



**BMW  
GROUP**



**ROLLS-ROYCE**  
MOTOR CARS LTD

**Bavarian Sky S.A., Compartment German Auto Loans 8**

**Monthly Investor Report - March 2021**

**Compartment German Auto Loans 8  
Monthly Investor Report**

Reporting Date	Apr 09, 2021
Payment Date	Apr 20, 2021
Period No	35
Monthly Period	Mar 31, 2021
Interest Period	From Mar 22, 2021 to Apr 20, 2021 = 29 days

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**1. Contact Information****Transaction Parties**

**Issuer:** **Bavarian Sky S.A.**  
Acting in respect of its Compartment German Auto Loans 8  
287-289 route d'Arlon  
L-1150 Luxembourg  
Luxembourg  
Attn.: The Directors  
BavarianSky@intertrustgroup.com  
+352 26 4491

**Corporate Administrator:** **Intertrust (Luxembourg) S.à r.l.**  
6, Rue Eugène Ruppert  
L-2453 Luxembourg  
Luxembourg  
Attn.: BUO - Capital Markets  
LU-BavarianSky@intertrustgroup.com  
+352 26 44 91

**Originator/Service:** **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/**

**Bank of New York Mellon, London Branch**  
 One Canada Square  
 E14 5AL London  
 United Kingdom  
 Attn.: Corporate Trust Administration  
 BNYM.Structured.Finance.Team.8@bnymellon.com

**Trustee:**

**BNY Mellon Corporate Trustee Services Limited**  
 One Canada Square  
 E14 5AL London  
 United Kingdom  
 Attn.: Corporate Trust Administration  
 BNYM.Structured.Finance.Team.2@bnymellon.com

**Issuer Account Bank:**

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

**Data Trustee:**

**Bank of New York Mellon, Frankfurt Branch**  
 Friedrich-Ebert-Anlage 46, Messeturm  
 60327 Frankfurt am Main  
 Germany  
 Attn.: Corporate Trust Administration  
 BNYM.Structured.Finance.Team.8@bnymellon.com



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### **1. Contact Information**

#### **Transaction Parties**

##### **Swap Counterparty:**

##### **Skandinaviska Enskilda Banken AB (publ)**

Kungsträdgårdsgatan 8  
SE-106 40 Stockholm  
Sweden  
docunit@seb.se

##### **Rating Agencies:**

##### **Fitch Ratings Ltd**

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

##### **Standard & Poor's Credit Market Services Europe Limited**

20 Canada Square, Canary Wharf  
E14 5LH London  
United Kingdom  
StructuredFinanceEurope@spglobal.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:**

**Bank of New York Mellon, London Branch**

One Canada Square  
 E14 5AL London  
 United Kingdom  
 Attn. Corporate Trust Administration  
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**3. Counterparty History**

**Replacement Party to be added if applicable**



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**4. Overview Dates**

<b>Initial Cut-Off Date:</b>	30/04/2018		
<b>Issue Date:</b>	01/05/2018	<b>Legal Maturity Date:</b>	20/06/2025
<b>Reporting Date</b>	09/04/2021		
<b>Investor Reporting Date</b>	16/04/2021		
<b>Interest Determination Date</b>	18/03/2021		
<b>Reporting Frequency:</b>	monthly		
<b>Monthly Period No. (since Issue Date):</b>	35	<b>(since Issue Date)</b>	
<b>Payment Date:</b>	20/04/2021		
<b>Next Payment Date</b>	20/05/2021		
<b>Monthly Period:</b>	01/03/2021	<b>until</b>	31/03/2021



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## 5. Portfolio Information

	current period	prior period
<b>Outstanding receivables in EUR</b>	<b>Aggregate outstanding principal balance</b>	<b>Aggregate outstanding principal balance</b>
<b>Beginning of period in EUR</b>	168,445,080.81	179,126,568.67
Scheduled principal payments in EUR	5,690,204.37	7,110,932.81
Prepayment* principal in EUR	3,688,897.78	2,843,793.05
Prepayments* number of contracts	283	202
Repurchases* principal in EUR	258,590.59	486,290.03
Repurchases* number of contracts	15	29
<b>Total principal collections in EUR</b>	<b>9,637,692.74</b>	<b>10,441,015.89</b>
<b>Total interest collections in EUR</b>	<b>455,169.09</b>	<b>482,889.94</b>
<b>Defaulted Amounts in EUR</b>	<b>328,323.59</b>	<b>355,197.51</b>
<b>Recoveries in EUR</b>	<b>205,606.87</b>	<b>114,725.54</b>
<b>Late Recoveries in EUR</b>	<b>102,824.39</b>	<b>25,529.07</b>
<b>End of Period in EUR</b>	<b>158,684,671.35</b>	<b>168,445,080.81</b>
<b>Current prepayment rate (annualised) in %</b>	<b>24.05</b>	<b>18.13</b>

\* 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

### Aggregate outstanding notes balance

Initial outstanding notes balance in EUR 1,075,300,000.00

Cash Reserve	in EUR
Outstanding cash reserve beginning of period	5,380,000.00
Interest on cash reserve - previous period	0.00
Required cash reserve	5,380,000.00
Outstanding cash reserve end of period	5,380,000.00

Triggers*								
Reserves	Current ratio	Trigger	Required Rating BMW AG				Trigger Breach	
			Fitch	S&P	Moody's	DBRS		
Commingling Reserve			Long Term	A	N/A	N/A	N/A	no
			Short Term	F1	N/A	N/A	N/A	no

\* Breach of one of these triggers 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. The Reserves will be adjusted on a monthly basis and shall be deposited in the Issuer Account and exclusively reserved to cover risks.

Commingling Reserve	in EUR
Outstanding Commingling Reserve end of period	0.00

<b>Set-Off Risk (current ratio):</b>	<b>0,01%</b>
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## 7. Performance Data

### Aggregate outstanding notes balance

Beginning of period (in EUR)	120,244,923.30
End of period (in EUR)	110,132,010.89

### Ratios

#### 31- 60 days past due

	(in EUR)	(in %)
31- 60 days past due period before previous period	1,159,543.77	0.65
31- 60 days past due previous period	1,131,727.12	0.67
31- 60 days past due current period	341,485.70	0.22

#### 61- 90 days past due

	(in EUR)	(in %)
61- 90 days past due period before previous period	582,343.27	0.33
61- 90 days past due previous period	425,503.02	0.25
61- 90 days past due current period	629,303.15	0.40

#### Cumulative net loss ratio

	Current ratio
Cumulative net loss ratio (in %)	0.45

### Performance data

Number of contracts being 31 - 60 days delinquent	18
Number of contracts being 61 - 90 days delinquent	38
Balance of contracts being 31 - 60 days delinquent (in EUR)	341,485.70
Balance of contracts being 61 - 90 days delinquent (in EUR)	629,303.15
Defaulted amounts (in EUR)	328,323.59
Cumulative defaulted amounts (in EUR)	9,796,239.10
Recoveries (in EUR)	205,606.87
Cumulative recoveries (in EUR)	4,985,531.47

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### 8. Defaulted Amount & Recovery Amount

(as at end of Monthly Period)

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 Default 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 %)
Apr - 18	0	n/a	n/a	1,075,299,910.71	n/a	n/a	n/a	n/a	n/a
May - 18	5	29.93	29.93	1,075,299,910.71	0.00	0.00	0.00	29.93	0.00
June - 18	10	58.65	88.58	1,075,299,910.71	0.00	0.00	0.00	88.58	0.00
July - 18	20	43,550.19	43,638.77	1,075,299,910.71	0.00	31,120.50	31,120.50	12,518.27	0.00
Aug - 18	21	52,335.52	95,974.29	1,075,299,910.71	0.01	43,026.13	74,146.63	21,827.66	0.00
Sept - 18	10	144,020.39	239,994.68	1,075,299,910.71	0.02	101,063.56	175,210.19	64,784.49	0.01
Oct - 18	18	265,575.90	505,570.58	1,075,299,910.71	0.05	170,175.25	345,385.44	160,185.14	0.01
Nov - 18	23	274,156.35	779,726.93	1,075,299,910.71	0.07	182,720.89	528,106.33	251,620.60	0.02
Dec - 18	15	183,031.54	962,758.47	1,075,299,910.71	0.09	118,416.24	646,522.57	316,235.90	0.03
Jan - 19	31	205,947.54	1,168,706.01	1,075,299,910.71	0.11	121,636.11	768,158.68	400,547.33	0.04
Feb - 19	34	277,525.24	1,446,231.25	1,075,299,910.71	0.13	104,047.73	872,206.41	574,024.84	0.05
Mar - 19	25	249,275.97	1,695,507.22	1,075,299,910.71	0.16	104,890.70	977,097.11	718,410.11	0.07
Apr - 19	36	381,440.83	2,076,948.05	1,075,299,910.71	0.19	223,327.99	1,200,425.10	876,522.95	0.08
May - 19	33	483,294.57	2,560,242.62	1,075,299,910.71	0.24	190,980.91	1,391,406.01	1,168,836.61	0.11
June - 19	46	690,066.43	3,250,309.05	1,075,299,910.71	0.30	312,483.34	1,703,889.35	1,546,419.70	0.14
July - 19	35	225,132.76	3,475,441.81	1,075,299,910.71	0.32	106,480.42	1,810,369.77	1,665,072.04	0.15
Aug - 19	24	155,658.28	3,631,100.09	1,075,299,910.71	0.34	107,172.62	1,917,542.39	1,713,557.70	0.16
Sept - 19	37	549,608.05	4,180,708.14	1,075,299,910.71	0.39	155,254.75	2,072,797.14	2,107,911.00	0.20
Oct - 19	34	587,989.99	4,768,698.13	1,075,299,910.71	0.44	320,188.83	2,392,985.97	2,375,712.16	0.22
Nov - 19	30	331,494.05	5,100,192.18	1,075,299,910.71	0.47	161,968.74	2,554,954.71	2,545,237.47	0.24
Dec - 19	33	263,988.22	5,364,180.40	1,075,299,910.71	0.50	88,794.24	2,643,748.95	2,720,431.45	0.25
Jan - 20	30	700,424.98	6,064,605.38	1,075,299,910.71	0.56	456,246.84	3,099,995.79	2,964,609.59	0.28
Feb - 20	31	368,735.36	6,433,340.74	1,075,299,910.71	0.60	152,175.27	3,252,171.06	3,181,169.68	0.30
Mar - 20	21	211,926.49	6,645,267.23	1,075,299,910.71	0.62	145,671.01	3,397,842.07	3,247,425.16	0.30
Apr - 20	18	274,370.06	6,919,637.29	1,075,299,910.71	0.64	135,356.64	3,533,198.71	3,386,438.58	0.31
May - 20	13	72,885.20	6,992,522.49	1,075,299,910.71	0.65	13,901.21	3,547,099.92	3,445,422.57	0.32
June - 20	28	460,445.24	7,452,967.73	1,075,299,910.71	0.69	243,880.55	3,790,980.47	3,661,987.26	0.34
July - 20	29	234,423.59	7,687,391.32	1,075,299,910.71	0.71	80,782.35	3,871,762.82	3,815,628.50	0.35
Aug - 20	27	264,284.68	7,951,676.00	1,075,299,910.71	0.74	116,366.87	3,988,129.69	3,963,546.31	0.37
Sept - 20	35	169,912.67	8,121,588.67	1,075,299,910.71	0.76	111,543.47	4,099,673.16	4,021,915.51	0.37
Oct - 20	31	312,247.03	8,433,835.70	1,075,299,910.71	0.78	158,969.85	4,258,643.01	4,175,192.69	0.39
Nov - 20	19	176,221.16	8,610,056.86	1,075,299,910.71	0.80	112,298.78	4,370,941.79	4,239,115.07	0.39

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**8. Defaulted Amount & Recovery Amount**

**(as at end of Monthly Period)**

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 Default 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 %)
Dec - 20	24	220,298.48	8,830,355.34	1,075,299,910.71	0.82	107,016.83	4,477,958.62	4,352,396.72	0.40
Jan - 21	29	282,362.66	9,112,718.00	1,075,299,910.71	0.85	187,240.44	4,665,199.06	4,447,518.94	0.41
Feb - 21	23	355,197.51	9,467,915.51	1,075,299,910.71	0.88	114,725.54	4,779,924.60	4,687,990.91	0.44
Mar - 21	19	328,323.59	9,796,239.10	1,075,299,910.71	0.91	205,606.87	4,985,531.47	4,810,707.63	0.45

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## 9. Defaulted Amount & Recovery Amount - Loan Level Data\*

	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	July - 18	Oct - 17	43.915.53	43.448.47	29.744.58	13.703.89	Used	6 Series	Commercial	
2	Aug - 18	Sept - 17	32.607.38	32.607.38	32.607.38	0.00	New	MINI	Private	
3	Sept - 18	Aug - 17	25.285.96	24.850.40	21.445.80	3.404.60	Used	4 Series	Private	
4	Sept - 18	Apr - 17	8.810.96	8.554.46	6.197.42	2.357.04	Used	3 Series	Private	
5	Sept - 18	Jan - 18	34.985.52	34.985.52	24.188.16	10.797.36	New	X3 Series	Private	
6	Oct - 18	Dec - 17	52.699.94	23.750.78	-17.57	23.768.35	New	X6 Series	Commercial	
7	Oct - 18	Aug - 14	15.395.68	15.151.54	15.151.54	0.00	Used	X5 Series	Private	
8	Oct - 18	Dec - 17	33.454.33	32.867.89	25.768.57	7.099.32	New	MINI	Private	
9	Oct - 18	Nov - 17	9.417.90	9.217.91	4.659.76	4.558.15	New	Other BMW Group	Commercial	
10	Oct - 18	Apr - 17	21.174.10	4.844.74	-62.75	4.907.49	Used	Non BMW Group (incl. Motorcycles)	Commercial	
11	Oct - 18	Sept - 17	69.895.20	67.797.97	60.872.41	6.925.56	New	X6 Series	Private	
12	Nov - 18	Dec - 17	2.718.02	2.474.07	2.474.07	0.00	Used	Non BMW Group (incl. Motorcycles)	Commercial	
13	Nov - 18	Dec - 16	33.838.24	31.122.49	21.699.71	9.422.78	Used	7 Series	Commercial	
14	Nov - 18	Nov - 17	40.798.71	40.559.21	20.016.61	20.542.60	New	4 Series	Commercial	
15	Nov - 18	Oct - 17	5.993.85	2.881.48	5.82	2.875.66	Used	3 Series	Commercial	
16	Nov - 18	Dec - 17	52.699.94	22.768.53	-182.67	23.005.36	New	X6 Series	Commercial	
17	Nov - 18	July - 16	13.691.59	13.042.16	7.722.10	5.320.06	Used	X1 Series	Private	
18	Nov - 18	June - 17	4.279.25	3.969.33	3.969.33	0.00	Used	Other BMW Group	Private	
19	Nov - 18	Dec - 17	74.534.70	72.521.39	61.647.91	10.873.48	Used	X5 Series	Commercial	
20	Dec - 18	Oct - 17	12.808.51	4.321.50	-107.40	4.443.77	Used	3 Series	Commercial	
21	Dec - 18	July - 17	20.400.51	20.394.58	20.448.26	0.00	Used	X3 Series	Private	
22	Dec - 18	Nov - 17	24.815.15	22.648.77	19.077.07	3.571.70	Used	5 Series	Private	
23	Dec - 18	July - 17	49.294.69	45.264.48	34.249.17	11.015.31	New	5 Series	Commercial	
24	Dec - 18	Aug - 15	19.148.62	18.468.44	10.566.12	7.902.32	New	1 Series	Private	
25	Jan - 19	Jan - 18	29.164.31	28.068.84	16.915.16	11.153.68	New	MINI	Commercial	
26	Jan - 19	Nov - 17	21.537.41	21.267.60	4.430.43	16.837.17	Used	X6 Series	Commercial	
27	Jan - 19	Sept - 17	26.011.75	25.489.99	25.489.99	0.00	Used	X3 Series	Private	
28	Jan - 19	Jan - 18	34,106.54	32,890.97	25,381.60	7,616.20	New	5 Series	Private	
29	Jan - 19	Sept - 17	26.945.21	26.413.21	15.848.80	10.564.41	New	2 Series	Private	
30	Jan - 19	Nov - 17	24,831.66	23,445.68	10,385.46	13,060.22	Used	X5 Series	Commercial	
31	Jan - 19	Oct - 16	35.538.50	15.832.12	-116.15	15.956.95	New	5 Series	Commercial	
32	Jan - 19	Apr - 16	6.321.61	4.670.72	4.670.72	0.00	Used	5 Series	Private	
33	Jan - 19	Mar - 17	4.342.83	2.383.35	-53.04	2.436.39	Used	Non BMW Group (incl. Motorcycles)	Commercial	
34	Feb - 19	Oct - 17	15,038.23	14,501.12	8,463.94	6,169.10	Used	Non BMW Group (incl. Motorcycles)	Commercial	
35	Feb - 19	July - 17	66,092.21	64,146.60	42,103.92	22,042.68	New	X6 Series	Commercial	
36	Feb - 19	Oct - 17	17,137.62	15,741.59	12,098.62	3,642.97	Used	Non BMW Group (incl. Motorcycles)	Private	
37	Feb - 19	Sept - 14	27,054.94	26,463.99	26,463.99	0.00	Used	X6 Series	Commercial	
38	Feb - 19	Oct - 17	5,306.15	4,036.93	4,013.19	42.05	Used	MINI	Commercial	
39	Feb - 19	Sept - 17	38,315.80	37,634.78	30,835.44	6,872.69	New	3 Series	Private	

