BMW GROUP

QUARTERLY STATEMENT TO 30 SEPTEMBER 2026.

SOLID Q3 RESULTS; EXPANSION OF PORTFOLIO AND STRUCTURAL MEASURES.



4TH NOVEMBER 2026.

BMW GROUP QUARTERLY STATEMENT TO 30 SEPTEMBER 2026.



WALTER MERTL

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



BMW GROUP PERFORMANCE IN Q3 AND YTD SEPTEMBER 2026.

Group revenues amounted to 30.5 billion euros (92.7 billion euros YTD September).

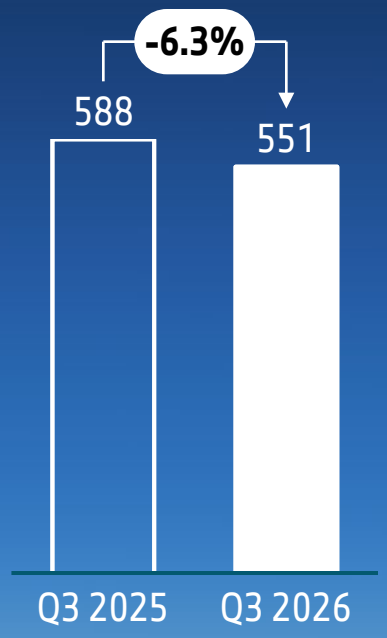
Group earnings before tax at 2.1 billion euros (6.1 billion euros YTD September).

Group EBT margin of 6.8% (6.6% YTD September).

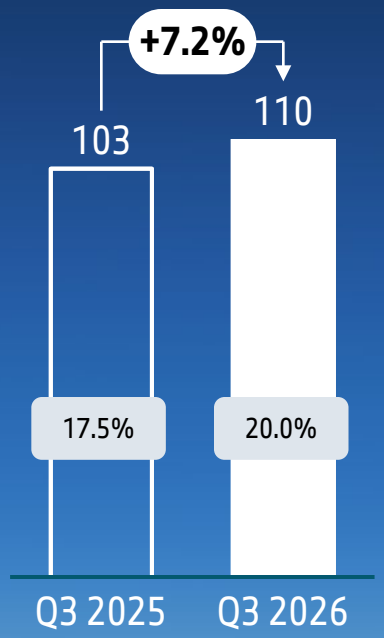
Automotive EBIT margin with 3.4% above the full-year guidance corridor (3.5% YTD September).
(excluding BBA PPA: 4.5% in Q3/ 4.7% YTD September)

AUTOMOTIVE RETAIL UNITS, BEV UNITS AND AUTO REVENUES. DEVELOPMENT Q3 2026 VS. Q3 2025.

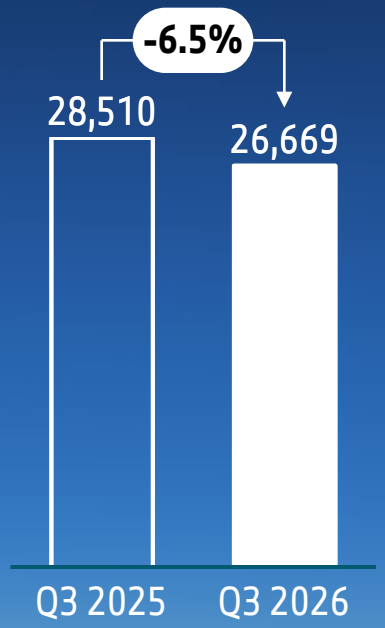
Retail
Units [in k]



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



Revenues
Auto [in b€]

