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.

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BMW GROUP STRATEGY.
THE BMW GROUP STANDS FOR FIRST-CLASS INDIVIDUAL MOBILITY AND SUSTAINED RESPONSIBILITY.

WHAT for?
POSITION.
We take on business, environmental and societal challenges. We take responsibility for the mobility of tomorrow with a compelling offering and through sustainable management.

WHAT?
DIRECTION.
We offer inspiring premium products for individual mobility. Today and for future generations. We ensure high profitability so we can independently shape the future of mobility.

WHERE?
STRATEGIC APPROACH.
We focus on our customers and fulfil their diverse needs worldwide. We connect innovative technologies, emotional products and individual customer care to provide a unique overall experience.

HOW?
COOPERATION.
We deliver top performance. Each of us makes a contribution, based on our values. We work hand in hand internally and with our external partners. This is how we achieve maximum effectiveness and lead the company to shared success.

BMW Group Investor Presentation, July 2021
ENSURE LONG-TERM SUCCESS.
BMW GROUP STRATEGIC OBJECTIVES.

- **≥ 10%**
  - GROUP EBT MARGIN

- **↑ 8-10%**
  - AUTO EBIT MARGIN

- **≥ 40%**
  - RETURN ON CAPITAL EMPLOYED IN THE AUTOMOTIVE SEGMENT

**2025**

- **↑ ≥ 25%**
  - 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)

- **↓ > 40%**
  - 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.
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SUSTAINABILITY IS CENTRAL TO EVERYTHING WE DO.
BMW HAS PURSUED AMBITIOUS SUSTAINABILITY GOALS FOR YEARS.

SUSTAINABILITY.
SELECTED MILESTONES.

1973
First environmental manager in the automotive industry

2001
1st Sustainable Value Report

2009
Sustainability is a corporate target

2012
We set ten sustainability goals for the end of 2020

2020
We set ambitious CO₂ reduction targets across the entire value chain by 2030

2021
1st Integrated Report

2050
Climate-neutral business model across the entire value chain

2000
Sustainability is a guiding principle of the BMW Group’s corporate strategy

2011
Sustainability is an integral part of our procurement process and an essential purchasing criterion

2020+
We are making sustainability central to the strategic direction of the BMW Group

2030
CO₂ reduction by at least 1/3 across the value chain

FUTURE
SUBSTANTIAL CO₂ REDUCTION BY AT LEAST ONE THIRD PER VEHICLE ACROSS THE ENTIRE VALUE CHAIN UP TO 2030.

**SUPPLY CHAIN.**

<table>
<thead>
<tr>
<th>2030</th>
<th>Avoid increase of ca. +40% per vehicle and reverse trend.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>-20% CO₂ per vehicle vs. 2019 in the supply chain.</td>
</tr>
</tbody>
</table>

**PRODUCTION.**

<table>
<thead>
<tr>
<th>2021</th>
<th>CO₂-neutral production.</th>
</tr>
</thead>
<tbody>
<tr>
<td>2030</td>
<td>-80% substantial CO₂ reduction per vehicle vs. 2019.</td>
</tr>
</tbody>
</table>

**USE PHASE.**

<table>
<thead>
<tr>
<th>2030</th>
<th>-40% CO₂ per vehicle vs. 2019.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Continued rollout of electro mobility, reduction of real emissions.</td>
</tr>
</tbody>
</table>
CO₂ EU FLEET TARGET 2020 BASED ON NEDC.
BMW GROUP CLEARLY OVERACHIEVED CO₂ FLEET TARGET IN 2020.

CO₂ g/km NEDC BMW Group Fleet EU (BMW, MINI, Rolls Royce, BMW M)

Actuals 2020 excluding Regulatory Factors
Eco Innovations
Super Credits
Phase-in
Actuals 2020
BMW Group Fleet Target 2020

114*
2.4
7.5
5.0
99*
104**

*BMW internal calculation / final communication of 2020 actuals by EU-Commission pending.
**Estimated target level BMW Group 2020 based on full year sales numbers.
**CO₂ EU FLEET TARGET 2021 BASED ON WLTP. BMW GROUP IS CONFIDENT TO ACHIEVE CO₂ FLEET TARGETS IN 2021.**

**CO₂ g/km WLTP BMW Group Fleet EU (BMW, MINI, Rolls Royce, BMW M)**

**Target Reconciliation NEDC to WLTP**

- **Actuals 2020 excluding Regulatory Factors**
- **BMW Group Fleet Target 2021 WLTP**
- **Prognosis Fleet 2021**
- **Eco Innovations**
- **Target Achievement 2021**

*Estimated target level BMW Group 2021.*
BMW CONSIDERS THE TOTAL VALUE CHAIN OF BATTERY CELL. FROM CRADLE TO GRAVE.

** RAW MATERIALS AND REFINING. **
- Environmental and social standards.
- Raw material optimized for chemistry design.
- Use of recycled raw materials.
- Securing raw material supply.