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	Month / Year of Default	Month / Year of Loan Origination	Initial Principal Balance (in EUR)	Principal Balance of Loan at Default (in EUR)	Recovery Total (in EUR)	Principal Balance End of Period (in EUR)	Object Type (new / used)	Vehicle Series	Customer Type (private / commercial)	Out of Deal (Month / Year)
40	Feb - 19	Sept - 17	65.515.63	28.738.61	1.664.90	27.073.71	New	4 Series	Commercial	
41	Feb - 19	Nov - 15	7.086.09	1.909.55	1.247.81	661.74	New	Non BMW Group (incl. Motorcycles)	Commercial	
42	Feb - 19	Aug - 17	13.584.67	3.543.34	-54.83	3.598.17	Used	1 Series	Commercial	
43	Feb - 19	Dec - 17	22.907.10	5.955.21	-264.40	6.219.61	Used	X6 Series	Commercial	
44	Mar - 19	Feb - 16	14.013.24	11.958.63	11.958.63	0.00	New	MINI	Private	
45	Mar - 19	Jan - 18	20.114.47	18.344.34	15.544.52	2.799.82	Used	MINI	Private	
46	Mar - 19	Dec - 13	9.304.87	9.131.41	0.00	9.131.41	Used	Non BMW Group (incl. Motorcycles)	Commercial	
47	Mar - 19	Dec - 15	38.780.42	36.848.09	20.137.81	16.710.28	New	X3 Series	Private	
48	Mar - 19	May - 17	31.119.99	29.121.85	18.797.82	10.545.14	Used	1 Series	Commercial	
49	Mar - 19	Aug - 17	14.140.24	6.306.65	-62.13	6.368.78	Used	MINI	Commercial	
50	Mar - 19	Aug - 15	9.241.28	8.669.95	8.669.95	0.00	Used	Non BMW Group (incl. Motorcycles)	Private	
51	Mar - 19	Aug - 14	7.407.58	3.279.17	3.279.17	0.00	Used	1 Series	Private	
52	Mar - 19	Aug - 15	17.271.78	16.174.28	7.492.64	8.681.64	Used	X3 Series	Commercial	
53	Mar - 19	Jul - 17	7.182.53	7.023.41	0.00	7.023.41	Used	MINI	Commercial	
54	Mar - 19	Nov - 15	5.988.07	5.101.70	5.101.70	0.00	Used	3 Series	Private	
55	Mar - 19	May - 17	6.412.50	3.342.38	3.342.38	0.00	Used	X5 Series	Commercial	
56	Apr - 19	Oct - 17	28.629.08	27.686.85	25.064.33	2.622.52	New	2 Series	Private	
57	Apr - 19	Oct - 17	94.554.07	84.608.34	40.791.56	43.816.78	New	7 Series	Private	
58	Apr - 19	Apr - 14	6.535.23	6.057.63	132.27	5.925.36	Used	5 Series	Private	
59	Apr - 19	Nov - 15	23.851.35	14.762.26	0.00	14.762.26	New	4 Series	Commercial	
60	Apr - 19	Jul - 17	16.237.61	7.386.56	-295.01	7.681.57	Used	1 Series	Commercial	
61	Apr - 19	Mar - 17	25.115.16	23.671.67	23.671.67	0.00	New	3 Series	Private	
62	Apr - 19	Sept - 13	19.657.13	17.978.51	3.792.78	14.185.73	Used	X6 Series	Commercial	
63	May - 19	Oct - 15	11.559.89	8.919.56	8.919.56	0.00	Used	Non BMW Group (incl. Motorcycles)	Commercial	
64	May - 19	Oct - 13	26.561.15	23.941.10	0.00	23.941.10	New	5 Series	Commercial	
65	May - 19	Jan - 18	51.931.76	48.663.20	34.313.09	14.350.11	New	X5 Series	Commercial	
66	May - 19	Sept - 16	12.129.70	11.741.83	7,522.00	4,219.83	Used	1 Series	Private	
67	May - 19	June - 16	15.141.87	14.109.61	-863.10	14.972.71	Used	1 Series	Private	
68	May - 19	Dec - 17	39.471.78	36.067.89	21,175.86	14,892.03	Used	3 Series	Commercial	
69	May - 19	Nov - 17	15.571.04	15.093.98	1,684.50	13,409.48	Used	1 Series	Private	
70	May - 19	July - 17	13.773.81	13.229.33	9.195.14	4.034.19	Used	MINI	Private	
71	May - 19	Dec - 17	19.676.21	17.988.78	7.982.58	10.006.20	Used	MINI	Commercial	
72	May - 19	Dec - 16	33.327.60	31.081.71	20.001.92	11.079.79	New	X1 Series	Commercial	
73	May - 19	Dec - 17	36.732.44	34.750.12	14.795.64	19.954.48	Used	X5 Series	Private	
74	May - 19	Dec - 17	14.034.00	13.657.71	8.133.50	5.524.21	New	Other BMW Group	Private	
75	June - 19	Sept - 16	23.501.70	9.503.20	118.97	9.384.23	Used	X5 Series	Private	
76	June - 19	Oct - 17	14.605.37	13.159.08	9.547.72	3.611.36	New	Other BMW Group	Private	
77	June - 19	Nov - 13	11.596.19	3.421.13	3.421.13	0.00	Used	3 Series	Private	
78	June - 19	Oct - 17	22.446.94	12.122.70	4.285.60	7.930.16	New	3 Series	Commercial	

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Reporting Date	Apr 09, 2021		
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Period No	35		
Monthly Period	Mar 31, 2021		
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### 9. Defaulted Amount & Recovery Amount - Loan Level Data\*

	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)
79	June - 19	June - 17	14,409.42	11,479.42	9,117.18	2,375.98	Used	X3 Series	Commercial	
80	June - 19	July - 17	50,061.97	48,493.39	25,030.04	23,521.32	New	4 Series	Commercial	
81	June - 19	Aug - 17	14,635.27	13,965.30	0.00	13,965.30	Used	X1 Series	Private	
82	June - 19	July - 17	39,222.08	37,649.27	27,079.43	10,569.84	New	5 Series	Commercial	
83	June - 19	Jan - 17	27,676.63	22,550.40	8,787.20	13,763.20	New	MINI	Commercial	
84	June - 19	Dec - 17	56,192.02	52,728.58	37,856.54	14,872.04	Used	X5 Series	Private	
85	June - 19	Nov - 17	57,673.10	55,593.34	27,204.34	28,389.00	New	5 Series	Commercial	
86	June - 19	Dec - 17	17,934.72	16,396.36	11,215.45	5,180.91	Used	MINI	Commercial	
87	June - 19	July - 17	38,421.25	34,372.97	30,850.08	3,522.89	Used	Non BMW Group (incl. Motorcycles)	Commercial	
88	June - 19	Apr - 14	5,806.47	3,771.48	3,771.48	0.00	Used	5 Series	Private	
89	June - 19	Aug - 16	5,517.35	4,613.39	3,314.42	1,298.97	Used	MINI	Private	
90	June - 19	Dec - 17	22,734.99	22,011.75	13,983.26	8,028.49	New	3 Series	Commercial	
91	June - 19	Dec - 17	22,734.99	22,011.75	13,983.26	8,028.49	New	3 Series	Commercial	
92	June - 19	Sept - 17	23,667.04	20,718.16	20,718.16	0.00	Used	5 Series	Commercial	
93	June - 19	July - 17	57,002.71	54,823.81	25,992.87	28,830.94	New	X5 Series	Commercial	
94	June - 19	Sept - 17	8,506.04	6,551.53	4,451.10	2,100.43	Used	X1 Series	Commercial	
95	June - 19	Dec - 17	20,935.73	20,342.13	13,895.36	6,446.77	New	3 Series	Commercial	
96	June - 19	Aug - 17	35,417.75	32,510.31	22,802.86	9,707.45	New	X3 Series	Commercial	
97	June - 19	Nov - 15	19,936.01	19,724.91	19,724.91	0.00	New	X1 Series	Private	
98	July - 19	Oct - 17	17,726.82	15,521.27	6,355.61	9,165.66	Used	3 Series	Commercial	
99	July - 19	Sept - 17	17,371.14	16,107.59	11,086.55	5,175.56	Used	3 Series	Commercial	
100	July - 19	Jan - 18	26,157.43	22,707.26	22,707.26	0.00	Used	5 Series	Private	
101	July - 19	Nov - 17	49,777.55	16,139.10	-184.83	16,323.93	New	5 Series	Commercial	
102	July - 19	July - 17	16,636.47	14,007.69	5,746.20	8,261.49	Used	3 Series	Commercial	
103	July - 19	Oct - 17	11,476.04	10,875.63	0.00	10,875.63	Used	X1 Series	Private	
104	July - 19	Dec - 15	16,008.18	13,889.02	13,889.02	0.00	Used	3 Series	Private	
105	July - 19	Sept - 17	28,046.29	14,978.50	-130.85	15,109.35	Used	X1 Series	Commercial	
106	July - 19	Sept - 17	18,141.07	16,085.71	8,381.38	7,704.33	Used	1 Series	Commercial	
107	July - 19	Aug - 16	41,262.74	36,770.44	21,336.45	15,817.45	Used	X5 Series	Commercial	
108	Aug - 19	Dec - 17	25,096.59	21,622.40	21,622.40	0.00	Used	5 Series	Private	
109	Aug - 19	Jan - 18	70,481.97	62,910.68	29,066.91	33,843.77	New	5 Series	Commercial	
110	Aug - 19	July - 17	27,795.68	25,762.87	21,829.17	3,933.70	Used	7 Series	Commercial	
111	Sept - 19	Sept - 17	32,849.97	8,770.74	-3,428.47	12,199.21	Used	X6 Series	Commercial	
112	Sept - 19	Aug - 17	47,395.16	44,868.15	29,862.35	15,166.87	New	5 Series	Commercial	
113	Sept - 19	Nov - 16	69,663.20	50,738.53	50,738.53	0.00	New	3 Series	Commercial	
114	Sept - 19	Dec - 16	34,065.28	31,152.42	0.00	31,152.42	Used	7 Series	Commercial	
115	Sept - 19	Nov - 17	40,189.89	36,471.59	20,179.54	16,292.05	New	5 Series	Commercial	
116	Sept - 19	Sept - 17	3,603.50	2,779.50	0.00	2,779.50	Used	Non BMW Group (incl. Motorcycles)	Private	
117	Sept - 19	Feb - 16	14,716.06	13,433.88	5,060.56	8,373.32	Used	5 Series	Private	



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## Monthly Investor Report

Reporting Date	Apr 09, 2021		
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### 9. Defaulted Amount & Recovery Amount - Loan Level Data\*

