



WINNING THE FUTURE

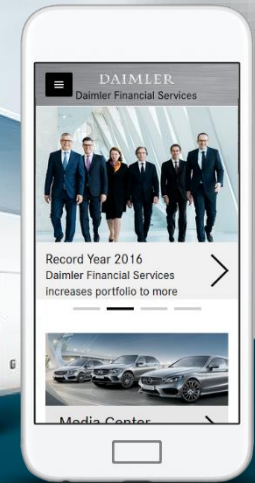
BY BUILDING OUTSTANDING
MOBILITY SERVICES

Klaus Entenmann, DFS Chairman of the Board of Management
Deutsche Bank dbAccess IAA Cars 2017 Conference

DAIMLER

Daimler Financial Services

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



395,000

vehicles in fleet management



446,000

banking customers



4.5 mn

insurance policies



2.7mn

car2go customers



9.2mn

mytaxi customers



4.6 mn

financed or leased vehicles



3.2mn

moovel customers

DFS is in a strong position to drive change: Our well-performing FS core business allows us to intensively prepare for the future of mobility

KEY FINANCIALS H1

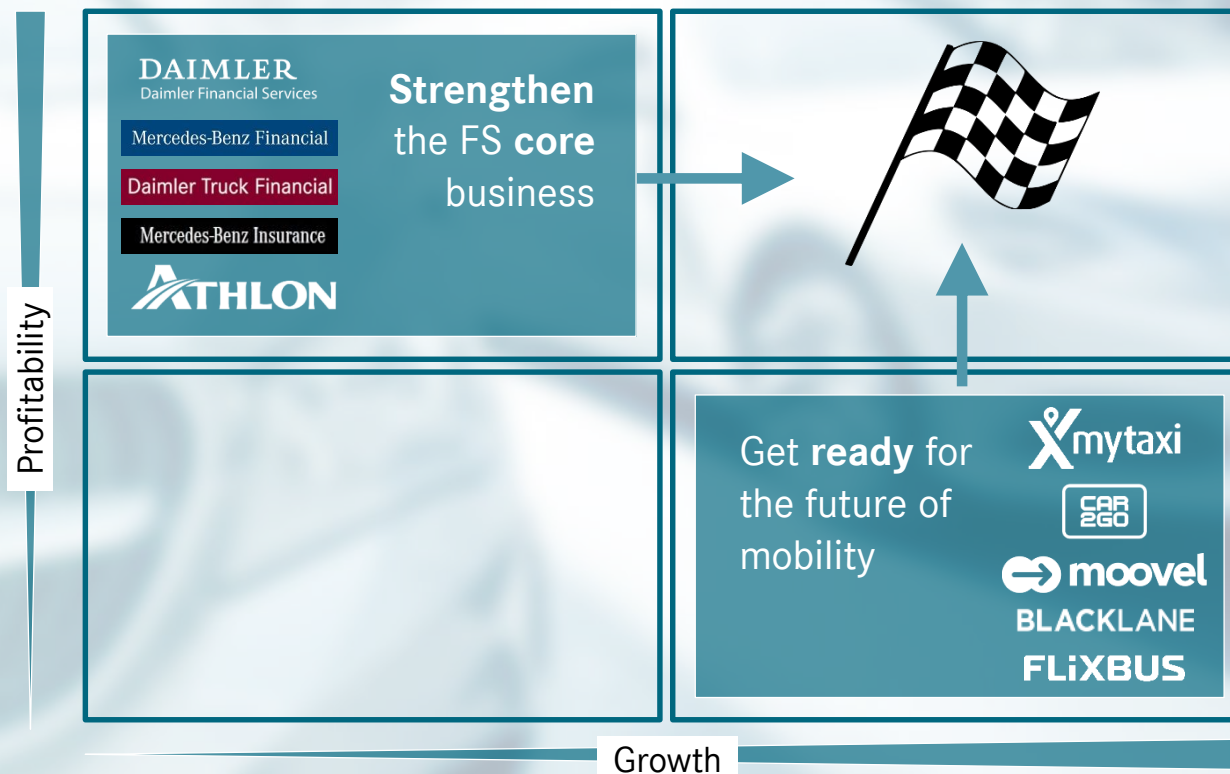
NEW ACQUISITIONS
OF € 35bn (+19%)

CONTRACT VOLUME
OF € 134bn (+1%)

EBIT OF
€ 1,046mn (+15%)

NET CREDIT LOSSES
OF 0.24%

DFS STRATEGIC LOGIC



DFS represents the S in CASE



Various trends change the way we move in our cities...



PURCHASING POWER MOVES INTO URBAN AREAS.

An increasingly higher share of global GDP will be generated in urban areas.