** CELL DESIGN AND PRODUCTION. **
- Optimized performance/costs based on BMW Group application.
- Securing production capacity.
- Reduction CO₂ footprint.

** BATTERY “2ND LIFE”. **
- Cell/module/pack design.
- Application on BMW Group sites.
- Business Models to secure markets.

** RECYCLING. **
- Cell/module/pack design to foster recyclability.
- Development of recycling processes with ability to close material loops.
- Securing recycling capacities.
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I

Pioneering e-mobility.

II

Electrification across our entire portfolio.

III

E-mobility first: High BEV volume and the next level of digitalization.

2013

Today

From 2025
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 iX3
- BMW iX
- BMW X1 BEV*
- BMW 5 series BEV*
- MINI Countryman BEV*
- BMW 7 series BEV*

*Schematic illustration of future launch dates
10 MILLION BEVS ON THE ROAD WITHIN THE NEXT TEN YEARS. LEADING PROVIDER OF BATTERY-ELECTRIC VEHICLES.

**PHASE I**

2020

**PHASE II**

Until 2025
Ø +50% BEV SALES p.a.

2023 BEVs available for 90% of today’s MARKET SEGMENTS

2025

2 MILLION BEVs delivered to customers by the end of 2025

**PHASE III**

2025 - 2030
Ø +20% BEV SALES p.a.

2030 BEVs will account for 50% of GLOBAL SALES

2030 BEVs available for 100% of today’s MARKET SEGMENTS

2030
SALES OF ELECTRIFIED VEHICLES MORE THAN DOUBLED IN Q2-2021.

**GLOBAL SALES YTD-06/2021.**
149% xEV INCREASE OVER PREVIOUS YEAR.
11% ELECTRIFIED.

**EUROPEAN SALES YTD-06/2021.**
162% xEV INCREASE OVER PREVIOUS YEAR.
21% ELECTRIFIED.

<table>
<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td>FY 2014</td>
<td>17,805</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>FY 2015</td>
<td>32,732</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>FY 2016</td>
<td>61,873</td>
<td></td>
<td></td>
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<td>FY 2017</td>
<td>103,103</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>FY 2018</td>
<td>146,160</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>FY 2019</td>
<td>192,646</td>
<td></td>
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<tr>
<td>FY 2020</td>
<td>153,267</td>
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</tr>
</tbody>
</table>

BMW Group Investor Presentation, July 2021
THE FIRST EVER BMW iX3.
iX3 IS A PIONEER FOR THE FIFTH-GENERATION OF BMW eDRIVE TECHNOLOGY.

Innovation:
Adaptive Recuperation.

150 kW DC / 11 kW AC Charging (3-phase).

Innovation:
Highly integrated fifth-generation drivetrain unit 210 kW / 286 hp electric motor, transmission and 400 V electronics, free from Rare Earth Materials, 2/3 less Cobalt.

188 prismatic battery cells in 10 modules, produced with CO₂-free electricity, individually housed and controlled for long life and high safety.

74 kWh (net) / 80 kWh (gross) lithium-ion-battery with modular concept for repair and 2nd life.

Max. range WLTP* 460 km
Economy WLTP* 19.5 - 18.5 kWh/100 km
Max. range NEDC* 520 km
Economy NEDC* 17.8 - 17.5 kWh/100 km

* EU-homologation model.
THE FIRST EVER BMW i4.
E-MOBILITY WITHOUT COMPROMISE.

5TH GENERATION BMW eDRIVE
WITHOUT ANY RARE EARTHS.

0 TO 100 KM/H IN AROUND 4 SECONDS.

UP TO 590 KM RANGE
(BASED ON WLTP).

UP TO 390 KW / 530 HP.

BUILT IN MUNICH.
THE FIRST EVER BMW iX.  
NEXT ERA, NEXT LEVEL i.

>600 KM ELECTRIC RANGE (WLTP).

ELECTRIC MOTORS W/O RARE EARTHS.

>370 KW/500 HP.

GROSS ENERGY CONTENT OF HIGH VOLTAGE BATTERY >100KWH.

ELECTRIC ALL-WHEEL DRIVE WITH TWO ELECTRICALLY DRIVEN AXLES.

RECHARGING 120 KM IN JUST TEN MINUTES.

COMBINED POWER CONSUMPTION < 21 KWH/100KM.
NEUE KLASSE 2025.
UNCOMPROMISINGLY ELECTRIC, DIGITAL AND CIRCULAR.

**ELECTRIC FIRST**
Uncompromisingly optimised for electric drivetrains.
Aim of matching range and manufacturing cost of state-of-the-art combustion engines.

**DIGITAL FIRST**
Completely novel user experience.
Even more individually configurable and bookable features.

**SECONDARY FIRST**
Proportion of secondary materials will be sharply increased.
Focus on greatly reducing resource consumption.
MINI IS BECOMING AN ALL-ELECTRIC BRAND IN THE EARLY 2030s.
A GLOBAL BRAND WITH A WORLDWIDE FOOTPRINT.
TRANSFORMATION TO E-MOBILITY IS IN FULL SWING.

