	
71	Jul - 24	Apr - 21	32,680.91	29,453.92	21,848.74	7,605.18	Used	X5 Series	Private	
72	Jul - 24	Jul - 22	74,740.77	69,038.21	69,038.21	0.00	New	4 Series	Commercial	
73	Jul - 24	Mar - 20	25,631.57	20,664.01	13,078.98	7,585.03	New	2 Series	Commercial	
74	Jul - 24	Mar - 19	12,519.48	9,609.88	7,429.38	2,180.50	Used	3 Series	Commercial	

Compartment German Auto Loans 12

Monthly Investor Report

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	Sept - 20	7.095.39	6.039.01	6.039.01	0.00	New	Other BMW Group	Private	
76	Julv - 24	Dec - 22	15.418.13	13.754.23	13.754.23	0.00	Used	4 Series	Private	
77	Julv - 24	Dec - 22	48.818.75	45.196.65	0.00	45.196.65	Used	7 Series	Commercial	
78	Julv - 24	Feb - 22	21.797.94	18.253.96	0.00	18.253.96	Used	3 Series	Commercial	
79	Julv - 24	Oct - 22	33.905.58	30.893.65	0.00	30.893.65	Used	5 Series	Commercial	
80	Aua - 24	Sept - 22	32.951.22	27.158.19	2.485.20	24.672.99	Used	5 Series	Commercial	
81	Aua - 24	Dec - 22	29.338.50	26.776.02	0.00	26.776.02	Used	5 Series	Private	
82	Aua - 24	Dec - 21	52.626.29	22.267.83	22.267.83	0.00	New	X3 Series	Commercial	
83	Aua - 24	Mar - 22	29.171.73	25.462.61	18.417.13	7.045.48	Used	3 Series	Commercial	
84	Aua - 24	Mav - 21	68.092.03	60.998.60	0.00	60.998.60	Used	Non BMW Group (incl. Motorcycles)	Commercial	
85	Aua - 24	Oct - 22	37.942.06	32.229.93	21.764.71	10.465.22	New	2 Series	Commercial	
86	Aua - 24	Julv - 22	33.130.59	30.236.70	14.563.19	15.673.51	New	1 Series	Commercial	
87	Aua - 24	Oct - 22	42.946.92	34.520.05	0.00	34.520.05	Used	7 Series	Commercial	
88	Aua - 24	Nov - 22	33.969.76	31.422.24	0.00	31.422.24	Used	X3 Series	Commercial	
89	Sept - 24	Aua - 22	64.407.90	53.159.38	35.705.03	17.454.35	Used	X4 Series	Commercial	
90	Sept - 24	Oct - 20	27.677.12	23.475.06	0.00	23.475.06	Used	7 Series	Commercial	
91	Sept - 24	Nov - 22	36.891.80	33.788.56	0.00	33.788.56	New	MINI	Commercial	
92	Sept - 24	Sept - 22	35.377.12	32.449.22	0.00	32.449.22	New	MINI	Commercial	
93	Sept - 24	Aar - 22	39.832.25	36.213.95	0.00	36.213.95	Used	7 Series	Commercial	
94	Sept - 24	Oct - 21	34.569.54	29.949.90	21.590.91	8.358.99	Used	5 Series	Commercial	
95	Sept - 24	Oct - 20	30.705.84	26.903.04	0.00	26.903.04	New	MINI	Commercial	
96	Sept - 24	Feb - 22	52.274.04	48.714.09	0.00	48.714.09	New	X4 Series	Commercial	
97	Sept - 24	Nov - 22	41.653.31	38.701.70	0.00	38.701.70	New	Z Series	Commercial	
98	Sept - 24	Mav - 22	30.377.35	27.071.50	0.00	27.071.50	Used	X4 Series	Commercial	
99	Sept - 24	Oct - 22	27.697.45	24.992.82	19.059.07	5.933.75	Used	4 Series	Commercial	
100	Sept - 24	June - 22	18.166.93	16.872.75	0.00	16.872.75	New	Other BMW Group	Private	
101	Sept - 24	Sept - 22	4.791.04	3.432.00	0.00	3.432.00	Used	X3 Series	Commercial	
102	Sept - 24	Aar - 21	5.121.51	2.770.75	0.00	2.770.75	Used	Non BMW Group (incl. Motorcycles)	Commercial	
103	Sept - 24	Feb - 19	24.806.88	18.483.73	800.00	17.683.73	New	MINI	Private	
104	Sept - 24	June - 21	52.406.87	44.671.84	18.192.57	26.479.27	Used	X5 Series	Commercial	
105	Oct - 24	Aua - 22	74.371.71	65.158.30	0.00	65.158.30	Used	X5 Series	Commercial	
106	Oct - 24	Mar - 21	69.841.71	62.312.87	0.00	62.312.87	New	X7 Series	Commercial	
107	Oct - 24	Oct - 22	125.726.16	114.670.75	0.00	114.670.75	Used	Non BMW Group (incl. Motorcycles)	Private	
108	Oct - 24	Mar - 21	4.890.29	2.530.92	0.00	2.530.92	Used	Non BMW Group (incl. Motorcycles)	Commercial	
109	Oct - 24	Nov - 22	52.989.26	39.632.42	0.00	39.632.42	Used	5 Series	Commercial	
110	Oct - 24	Mav - 22	24.398.78	21.904.94	0.00	21.904.94	Used	5 Series	Commercial	
111	Oct - 24	Dec - 22	31.590.33	28.430.44	28.430.44	0.00	Used	3 Series	Private	

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9. Defaulted Amount & Recovery Amount - Loan Level Data

