

# DAIMLER

## Daimler Financial Services Capital Market Day 2017

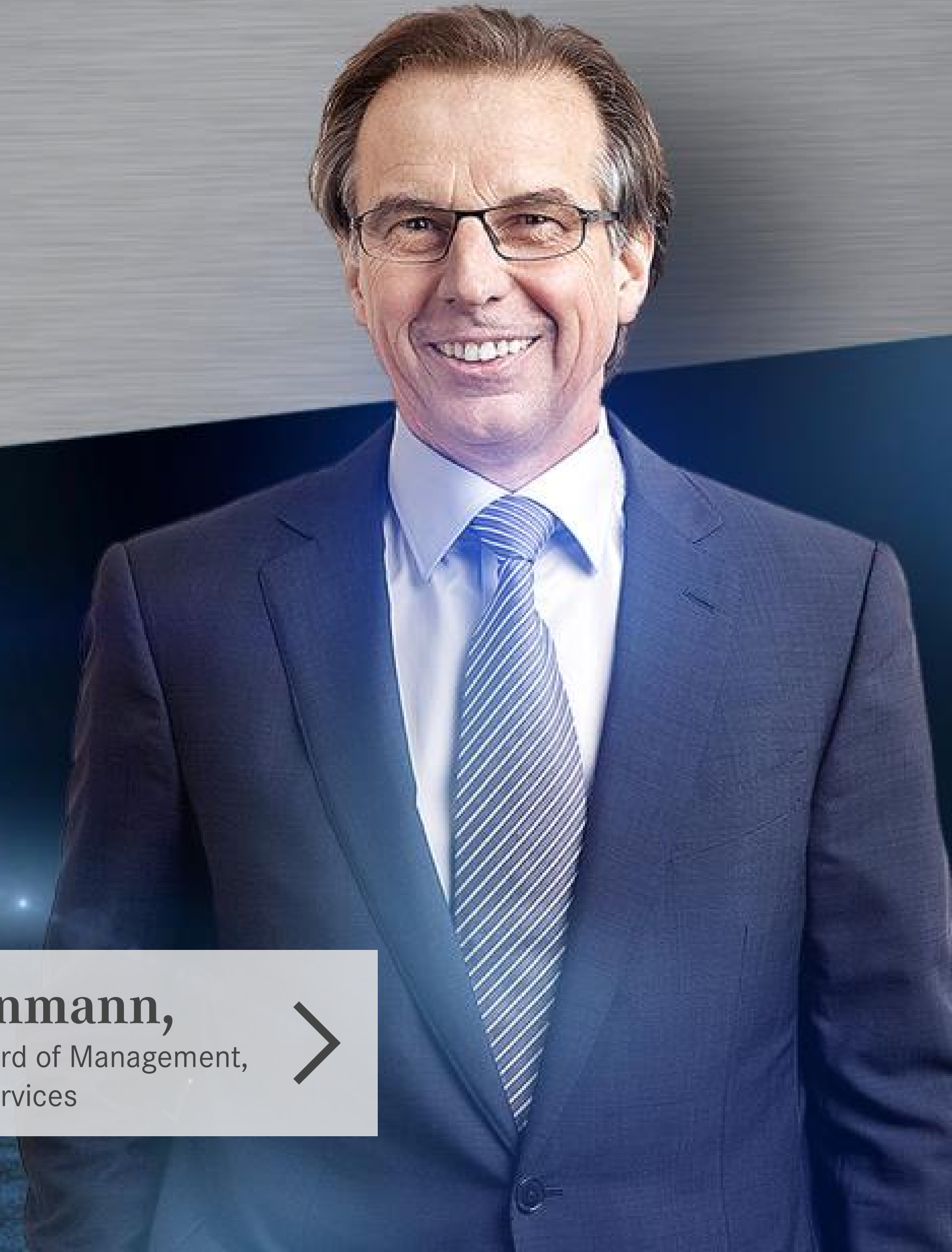
London – February 14, 2017



# DAIMLER

Daimler Financial Services

## MOBILITY AT YOUR FINGERTIPS



**Klaus Entenmann,**  
Chairman of the Board of Management,  
Daimler Financial Services



”

**WE** CREATE **DEMAND** FOR  
VEHICLES AND SERVICES.

**WE** EFFICIENTLY  
RUN OUR BUSINESS.

**WE** KNOW HOW TO **MANAGE**  
**RISK** AND VOLATILITY.

**WE** ARE BUILDING THE **REVENUE**  
**STREAMS OF TOMORROW.**

**WE** CONTINUOUSLY DELIVER  
**HIGH RETURNS.**

”





