
Daimler Financial Services
In 2014 we achieved a type of success that money can’t buy: Daimler Financial Services was named one of the 25 best multinational employers worldwide by the Great Place to Work Institute. Feedback from our employees played a decisive role in the institute’s selection of our company, as nine out of ten members of our workforce described us in an anonymous survey as a great place to work.

As a customer or business partner, you also benefit in many ways from the corporate culture that laid the foundation for this achievement. Because our employees enjoy working for us, the quality of our service has won many awards. Creativity and personal initiative are extremely important to us, and that’s why we continually come up with new and convincing solutions for ever-changing mobility requirements. Moreover, because our workforce is as diverse as our customers, we are able to offer tailor-made financial services that perfectly meet the needs of our customers in the 40 countries we serve. Our most recent business results speak for themselves. In 2014 we financed or leased more passenger cars, vans, trucks, and buses than ever before.

In other words, regardless of whether you finance your dream car or truck fleet through us, choose a comprehensive leasing package that includes insurance and maintenance, let us manage your commercial fleet for you, take advantage of our financing options for the interior fittings of your dealership, spontaneously decide to take a trip with car2go, or use our moovel app to help you get to your next appointment – we keep you moving.

“Daimler Financial Services is a great place to work for a multitude of reasons; the most evident is the goal to not only provide extraordinary customer service, but also continuously provide employee satisfaction and community satisfaction as well.”

Sauna Gordon and Katie Anderson, Collections, Fort Worth, USA

Klaus Entenmann,
Chairman of the Board of Management of Daimler Financial Services AG
Daimler Financial Services provides a broad range of automotive financial services. We finance, lease, and insure passenger cars and commercial vehicles from the Daimler Group, assist dealerships with the financing of showrooms and presentation vehicles, optimize the fleets of commercial customers, and offer attractive banking services and credit cards.

Financing
We make the dream of vehicle ownership a reality. We offer attractive loans that give customers the freedom to choose the size of their down payment and the duration of their contract. This, in turn, gives them a say in determining their monthly payments. Our services guarantee customers a high level of financial flexibility, and ultimately make a car with the three-pointed star theirs to keep. Option financing offers even greater freedom, as it gives customers a number of choices at the end of the contract period. They can keep their vehicle by paying the residual value or utilizing follow-up financing, or they can return the vehicle and immediately step into the latest model.

Leasing
We offer maximum flexibility. Our leasing services allow customers to pay for the use of a vehicle rather than its purchase, and this means that they benefit from low monthly payments. The monthly payment is calculated on the basis of the agreed-on mileage, the maintenance packages the customer has selected, the contract duration and, in some cases, a special one-off leasing payment. At the end of the contract period, customers can decide to switch to a new vehicle. This ensures that they can regularly look forward to the newest models.

Car rental services
We rent out cars with the star. Mercedes-Benz Rent closes the gap between leasing, financing, and carsharing. Our customers can rent all the available Mercedes-Benz models for both private and business use from our Mercedes-Benz Rent partners.

Insurance
We offer our customers reliable protection. Together with partners from the insurance industry, we develop customized automotive insurance solutions that also ensure damaged vehicles are repaired in line with Daimler’s quality standards. Our Corporate Insurance unit also insures manufacturing sites, transports and shipments, and product liability risks borne by the Daimler Group.

“The best moments in my job are those when I make our customers’ dream of their own Mercedes come true.”

Tobias Liebich, Credit Analyst, Berlin, Germany
Fleet management
We ensure smooth and efficient fleet operation by offering our customers tailored fleet management packages that include the purchase, use, and maintenance of their vehicles. Our specialists come up with appropriate financing and leasing solutions and also handle all fleet-related services such as repairs, tire changes, and fuel card management. If the customer wishes, we can also integrate electric vehicles into a fleet or set up internal carsharing programs.

Investment products and credit cards
We create new opportunities. We offer credit cards that provide our customers around the world with financial flexibility and comprehensive protection in the form of breakdown, accident, and theft coverage for vehicles, as well as international travel health insurance and travel cancellation insurance. Mercedes-Benz Bank also offers attractive financial investment options in Germany.

Our vision is simple, but ambitious:
Working closely with our automotive colleagues, we want to be the first-choice provider of financial and mobility services for our customers and dealers. We want to attain this goal by contributing to Daimler’s sales and financial success; creating added value for our customers, dealers and vehicle brands; offering our employees attractive possibilities for professional development; and fulfilling our social responsibilities.

“We’re not looking for the right customers for our products – we want the right products for our customers.”