	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)
118	Sept - 19	Oct - 17	15,205.31	8,437.11	1,457.28	6,979.83	Used	1 Series	Commercial	
119	Sept - 19	Nov - 17	26,480.07	510.37	0.00	510.37	Used	X5 Series	Commercial	
120	Sept - 19	Oct - 17	24,217.27	20,398.65	15,099.84	5,298.81	Used	MINI	Commercial	
121	Sept - 19	Nov - 17	33,338.43	28,001.82	15,937.61	12,064.21	Used	X3 Series	Commercial	
122	Sept - 19	Sept - 17	28,824.34	27,911.68	6.59	27,959.18	New	3 Series	Private	
123	Oct - 19	Aug - 17	20,394.80	17,345.78	10,755.00	6,590.78	New	2 Series	Commercial	
124	Oct - 19	Jan - 17	9,359.02	6,978.17	6,978.17	0.00	Used	1 Series	Commercial	
125	Oct - 19	Dec - 17	104,313.95	92,949.01	0.00	92,949.01	Used	7 Series	Commercial	
126	Oct - 19	Mar - 16	4,625.30	2,470.95	0.00	2,470.95	Used	5 Series	Private	
127	Oct - 19	Sept - 16	17,697.06	13,059.96	9,851.06	3,208.90	Used	3 Series	Private	
128	Oct - 19	Aug - 17	69,456.38	68,424.85	45,384.96	23,039.89	New	X6 Series	Commercial	
129	Oct - 19	Dec - 17	53,121.42	45,009.05	30,235.67	15,007.03	New	5 Series	Commercial	
130	Oct - 19	Dec - 17	38,360.60	33,542.94	21,839.89	11,703.05	Used	6 Series	Commercial	
131	Oct - 19	Oct - 16	23,115.53	19,544.99	14,738.54	4,923.71	Used	5 Series	Commercial	
132	Nov - 19	Aug - 17	13,254.54	11,502.25	7,003.72	4,532.34	Used	3 Series	Private	
133	Nov - 19	Nov - 17	11,780.18	8,273.51	0.00	8,273.51	Used	3 Series	Private	
134	Nov - 19	Mar - 17	14,780.65	13,679.11	-33.41	13,712.52	Used	3 Series	Commercial	
135	Nov - 19	Nov - 17	13,161.54	11,609.22	4,147.88	7,461.34	Used	1 Series	Commercial	
136	Nov - 19	July - 17	21,611.22	19,304.37	0.00	19,304.37	Used	5 Series	Commercial	
137	Nov - 19	Dec - 16	23,471.93	19,800.31	9,167.15	10,633.16	Used	5 Series	Commercial	
138	Nov - 19	Dec - 17	32,547.80	16,150.00	16,150.00	0.00	New	X1 Series	Commercial	
139	Nov - 19	Aug - 17	45,192.15	39,575.09	0.00	39,575.09	Used	7 Series	Private	
140	Nov - 19	Mar - 17	33,071.02	29,545.71	18,716.49	10,829.22	Used	6 Series	Commercial	
141	Dec - 19	Nov - 17	14,139.40	11,266.95	11,266.95	0.00	Used	3 Series	Private	
142	Dec - 19	July - 15	20,912.52	1,672.67	1,672.67	0.00	Used	Z Series	Private	
143	Dec - 19	Oct - 17	23,165.64	17,103.15	11,266.26	5,836.89	Used	5 Series	Commercial	
144	Dec - 19	Dec - 17	13,819.33	5,610.74	1,987.65	3,623.09	New	Other BMW Group	Private	
145	Dec - 19	Nov - 17	52,414.19	20,447.90	-232.50	20,680.40	New	X6 Series	Commercial	
146	Dec - 19	Nov - 17	23,062.94	20,077.64	20,077.64	0.00	Used	5 Series	Private	
147	Dec - 19	Oct - 17	20,404.16	14,938.27	9,551.08	5,387.19	Used	5 Series	Commercial	
148	Dec - 19	Oct - 16	31,125.45	15,852.67	13,596.48	2,256.19	New	5 Series	Commercial	
149	Dec - 19	May - 14	10,629.87	2,131.68	2,131.68	0.00	Used	5 Series	Private	
150	Dec - 19	Aug - 17	29,234.68	26,566.88	12,253.16	14,313.72	New	2 Series	Private	
151	Dec - 19	Oct - 17	21,325.54	19,941.43	19,996.14	0.00	Used	3 Series	Private	
152	Dec - 19	May - 16	16,652.34	14,933.03	14,933.03	0.00	Used	3 Series	Private	
153	Jan - 20	Apr - 17	61,102.29	48,998.95	48,998.95	0.00	New	X4 Series	Commercial	
154	Jan - 20	Sept - 17	34,280.69	31,851.67	25,088.04	6,763.63	New	X4 Series	Commercial	
155	Jan - 20	Feb - 16	20,493.83	16,879.02	5,559.53	11,319.49	Used	3 Series	Private	
156	Jan - 20	July - 17	25,755.66	21,817.47	10,704.22	11,113.25	Used	5 Series	Private	

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### 9. Defaulted Amount & Recovery Amount - Loan Level Data\*

	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)
157	Jan - 20	Oct - 17	57,484.56	51,416.40	51,416.40	0.00	Used	X6 Series	Private	
158	Jan - 20	Jan - 18	135,814.45	114,705.83	76,004.24	38,701.59	New	Non BMW Group (incl. Motorcycles)	Commercial	
159	Jan - 20	Jan - 17	40,046.22	34,919.91	26,482.21	8,437.70	Used	X5 Series	Private	
160	Jan - 20	July - 17	34,124.55	29,999.59	29,999.59	0.00	Used	X5 Series	Commercial	
161	Jan - 20	Dec - 17	22,344.98	18,054.75	7,602.47	10,452.28	Used	5 Series	Commercial	
162	Jan - 20	Nov - 17	32,264.43	19,404.84	19,404.84	0.00	Used	5 Series	Private	
163	Jan - 20	July - 17	13,266.82	10,692.87	6,461.00	4,231.87	Used	1 Series	Private	
164	Jan - 20	May - 17	57,180.95	46,930.53	31,297.46	15,633.07	Used	X6 Series	Commercial	
165	Feb - 20	June - 17	100,997.62	73,172.57	14,000.00	59,172.57	New	7 Series	Commercial	
166	Feb - 20	Jan - 18	17,500.62	14,205.96	14,205.96	0.00	New	1 Series	Commercial	
167	Feb - 20	Jan - 18	51,850.24	46,274.65	22,172.07	24,102.58	Used	X5 Series	Commercial	
168	Feb - 20	July - 17	13,784.20	3,155.88	3,155.88	0.00	Used	X5 Series	Commercial	
169	Feb - 20	July - 15	10,536.58	5,653.72	5,653.72	0.00	Used	3 Series	Private	
170	Feb - 20	July - 17	24,232.74	10,964.17	5,673.56	5,290.61	Used	X5 Series	Commercial	
171	Feb - 20	July - 17	2,399.75	256.77	245.30	11.47	Used	Non BMW Group (incl. Motorcycles)	Private	
172	Feb - 20	Dec - 17	28,585.81	4,920.39	0.00	4,920.39	Used	X4 Series	Commercial	
173	Feb - 20	July - 17	1,730.15	1,109.12	0.00	1,109.12	Used	3 Series	Private	
174	Feb - 20	Sept - 17	6,978.90	5,548.23	3,035.46	2,512.77	Used	MINI	Commercial	
175	Feb - 20	July - 17	51,845.25	11,307.72	0.00	11,307.72	New	7 Series	Commercial	
176	Mar - 20	Oct - 17	8,654.39	6,379.14	5,000.00	1,379.14	Used	MINI	Commercial	
177	Mar - 20	Aug - 16	34,848.92	3,565.55	0.00	3,565.55	New	5 Series	Commercial	
178	Mar - 20	Aug - 17	14,683.22	8,983.29	8,629.99	376.16	Used	X3 Series	Commercial	
179	Mar - 20	Oct - 17	14,160.34	11,290.82	0.00	11,290.82	Used	1 Series	Private	
180	Mar - 20	Aug - 17	18,158.96	15,186.61	36.95	15,183.48	New	3 Series	Private	
181	Mar - 20	Aug - 14	8,131.74	5,256.31	2,196.11	3,060.20	Used	Non BMW Group (incl. Motorcycles)	Private	
182	Apr - 20	Jan - 18	24,327.37	16,731.23	12,588.45	4,142.78	Used	X4 Series	Commercial	
183	Apr - 20	Mar - 17	41,873.75	33,665.31	33,665.31	0.00	Used	X5 Series	Private	
184	Apr - 20	Jan - 17	22,616.14	18,771.37	12,638.35	6,133.02	New	1 Series	Private	
185	Apr - 20	Jan - 18	13,582.46	11,468.75	0.00	11,468.75	Used	MINI	Commercial	
186	Apr - 20	Oct - 14	13,831.74	9,931.21	4,379.98	5,551.23	Used	X1 Series	Commercial	
187	Apr - 20	Aug - 16	15,490.91	13,508.92	3,531.72	9,977.20	Used	X3 Series	Commercial	
188	May - 20	Oct - 15	12,422.54	4,639.73	4,639.73	0.00	Used	5 Series	Private	
189	May - 20	Feb - 17	2,991.02	833.89	833.89	0.00	Used	1 Series	Private	
190	May - 20	July - 16	11,911.64	7,529.55	7,529.55	0.00	Used	5 Series	Commercial	
191	May - 20	Oct - 17	8,880.12	5,384.25	5,384.25	0.00	Used	1 Series	Private	
192	May - 20	July - 17	88,523.02	19,397.46	19,397.46	0.00	New	4 Series	Commercial	
193	May - 20	July - 17	27,120.09	14,785.20	12,461.65	2,323.55	Used	5 Series	Commercial	
194	June - 20	Nov - 16	19,689.90	13,925.89	12,556.88	1,369.01	Used	1 Series	Private	
195	June - 20	Sept - 17	14,141.42	11,077.67	9,776.53	1,301.14	Used	X1 Series	Private	

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## Monthly Investor Report

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### 9. Defaulted Amount & Recovery Amount - Loan Level Data\*

	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)
196	June - 20	July - 17	78.145.50	66.279.92	29.634.26	36.645.66	New	X5 Series	Commercial	
197	June - 20	Mar - 17	28.877.04	25.461.16	14.093.72	11.367.44	New	X1 Series	Private	
198	June - 20	Oct - 17	28.032.15	20.481.58	0.00	20.481.58	Used	MINI	Commercial	
199	June - 20	Jan - 18	35.472.56	28.852.38	28.900.51	0.00	New	MINI	Private	
200	June - 20	Dec - 17	14.325.63	11.148.34	11.148.34	0.00	Used	1 Series	Private	
201	June - 20	Nov - 14	5.285.10	2.530.41	2.530.41	0.00	Used	1 Series	Private	
202	June - 20	Apr - 16	16.250.29	10.391.99	10.098.74	293.25	Used	X1 Series	Private	
203	June - 20	Aug - 17	28.672.77	20.671.17	9.993.90	10.677.27	Used	4 Series	Commercial	
204	June - 20	Sept - 17	49.819.47	43.206.02	25.473.42	17.732.60	New	5 Series	Commercial	
205	June - 20	Oct - 17	18.744.69	8.469.95	8.469.95	0.00	New	4 Series	Commercial	
206	July - 20	Aug - 17	7.105.23	5.191.33	0.00	5.191.33	New	Non BMW Group (incl. Motorcycles)	Commercial	
207	July - 20	Jan - 18	27.258.64	21.756.96	0.00	21.756.96	Used	2 Series	Private	
208	July - 20	June - 15	22.155.68	14.662.05	13.879.97	782.08	Used	5 Series	Private	
209	July - 20	Dec - 16	29.066.28	10.721.58	9.746.57	975.01	New	MINI	Private	
210	July - 20	Feb - 17	22.099.83	17.108.90	11.688.10	5.420.80	Used	5 Series	Commercial	
211	July - 20	Oct - 17	37.535.25	29.872.32	3.517.57	26.354.75	New	1 Series	Private	
212	July - 20	Dec - 17	11.896.27	4.693.39	4.693.39	0.00	Used	MINI	Commercial	
213	July - 20	Dec - 17	33.511.32	28.567.23	16.162.34	12.404.89	New	X1 Series	Commercial	
214	Aug - 20	Mar - 17	23.510.70	18.675.52	6.972.07	11.703.45	Used	Non BMW Group (incl. Motorcycles)	Private	
215	Aug - 20	Nov - 17	35.431.60	28.744.49	59.44	28.750.77	New	1 Series	Private	
216	Aug - 20	Aug - 17	38.432.11	24.400.01	7.404.03	16.995.98	New	3 Series	Commercial	
217	Aug - 20	Dec - 17	29.147.43	19.830.80	15.055.40	4.775.40	Used	5 Series	Private	
218	Aug - 20	Oct - 17	23.432.78	17.825.05	9.741.38	8.083.67	Used	X1 Series	Commercial	
219	Aug - 20	Sept - 17	38.090.00	33.671.25	13.646.98	20.024.27	New	3 Series	Commercial	
220	Aug - 20	July - 17	25.475.85	20.299.30	0.00	20.299.30	Used	3 Series	Commercial	
221	Aug - 20	Jan - 17	15.137.82	13.611.69	13.611.69	0.00	New	1 Series	Private	
222	Aug - 20	Sept - 17	26.521.10	11.475.42	2.689.52	8.785.90	Used	4 Series	Private	
223	Sept - 20	Aug - 17	15.068.37	11.186.14	7.442.11	3.744.03	New	MINI	Commercial	
224	Sept - 20	Dec - 17	57.470.61	27.017.72	13.49	27.004.23	New	5 Series	Private	
225	Sept - 20	Oct - 17	13.797.66	4.477.86	-12.44	4.490.30	Used	1 Series	Private	
226	Oct - 20	Feb - 16	13.125.69	7.350.11	2.367.60	4.982.51	Used	3 Series	Private	
227	Oct - 20	Jan - 18	19.960.76	15.339.66	14.090.43	1.249.23	Used	1 Series	Private	
228	Oct - 20	Aug - 17	54.600.69	45.729.80	19.620.60	26.109.20	New	X4 Series	Commercial	
229	Oct - 20	Mar - 16	17.372.15	8.872.47	3.000.00	5.872.47	Used	5 Series	Private	
230	Oct - 20	Dec - 17	14.686.00	7.996.13	1.570.20	6.425.93	Used	5 Series	Private	
231	Oct - 20	Jan - 18	30.262.58	16.248.06	3.005.14	13.242.92	Used	5 Series	Private	
232	Oct - 20	Mar - 15	18.595.12	11.587.79	11.587.79	0.00	Used	1 Series	Private	
233	Oct - 20	Jan - 16	23.079.18	15.599.80	9.300.00	6.299.80	Used	X3 Series	Private	
234	Oct - 20	Dec - 17	13.008.78	9.491.29	5.192.28	4.299.01	Used	5 Series	Private	

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### 9. Defaulted Amount & Recovery Amount - Loan Level Data\*

