WHY INVEST IN BMW?

**FIRST-CLASS INDIVIDUAL MOBILITY** – We play a **pioneering role** in setting standards for the individual **premium** mobility of tomorrow. It combines **pleasure and responsibility** without compromise.

**SUSTAINABILITY** – The BMW Group is a **holistically sustainable company** taking **responsibility for sustainable future mobility**. Every investment in BMW is a **sustainable investment**.

**INNOVATION & FLEXIBILITY** – The BMW Group is an **innovation pioneer** in the automotive industry. Our business model is based on **constant transformation** and **flexibility** – successful for over 100 years.

**ELECTRIFICATION** – Due to our **flexibility** and **permanently transformed plants**, we will have a **convincing battery-electric vehicle offer** covering 90% of our current market segments from 2023.

**DIGITALIZATION** – We set standards in the **digitalization** and **connectivity** of our vehicles and use our **competitive edge in remote software upgrades**.

**FINANCIAL PERFORMANCE** – We offer **financial stability** due to our strong **balance sheet** and industry-leading **credit ratings***. We set **ambitious profitability and cash flow targets** and are a **reliable dividend payer**.

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BMW GROUP STRATEGY.
The BMW Group stands for first class individual mobility and contributes to the sustainable development of our planet.

WHAT FOR?
POSITION.
We stand for first class individual mobility and contribute to the sustainable development of our planet. We reconcile economy, ecology and society. As a result, our customers enjoy outstanding products and demonstrate responsibility.

WHAT?
DIRECTION.
We offer thrilling products – today and for future generations. High profitability secures our independence as a company. We use our powerful innovations and our passion to shape the future of sustainable mobility.

WHERE?
STRATEGIC APPROACH.
We focus on our customers and meet their needs which differ across the world. We combine technologies, emotional products and personalized customer support to create a unique overall experience.

HOW?
COOPERATION.
We deliver top performance. Our values are the basis for cooperation. We work hand in hand internally and with our external partners. In doing so, we achieve maximum effectiveness, and together bring success to the company.
ENSURE LONG-TERM SUCCESS.
BMW GROUP STRATEGIC OBJECTIVES.

2025

>10%
Group EBT margin

8 – 10%
Auto EBIT margin

≥ 18%
Return on capital employed in the automotive segment

30%
Minimum share of electrified cars in total deliveries

22%
Percentage of women in management positions in the BMW Group

2030

80%
Reduction of CO₂ emissions Per vehicle in production (Reference year 2019)

50%
Reduction of CO₂ emissions In the use phase of the vehicle per kilometer driven (Reference year 2019)

≥ 20%
Reduction of CO₂ emissions In the supply chain (Reference year 2019)

This is a simplified representation. Detailed explanations of the key figures as well as the identification of the depth of the audit can be found in the respective report chapters.

*With effect from the reporting year 2022, a simplified definition of capital employed will be applied to make the calculation of RoCE more comprehensible and transparent. Further information is available in the BMW Group Report 2021, page 45.
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SUSTAINABILITY IS CENTRAL TO EVERYTHING WE DO. BMW HAS PURSUED AMBITIOUS SUSTAINABILITY GOALS FOR YEARS.

**SUSTAINABILITY.**
**SELECTED MILESTONES.**

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>1973</td>
<td>First environmental manager in the automotive industry</td>
</tr>
<tr>
<td>2001</td>
<td>1st Sustainable Value Report</td>
</tr>
<tr>
<td>2009</td>
<td>Sustainability is a corporate target</td>
</tr>
<tr>
<td>2012</td>
<td>We set ten sustainability goals for the end of 2020</td>
</tr>
<tr>
<td>2020</td>
<td>We set ambitious CO₂ reduction targets across the entire value chain by 2030</td>
</tr>
<tr>
<td>2021</td>
<td>1st Integrated Report</td>
</tr>
<tr>
<td>2050</td>
<td>Climate-neutral business model across the entire value chain</td>
</tr>
<tr>
<td>2000</td>
<td>Sustainability is a guiding principle of the BMW Group’s corporate strategy</td>
</tr>
<tr>
<td>2011</td>
<td>Sustainability is an integral part of our procurement process and an essential purchasing criterion</td>
</tr>
<tr>
<td>2020+</td>
<td>We are making sustainability central to the strategic direction of the BMW Group</td>
</tr>
<tr>
<td>2030</td>
<td>CO₂ reduction by at least 40% across the value chain</td>
</tr>
</tbody>
</table>
SUBSTANTIAL CO₂ REDUCTION BY AT LEAST 40% PER VEHICLE ACROSS THE ENTIRE VALUE CHAIN UP TO 2030.

2030

+40%
Avoid increase per vehicle and reverse trend.

-20%
CO₂ per vehicle vs. 2019 in the supply chain.

2030

-80%
substantial CO₂ reduction per vehicle vs. 2019.

2021

CO₂-neutral production.

2030

-50%
CO₂ per vehicle vs. 2019.

Continued rollout of electro mobility, reduction of real emissions.
CO₂ EU FLEET TARGET 2021 BASED ON WLTP. THE BMW GROUP HAS CLEARLY ACHIEVED THE CO₂ FLEET TARGET IN 2021.

**BMW, MINI, Rolls Royce, BMW M**

<table>
<thead>
<tr>
<th>Actuals 2020 excluding Regulatory Factors</th>
<th>BMW Group Fleet Target 2021 WLTP</th>
<th>Actuals 2021</th>
</tr>
</thead>
<tbody>
<tr>
<td>135*</td>
<td>126**</td>
<td>116***</td>
</tr>
</tbody>
</table>

* For better comparability the 2020 figure has been converted internally from an NEDC basis to a WLTP basis excluding regulatory factors | ** Fleet target 2021 has been internally converted from NEDC to WLTP |
| *** BMW internal calculation (official EU-com. data will be not communicated until end of 2022) |
SUSTAINABILITY IN BATTERY CELLS: THE COMPLETE VALUE CHAIN AND LIFE CYCLE HAS TO BE CONSIDERED.

- Cobalt and lithium from certified mines in Australia and Morocco.
- Usage of secondary material.
- Production of battery cells with 100% power from renewable sources.
- Taking back batteries worldwide at the end of battery life.
- Enabling second use e.g. in battery storage farms.
- Pushing the limits of material recycling and returning materials efficiently into the production cycle.
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OUR THREE PHASES OF TRANSFORMATION.

2013
Pioneering e-mobility.

TODAY
Electrification across our entire portfolio.

FROM 2025
E-mobility first: High BEV volume and the next level of digitalization.
BY 2023 90% OF OUR SEGMENTS ARE COVERED BY AT LEAST ONE BEV. OUR CLEAR E-MOBILITY ROADMAP.

