BMW GROUP

QUARTERLY STATEMENT TO 30 SEPTEMBER 2025.
Q3 PROFITABILITY WITHIN FULL-YEAR TARGET CORRIDOR.

5TH NOVEMBER 2025.

BMW GROUP QUARTERLY STATEMENT TO 30 SEPTEMBER 2025.

WALTER MERTL.

Member of the Board of Management
of BMW AG, Finance.

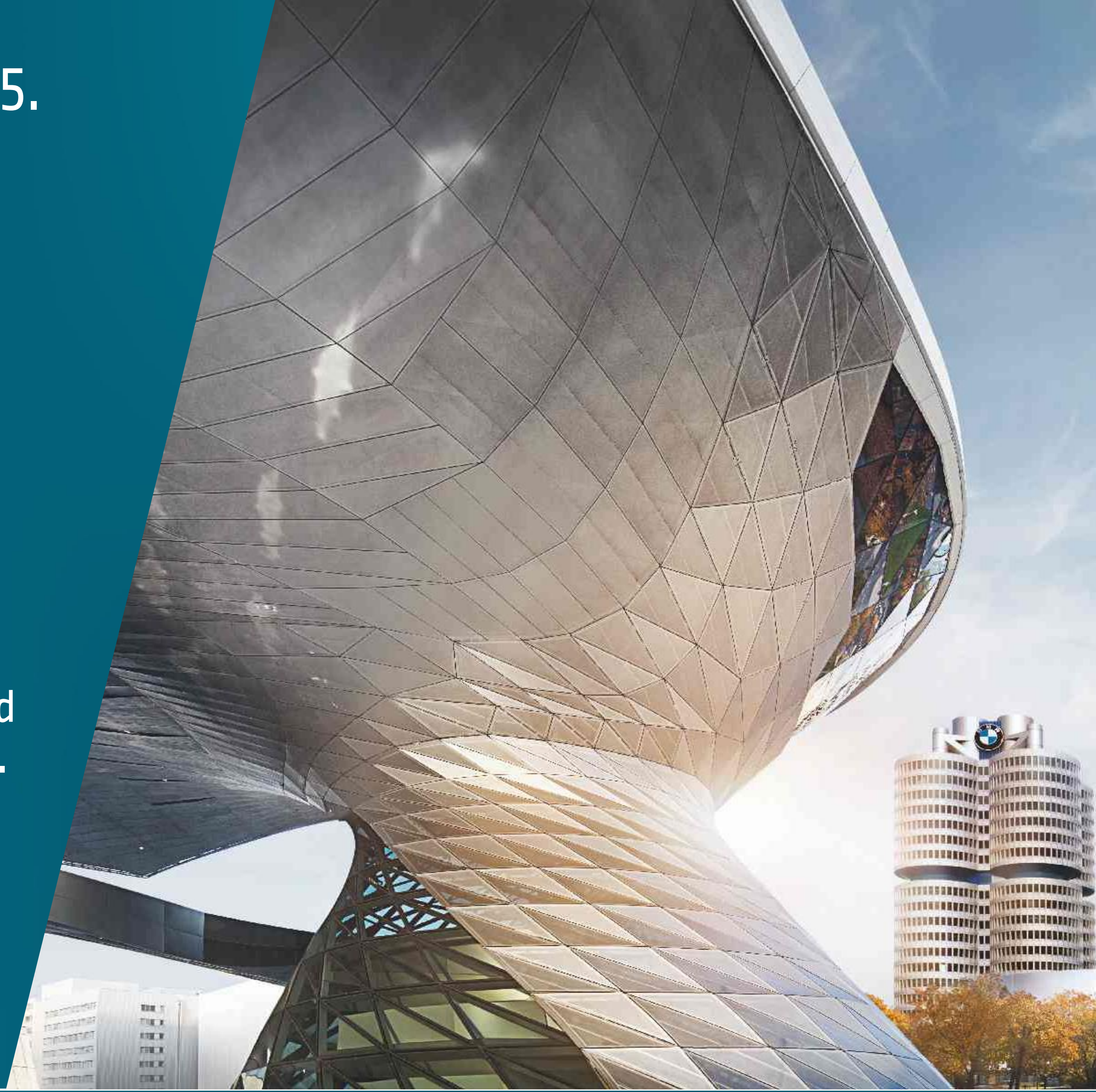
BMW GROUP PERFORMANCE IN Q3 2025.