	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)
235	Oct - 20	Dec - 17	39,264.70	34,915.81	32,933.96	1,981.85	New	X4 Series	Commercial	
236	Oct - 20	Aug - 17	8,706.62	5,980.37	5,382.92	597.45	New	Other BMW Group	Private	
237	Oct - 20	Dec - 17	12,653.75	9,476.54	9,476.54	0.00	Used	MINI	Private	
238	Oct - 20	Nov - 17	60,382.92	48,943.29	30,587.26	18,356.03	Used	X6 Series	Commercial	
239	Nov - 20	Aug - 17	21,687.97	16,640.83	14,400.00	2,240.83	Used	3 Series	Private	
240	Nov - 20	Nov - 17	20,717.91	16,506.74	10,876.33	5,630.41	New	MINI	Private	
241	Nov - 20	Apr - 16	11,466.58	7,169.57	748.10	6,421.47	Used	1 Series	Private	
242	Nov - 20	Oct - 17	35,680.92	24,567.19	24,567.19	0.00	Used	3 Series	Private	
243	Nov - 20	Apr - 15	13,114.27	2,961.47	2,229.70	731.77	Used	6 Series	Commercial	
244	Nov - 20	Sept - 16	18,886.04	7,352.97	1,373.75	5,979.22	Used	5 Series	Private	
245	Dec - 20	Dec - 17	35,167.22	28,459.05	22,899.05	5,560.00	New	5 Series	Private	
246	Dec - 20	May - 17	20,776.85	7,399.68	797.00	6,602.68	New	1 Series	Private	
247	Dec - 20	Oct - 17	63,679.15	52,857.66	27,918.33	24,939.33	New	X5 Series	Commercial	
248	Dec - 20	June - 17	35,666.94	28,080.74	0.00	28,080.74	Used	X6 Series	Commercial	
249	Dec - 20	Nov - 17	11,290.17	7,792.90	7,792.90	0.00	Used	X1 Series	Private	
250	Dec - 20	May - 17	5,453.16	1,480.33	574.92	905.41	Used	MINI	Private	
251	Dec - 20	Dec - 17	28,111.52	8,363.05	-82.16	8,445.21	Used	X6 Series	Commercial	
252	Dec - 20	May - 17	33,977.17	9,372.11	9,372.11	0.00	New	X1 Series	Private	
253	Dec - 20	Jan - 16	9,860.98	6,142.86	0.00	6,142.86	Used	MINI	Commercial	
254	Jan - 21	Aug - 17	35,719.01	26,694.80	18,249.29	8,445.51	Used	X1 Series	Commercial	
255	Jan - 21	Aug - 17	12,793.46	9,314.07	9,314.07	0.00	Used	Other BMW Group	Private	
256	Jan - 21	Mar - 17	29,428.38	16,370.02	16,370.02	0.00	New	X1 Series	Commercial	
257	Jan - 21	Dec - 17	32,676.90	24,103.09	24,103.09	0.00	New	MINI	Commercial	
258	Jan - 21	Sept - 17	24,403.65	20,454.40	12,368.72	8,085.68	New	2 Series	Private	
259	Jan - 21	Oct - 15	21,136.67	15,490.74	11,673.72	3,817.02	Used	X3 Series	Private	
260	Jan - 21	June - 17	62,296.84	15,328.21	2,128.80	13,199.41	New	X5 Series	Private	
261	Jan - 21	June - 17	5,028.53	732.47	471.00	261.47	Used	Other BMW Group	Private	
262	Jan - 21	Oct - 17	37,269.82	28,227.12	21,673.72	6,553.40	New	4 Series	Private	
263	Jan - 21	Dec - 17	12,398.61	5,710.10	5,702.07	8.03	Used	MINI	Private	
264	Jan - 21	Oct - 17	38,414.71	29,037.50	12,898.70	16,138.80	New	2 Series	Commercial	
265	Jan - 21	Oct - 17	6,777.60	3,739.77	1,134.03	2,605.74	Used	MINI	Private	
266	Jan - 21	Aug - 16	33,058.26	19,701.94	7,126.90	12,575.04	Used	X5 Series	Commercial	
267	Jan - 21	Jan - 18	59,098.10	49,019.89	37,984.22	11,035.67	New	X3 Series	Private	
268	Feb - 21	Sept - 17	18,536.37	10,158.24	500.00	9,658.24	New	MINI	Private	
269	Feb - 21	Sept - 17	54,885.55	44,981.56	29,495.80	15,485.76	New	7 Series	Commercial	
270	Feb - 21	July - 17	46,673.95	9,334.59	4,937.81	4,396.78	New	5 Series	Commercial	
271	Feb - 21	Jan - 18	25,859.87	18,776.11	11,200.00	7,576.11	New	1 Series	Private	
272	Feb - 21	Sept - 17	8,857.27	6,995.33	0.00	6,995.33	Used	3 Series	Private	
273	Feb - 21	July - 17	28,357.07	24,537.90	0.00	24,537.90	New	5 Series	Commercial	

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### 9. Defaulted Amount & Recovery Amount - Loan Level Data\*

	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)
274	Feb - 21	July - 17	8.197.75	4.193.62	522.80	3.670.82	Used	3 Series	Private	
275	Feb - 21	Nov - 17	82.728.35	21.744.41	600.00	21.144.41	New	X3 Series	Private	
276	Feb - 21	July - 17	4.371.08	1.593.82	566.44	1.027.38	Used	Non BMW Group (incl. Motorcycles)	Private	
277	Feb - 21	June - 17	22.230.75	2.393.09	2.392.79	0.30	New	1 Series	Private	
278	Feb - 21	Nov - 17	11.569.66	8.175.26	4.951.15	3.224.11	Used	MINI	Commercial	
279	Feb - 21	July - 17	90.258.59	58.057.57	2.536.82	55.520.75	New	X5 Series	Commercial	
280	Feb - 21	July - 17	29.919.76	21.800.19	800.00	21.000.19	New	2 Series	Private	
281	Feb - 21	Jan - 18	41.663.87	29.097.58	16.888.42	12.209.16	Used	X5 Series	Commercial	
282	Feb - 21	Dec - 16	51.706.84	36.582.32	0.00	36.582.32	New	4 Series	Commercial	
283	Feb - 21	Dec - 17	58.539.72	36.498.16	23.613.45	12.884.71	New	X3 Series	Commercial	
284	Feb - 21	July - 17	10.028.74	1.220.61	1.220.61	0.00	Used	3 Series	Commercial	
285	Mar - 21	Aug - 17	36.374.20	24.694.96	435.82	24.259.14	New	X1 Series	Commercial	
286	Mar - 21	Aug - 17	31.791.08	7.248.96	2.000.00	5.248.96	New	X3 Series	Commercial	
287	Mar - 21	Jan - 17	46.217.02	32.312.08	25.798.32	6.513.76	Used	6 Series	Commercial	
288	Mar - 21	Aug - 17	10.799.42	4.729.02	203.23	4.525.79	Used	MINI	Private	
289	Mar - 21	Dec - 16	55.620.27	38.999.89	26.910.27	12.089.62	Used	X5 Series	Commercial	
290	Mar - 21	Aug - 17	35.933.43	1.958.57	388.71	1.569.86	New	MINI	Private	
291	Mar - 21	Jan - 18	28.042.30	19.262.77	5.996.08	13.266.69	New	1 Series	Commercial	
292	Mar - 21	Dec - 16	27.489.02	21.313.37	12.100.84	9.212.53	New	1 Series	Commercial	
293	Mar - 21	Dec - 17	15.071.66	9.394.70	9.394.70	0.00	New	Other BMW Group	Private	
294	Mar - 21	Jan - 18	39.670.27	32.148.04	0.00	32.148.04	New	5 Series	Commercial	
295	Mar - 21	Jan - 18	28.042.39	19.262.86	7.266.03	11.996.83	New	1 Series	Commercial	
296	Mar - 21	Dec - 17	20.346.94	13.615.69	11.900.00	1.715.69	New	MINI	Private	
297	Mar - 21	Jan - 18	11.352.51	6.986.35	6.986.35	0.00	Used	3 Series	Private	
298	Aug - 18	Mar - 16	9.547.20	242.61	73.48	169.13	New	MINI	Commercial	Aug - 18
299	Aug - 18	Feb - 17	19.379.16	19.379.16	14.599.98	4.779.18	Used	7 Series	Commercial	Nov - 18
300	Sept - 18	Jan - 17	11.000.31	10.756.77	6.587.61	4.169.16	Used	1 Series	Commercial	Nov - 18
301	Sept - 18	Sept - 15	37.319.57	36.068.06	24.565.15	11.502.91	New	5 Series	Commercial	Dec - 18
302	Sept - 18	Aug - 17	25.583.07	25.011.15	16.662.47	8.348.68	Used	3 Series	Private	Dec - 18
303	Dec - 18	Aug - 17	10.130.03	10.130.03	1.849.57	8.280.46	Used	1 Series	Private	Dec - 18
304	Oct - 18	Jan - 18	47.972.42	47.297.54	33.990.04	13.307.50	Used	X5 Series	Commercial	Jan - 19
305	Oct - 18	Sept - 17	29.677.86	28.607.90	21.611.61	6.996.29	Used	4 Series	Commercial	Jan - 19
306	Nov - 18	June - 17	15.255.77	14.417.33	12.084.54	2.332.79	Used	MINI	Private	Jan - 19
307	Oct - 18	Nov - 17	37.044.29	35.980.45	26.194.35	9.872.79	New	X1 Series	Private	Feb - 19
308	Nov - 18	July - 17	17.214.24	16.995.55	15.071.70	1.923.85	New	Other BMW Group	Commercial	Feb - 19
309	Nov - 18	June - 16	22.128.78	21.157.85	13.619.81	7.538.04	Used	3 Series	Private	Feb - 19
310	Feb - 19	Oct - 14	4.487.09	759.87	285.59	474.28	Used	7 Series	Commercial	Feb - 19
311	Feb - 19	July - 17	15.989.81	441.23	166.22	275.01	Used	Non BMW Group (incl. Motorcycles)	Commercial	Feb - 19
312	Dec - 18	May - 15	19.384.52	18.215.53	10.578.48	7.637.05	Used	X5 Series	Private	Mar - 19

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### 9. Defaulted Amount & Recovery Amount - Loan Level Data\*

	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)
313	Dec - 18	May - 15	11.371.12	11.371.12	10.073.90	1.297.22	Used	5 Series	Private	Mar - 19
314	Mar - 19	Jan - 18	32.975.98	23.706.17	2.869.46	20.836.71	Used	4 Series	Private	Mar - 19
315	Jan - 19	Aug - 17	14.684.59	13.444.95	11.666.02	1.778.93	Used	X1 Series	Private	Apr - 19
316	Dec - 18	Aug - 17	5.970.55	5.578.72	3.773.31	1.805.51	Used	3 Series	Private	May - 19
317	Jan - 19	Nov - 14	9.394.59	8.693.59	4.473.54	4.220.05	Used	3 Series	Private	May - 19
318	May - 19	Oct - 17	43.224.35	40.998.14	4.527.18	36.470.96	New	5 Series	Private	May - 19
319	May - 19	Jan - 18	27.464.55	24.276.13	3.120.15	21.155.98	Used	5 Series	Private	May - 19
320	Nov - 18	Jan - 18	33.678.72	32.221.52	27.708.79	4.512.73	Used	4 Series	Private	June - 19
321	June - 19	May - 17	8.847.85	1.301.42	459.05	842.37	Used	3 Series	Private	June - 19
322	June - 19	Feb - 15	13.420.76	799.01	281.08	517.93	Used	Non BMW Group (incl. Motorcycles)	Private	June - 19
323	June - 19	July - 17	23.890.24	6.050.49	1.167.40	4.883.09	Used	MINI	Private	June - 19
324	Feb - 19	May - 17	12.773.92	11.807.89	7.175.32	4.632.57	Used	1 Series	Commercial	July - 19
325	Feb - 19	Nov - 16	26.682.95	24.718.90	17.537.63	7.181.27	Used	5 Series	Commercial	July - 19
326	Mar - 19	July - 17	22.527.85	20.540.14	13.687.86	6.852.28	Used	3 Series	Private	July - 19
327	Mar - 19	Aug - 17	12.558.28	11.718.90	9.797.62	1.921.28	Used	X3 Series	Commercial	July - 19
328	Mar - 19	Dec - 17	44.348.61	41.121.43	24.239.71	16.881.72	New	MINI	Commercial	July - 19
329	Apr - 19	July - 17	28.723.27	24.605.69	14.186.46	10.419.23	Used	5 Series	Commercial	July - 19
330	Apr - 19	Sept - 17	11.380.30	10.129.61	7.498.36	2.631.25	Used	3 Series	Private	July - 19
331	Apr - 19	Nov - 17	21.336.00	19.899.08	13.188.93	6.710.15	New	MINI	Commercial	July - 19
332	Apr - 19	July - 17	8.359.09	7.809.76	6.277.99	1.531.77	New	Other BMW Group	Commercial	July - 19
333	Apr - 19	May - 17	11.146.90	10.349.62	8.616.50	1.733.12	New	Other BMW Group	Commercial	July - 19
334	Apr - 19	Sept - 15	4.706.71	4.249.39	3.795.14	454.25	Used	MINI	Commercial	July - 19
335	Apr - 19	May - 16	33.300.76	29.491.17	20.345.55	9.243.19	New	4 Series	Commercial	July - 19
336	Apr - 19	Sept - 17	19.630.44	18.258.02	12.985.79	5.272.23	Used	5 Series	Private	July - 19
337	May - 19	Nov - 17	61.027.66	56.231.86	31.124.77	25.107.09	New	X3 Series	Commercial	July - 19
338	Apr - 19	July - 17	29.557.15	27.148.12	18.350.43	8.797.69	New	MINI	Commercial	Aug - 19
339	Apr - 19	Nov - 15	18.194.25	17.985.29	9.922.48	8.062.81	New	3 Series	Private	Aug - 19
340	May - 19	Dec - 17	34.330.54	30.926.59	21.940.66	8.985.93	New	5 Series	Commercial	Aug - 19
341	May - 19	Dec - 15	23.900.60	22.250.04	14.871.81	7.378.23	New	2 Series	Private	Aug - 19
342	May - 19	June - 16	20.181.23	19.470.62	12.448.95	7.021.67	New	1 Series	Private	Aug - 19
343	Aug - 19	Dec - 17	10.940.37	4.796.42	2.929.81	1.866.61	Used	1 Series	Private	Aug - 19
344	Jan - 19	Dec - 17	28.445.57	26.931.69	22.997.63	3.934.06	New	4 Series	Commercial	Sept - 19
345	Feb - 19	Nov - 16	19.338.45	18.678.90	18.073.50	605.40	New	2 Series	Private	Sept - 19
346	June - 19	Oct - 17	10.318.58	8.147.49	6.005.71	2.141.78	Used	1 Series	Commercial	Sept - 19
347	June - 19	Sept - 16	36.878.53	28.828.98	21.198.82	7.630.16	New	5 Series	Commercial	Sept - 19
348	June - 19	Oct - 17	33.583.87	30.642.39	21.106.77	9.535.62	New	MINI	Private	Sept - 19
349	June - 19	Mar - 15	8.025.65	5.367.17	5.004.82	362.35	Used	MINI	Commercial	Oct - 19
350	July - 19	Apr - 16	16.132.97	13.901.40	7.308.00	6.593.40	New	Non BMW Group (incl. Motorcycles)	Commercial	Oct - 19
351	Aug - 19	Aug - 17	18.517.50	15.154.84	9.434.79	5.720.05	Used	X1 Series	Commercial	Oct - 19