**PHASE I**
Pioneering e-mobility

- BMW i3
- MINI Electric
- BMW i8 (PHEV)

**PHASE II**
Electrification across our segments

- BMW X1 BEV*
- BMW 5 series BEV*
- MINI Countryman BEV*
- BMW 7 series BEV*

2013 // 2019 2020 2021 2022 2023

*Schematic illustration of future launch dates

BMW Group Investor Presentation| April 2022
10 MILLION BEVS ON THE ROAD WITHIN THE NEXT TEN YEARS. LEADING PROVIDER OF BATTERY-ELECTRIC VEHICLES.

**Phase I**
- Until 2025
  - 0 +50% BEV SALES p.a.

**Phase II**
- 2025 – 2030
  - 0 +20% BEV SALES p.a.
  - 2 MILLION BEVs delivered to customers by the end of 2025
  - 2023 BEVs available for 90% of today’s MARKET SEGMENTS

**Phase III**
- 2030
  - BEVs will account for at least 50% of GLOBAL SALES
  - 2030
    - BEVs available for 100% of todays MARKET SEGMENTS

2020 2025 2030
E-MOBILITY RAMPUP FURTHER ACCELERATES IN Q1 2022, AS PLANNED.

GLOBAL SALES Q1 2021.
28% xEV INCREASE OVER PREVIOUS YEAR.
15% ELECTRIFIED.

EUROPEAN SALES Q1 2022.
20% xEV INCREASE OVER PREVIOUS QUARTER.
28% ELECTRIFIED.

GLOBAL SALES.
ELECTRIFIED CARS.

<table>
<thead>
<tr>
<th>Year</th>
<th>Sales</th>
</tr>
</thead>
<tbody>
<tr>
<td>FY 2015</td>
<td>32,732</td>
</tr>
<tr>
<td>FY 2016</td>
<td>61,873</td>
</tr>
<tr>
<td>FY 2017</td>
<td>103,103</td>
</tr>
<tr>
<td>FY 2018</td>
<td>142,386</td>
</tr>
<tr>
<td>FY 2019</td>
<td>146,160</td>
</tr>
<tr>
<td>FY 2020</td>
<td>192,646</td>
</tr>
<tr>
<td>FY 2021</td>
<td>328,314</td>
</tr>
<tr>
<td>YTD-03/2022</td>
<td>89,669</td>
</tr>
</tbody>
</table>
THE FIRST EVER BMW i4 – MARKET LAUNCH GOT UNDERWAY IN DECEMBER 2021 WITH TWO MODEL VARIANTS.

BMW i4

5TH GENERATION BMW eDRIVE

WITHOUT ANY RARE EARTHS.

BUILT IN MUNICH.

BMW i4 M50
- The first purely electric M performance car.
- Up to 510 km range (WLTP).
- 400 kw/544 hp.
- 0 to 100 km/h in 3.9 seconds.

BMW i4 eDrive40
- Up to 591 km range (WLTP).
- 250 kw/340 hp.
- 0 to 100 km/h in 5.7 seconds.
BMW iX – TECHNOLOGY FLAGSHIP FOR SUSTAINABLE MOBILITY. PRODUCTION OF THE FULLY-ELECTRIC BMW iX STARTED IN JULY 2021.

BMW iX
5TH GENERATION BMW eDRIVE
WITHOUT ANY RARE EARTHS.

BMW iX xDrive50
- Up to 620 km range (WLTP).
- 385 kw/523 hp.
- 0 to 100 km/h in 4.6 seconds.

BMW iX xDrive40
- Up to 425 km range (WLTP).
- 240 kw/326 hp.
- 0 to 100 km/h in 6.1 seconds.

ELECTRIC ALL-WHEEL DRIVE WITH TWO ELECTRICALLY DRIVEN AXLES.
UNCOMPROMISINGLY ELECTRIC, DIGITAL AND CIRCULAR.

ELECTRIC FIRST.
Uncompromisingly designed and optimized for electric drivetrains – we call it BEV-only. Aim to match range and contribution margin of state-of-the-art combustion engines with comparable performance.

SECONDARY FIRST.
Proportion of secondary materials will be sharply increased. Focus on greatly reducing resource consumption.

DIGITAL FIRST.
Completely novel user experience. Even more individually configurable and bookable features.
ALL OF OUR BRANDS ARE BECOMING ELECTRIC.

MINI and Rolls-Royce electric only from 2030.

Urban concepts from BMW Motorrad that are only all-electric.
IN-HOUSE DEVELOPMENT AND PRODUCTION OF KEY COMPONENTS.

HIGHLY INTEGRATED E-DRIVE
E-Motor, Power Electronics, Gear Box

BATTERY SYSTEM/BATTERY CELL

COMBINED CHARGING UNIT
BATTERY CELL IS KEY COMPONENT FOR FUTURE SUCCESS OF BMW.

BATTERY KPI DETERMINE VEHICLE CHARACTERISTICS

<table>
<thead>
<tr>
<th>RANGE</th>
<th>CHARGE TIME</th>
<th>DRIVING POWER</th>
<th>COST</th>
</tr>
</thead>
</table>

- Energy Density
- Lifetime
- Power Density (Ch/DCh)
- Safety
- Cost

CA. 40% OF TOTAL VEHICLE COST IS COST FOR THE BATTERY PACK (E.G. I4).

MODUL- & SYSTEM COST

- 20%

BATTERY CELL COST

- 80%

20% CELL PRODUCTION COST

80% MATERIAL COST
BATTERY TECHNOLOGY ROADMAP.

TRANSITION FROM
performance/range maximization towards
**PORTFOLIO ORIENTED**
(performance vs. low cost).

- **Energy Density**
  - Ni rich
  - Step 1: Si-Oxide/Graphite
  - Step 2: High Si anode e.g., Si-C compound

- **State of the art**
  - Step 1: Co free
  - Step 2: CO free, low Ni, e.g., Lithium-Manganese-rich

- **Performance**
  - ASSB

- **Cost Down**
  - LFP

- **Time**
DEVELOPING EXPERTISE AND STRUCTURES THROUGHOUT THE PROCESS CHAIN OF E-MOBILITY.
TRANSFORMATION TO E-MOBILITY IS IN FULL SWING.