TRAFFIC REGULATION IN CITIES BECOMES TIGHTER

Municipalities around the globe aim at reducing emissions and congestion.



CUSTOMERS DEMAND CONVENIENT AND DIGITAL SERVICES AND SWITCH TO SHARING.

The sharing economy is expected to grow into a three-digit billion dollar market.



ARTIFICIAL INTELLIGENCE TRANSFORMS THE WORLD.

Revenue from Artificial Intelligence company solutions is expected to explode.



SELF-DRIVING CARS TURN FROM FICTION INTO SCIENCE.

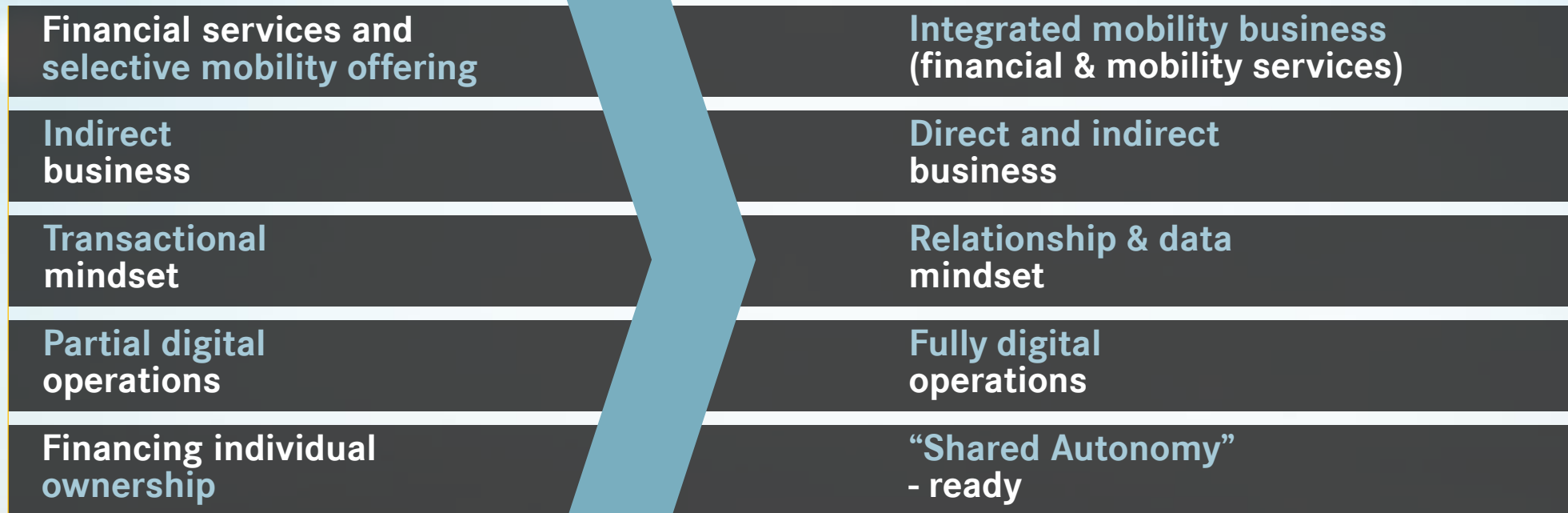
Several dozens of millions of autonomous vehicles might be produced in the year 2035.

Note: Numbers represent various external estimates – no official Daimler position