# Daimler Financial Services – a division of Daimler



**Mercedes-Benz  
Cars**

**Mercedes-Benz  
Vans**

**Daimler  
Trucks**

**Daimler  
Buses**

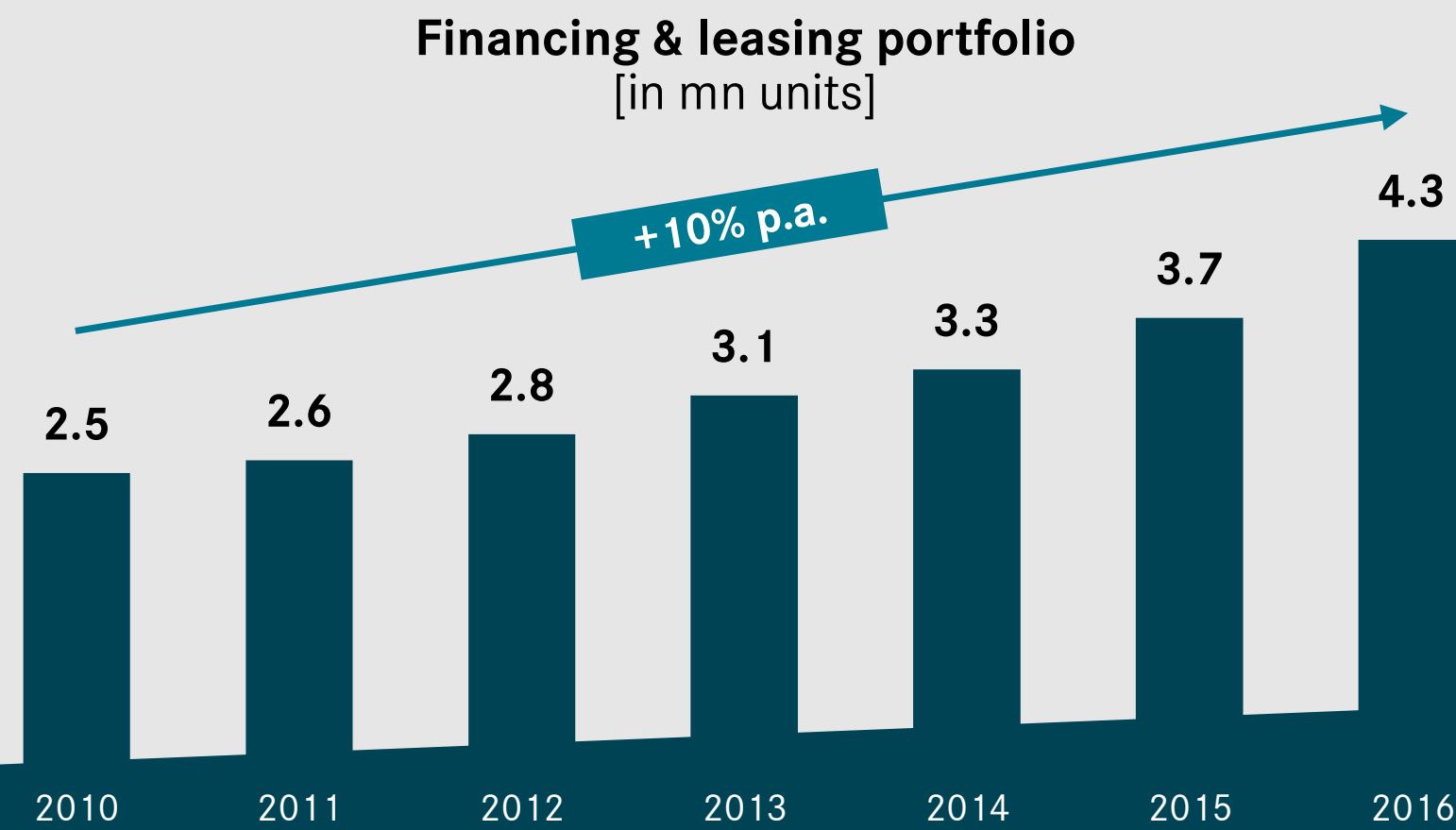
**Daimler Financial  
Services**

# We offer a broad variety of financial and mobility services – serving approximately 20 million customers

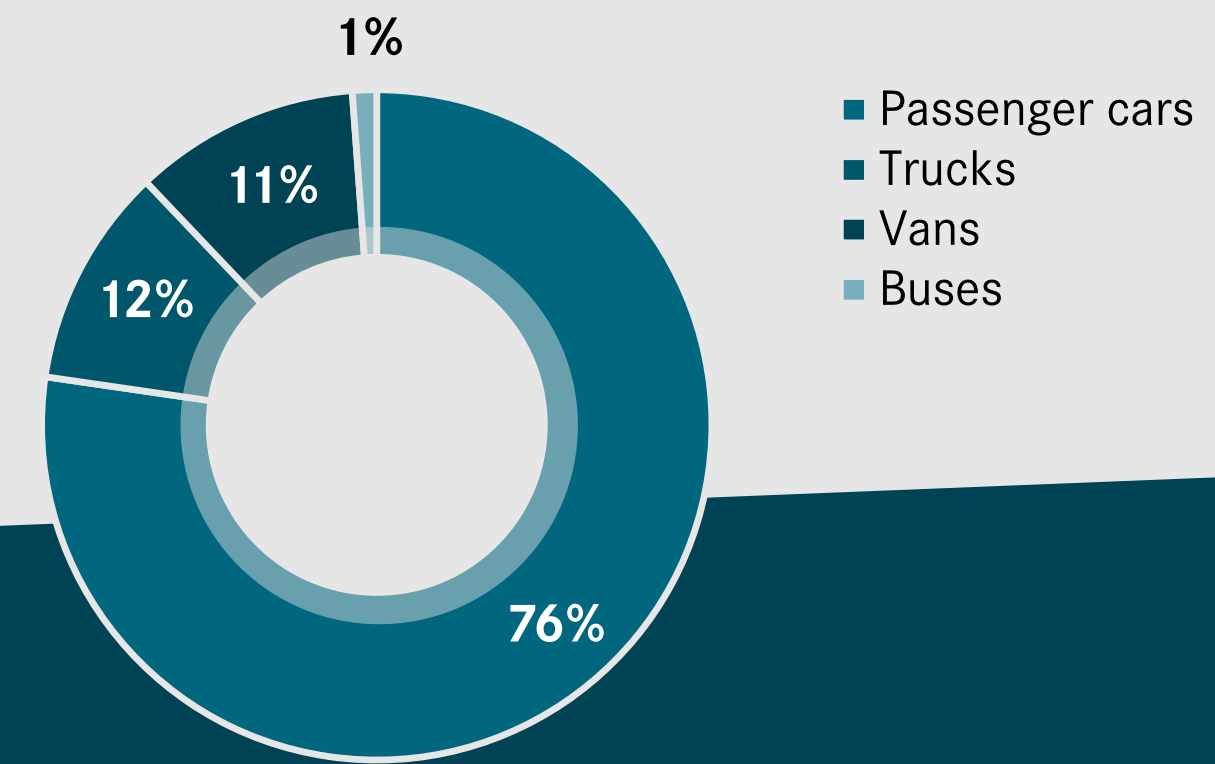


# We are among the world's leading captive finance providers

## PERFORMANCE



Share of vehicle types in 2016  
[in %; based on units]