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

	Month / Year of Default	Month / Year of Loan Origination	Initial Principal Balance (in EUR)	Principal Balance of Loan at Default (in EUR)	Recovery Total (in EUR)	Principal Balance End of Period (in EUR)	Object Type (new / used)	Vehicle Series	Customer Type (private / commercial)	Out of Deal (Month / Year)
112	Oct - 24	Oct - 22	23.841.86	10.592.78	10.592.78	0.00	Used	2 Series	Commercial	
113	Oct - 24	Mar - 22	58.936.66	53.654.00	0.00	53.654.00	New	X4 Series	Commercial	
114	Oct - 24	Mar - 21	44.443.81	36.479.04	24.500.00	11.979.04	Used	5 Series	Private	
115	Oct - 24	Dec - 22	141.218.96	130.560.60	0.00	130.560.60	New	Other BMW Group	Commercial	
116	Oct - 24	Sept - 21	6.993.75	5.438.55	0.00	5.438.55	Used	Other BMW Group	Private	
117	Oct - 24	Mar - 22	42.389.92	36.260.05	0.00	36.260.05	Used	X3 Series	Commercial	
118	Oct - 24	Apr - 22	14.478.83	11.999.20	6.471.25	5.527.95	Used	MINI	Private	
119	Oct - 24	Mav - 22	36.429.64	32.200.14	14.117.65	18.082.49	Used	2 Series	Commercial	
120	Oct - 24	Sept - 22	51.271.42	43.206.27	36.196.36	7.009.91	Used	4 Series	Private	
121	Julv - 23	Apr - 22	100.077.77	100.077.77	72.799.47	27.278.30	New	X7 Series	Commercial	Sept - 23
122	Julv - 23	Oct - 22	61.361.53	60.891.29	52.526.19	8.365.10	Used	8 Series	Commercial	Oct - 23
123	Julv - 23	Apr - 22	47.832.04	47.210.40	29.418.27	17.792.13	New	2 Series	Commercial	Oct - 23
124	Aua - 23	June - 21	26.578.44	25.653.93	20.372.61	5.281.32	Used	X5 Series	Private	Nov - 23
125	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
126	Nov - 23	Apr - 20	14.442.13	283.72	45.92	237.80	Used	X3 Series	Private	Nov - 23
127	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
128	Nov - 23	Oct - 22	60.070.56	58.597.03	33.214.08	25.382.95	Used	X5 Series	Commercial	Feb - 24
129	Dec - 23	Sept - 22	17.181.64	15.747.97	12.973.33	2.774.64	Used	MINI	Private	Feb - 24
130	Dec - 23	Dec - 22	30.517.44	30.029.79	19.869.31	10.160.48	Used	Other BMW Group	Private	Feb - 24
131	Julv - 23	Oct - 22	36.363.41	35.325.31	30.620.75	4.704.56	New	3 Series	Private	Mar - 24
132	Dec - 23	Mar - 20	33.546.39	31.976.94	23.829.61	8.147.33	Used	X6 Series	Commercial	Mar - 24
133	Feb - 24	Apr - 22	12.637.32	11.869.93	9.378.27	2.491.66	Used	2 Series	Private	May - 24
134	Jan - 24	Julv - 22	37.851.51	37.851.51	31.838.38	6.013.13	New	MINI	Private	June - 24
135	Jan - 24	Julv - 21	32.013.34	30.474.45	28.004.86	2.469.59	Used	X6 Series	Commercial	June - 24
136	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
137	Mar - 24	Nov - 21	78.477.46	72.964.02	56.719.55	16.244.47	New	X6 Series	Commercial	June - 24
138	Mar - 24	Nov - 22	67.390.22	62.652.09	46.723.42	15.928.67	New	X4 Series	Commercial	June - 24
139	June - 24	Mar - 20	29.743.83	16.760.86	1.536.54	15.224.32	New	4 Series	Private	June - 24
140	Jan - 24	Sept - 19	39.303.92	35.330.03	24.371.82	10.958.21	New	X1 Series	Commercial	July - 24
141	Mar - 24	Feb - 22	63.059.54	57.866.97	51.161.64	6.705.33	New	X5 Series	Commercial	July - 24
142	Mar - 24	Nov - 22	62.423.54	58.193.50	40.233.55	17.959.95	New	X5 Series	Commercial	July - 24
143	Apr - 24	Mav - 22	18.451.21	16.895.50	9.943.87	6.951.63	Used	MINI	Commercial	July - 24
144	Julv - 24	Nov - 22	9.974.38	53.00	-4.96	57.96	Used	2 Series	Private	July - 24
145	Jan - 24	Oct - 22	46.091.16	42.345.27	27.496.65	14.848.62	Used	5 Series	Commercial	Aug - 24
146	Mav - 24	June - 22	33.338.75	28.938.52	21.605.33	7.333.19	Used	5 Series	Private	Aug - 24
147	Mav - 24	Nov - 20	7.327.26	6.230.35	4.119.28	2.111.07	Used	3 Series	Private	Aug - 24
148	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

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9. Defaulted Amount & Recovery Amount - Loan Level Data

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

	Month / Year of Default	Month / Year of Loan Origination	Initial Principal Balance (in EUR)	Principal Balance of Loan at Default (in EUR)	Recovery Total (in EUR)	Principal Balance End of Period (in EUR)	Object Type (new / used)	Vehicle Series	Customer Type (private / commercial)	Out of Deal (Month / Year)
149	June - 24	Sept - 22	89.496.31	81.724.60	61.943.63	19.780.97	New	3 Series	Commercial	Oct - 24
150	June - 24	Mar - 22	19.579.58	17.357.03	15.558.76	1.798.27	Used	2 Series	Private	Oct - 24
151	Julv - 24	Aug - 22	98.606.48	83.765.38	31.385.68	52.379.70	Used	X5 Series	Commercial	Oct - 24