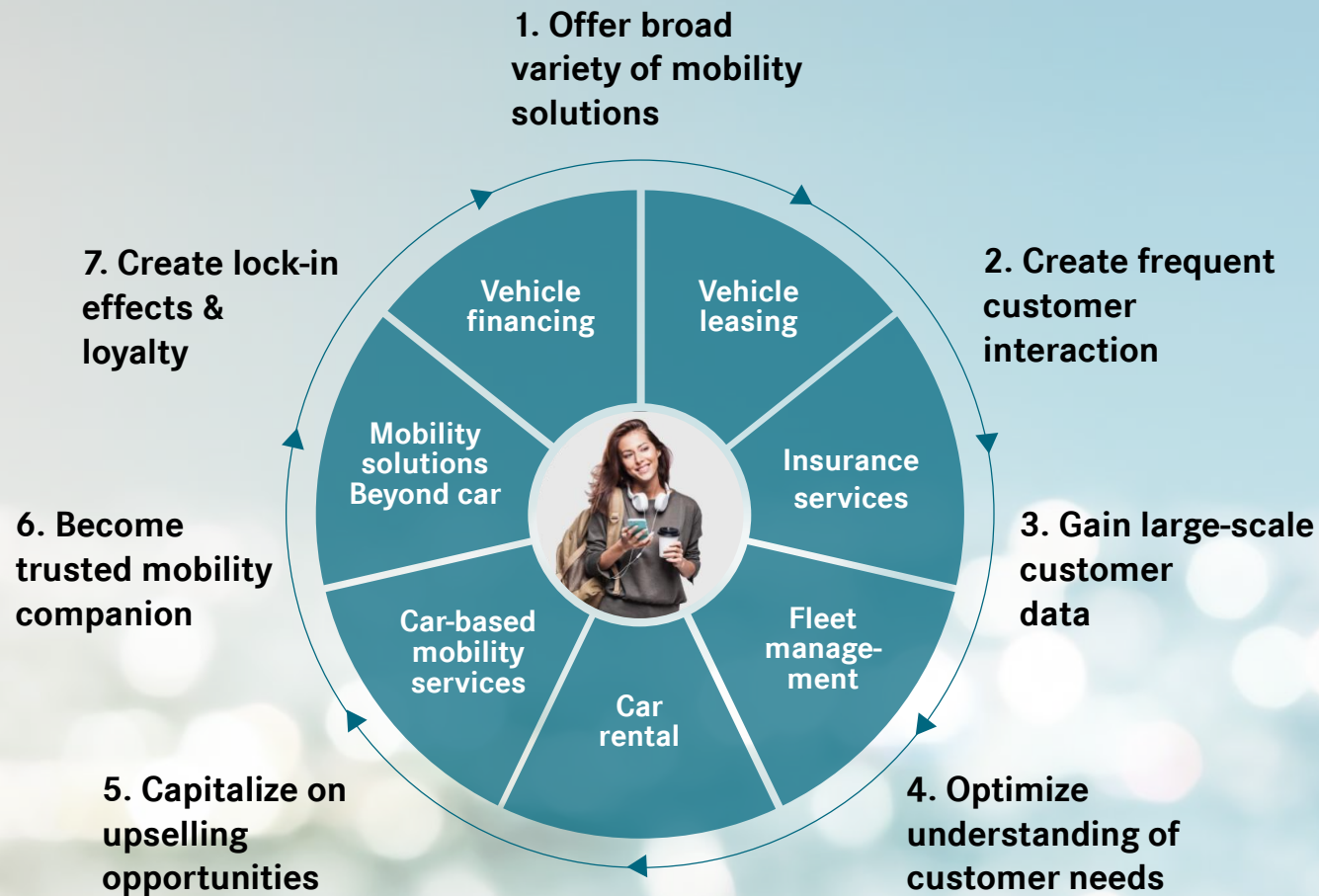
... and our business is changing as well

From...

...To



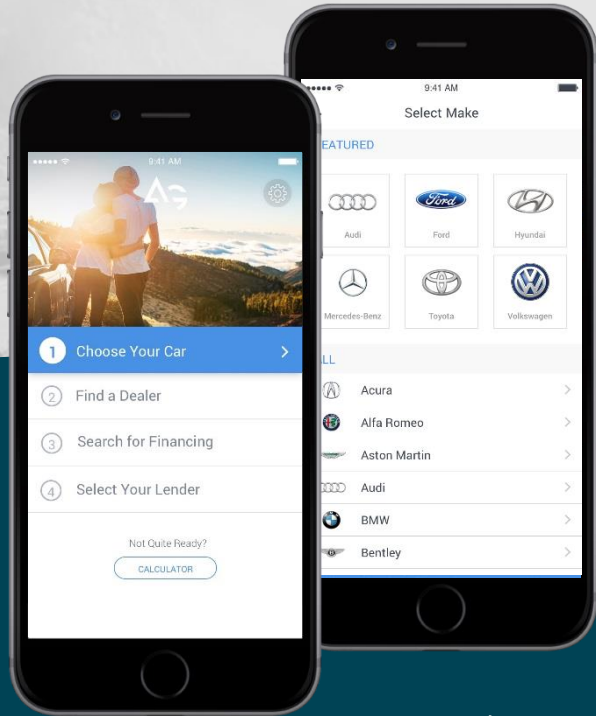
We aim to build a holistic mobility ecosystem to create customer lock-in and increase share of wallet



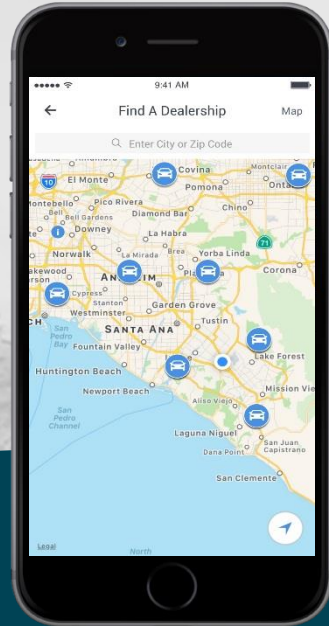
OUR AMBITION

“DFS’ AMBITION IS TO BECOME AN ENTIRELY **CUSTOMER-CENTRIC**, FULLY **DIGITIZED**, INTEGRATED **FINANCIAL & MOBILITY SERVICES PROVIDER**, OPERATING IN THE MOST **EFFICIENT WAY.**”