## STRATEGIC BENEFITS



Drive vehicle sales



Foster customer loyalty



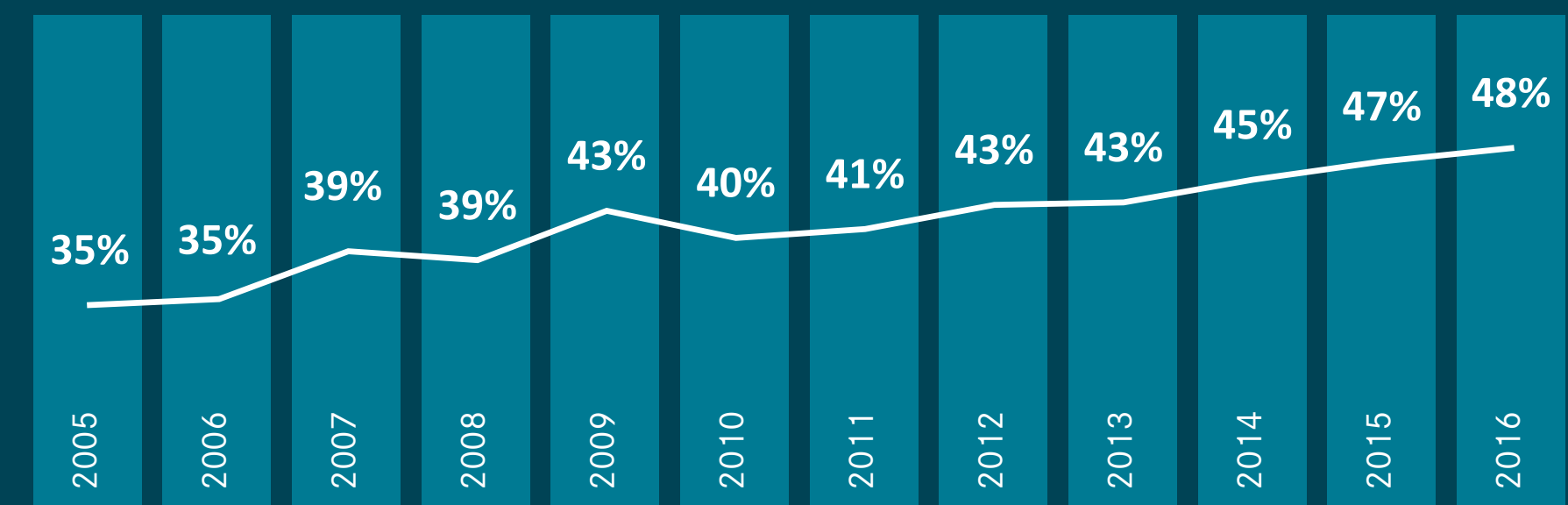
Contribute to the group's EBIT

WE FINANCE NEARLY EVERY SECOND VEHICLE SOLD BY DAIMLER

Penetration rates per vehicle segment



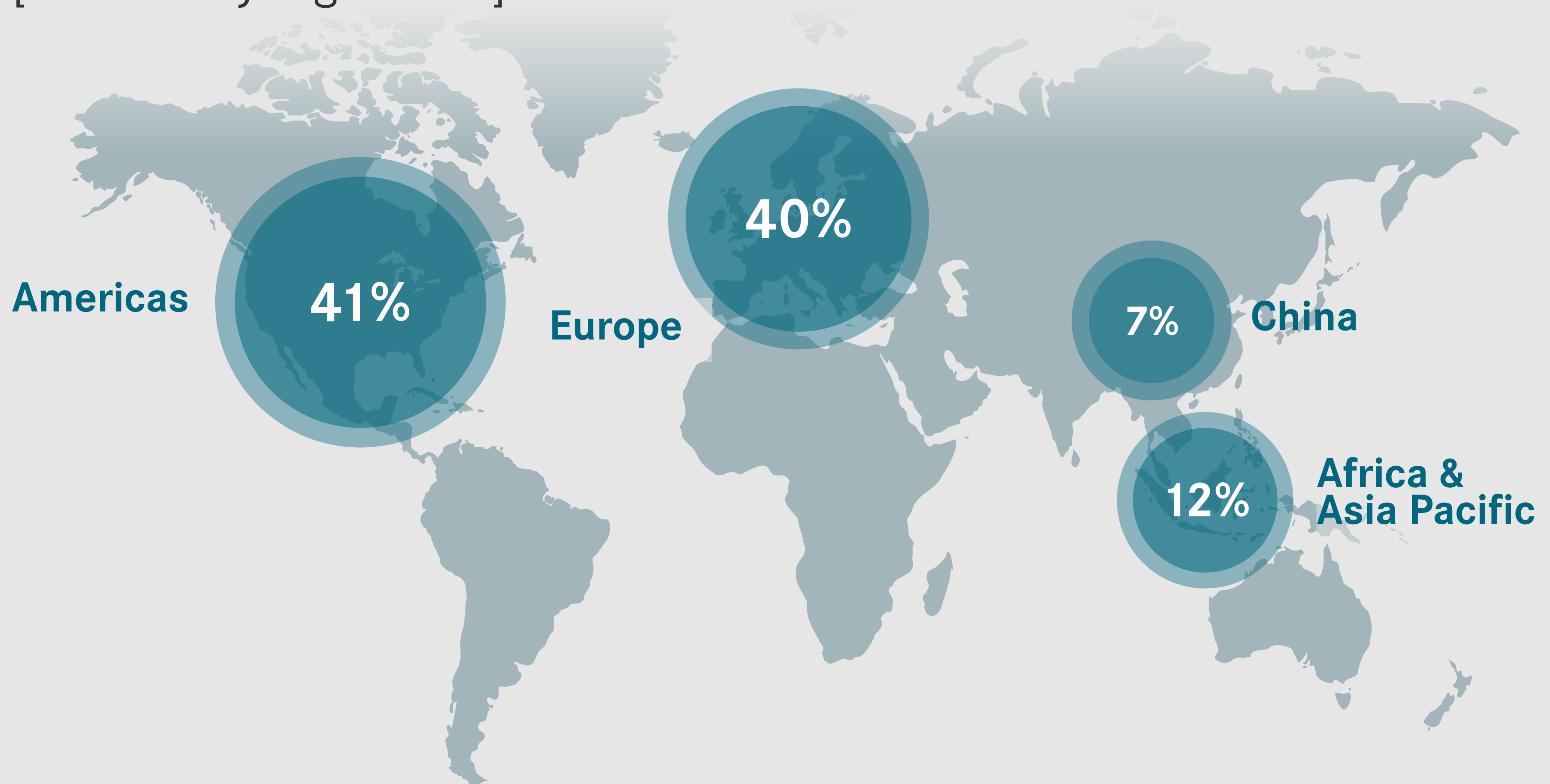
Global penetration rate DFS





# Managing a portfolio of 133 billion € in 40 countries

[Portfolio by region in %]





# Spotlight on China: Automotive financing is taking off – but minimal risk due to high down payment rates

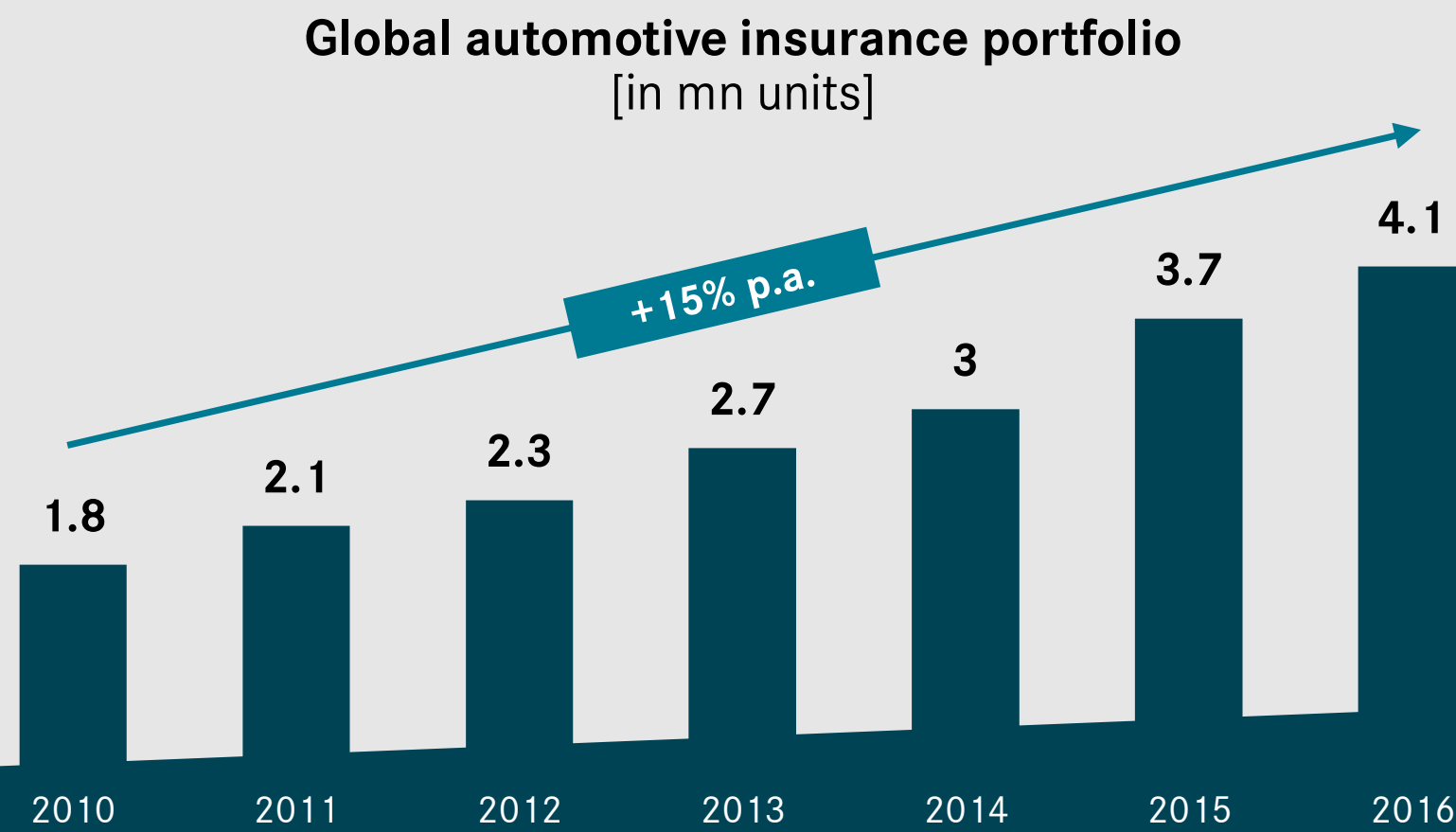
Portfolio [in units]

Penetration rate [in %]