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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	500,970,941.25	425,870,941.25	75,100,000.00
Available distribution amount in EUR	33,040,939.06		
Redemption per class in EUR		22,014,578.03	0,00
Redemption per note in EUR		2,446.06	0.00
Notes aggregate principal outstanding balance in EUR - EoP	478,956,363.22	403,856,363.22	75,100,000.00
Current pool factor		0.45	1.00
2. Payments to Investor per Note			
		Class A	Class B
Interest Type		Floating Rate	Fixed Rate
Reference Rate		1M_EURIBOR	NONE
Actual Interest Rate		3.174%	NONE
Spread		0.41%	0.00%
Coupon		3.584%	3.00%
Day count fraction		Actual/360	Actual/360
Interest days		30 days	30 days
Principal outstanding per note in EUR - BoP		47,318.99	100,000.00
Principal repayment per note in EUR		2,446.06	0.00
Principal outstanding per note in EUR - EoP		44,872.93	100,000.00
Interest payment per Note in EUR		141.33	0.00

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10. Outstanding Note Balance

3. Credit Enhancement	Initial Period (in EUR)	Initial CE (in %)	Current Period (in EUR)	Current CE (in %)
Class A	900,000,000.00	8.70	403,856,363.22	18.79
Class B	75,100,000.00	1.00	75,100,000.00	3.31
Cash Reserve (+ Overcollateralisation)	9,751,000.00	0.00	16,072,927.54	0.00

BMW Bank GmbH complies with the retention requirement of a material net economic interest in accordance with article 6 of the Securitisation Regulation. A minimum of 5.0% of the net economic interest will be retained on an ongoing basis in form of retention of the Class B Notes and Subordinated Loan.

4. Clean-Up Call Option

If the current aggregate outstanding principal balance is less than 10% of the initial aggregate principal balance on the issue date or if all outstanding Class A notes are repaid in full, the seller will have the option under the receivables purchase agreement to demand from the issuer the resale of all outstanding purchased receivables.

Aggregate outstanding principal balance at end of period (in EUR)	485,278,290.76
Clean-Up option exercisable	No

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11. Original Principal Balance

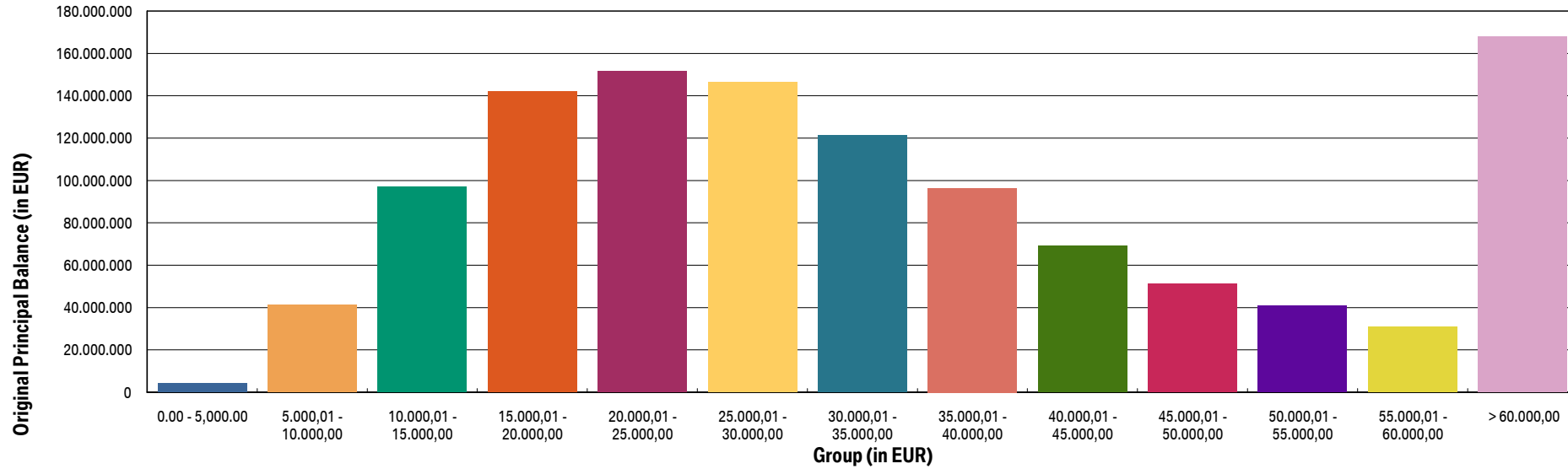
Initial Portfolio as of origination of contract

Group (in EUR) (by Original Principal Balance)	Original Principal Balance (in EUR)	Original Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
0.00 - 5.000,00	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

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12. Aggregate Principal Balance

