



**BMW
GROUP**



ROLLS-ROYCE
MOTOR CARS LTD

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

Monthly Investor Report - December 2024

Compartment German Auto Loans 12

Monthly Investor Report

Reporting Date:	Jan 09, 2025
Payment Date:	Jan 20, 2025
Period No.:	22
Monthly Period:	Dec, 2024
Interest Period:	Dec 20, 2024 to Jan 20, 2025 = 31 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.

28 Boulevard F.W. Raiffeisen
L-2411 Luxembourg
Luxembourg
Attn.: BUO - Capital Markets
LU-BavarianSky@intertrustgroup.com
+352 26 44 91

Originator/Servicer:

BMW Bank GmbH

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

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1. Contact Information**Transaction Parties****Calculation Agent/Paying Agent****The Bank of New York Mellon**

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

Trustee:**BNY MELLON CORPORATE TRUSTEE SERVICES LIMITED**

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

Issuer Account Bank:**The Bank of New York Mellon**

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

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1. Contact Information

Transaction Parties

Data Trustee:

The Bank of New York Mellon

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

Swap Counterparty:

Skandinaviska Enskilda Banken AB

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

Rating Agencies:

DBRS Ratings GmbH

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

FITCH RATINGS LTD

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

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

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

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

160 Queen Victoria Street
EC4V 4LA London
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	09/01/2025		
Investor Reporting Date	16/01/2025		
Interest Determination Date	18/12/2024		
Reporting Frequency:	monthly		
Monthly Period No. (since Issue Date):	22	(since Issue Date)	
Payment Date:	20/01/2025		
Next Payment Date	20/02/2025		
Monthly Period:	01/12/2024	until	31/12/2024

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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	464,164,667.29	485,278,290.76
Scheduled principal payments	13,963,851.98	14,127,316.33
Prepayment* principal	4,878,215.90	5,903,107.99
Prepayments* number of contracts	270	337
Repurchases* principal	679,107.80	717,667.89
Repurchases* number of contracts	25	39
Total principal collections	19,521,175.68	20,748,092.21
Total interest collections	1,474,822.97	1,548,880.18
Defaulted Amounts	562,673.30	808,708.26
Recoveries	205,407.82	443,177.00
Late Recoveries	10,363.82	86,703.48
End of Period	444,286,226.13	464,164,667.29
Current prepayment rate (annualised) in %	12.26	14.04

* 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)	457,720,854.74
End of period (in EUR)	437,806,259.07

Ratios

31- 60 days past due

	(in EUR)	(in %)
31- 60 days past due period before previous period	1,164,492.20	0.24
31- 60 days past due previous period	1,079,332.04	0.23
31- 60 days past due current period	1,010,676.93	0.23

61- 90 days past due

	(in EUR)	(in %)
61- 90 days past due period before previous period	603,568.03	0.12
61- 90 days past due previous period	671,354.93	0.14
61- 90 days past due current period	527,823.00	0.12

Cumulative Net Loss Ratio

	Current ratio
Cumulative Net Loss Ratio (in %)	0.36

Performance data

Number of contracts being 31 - 60 days delinquent	48
Number of contracts being 61 - 90 days delinquent	27
Balance of contracts being 31 - 60 days delinquent (in EUR)	1,010,676.93
Balance of contracts being 61 - 90 days delinquent (in EUR)	527,823.00
Defaulted amounts (in EUR)	562,673.30
Cumulative defaulted amounts (in EUR)	6,350,967.17
Recoveries (in EUR)	205,407.82
Cumulative recoveries (in EUR)	2,829,413.44

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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
Nov - 24	33	808,708.26	5,788,293.87	975,099,750.83	0.59	443,177.00	2,624,005.62	3,164,288.25	0.32
Dec - 24	19	562,673.30	6,350,967.17	975,099,750.83	0.65	205,407.82	2,829,413.44	3,521,553.73	0.36

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 = 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	17.417.89	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	27.049.47	8.027.98	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	23.178.19	1.045.46	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	9.015.64	406.23	Used	MINI	Commercial	
31	Feb - 24	Dec - 22	8.649.45	8.012.95	5.853.18	2.159.77	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	19,999.15	0.00	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	6,000.00	49,246.51	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	1,095.51	0.00	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	11,826.00	8,540.13	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	14,078.98	6,585.03	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	