Group earnings before tax 2.3 billion euros (8.1 billion euros YTD), with a Group EBT margin of 7.2% in Q3 (8.1% YTD).

Q3 Automotive EBIT margin with 5.2% within full-year target corridor (5.9% YTD).
(excluding BBA PPA: 6.3% in Q3 / 7.0% YTD)

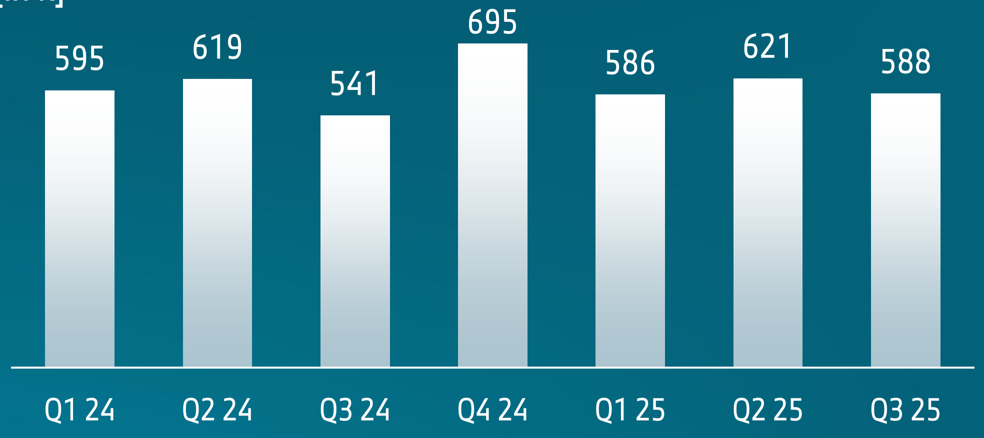
BMW Group retail sales increased by +8.7% compared to last year's third quarter (YTD +2.4% year-on-year).

After 9 months the BMW Group maintained a BEV share of 18.0% and a xEV share of 26.2%.

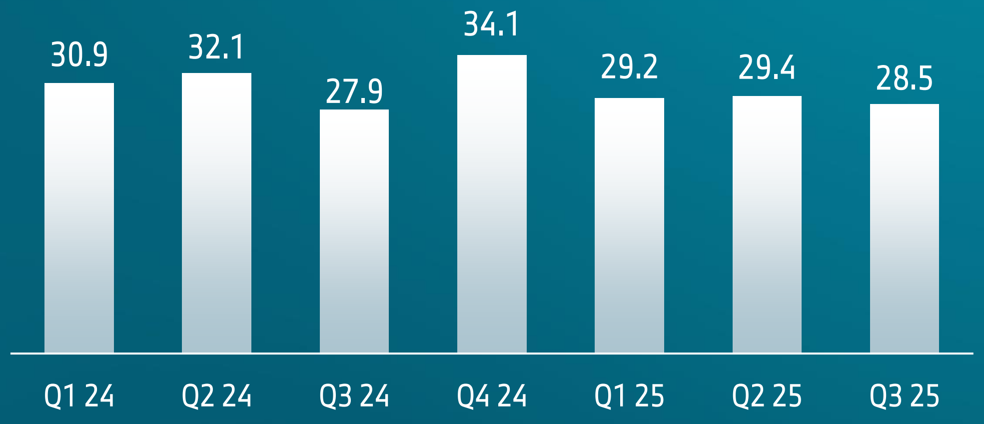


AUTOMOTIVE RETAIL UNITS, BEV UNITS, AUTO REVENUE AND AUTO EBIT.
SEQUENTIAL DEVELOPMENT Q1 2024 TO DATE.

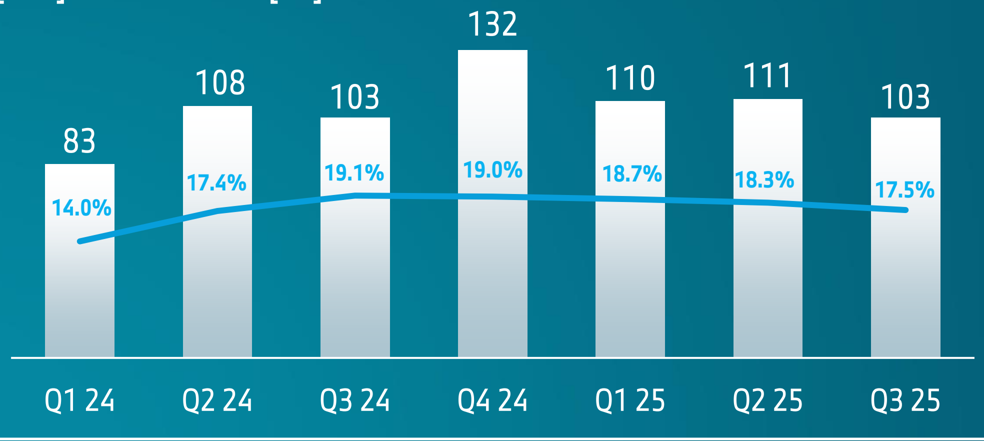
Retail
Units [in k]