Initial Portfolio

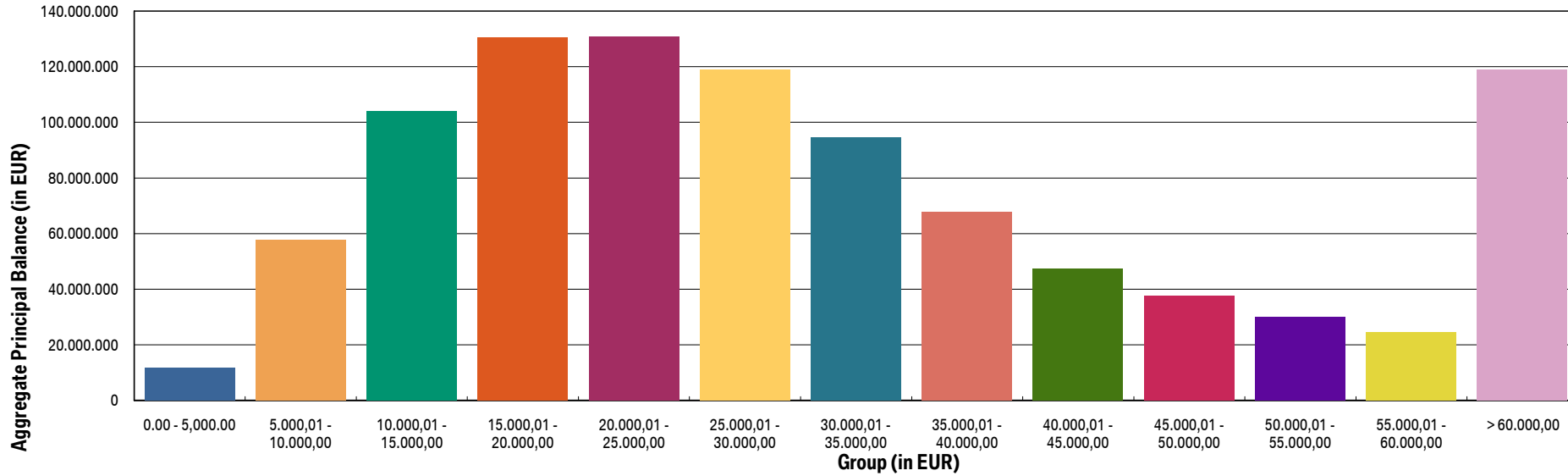
Group (in EUR)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
0.00 - 5,000.00	11,883,394.44	1.22	3,640	7.83
5,000,01 - 10,000,00	57,728,672.28	5.92	7,622	16.40
10,000,01 - 15,000,00	104,129,323.70	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



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13. Aggregate Outstanding Principal Balance

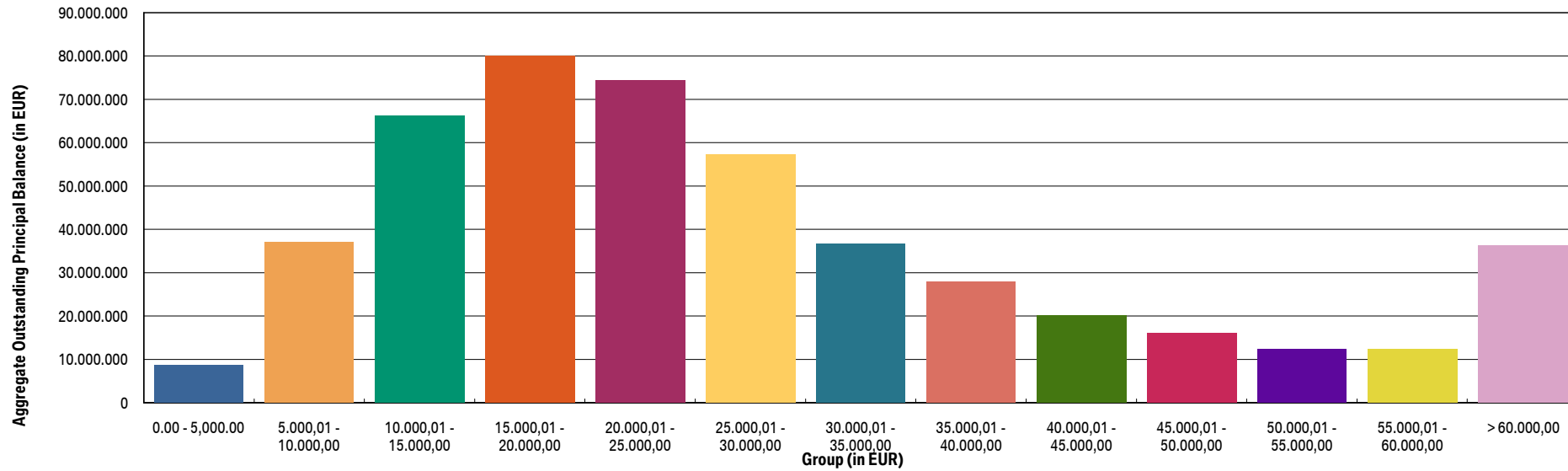
Current Portfolio

Group (in EUR)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
0.00 - 5,000.00	8,647,727.06	1.78	5,371	18.36
5.000,01 - 10.000,00	37,042,431.02	7.63	4,855	16.60
10.000,01 - 15.000,00	66,192,618.81	13.64	5,321	18.19
15.000,01 - 20.000,00	80,033,050.54	16.49	4,624	15.81
20.000,01 - 25.000,00	74,376,786.26	15.33	3,332	11.39
25.000,01 - 30.000,00	57,386,779.37	11.83	2,106	7.20
30.000,01 - 35.000,00	36,655,253.45	7.55	1,137	3.89
35.000,01 - 40.000,00	27,971,780.09	5.76	751	2.57
40.000,01 - 45.000,00	20,057,577.07	4.13	473	1.62
45.000,01 - 50.000,00	16,002,156.37	3.30	338	1.16
50.000,01 - 55.000,00	12,342,590.08	2.54	236	0.81
55.000,01 - 60.000,00	12,414,564.41	2.56	216	0.74
> 60.000,00	36,154,976.23	7.45	488	1.67
Total	485,278,290.76	100.00	29,248	100.00