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352	Oct - 19	Oct - 17	18,582.82	198.70	61.94	136.76	Used	3 Series	Private	Oct - 19
353	Oct - 19	Dec - 17	26,600.87	258.09	58.42	199.67	New	3 Series	Commercial	Oct - 19
354	Oct - 19	June - 14	18,593.91	294.43	61.09	233.34	Used	Non BMW Group (incl. Motorcycles)	Private	Oct - 19
355	June - 19	May - 17	53,218.40	46,010.68	29,768.74	16,241.94	New	2 Series	Commercial	Nov - 19
356	Sept - 19	Oct - 17	22,186.58	19,077.88	12,588.77	6,489.11	Used	X6 Series	Commercial	Nov - 19
357	Sept - 19	July - 16	20,393.60	18,245.89	11,032.87	7,213.02	New	1 Series	Private	Nov - 19
358	Sept - 19	Feb - 17	81,021.81	76,248.95	43,810.69	32,438.26	New	7 Series	Commercial	Nov - 19
359	Sept - 19	June - 14	11,513.62	9,075.89	4,753.76	4,322.13	Used	Non BMW Group (incl. Motorcycles)	Private	Nov - 19
360	Sept - 19	Feb - 17	25,646.28	22,401.68	20,323.63	2,078.05	Used	1 Series	Private	Nov - 19
361	Feb - 19	Aug - 17	30,133.31	28,133.13	19,596.19	8,536.94	Used	X3 Series	Private	Dec - 19
362	July - 19	Aug - 17	10,157.18	9,292.21	7,221.35	2,070.86	Used	1 Series	Private	Dec - 19
363	Sept - 19	Nov - 17	36,424.47	29,980.51	16,443.32	13,537.19	Used	5 Series	Commercial	Dec - 19
364	Sept - 19	Nov - 17	57,349.49	49,582.01	23,190.28	26,391.73	New	3 Series	Commercial	Dec - 19
365	Oct - 19	Feb - 17	27,818.66	20,825.23	11,296.91	9,528.32	New	2 Series	Commercial	Dec - 19
366	Oct - 19	Feb - 17	23,446.75	20,510.42	14,404.28	6,106.14	Used	3 Series	Private	Dec - 19
367	Sept - 19	Oct - 16	23,795.48	20,305.39	9,955.36	10,350.03	New	Non BMW Group (incl. Motorcycles)	Commercial	Jan - 20
368	Oct - 19	July - 17	65,192.55	57,428.63	36,484.69	20,943.94	Used	X6 Series	Commercial	Jan - 20
369	Oct - 19	Oct - 17	24,842.69	19,954.15	11,226.29	8,727.86	Used	X1 Series	Commercial	Jan - 20
370	Oct - 19	June - 16	29,658.05	26,528.27	15,838.43	10,689.84	New	2 Series	Private	Jan - 20
371	Oct - 19	Sept - 17	16,893.40	15,286.82	10,654.48	4,632.34	Used	1 Series	Private	Jan - 20
372	Oct - 19	Jan - 18	26,551.99	22,940.04	16,456.68	6,538.54	Used	5 Series	Commercial	Jan - 20
373	Jan - 20	May - 17	7,620.54	5,549.05	790.18	4,758.87	Used	5 Series	Private	Jan - 20
374	Nov - 19	Oct - 17	45,324.11	38,998.12	31,020.94	7,977.18	Used	X5 Series	Commercial	Feb - 20
375	Nov - 19	Oct - 17	31,659.01	25,056.89	15,892.79	9,164.10	Used	5 Series	Private	Feb - 20
376	Nov - 19	Oct - 17	21,667.93	18,802.24	10,630.45	8,171.79	New	1 Series	Private	Feb - 20
377	Dec - 19	Mar - 16	28,337.46	22,830.20	16,072.22	6,757.98	Used	7 Series	Commercial	Mar - 20
378	Dec - 19	Jan - 18	17,953.01	15,391.08	11,124.94	4,266.14	Used	5 Series	Private	Mar - 20
379	Dec - 19	Sept - 17	2,381.55	1,499.00	1,148.06	350.94	Used	Non BMW Group (incl. Motorcycles)	Private	Mar - 20
380	Dec - 19	Jan - 18	25,232.36	20,417.40	16,035.89	4,381.51	Used	X5 Series	Commercial	Mar - 20
381	Jan - 20	Oct - 17	14,724.49	11,686.17	9,252.12	2,434.05	Used	1 Series	Private	Apr - 20
382	Jan - 20	Nov - 17	27,558.61	23,704.02	16,435.39	7,268.63	New	Non BMW Group (incl. Motorcycles)	Private	Apr - 20
383	Feb - 20	Jan - 18	8,422.34	7,380.02	5,639.06	1,740.96	Used	1 Series	Commercial	Apr - 20
384	Feb - 20	Jan - 18	32,075.23	27,668.03	13,556.25	14,111.78	Used	5 Series	Private	Apr - 20
385	Feb - 20	Jan - 17	30,497.64	25,767.95	20,226.31	5,541.64	Used	X5 Series	Commercial	Apr - 20
386	Feb - 20	Oct - 17	51,434.32	42,003.83	22,163.92	19,839.91	New	X1 Series	Commercial	Apr - 20
387	Feb - 20	July - 17	11,847.92	9,819.08	7,600.77	2,218.31	Used	1 Series	Private	Apr - 20
388	Apr - 20	Oct - 17	24,811.19	391.04	153.79	237.25	New	5 Series	Commercial	Apr - 20
389	Feb - 20	Jan - 18	17,349.69	15,162.78	9,401.22	5,761.56	Used	3 Series	Private	May - 20
390	Mar - 20	Sept - 17	29,055.32	23,137.15	16,796.81	6,340.34	Used	5 Series	Commercial	May - 20

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### 9. Defaulted Amount & Recovery Amount - Loan Level Data\*

	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)
391	Mav - 19	June - 16	16.721.58	15.463.70	0.00	15.472.18	New	2 Series	Private	June - 20
392	Jan - 20	Jan - 18	46.089.94	39.800.58	33.630.88	6.169.70	Used	4 Series	Private	June - 20
393	Mar - 20	Dec - 17	11.759.69	8.819.68	6.560.46	2.259.22	Used	3 Series	Private	June - 20
394	Mar - 20	Aug - 17	30.161.15	23.419.24	17.162.74	6.256.50	Used	5 Series	Private	June - 20
395	Apr - 20	Dec - 17	84.945.06	75.591.50	33.335.02	42.256.48	New	X5 Series	Commercial	June - 20
396	Apr - 20	July - 17	13.715.95	11.031.37	8.375.04	2.656.33	Used	1 Series	Private	July - 20
397	Mar - 20	Oct - 17	20.880.57	17.453.25	11.262.45	6.190.80	New	1 Series	Commercial	Aug - 20
398	Apr - 20	Jan - 18	24.653.36	19.475.79	13.985.39	5.490.40	Used	5 Series	Private	Aug - 20
399	Mav - 20	Dec - 16	44.013.04	38.987.75	11.395.15	27.592.56	New	5 Series	Commercial	Aug - 20
400	June - 20	July - 17	70.275.50	49.343.74	30.504.52	18.839.22	New	5 Series	Commercial	Aug - 20
401	Aug - 20	Mar - 17	26.779.14	15.224.76	1.523.34	13.701.42	New	MINI	Private	Aug - 20
402	Aug - 20	July - 17	15.788.84	163.74	39.69	124.05	Used	1 Series	Private	Aug - 20
403	Jan - 20	Oct - 17	35.486.49	30.688.42	24.221.16	6.467.26	New	1 Series	Commercial	Sept - 20
404	Mar - 20	Jan - 18	30.791.32	22.283.30	20.337.87	1.945.43	Used	1 Series	Commercial	Sept - 20
405	June - 20	July - 17	32.129.38	24.663.67	14.718.44	9.945.23	Used	7 Series	Commercial	Sept - 20
406	June - 20	July - 17	27.365.49	17.965.55	15.092.12	2.873.43	New	2 Series	Private	Sept - 20
407	July - 20	Apr - 16	30.946.11	21.978.06	17.989.13	3.988.93	Used	6 Series	Commercial	Sept - 20
408	Sept - 20	Mav - 16	12.929.07	28.60	-122.27	150.87	Used	1 Series	Private	Sept - 20
409	July - 20	Sept - 17	17.111.03	12.578.95	10.003.16	2.575.79	Used	X1 Series	Private	Oct - 20
410	July - 20	Dec - 17	22.397.70	16.871.95	10.797.25	6.074.70	New	MINI	Private	Oct - 20
411	Oct - 20	July - 17	4.520.09	1.401.47	296.75	1.104.72	Used	Non BMW Group (incl. Motorcycles)	Private	Nov - 20
412	Nov - 20	Jan - 18	31.704.09	97.02	46.50	50.52	New	3 Series	Commercial	Nov - 20
413	Nov - 20	July - 17	19.738.40	78.61	-100.58	179.19	New	MINI	Private	Nov - 20
414	Sept - 20	Dec - 17	29.368.79	22.528.33	15.758.65	6.769.68	New	MINI	Private	Dec - 20
415	Sept - 20	Nov - 17	14.623.05	11.683.43	5.562.25	6.121.18	Used	1 Series	Private	Dec - 20
416	Sept - 20	Oct - 17	33.934.03	27.034.29	25.054.38	1.979.91	New	2 Series	Private	Dec - 20
417	Oct - 20	Dec - 17	31.190.80	21.486.86	19.079.50	2.407.36	New	2 Series	Commercial	Dec - 20
418	Oct - 20	Oct - 15	24.392.48	19.179.81	11.682.17	7.497.64	Used	X3 Series	Private	Dec - 20
419	Oct - 20	Mav - 17	8.792.13	6.743.18	5.997.16	746.02	New	Other BMW Group	Private	Dec - 20
420	June - 20	Aug - 17	20.323.29	15.262.64	11.386.25	3.918.33	Used	4 Series	Private	Jan - 21
421	July - 20	Sept - 17	7.686.62	5.500.55	3.972.63	1.542.72	Used	1 Series	Private	Jan - 21
422	Sept - 20	Dec - 17	11.765.13	7.381.91	5.331.64	2.050.27	Used	3 Series	Private	Jan - 21
423	Sept - 19	Aug - 16	12.740.64	9.081.85	7.670.06	1.411.79	Used	1 Series	Private	Feb - 21
424	Nov - 20	Dec - 17	30.071.93	22.463.08	13.856.73	8.606.35	New	2 Series	Commercial	Feb - 21
425	Nov - 20	Jan - 18	42.263.53	29.306.32	25.912.09	3.394.23	New	X4 Series	Private	Feb - 21
426	July - 20	Apr - 17	21.042.71	15.493.19	13.541.62	1.951.57	Used	2 Series	Private	Mar - 21
427	Dec - 20	Oct - 17	8.237.90	4.878.06	1.883.56	2.994.50	Used	1 Series	Commercial	Mar - 21
428	Dec - 20	July - 17	10.110.17	5.017.30	4.879.85	137.45	Used	1 Series	Private	Mar - 21
429	Mar - 21	Dec - 17	15.839.54	165.64	23.38	142.26	Used	1 Series	Commercial	Mar - 21

\*Applicable only if loans have defaulted. Does not include defaulted amounts less than 10 EUR.



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### 10. Outstanding Note Balance

1. Note Balance	All Notes	Class A	Class B
<b>Initial Note Information</b>			
ISIN code		XS1808853581	XS1808854399
Currency		EUR	EUR
Legal final maturity		June 2025	June 2025
Rating (Fitch / Moody's / S&P/DBRS)		AAA/N/A/AAA/N/A	N/A/N/A/N/A/N/A
Initial notes aggregate principal outstanding balance in EUR	1,075,300,000.00	1,000,000,000.00	75,300,000.00
Nominal amount per note in EUR		100,000.00	100,000.00
Initial number of notes per class in EUR		10,000	753
<b>Current Note Information</b>			
Notes aggregate principal outstanding balance in EUR - BoP	120,244,923.30	44,944,923.30	75,300,000.00
Available distribution amount in EUR	15,575,686.22		
Redemption per class in EUR		10,112,912.41	0,00
Redemption per note in EUR		1,011.29	0.00
Notes aggregate principal outstanding balance in EUR - EoP	110,132,010.89	34,832,010.89	75,300,000.00
Current pool factor		0.03	1.00
<b>2. Payments to Investor per Note</b>			
		<b>Class A</b>	<b>Class B</b>
Interest Type		Floating Rate	Fixed Rate
Reference Rate		1M_EURIBOR	NONE
Actual Interest Rate		-0.555%	NONE
Spread		0.400%	NONE
Coupon		0.000%*	1.000%
Day count fraction		Actual/360	Actual/360
Interest days		29 days	29 days
Principal outstanding per note in EUR - BoP		4,494.49	100,000.00
Principal repayment per note in EUR		1,011.29	0.00
Principal outstanding per note in EUR - EoP		3,483.20	100,000.00
Interest payment per Note in EUR		0.00	80.56

\* rate is floored at 0.000%, the theoretical negative interest rate is -0.155%.

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**10. Outstanding Note Balance**

<b>3. Credit Enhancement</b>	Initial Period (in EUR)	Initial CE (in %)	Current Period (in EUR)	Current CE (in %)
Class A	1,000,000,000.00	7.50	34,832,010.89	81.44
Class B	75,300,000.00	0.50	75,300,000.00	33.99
Cash Reserve (+ Overcollateralisation)	5,379,910.71	0.00	53,932,660.46	0.00

**4. Clean-Up Call Option**

If the aggregate outstanding principal balance has been reduced to less than 10% of the aggregate outstanding principal balance at the Issue Date, the seller will have the option under the receivables purchase Agreement to acquire all outstanding purchased receivables.

Aggregate outstanding principal balance at end of period (in EUR)	158,684,671.35
Clean-Up option exercisable	No

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**11. Original Principal Balance**

Initial Portfolio as of origination of contract

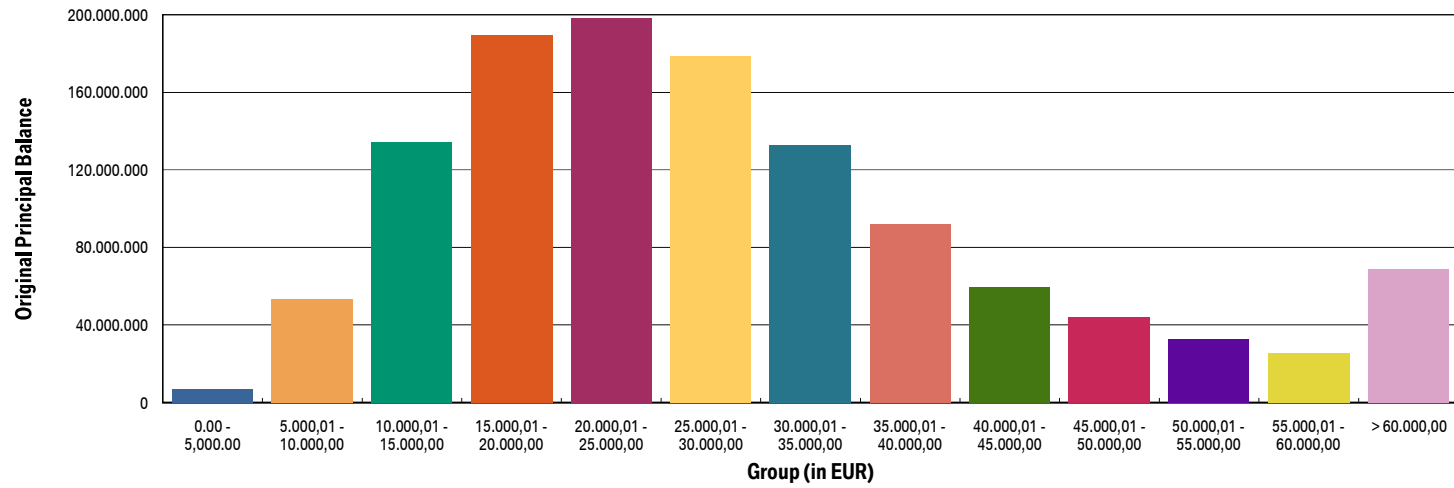
Group (in EUR) (by Original Principal Balance)	Original principal balance (in EUR)	Original Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
0.00 - 5,000.00	6,602,430.10	0.54	1,758	3.14
5.000,01 - 10.000,00	53,342,875.63	4.40	6,758	12.05
10.000,01 - 15.000,00	133,921,010.22	11.03	10,565	18.84
15.000,01 - 20.000,00	189,310,910.30	15.60	10,808	19.28
20.000,01 - 25.000,00	198,030,105.32	16.32	8,823	15.74
25.000,01 - 30.000,00	178,429,764.68	14.70	6,502	11.60
30.000,01 - 35.000,00	132,759,753.18	10.94	4,103	7.32
35.000,01 - 40.000,00	91,674,885.59	7.55	2,450	4.37
40.000,01 - 45.000,00	59,215,184.71	4.88	1,400	2.50
45.000,01 - 50.000,00	43,978,430.11	3.62	927	1.65
50.000,01 - 55.000,00	32,354,806.99	2.67	618	1.10
55.000,01 - 60.000,00	25,497,518.92	2.10	444	0.79
> 60.000,00	68,538,800.68	5.65	915	1.63
<b>Total</b>	<b>1,213,656,476.43</b>	<b>100.00</b>	<b>56,071</b>	<b>100.00</b>