- Spartanburg
  - MINI BEV
  - High-voltage battery assembly

- Regensburg
  - BMW X1 BEV (2022)
    - Battery cell coating
    - High-voltage battery assembly (2022)

- Landshut
  - E-machine
  - Housing e-machine (casting)

- Munich Pilot Plant E-Drive
  - BMW iX
  - Battery Cell Competence Center

- Leipzig
  - BMW i3 BEV/
    - MINI Countryman BEV (2024)
  - Battery modules

- Shenyang
  - BMW iX3 BEV
    - Battery cell coating
    - Battery modules
    - High-voltage battery assembly

- Thailand
  - Battery modules
  - High-voltage battery assembly

- Steyr
  - Housing e-machine (machining)

* Product launch schedule to be announced at a later date.
BMW CHARGING IS THE MOST COMPREHENSIVE OFFERING OF ITS KIND IN THE MARKET FOR CHARGING AT HOME AND ON THE GO.

**HOME CHARGING**
- Flexible Fast Charger
- Choose and Charge in 29 markets until 2022
- BMW Wallbox 3.0
- Smart partnerwallbox (market-specific)
- Installation integrated (option)

**WORKPLACE CHARGING**
Charging portfolio for fleets:
- Requirement analysis for fleet operator
- Hardware installation and operations
- Billing solutions
Blueprint: BMW Employee Charging

**PUBLIC CHARGING**
- Public Charging cable (EU) ex factory
- Access to biggest charging infrastructure with > 450,000 charging points
- Improved pricing logic for BMW Charging in EU decided for rollout
- No base fee in first year
- High Power Charging (HPC)
- Access to >350 IONITY HPC stations in EU (built up by end of 2021); 2,300 charging points in total
- IONITY pricing
- No base fee in first year
THE BMW GROUP USES ...

... INDUSTRY & CROSS-INDUSTRY
COOPERATION &
PARTNERSHIPS

to prepare itself for future technolo-
gies and business opportunities.

Solid Power
northvolt
Enel
CATL
SAMSUNG
SAMSUNG SDI
Toyota
Jaguar

ELECTRIFICATION & CELL TECH

Qualcomm
Ansys
Tencent
NAVINFO
APTIV
amazon
intel
Microsoft
MAGNA

AUTONOMOUS DRIVING

Critical Techworks
ENCORY
YOUR NOW Joint Venture.
FREENOW
SHARENOW
CHARGENOW
REACHNOW

DIGITAL & MOBILITY SERVICES
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“DIGITAL EVERYWHERE”
10,000 COLLEAGUES IN A GLOBAL DEVELOPMENT NETWORK.

The BMW Group integrates SOFTWARE DEVELOPMENT directly in established vehicle development processes.
DIGITALIZATION ADDRESSES THE OVERALL COMPANY. CONSISTENT DIGITALIZATION TO EXPLOIT POTENTIALS IN ALL BUSINESS SEGMENTS.

**Business Processes**
- Smart logistics
- Innovative automation & assistance systems
- Virtualization
- Quantum computing
- Catena-x automotive network

**Products**
- Remote software upgrade
- Automated driving
- Connectivity

**Customer Interaction**
- Digital customer experience
- Digital aftersales upgrades
- Digital personalization of the vehicle
- Digital financing process at financial services

**FOCUS ON CUSTOMER CENTRICITY**
APPRAOCHES TO DIGITALIZATION.
ENABLERS FOR BMW i FACTORY.

DATA SCIENCE.

End-to-end data from component to customer.

Real-time data in all business processes.

Data-based automation of processes.

ARTIFICIAL INTELLIGENCE.

Potential for automation in logistics and quality processes.

Group-wide platform for standardised use of AI applications in production.

VIRTUALISATION.

Validation spanning Research&Development/Purchase/Production.

Virtual planning and commissioning – collaboration in real time.

Virtual training of plant staff.
STATE-OF-THE-ART DRIVING AND PARKING ASSISTANCE SYSTEMS PROVIDE OUR CUSTOMERS WITH THE BEST DRIVING EXPERIENCE.
TODAY, WE OFFER OUR CUSTOMERS A WIDE RANGE OF DRIVER ASSISTANCE AND ACTIVE SAFETY SYSTEMS.

MORE THAN
40 FEATURES.

DRIVING SYSTEMS.

ACTIVE SAFETY SYSTEMS.
- Rear Collision warning
- Emergency Break Assistant
- Front cross traffic warning with brake function
- Lane Change Warning with active guidance and Turn Across Path
- Passenger/Cyclists warning incl. turn off
- Rear cross traffic warning with brake function
- Safe Exit
- Evasive Assistant
- Cross Traffic Alert
- Wrong-way warning
- Left-turn warning
- Collision warning
- Right-of-way Warning
- Integrated Collision Avoidance (AWA)
- Rescue Lane Assistant (only active in 7 EU countries)
- Lane Change Warning with Return and two-way traffic
- Collision Warning with oncoming traffic
- Lane Keeping Assistant (Side collision protection)

COMFORT SYSTEMS.
- Lane-Change Assistant
- Urban Cruise Control with traffic light detection (DE only)
- Steering and Lane Guidance Assistant
- Advanced functions LSA (bottleneck assistant, active navigation)
- Hands Off Option up to 60 km/h
- (Automated) Speed Limit Assist
- Assisted View
- Speed Limit Info
- Active Cruise Control 210

PARKING SYSTEMS.
- Automated Manoeuvre Assistant
- Panorama View
- Remote control with seamless mode switching
- Reversing Assistant
- Active PDC
- Trailer Mode
- Remote 360
- 3D Top View
- Parking Assistant Professional
- Parking approach monitoring
- Parking assistant incl. head-in parking spaces
- PDC
- Rear view camera with Panorama View
- Reversing Assistant Professional
REGULAR OVER-THE-AIR UPDATES (OTA). BMW HAS THE WORLD’S LARGEST FLEET.

NEW FUNCTIONS, e.g.,
- Active and Urban Cruise Control
- Dangerous Curve Assistant
- Parking Maneuver Assistance
- BMW ID Login and Personalisation
- Smart Opener
- eDrive Zones
- Amazon Alexa
- Android Auto
- BMW Maps

WORLD’S LARGEST UPGRADABLE FLEET
- 2m cars updated with most recent release
- Upgradable fleet of 2.5m cars

50 FEATURE UPGRADES (performed in the past 3 years)
- For all functional domains
- Infotainment/driving assistant/security/powertrain/privacy

> 30 MODELS WORLDWIDE IN SCOPE
All powertrains (ICE, PHEV, BEV) and configurations.

20 MINUTES INSTALLATION (Up to 1.8 GB)
Download directly into the vehicle (eSIM) or by using my BMW app
BMW OPERATING SYSTEM 8 IS THE MOST POWERFUL AND EXTENSIVE TECHNOLOGY STACK EVER CREATED BY BMW.