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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)
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	-162.35	22.501.95	New	X3 Series	Commercial	
83	Aua - 24	Mar - 22	29.171.73	25.462.61	18.379.04	7.083.57	Used	3 Series	Commercial	
84	Aua - 24	Mav - 21	68.092.03	60.998.60	37.456.38	23.542.22	Used	Non BMW Group (incl. Motorcycles)	Commercial	
85	Aua - 24	Julv - 22	33.130.59	30.236.70	14.563.19	15.673.51	New	1 Series	Commercial	
86	Aua - 24	Oct - 22	42.946.92	34.520.05	7.757.93	26.762.12	Used	7 Series	Commercial	
87	Aua - 24	Nov - 22	33.969.76	31.422.24	0.00	31.422.24	Used	X3 Series	Commercial	
88	Sept - 24	Oct - 20	27.677.12	23.475.06	0.00	23.475.06	Used	7 Series	Commercial	
89	Sept - 24	Nov - 22	36.891.80	33.788.56	0.00	33.788.56	New	MINI	Commercial	
90	Sept - 24	Sept - 22	35.377.12	32.449.22	0.00	32.449.22	New	MINI	Commercial	
91	Sept - 24	Apr - 22	39.832.25	36.213.95	21.590.50	14.623.45	Used	7 Series	Commercial	
92	Sept - 24	Oct - 20	30.705.84	26.903.04	0.00	26.903.04	New	MINI	Commercial	
93	Sept - 24	Feb - 22	52.274.04	48.714.09	0.00	48.714.09	New	X4 Series	Commercial	
94	Sept - 24	Nov - 22	41.653.31	38.701.70	0.00	38.701.70	New	Z Series	Commercial	
95	Sept - 24	Mav - 22	30.377.35	27.071.50	0.00	27.071.50	Used	X4 Series	Commercial	
96	Sept - 24	Oct - 22	27.697.45	24.992.82	24.992.82	0.00	Used	4 Series	Commercial	
97	Sept - 24	June - 22	18.166.93	16.872.75	0.00	16.872.75	New	Other BMW Group	Private	
98	Sept - 24	Sept - 22	4.791.04	3.432.00	0.00	3.432.00	Used	X3 Series	Commercial	
99	Sept - 24	Apr - 21	5.121.51	2.770.75	0.00	2.770.75	Used	Non BMW Group (incl. Motorcycles)	Commercial	
100	Sept - 24	Feb - 19	24.806.88	18.483.73	1.600.00	16.883.73	New	MINI	Private	
101	Oct - 24	Aua - 22	74.371.71	65.158.30	0.00	65.158.30	Used	X5 Series	Commercial	
102	Oct - 24	Mar - 21	69.841.71	62.312.87	24.852.17	37.460.70	New	X7 Series	Commercial	
103	Oct - 24	Oct - 22	125.726.16	114.670.75	0.00	114.670.75	Used	Non BMW Group (incl. Motorcycles)	Private	
104	Oct - 24	Mar - 21	4.890.29	2.530.92	0.00	2.530.92	Used	Non BMW Group (incl. Motorcycles)	Commercial	
105	Oct - 24	Nov - 22	52.989.26	39.632.42	0.00	39.632.42	Used	5 Series	Commercial	
106	Oct - 24	Mav - 22	24.398.78	21.904.94	0.00	21.904.94	Used	5 Series	Commercial	
107	Oct - 24	Dec - 22	31.590.33	28.430.44	28.430.44	0.00	Used	3 Series	Private	
108	Oct - 24	Oct - 22	23.841.86	10.592.78	593.21	10.058.83	Used	2 Series	Commercial	
109	Oct - 24	Mar - 22	58.936.66	53.654.00	0.00	53.654.00	New	X4 Series	Commercial	
110	Oct - 24	Mar - 21	44.443.81	36.479.04	24.500.00	11.979.04	Used	5 Series	Private	
111	Oct - 24	Dec - 22	141.218.96	130.560.60	0.00	130.560.60	New	Other BMW Group	Commercial	

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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	Sept - 21	6.993.75	5.438.55	0.00	5.438.55	Used	Other BMW Group	Private	
113	Oct - 24	Mar - 22	42.389.92	36.260.05	0.00	36.260.05	Used	X3 Series	Commercial	
114	Oct - 24	Apr - 22	14.478.83	11.999.20	6.617.42	5.381.78	Used	MINI	Private	
115	Oct - 24	Mav - 22	36.429.64	32.200.14	14.117.65	18.082.49	Used	2 Series	Commercial	
116	Oct - 24	Sept - 22	51.271.42	43.206.27	36.196.36	7.009.91	Used	4 Series	Private	
117	Nov - 24	Sept - 20	22.807.96	17.444.93	15.800.00	1.644.93	New	MINI	Private	
118	Nov - 24	Sept - 22	69.581.44	51.295.12	51.295.12	0.00	New	Non BMW Group (incl. Motorcycles)	Commercial	
119	Nov - 24	Jul - 19	9.989.58	7.424.99	6.200.00	1.224.99	Used	Non BMW Group (incl. Motorcycles)	Private	
120	Nov - 24	Apr - 20	5.002.22	3.001.10	475.80	2.525.30	Used	X1 Series	Private	
121	Nov - 24	Dec - 22	49.514.06	44.341.20	0.00	44.341.20	Used	X5 Series	Commercial	
122	Nov - 24	June - 22	34.610.77	30.554.85	23.300.00	7.254.85	Used	Non BMW Group (incl. Motorcycles)	Private	
123	Nov - 24	Jul - 21	9.442.80	7.997.46	0.00	7.997.46	Used	3 Series	Private	
124	Nov - 24	Sept - 21	10.148.76	8.922.87	8.919.38	3.49	Used	1 Series	Private	
125	Nov - 24	Sept - 22	32.765.57	27.576.53	19.082.34	8.494.19	Used	5 Series	Private	
126	Nov - 24	Nov - 22	48.587.67	24.806.61	0.00	24.806.61	Used	Non BMW Group (incl. Motorcycles)	Commercial	
127	Nov - 24	Aua - 21	17.133.60	15.223.82	11.596.64	3.627.18	New	Other BMW Group	Commercial	
128	Nov - 24	Sept - 22	45.931.14	39.615.89	34.285.71	5.330.18	Used	2 Series	Commercial	
129	Nov - 24	Apr - 22	77.668.86	67.333.04	67.333.04	0.00	New	X6 Series	Commercial	
130	Nov - 24	June - 22	44.251.87	37.814.50	21.702.56	16.111.94	New	2 Series	Commercial	
131	Nov - 24	Nov - 22	42.896.65	14.230.38	14.230.38	0.00	New	3 Series	Commercial	
132	Nov - 24	Jan - 22	53.748.37	47.150.82	0.00	47.150.82	New	X1 Series	Commercial	
133	Nov - 24	June - 22	5.389.39	4.811.88	0.00	4.811.88	Used	1 Series	Private	
134	Nov - 24	Apr - 21	28.941.35	23.384.34	0.00	23.384.34	Used	7 Series	Commercial	
135	Nov - 24	Dec - 20	17.183.48	14.369.82	10.600.00	3.769.82	New	2 Series	Private	
136	Nov - 24	Apr - 20	35.817.06	27.679.26	0.00	27.679.26	Used	X6 Series	Commercial	
137	Nov - 24	Jul - 20	27.233.42	22.425.46	0.00	22.425.46	Used	X5 Series	Private	
138	Nov - 24	Jul - 21	54.764.67	15.678.39	0.00	15.678.39	Used	X4 Series	Commercial	
139	Nov - 24	Aua - 21	57.141.24	53.824.58	0.00	53.824.58	New	4 Series	Commercial	
140	Nov - 24	Oct - 21	28.695.69	25.462.01	0.00	25.462.01	Used	4 Series	Private	
141	Nov - 24	Dec - 22	32.828.91	26.782.06	22.429.38	4.352.68	Used	X3 Series	Private	
142	Nov - 24	Oct - 22	21.787.52	17.381.32	17.381.32	0.00	Used	5 Series	Private	
143	Nov - 24	Apr - 21	6.627.76	2.079.16	902.58	1.176.58	New	Other BMW Group	Private	
144	Nov - 24	Aua - 20	30.047.08	22.910.36	22.910.36	0.00	Used	Non BMW Group (incl. Motorcycles)	Commercial	
145	Nov - 24	Oct - 22	26.883.69	22.542.02	13.291.38	9.250.64	Used	X3 Series	Private	
146	Nov - 24	June - 20	11.392.87	802.21	0.00	802.21	Used	Non BMW Group (incl. Motorcycles)	Commercial	
147	Dec - 24	Oct - 22	26.908.43	23.856.50	0.00	23.856.50	Used	5 Series	Commercial	
148	Dec - 24	Aua - 22	54.694.43	47.558.76	33.531.26	14.027.50	Used	7 Series	Commercial	