Average:	21,644.99
Min:	630.00
Max:	234,985.33



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**11a. Original Principal Balance (graph)**





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**12. Aggregate Principal Balance**

Initial Portfolio

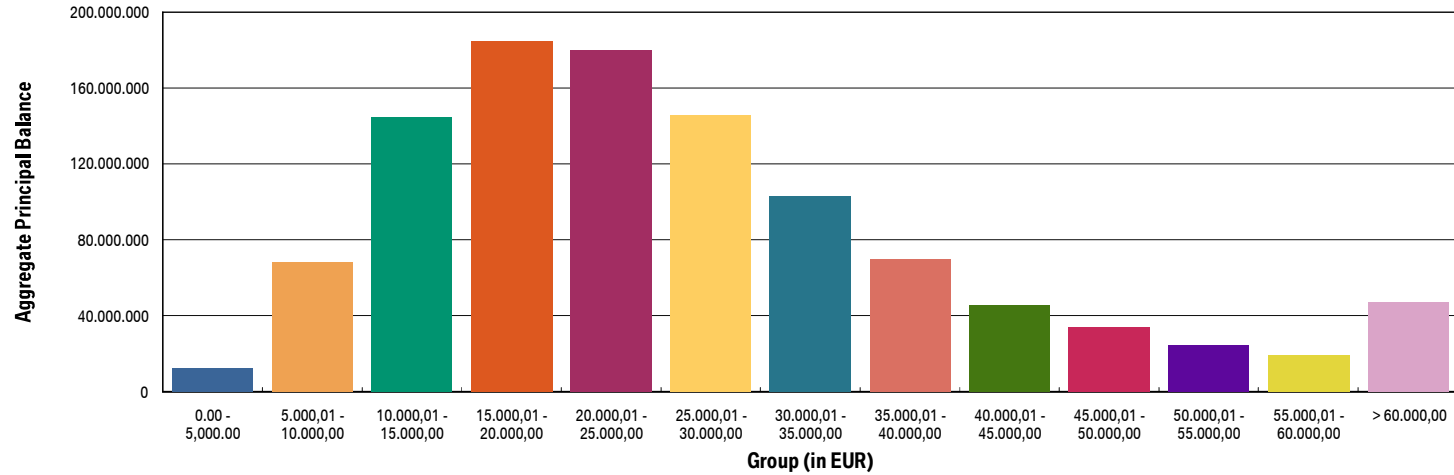
Group (in EUR)	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
0.00 - 5,000.00	11,911,454.23	1.11	3,553	6.34
5.000,01 - 10.000,00	67,979,197.49	6.32	8,808	15.71
10.000,01 - 15.000,00	144,390,179.97	13.43	11,512	20.53
15.000,01 - 20.000,00	184,235,767.64	17.13	10,572	18.85
20.000,01 - 25.000,00	179,689,329.59	16.71	8,035	14.33
25.000,01 - 30.000,00	145,425,557.37	13.52	5,329	9.50
30.000,01 - 35.000,00	102,843,973.13	9.56	3,186	5.68
35.000,01 - 40.000,00	69,581,005.45	6.47	1,864	3.32
40.000,01 - 45.000,00	45,284,645.28	4.21	1,071	1.91
45.000,01 - 50.000,00	33,696,768.07	3.13	711	1.27
50.000,01 - 55.000,00	24,282,918.80	2.26	464	0.83
55.000,01 - 60.000,00	19,141,345.96	1.78	334	0.60
> 60.000,00	46,837,767.73	4.36	632	1.13
<b>Total</b>	<b>1,075,299,910.71</b>	<b>100.00</b>	<b>56,071</b>	<b>100.00</b>

Average:	19,177.47
Min:	89.35
Max:	232,486.98



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**12a. Aggregate Principal Balance (graph)**



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### 13. Aggregate Outstanding Principal Balance

Portfolio as of: Mar 31, 2021

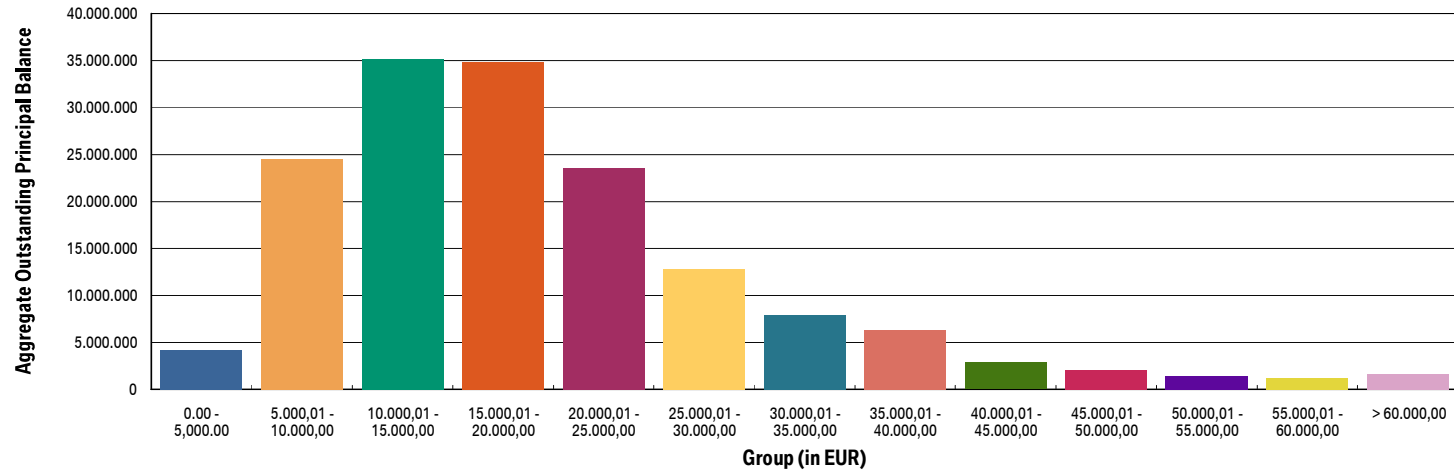
Group (in EUR)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
0.00 - 5,000.00	4,211,527.16	2.65	4,120	28.79
5.000,01 - 10.000,00	24,539,561.02	15.46	3,202	22.37
10.000,01 - 15.000,00	35,199,066.76	22.18	2,838	19.83
15.000,01 - 20.000,00	34,822,392.63	21.94	2,020	14.11
20.000,01 - 25.000,00	23,567,716.78	14.85	1,062	7.42
25.000,01 - 30.000,00	12,854,184.58	8.10	472	3.30
30.000,01 - 35.000,00	7,943,458.86	5.01	246	1.72
35.000,01 - 40.000,00	6,340,846.12	4.00	170	1.19
40.000,01 - 45.000,00	2,853,196.58	1.80	67	0.47
45.000,01 - 50.000,00	2,073,410.18	1.31	44	0.31
50.000,01 - 55.000,00	1,463,582.07	0.92	28	0.20
55.000,01 - 60.000,00	1,198,739.93	0.76	21	0.15
> 60.000,00	1,616,988.68	1.02	23	0.16
<b>Total</b>	<b>158,684,671.35</b>	<b>100.00</b>	<b>14,313</b>	<b>100.00</b>

WA:	11,086.75
Min:	0.00
Max:	109,761.08



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**13a. Aggregate Outstanding Principal Balance (graph)**





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### 14. Down Payments

Portfolio as of: Mar 31, 2021

Down Payment	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)	Down Payment/ Purchase Price (in %)
No Down Payment	41,616,077.06	26.23	3,690	25.78	0.00
<=1000	4,241,101.56	2.67	459	3.21	4.08
1.000,01 - 2.000,00	9,750,637.88	6.14	989	6.91	7.88
2.000,01 - 3.000,00	11,822,386.18	7.45	1,209	8.45	11.73
3.000,01 - 4.000,00	10,395,047.71	6.55	1,089	7.61	15.15
4.000,01 - 5.000,00	15,565,633.67	9.81	1,489	10.40	17.36
5.000,01 - 6.000,00	8,944,103.88	5.64	850	5.94	19.92
6.000,01 - 7.000,00	7,678,165.09	4.84	685	4.79	21.59
7.000,01 - 8.000,00	7,443,706.44	4.69	661	4.62	23.02
8.000,01 - 9.000,00	4,388,648.89	2.77	369	2.58	24.12
9.000,01 - 10.000,00	11,433,933.10	7.21	897	6.27	25.27
10.000,01 - 11.000,00	2,804,077.70	1.77	213	1.49	26.18
11.000,01 - 12.000,00	3,138,114.05	1.98	258	1.80	28.61
12.000,01 - 13.000,00	2,816,060.76	1.77	198	1.38	27.35
13.000,01 - 14.000,00	2,170,291.81	1.37	144	1.01	28.11
14.000,01 - 15.000,00	4,171,409.54	2.63	345	2.41	32.59
> 15.000,00	10,305,276.03	6.49	768	5.37	37.26
<b>Total</b>	<b>158,684,671.35</b>	<b>100.00</b>	<b>14,313</b>	<b>100.00</b>	<b>15.07</b>

Minimum Down Payment:	75.79
Maximum Down Payment:	70,000.00
Average Down Payment:	5,260.50
Average Down Payment (customers that made a Down Payment):	7,087.78



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**15. Borrower Concentration**

Portfolio as of: Mar 31, 2021

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	109,761.08	0.07	1	0.01
2	106,529.90	0.07	4	0.03
3	86,565.00	0.05	1	0.01
4	83,843.49	0.05	2	0.01
5	80,216.12	0.05	1	0.01
6	79,909.15	0.05	1	0.01
7	77,700.31	0.05	1	0.01
8	76,136.50	0.05	2	0.01
9	75,596.99	0.05	1	0.01
10	73,894.67	0.05	1	0.01
11	72,602.23	0.05	2	0.01
12	72,281.82	0.05	2	0.01
13	69,178.24	0.04	2	0.01
14	68,769.34	0.04	1	0.01
15	68,680.20	0.04	1	0.01
16	67,204.50	0.04	2	0.01
17	67,010.38	0.04	1	0.01
18	66,727.05	0.04	1	0.01
19	66,473.12	0.04	1	0.01
20	65,611.47	0.04	1	0.01
<b>Total</b>	<b>1,534,691.56</b>	<b>0.97</b>	<b>29</b>	<b>0.20</b>
<b>Total Portfolio Balance</b>	<b>158,684,671.35</b>			



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**16. Geographical Distribution**

Initial Portfolio

Post code area	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of contracts (in % of total)
post code area 0	59,388,875.81	5.52	3,031	5.41
post code area 1	68,063,748.40	6.33	3,264	5.82
post code area 2	95,520,039.60	8.88	4,972	8.87
post code area 3	98,034,964.07	9.12	5,256	9.37
post code area 4	128,909,449.36	11.99	6,764	12.06
post code area 5	122,157,113.60	11.36	6,477	11.55
post code area 6	136,415,503.83	12.69	7,223	12.88
post code area 7	129,944,746.50	12.08	6,948	12.39
post code area 8	139,594,765.87	12.98	7,090	12.64
post code area 9	97,270,703.67	9.05	5,046	9.00
<b>Total</b>	<b>1,075,299,910.71</b>	<b>100.00</b>	<b>56,071</b>	<b>100.00</b>



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**16. Geographical Distribution**

Portfolio as of: Mar 31, 2021

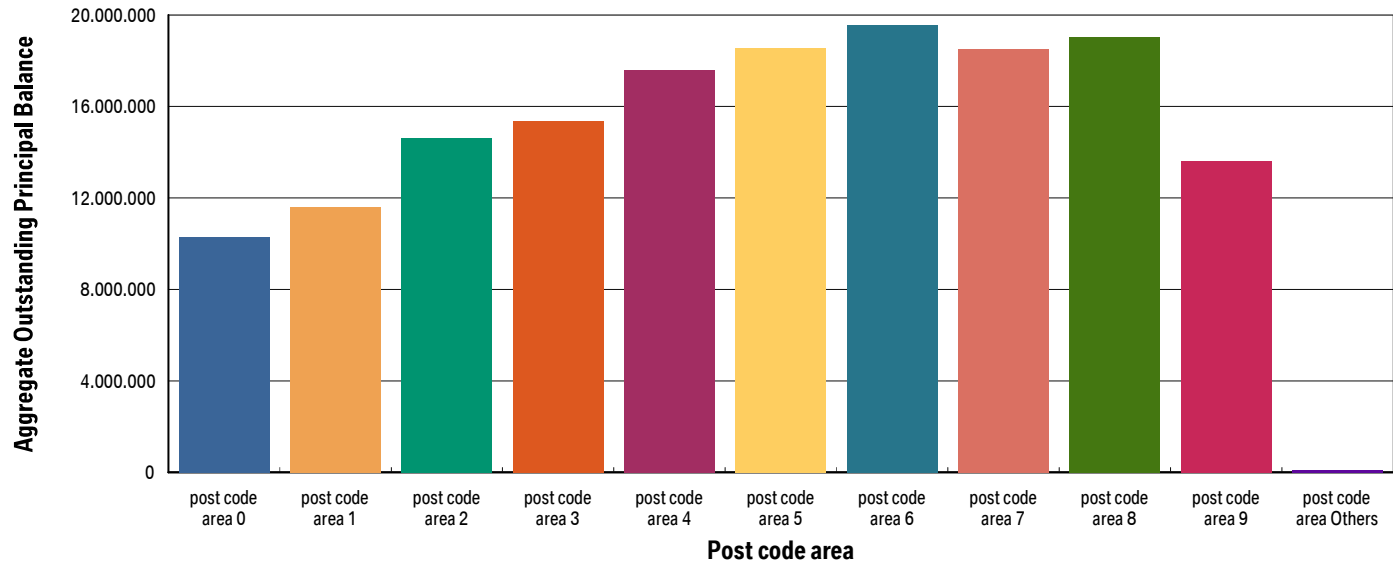
Post code area	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
post code area 0	10,294,991.61	6.49	868	6.06
post code area 1	11,602,594.76	7.31	980	6.85
post code area 2	14,594,672.90	9.20	1,297	9.06
post code area 3	15,323,762.51	9.66	1,431	10.00
post code area 4	17,592,938.48	11.09	1,657	11.58
post code area 5	18,527,935.16	11.68	1,647	11.51
post code area 6	19,565,242.73	12.33	1,805	12.61
post code area 7	18,471,256.11	11.64	1,686	11.78
post code area 8	19,040,714.96	12.00	1,671	11.67
post code area 9	13,586,105.17	8.56	1,259	8.80
post code area Others	84,456.96	0.05	12	0.08
<b>Total</b>	<b>158,684,671.35</b>	<b>100.00</b>	<b>14,313</b>	<b>100.00</b>