Fast, reliable data transmission using 5G mobile technology

Always up to date: Remote Software Upgrade

Over-the-air retrofitting: Functions on Demand

More apps, greater diversity: optimized third-party integration

Centralised network architecture and Gigabit Ethernet

BMW iDrive

THE INTELLIGENT FUSION OF SENSING

BMW Digital Key Plus with ultra-wideband radio technology
THE ALL-NEW iDRIVE – READY FOR THE FUTURE.
INDIVIDUAL, INTUITIVE, INTELLIGENT, PROACTIVE, HIGH-RESOLUTION.

THE ALL-NEW BMW iDRIVE.
The easiest and most joyful user interaction ever built by BMW. Powered by BMW Operating System 8, the most powerful technology stack we ever created.

PERSONAL AND NATURAL

INTELLIGENT AND EMPOWERING

CONNECTED AND CONSTANTLY GROWING
YOUR NOW JV: STATE-OF-THE-ART DIGITAL MOBILITY SERVICES WITH A SIGNIFICANT CUSTOMER BASE AND COVERAGE.

<table>
<thead>
<tr>
<th>Service</th>
<th>FY - 2021</th>
<th>GMV RR in € billion</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>n/a</td>
</tr>
<tr>
<td>BEAT</td>
<td>137.3</td>
<td>154.4</td>
</tr>
<tr>
<td>ReachNow</td>
<td>0.4</td>
<td>58.4</td>
</tr>
<tr>
<td>DriveNow</td>
<td>14.4</td>
<td></td>
</tr>
<tr>
<td>ChargeNow</td>
<td>2.3</td>
<td></td>
</tr>
<tr>
<td>Cities*</td>
<td>152</td>
<td>172</td>
</tr>
<tr>
<td>Customers* in € million</td>
<td>54.5</td>
<td></td>
</tr>
</tbody>
</table>

* Partially data summation w/o consideration of possible redundancies.

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BMW, MINI, ROLLS-ROYCE AND BMW MOTORRAD DELIVERIES* FY 2021.
BMW BRAND, ROLLS-ROYCE AND MOTORRAD REPORTS ALL-TIME SALES HIGH.

2,213,790  +9.1%
194,261  +14.8%
302,138  +3.3%
5,586  +48.7%

* Retail vehicle delivery data for 2020 and 2021 are not directly comparable to the data presented for previous years. See Retail vehicle delivery data in the BMW Group Report 2021, pp. 96ff, for further information.
BMW, MINI, ROLLS-ROYCE AND BMW MOTORRAD DELIVERIES* Q1 2022. STABLE DEVELOPMENT DESPITE HIGHLY VOLATILE ENVIRONMENT.

519,796  
-7.3%

47,403  
+11.3%

75,487  
+1.1%

1,624  
+17.7%
# BMW GROUP AUTOMOTIVE.
## DELIVERIES TO CUSTOMERS Q1 2022.

<table>
<thead>
<tr>
<th>DELIVERIES OF AUTOMOBILES</th>
<th>Q1 2022</th>
<th>Q1 2021</th>
<th>CHANGE IN %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Europe</td>
<td>220,076</td>
<td>238,761</td>
<td>-7.8</td>
</tr>
<tr>
<td>thereof</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Germany*</td>
<td>61,552</td>
<td>67,939</td>
<td>-9.4</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>39,781</td>
<td>42,156</td>
<td>-5.6</td>
</tr>
<tr>
<td>Americas</td>
<td>98,718</td>
<td>95,961</td>
<td>+2.9</td>
</tr>
<tr>
<td>thereof</td>
<td></td>
<td></td>
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</tr>
<tr>
<td>USA</td>
<td>80,590</td>
<td>77,718</td>
<td>+3.7</td>
</tr>
<tr>
<td>Asia</td>
<td>264,235</td>
<td>286,968</td>
<td>-7.9</td>
</tr>
<tr>
<td>thereof</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>China Mainland</td>
<td>208,507</td>
<td>229,748</td>
<td>-9.2</td>
</tr>
<tr>
<td>thereof BBA retail sales</td>
<td>168,707</td>
<td>175,838</td>
<td>-4.1</td>
</tr>
<tr>
<td>Rest of the World (incl. Rolls Royce)</td>
<td>13,878</td>
<td>14,916</td>
<td>-7.0</td>
</tr>
<tr>
<td>TOTAL</td>
<td>596,907</td>
<td>636,606</td>
<td>-6.2</td>
</tr>
<tr>
<td>thereof</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Plug-in Hybrid Electric Vehicles (PHEV)</td>
<td>54,380</td>
<td>56,046</td>
<td>-3.0</td>
</tr>
<tr>
<td>Battery Electric Vehicles (BEV)</td>
<td>35,289</td>
<td>14,161</td>
<td>+149.2</td>
</tr>
</tbody>
</table>

* Registrations.

BMW Group Investor Presentation| April 2022
TOTAL MARKET 2021.

- United Kingdom: 31%
- Germany: 29%
- China: 16%
- Spain: 15%
- South Korea: 14%
- Italy: 14%
- France: 13%
- USA: 12%
- Canada: 11%
- Russia: 9%
- Australia: 9%
- South Africa: 9%
- Turkey: 7%
- Japan: 5%

World average: 12.5%
GLOBAL PRODUCTION NETWORK FY 2021. OFFERING HIGH FLEXIBILITY.

- Munich, Germany: BMW 3, 4 series i4, BMW M1
  - 6% of total

- Dingolfing, Germany: BMW 3, 4, 5, 6, 7, 8 series, BMW M, IX
  - 10% of total

- Regensburg, Germany: BMW 1, 2, 3, 4 series, X1, X2
  - 10% of total

- Leipzig, Germany: BMW 1, 2 series, i3, BMW M
  - 6% of total

- Rosslyn, South Africa: BMW X3
  - 8% of total

- Spartanburg, USA: BMW X3, X4, X5, X6, X7, BMW M
  - 14% of total

- Dodong, China*: BMW 5 series, X3, IX3
  - 8% of total

- Tiexi, China*: BMW 1, 2, 3 series, X1, X2
  - 2% of total

- Oxford, UK: MINI, MINI Clubman, MINI Cooper SE
  - 7% of total

- San Luis Portosi, Mexico: BMW Z, 3 series
  - 2% of total

- Graz, Austria (Magna Steyr)**: BMW 5 series
  - 3% of total

- Born, Netherlands (VDL Nedcar)**: MINI Convertible, MINI Countryman, BMW X1
  - 2% of total

- Goodwood, UK: Rolls-Royce
  - 2% of total

- Assembly plants
  - 15% of total

Sum: 2,461,269

*Joint venture BMW Brilliance Automotive Ltd., Shenyang | ** Contract production
THE BMW GROUP HAS A STRONG FOOTPRINT IN CHINA.