# We broker 1.8 million insurance policies per year

## PERFORMANCE



Passenger car penetration 2016 **35%**

New insurance contracts 2016 **1.8mn**

## STRATEGIC BENEFITS



Support after sales profitability



Drive customer convenience

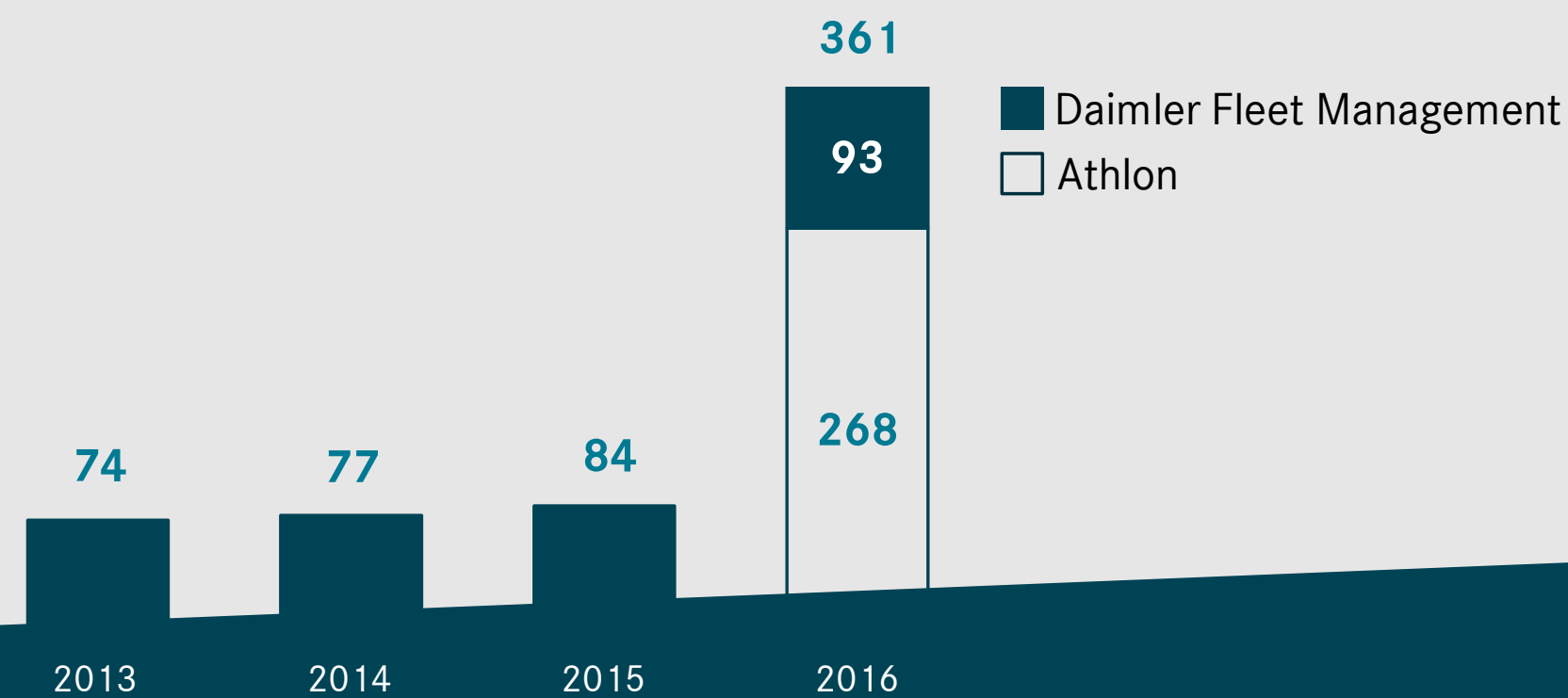


Ecosystem enabler

# We are strengthening our fleet management business

## PERFORMANCE

Fleet portfolio growth  
[in k units]



**27,000** customers

**22** countries

## STRATEGIC BENEFITS



Support service & product offering

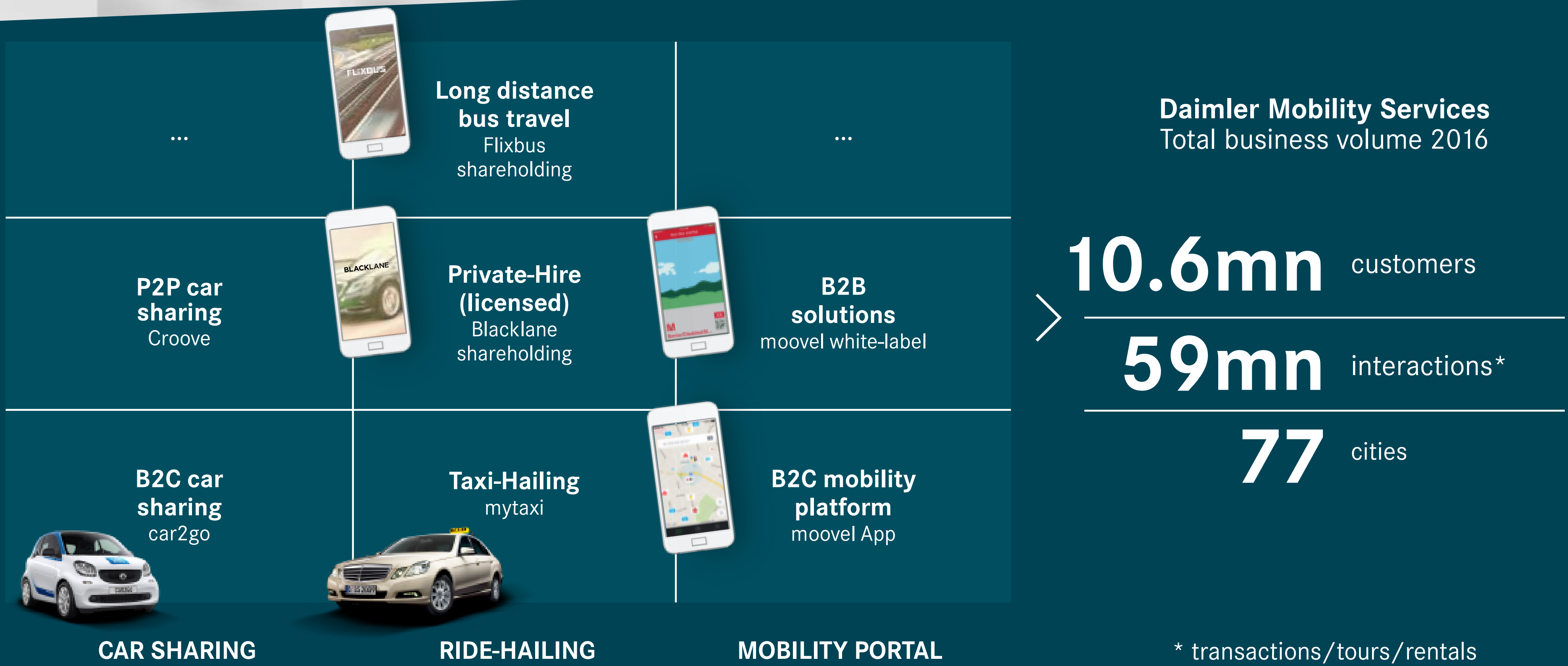


Drive customer loyalty



Increase share of Mercedes Benz brand in fleets

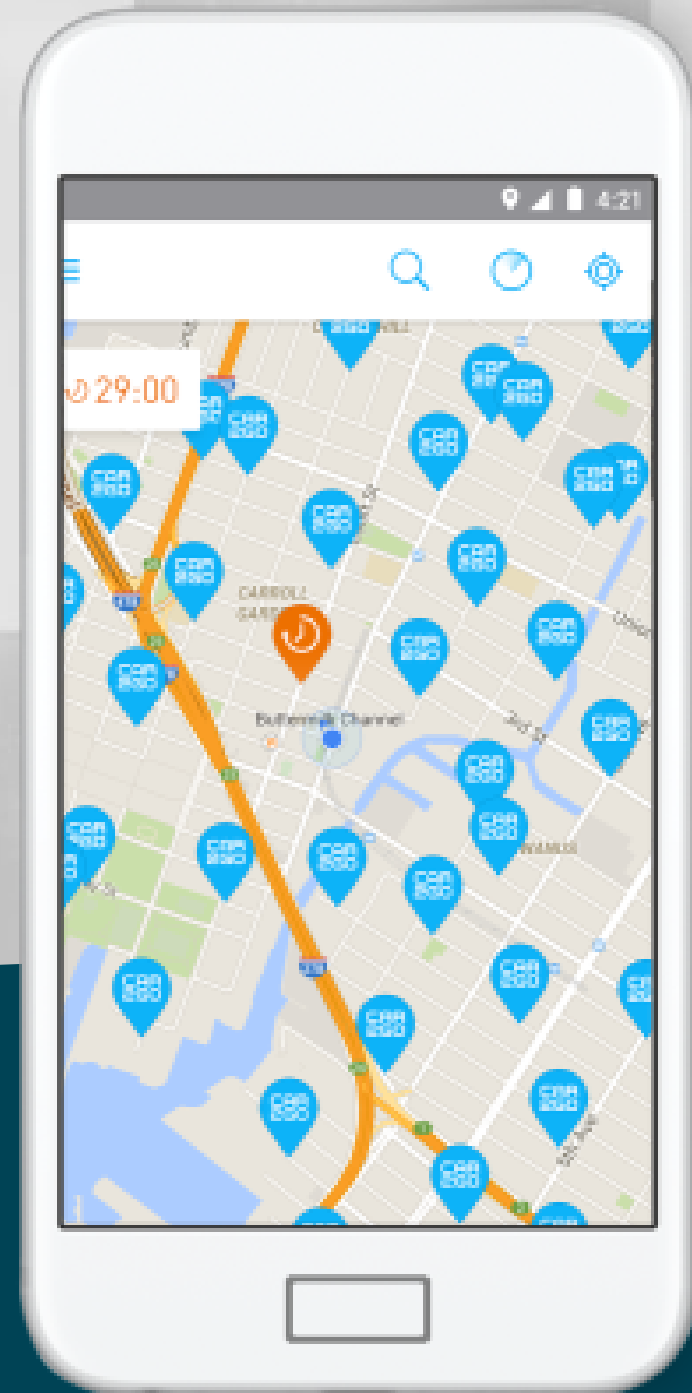
# We offer “mobility at your fingertips” through a comprehensive mobility services portfolio