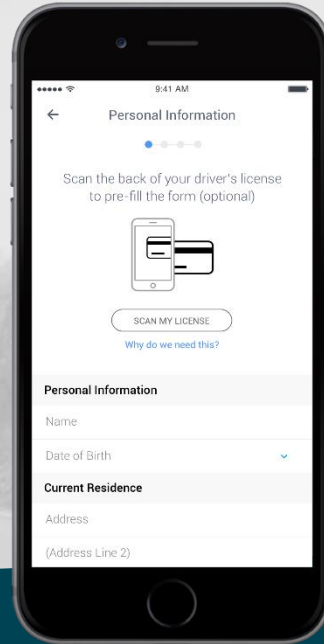
AutoGravity puts car financing in the palm of your hand



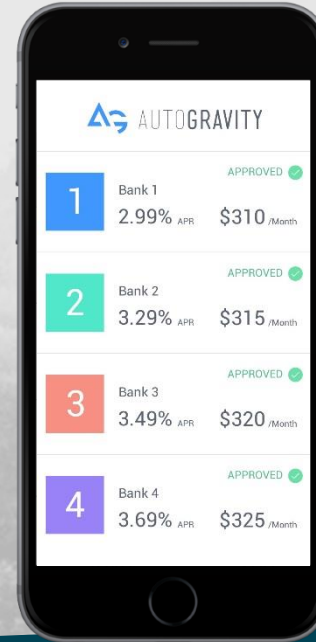
Choose Your Car | all makes, models, and trims



Find a Dealer | all brands and dealers nationwide



Search for Financing | license scan; LinkedIn integration



Select Your Lender | instant credit decision

Integrated partners
[as of August 2017]

Mercedes-Benz Financial Services

Volkswagen Credit

Hyundai Capital

RoadLoans.com

CarFinance.com
BY FLAGSHIP CREDIT

SPRINGBOARDAUTO.com

1st Investors Financial Services



Westlake Financial Services

LIGHTSTREAM
A DIVISION OF SUNTRUST BANK

Available in:



Increasingly more customers in urban areas will prefer to consume mobility as a service



TODAY

Buying

(car-based) mobility as a product

TOMORROW

Consuming

(car-based) mobility as a service

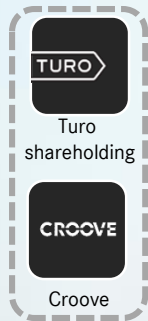
Our current portfolio of mobility services is a strong starting point to conquer the customer interface

DAIMLER **MOBILITY SERVICES** BUSINESS PORTFOLIO*

CAR SHARING



car2go



Turo
shareholding

Croove

RIDE-HAILING



mytaxi



CleverTaxi



Taxibeat



Careem
shareholding



Flixbus
shareholding

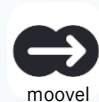


Blacklane
shareholding



Via
shareholding

MULTI-MODAL



moovel



STRATEGIC TARGETS



GENERATE NEW REVENUE

BY ENTERING A THREE-DIGIT BILLION USD MARKET

EXTEND DAIMLER ECOSYSTEM

BY OFFERING ONE- STOP SHOPPING

GET READY FOR THE FUTURE

BY BUILDING KEY CAPABILITIES

OWN AND PROTECT

CUSTOMER INTERFACE

15mn

CUSTOMERS

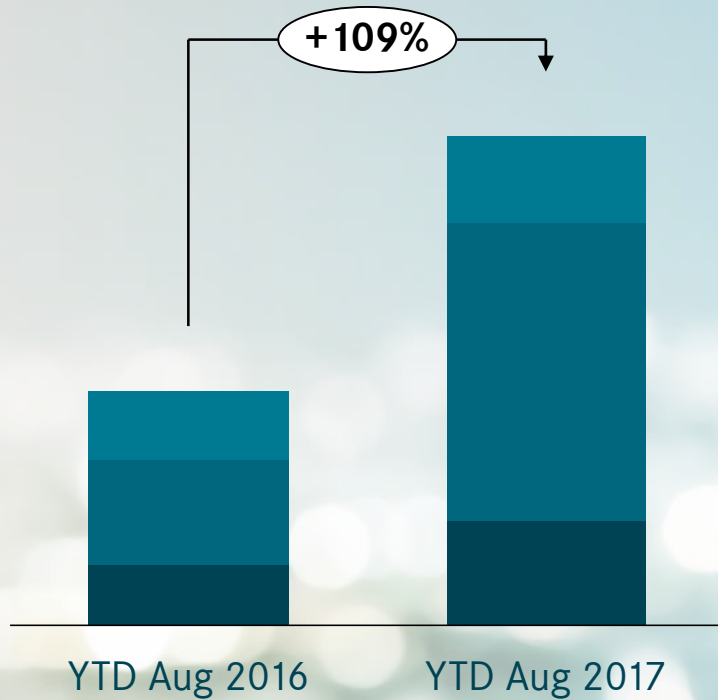
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CITIES