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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	Dec - 24	Oct - 22	64.222.60	59.009.45	38.536.54	20.472.91	New	X6 Series	Commercial	
150	Dec - 24	Mav - 22	18.419.94	13.853.53	0.00	13.853.53	Used	MINI	Commercial	
151	Dec - 24	Sept - 22	50.782.35	42.508.92	30.504.20	12.004.72	New	4 Series	Private	
152	Dec - 24	Apr - 21	33.478.72	29.441.91	20.823.77	8.618.14	New	MINI	Commercial	
153	Dec - 24	Dec - 21	24.616.87	22.162.47	0.00	22.162.47	Used	3 Series	Private	
154	Dec - 24	Apr - 20	5.004.86	457.41	457.41	0.00	Used	1 Series	Private	
155	Dec - 24	Nov - 22	97.805.53	87.474.55	0.00	87.474.55	New	4 Series	Commercial	
156	Dec - 24	Mav - 21	14.943.31	13.641.67	0.00	13.641.67	Used	Other BMW Group	Private	
157	Dec - 24	Dec - 22	45.015.43	28.002.72	0.00	28.002.72	Used	7 Series	Private	
158	Dec - 24	Dec - 22	97.057.41	83.017.13	55.690.45	27.326.68	New	X6 Series	Commercial	
159	Dec - 24	Sept - 21	25.282.95	21.255.64	11.750.05	9.505.59	Used	6 Series	Commercial	
160	Dec - 24	Mav - 22	15.723.66	13.126.79	200.00	12.926.79	New	Other BMW Group	Commercial	
161	Dec - 24	Oct - 22	59.638.33	53.083.25	0.00	53.083.25	New	4 Series	Commercial	
162	Dec - 24	Oct - 22	22.090.57	17.958.39	7.667.54	10.290.85	Used	3 Series	Commercial	
163	Julv - 23	Apr - 22	100.077.77	100.077.77	72.799.47	27.278.30	New	X7 Series	Commercial	Sept - 23
164	Julv - 23	Oct - 22	61.361.53	60.891.29	52.526.19	8.365.10	Used	8 Series	Commercial	Oct - 23
165	Julv - 23	Apr - 22	47.832.04	47.210.40	29.418.27	17.792.13	New	2 Series	Commercial	Oct - 23
166	Aug - 23	June - 21	26.578.44	25.653.93	20.372.61	5.281.32	Used	X5 Series	Private	Nov - 23
167	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
168	Nov - 23	Apr - 20	14.442.13	283.72	45.92	237.80	Used	X3 Series	Private	Nov - 23
169	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
170	Nov - 23	Oct - 22	60.070.56	58.597.03	33.214.08	25.382.95	Used	X5 Series	Commercial	Feb - 24
171	Dec - 23	Sept - 22	17.181.64	15.747.97	12.973.33	2.774.64	Used	MINI	Private	Feb - 24
172	Dec - 23	Dec - 22	30.517.44	30.029.79	19.869.31	10.160.48	Used	Other BMW Group	Private	Feb - 24
173	Julv - 23	Oct - 22	36.363.41	35.325.31	30.620.75	4.704.56	New	3 Series	Private	Mar - 24
174	Dec - 23	Mar - 20	33.546.39	31.976.94	23.829.61	8.147.33	Used	X6 Series	Commercial	Mar - 24
175	Feb - 24	Apr - 22	12.637.32	11.869.93	9.378.27	2.491.66	Used	2 Series	Private	May - 24
176	Jan - 24	Julv - 22	37.851.51	37.851.51	31.838.38	6.013.13	New	MINI	Private	June - 24
177	Jan - 24	Julv - 21	32.013.34	30.474.45	28.004.86	2.469.59	Used	X6 Series	Commercial	June - 24
178	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
179	Mar - 24	Nov - 21	78.477.46	72.964.02	56.719.55	16.244.47	New	X6 Series	Commercial	June - 24
180	Mar - 24	Nov - 22	67.390.22	62.652.09	46.723.42	15.928.67	New	X4 Series	Commercial	June - 24
181	June - 24	Mar - 20	29.743.83	16.760.86	1.536.54	15.224.32	New	4 Series	Private	June - 24
182	Jan - 24	Sept - 19	39.303.92	35.330.03	24.371.82	10.958.21	New	X1 Series	Commercial	July - 24
183	Mar - 24	Feb - 22	63.059.54	57.866.97	51.161.64	6.705.33	New	X5 Series	Commercial	July - 24
184	Mar - 24	Nov - 22	62.423.54	58.193.50	40.233.55	17.959.95	New	X5 Series	Commercial	July - 24
185	Apr - 24	Mav - 22	18.451.21	16.895.50	9.943.87	6.951.63	Used	MINI	Commercial	July - 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)
186	Julv - 24	Nov - 22	9.974.38	53.00	-4.96	57.96	Used	2 Series	Private	July - 24
187	Jan - 24	Oct - 22	46.091.16	42.345.27	27.496.65	14.848.62	Used	5 Series	Commercial	Aug - 24
188	Mav - 24	June - 22	33.338.75	28.938.52	21.605.33	7.333.19	Used	5 Series	Private	Aug - 24
189	Mav - 24	Nov - 20	7.327.26	6.230.35	4.119.28	2.111.07	Used	3 Series	Private	Aug - 24
190	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
191	June - 24	Sept - 22	89.496.31	81.724.60	61.943.63	19.780.97	New	3 Series	Commercial	Oct - 24
192	June - 24	Mar - 22	19.579.58	17.357.03	15.558.76	1.798.27	Used	2 Series	Private	Oct - 24
193	Julv - 24	Aug - 22	98.606.48	83.765.38	31.385.68	52.379.70	Used	X5 Series	Commercial	Oct - 24
194	Sept - 24	Aua - 22	64.407.90	53.159.38	36.989.06	16.170.32	Used	X4 Series	Commercial	Nov - 24
195	Aua - 24	Oct - 22	37.942.06	32.229.93	23.735.20	8.494.73	New	2 Series	Commercial	Dec - 24
196	Sept - 24	Oct - 21	34.569.54	29.949.90	23.438.01	6.511.89	Used	5 Series	Commercial	Dec - 24
197	Sept - 24	June - 21	52.406.87	44.671.84	17.710.44	26.961.40	Used	X5 Series	Commercial	Dec - 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	457,720,854.74	382,620,854.74	75,100,000.00
Available distribution amount in EUR	30,783,152.47		
Redemption per class in EUR		19,914,595.67	0,00
Redemption per note in EUR		2,212.73	0.00
Notes aggregate principal outstanding balance in EUR - EoP	437,806,259.07	362,706,259.07	75,100,000.00
Current pool factor		0.40	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		2.762%	NONE
Spread		0.41%	0.00%
Coupon		3.172%	3.00%
Day count fraction		Actual/360	Actual/360
Interest days		31 days	31 days
Principal outstanding per note in EUR - BoP		42,513.43	100,000.00
Principal repayment per note in EUR		2,212.73	0.00
Principal outstanding per note in EUR - EoP		40,300.70	100,000.00
Interest payment per Note in EUR		116.12	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	362,706,259.07	20.56
Class B	75,100,000.00	1.00	75,100,000.00	3.65
Cash Reserve (+ Overcollateralisation)	9,751,000.00	0.00	16,230,967.06	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)	444,286,226.13
Clean-Up option exercisable	No