- High voltage battery assembly
- 2 vehicle plants
  1 engine plant
  + 3 new vehicle plants
- 4 development sites
- 300+ 1st tier Suppliers
- 5 Regional Offices & 600+ sales outlets
FINANCIAL SERVICES AT A GLANCE. FY 2021.

- Global operations in ~50 countries.
- Serviced retail contracts ~5.6 million.

14% CHINA
8% APAC (W/O CHINA)
25% AMERICAS

18% EU BANK
35% EMEA

BUSINESS LINES (PORTFOLIO SIZE)

- CONSUMER FINANCE: €110.0 BN
- DEALER FINANCE: €13.1 BN
- MULTIMAKE FINANCE: €6.6 BN
- FLEET BUSINESS: €14.1 BN
- INSURANCE: 4.0 MN CONTRACTS
- BANKING: €11.0 BN
BMW MOTORRAD.
ONE BRAND. ONE PASSION. SIX WORLDS OF EXPERIENCE.

ROADSTER.

ADVENTURE.

HERITAGE.

TOUR.

SPORT.

URBAN MOBILITY.
BMW GROUP.
Q4 2021 KEY FINANCIALS.

<table>
<thead>
<tr>
<th>BMW GROUP</th>
<th>Q4 2021</th>
<th>Q4 2020</th>
<th>CHANGE IN %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings before tax – Group (in m€)</td>
<td>2,907</td>
<td>2,260</td>
<td>+28.6</td>
</tr>
<tr>
<td>EBT margin (in %) – Group</td>
<td>10.2</td>
<td>7.7</td>
<td>+2.5% points</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>AUTOMOTIVE SEGMENT</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales (units)*</td>
<td>589,290</td>
<td>687,012</td>
<td>-14.2</td>
</tr>
<tr>
<td>Earnings before interest and tax (EBIT) (in m€)</td>
<td>1,925</td>
<td>2,010</td>
<td>-4.2</td>
</tr>
<tr>
<td>EBIT margin (in %)</td>
<td>7.7</td>
<td>7.7</td>
<td>+0.0% points</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>MOTORCYCLES SEGMENT</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales (units)*</td>
<td>37,625</td>
<td>39,673</td>
<td>-5.2</td>
</tr>
<tr>
<td>Earnings before interest and tax (EBIT) (in m€)</td>
<td>-96</td>
<td>-8</td>
<td>-</td>
</tr>
<tr>
<td>EBIT margin (in %)</td>
<td>-19.8</td>
<td>-1.4</td>
<td>-18.4% points</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>FINANCIAL SERVICES</th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings before tax (EBIT) (in m€)</td>
<td>829</td>
<td>686</td>
<td>+20.8</td>
</tr>
</tbody>
</table>

* Retail vehicle delivery data for 2020 and 2021 are not directly comparable to the data presented for previous years. See Retail vehicle delivery data in the BMW Group Report 2021, pp.96ff. for further information.

BMW Group Investor Presentation| April 2022
## BMW GROUP
**FY 2021 KEY FINANCIALS.**

<table>
<thead>
<tr>
<th>BMW GROUP</th>
<th>FY 2021</th>
<th>FY 2020</th>
<th>CHANGE IN %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings before tax – Group (in m€)</td>
<td>16,060</td>
<td>5,222</td>
<td>-</td>
</tr>
<tr>
<td>EBT margin (in %) – Group</td>
<td>14.4</td>
<td>5.3</td>
<td>+9.1% points</td>
</tr>
<tr>
<td>Payout Ratio (in %) – Group</td>
<td>30.7</td>
<td>32.5</td>
<td>-1.8% points</td>
</tr>
</tbody>
</table>

### AUTOMOTIVE SEGMENT
| | FY 2021 | FY 2020 | CHANGE IN % |
| Sales (units)* | 2,521,514 | 2,325,179 | +8.4 |
| Earnings before interest and tax (EBIT) (in m€) | 9,870 | 2,162 | - |
| EBIT margin (in %) | 10.3 | 2.7 | +7.6% points |
| Free Cash Flow (in m€) | 6,354 | 3,395 | +87.2 |
| Net financial assets (m€) | 22,362 | 18,462 | +21.1 |

### MOTORCYCLES SEGMENT
| | FY 2021 | FY 2020 | CHANGE IN % |
| Sales (units)* | 194,261 | 169,272 | +14.8 |
| Earnings before interest and tax (EBIT) (in m€) | 227 | 103 | - |
| EBIT margin (in %) | 8.3 | 4.5 | +3.8% points |

### FINANCIAL SERVICES
| | FY 2021 | FY 2020 | CHANGE IN % |
| Earnings before tax (EBIT) (in m€) | 3,753 | 1,725 | - |
| Return on Equity (in %) | 22.6 | 11.2 | +11.4% points |
| Penetration rate (in %) | 50.5 | 49.8 | +0.7% points |
| Credit loss ratio (in %) | 0.18 | 0.21 | -0.03% points |

---

* Retail vehicle delivery data for 2020 and 2021 are not directly comparable to the data presented for previous years. See Retail vehicle delivery data in the BMW Group Report 2021, pp.96ff. for further information.
AUTOMOTIVE SEGMENT.

EBIT MARGIN. (in %)

Guidance for 2022 7% – 9%.
Mid-term target 8% – 10%.

* Including an increase by around 1 percentage point due to the revaluation of the provision for the ongoing EU antitrust proceedings. ** Adjusted value for 2017 in accordance with IFRS 15. *** 2013 figures have been adjusted in accordance with IAS 8.
CONSISTENTLY RELIABLE DIVIDEND PAYOUTS TO OUR SHAREHOLDERS. STRATEGIC TARGET PAYOUT RATIO: 30-40%.

**Total Dividend**
payout to BMW AG shareholders. [in m€]

<table>
<thead>
<tr>
<th>Year</th>
<th>Dividend per ordinary share</th>
<th>Payout ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>2011</td>
<td>2.30</td>
<td>30.7%</td>
</tr>
<tr>
<td>2012</td>
<td>2.50</td>
<td>32.1%</td>
</tr>
<tr>
<td>2013</td>
<td>2.60</td>
<td>32.0%</td>
</tr>
<tr>
<td>2014</td>
<td>3.20</td>
<td>32.7%</td>
</tr>
<tr>
<td>2015</td>
<td>3.50</td>
<td>32.9%</td>
</tr>
<tr>
<td>2016</td>
<td>4.00</td>
<td>33.3%</td>
</tr>
<tr>
<td>2017</td>
<td>3.50</td>
<td>30.2%</td>
</tr>
<tr>
<td>2018</td>
<td>4.00</td>
<td>32.0%</td>
</tr>
<tr>
<td>2019</td>
<td>2.50</td>
<td>32.8%</td>
</tr>
<tr>
<td>2020</td>
<td>1.90</td>
<td>32.5%</td>
</tr>
<tr>
<td>2021²</td>
<td>5.80</td>
<td>30.7%</td>
</tr>
</tbody>
</table>

³Payout ratio: total dividend payout to BMW AG shareholders divided by Group net profit. |Preferred stock, to which no voting rights are attached, bear an additional dividend of € 0.02 per share. |³Proposed dividend by management.
THE BMW GROUP IS COMMITTED TO PLAYING A KEY ROLE IN TOMORROW’S MOBILITY.