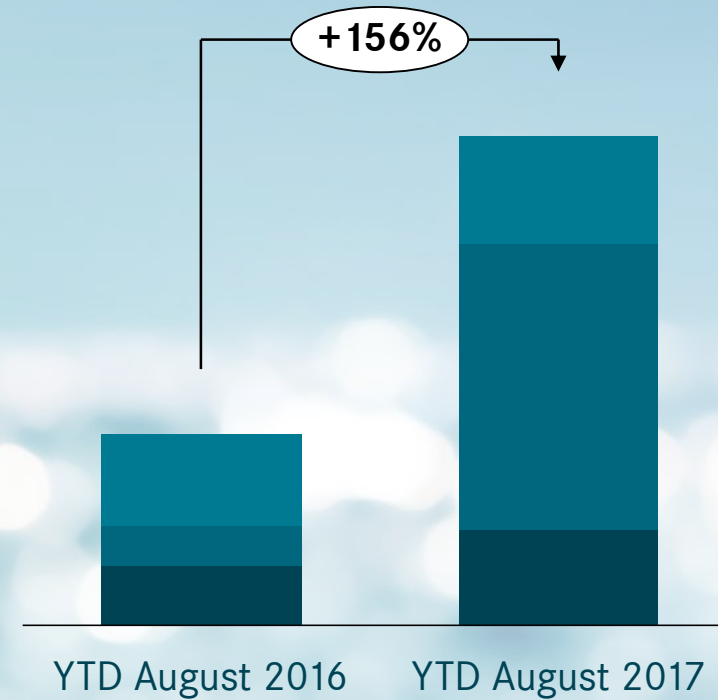
* YTD August 2017, numbers for car2go, moovel, mytaxi, Taxibeat, CleverTaxi.

We have significantly grown our mobility business

TOTAL CUSTOMERS [in mn]



CUSTOMER INTERACTIONS [in mn]



car2go mytaxi moovel

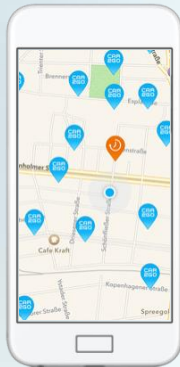
YTD August 2016 w/o Hailo, Taxibeat, CleverTaxi; YTD August 2017 with Hailo, Taxibeat, CleverTaxi

We provide mobility services in 16 countries



car2go offers instant automobility on your terms

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!

car2go will increasingly deploy electric fleets

ELECTRIC MOBILITY

330,000
MEMBERS

~ 1,400
ELECTRIC VEHICLES

10,000 +
RENTALS PER DAY



AMSTERDAM

SINCE 11/2012

STUTT GART

SINCE 11/2012

MADRID

SINCE 11/2015

HAMBURG

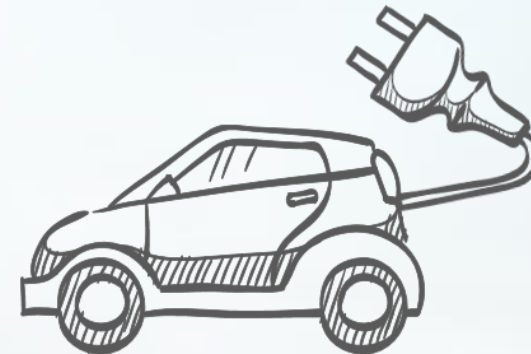
STARTING MID 2018 (50% of fleet)