- **Munich Pilot Plant E-Drive**
  - BMW i4
  - Battery Cell Competence Center

- **Regensburg**
  - BMW X1 BEV (2022)
  - battery cell coating
  - high-voltage battery assembly (2022)

- **Landshut**
  - e-machine
  - housing e-machine (casting)

- **Spartanburg**
  - high-voltage battery assembly

- **Oxford**
  - MINI BEV

- **Dingolfing E-Powertrain Competence Center**
  - BMW ix BEV
  - BMW 7 series BEV*
  - BMW 5 series BEV*
  - battery cell coating
  - battery modules
  - high-voltage battery assembly
  - e-machine

- **Shenyang**
  - BMW iX3 BEV
  - battery cell coating
  - battery modules
  - high-voltage battery assembly

- **Leipzig**
  - BMW i3 BEV
  - MINI Countryman BEV (2023)
  - battery modules

- **Steyr**
  - housing e-machine (machining)

- **Thailand**
  - battery modules
  - high-voltage battery assembly

*Product launch schedule to be announced at a later date.
THE BMW GROUP USES INDUSTRY & CROSS-INDUSTRY COOPERATION & PARTNERSHIPS TO PREPARE ITSELF FOR FUTURE TECHNOLOGIES AND BUSINESS OPPORTUNITIES.

**ELECTRIFICATION AND CELL TECH**

- Solid Power
- Hubject
- northvolt
- IONITY
- CATL
- Samsung
- e.on
- Jaguar
- Land Rover

**AUTONOMOUS DRIVING**

- ANSYS
- Tencent
- APTIV
- KIT
- MAGNA
- Continental

**DIGITAL & MOBILITY SERVICES**

- Baidu Apollo
- HERE
- NAVINFO
- FCA
- Critical Techworks
- Mercedes
- Vodafone
- Lenovo
- Microsoft
- FreeNow
- ShareNow
- ChargeNow
- ReachNow

YOUR NOW Joint Venture.
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DIGITALIZATION ADDRESSES THE OVERALL COMPANY. CONSISTENT DIGITALIZATION TO EXPLOIT POTENTIALS IN ALL BUSINESS SEGMENTS.

BUSINESS PROCESSES.
- SMART LOGISTICS
- INNOVATIVE AUTOMATION and 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 PERSONALISATION OF THE VEHICLE
- DIGITAL FINANCING PROCESS AT FINANCIAL SERVICES

FOCUS ON CUSTOMER CENTRICITY.
WORLD’S LARGEST FLEET FEATURING OVER-THE-AIR UPGRADES ON THE ROAD BY THE END OF 2021!

Amazon Alexa Car Integration. For more than 20 different BMW models in five countries.

BMW Maps. New cloud-based navigation with significantly enhanced performance, intuitive destination entry, POI enrichment and excellent accuracy.

Connected Parking. Parking as part of optimized route planning. New forecast of parking situation at chosen destination, consideration of the vehicle size within On-Street Parking Information.

Optional digital follow-up features. Adaptive M Suspension. Automatic sensor-controlled adaption of the suspension according to the driving style and road conditions in a fraction of a second.

IconicSounds Sport. Authentic drive sound in the car’s cabin via the audio system.

Android Auto. Wireless Android integration accessible via the Control Display, Navigation App within the Info Display and Head-Up Display.

Connected Charging. New connectivity services for more transparency about charging status, range, and optimization of route planning, including charging stops.

BMW Intelligent Personal Assistant. New voice control functions, including opening the window, changing drive modes, new rules for automatically opening the driver’s window based on GPS position, and a new visualization with driver/passenger orientation.

eDrive Zones. Automatically switch to all-electric driving Mode when entering “Green Zones” as a contribution for a better quality of life in urban areas.

Over 2.5 million cars capable of installing new or upgrading existing functions over the air by end of 2021!
BMW OPERATING SYSTEM 8 IS THE MOST POWERFUL AND EXTENSIVE TECHNOLOGY STACK EVER CREATED BY BMW.

Fast, reliable data transmission using 5G mobile technology

Over-the-air retrofitting: Functions on Demand

Centralised network architecture and Gigabit Ethernet

Always up to date: Remote Software Upgrade

More apps, greater diversity: optimised third-party integration

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.
BMW AUTOMATED DRIVING ASSISTANCE IS STATE OF THE ART.

- Top View Remote
- Crossing traffic warning rear / front
- Night Vision
- Lane keeping assistant with active side collision protection
- BMW Selective Beam
- ACC Stop&Go incl. Traffic Light Recognition
- Lateral parking aid
- Wrong Way Assist
- Panorama View
- Lane departure warning
- 3D View
- Steering and lane control assistant
- Remote Control Parking
- Lane change warning
- Top View
- Speed Limit Device
- Crossroad Assist
- Approach control warning with braking function
- Distance information
- Speed Limit and No Pass information
- Lateral parking aid
- Parking assistant
- Active Park Distance Control
- Approach control warning with braking function
- Speed Limit Device
- Speed Limit and No Pass information
- Parking assistant
- Active Park Distance Control

Current technology stack
35+ features roll-out in 10 million vehicles
YOUR NOW JV - STATE-OF-THE-ART DIGITAL MOBILITY SERVICES WITH A SIGNIFICANT CUSTOMER BASE AND COVERAGE.