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11. Original Principal Balance

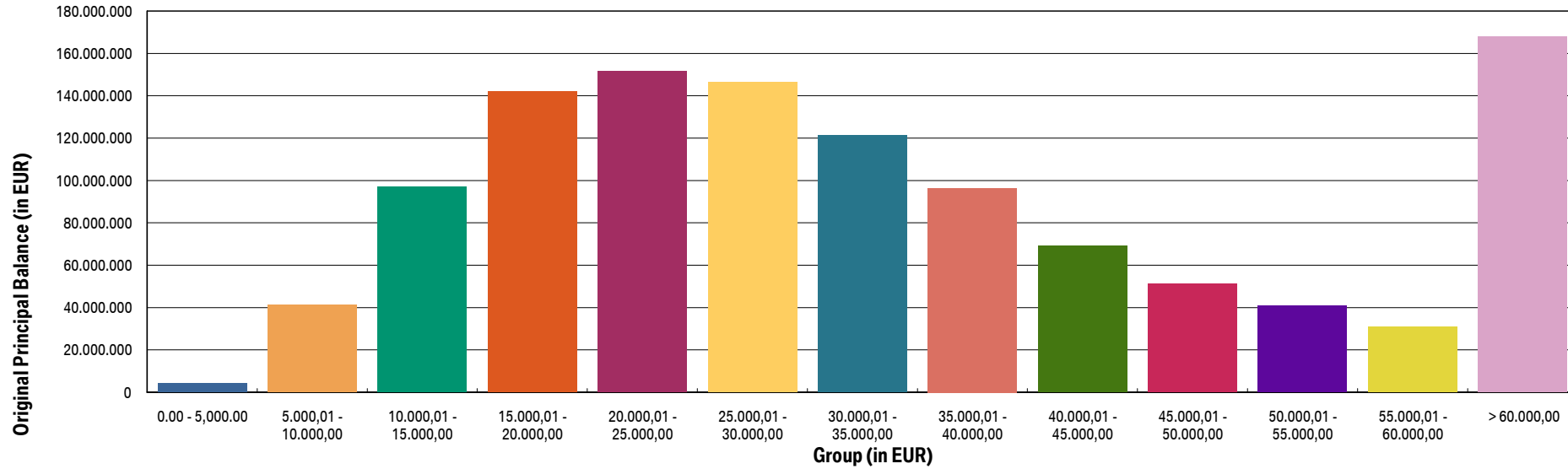
Initial Portfolio as of origination of contract

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

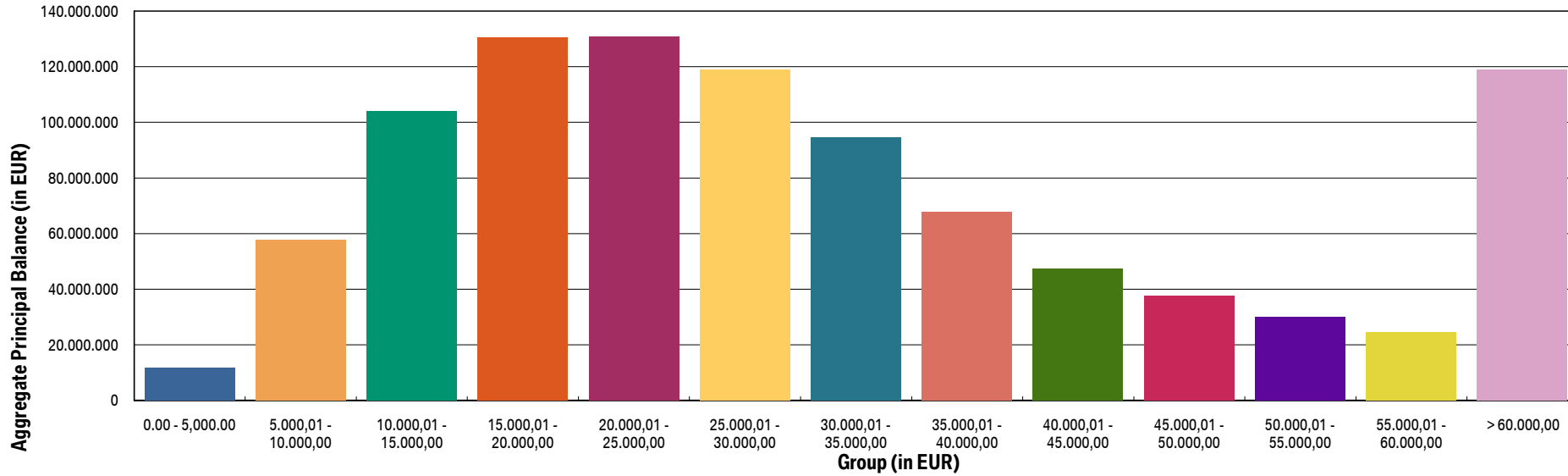
Group (in EUR)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
0.00 - 5,000.00	11,883,394.44	1.22	3,640	7.83
5,000,01 - 10,000,00	57,728,672.28	5.92	7,622	16.40
10,000,01 - 15,000,00	104,129,323.70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