MADRID EXAMPLE

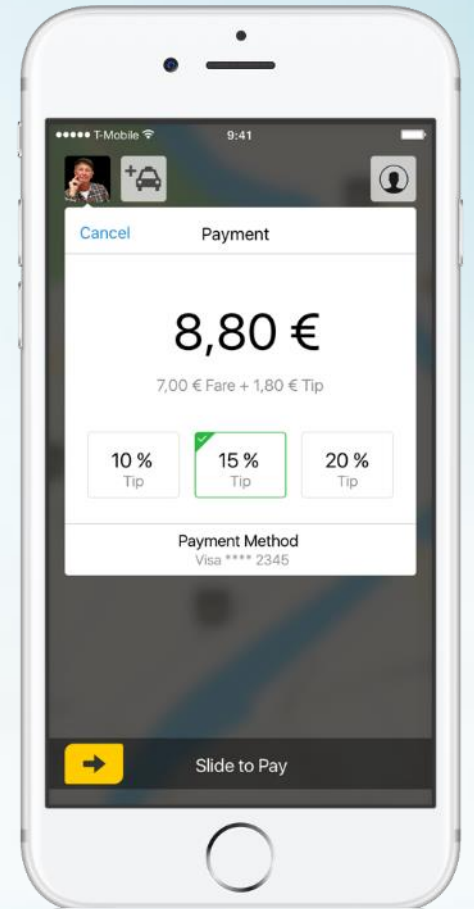
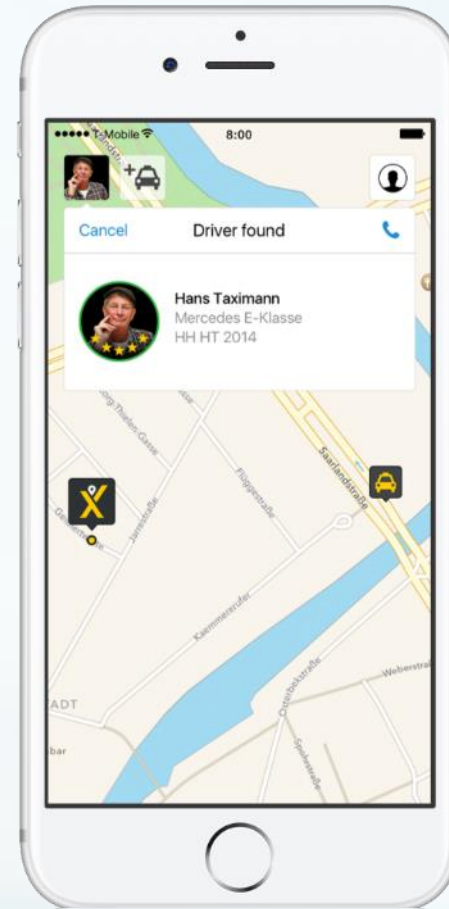
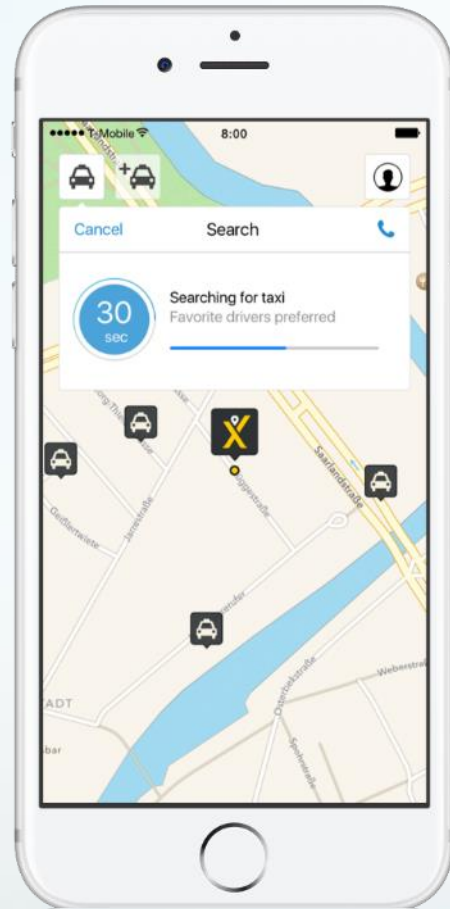
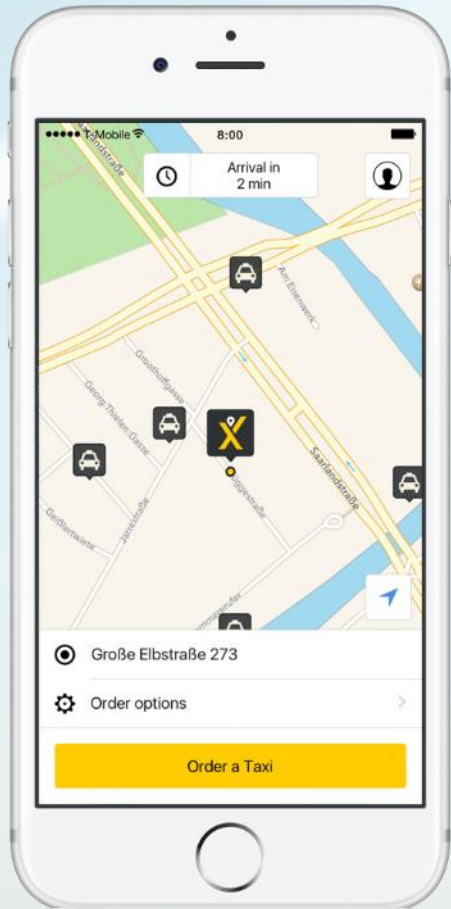
UNIQUE ELECTRIC MOBILITY PROJECT