The R&D ratio is expected within our target corridor of 5% - 5.5% in 2022. The capitalization ratio in 2022 is expected to be within a corridor of 35% - 40%.

<table>
<thead>
<tr>
<th>Year</th>
<th>R&amp;D Expenditure * (in m€, HGB)</th>
<th>R&amp;D Ratio **</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td>2,864</td>
<td></td>
</tr>
<tr>
<td>2009</td>
<td>2,448</td>
<td></td>
</tr>
<tr>
<td>2010</td>
<td>2,773</td>
<td></td>
</tr>
<tr>
<td>2011</td>
<td>3,373</td>
<td></td>
</tr>
<tr>
<td>2012</td>
<td>3,952</td>
<td></td>
</tr>
<tr>
<td>2013***</td>
<td>4,792</td>
<td></td>
</tr>
<tr>
<td>2014</td>
<td>4,566</td>
<td></td>
</tr>
<tr>
<td>2015</td>
<td>5,169</td>
<td></td>
</tr>
<tr>
<td>2016</td>
<td>5,164</td>
<td></td>
</tr>
<tr>
<td>2017</td>
<td>6,108</td>
<td></td>
</tr>
<tr>
<td>2018</td>
<td>6,890</td>
<td></td>
</tr>
<tr>
<td>2019</td>
<td>6,419</td>
<td></td>
</tr>
<tr>
<td>2020</td>
<td>6,279</td>
<td></td>
</tr>
<tr>
<td>2021</td>
<td>6,870</td>
<td></td>
</tr>
</tbody>
</table>

HGB: German Commercial Code

* R&D Expenditure: Research and development expenses plus capitalized research and development cost minus amortization of capitalized development costs

** R&D Ratio: R&D expenditure divided by Group revenues

*** 2013 figures have been adjusted in accordance with IAS 8

Long-term target ratio 5% - 5.5%.
TIGHT MANAGEMENT OF CAPITAL EXPENDITURE TO ACHIEVE TARGET RATIO.

For 2022 we expect a ratio in the area of the 5% threshold.

BMW Group Capital Expenditure.*
[in m€]
Capex Ratio.**
in %

<table>
<thead>
<tr>
<th>Year</th>
<th>Capital Expenditure</th>
<th>Capex Ratio</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td>2.933</td>
<td>5.2</td>
</tr>
<tr>
<td>2008</td>
<td>2.980</td>
<td>5.6</td>
</tr>
<tr>
<td>2009</td>
<td>2.383</td>
<td>4.7</td>
</tr>
<tr>
<td>2010</td>
<td>2.312</td>
<td>3.8</td>
</tr>
<tr>
<td>2011</td>
<td>2.720</td>
<td>4.0</td>
</tr>
<tr>
<td>2012</td>
<td>4.151</td>
<td>5.4</td>
</tr>
<tr>
<td>2013</td>
<td>4.967</td>
<td>6.5</td>
</tr>
<tr>
<td>2014</td>
<td>4.601</td>
<td>5.7</td>
</tr>
<tr>
<td>2015</td>
<td>3.826</td>
<td>4.2</td>
</tr>
<tr>
<td>2016</td>
<td>3.731</td>
<td>4.0</td>
</tr>
<tr>
<td>2017</td>
<td>4.688</td>
<td>4.8</td>
</tr>
<tr>
<td>2018</td>
<td>5.029</td>
<td>5.2</td>
</tr>
<tr>
<td>2019</td>
<td>5.650</td>
<td>5.4</td>
</tr>
<tr>
<td>2020</td>
<td>3.922</td>
<td>4.0</td>
</tr>
<tr>
<td>2021</td>
<td>5.012</td>
<td>4.5</td>
</tr>
</tbody>
</table>

* Capital Expenditure: additions to property, plant and equipment and other intangible assets (definition has been changed in 2016). ** Capital expenditure ratio: Capital expenditure divided by Group revenues. *** Capital expenditure – mainly for property, plant and equipment – rose to 5.65 billion euros in 2019. This reflects the recognition of right-of-use assets in the balance sheet for the first time, according to IFRS 16.
SIGNIFICANT CONTRIBUTION OF FINANCIAL SERVICES TO BMW GROUP PROFIT.

Earnings before Tax (EBT) Financial Services.
(in m€)

Return on Equity.
(in %)

We expect the RoE for 2022 in a corridor of 14 and 17% - above the strategic target of at least 14%.
BMW GROUP FINANCIAL SERVICES.
DEVELOPMENT OF CREDIT LOSS RATIO.

Credit
loss ratio.*
[in %]

0.46 0.59 0.84 0.67 0.49 0.48 0.46 0.50 0.37 0.32 0.34 0.25 0.26 0.21 0.18


*Loss Ratio: credit losses in relation to the average serviced portfolio. Credit losses all write offs, meaning Definition Credit the lost receivable including accumulated interest and other costs less utilized collateral. Income related to the recovery process after write-off is also taken into consideration.
FREE CASH FLOW.
AUTOMOTIVE SEGMENT.

Free Cash Flow
(Automotive).*
[in m€]

The free cash flow is expected to reach at least 12 billion euros in FY 2022.

Long-term target
>7 billion euros.

*Definition: Free cash flow corresponds to the cash inflow from operating activities of the Automobiles segment less the cash outflow for investing activities of the Automobiles segment adjusted for net investment in marketable securities and term deposits. 2009 – 2015 as reported, 2007 & 2008 calculated according to above definition from reported figures. No cash flow reporting on segment level in 2006. **2009, 2011, 2013 figures have been adjusted in accordance with IAS 8.
### The Performance Programme Contributes Substantially to Our Earnings and Free Cashflow

**Improve Sales Performance.**
- Steering of sales activities even more granular and in real time – at the level of sales channel, markets and models.
- Re-allocating volumes to markets with high contribution margins and reducing cost of retail.
- Worldwide rollout of all performance levers on track.

**Optimize Product Offer and Complexity.**
- Optimization of drive train variants to fulfill the customer requirements and to speed up the transformation to e-mobility.
- Customer centric offer structure: more transparency for customers, easier vehicle configuration and better equipped base vehicle.