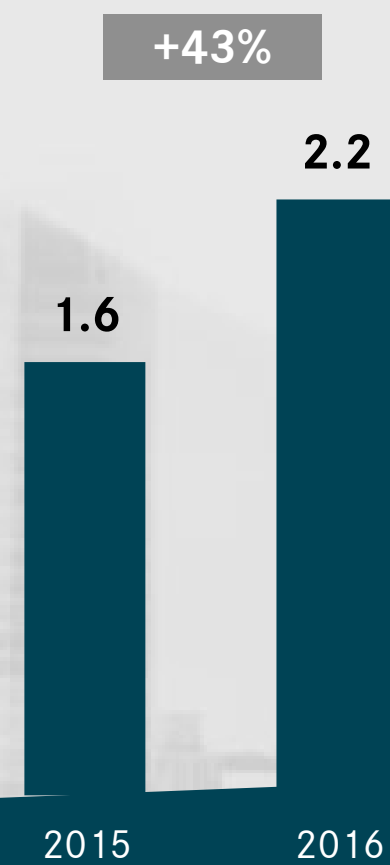




# is the world's market leader in flexible car sharing



Number of customers  
[in mn]

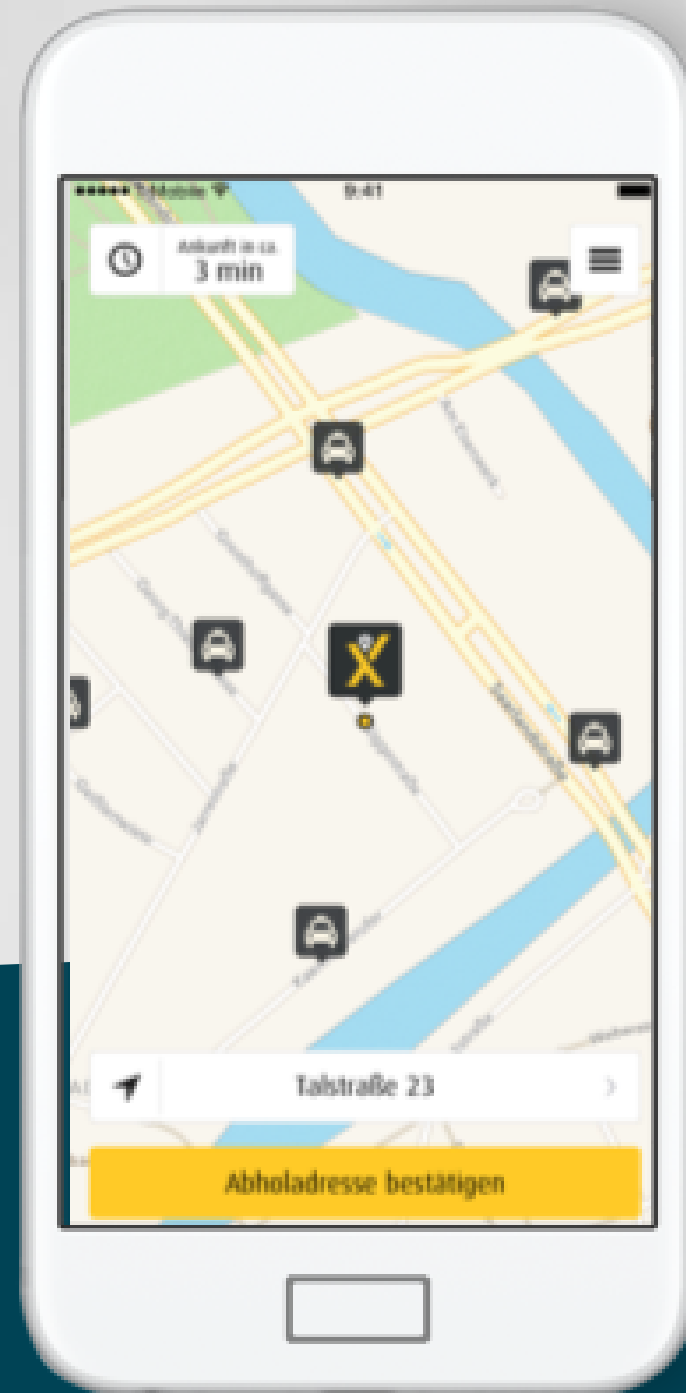


**Find** | Find a car2go next to you – with or without reservation. Whenever you need it.

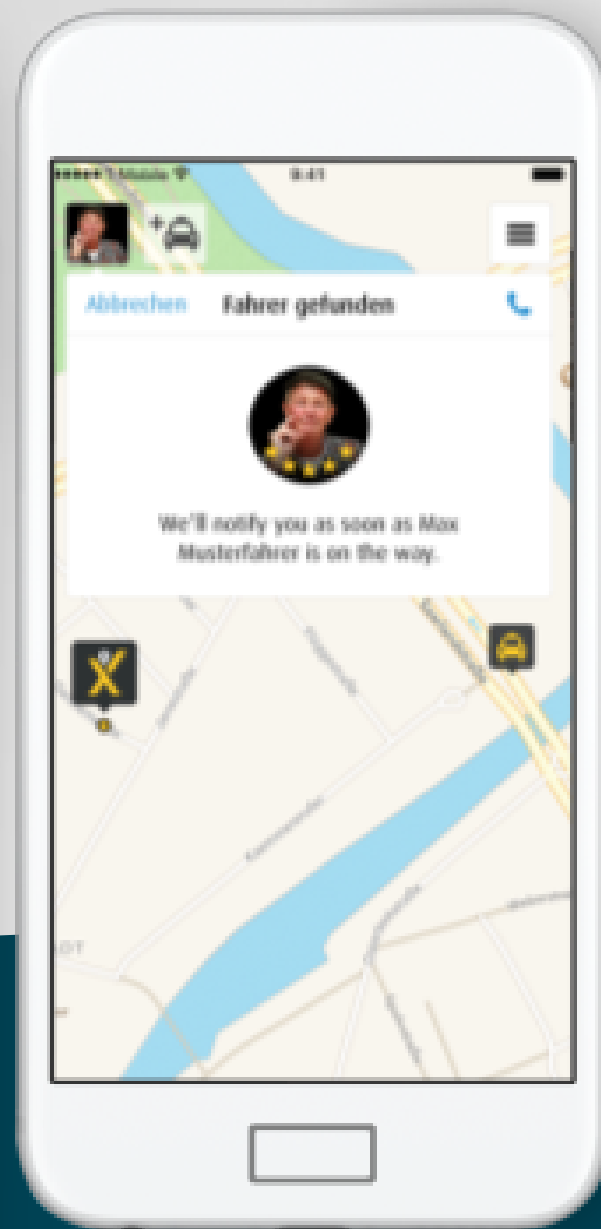
**Drive** | Simply open your car2go with your smartphone and start driving – as long as you want.

**Park** | After having arrived, park your car2go on any parking lot within the business area. That's it!

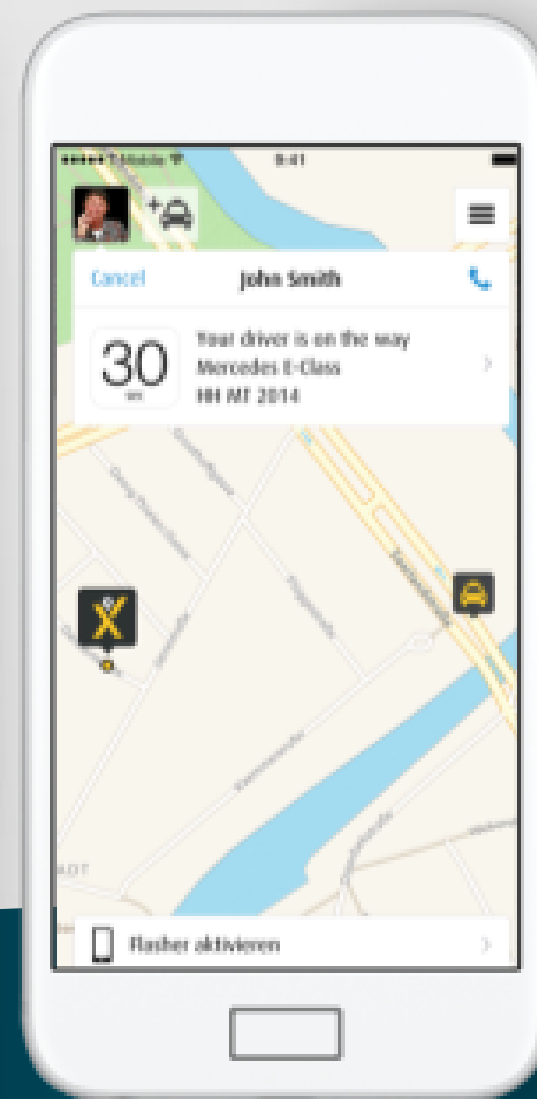
# Xmytaxi has become Europe's largest taxi-hailing provider