15 RENTALS PER CAR PER DAY

6,800 TONS CO2 SAVINGS 2017-2021



mytaxi is the #1 taxi hailing app in Europe



mytaxi has started to offer pooled rides in Warsaw today



PRODUCT CHARACTERISTICS

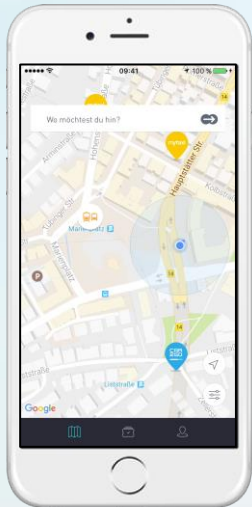
- Several customers can share their ride
- Passengers benefit from lower fare prices
- First pilot starting in Warsaw on Sep 13



moovel is an urban mobility company, making cities smarter

MOOVEL

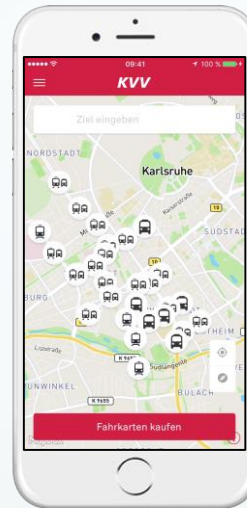
„One-stop-shop“ for urban mobility (B2C, EU)



- “one-stop-shop“
- Search, book, pay
- All in one account
- Full availability in STR & HH
- Search & info globally

MOOVEL TRANSIT

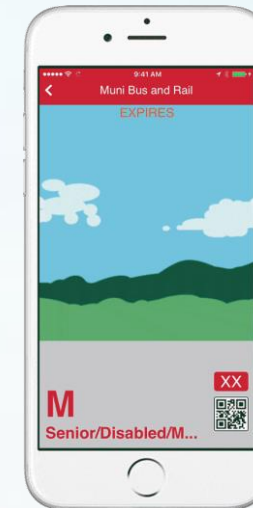
Highly standardized EU white-label ticketing app (B2B, EU)



- For PT agencies in EU
- >90% standardized
- Using operator brand
- Integration of MSPs
- Search, book, pay

MOOVEL TRANSIT

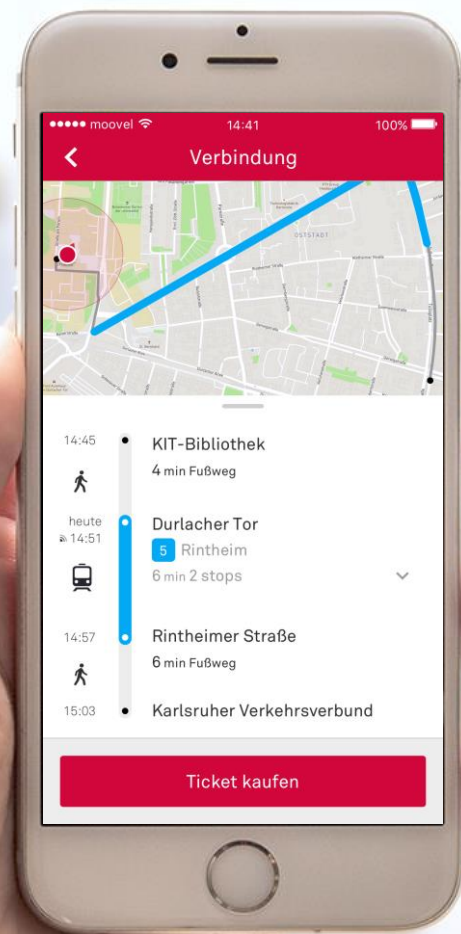
White-label solutions for US public transportation authorities (B2B, NA)