WA:	16,591.85
Min:	0.00
Max:	217,353.42

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14. Down Payments

Current Portfolio

Group (in EUR)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
No Down Payment	120,639,316.97	24.86	8,476	28.98
<=1000	5,406,871.09	1.11	462	1.58
1.000,01 - 2.000,00	14,687,950.97	3.03	1,206	4.12
2.000,01 - 3.000,00	21,925,646.01	4.52	1,661	5.68
3.000,01 - 4.000,00	20,669,116.76	4.26	1,541	5.27
4.000,01 - 5.000,00	43,212,866.91	8.90	2,845	9.73
5.000,01 - 6.000,00	20,875,997.64	4.30	1,359	4.65
6.000,01 - 7.000,00	19,548,593.43	4.03	1,199	4.10
7.000,01 - 8.000,00	21,371,415.31	4.40	1,296	4.43
8.000,01 - 9.000,00	11,494,204.25	2.37	636	2.17
9.000,01 - 10.000,00	43,915,398.35	9.05	2,372	8.11
10.000,01 - 11.000,00	7,359,033.29	1.52	404	1.38
11.000,01 - 12.000,00	10,936,174.83	2.25	606	2.07
12.000,01 - 13.000,00	9,229,193.64	1.90	452	1.55
13.000,01 - 14.000,00	7,707,276.85	1.59	348	1.19
14.000,01 - 15.000,00	23,777,658.88	4.90	1,152	3.94
> 15.000,00	82,521,575.58	17.01	3,233	11.05
Total	485,278,290.76	100.00	29,248	100.00

Minimum Down Payment: 1.00
 Maximum Down Payment: 165,000.00
 Average Down Payment: 6,878.78
 Average Down Payment (customers that made a Down Payment): 9,685.66

Compartment German Auto Loans 12

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15. Borrower Concentration

Current Portfolio

Borrower (Top 20)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
1	303,301.75	0.06	7	0.02
2	228,455.45	0.05	3	0.01
3	223,960.41	0.05	4	0.01
4	217,353.42	0.04	1	0.00
5	180,578.61	0.04	2	0.01
6	170,498.17	0.04	1	0.00
7	162,437.17	0.03	1	0.00
8	151,146.00	0.03	5	0.02
9	151,058.53	0.03	2	0.01
10	146,132.31	0.03	1	0.00
11	145,177.56	0.03	2	0.01
12	142,021.58	0.03	1	0.00
13	141,672.61	0.03	2	0.01
14	141,123.27	0.03	2	0.01
15	137,031.97	0.03	3	0.01
16	136,009.44	0.03	2	0.01
17	135,544.54	0.03	2	0.01
18	133,337.14	0.03	7	0.02
19	131,384.29	0.03	1	0.00
20	129,045.24	0.03	1	0.00
Total	3,307,269.46	0.68	50	0.17

Total Portfolio Balance	485,278,290.76
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Compartment German Auto Loans 12
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16. Geographical Distribution

Initial Portfolio

Post code area	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of contracts (in % of total)
post code area 0	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:	Nov 11, 2024
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Period No.:	20
Monthly Period:	Oct, 2024
Interest Period:	Oct 21, 2024 to Nov 20, 2024 = 30 days

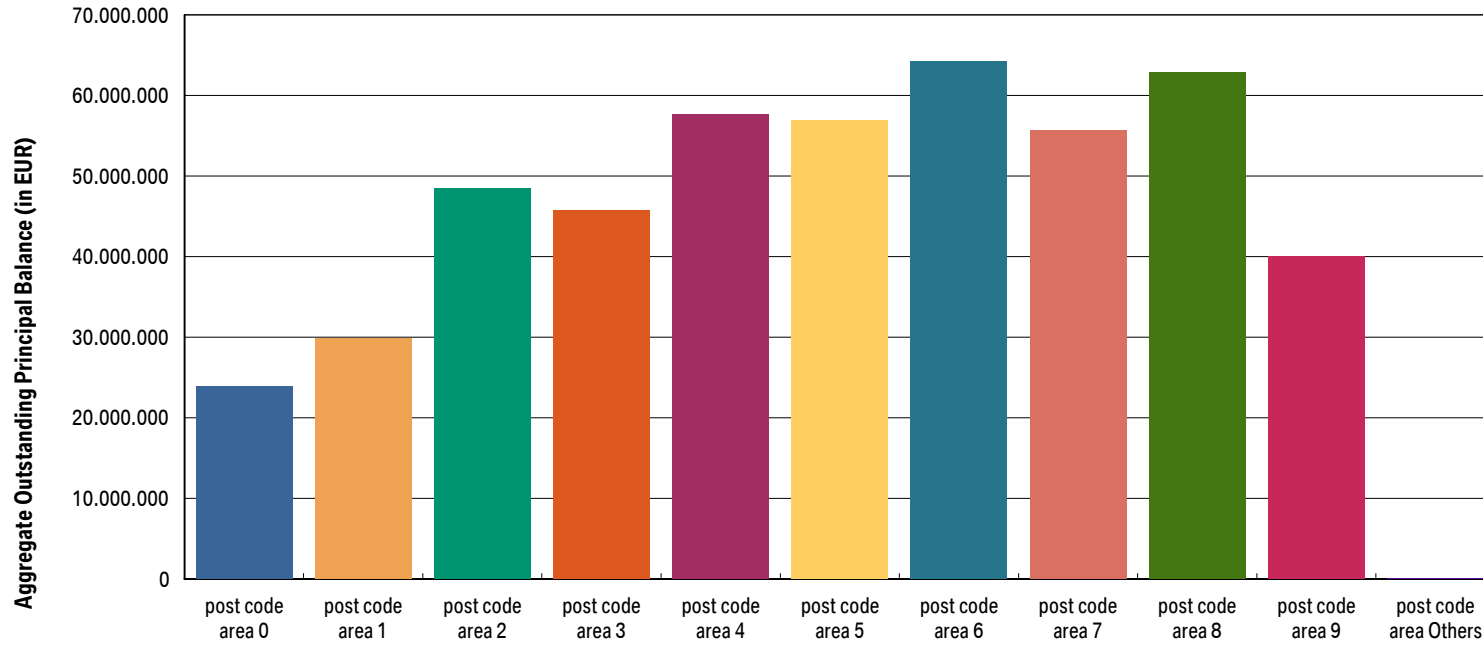
16. Geographical Distribution

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	23,819,316.03	4.91	1,463	5.00
post code area 1	29,854,295.50	6.15	1,627	5.56
post code area 2	48,477,798.42	9.99	2,902	9.92
post code area 3	45,678,319.36	9.41	2,830	9.68
post code area 4	57,638,766.66	11.88	3,505	11.98
post code area 5	56,840,013.30	11.71	3,425	11.71
post code area 6	64,261,762.96	13.24	3,815	13.04
post code area 7	55,672,803.91	11.47	3,512	12.01
post code area 8	62,883,368.14	12.96	3,683	12.59
post code area 9	40,035,477.32	8.25	2,471	8.45
post code area Others	116,369.16	0.02	15	0.05
Total	485,278,290.76	100.00	29,248	100.00