Toren Yuen, Sales & Marketing, Singapore
With moovel Group, Daimler Financial Services is a pioneer in the realm of innovative mobility services. With modern smartphone-based services, we offer our customers a new dimension of mobility and take the concept of flexibility to new heights. With the car2go brand we are already the world’s leading provider of flexible carsharing services. With car2go black, we now offer a carsharing service with Mercedes-Benz vehicles. The easy-to-use moovel smartphone app allows customers to compare various mobility options on the basis of different parameters and then choose the best way to get from A to B. The moovel Group also includes the mytaxi service app and the RideScout mobility platform in the U.S. moovel also has strategic partnerships with other mobility service providers – for example, the Blacklane chauffeur service portal and the FlixBus company, which recently merged with Germany’s biggest long-distance bus company, MeinFernbus.

**car2go**

We help our customers get ahead – with our flexible car2go mobility service. Customers can rent smart brand vehicles at any time, on the spur of the moment, and leave the car anywhere within the area covered by the service when the trip is over. Customers can find vehicles by using their smartphones or computers; they pay only for the rental period, and the final bill is calculated on the basis of the number of minutes the vehicle has been used. The rental price also includes parking fees and fuel costs, as well as taxes and insurance. And car2go is not only good for the wallet, it’s also good for the environment. After all, the smart fortwo is an especially eco-friendly vehicle. car2go also uses electric vehicles in selected cities. This is how moovel, the pioneer and market leader for flexible mobility concepts, offers people the chance to become better acquainted with electric cars.

*Flexibly mobile with car2go* – car2go operates at 29 locations in eight countries at the end of 2014: Austin, Amsterdam, Berlin, Brooklyn N.Y.C., Calgary, Cologne, Columbus, Copenhagen, Denver, Düsseldorf, Florence, Frankfurt am Main, Hamburg, Miami, Milan, Minneapolis, Montreal, Munich, Portland, Rome, San Diego, Seattle, South Bay L.A., Stockholm, Stuttgart, Toronto, Vancouver, Vienna and Washington D.C.
car2go black
We make carsharing with the star possible. car2go black allows our customers to order a Mercedes-Benz with their smartphones. car2go black vehicles can be driven within one city or between participating cities, and can be booked up to six months in advance on the quarter-hour. The rental period begins and ends at pre-defined parking spots; the vehicles do not have to be returned to the same place where they were taken out. The service is currently available in Berlin, Hamburg, Frankfurt, Stuttgart, Cologne, and Düsseldorf.

moovel
We find the best way to get from A to B – with the moovel mobility platform, which is available as a smartphone app and on the Web. moovel enables customers all over Germany to easily compare the cost and travel time of different mobility options, such as car2go, taxis, ridesharing, bike rentals, and public transportation. moovel can also be used to book and pay for Deutsche Bahn train tickets and mytaxi taxi trips.

At moovel we offer our customers the opportunity to optimally combine different individual and public mobility services such as car2go, buses, trains and taxis and to pay for these services via a single payment system. All of our mobility services put together already have more than one million customers.
Key Figures.

### Daimler Financial Services
in millions of euros

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<th></th>
<th>2014</th>
<th>2013</th>
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<tbody>
<tr>
<td></td>
<td>% change</td>
<td></td>
<td></td>
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<tr>
<td>EBIT</td>
<td>1,387</td>
<td>1,268</td>
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</tr>
<tr>
<td>Revenues</td>
<td>15,991</td>
<td>14,522</td>
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</tr>
<tr>
<td>New business</td>
<td>47,912</td>
<td>40,533</td>
<td>+18</td>
</tr>
<tr>
<td>Contract volume</td>
<td>98,967</td>
<td>83,537</td>
<td>+18</td>
</tr>
<tr>
<td>Europe</td>
<td>40,389</td>
<td>37,283</td>
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<tr>
<td>Americas</td>
<td>43,122</td>
<td>34,581</td>
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</tr>
<tr>
<td>Africa &amp; Asia Pacific</td>
<td>15,347</td>
<td>11,601</td>
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</tr>
<tr>
<td>Contract volume (in units)</td>
<td>3,322,372</td>
<td>3,077,194</td>
<td>+8</td>
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<tr>
<td>Employees (Dec. 31)</td>
<td>8,878</td>
<td>8,107</td>
<td>+10</td>
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### Daimler Financial Services contract volume
in billions of euros

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<th>Year</th>
<th>2009</th>
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<th>2011</th>
<th>2012</th>
<th>2013</th>
<th>2014</th>
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<tr>
<td>Value</td>
<td>58.3</td>
<td>63.7</td>
<td>71.7</td>
<td>80.0</td>
<td>83.5</td>
<td>99.0</td>
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</table>

### Contract volume in 2014 by vehicle segment
in units

- Others: 202,919
- Daimler Buses: 49,361
- Mercedes-Benz Vans: 388,082
- Daimler Trucks: 403,714

### Contract volume in 2014 by market
in millions of euros

- Others: 16,556
- Italy: 1,879
- Australia: 2,241
- Brasil: 3,257
- France: 2,765
- Japan: 2,983
- Canada: 4,044
- China: 4,371
- UK: 7,579
- USA: 34,567
- Germany: 18,724
Close to Customers in 40 Countries.