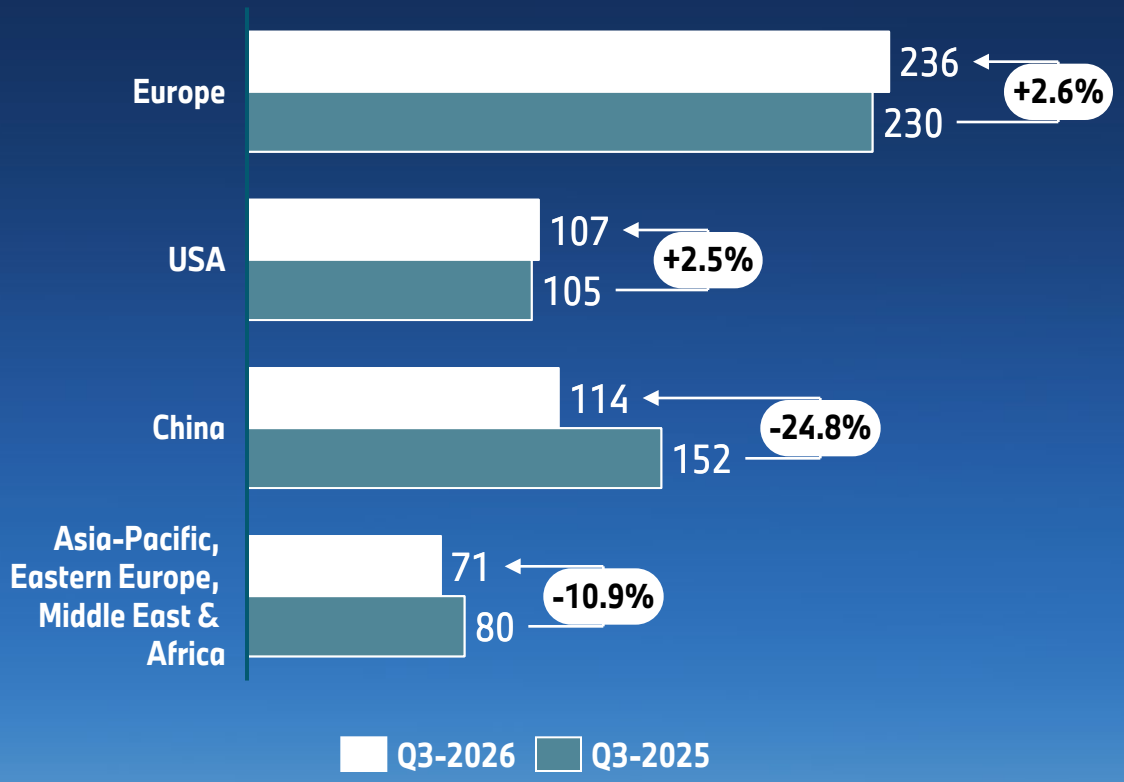




BMW GROUP REGIONAL SALES - GROWTH IN EUROPE AND THE US PARTIALLY OFFSET DECLINES IN CHINA AND APAC.