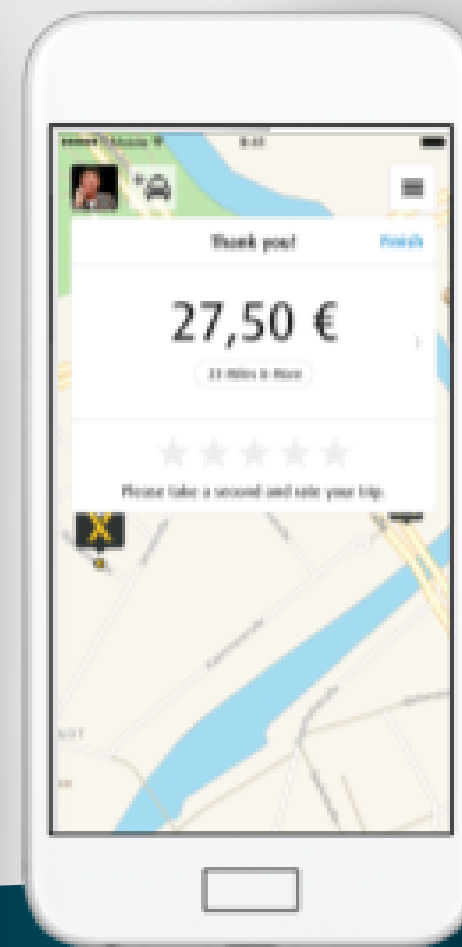
**Step 1** | Order your cab **via your smartphone**



**Step 2** | **Directly** get in touch with **your driver**



**Step 3** | Get **real-time information** about estimated arrival

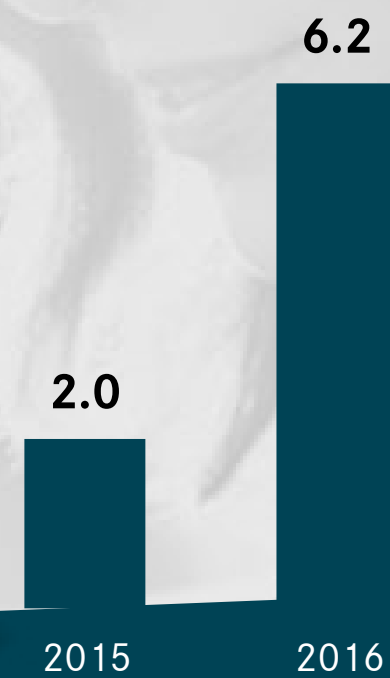


**Step 4** | Pay your ride with just one **swipe**



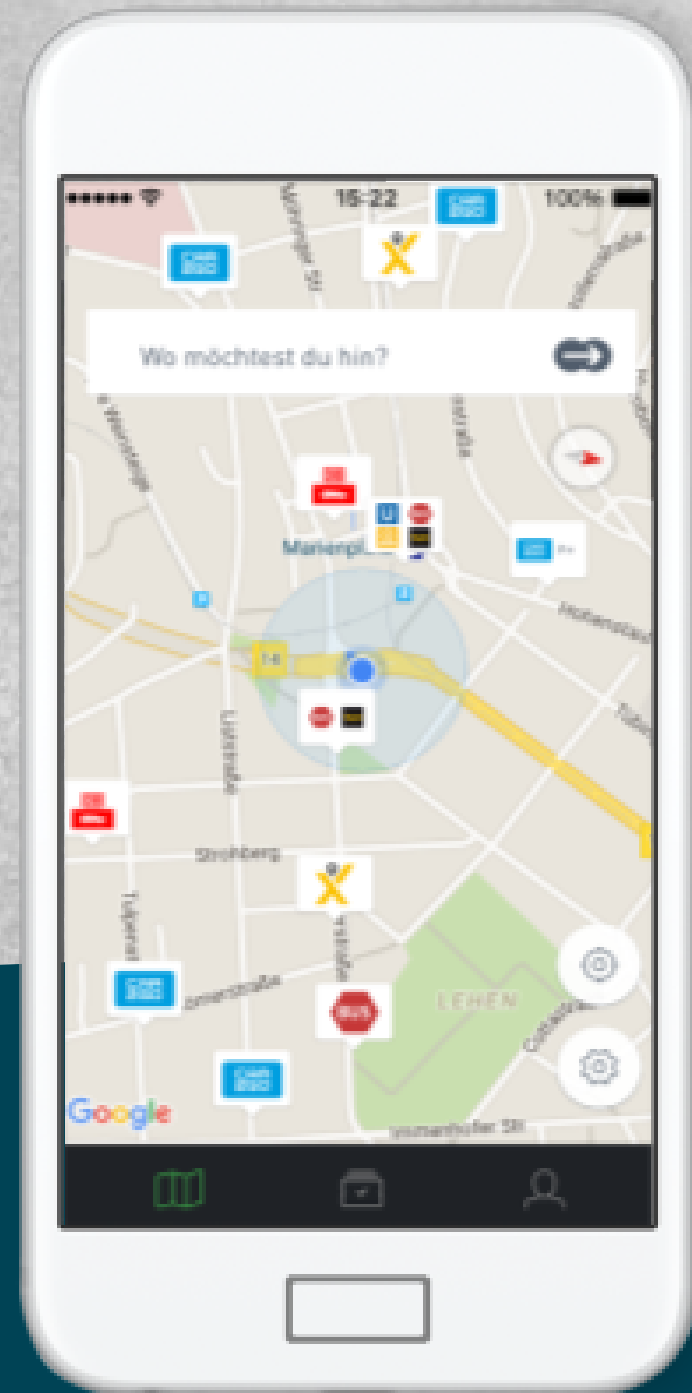
Number of customers  
[in mn]

+210%



# moovel is an urban mobility company, making cities smarter

moovel app



**B2C app**  
for urban locals

- „One-stop shop“ for mobility
- Look, book & pay functionality
- Car sharing, taxi, railway, etc.
- Feinstaub Stuttgart ticket record