**Decrease Proportional and Fixed Costs.**
- Continuation of our measures to optimize our real estate expenses and reduce costs with long-term effect.
- Further increase of the efficiency and speed of internal processes in all departments of the company.

**Optimize Investment and Working Capital.**
- Optimization of product planning at early stage for efficient plant integration and investment.
- Increase share of modular systems with additional effects in purchasing through economies of scale.
- Further optimization of working capital (e.g., in finished goods).

Further development of the programme with additional content will continue to show its effects in 2022 and subsequent years.
BMW PROPOSES SHARE BUYBACK AUTHORIZATI**ON AT THE UPCOMING AGM.* STRINGENT CAPITAL MANAGEMENT AND SUSTAINED BUSINESS FOCUS.

BMW’s Board of Management and Supervisory Board will seek an authorisation for a share buyback via the stock exchange at the AGM-2022 creating the option to improve its capital structure.

− The profitable business development in recent years resulted in a very strong balance sheet, which reveals a healthy equity ratio and a solid level of net financial assets for the automotive segment.
− At the same time the BMW Group will continue to strategically invest in the transformation of its business, particularly in the further ramp-up of emissions-free mobility and digitalization taking into account its strong potential for further organic growth.

Key parameters of authorisation

− Allows to buyback BMW shares (BMW ordinary and/or BMW preferred shares) via the stock exchange up to 10% of the share capital over a 5-year period (authorisation will end 10th May 2027)
− The BMW Group may repurchase and use either BMW ordinary shares or BMW preference shares or shares of both categories for the objectives granted
− The purchase price paid (excluding ancillary costs) must not exceed or be less than 10% of the opening price at the XETRA trading system or a comparable successor system at the Frankfurt stock exchange at the purchase date.

Usage options

− Cancelling of repurchased BMW shares, which will result in a reduction of the issued share capital and a relative improvement of certain KPIs, most importantly earnings per share (EPS)
− Reissuing repurchased BMW shares to its employees as part of the BMW employee stock program
− Usage of repurchased shares as consideration in-kind in case of company mergers, acquisitions of companies or equity investments
− Repurchased BMW shares can be resold via the stock exchange or by offer to all shareholders. In both cases an equal treatment of shareholders is guaranteed

* Abridged overview. The wording of the agenda item and the proposed resolution as published in the Federal Gazette (Bundesanzeiger) by end of March 2022 shall be authoritative.
BBA JOINT VENTURE FULL CONSOLIDATION. STEPS TO CONSOLIDATION IN ACCORDANCE WITH IFRS 3.

**Accounting for acquisition method according to IFRS 3**

- **Previously held equity interest**
  - 50% at fair market value of BBA

- **Purchase price (increase in share)**
  - 25% 3.7 bn EUR

- **Fair value of net assets (non-controlling interests)**
  - 25% Net assets BBA

**Valuation basis**

**Purchase Price Allocation**

**Overview**

**Full consolidation**

- **01 | Identification**
  - of assets and liabilities and measurement at fair value (work in progress).

- **02 | Measurement**
  - at fair market value of previously held equity interest and realization of the effect in the financial result.

- **03 | Purchase price**

- **04 | Valuation**
  - of non-controlling interests in accordance with step 1 (work in progress).

- **05 | Goodwill**
  - as balancing figure.
IMPACT OF BBA CHINA JOINT VENTURE FULL CONSOLIDATION ON AUTOMOTIVE EBIT.

**EBIT Automotive Segment (€)**
Flowchart only used for illustration purpose. Effects cannot be quantified based on the size of the columns.

- **01 | INCREASE**
  by inclusion of BBA EBIT.

- **02 | DEPRECIATION**
  from PPA for several years.

- **03 | MID-TERM**
  increase due to BBA EBIT.

- **04 | EBIT 2022**
  Negative impact related to first time profit elimination on EBIT and EBIT margin in 2022.
IMPACT OF BBA FULL CONSOLIDATION ON GROUP EBT.

**Group EBT (€)**
Flowchart only used for illustration purpose. Effects cannot be quantified based on the size of the columns.

01 | FINANCIAL RESULT
Decrease due to "loss" of BBA's At-Equity contribution.

02 | GROUP EBT
Increases by full consolidation of BBA's result.

03 | MID-TERM
Increase due to full inclusion of BBA results.

04 | EBT 2022
Significant Group EBT increase in 2022 due to revaluation of previously held equity interest in BBA (financial result).
**Free Cash Flow (FCF) Segment Automotive (€)**
Flowchart only used for illustration purpose. Effects cannot be quantified based on the size of the columns.

- **01 | BBA DIVIDEND**
  From At-Equity consolidation no longer included.

- **02 | BBA FREE CASH FLOW**
  Fully consolidated.

- **03 | MID-TERM**
  Increase due to inclusion of BBA free cash flow.

- **04 | FCF 2022**
  Positive one-off impact due to consolidation of BBA cash less purchase price.
## OUTLOOK 2022.
### BMW GROUP KEY PERFORMANCE INDICATORS.

<table>
<thead>
<tr>
<th></th>
<th>2021 Actuals</th>
<th>2022 Outlook</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Group</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Earnings before tax</td>
<td>m€</td>
<td>16,060</td>
</tr>
<tr>
<td>Workforce at year-end</td>
<td></td>
<td>118,909</td>
</tr>
<tr>
<td>Share of women in</td>
<td>%</td>
<td>18.8</td>
</tr>
<tr>
<td>management positions in</td>
<td></td>
<td></td>
</tr>
<tr>
<td>the BMW Group</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>AUTOMOTIVE SEGMENT</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deliveries to customers(^1)</td>
<td>units</td>
<td>2,521,514</td>
</tr>
<tr>
<td>Share of electrified</td>
<td>%</td>
<td>13.0</td>
</tr>
<tr>
<td>vehicles in deliveries</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CO₂ emissions EU New</td>
<td>g/km</td>
<td>115.9</td>
</tr>
<tr>
<td>Vehicle Fleet(^2)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CO₂ emissions per vehicle</td>
<td>tons</td>
<td>0.33</td>
</tr>
<tr>
<td>produced(^3)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>EBIT margin</td>
<td>%</td>
<td>10.3</td>
</tr>
<tr>
<td>Return on Capital Employed RoCE(^4)</td>
<td>%</td>
<td>24.0</td>
</tr>
<tr>
<td><strong>MOTORCYCLES SEGMENT</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deliveries to customers</td>
<td>units</td>
<td>194,261</td>
</tr>
<tr>
<td>EBIT margin</td>
<td>%</td>
<td>8.3%</td>
</tr>
<tr>
<td>Return on Capital Employed RoCE(^4)</td>
<td>%</td>
<td>21.9</td>
</tr>
<tr>
<td><strong>FINANCIAL SERVICES SEGMENT</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Return on Equity (RoE)</td>
<td>%</td>
<td>22.6</td>
</tr>
</tbody>
</table>