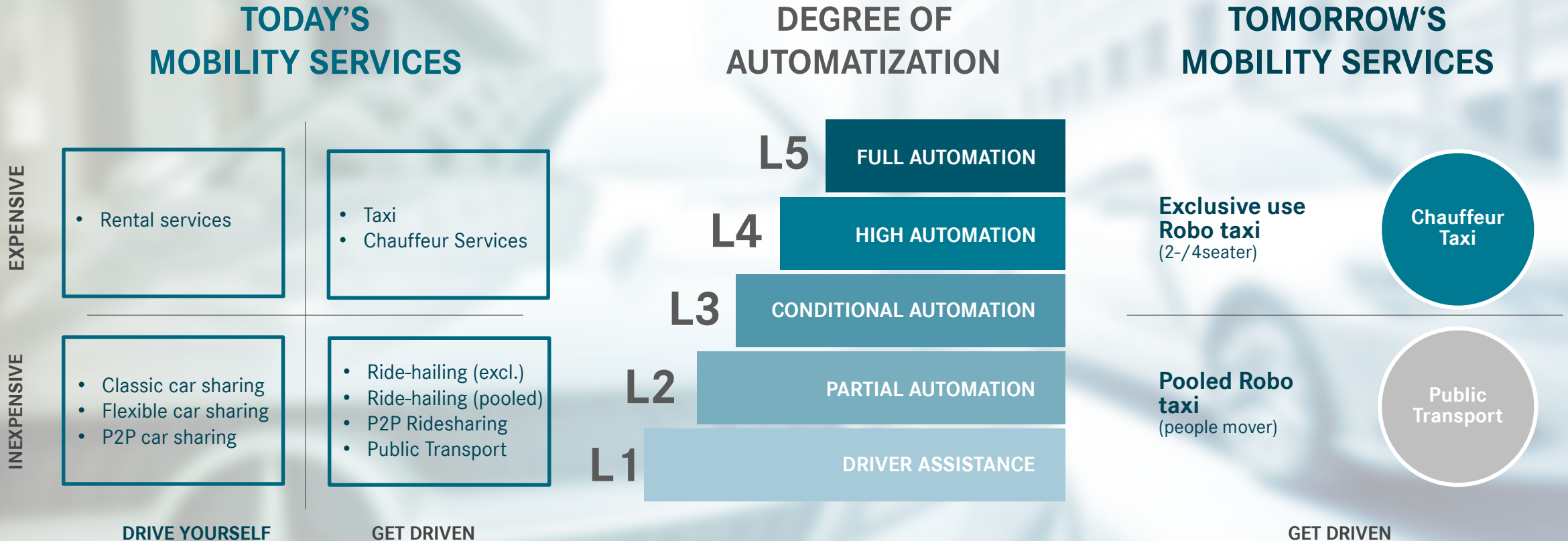
- For PT agencies in NA
- Using operator brand
- Visual ticketing
- Ticket verification
- US market leader

Note: PT: Public Transit | MSP: Mobility Service Provider

moovel white-label app: Example Karlsruhe



Mobility services will eventually merge towards Robo Car services – we are well prepared to master this paradigm shift

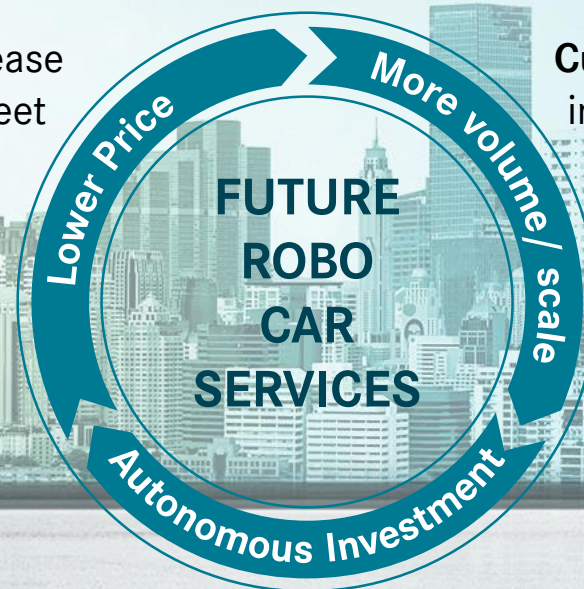


Self-driving technology could increase market dynamics for mobility services: higher fleet utilization, lower prices, more demand, more investment

REINFORCING CYCLE OF ROBO SERVICES

Prices will decrease due to higher fleet utilization

Customer demand will increase due to higher attractiveness

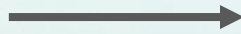


More companies will **invest** into Robo Car services because of attractive **margins**

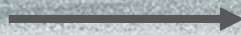
Daimler's current mobility offers will become tomorrow's customer access point for Robo Car services



W/O
DRIVER



INTERMODAL
AGGREGATOR



W/O CUSTOMER
BEHIND STEERING
WHEEL

**DAIMLER ROBO CAR
SERVICES**



Daimler Mobility Services helps build key capabilities (e.g. fleet allocation)

DETERMINED TO SHAPE
THE NEXT ERA OF
**PERSONAL
MOBILITY!**



Disclaimer

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, caused for example by the possible exit of the United Kingdom from the European Union; 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.