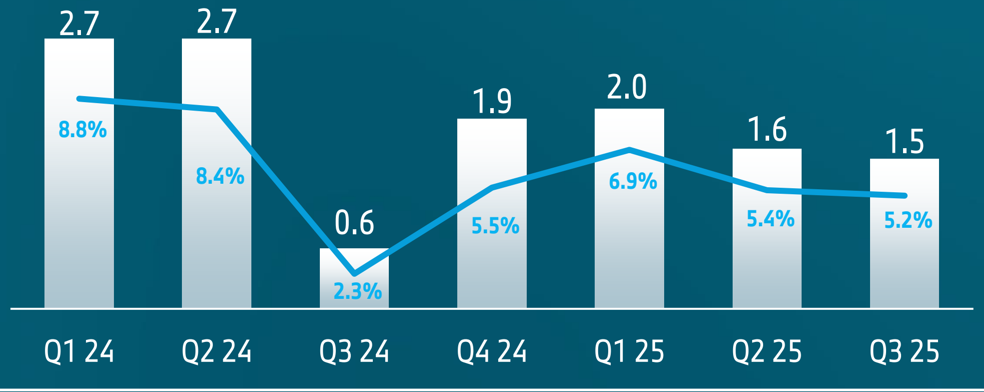
Revenues
Auto [in b€]



BEV Retail
Units [in k] / sales share [%]



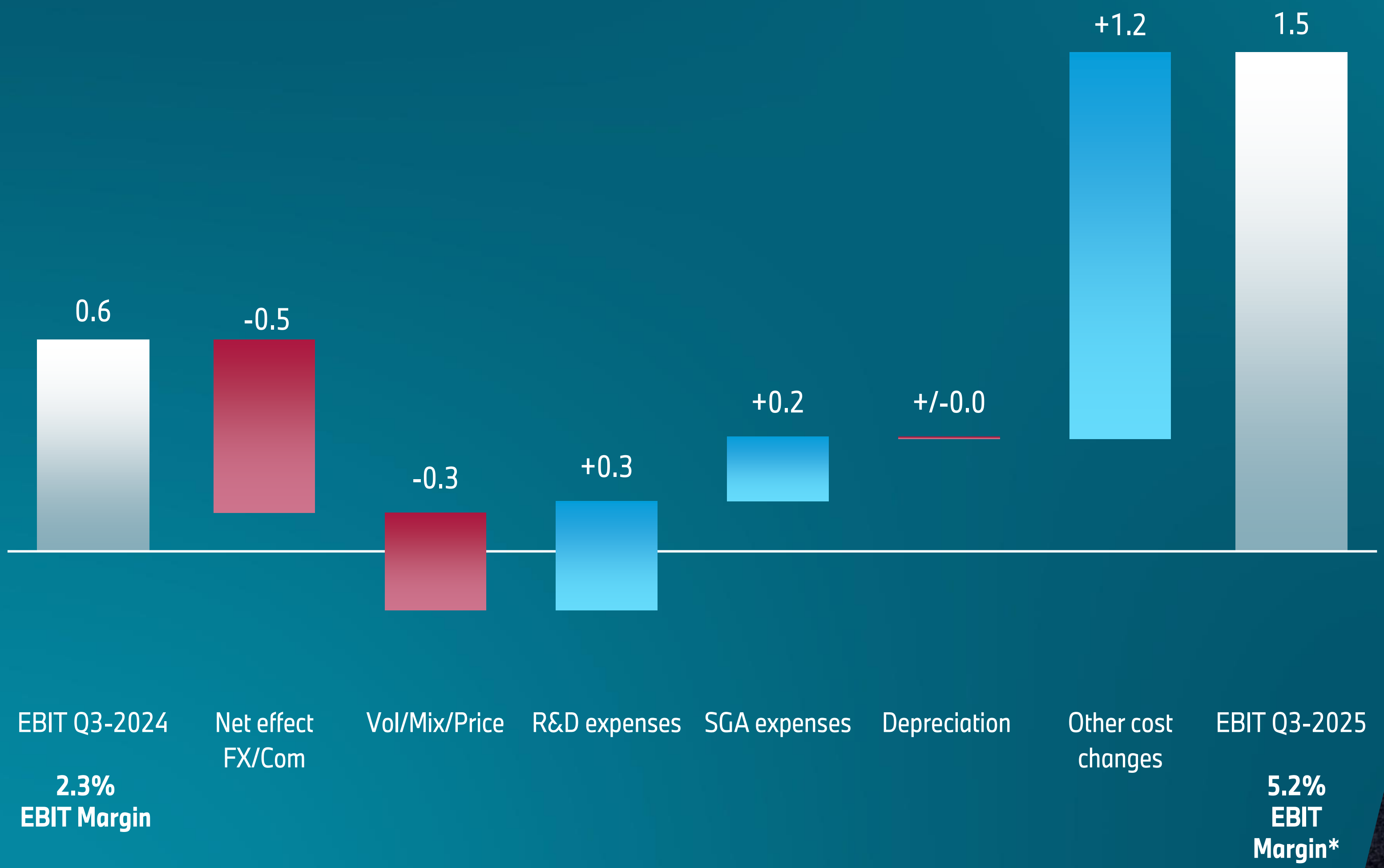
Reported EBIT (including impact of BBA PPA and tariffs)
Auto [in b€] / margin [%]