<table>
<thead>
<tr>
<th></th>
<th>DAIMLER</th>
<th>BMW GROUP</th>
<th>GMV RR in billions € n/a</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CUSTOMERS</strong></td>
<td>3.1</td>
<td>3.4</td>
<td>3.4</td>
</tr>
<tr>
<td></td>
<td>in millions</td>
<td>in millions</td>
<td>in millions</td>
</tr>
<tr>
<td><strong>INTERACTIONS</strong></td>
<td>47.5</td>
<td>28.6</td>
<td>46.7</td>
</tr>
<tr>
<td></td>
<td>in millions</td>
<td>in millions</td>
<td>in billions €</td>
</tr>
<tr>
<td><strong>CITIES</strong></td>
<td>1.9</td>
<td>0.2</td>
<td>0.1</td>
</tr>
<tr>
<td></td>
<td>&gt;1,150</td>
<td>n/a</td>
<td>&gt;1,300</td>
</tr>
<tr>
<td><strong>Q1 2021</strong></td>
<td>99.3</td>
<td>74.8</td>
<td></td>
</tr>
</tbody>
</table>

*Partially data summation w/o consideration of possible redundancies.
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BMW, ROLLS-ROYCE AND BMW MOTORRAD DELIVERIES* FY 2020.
DECREASE DUE TO CORONAVIRUS PANDEMIC.

*In connection with a review of its sales practices and related reporting practices, the BMW Group has examined prior-period vehicle delivery data and ascertained that certain vehicle deliveries were not reported in the correct periods. The BMW Group has revised its vehicle delivery data retrospectively for previous years. Further information on this matter is provided in the BMW Group Report 2020, pp.128. The BMW Group continues to develop policies and procedures relating to vehicle delivery data, whereby it is not always practicable to revise the data for prior periods. This applies in particular to minor revisions that would not have a material impact on the comparability of reporting periods.
BMW, ROLLS-ROYCE AND BMW MOTORRAD DELIVERIES* YTD-06/2021. SIGNIFICANT INCREASE.

1,178,292  
+39.9%

107,610  
+40.3%

157,799  
+32.6%

2,989  
+91.6%

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BMW GROUP AUTOMOTIVE - BALANCED SALES FOOTPRINT. SIGNIFICANT INCREASE IN DELIVERIES* YTD-06/2021.

*In connection with a review of its sales practices and related reporting practices, the BMW Group has examined prior-period vehicle delivery data and ascertained that certain vehicle deliveries were not reported in the correct periods. The BMW Group has revised its vehicle delivery data retrospectively for previous years. Further information on this matter is provided in the BMW Group Report 2020, pp.128. The BMW Group continues to develop policies and procedures relating to vehicle delivery data, whereby it is not always practicable to revise the data for prior periods. This applies in particular to minor revisions that would not have a material impact on the comparability of reporting periods.
### Deliveries* of automobiles (incl. Rolls Royce)

<table>
<thead>
<tr>
<th>Region</th>
<th>YTD-06/2021</th>
<th>YTD-06/2020</th>
<th>Change in %</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Europe</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>thereof Germany**</td>
<td>141,983</td>
<td>116,286</td>
<td>+22.1</td>
</tr>
<tr>
<td>thereof United Kingdom</td>
<td>87,474</td>
<td>63,965</td>
<td>+36.8</td>
</tr>
<tr>
<td><strong>Americas</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>thereof USA</td>
<td>183,619</td>
<td>120,937</td>
<td>+51.8</td>
</tr>
<tr>
<td><strong>Asia</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>thereof China Mainland</td>
<td>467,064</td>
<td>329,069</td>
<td>+41.9</td>
</tr>
<tr>
<td>thereof BBA retail sales</td>
<td>362,044</td>
<td>251,314</td>
<td>+44.1</td>
</tr>
<tr>
<td><strong>Rest of the World</strong></td>
<td>31,669</td>
<td>21,892</td>
<td>+44.7</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>1,339,080</td>
<td>962,904</td>
<td>+39.1</td>
</tr>
<tr>
<td>thereof Plug-in Hybrid Electric Vehicles (PHEV)</td>
<td>117,178</td>
<td>48,952</td>
<td>+139.4</td>
</tr>
<tr>
<td>thereof Battery Electric Vehicles (BEV)</td>
<td>36,089</td>
<td>12,714</td>
<td>+183.9</td>
</tr>
</tbody>
</table>

*In connection with a review of its sales practices and related reporting practices, the BMW Group has examined prior-period vehicle delivery data and ascertained that certain vehicle deliveries were not reported in the correct periods. The BMW Group has revised its vehicle delivery data retrospectively for previous years. Further information on this matter is provided in the BMW Group Report 2020, pp.128. The BMW Group continues to develop policies and procedures relating to vehicle delivery data, whereby it is not always practicable to revise the data for prior periods. This applies in particular to minor revisions that would not have a material impact on the comparability of reporting periods. ** Registrations
PREMIUM SEGMENT SHARE.
TOTAL MARKET 2020.