REGIONAL SALES

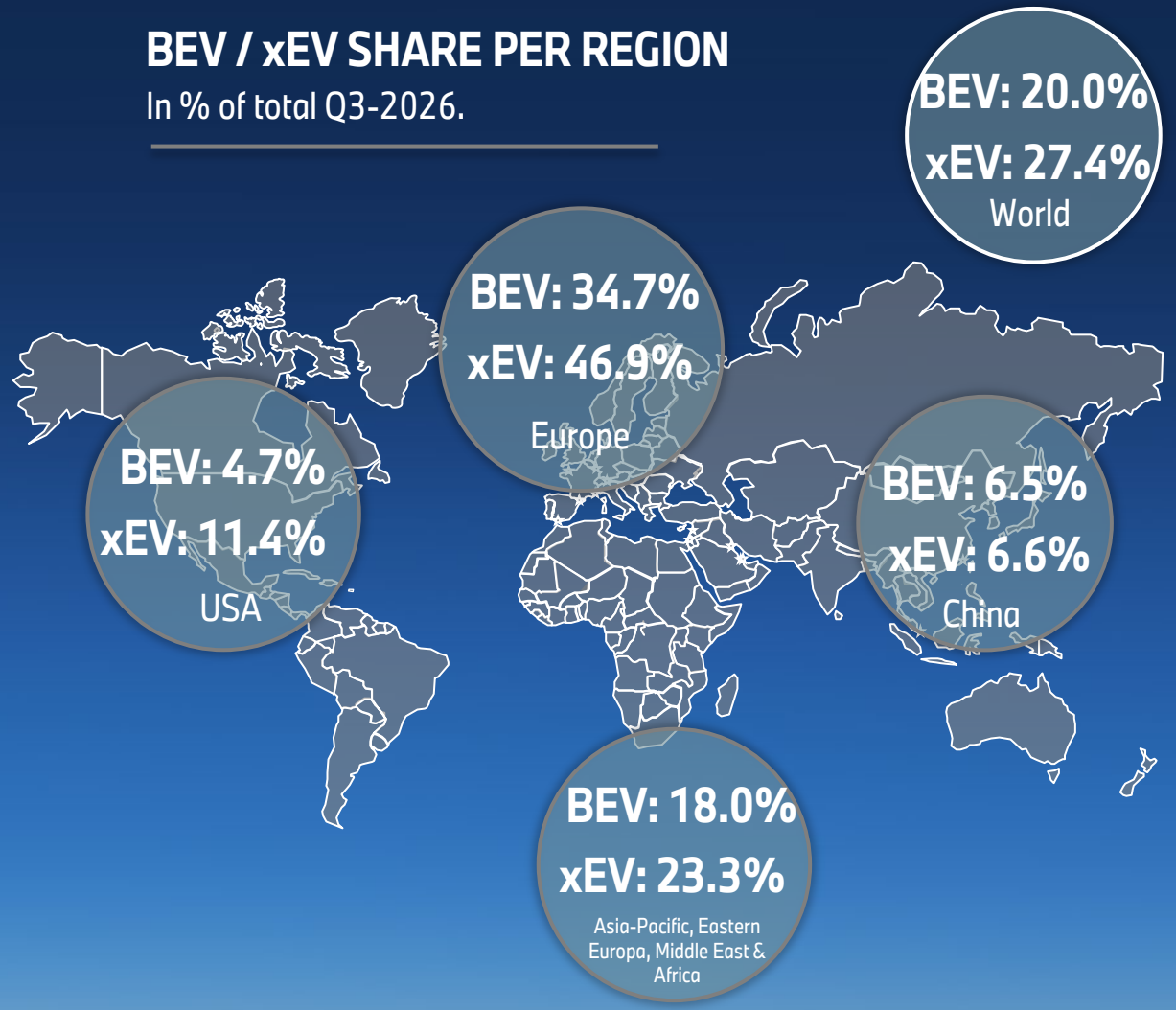
In k units



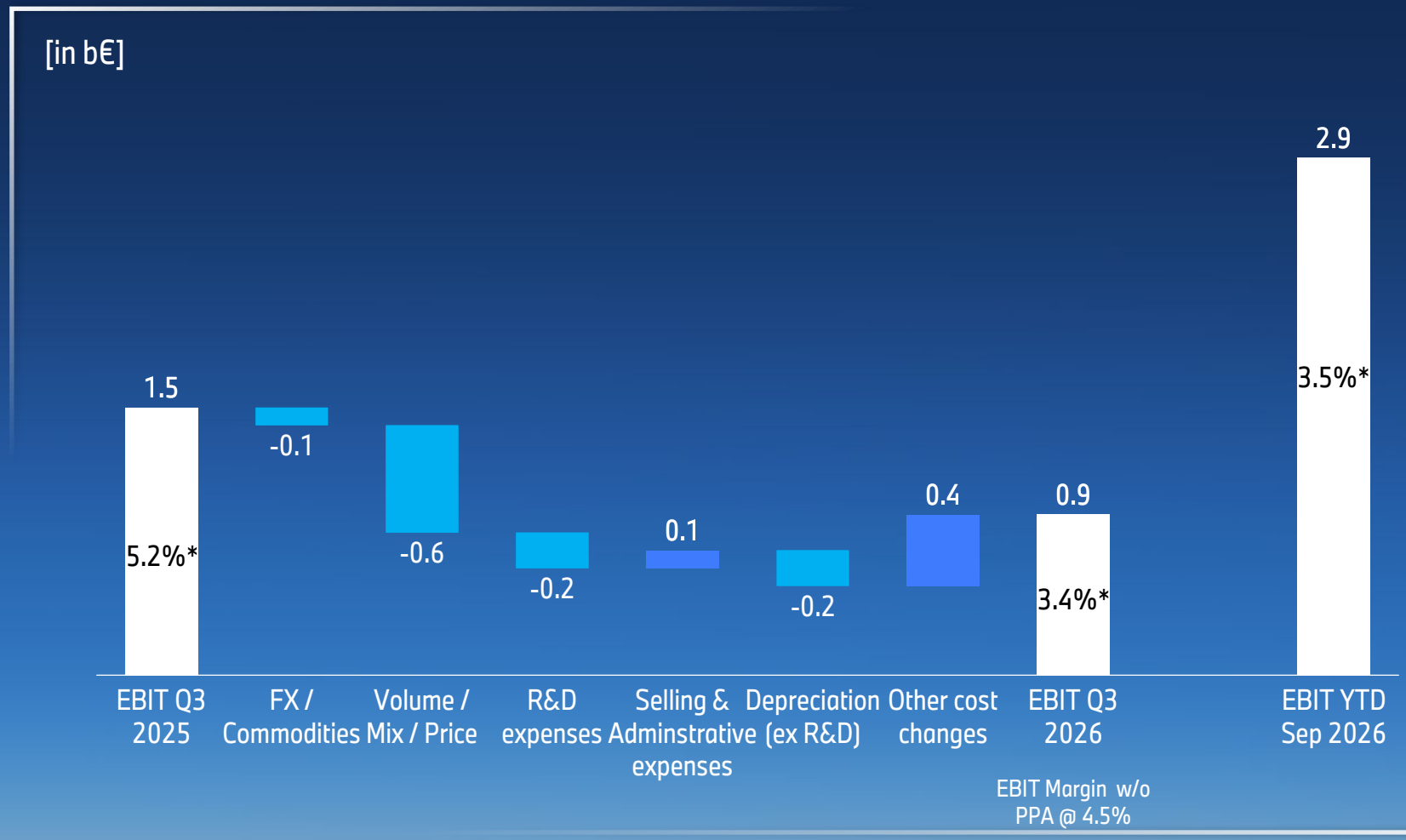
Total Region Americas 130k units

BEV / xEV SHARE PER REGION