AUTOMOTIVE SEGMENT EBIT IN Q3.

REPORTED EBIT MARGIN Q3 WELL ABOVE PREVIOUS YEAR'S LEVEL.

in b€

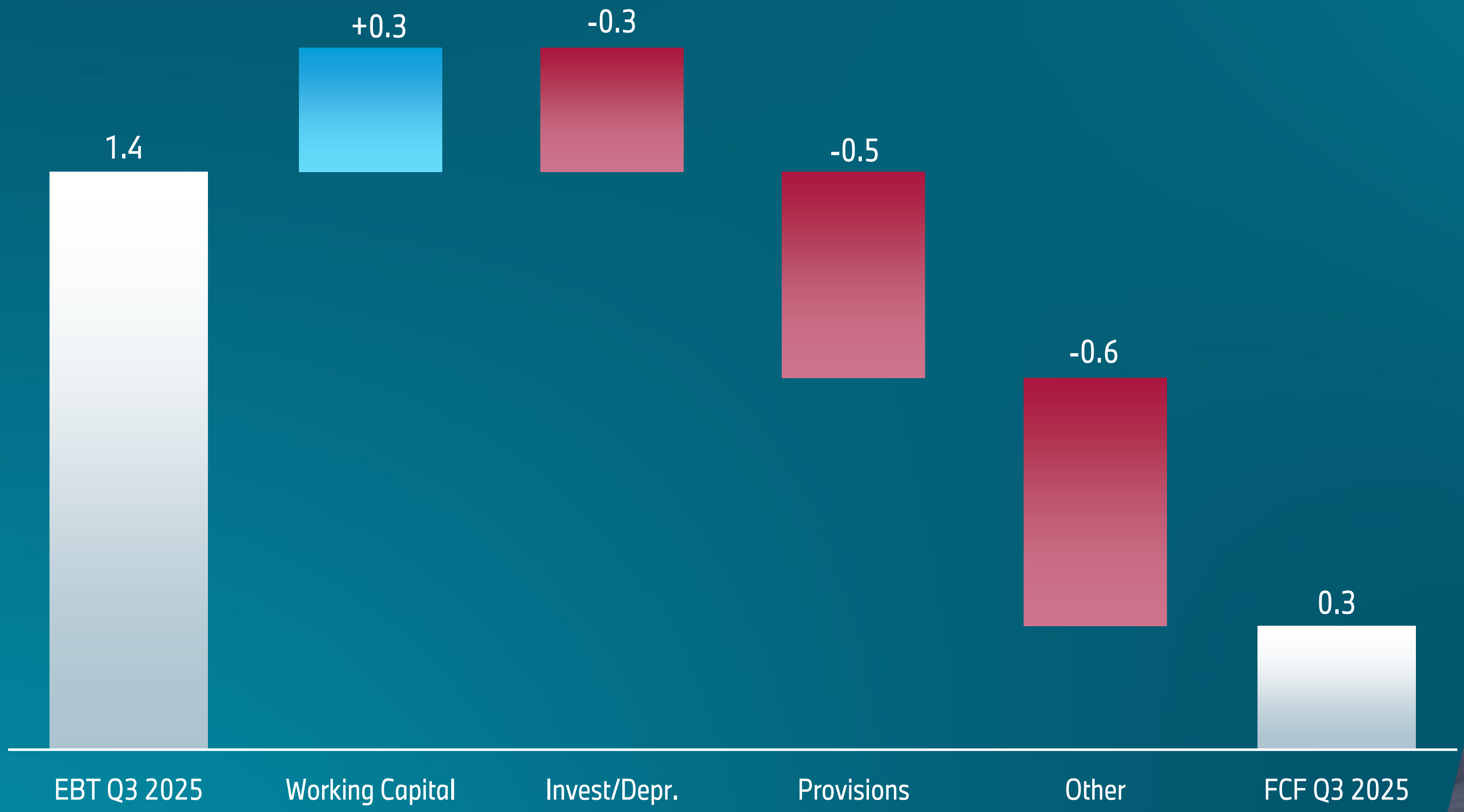


*w/o adjustments for BBA PPA and tariffs

AUTOMOTIVE SEGMENT FREE CASH FLOW IN Q3.

RECONCILIATION EBT - FCF FOR Q3 2025.

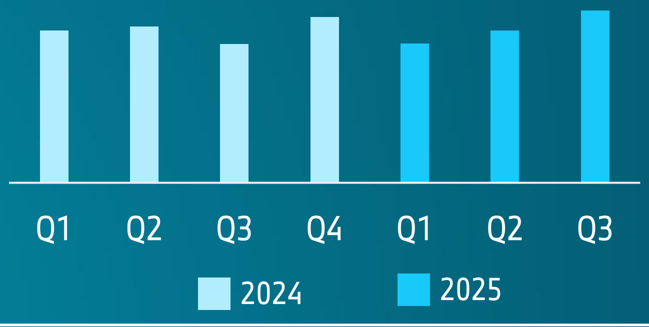
in b€



FINANCIAL SERVICES SEGMENT IN 9M.
NEW BUSINESS SLIGHTLY ABOVE PREVIOUS YEAR'S LEVEL.

	9M 2025	9M 2024	CHANGE
New contracts with retail customers	1,275,607	1,252,251	+1.9%
Total new business volume with retail customers [in m€]	48,500	46,531	+4.2%
Earnings before tax [EBT; in m€]	1,836	2,146	-14.4%
Penetration Rate	46.4%	42.3%	+4.1%-pts

New Contract Development
2024 - 2025



MOTORCYCLES SEGMENT IN Q3.
EBIT MARGIN AT 7.9%, SIGNIFICANTLY ABOVE PREVIOUS YEAR.

	Q3 2025	Q3 2024	CHANGE
Deliveries [in units]	53,247	50,364	+5.7%
Revenues [in m€]	755	702	+7.5%
Earnings before interest and tax [EBIT; in m€]	60	27	-
EBIT Margin	7.9%	3.8%	-

OUTLOOK 2025.

GUIDANCE FOR KEY PERFORMANCE INDICATORS.

Group earnings before tax
Slight decrease

Size of workforce
Slight decrease

Deliveries
Slight increase

EBIT margin
Between 5 and 7%

Return on Capital Employed
Between 8 and 10%

Deliveries
Slight decrease

EBIT margin
Between 5.5 and 7.5%

Return on Capital Employed
Between 13 and 17%

Return on Equity
Between 13 and 16%

Q3 AND 9M PROFITABILITY WITHIN FULL-YEAR TARGET CORRIDOR.

The BMW Group has invested early and significantly in its future. Technology clusters are ready to roll-out broadly across the product portfolio.

After 2024 peak levels, we are reducing both capex and R&D. We are maintaining our consistent operational cost management in 2025 and beyond.

Our highly attractive products and the NEUE KLASSE are the right levers to further strengthen our global market position, today and in the future.

Our 2025 profitability stands out, with only a single-digit pre-tax profit decline. With our strong balance sheet, we deliver consistent stakeholder returns.

THANK YOU.

CONSUMPTION AND EMISSION DATA.

BMW iX3 50 xDrive.

Power consumption in kWh/100km WLTP (combined): 17.9-15.1

CO2-emissions in g/km: 0.

CO_2-Class: A

BMW R 12

Power consumption in l/100km WMTC: 5.1;

CO_2-emissions in g/km: 119.