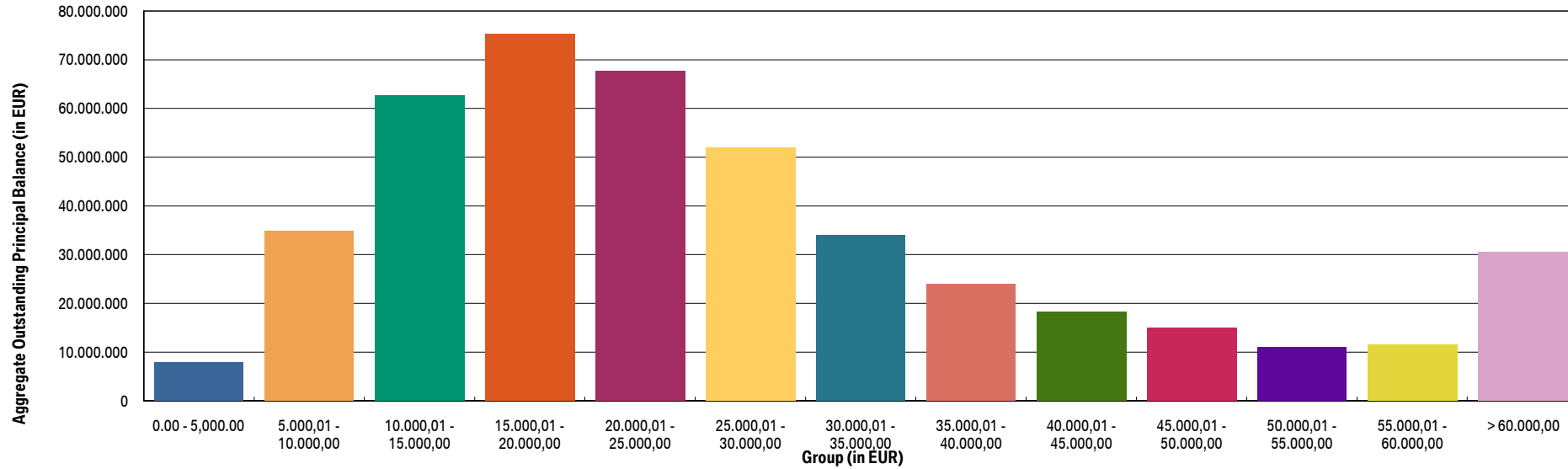
Current Portfolio

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	7,924,407.36	1.78	5,154	18.88
5.000,01 - 10.000,00	34,892,763.68	7.85	4,574	16.76
10.000,01 - 15.000,00	62,687,938.26	14.11	5,032	18.43
15.000,01 - 20.000,00	75,235,743.52	16.93	4,339	15.90
20.000,01 - 25.000,00	67,592,875.79	15.21	3,029	11.10
25.000,01 - 30.000,00	51,868,684.67	11.67	1,908	6.99
30.000,01 - 35.000,00	33,948,427.25	7.64	1,051	3.85
35.000,01 - 40.000,00	23,909,964.94	5.38	641	2.35
40.000,01 - 45.000,00	18,211,151.00	4.10	430	1.58
45.000,01 - 50.000,00	14,981,440.04	3.37	316	1.16
50.000,01 - 55.000,00	10,910,210.53	2.46	208	0.76
55.000,01 - 60.000,00	11,564,654.52	2.60	201	0.74
> 60.000,00	30,557,964.57	6.88	413	1.51
Total	444,286,226.13	100.00	27,296	100.00

WA:	16,276.61
Min:	0.00
Max:	213,862.35

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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	109,661,181.46	24.68	7,863	28.81
<=1000	4,955,499.96	1.12	436	1.60
1.000,01 - 2.000,00	13,542,035.37	3.05	1,102	4.04
2.000,01 - 3.000,00	20,412,173.43	4.59	1,549	5.67
3.000,01 - 4.000,00	19,014,323.05	4.28	1,439	5.27
4.000,01 - 5.000,00	40,048,961.62	9.01	2,674	9.80
5.000,01 - 6.000,00	19,332,167.48	4.35	1,279	4.69
6.000,01 - 7.000,00	17,941,316.45	4.04	1,122	4.11
7.000,01 - 8.000,00	19,709,835.64	4.44	1,221	4.47
8.000,01 - 9.000,00	10,509,105.78	2.37	592	2.17
9.000,01 - 10.000,00	40,376,377.36	9.09	2,246	8.23
10.000,01 - 11.000,00	6,807,384.53	1.53	379	1.39
11.000,01 - 12.000,00	10,053,735.39	2.26	560	2.05
12.000,01 - 13.000,00	8,394,606.70	1.89	433	1.59
13.000,01 - 14.000,00	7,195,660.47	1.62	334	1.22
14.000,01 - 15.000,00	21,730,164.23	4.89	1,069	3.92
> 15.000,00	74,601,697.21	16.79	2,998	10.98
Total	444,286,226.13	100.00	27,296	100.00