United Kingdom: 28%
Germany: 27%
Spain: 14%
China: 13%
Italy: 12%
USA: 11%
Canada: 11%
South Korea: 11%
Australia: 11%
France: 10%
Russia: 8%
South Africa: 8%
Turkey: 6%
Japan: 4%

World Average: 11.3%

Source: Global Insight 01/2021.

Share of JV Sales (through BMW Brilliance Automotive).

Sales figures FY 2019. Figures July not add to 100% due to rounding.

<table>
<thead>
<tr>
<th>Year</th>
<th>Import in '000 units</th>
<th>JV Sales in '000 units</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008</td>
<td>35.2</td>
<td>65.8</td>
</tr>
<tr>
<td>2009</td>
<td>43.7</td>
<td>90.5</td>
</tr>
<tr>
<td>2010</td>
<td>53.7</td>
<td>169.0</td>
</tr>
<tr>
<td>2011</td>
<td>94.4</td>
<td>232.6</td>
</tr>
<tr>
<td>2012</td>
<td>138.2</td>
<td>326.4</td>
</tr>
<tr>
<td>2013</td>
<td>141.2</td>
<td>390.7</td>
</tr>
<tr>
<td>2014</td>
<td>192.2</td>
<td>456.0</td>
</tr>
<tr>
<td>2015</td>
<td>180.1</td>
<td>463.7</td>
</tr>
<tr>
<td>2016</td>
<td>200.2</td>
<td>516.4</td>
</tr>
<tr>
<td>2017</td>
<td>210.3</td>
<td>594.4</td>
</tr>
<tr>
<td>2018</td>
<td>180.2</td>
<td>635.8</td>
</tr>
<tr>
<td>2019</td>
<td>185.1</td>
<td>723.7</td>
</tr>
<tr>
<td>2020</td>
<td>175.1</td>
<td>777.4</td>
</tr>
</tbody>
</table>

BMW Group Investor Presentation, July 2021
THE BMW GROUP HAS A STRONG FOOTPRINT IN CHINA.

- **5 REGIONAL OFFICES & 600+ SALES OUTLETS**
- **4 DEVELOPMENT SITES**
- **2 VEHICLE PLANTS**
- **1 ENGINE PLANT**
- **+ 3 NEW VEHICLE PLANTS**
- **HIGH VOLTAGE BATTERY ASSEMBLY**
- **300+ 1ST TIER SUPPLIERS**
- **5 REGIONAL OFFICES & 600+ SALES OUTLETS**
GLOBAL PRODUCTION NETWORK FY 2020.
OFFERING HIGH FLEXIBILITY.

- Munich, Germany: BMW 3, 4 series
- Dingolfing, Germany: BMW 3, 4, 5, 6, 7, 8 series
- Regensburg, Germany: BMW 1, 2, 3, 4 series, X1, X2
- Leipzig, Germany: BMW 1, 2 series, i3, i8
- Rosslyn, South Africa: BMW X3
- Spartanburg, USA: BMW X3, X4, X5, X6, X7
- Dadong, China*: BMW 5 series, X3
- Tiexi, China*: BMW 1, 2, 3 series, X1, X2
- Oxford, UK: MINI Hatch, MINI Clubman
- Graz, Austria (Magna Steyr)**: MINI Convertible, MINI Countryman, BMW X1
- Born, Netherlands (VDL Nedcar)**: Rolls-Royce
- Goodwood, UK: MINI 3, 4 series
- Assembly plants: Sum

Sum: 2,255,637

*Joint venture BMW Brilliance Automotive Ltd., Shenyang
**Contract production
FINANCIAL SERVICES AT A GLANCE.
FY 2020.

Global operations in ~60 countries.
~5.6 million serviced retail contracts.

BUSINESS LINES (PORTFOLIO SIZE).

CONSUMER FINANCE
€ 101.4 BN.

DEALER FINANCE
€ 16.2 BN.

MULTIMAKE FINANCE
€ 7.0 BN.

FLEET BUSINESS
€ 13.8 BN.