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**16a. Geographical Distribution (graph)**





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**17. Car Type & Customer Group**

Initial Portfolio

Car Type	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
New	511,495,773.89	47.57	20,632	36.80
Used	563,804,136.82	52.43	35,439	63.20
<b>Total</b>	<b>1,075,299,910.71</b>	<b>100.00</b>	<b>56,071</b>	<b>100.00</b>

Customer Group	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
Commercial	285,100,325.98	26.51	11,022	19.66
Private Individual	790,199,584.73	73.49	45,049	80.34
<b>Total</b>	<b>1,075,299,910.71</b>	<b>100.00</b>	<b>56,071</b>	<b>100.00</b>



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**17. Car Type & Customer Group**

Portfolio as of: Mar 31, 2021

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	64,472,733.20	40.63	4,286	29.94
Used	94,211,938.15	59.37	10,027	70.06
<b>Total</b>	<b>158,684,671.35</b>	<b>100.00</b>	<b>14,313</b>	<b>100.00</b>

Customer Group	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
Commercial	34,446,364.22	21.71	2,307	16.12
Private Individual	124,238,307.13	78.29	12,006	83.88
<b>Total</b>	<b>158,684,671.35</b>	<b>100.00</b>	<b>14,313</b>	<b>100.00</b>

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**18. Delinquencies**

Initial Portfolio

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

Portfolio as of: Mar 31, 2021

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	1,768,032.87	1.11	122	0.85
31 - 60	341,485.70	0.22	18	0.13
61 - 90	629,303.15	0.40	38	0.27
91 - 120	312,018.32	0.20	26	0.18
> 120	428,957.07	0.27	40	0.28
<b>Total</b>	<b>3,479,797.11</b>	<b>2.19</b>	<b>244</b>	<b>1.70</b>



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**18a. 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)
May - 18	1,052,856,026.67	0.00	0.00	0.00	0.00
June - 18	1,025,920,741.08	233,336.96	0.00	0.00	0.00
July - 18	996,483,247.28	481,935.51	31,765.70	0.00	0.00
Aug - 18	966,977,692.08	533,675.23	110,616.76	31,765.70	0.00
Sept - 18	940,700,267.02	1,200,220.42	234,647.64	87,002.36	20,394.58
Oct - 18	912,899,854.06	543,706.97	432,611.31	177,974.36	83,768.01
Nov - 18	885,102,126.56	1,030,841.39	143,861.32	298,949.46	196,304.73
Dec - 18	859,006,011.25	1,132,465.64	387,227.93	143,806.82	311,578.70
Jan - 19	831,440,112.06	802,553.45	520,268.13	277,977.96	279,620.86
Feb - 19	805,436,050.61	953,939.39	337,962.17	429,690.95	317,236.05
Mar - 19	777,512,528.36	1,414,940.60	466,607.47	107,293.91	648,764.98
Apr - 19	750,042,508.62	1,344,947.00	464,953.76	288,803.53	605,195.72
May - 19	723,580,107.76	1,203,515.65	491,288.91	404,880.31	555,124.42
June - 19	699,170,880.02	1,220,494.59	344,122.62	288,224.31	435,128.09
July - 19	671,918,788.11	1,050,200.27	519,348.27	215,474.42	445,405.41
Aug - 19	646,700,075.48	1,450,252.44	423,782.09	327,347.68	677,623.38
Sept - 19	622,958,860.77	1,365,831.71	723,406.80	125,505.19	522,623.73
Oct - 19	599,139,505.67	1,028,057.79	354,923.49	497,668.10	326,784.11
Nov - 19	575,018,741.06	949,662.17	455,421.22	231,164.95	550,476.14
Dec - 19	551,277,351.49	1,175,344.16	519,314.12	237,021.95	502,982.60
Jan - 20	527,378,262.94	1,067,543.00	456,177.99	190,152.74	329,319.61
Feb - 20	507,679,654.72	591,329.72	563,991.48	264,600.98	231,906.73
Mar - 20	482,743,548.41	1,025,658.87	384,458.97	346,664.40	352,753.15
Apr - 20	457,704,057.65	1,229,584.91	490,609.31	204,518.29	487,383.30
May - 20	437,661,276.25	894,453.66	732,959.94	146,072.99	553,232.23
June - 20	417,101,884.42	657,177.27	450,076.20	572,394.07	322,579.68
July - 20	380,570,997.41	707,826.03	403,274.92	246,498.80	456,154.70
Aug - 20	349,034,612.44	1,755,448.30	351,451.13	197,523.36	406,613.06
Sept - 20	315,229,035.57	1,183,899.09	660,394.12	178,723.67	400,971.72
Oct - 20	278,744,042.72	1,125,120.08	384,561.99	446,172.47	246,478.96



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**18a. 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)
Nov - 20	245,068,270.58	1,090,782.11	449,294.91	209,678.43	418,380.68
Dec - 20	205,060,678.27	1,279,035.80	454,116.89	336,150.76	388,250.11
Jan - 21	176,612,975.25	1,159,543.77	582,343.27	234,462.80	537,243.58
Feb - 21	166,186,510.69	1,131,727.12	425,503.02	292,244.14	409,095.84
Mar - 21	156,972,907.11	341,485.70	629,303.15	312,018.32	428,957.07



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**19. Seasoning**

Initial Portfolio

Group (in months)	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
<= 6	492,607,422.31	45.81	23,758	42.37
> 6 - <= 12	391,635,229.03	36.42	20,512	36.58
> 12 - <= 24	130,251,179.08	12.11	7,514	13.40
> 24 - <= 36	49,977,501.72	4.65	3,393	6.05
> 36 - <= 42	5,051,935.82	0.47	397	0.71
> 42 - <= 48	3,810,087.86	0.35	322	0.57
> 48 - <= 53	1,210,666.78	0.11	105	0.19
> 53	755,888.11	0.07	70	0.12
<b>Total</b>	<b>1,075,299,910.71</b>	<b>100.00</b>	<b>56,071</b>	<b>100.00</b>

WA Seasoning (in months):	9.07
Min (in months):	3.00
Max (in months):	67.00



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**19. Seasoning**

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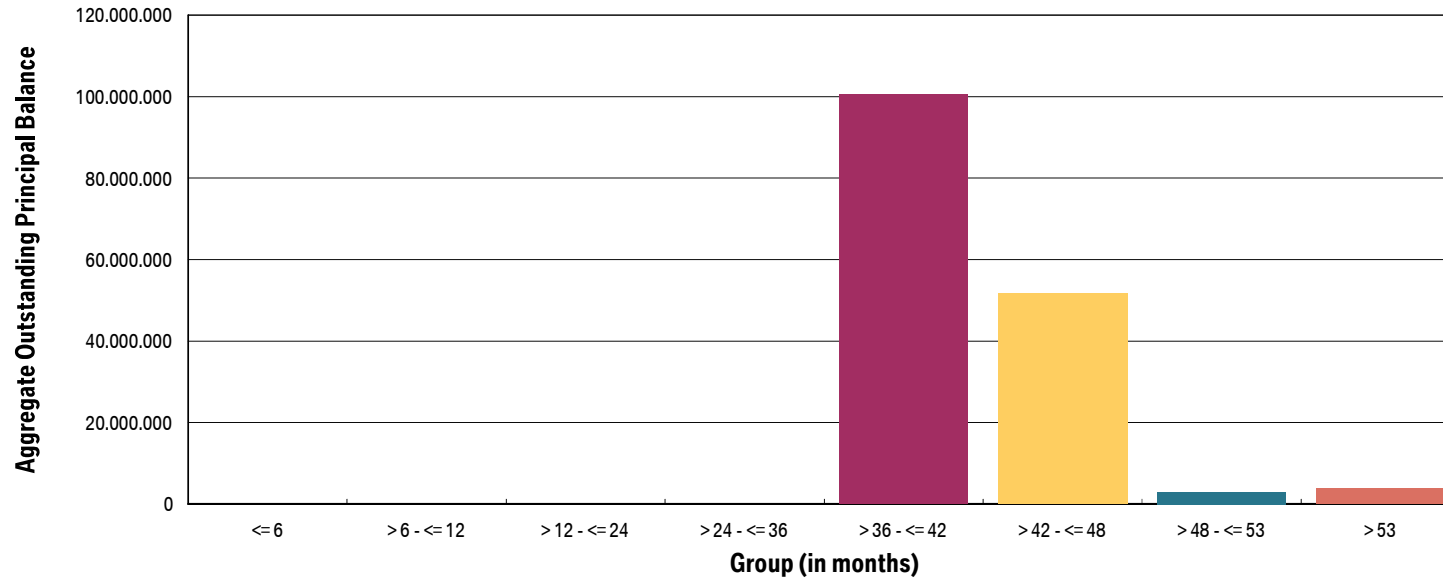
Group (in months)	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
<= 6	0.00	0.00	0	0.00
> 6 - <= 12	0.00	0.00	0	0.00
> 12 - <= 24	0.00	0.00	0	0.00
> 24 - <= 36	0.00	0.00	0	0.00
> 36 - <= 42	100,417,774.65	63.28	8,552	59.75
> 42 - <= 48	51,586,990.59	32.51	4,650	32.49
> 48 - <= 53	2,889,245.92	1.82	482	3.37
> 53	3,790,660.19	2.39	629	4.39
<b>Total</b>	<b>158,684,671.35</b>	<b>100.00</b>	<b>14,313</b>	<b>100.00</b>

WA Seasoning (in months):	41.91
Min (in months):	38.00
Max (in months):	90.00



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**19a. Seasoning (graph)**





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**20. Remaining Term**

Initial Portfolio

Group (in months)	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
<= 6	16,053,540.58	1.49	1,460	2.60
> 6 - <= 12	28,451,320.08	2.65	2,297	4.10
> 12 - <= 24	130,153,234.30	12.10	9,416	16.79
> 24 - <= 36	462,331,005.88	43.00	23,661	42.20
> 36 - <= 42	142,815,618.83	13.28	7,056	12.58
> 42 - <= 48	72,965,238.70	6.79	3,327	5.93
> 48 - <= 53	91,317,767.33	8.49	3,738	6.67
> 53	131,212,185.01	12.20	5,116	9.12
<b>Total</b>	<b>1,075,299,910.71</b>	<b>100.00</b>	<b>56,071</b>	<b>100.00</b>

WA Remaining Term (in months):	35.12
Min (in months):	3.00
Max (in months):	60.00



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**20. Remaining Term**

Portfolio as of: Mar 31, 2021

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	41,497,315.39	26.15	6,525	45.59
> 6 - <= 12	31,575,852.95	19.90	2,496	17.44
> 12 - <= 24	85,580,237.05	53.93	5,287	36.94
> 24 - <= 36	31,265.96	0.02	5	0.03
> 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
<b>Total</b>	<b>158,684,671.35</b>	<b>100.00</b>	<b>14,313</b>	<b>100.00</b>

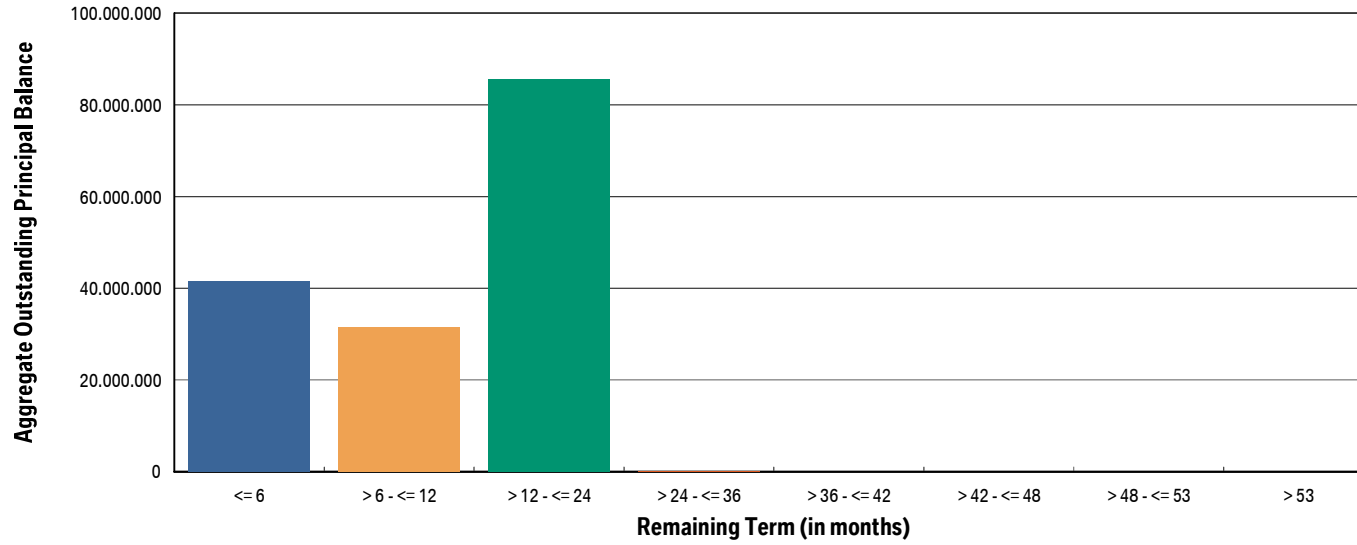
WA Remaining Term (in months):	13.06
Min (in months):	0.00
Max (in months):	25.00



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**20a. Remaining Term (graph)**







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**21. Original Term**

Initial Portfolio

Group (in months)	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
<= 6	0.00	0.00	0	0.00
> 6 - <= 12	683,348.34	0.06	275	0.49
> 12 - <= 24	41,759,800.70	3.88	4,346	7.75
> 24 - <= 36	522,385,630.26	48.58	27,540	49.12
> 36 - <= 42	4,537,430.98	0.42	341	0.61
> 42 - <= 48	231,089,301.46	21.49	11,811	21.06
> 48 - <= 53	850,694.44	0.08	50	0.09
> 53	273,993,704.53	25.48	11,708	20.88
<b>Total</b>	<b>1,075,299,910.71</b>	<b>100.00</b>	<b>56,071</b>	<b>100.00</b>

WA Original Term (in months):	44.19
Min (in months):	7.00
Max (in months):	120.00