Minimum Down Payment:	97.05
Maximum Down Payment:	165,000.00
Average Down Payment:	6,893.19
Average Down Payment (customers that made a Down Payment)	9,682.32

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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	285,756.66	0.06	7	0.03
2	219,869.60	0.05	3	0.01
3	217,039.47	0.05	4	0.01
4	213,862.35	0.05	1	0.00
5	176,090.42	0.04	2	0.01
6	167,882.29	0.04	1	0.00
7	161,112.44	0.04	1	0.00
8	148,157.80	0.03	2	0.01
9	138,485.24	0.03	2	0.01
10	138,325.86	0.03	2	0.01
11	138,201.18	0.03	1	0.00
12	134,259.49	0.03	3	0.01
13	133,172.78	0.03	2	0.01
14	132,402.48	0.03	2	0.01
15	128,618.86	0.03	5	0.02
16	128,448.04	0.03	1	0.00
17	126,313.56	0.03	1	0.00
18	120,273.76	0.03	1	0.00
19	120,182.97	0.03	7	0.03
20	119,748.45	0.03	2	0.01
Total	3,148,203.70	0.71	50	0.18

Total Portfolio Balance	444,286,226.13
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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

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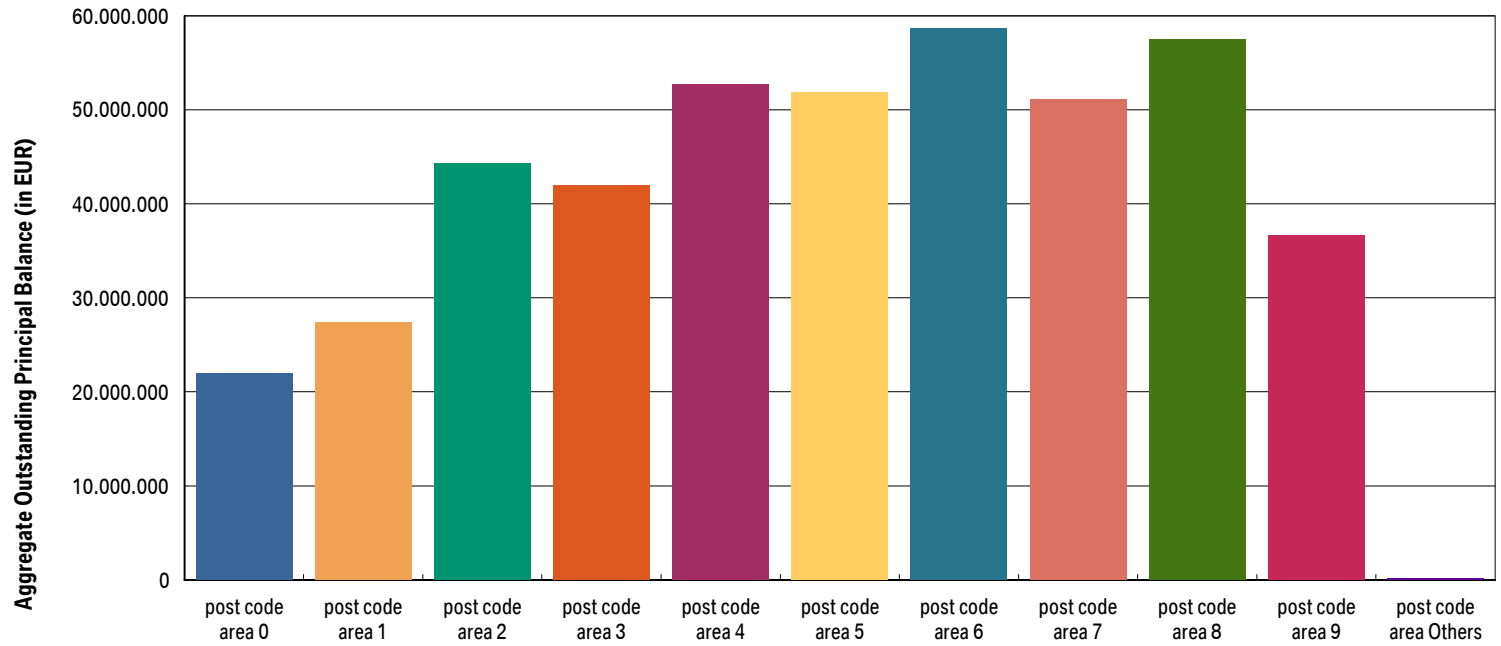
16. Geographical Distribution

Current Portfolio

Post code area	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
post code area 0	21,915,569.06	4.93	1,364	5.00
post code area 1	27,406,135.66	6.17	1,520	5.57
post code area 2	44,306,994.06	9.97	2,687	9.84
post code area 3	41,988,924.86	9.45	2,657	9.73
post code area 4	52,738,276.78	11.87	3,275	12.00
post code area 5	51,853,531.66	11.67	3,189	11.68
post code area 6	58,708,673.53	13.21	3,579	13.11
post code area 7	51,077,846.67	11.50	3,275	12.00
post code area 8	57,492,135.70	12.94	3,447	12.63
post code area 9	36,646,996.44	8.25	2,294	8.40
post code area Others	151,141.71	0.03	9	0.03
Total	444,286,226.13	100.00	27,296	100.00

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17. Car Type & Customer Group

Initial Portfolio

Car Type	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
New	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	184,083,228.26	41.43	7,563	27.71
Used	260,202,997.87	58.57	19,733	72.29
Total	444,286,226.13	100.00	27,296	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	130,454,054.76	29.36	5,464	20.02
Private Individual	313,832,171.37	70.64	21,832	79.98
Total	444,286,226.13	100.00	27,296	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	226,773,174.86	51.04	14,565	53.36
D	162,876,059.02	36.66	10,051	36.82
E	8,033,836.52	1.81	400	1.47
U	16,218,507.91	3.65	1,159	4.25
X	18,651,195.59	4.20	750	2.75
Y	11,733,452.23	2.64	371	1.36
Total	444,286,226.13	100.00	27,296	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	7,544,316.95	1.70	338	1.24
31 - 60	1,010,676.93	0.23	48	0.18
61 - 90	527,823.00	0.12	27	0.10
91 - 120	429,519.60	0.10	22	0.08
> 120	778,347.23	0.18	27	0.10
Total	10,290,683.71	2.32	462	1.69