INSURANCE
4.0 MN CONTRACTS

BANKING
€ 12.4 BN.
BMW MOTORRAD.
ONE BRAND. ONE PASSION. SIX WORLDS OF EXPERIENCE.
### BMW GROUP.
**Q1 2021 KEY FINANCIALS.**

<table>
<thead>
<tr>
<th><strong>BMW Group</strong></th>
<th><strong>Q1 2021</strong></th>
<th><strong>Q1 2020</strong></th>
<th><strong>Change in %</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings before tax – Group (in m€)</td>
<td>3,757</td>
<td>798</td>
<td>-</td>
</tr>
<tr>
<td>EBT margin (in %) – Group</td>
<td>14.0</td>
<td>3.4</td>
<td>+10.6% points</td>
</tr>
</tbody>
</table>

#### Automotive Segment

<table>
<thead>
<tr>
<th><strong>Sales (units)</strong></th>
<th><strong>Q1 2021</strong></th>
<th><strong>Q1 2020</strong></th>
<th><strong>Change in %</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings before interest and tax (EBIT) (in m€)</td>
<td>2,236</td>
<td>229</td>
<td>-</td>
</tr>
<tr>
<td>EBIT margin (in %)</td>
<td>9.8</td>
<td>1.3</td>
<td>+8.5% points</td>
</tr>
</tbody>
</table>

#### Motorcycles Segment

<table>
<thead>
<tr>
<th><strong>Sales (units)</strong></th>
<th><strong>Q1 2021</strong></th>
<th><strong>Q1 2020</strong></th>
<th><strong>Change in %</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings before interest and tax (EBIT) (in m€)</td>
<td>135</td>
<td>72</td>
<td>+87.5</td>
</tr>
<tr>
<td>EBIT margin (in %)</td>
<td>17.9</td>
<td>12.9</td>
<td>+5.0% points</td>
</tr>
</tbody>
</table>

#### Financial Services

<table>
<thead>
<tr>
<th><strong>Earnings before tax (EBT) (in m€)</strong></th>
<th><strong>Q1 2021</strong></th>
<th><strong>Q1 2020</strong></th>
<th><strong>Change in %</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>787</td>
<td>484</td>
<td>+62.6</td>
<td></td>
</tr>
</tbody>
</table>

*In connection with a review of its sales practices and related reporting practices, the BMW Group has examined prior-period vehicle delivery data and ascertained that certain vehicle deliveries were not reported in the correct periods. The BMW Group has revised its vehicle delivery data retrospectively for previous years. Further information on this matter is provided in the BMW Group Report 2020, pp.128. The BMW Group continues to develop policies and procedures relating to vehicle delivery data, whereby it is not always practicable to revise the data for prior periods. This applies in particular to minor revisions that would not have a material impact on the comparability of reporting periods.*
## BMW GROUP.
### FY 2020 KEY FINANCIALS.

<table>
<thead>
<tr>
<th>BMW Group</th>
<th>FY 2020</th>
<th>FY 2019</th>
<th>Change in %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings before tax (EBT) – Group (in m€)</td>
<td>5,222</td>
<td>7,118</td>
<td>-26.6%</td>
</tr>
<tr>
<td>EBIT margin (in %) – Group</td>
<td>5.3</td>
<td>6.8</td>
<td>-1.5 % points</td>
</tr>
<tr>
<td>Payout Ratio (in %) – Group</td>
<td>32.5</td>
<td>32.8</td>
<td>-0.3 % points</td>
</tr>
</tbody>
</table>

### Automotive Segment

<table>
<thead>
<tr>
<th></th>
<th>FY 2020</th>
<th>FY 2019</th>
<th>Change in %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales (units)*</td>
<td>2,325,179</td>
<td>2,537,504</td>
<td>-8.4%</td>
</tr>
<tr>
<td>Earnings before interest and tax (EBIT) (in m€)</td>
<td>2,162</td>
<td>4,499</td>
<td>-51.9%</td>
</tr>
<tr>
<td>EBIT margin (in %)</td>
<td>2.7</td>
<td>4.9</td>
<td>-2.2 % points</td>
</tr>
<tr>
<td>Net financial assets (m€)</td>
<td>18,462</td>
<td>17,577</td>
<td>+5.0%</td>
</tr>
</tbody>
</table>

### Motorcycles Segment

<table>
<thead>
<tr>
<th></th>
<th>FY 2020</th>
<th>FY 2019</th>
<th>Change in %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sales (units)*</td>
<td>169,272</td>
<td>175,162</td>
<td>-3.4%</td>
</tr>
<tr>
<td>Earnings before interest and tax (EBIT) (in m€)</td>
<td>103</td>
<td>194</td>
<td>-46.9%</td>
</tr>
<tr>
<td>EBIT margin (in %)</td>
<td>4.5</td>
<td>8.2</td>
<td>-3.7 % points</td>
</tr>
</tbody>
</table>

### Financial Services

<table>
<thead>
<tr>
<th></th>
<th>FY 2020</th>
<th>FY 2019</th>
<th>Change in %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Earnings before tax (EBT) (in m€)</td>
<td>1,725</td>
<td>2,272</td>
<td>-24.1%</td>
</tr>
<tr>
<td>Return on Equity (in %)</td>
<td>11.2</td>
<td>15.0</td>
<td>-3.8 % points</td>
</tr>
<tr>
<td>Penetration rate (in %)</td>
<td>49.8</td>
<td>52.2</td>
<td>-2.4 % points</td>
</tr>
<tr>
<td>Credit loss ratio (in %)</td>
<td>0.21</td>
<td>0.26</td>
<td>-0.05 % points</td>
</tr>
</tbody>
</table>