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Compartment German Auto Loans 12

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Monthly Period:	Oct, 2024
Interest Period:	Oct 21, 2024 to Nov 20, 2024 = 30 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	200,563,436.97	41.33	8,080	27.63
Used	284,714,853.79	58.67	21,168	72.37
Total	485,278,290.76	100.00	29,248	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	143,890,555.80	29.65	5,870	20.07
Private Individual	341,387,734.96	70.35	23,378	79.93
Total	485,278,290.76	100.00	29,248	100.00

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18. Fuel Type

Current Portfolio

Fuel Type	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
B	247,224,048.47	50.94	15,602	53.34
D	178,446,689.72	36.77	10,818	36.99
E	8,647,013.68	1.78	412	1.41
U	18,071,890.20	3.72	1,244	4.25
X	19,842,774.71	4.09	775	2.65
Y	13,045,873.98	2.69	397	1.36
Total	485,278,290.76	100.00	29,248	100.00

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

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19. Delinquencies

Initial Portfolio

Days past due	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
1 - 30	0.00	0.00	0	0.00
31 - 60	0.00	0.00	0	0.00
61 - 90	0.00	0.00	0	0.00
91 - 120	0.00	0.00	0	0.00
> 120	0.00	0.00	0	0.00
Total	0.00	0.00	0	0.00

Current Portfolio

Days past due	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
1 - 30	7,844,534.05	1.62	344	1.18
31 - 60	1,164,492.20	0.24	55	0.19
61 - 90	603,568.03	0.12	25	0.09
91 - 120	575,424.58	0.12	21	0.07
> 120	1,070,467.84	0.22	41	0.14
Total	11,258,486.70	2.32	486	1.66

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20. Delinquencies Analysis

Monthly Period	Performing (in EUR)	31-60 days past due (in EUR)	61-90 days past due (in EUR)	91-120 days past due (in EUR)	>120 days past due (in EUR)
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
Oct - 24	481,864,338.11	1,164,492.20	603,568.03	575,424.58	1,070,467.84

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21. Seasoning

Initial Portfolio

Group (in months)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
<= 6	327,236,611.03	33.56	12,363	26.61
> 6 - <= 12	267,785,538.58	27.46	11,671	25.12
> 12 - <= 24	220,610,073.41	22.62	12,531	26.97
> 24 - <= 36	146,371,512.90	15.01	9,048	19.47
> 36 - <= 42	8,377,757.20	0.86	523	1.13
> 42 - <= 48	4,541,469.31	0.47	319	0.69
> 48 - <= 53	176,788.40	0.02	7	0.02
> 53	0.00	0.00	0	0.00
Total	975,099,750.83	100.00	46,462	100.00

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

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21. Seasoning

Current Portfolio

Group (in months)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
<= 6	0.00	0.00	0	0.00
> 6 - <= 12	0.00	0.00	0	0.00
> 12 - <= 24	129,940,938.15	26.78	6,219	21.26
> 24 - <= 36	263,190,703.37	54.24	15,386	52.61
> 36 - <= 42	39,957,314.27	8.23	3,250	11.11
> 42 - <= 48	28,657,108.13	5.91	2,233	7.63
> 48 - <= 53	16,837,144.45	3.47	1,505	5.15
> 53	6,695,082.39	1.38	655	2.24
Total	485,278,290.76	100.00	29,248	100.00

WA Seasoning (in months): 30.33
 Min (in months): 22.00
 Max (in months): 66.00

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22. Remaining Term

Initial Portfolio

Group (in months)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
<= 6	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