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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
Nov - 24	461,083,019.55	1,079,332.04	671,354.93	415,206.48	915,754.29
Dec - 24	441,539,859.37	1,010,676.93	527,823.00	429,519.60	778,347.23

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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	47,974,692.75	10.80	2,264	8.29
> 24 - <= 36	300,337,092.04	67.60	17,004	62.29
> 36 - <= 42	39,866,663.97	8.97	3,246	11.89
> 42 - <= 48	26,743,180.51	6.02	2,093	7.67
> 48 - <= 53	19,743,595.61	4.44	1,734	6.35
> 53	9,621,001.25	2.17	955	3.50
Total	444,286,226.13	100.00	27,296	100.00

WA Seasoning (in months): 32.08
 Min (in months): 24.00
 Max (in months): 67.00

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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

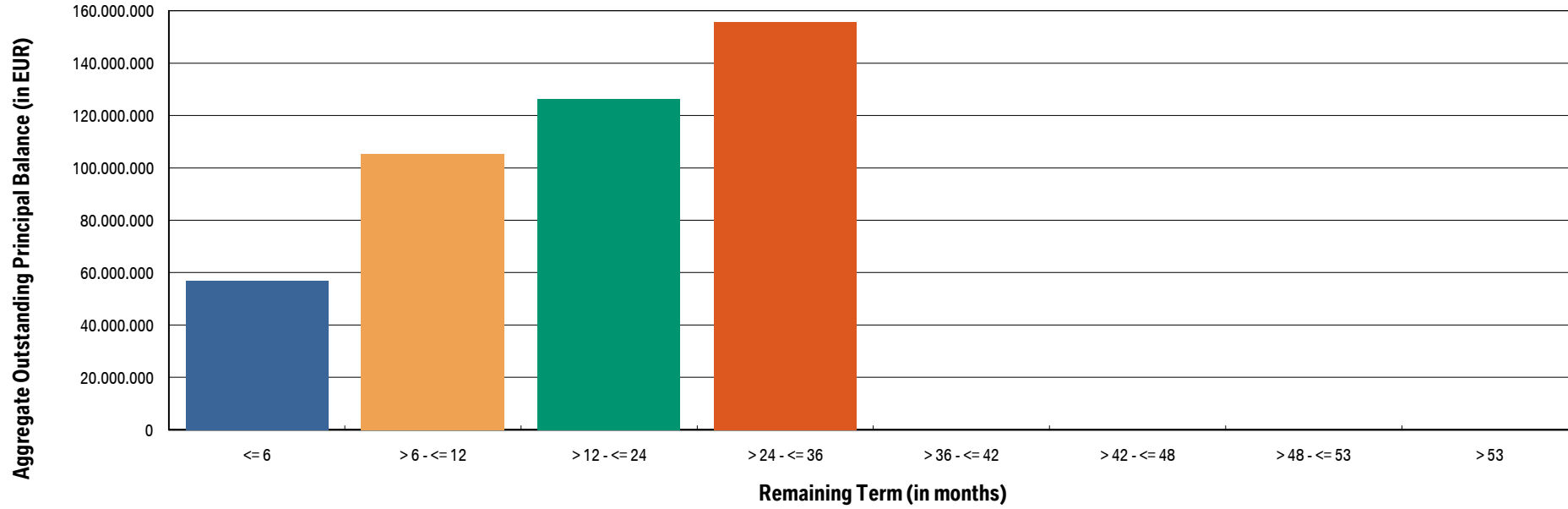
Group (in months)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
<= 6	56,854,763.64	12.80	7,067	25.89
> 6 - <= 12	105,451,525.08	23.74	6,652	24.37
> 12 - <= 24	126,296,795.54	28.43	6,874	25.18
> 24 - <= 36	155,683,141.87	35.04	6,703	24.56
> 36 - <= 42	0.00	0.00	0	0.00
> 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	444,286,226.13	100.00	27,296	100.00

WA Remaining Term (in months): 19.43
 Min (in months): 0.00
 Max (in months): 36.00



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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

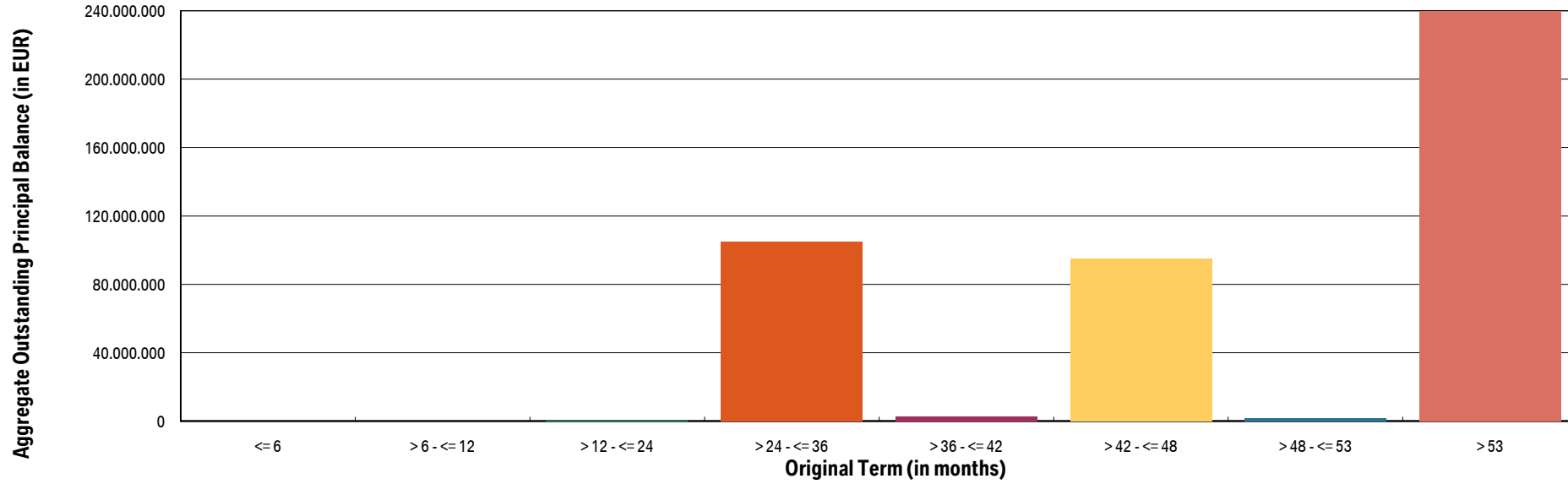
Group (in months)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
<= 6	0.00	0.00	0	0.00
> 6 - <= 12	0.00	0.00	0	0.00
> 12 - <= 24	231,357.62	0.05	381	1.40
> 24 - <= 36	104,767,670.94	23.58	7,709	28.24
> 36 - <= 42	2,628,615.81	0.59	264	0.97
> 42 - <= 48	94,981,859.77	21.38	6,051	22.17
> 48 - <= 53	1,827,848.10	0.41	166	0.61
> 53	239,848,873.89	53.99	12,725	46.62
Total	444,286,226.13	100.00	27,296	100.00