*In connection with a review of its sales practices and related reporting practices, the BMW Group has examined prior-period vehicle delivery data and ascertained that certain vehicle deliveries were not reported in the correct periods. The BMW Group has revised its vehicle delivery data retrospectively for previous years. Further information on this matter is provided in the BMW Group Report 2020, pp.128. The BMW Group continues to develop policies and procedures relating to vehicle delivery data, whereby it is not always practicable to revise the data for prior periods. This applies in particular to minor revisions that would not have a material impact on the comparability of reporting periods.*
AUTOMOTIVE SEGMENT.

EBIT MARGIN.

EBIT margin.
[in %]

* Including an increase of the corridor of 6-8% by around 1 percentage point due to the revaluation of the provision for the ongoing EU antitrust proceedings.
** 2013 figures have been adjusted in accordance with IAS 8. *** Adjusted value for 2017 in accordance with IFRS 15.

Mid-term target ratio: 8% – 10%.

Guidance for 2021*: 7% – 9%.
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 [in €]</th>
<th>Payout ratio * [in %]</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>2.90</td>
<td>32.7</td>
</tr>
<tr>
<td>2015</td>
<td>3.20</td>
<td>32.9</td>
</tr>
<tr>
<td>2016</td>
<td>3.50</td>
<td>33.3</td>
</tr>
<tr>
<td>2017</td>
<td>4.00</td>
<td>30.2</td>
</tr>
<tr>
<td>2018</td>
<td>3.50</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>
</tbody>
</table>

* Payout ratio: total dividend payout to BMW AG shareholders divided by Group net profit / loss.
THE BMW GROUP IS COMMITTED TO PLAYING A KEY ROLE IN TOMORROW’S MOBILITY.

**R&D Expenditure.**
[in m€, HGB]

**R&D Ratio.**
[in %, HGB]

Long-term target ratio: 5% – 5.5%.

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.
TIGHT MANAGEMENT OF CAPITAL EXPENDITURE TO ACHIEVE TARGET RATIO.

BMW Group Capital Expenditure.*

[In m€]


Capex Ratio.**

[In %]

2007 5.2 2008 5.6 2009** 4.7 2010 3.8 2011** 4.0 2012 5.4 2013*** 6.5 2014 5.7 2015 4.2 2016 4.0 2017 4.8 2018 5.2 2019**** 5.4 2020 4.0

Long-term target ratio: <5%.

* 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.
*** 2013 figures have been adjusted in accordance with IAS 8.
**** 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 %]

20.2 19.4 20.2 21.2 18.1 14.8 15.0 11.2

1,619 1,723 1,975 2,166 2,207 2,143 2,272 1,725


BMW Group Investor Presentation, July 2021
BMW GROUP FINANCIAL SERVICES.
DEVELOPMENT OF CREDIT LOSS RATIO.

Credit loss ratio.*
[in %]

* 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€]

2007  2,277
2008  197
2009**  1,456
2010  4,471
2011**  3,166
2012  3,809
2013**  3,003
2014  3,481
2015  5,404
2016  5,792
2017  4,459
2018  4,459
2019  2,567
2020  3,395

Long-term target: >3 billion.

*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 programme continues to show its effects in 2021 and subsequent years.

**OPTIMISE INVESTMENT AND WORKING CAPITAL**
Optimise product planning at early stage for efficient plant integration and investment.

**DECREASE PROPORTIONAL AND FIXED COSTS**
Continuation of our measures to optimize our personnel structures and reduce costs.

Facility management: further reduction of fixed costs.

**OPTIMISE PRODUCT OFFER AND COMPLEXITY**
Drive train variants reduced by up to 50% until 2025.

In recent years, we have already reduced our portfolio of diesel and gasoline engines by almost 30%.

**IMPROVE SALES PERFORMANCE**
Steering of our sales activities even more granular, e.g. at the level of sales channel, markets and models. Rollout of all performance levers worldwide in 2021.

Best customer support for service and spare parts offerings and increasing efficiency in spare parts logistics.