In % of total Q3-2026.



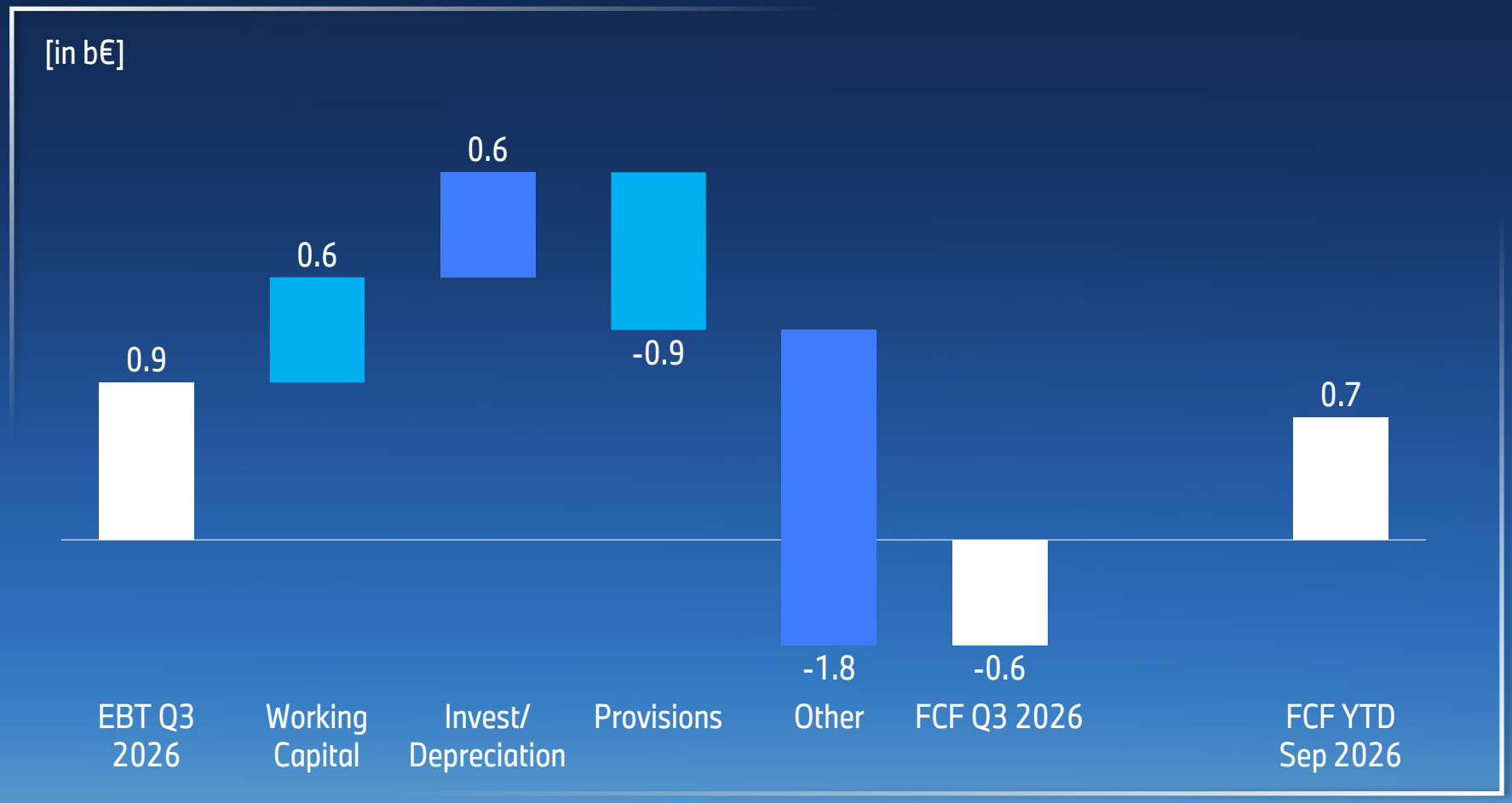
AUTOMOTIVE SEGMENT EBIT IN Q3 2026.
REPORTED Q3 EBIT MARGIN ABOVE FULL-YEAR GUIDANCE CORRIDOR.