---

1 Deliveries including the joint venture BMW Brilliance Automotive Ltd., Shenyang (2021: 651,236 units); 2 EU-27 countries including Norway and Iceland; with effect from 2021, values are calculated on a converted basis in line with WLTP (Worldwide Harmonised Light Vehicles Test Procedure); 3 Efficiency ratio calculated on the basis of Scope 1 and Scope 2 CO₂ emissions (i.e., a market-based method according to GHG Protocol Scope 2 guidance; but excluding climate-changing gases other than carbon dioxide from vehicle production (BMW Group manufacturing sites incl. joint venture BMW Brilliance Automotive Ltd.); motorcycles, but excluding contract manufacturers). As well as BMW Group non-manufacturing sites, e.g., Research centre, Sales centre offices) divided by the number of vehicles (excluding motorcycles) produced (BMW Group manufacturing sites incl. joint venture BMW Brilliance Automotive Ltd., excluding contract manufacturers); 4 New method of calculation applied with effect from 2022. Previous year's figure adjusted. 2021 reported for Automotive Segment: 59.5%; Motorcycles Segment: 35.9%.

BMW Group Investor Presentation | April 2022
DIVERSIFIED FUNDING MIX WITH A COMBINATION OF INDUSTRY AND BANK-TYPICAL FINANCING INSTRUMENTS.

**FUNDING INSTRUMENTS**

<table>
<thead>
<tr>
<th>&lt;1yr</th>
<th>1yr</th>
<th>2 yrs</th>
<th>3 yrs</th>
<th>4 yrs</th>
<th>5 yrs</th>
<th>7 yrs</th>
<th>10 yrs+</th>
</tr>
</thead>
<tbody>
<tr>
<td>CP*</td>
<td>(EMTN) PP</td>
<td>Bonds</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Banks loans</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ABCP**</td>
<td>ABS***</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Customers deposits</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fed Funds</td>
<td>Brokered Certificate of Deposits</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Industry-typical instruments</td>
<td>Bank-typical instruments</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**FINANCIAL DEBT AS OF FY 2021**

- **SUM €103.5 bn.**
  - Bonds 51.5
  - ABS 19.4
  - Liabilities from Customer Deposits 16.7
  - Liabilities to banks 9.1
  - Lease Liabilities 2.4
  - Other: 1.2
  - Commercial paper 1.4
  - Derivative Instruments 1.9

BMW Group continues to target a well diversified debt structure.

* Commercial Paper | ** Asset Backed Commercial Paper | *** Asset Backed Securities
CORPORATE FINANCE ENSURES SOLVENCY AT ANY TIME. MANAGING RISK ALONG THE ENTIRE VALUE CHAIN.

Financial Risk

Liquidity Funding

- Solvent
- Independent
- Flexible
- Value Oriented

Currencies
Commodities
Interest Rates

- Increasing planning security
- Reducing earnings risk
- Maintaining opportunities

Asset-Management

- Yield oriented
- Risk optimized
- Chances

Strategic Direction

Operational Implementation

- Minimum Liquidity Concept
- Target Debt Structure
- Financing follows Markets

- Selective Approach
- Relative Value
- Natural Hedging

- Asset-Liability-Studies
- Liability-driven investment
- Lifecycle concept
GLOBAL MARKETS ACCESS.
TREASURY ORGANIZATION ENSURES 24 HOUR MARKET COVERAGE.
BMW GROUP INVESTOR RELATIONS.
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IR Contact
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Petuelring 130 | 80788 Munich
<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>16.03.2022</td>
<td>BMW Group Report 2021</td>
</tr>
<tr>
<td>17.03.2022</td>
<td>Virtual BMW Group Annual Conference – Analyst and Investor Day</td>
</tr>
<tr>
<td>05.05.2022</td>
<td>Quarterly Statement to 31 March 2022</td>
</tr>
<tr>
<td>11.05.2022</td>
<td>Annual General Meeting 2022</td>
</tr>
<tr>
<td>03.08.2022</td>
<td>Half-Year Report to 30 June 2022</td>
</tr>
<tr>
<td>03.11.2022</td>
<td>Quarterly Statement to 30 September 2022</td>
</tr>
<tr>
<td>Date</td>
<td>Event</td>
</tr>
<tr>
<td>-----------------</td>
<td>----------------------------------------------------------------------</td>
</tr>
<tr>
<td>13. – 14.04.2022</td>
<td>CFO Roadshow, US East Coast</td>
</tr>
<tr>
<td>19.04.2022</td>
<td>Preview Event of the all-new BMW 7 Series, Munich</td>
</tr>
<tr>
<td>20.05.2022</td>
<td>Virtual Citi Auto Conference</td>
</tr>
<tr>
<td>24. – 25.05.2022</td>
<td>dbAccess German Corporate Conference, Frankfurt</td>
</tr>
<tr>
<td>01.06.2022</td>
<td>Kepler Cheuvreux Digital ESG Conference</td>
</tr>
<tr>
<td>07. – 08.06.2022</td>
<td>JPM Annual Auto Conference, London</td>
</tr>
<tr>
<td>21.-22.06.2022</td>
<td>Virtual ODDO BHF Sustainability Forum</td>
</tr>
<tr>
<td>22.06.2022</td>
<td>Virtual Unicredit Automotive Credit Conference</td>
</tr>
</tbody>
</table>
This document contains forward-looking statements that reflect BMW Group's current views about future events. The words "anticipate," "assume," "believe," "estimate," "expect," "intend," "may," "can," "could," "plan," "project," "should" and similar expressions are used to identify forward-looking statements.

These statements are subject to many risks and uncertainties or may be affected by factors outside BMW Group's control, including adverse developments in global economic conditions resulting in a decline in demand in BMW Group's key markets, including China, North America and Europe; a deterioration in credit and financial markets; a shift in consumer preferences affecting demand for BMW Group's products; changes in the prices of fuel or raw materials; disruption of production due to shortages of materials, labor strikes or supplier insolvencies; the effective implementation of BMW Group's strategic goals and targets; changes in laws, regulations and government policies, particularly those relating to vehicle emissions, fuel economy and safety; and other risks and uncertainties, including those described under the heading "Report on Risks and Opportunities" in BMW Group's most recent Annual Report.

If any of these risks and uncertainties materializes or if the assumptions underlying any of BMW Group's forward-looking statements prove to be incorrect, actual results may be materially different from those BMW Group expresses or implies by such statements. BMW Group does not intend or assume any obligation to update these forward-looking statements.

For consumption and emissions data, please visit our homepage: www.bmw.com