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**21. Original Term**

Portfolio as of: Mar 31, 2021

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	20.00	0.00	1	0.01
> 12 - <= 24	40,069.73	0.03	48	0.34
> 24 - <= 36	1,504,008.86	0.95	1,524	10.65
> 36 - <= 42	421,575.93	0.27	108	0.75
> 42 - <= 48	62,672,946.13	39.50	6,035	42.16
> 48 - <= 53	248,160.46	0.16	22	0.15
> 53	93,797,890.24	59.11	6,575	45.94
<b>Total</b>	<b>158,684,671.35</b>	<b>100.00</b>	<b>14,313</b>	<b>100.00</b>

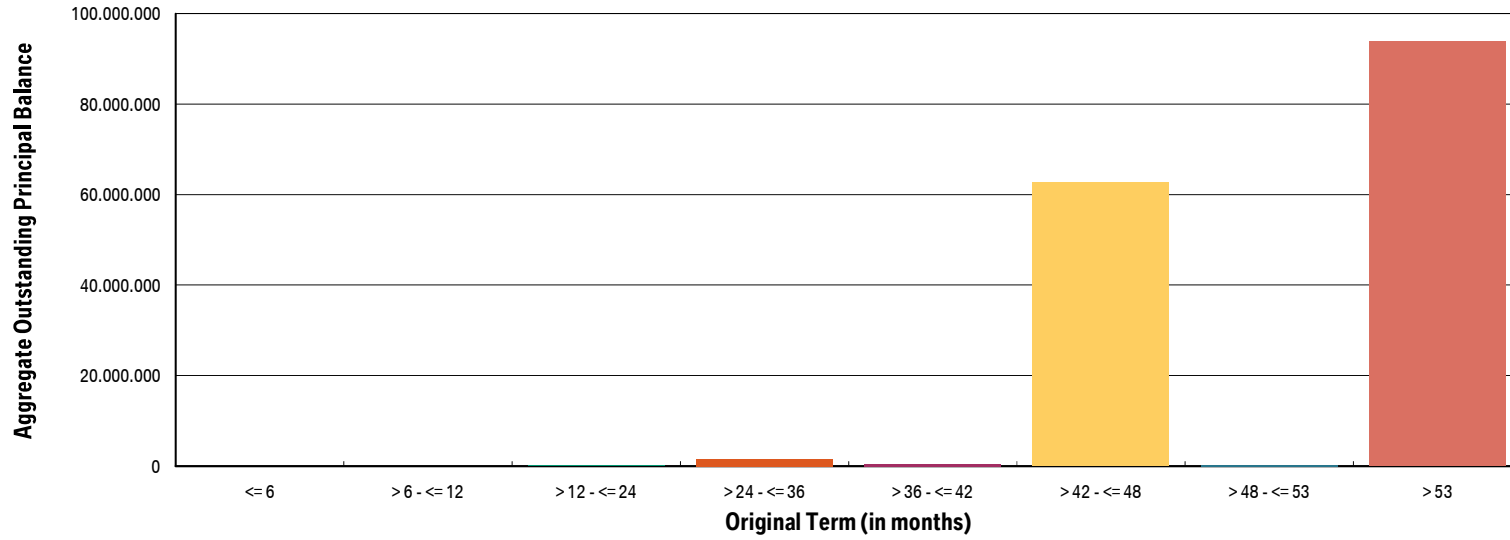
WA Original Term (in months):	54.94
Min (in months):	12.00
Max (in months):	90.00



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**21a. Original Term (graph)**



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### 22. Vehicle Class

#### Initial Portfolio

Group	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
BMW 1 Series	129,865,755.35	12.08	9,511	16.96
BMW 2 Series	103,347,732.66	9.61	4,514	8.05
BMW 3 Series	145,598,511.94	13.54	8,561	15.27
BMW 4 Series	69,614,986.52	6.47	2,164	3.86
BMW 5 Series	153,275,207.30	14.25	6,718	11.98
BMW 6 Series	12,574,532.89	1.17	332	0.59
BMW 7 Series	15,588,328.20	1.45	505	0.90
BMW X1 Series	78,758,412.40	7.32	4,211	7.51
BMW X3 Series	67,685,228.04	6.29	2,881	5.14
BMW X4 Series	19,330,655.27	1.80	547	0.98
BMW X5 Series	59,449,059.17	5.53	1,757	3.13
BMW X6 Series	19,564,213.22	1.82	477	0.85
BMW Z Series	6,510,679.28	0.61	382	0.68
BMW i Series	4,017,788.04	0.37	134	0.24
MINI	143,991,857.94	13.39	9,217	16.44
Non BMW Group Models (incl. Motorcycles)	24,654,365.38	2.29	1,725	3.08
Other BMW Group (incl. Motorcycles)	21,472,597.11	2.00	2,435	4.34
<b>Total</b>	<b>1,075,299,910.71</b>	<b>100.00</b>	<b>56,071</b>	<b>100.00</b>


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**22. Vehicle Class**

Portfolio as of: Mar 31, 2021

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	18,037,637.77	11.37	2,365	16.52
BMW 2 Series	14,725,053.96	9.28	1,091	7.62
BMW 3 Series	23,845,890.84	15.03	2,460	17.19
BMW 4 Series	11,302,158.41	7.12	609	4.25
BMW 5 Series	28,640,184.99	18.05	2,298	16.06
BMW 6 Series	1,996,169.16	1.26	82	0.57
BMW 7 Series	2,410,252.57	1.52	136	0.95
BMW X1 Series	11,568,943.31	7.29	1,068	7.46
BMW X3 Series	11,564,297.08	7.29	924	6.46
BMW X4 Series	2,886,822.56	1.82	154	1.08
BMW X5 Series	9,546,724.89	6.02	470	3.28
BMW X6 Series	2,654,638.90	1.67	114	0.80
BMW Z Series	819,552.45	0.52	79	0.55
BMW i Series	517,548.49	0.33	36	0.25
MINI	12,893,457.99	8.13	1,706	11.92
Non BMW Group Models (incl. Motorcycles)	4,216,143.73	2.66	497	3.47
Other BMW Group (incl. Motorcycles)	1,059,194.25	0.67	224	1.57
<b>Total</b>	<b>158,684,671.35</b>	<b>100.00</b>	<b>14,313</b>	<b>100.00</b>



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**23. Payment Type**

Initial Portfolio:

Group	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
Direct debit	1,072,959,034.30	99.78	55,958	99.80
Self payment	2,340,876.41	0.22	113	0.20
<b>Total</b>	<b>1,075,299,910.71</b>	<b>100.00</b>	<b>56,071</b>	<b>100.00</b>

Portfolio as of: Mar 31, 2021

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	156,234,899.86	98.46	14,032	98.04
Self payment	2,449,771.49	1.54	281	1.96
<b>Total</b>	<b>158,684,671.35</b>	<b>100.00</b>	<b>14,313</b>	<b>100.00</b>



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**24. Interest Rates**

Weighted Average Nominal Interest Rate (in %)		
Aggregate Principal Balance (Initial)	1,075,299,910.71	3.20
Aggregate Outstanding Principal Balance	158,684,671.35	3.34



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**25. Credit Type**

Initial Portfolio

Credit Type	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
Balloon	1,065,386,634.83	99.08	54,435	97.08
Equal Instalment Loan	9,913,275.88	0.92	1,636	2.92
<b>Total</b>	<b>1,075,299,910.71</b>	<b>100.00</b>	<b>56,071</b>	<b>100.00</b>

Portfolio as of: Mar 31, 2021

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	158,016,752.37	99.58	14,111	98.59
Equal Instalment Loan	667,918.98	0.42	202	1.41
<b>Total</b>	<b>158,684,671.35</b>	<b>100.00</b>	<b>14,313</b>	<b>100.00</b>



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**26. Contracts Per Customer**

Initial Portfolio

Group	Aggregate Principal Balance (in EUR)	Aggregate Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
1	1,021,847,444.53	95.03	53,818	95.98
2 - 4	44,933,659.05	4.18	1,879	3.35
5 - 7	2,469,885.89	0.23	109	0.19
8 - 10	879,227.35	0.08	45	0.08
> 10	5,169,693.89	0.48	220	0.39
<b>Total</b>	<b>1,075,299,910.71</b>	<b>100.00</b>	<b>56,071</b>	<b>100.00</b>

Portfolio as of: Mar 31, 2021

Group	Aggregate Outstanding Principal Balance (in EUR)	Aggregate Outstanding Principal Balance (in % of total)	Number of Contracts	Number of Contracts (in % of total)
1	156,764,171.08	98.79	14,175	99.04
2 - 4	1,920,500.27	1.21	138	0.96
5 - 7	0.00	0.00	0	0.00
8 - 10	0.00	0.00	0	0.00
> 10	0.00	0.00	0	0.00
<b>Total</b>	<b>158,684,671.35</b>	<b>100.00</b>	<b>14,313</b>	<b>100.00</b>



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**27. Amortisation**

Initial Portfolio

Period	Principal Balance (in EUR)
	1,075,299,910.71
1	1,061,357,489.07
2	1,047,376,391.98
3	1,028,976,630.62
4	1,011,847,734.98
5	994,587,130.43
6	977,587,209.07
7	960,632,551.19
8	943,395,454.14
9	926,963,774.36
10	910,101,977.23
11	892,419,263.73
12	873,954,514.11
13	855,587,954.26
14	836,259,321.26
15	815,300,347.63
16	796,093,347.75
17	776,144,845.96
18	755,946,281.31
19	735,816,698.97
20	715,114,886.44
21	696,423,052.91
22	680,012,992.58
23	661,963,242.23
24	644,189,851.85
25	627,229,357.25
26	609,753,422.74
27	564,757,889.20
28	525,428,885.48
29	483,696,257.65
30	440,605,305.95
31	392,140,353.45

Current Portfolio

Period	Principal Balance in EUR	Reduction in EUR
	158,684,671.35	
1	151,363,672.30	7,320,999.05
2	146,614,056.14	4,749,616.16
3	141,805,768.72	4,808,287.42
4	127,368,543.85	14,437,224.87
5	116,015,401.51	11,353,142.34
6	105,078,619.44	10,936,782.07
7	96,006,197.63	9,072,421.81
8	88,286,433.43	7,719,764.20
9	80,789,209.95	7,497,223.48
10	73,658,634.36	7,130,575.59
11	71,460,865.25	2,197,769.11
12	69,007,661.81	2,453,203.44
13	66,391,877.30	2,615,784.51
14	64,086,667.74	2,305,209.56
15	61,612,295.20	2,474,372.54
16	52,949,826.33	8,662,468.87
17	44,795,996.58	8,153,829.75
18	36,316,278.00	8,479,718.58
19	27,765,244.78	8,551,033.22
20	18,775,907.94	8,989,336.84
21	8,798,556.41	9,977,351.53
22	11,863.48	8,786,692.93
23	5,758.83	6,104.65
24	1,326.56	4,432.27
25	0.00	1,326.56
26	0.00	0.00
27	0.00	0.00
28	0.00	0.00
29	0.00	0.00
30	0.00	0.00
31	0.00	0.00

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**27. Amortisation**

Initial Portfolio

Period	Principal Balance (in EUR)
32	334,901,312.09
33	293,075,233.85
34	284,499,363.79
35	275,210,944.10
36	266,153,461.44
37	257,195,264.89
38	248,644,221.55
39	223,065,697.54
40	201,939,995.92
41	183,125,587.37
42	167,020,001.82
43	153,550,322.74
44	140,072,333.42
45	127,680,743.83
46	123,787,776.71
47	119,433,902.10
48	115,054,784.43
49	110,871,342.68
50	106,578,147.42
51	90,866,337.94
52	76,260,088.19
53	62,040,002.52
54	46,852,592.27
55	31,749,212.54
56	14,675,475.77
57	16,968.32
58	8,236.30
59	1,913.98
60	0.00

Current Portfolio

Period	Principal Balance in EUR	Reduction in EUR
32	0.00	0.00
33	0.00	0.00
34	0.00	0.00
35	0.00	0.00
36	0.00	0.00
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
60	0.00	0.00



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**28. Priority of Payments**

**Priority of Payments\***

Available Distribution Amount	+	15,575,686.22
Taxes	-	0.00
Trustee Payment	-	0.00
Senior Expenses	-	11,306.62
Swap Net Payment	-	10,805.51
Class A Interest	-	0.00
Class B Interest	-	60,661.68
Cash Reserve	-	5,380,000.00
Principal Class A	-	10,112,912.41
Principal Class B	-	0.00
Swap Termination Event	-	0.00
Subordinated Loan Interest	-	0.00
Subordinated Loan Principal	-	0.00
Seller	-	0.00

\*all Amounts in EUR



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**29. Transaction Costs**

	<b>Class A</b>	<b>Class B</b>	<b>Subordinated Loan</b>	<b>Total</b>
Senior Expenses				11,306.62
Interest accrued for the Period (in EUR)	0.00	60,661.68	3,012.05	63,673.73
Interest payments for the Period (in EUR)	0.00	60,661.68	0.00	60,661.68
Cumulative Interest Payments (in EUR)	292,400.00	2,238,081.66	0.00	2,530,481.66
Unpaid Interest for the Period (in EUR)	0.00	0.00	3,012.05	3,012.05
Cumulative Unpaid Interest (in EUR)	0.00	0.00	129,004.19	129,004.19



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**30. Ratings**

		Fitch	S&P	Moodys	DBRS
<b>Notes - current ratings</b>					
	Class A	AAA	AAA	N/A	N/A
	Class B	N/A	N/A	N/A	N/A

			Fitch	S&P	Moodys	DBRS	Trigger Breached
<b>Transaction Parties - current ratings</b>							
	BMW AG	long term	N/A	A	A2	A high	no
		short term	N/A	A-1	P-1	N/A	no
<b>Issuer Account Bank:</b>	Bank of New York Mellon, Frankfurt Branch	long term	AA+	AA-	N/A	N/A	no
		short term	F1+	A-1+	N/A	N/A	no
<b>Swap Provider:</b>	Skandinaviska Enskilda Banken AB (publ)	long term	AA+	A+	N/A	N/A	no
		short term	F1+	A-1	N/A	N/A	no
<b>Calculation Agent:</b>	Bank of New York Mellon, London Branch	long term	AA	AA-	N/A	N/A	no
		short term	F1+	A-1+	N/A	N/A	no
<b>Trustee:</b>	BNY Mellon Corporate Trustee Services Limited	long term	AA	AA-	N/A	N/A	no
		short term	F1+	A-1+	N/A	N/A	no

			Fitch	S&P	Moodys	DBRS
<b>Transaction Parties - required ratings</b>						
	BMW AG	long term	A	N/A	N/A	N/A
		short term	F1	N/A	N/A	N/A
<b>Issuer Account Bank:</b>	Bank of New York Mellon, Frankfurt Branch	long term	A	A+	N/A	N/A
		short term	F1	A-1	N/A	N/A
<b>Swap Provider:</b>	Skandinaviska Enskilda Banken AB (publ)	long term	A	A+	N/A	N/A
		short term	F1	A-1	N/A	N/A



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**31. Swap Counterparty Data**

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

<b>Swap Data</b>	
Swap type	Fixed floating interest rate swap
Notional amount (in EUR)	44,944,923.30
Fixed rate (in %)	-0.2480
Floating rate (Euribor in %)	-0.5550
Net swap payments (in EUR) (- from SPV / + to SPV)	-10,805.51