* EBIT Margin

AUTOMOTIVE SEGMENT FREE CASH FLOW IN Q3 2026.
FREE CASH FLOW AT AROUND 700 MILLION EUROS AFTER NINE MONTHS.





FINANCIAL SERVICES SEGMENT YTD SEPTEMBER 2026.
NEW BUSINESS GROWTH AND IMPORTANT CONTRIBUTION TO GROUP PROFIT.

	9M 2026	9M 2025	CHANGE
New contracts with retail customers	1,292,663	1,275,607	1.3%
Total new business volume with retail customers [in m€]	49,393	48,500	1.8%
Earnings before tax [EBT; in m€]	1,647	1,836	-10.3%
Penetration Rate	53.7%	46.4%	7.3%-pts



MOTORCYCLES SEGMENT IN Q3 2026.
EBIT MARGIN AT 4.8%, WITHIN FULL-YEAR GUIDANCE CORRIDOR.

	Q3 2026	Q3 2025	CHANGE
Deliveries [in units]	46,605	53,247	-12.5%
Revenues [in m€]	688	755	-8.9%
Earnings before interest and tax [EBIT; in m€]	33	60	-45.0%
EBIT Margin	4.8%	7.9%	-3.1%-pts



OUTLOOK 2026.

BMW Group



Profit before tax:
Significant decrease.

Size of workforce:
Slight decrease.

Automotive Segment



Deliveries:
Moderate decrease.

EBIT margin:
-0.5 to 0.5%.

ROCE:
-1 to 1%.

Motorcycles Segment



Deliveries:
Slight decrease.

EBIT margin:
4 to 6%.

ROCE:
10 to 14%.

Financial Services Segment



Return on equity:
13 to 16%.



BASED ON SOLID Q3 RESULTS, BMW GROUP EXPANDS AND INTENSIFIES MEASURES.

Group earnings before tax reached more than 6 billion euros after nine months with a Group EBT margin of 6.6%.

We continue to expect a full-year Auto EBIT margin above 2% before structural measures.

Auto Free Cashflow expectation remains above 2.5 bn. euros.

We are targeting an Auto EBIT margin of 3-5% in 2028 and 8-10% by the beginning of the 2030s.


THANK YOU.

CONSUMPTION AND EMISSION DATA.

BMW iX4 M60 xDrive

Electricity consumption in kWh/100km WLTP: 20.2 – 17.1

CO_2-emissions in g/km: 0

CO_2-Class: A

BMW i5 60 xDrive

Electricity consumption in kWh/100km WLTP: 22.5 – 19.3

CO_2-emissions in g/km: 0

CO_2-Class: A

BMW i3

Electricity consumption in kWh/100km WLTP: Currently, no binding WLTP values are available yet

CO_2-emissions in g/km: 0

CO_2-Class: A

BMW R12 S

Fuel consumption weighted combined: 5.1 l/100km

CO_2-emissions in g/km: 119