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22. Remaining Term

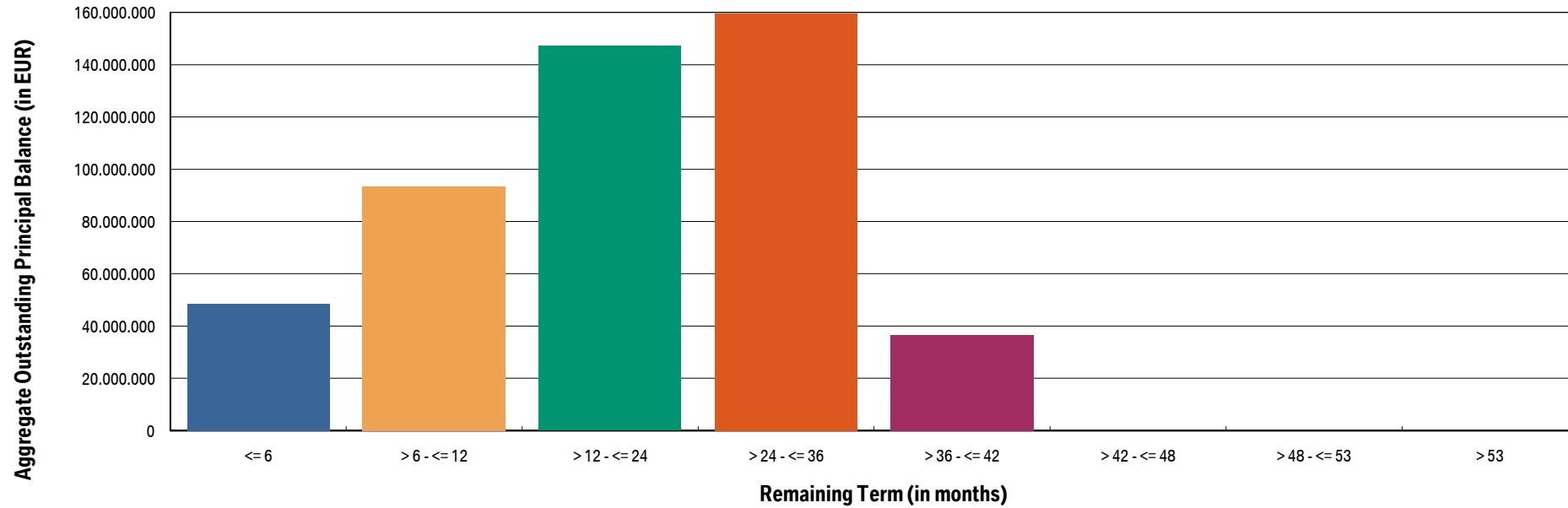
Current Portfolio

Group (in months)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
<= 6	48,563,024.38	10.01	6,532	22.33
> 6 - <= 12	93,512,772.58	19.27	6,360	21.75
> 12 - <= 24	147,117,727.69	30.32	8,043	27.50
> 24 - <= 36	159,560,756.21	32.88	6,902	23.60
> 36 - <= 42	36,524,009.90	7.53	1,411	4.82
> 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	485,278,290.76	100.00	29,248	100.00

WA Remaining Term (in months): 20.72
 Min (in months): 0.00
 Max (in months): 38.00

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23. Original Term

Initial Portfolio

Group (in months)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
<= 6	0.00	0.00	0	0.00
> 6 - <= 12	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

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23. Original Term

Current Portfolio

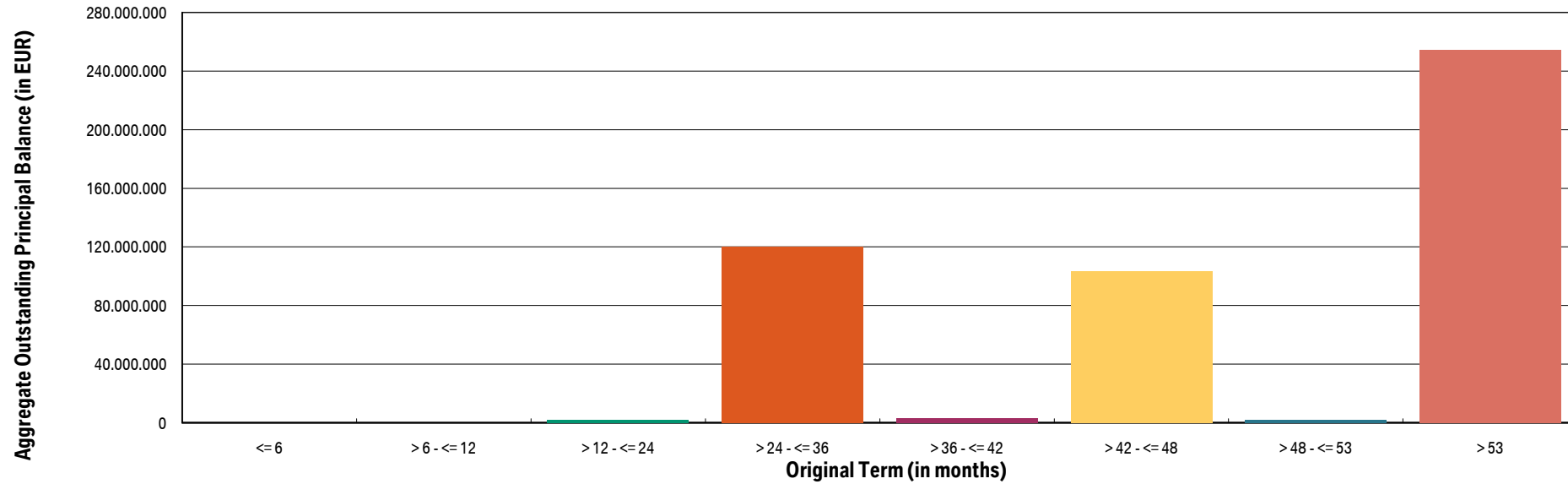
Group (in months)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
<= 6	0.00	0.00	0	0.00
> 6 - <= 12	0.00	0.00	0	0.00
> 12 - <= 24	2,113,034.10	0.44	633	2.16
> 24 - <= 36	120,240,031.88	24.78	8,581	29.34
> 36 - <= 42	2,962,355.58	0.61	280	0.96
> 42 - <= 48	103,755,016.21	21.38	6,462	22.09
> 48 - <= 53	1,953,860.01	0.40	170	0.58
> 53	254,253,992.98	52.39	13,122	44.86
Total	485,278,290.76	100.00	29,248	100.00

WA Original Term (in months): 51.16
 Min (in months): 15.00
 Max (in months): 102.00



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24. Vehicle Class

Initial Portfolio

Group	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
BMW 1 Series	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