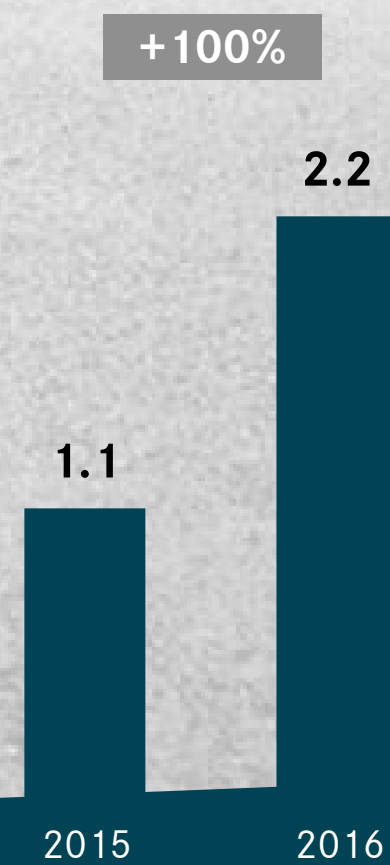
moovel transit



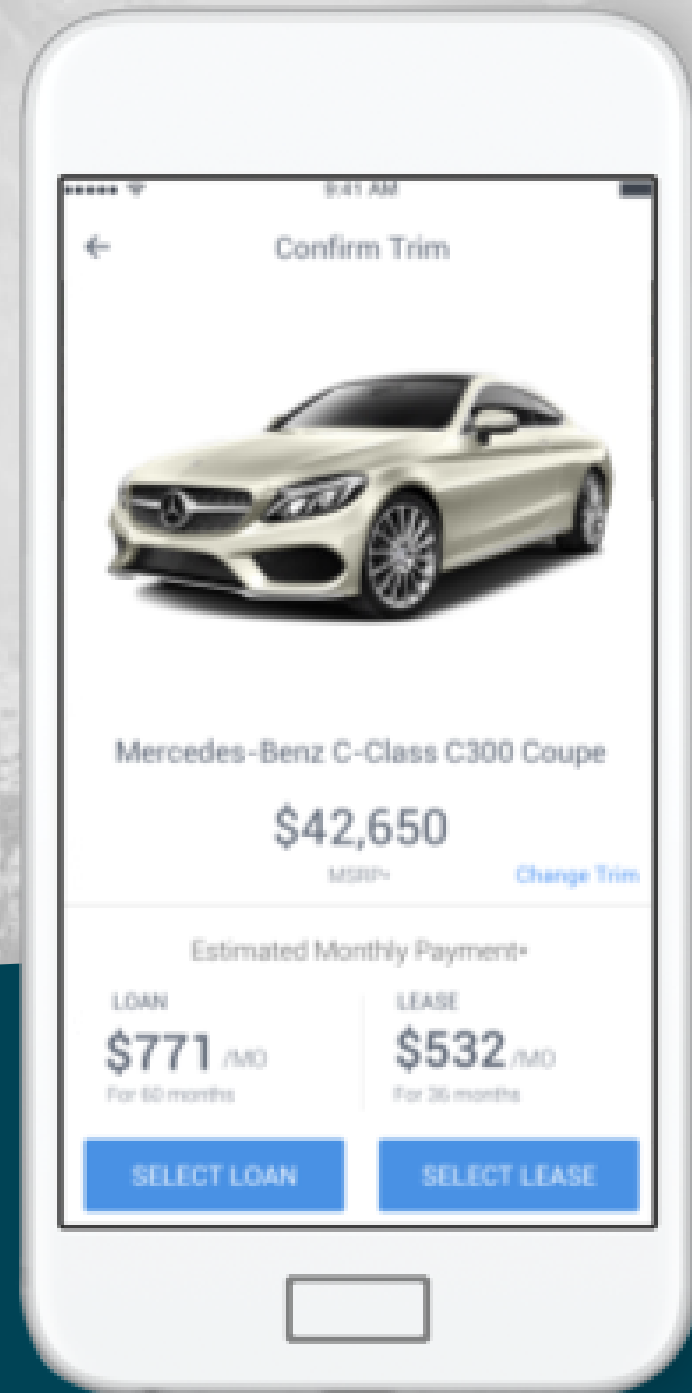
**B2B white-label solutions**  
for public transportation authorities

- Mobile ticketing for public transit
- White label solution
- 16 transit operators integrated
- Market leader in mobile ticketing in the U.S.

Number of customers  
[in mn]