WA Original Term (in months): 51.59
 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	29,447,357.96	6.63	2,914	10.68
BMW 2 Series	34,971,307.56	7.87	2,448	8.97
BMW 3 Series	43,806,871.80	9.86	2,882	10.56
BMW 4 Series	29,307,365.42	6.60	1,265	4.63
BMW 5 Series	48,088,569.88	10.82	2,722	9.97
BMW 6 Series	3,226,184.79	0.73	164	0.60
BMW 7 Series	5,915,132.20	1.33	235	0.86
BMW 8 Series	6,156,994.67	1.39	117	0.43
BMW X1 Series	33,654,265.77	7.57	2,397	8.78
BMW X2 Series	11,061,170.27	2.49	656	2.40
BMW X3 Series	38,756,847.12	8.72	1,802	6.60
BMW X4 Series	12,999,900.58	2.93	556	2.04
BMW X5 Series	35,926,531.71	8.09	1,094	4.01
BMW X6 Series	12,205,707.33	2.75	338	1.24
BMW X7 Series	5,523,442.40	1.24	105	0.38
BMW Z Series	6,920,186.14	1.56	282	1.03
MINI	56,699,394.64	12.76	4,638	16.99
Non BMW Group Models (incl. Motorcycles)	17,627,547.41	3.97	1,191	4.36
Other BMW Group (incl. Motorcycles)	11,991,448.48	2.70	1,490	5.46
Total	444,286,226.13	100.00	27,296	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	439,593,075.51	98.94	27,054	99.11
Self payment	4,693,150.62	1.06	242	0.89
Total	444,286,226.13	100.00	27,296	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	444,286,226.13	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	441,130,706.68	99.29	26,476	97.00
Equal Instalment Loan	3,155,519.45	0.71	820	3.00
Total	444,286,226.13	100.00	27,296	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	432,279,168.03	97.30	26,767	98.06
2 - 4	11,212,806.83	2.52	484	1.77
5 - 7	703,222.98	0.16	29	0.11
8 - 10	0.00	0.00	0	0.00
> 10	91,028.29	0.02	16	0.06
Total	444,286,226.13	100.00	27,296	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
	444,286,226.13	
1	428,488,093.13	15,798,133.00
2	417,093,976.80	11,394,116.33
3	401,903,632.36	15,190,344.44
4	386,356,548.41	15,547,083.95
5	368,669,415.38	17,687,133.03
6	351,286,511.33	17,382,904.05
7	332,724,349.28	18,562,162.05
8	315,008,280.27	17,716,069.01
9	296,979,861.61	18,028,418.66
10	277,807,084.32	19,172,777.29
11	257,106,633.28	20,700,451.04
12	234,017,333.57	23,089,299.71
13	225,235,636.15	8,781,697.42
14	217,544,475.95	7,691,160.20
15	208,959,118.64	8,585,357.31
16	198,715,107.86	10,244,010.78
17	188,115,046.62	10,600,061.24
18	177,158,584.43	10,956,462.19
19	165,844,573.63	11,314,010.80
20	154,990,789.48	10,853,784.15
21	144,373,279.68	10,617,509.80
22	132,628,602.49	11,744,677.19
23	121,543,330.32	11,085,272.17
24	107,348,271.23	14,195,059.09
25	102,150,126.42	5,198,144.81
26	96,369,570.28	5,780,556.14
27	88,990,006.21	7,379,564.07
28	80,142,121.88	8,847,884.33
29	70,690,925.04	9,451,196.84
30	60,904,255.87	9,786,669.17

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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	48,780,982.88	12,123,272.99
32	39,357,341.94	9,423,640.94
33	30,189,222.92	9,168,119.02
34	20,196,348.48	9,992,874.44
35	10,546,242.82	9,650,105.66
36	0.00	10,546,242.82
37	0.00	0.00
38	0.00	0.00
39	0.00	0.00
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	+	30,783,152.47
Taxes	-	0.00
Trustee Payment	-	0.00
Senior Expenses	-	3,626.30
Swap Net Payment	-	68,850.50
Class A Interest	-	1,045,080.00
Cash Reserve	-	9,751,000.00
Class A Principal	-	19,914,595.67
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				3,626.30
Interest accrued for the Period	1,045,080.00	194,005.83	39,985.06	1,279,070.89
Interest payments for the Period	1,045,080.00	0.00	0.00	1,045,080.00
Cumulative Interest Payments	45,936,900.00	0.00	0.00	45,936,900.00
Unpaid Interest for the Period	0.00	194,005.83	39,985.06	233,990.89
Cumulative Unpaid Interest	0.00	4,205,607.51	1,000,362.41	5,205,969.92

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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)	382,620,854.74
Fixed rate (in %)	3.0700
Floating rate (Euribor in %)	2.7620
Net swap payments (in EUR) (- from SPV / + to SPV)	-68,850.50