**The performance programme contributes substantially to our earnings and free cashflow.**
OUTLOOK 2021.

**AUTOMOTIVE**
- Solid increase in **deliveries**
- Significant increase in **share of electrified vehicles in deliveries**
- Significant decrease **CO2-Emissions New Vehicle Fleet**
- Moderate decrease in **CO2 emissions per vehicle produced**

EBIT-margin** between 7 and 9%

**MOTORCYCLES**
- Solid increase in **deliveries**
- **EBIT-margin** between 8 and 10%
- Significant increase in **Return on capital employed**

**FINANCIAL SERVICES**
- **Return on equity** between 12 and 15%

**BMW GROUP**
- Significant increase in **Profit before tax**
- Slight decrease in **workforce at year-end**
- Slight increase in **share of women in management positions in the BMW Group**

---

1. Including the joint venture BMW Brilliance Automotive Ltd., Shenyang (2020: 602,247 units).
2. EU including Norway and Iceland; since 2018 value converted WLTP (Worldwide Harmonised Light Vehicles Test Procedure) basis.
3. Efficiency indicator calculated from Scope 1 and Scope 2 CO2 emissions (market-based method according to GHG Protocol Scope 2 Guidance. Other climate-impacting gases than CO2 not included) from vehicle production, without motorcycles, minus CHP losses divided by the total number of vehicles produced, incl. BMW Brilliance Automotive Ltd. joint venture, Shenyang, not including the vehicles from the Magna Steyr and Nedcar contract production plants.
4. Including an increase of the corridor of 6-8% by around 1 percentage point due to the revaluation of the provision for the ongoing EU antitrust proceedings.
5. Unlike the other key performance indicators, the RoCE forecast for the Automotive and Motorcycles segments is based on the change in percentage points.
DIVERSIFIED FUNDING MIX WITH A COMBINATION OF INDUSTRY AND BANK - TYPICAL FINANCING INSTRUMENTS.

BMW Group continues to target a well diversified debt structure.
CORPORATE FINANCE ENSURES SOLVENCY AT ANY TIME.
MANAGING RISK ALONG THE ENTIRE VALUE CHAIN.

<table>
<thead>
<tr>
<th>RESEARCH &amp; DEVELOPMENT</th>
<th>SUPPLY CHAIN</th>
<th>PRODUCTION</th>
<th>SALES &amp; MARKETING</th>
<th>FINANCIAL SERVICES</th>
</tr>
</thead>
</table>

- **Financial Risk**
  - Liquidity Funding
    - Solvent Independent
    - Flexible Value Oriented
  - Minimum Liquidity Concept
    - Target Debt Structure
    - Financing Follows Markets

- **Strategic Direction**

- **Operational Implementation**

- **Currencies**
  - Commodities Interest Rates
    - Increasing planning security
    - Reducing earnings risk
    - Maintaining opportunities
  - Selective Approach
    - Relative Value
    - Natural Hedging

- **Asset-Management**
  - Yield oriented
    - Risk optimized
    - Chances
  - Asset-Liability-Studies
    - Liability-driven investment
    - Lifecycle concept

BMW Group Investor Presentation, July 2021
GLOBAL MARKETS ACCESS.
TREASURY ORGANIZATION ENSURES 24 HOUR MARKET COVERAGE.

- Stand Alone Bonds
- Asset Backed Securities
- 50 bn. EMTN Program
- 5 bn. EUR & 2 bn. French CP Program
- Asset Backed Securities
- 2.5 bn. AMTN Program
- 10 bn. INR CP Program
- 7 bn. USD CP Program
- 144A / RegS Bonds
- Financial and Panda Bond
- Asset Backed Securities
- Treasury Center Amerika
- Woodcliff Lake
- Treasury Center Europa
- Den Haag
- BMW Bank Munich
- BMW Group Treasury
- Munich
- Treasury Center Asia
- Singapore
- Treasury Center China
- Beijing
- BMW Bank North America
- Salt Lake City
- Asset Backed Securities
- 2.5 bn. AMTN Program
- Asset Backed Securities
- Stand Alone Bonds
- Asset Backed Securities

BMW Group Investor Presentation, July 2021
<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>17.03.2021</td>
<td>BMW Group Report 2020</td>
</tr>
<tr>
<td>18.03.2021</td>
<td>BMW Group Annual Conference 2021 - Analyst and Investor Day</td>
</tr>
<tr>
<td>07.05.2021</td>
<td>Quarterly Statement to 31 March 2021</td>
</tr>
<tr>
<td>12.05.2021</td>
<td>Annual General Meeting 2021</td>
</tr>
<tr>
<td>03.08.2021</td>
<td>Half-Year Report to 30 June 2021</td>
</tr>
<tr>
<td>03.11.2021</td>
<td>Quarterly Statement to 30 September 2021</td>
</tr>
<tr>
<td>Date</td>
<td>Event</td>
</tr>
<tr>
<td>---------------</td>
<td>-------------------------------------------------</td>
</tr>
<tr>
<td>01.-02.06.2021</td>
<td>J.P. Morgan Global China Summit</td>
</tr>
<tr>
<td>16.-17.06.2021</td>
<td>DB’s Global Auto Industry Conference</td>
</tr>
<tr>
<td>16.-17.06.2021</td>
<td>UniCredit Automotive Credit Conference</td>
</tr>
<tr>
<td>22.06.2021</td>
<td>J.P. Morgan European Automotive Conference</td>
</tr>
<tr>
<td>24.06.2021</td>
<td><strong>BMW Digital Day</strong></td>
</tr>
<tr>
<td>02.07.2021</td>
<td>Kepler Cheuvreux One-Stop-Shop Amsterdam</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