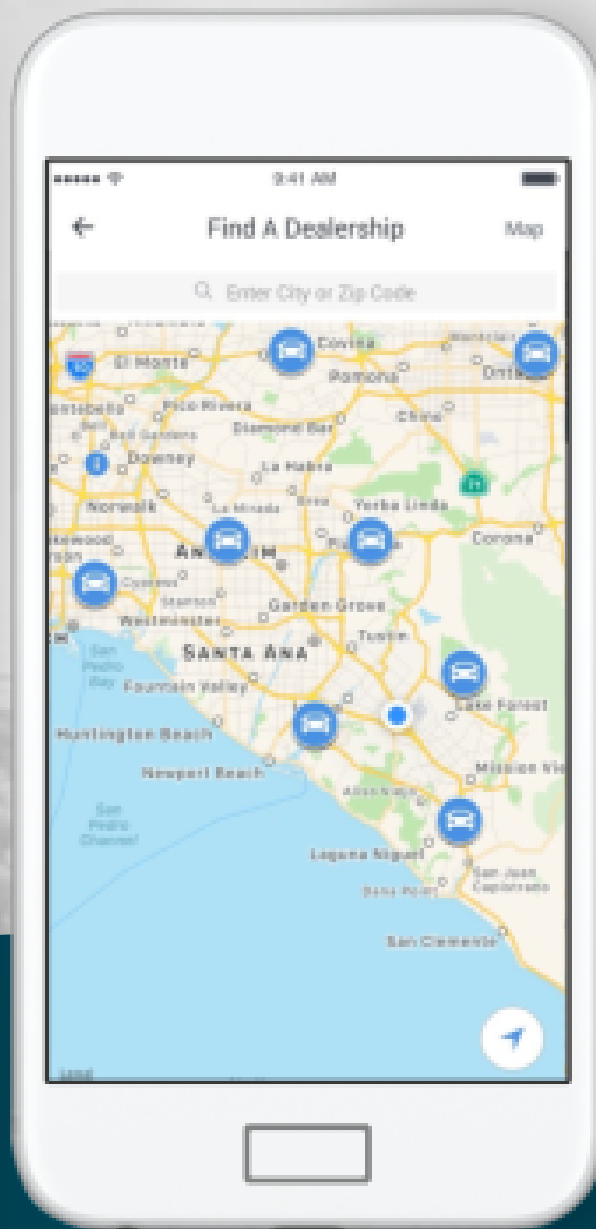


# AG AUTOGRAVITY puts car financing in the palm of your hand



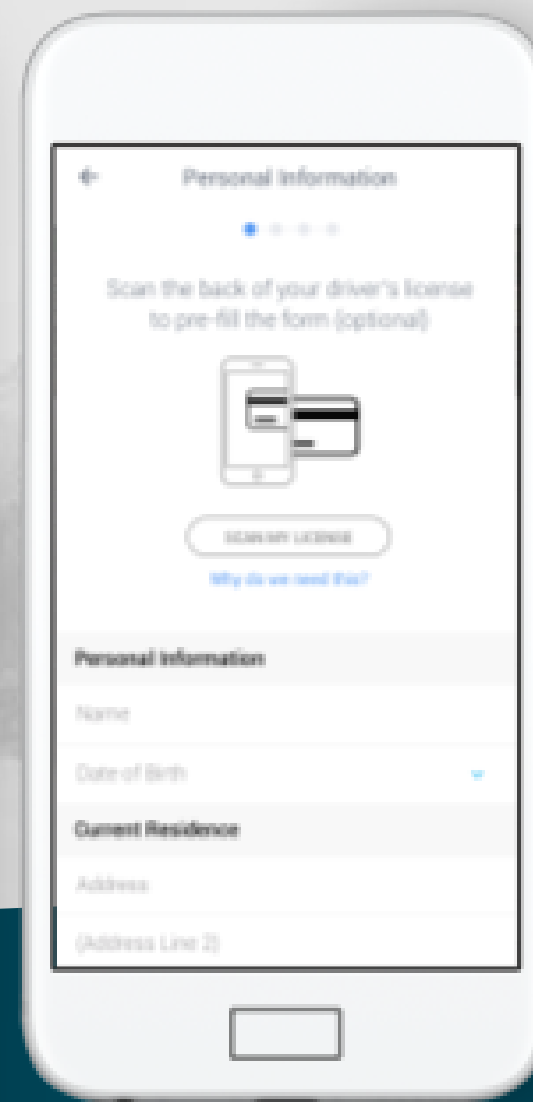
**Choose Your Car**

all makes, models, and trims



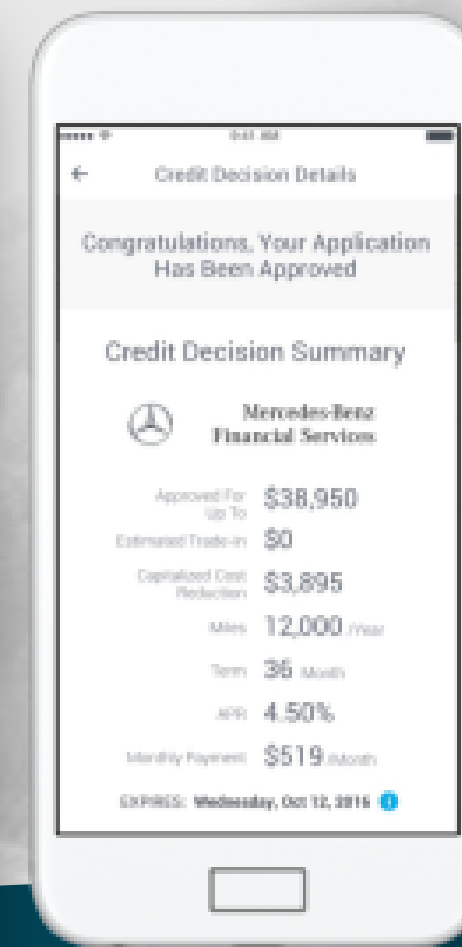
**Find a Dealer**

all brands and dealers nationwide



**Apply for Financing**

license scan; LinkedIn integration



**Select Your Offer**

instant credit decision

**Integrated partners**  
[as of February 2016]



Westlake Financial Services



Mercedes-Benz Financial Services



**Available in:**

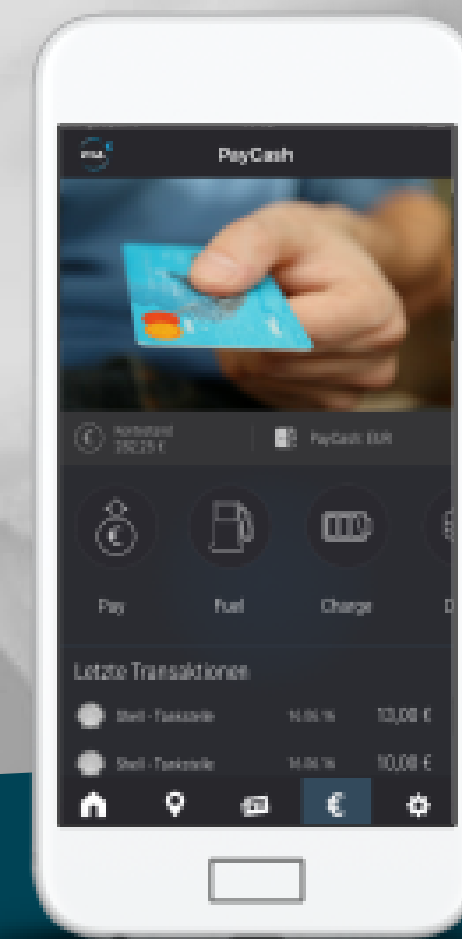




# We will create a holistic and customer-centric ecosystem for connected mobility solutions



# Mercedes pay is an important puzzle piece



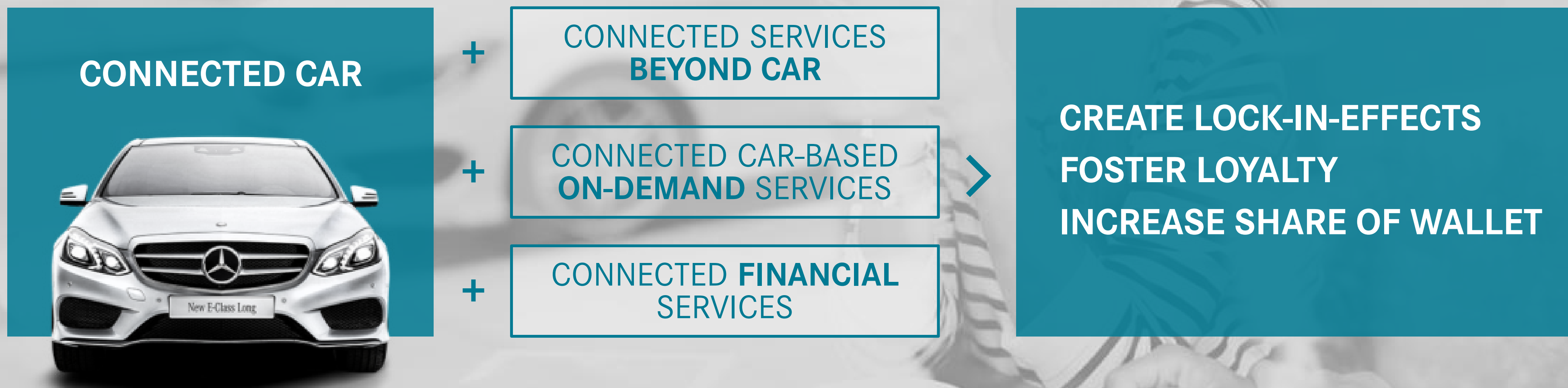
## BENEFITS FOR CUSTOMERS

- Pay with one ID within Daimler ecosystem
- Enjoy loyalty programs & vouchers
- Gain convenience through seamless payment

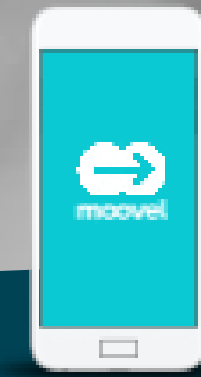
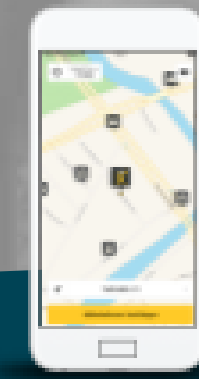
## BENEFITS FOR DAIMLER

- Strengthen customer understanding
- Enhance cross-selling
- Extend digital business model

# Our strategic vision – extend Daimler’s ecosystem around the connected car and become an integrated financial and mobility service provider



# We are preparing for the mobility value chain of tomorrow



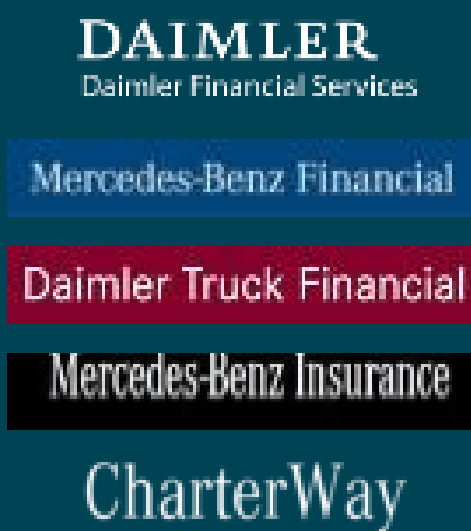
## Vehicle Manufacturer

“Somebody needs to **develop, produce** and **sell** the vehicle”



## Asset Provider

“Somebody needs to **pay for** and **own** the vehicle”



## Fleet Operator

“Somebody needs to **take care** of the vehicles”



## Service Platform

“Somebody needs to **offer** the individual **mobility service** to customers”



## Aggregator Platform

“Somebody needs to turn various mobility options into **one-stop-shopping solutions**”



## Meta Platform

“Customers will expect mobility options to be seamlessly **integrated** into their **digital life sphere**”

## Mobility Customer

Consuming „mobility-as-a-service/ robo car services“



**We connect** the customer to the car



**Our culture** is the  
foundation of our success

**NINE OUT OF TEN  
EMPLOYEES SAY:  
THIS COMPANY IS  
A GREAT PLACE TO WORK!**



**DETERMINED TO SHAPE  
THE NEXT 50 YEARS  
OF PERSONAL MOBILITY!**





# Disclaimer

**The figures in this document are preliminary and have neither been approved yet by the Supervisory Board nor audited by the external auditor.**

This document contains forward-looking statements that reflect our 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, including an adverse development of global economic conditions, in particular a decline of demand in our most important markets; a deterioration of our refinancing possibilities on the credit and financial markets; events of force majeure including natural disasters, acts of terrorism, political unrest, armed conflicts, industrial accidents and their effects on our sales, purchasing, production or financial services activities; changes in currency exchange rates; a shift in consumer preferences towards smaller, lower-margin vehicles; a possible lack of acceptance of our products or services which limits our ability to achieve prices and adequately utilize our production capacities; price increases for fuel or raw materials; disruption of production due to shortages of materials, labor strikes or supplier insolvencies; a decline in resale prices of used vehicles; the effective implementation of cost-reduction and efficiency-optimization measures; the business outlook for companies in which we hold a significant equity interest; the successful implementation of strategic cooperations and joint ventures; changes in laws, regulations and government policies, particularly those relating to vehicle emissions, fuel economy and safety; the resolution of pending government investigations or of investigations requested by governments and the conclusion of pending or threatened future legal proceedings; and other risks and uncertainties, some of which we describe under the heading “Risk and Opportunity Report” in the current Annual Report. If any of these risks and uncertainties materializes or if the assumptions underlying any of our forward-looking statements prove to be incorrect, the actual results may be materially different from those we express or imply by such statements. We do not intend or assume any obligation to update these forward-looking statements since they are based solely on the circumstances at the date of publication.