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24. Vehicle Class

Current Portfolio

Group	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
BMW 1 Series	32,314,588.31	6.66	3,151	10.77
BMW 2 Series	38,518,657.59	7.94	2,640	9.03
BMW 3 Series	43,932,960.42	9.05	2,846	9.73
BMW 4 Series	31,150,355.62	6.42	1,326	4.53
BMW 5 Series	52,938,171.18	10.91	2,913	9.96
BMW 6 Series	3,600,043.36	0.74	176	0.60
BMW 7 Series	6,454,159.02	1.33	250	0.85
BMW 8 Series	6,113,621.63	1.26	108	0.37
BMW X1 Series	36,538,018.75	7.53	2,531	8.65
BMW X2 Series	11,929,511.86	2.46	690	2.36
BMW X3 Series	41,288,810.92	8.51	1,897	6.49
BMW X4 Series	14,188,573.34	2.92	583	1.99
BMW X5 Series	38,877,792.71	8.01	1,169	4.00
BMW X6 Series	13,147,134.15	2.71	361	1.23
BMW X7 Series	6,032,448.74	1.24	107	0.37
BMW Z Series	7,281,349.33	1.50	306	1.05
BMW i Series	4,175,178.68	0.86	226	0.77
MINI	61,746,570.37	12.72	4,958	16.95
Non BMW Group Models (incl. Motorcycles)	19,637,127.53	4.05	1,278	4.37
Other BMW Group (incl. Motorcycles)	15,413,217.25	3.18	1,732	5.92
Total	485,278,290.76	100.00	29,248	100.00

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25. Payment Type

Initial Portfolio:

Group	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
Direct debit	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	479,964,911.57	98.91	28,991	99.12
Self payment	5,313,379.19	1.09	257	0.88
Total	485,278,290.76	100.00	29,248	100.00



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26. Interest Rates

Weighted Average Nominal Interest Rate (in %)		
Aggregate Outstanding Principal Balance (Initial)	975,099,750.83	3.82
Aggregate Outstanding Principal Balance	485,278,290.76	3.87

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27. Credit Type

Initial Portfolio

Credit Type	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
Balloon	961,814,765.57	98.64	44,739	96.29
Equal Instalment Loan	13,284,985.26	1.36	1,723	3.71
Total	975,099,750.83	100.00	46,462	100.00

Current Portfolio

Credit Type	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
Balloon	481,537,285.58	99.23	28,344	96.91
Equal Instalment Loan	3,741,005.18	0.77	904	3.09
Total	485,278,290.76	100.00	29,248	100.00

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28. Contracts per Customer

Initial Portfolio

Group	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
1	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	471,360,266.55	97.13	28,636	97.91
2 - 4	12,888,357.49	2.66	551	1.88
5 - 7	908,404.10	0.19	40	0.14
8 - 10	0.00	0.00	0	0.00
> 10	121,262.62	0.02	21	0.07
Total	485,278,290.76	100.00	29,248	100.00

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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
	485,278,290.76	
1	467,426,745.87	17,851,544.89
2	453,407,658.01	14,019,087.86
3	440,088,484.53	13,319,173.48
4	428,136,338.76	11,952,145.77
5	412,482,028.60	15,654,310.16
6	396,313,595.83	16,168,432.77
7	378,102,038.32	18,211,557.51
8	360,142,668.12	17,959,370.20
9	341,044,472.10	19,098,196.02
10	322,803,714.25	18,240,757.85
11	304,090,678.71	18,713,035.54
12	284,474,239.19	19,616,439.52
13	263,201,466.96	21,272,772.23
14	239,662,686.89	23,538,780.07
15	230,658,717.28	9,003,969.61
16	222,777,918.73	7,880,798.55
17	214,006,848.54	8,771,070.19
18	203,554,944.93	10,451,903.61
19	192,727,301.41	10,827,643.52
20	181,458,572.59	11,268,728.82
21	169,779,489.06	11,679,083.53
22	158,704,189.03	11,075,300.03
23	147,859,518.22	10,844,670.81
24	135,798,762.16	12,060,756.06
25	124,547,198.71	11,251,563.45
26	109,888,048.55	14,659,150.16
27	104,405,105.38	5,482,943.17
28	98,482,365.75	5,922,739.63
29	90,942,585.73	7,539,780.02
30	82,030,493.41	8,912,092.32

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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	72,367,885.60	9,662,607.81
32	62,330,499.54	10,037,386.06
33	49,966,725.16	12,363,774.38
34	40,279,389.16	9,687,336.00
35	30,909,185.68	9,370,203.48
36	20,694,445.06	10,214,740.62
37	10,836,048.54	9,858,396.52
38	911.18	10,835,137.36
39	0.00	911.18
40	0.00	0.00
41	0.00	0.00
42	0.00	0.00
43	0.00	0.00
44	0.00	0.00
45	0.00	0.00
46	0.00	0.00
47	0.00	0.00
48	0.00	0.00
49	0.00	0.00
50	0.00	0.00
51	0.00	0.00
52	0.00	0.00
53	0.00	0.00
54	0.00	0.00
55	0.00	0.00
56	0.00	0.00
57	0.00	0.00
58	0.00	0.00
59	0.00	0.00

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30. Priority of Payments

All values in EUR

Available Distribution Amount	+	33,040,939.06
Taxes	-	0.00
Trustee Payment	-	0.00
Senior Expenses	-	3,391.03
Swap Net Payment	-	0.00
Class A Interest	-	1,271,970.00
Cash Reserve	-	9,751,000.00
Class A Principal	-	22,014,578.03
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

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31. Transaction Costs

Cost Category (in EUR)	Class A	Class B	Subordinated Loan	Total
Senior Expenses				3,391.03
Interest accrued for the Period	1,271,970.00	187,750.00	42,043.06	1,501,763.06
Interest payments for the Period	1,271,970.00	0.00	0.00	1,271,970.00
Cumulative Interest Payments	43,729,740.00	0.00	0.00	43,729,740.00
Unpaid Interest for the Period	0.00	187,750.00	42,043.06	229,793.06
Cumulative Unpaid Interest	0.00	3,823,851.68	919,398.77	4,743,250.45

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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

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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)	425,870,941.25
Fixed rate (in %)	3.0700
Floating rate (Euribor in %)	3.1740
Net swap payments (in EUR) (- from SPV / + to SPV)	36,908.82