**The Daimler Financial Services workforce**

<table>
<thead>
<tr>
<th>Region</th>
<th>2014</th>
<th>2013</th>
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</thead>
<tbody>
<tr>
<td>Total</td>
<td>8,878</td>
<td>8,107</td>
</tr>
<tr>
<td>Europe</td>
<td>5,095</td>
<td>4,611</td>
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<tr>
<td>Headquarter and others</td>
<td>953</td>
<td>819</td>
</tr>
<tr>
<td>Americas</td>
<td>2,073</td>
<td>1,936</td>
</tr>
<tr>
<td>Africa &amp; Asia Pacific</td>
<td>1,710</td>
<td>1,560</td>
</tr>
</tbody>
</table>

**Contract volume 2014 by region**

- **Americas**: Argentina, Brazil, Canada, Mexico, United States
- **Africa & Asia Pacific**: Australia, China, Hong Kong, India, Japan, Malaysia, New Zealand, Singapore, South Africa, South Korea, Taiwan, Thailand
- **Europe**: Belgium, Denmark, Germany, France, Greece, Great Britain, Italy, Croatia, Luxemburg, the Netherlands, Austria, Poland, Portugal, Romania, Russia, Sweden, Switzerland, Slovakia, Slovenia, Spain, Czech Republic, Turkey, Hungary
For Daimler Financial Services, social responsibility and high employer appeal are two sides of the same coin. That’s because we want to fulfill our corporate social responsibilities and also be the world’s best employer for employees and job applicants. We strive to achieve both of these goals, and we do so with commitment and enthusiasm.

**Corporate Social Responsibility**

Daimler Financial Services is involved in social and cultural initiatives around the world. This commitment is an integral part of our corporate culture. In 2014 alone, 2,300 employees took part in charitable social projects around the world. In this way we are giving something back to society and ensuring that working at Daimler Financial Services will continue to be a special experience.

**Corporate Volunteering.** At Daimler Financial Services there are many possibilities to volunteer – for instance, on the Day of Caring. On this day, Daimler Financial Services employees get one day off from work so that they can take part in social projects in their communities. Among other things, our employees refurbished a home for the blind in Germany in 2014 and during the Week of Caring in North and South America they helped out in over 20 different institutions for an entire week. SOS Children’s Villages and Habitat for Humanity are among our strategic partners for these and many other projects. With the Inspiring Ideas initiative, we also encourage colleagues to volunteer in their free time. If three or more employees make a commitment to the same cause, Daimler Financial Services covers the costs of implementing their project, up to a certain limit.

**Education.** Our partnership with the Beyond Basics program has enabled us to help students at a public school in the Detroit metropolitan area develop their talents and strengths through special courses that promote academic excellence and expand the participants’ horizons. The project thus supports socially disadvantaged children and teenagers and provides them with additional educational opportunities. Since the partnership was initiated, several hundred employees have taken part in a number of volunteer programs for Beyond Basics.

“Whether it is a toy and food drive for families in need, or the houses we build with Habitat for Humanity, Daimler Financial Services does a great job of making the lives of those around them much better.”

Bryce Hicks, Credit Analyst, Fort Worth, USA
Sponsorship of art and culture. Art and culture promote innovative thinking and provides momentum for social and economic progress. For this reason, Daimler Financial Services supports projects and institutions that promote culture and the arts around the world. These partnerships are not only good for the beneficiaries; they also benefit our workforce. In Berlin, for example, our employees have free access to 25 cultural institutions, including the Old National Gallery and the German Historical Museum. In Stuttgart, Mercedes-Benz Bank is the main partner of the Kulturfabrik Theaterhaus, which offers our employees discounted tickets for a large number of events. We are also active in Saarbrücken, where we cooperate with the Saarländisches Staatstheater to offer our employees discounted tickets to the ballet, theater, and opera. In the United States and Canada, Daimler Financial Services cultivates partnerships with renowned arts academies such as the Cranbrook Academy of Arts in Michigan and the Ontario College of Art and Design, and with Southern Methodist University and Texas Christian University. As a result of these partnerships, art students and employees of Daimler Financial Services are able to engage in a dialogue about art and innovation.

Daimler Financial Services: An attractive employer
What started out as a single employee’s idea has since become a global market leader. Our car2go mobility concept is a shining example of how good ideas and employee enthusiasm play a key role in a company’s success. Daimler Financial Services aims to be an attractive employer for our employees, and we want talented applicants to put us at the top of their wish list as well. To ensure that our corporate culture keeps evolving, we promote open and direct dialogue at all levels of the company. We also encourage cooperation that is based on trust, quick implementation, and a focus on customers. Above all, we welcome constructive criticism, for instance through the global employee survey that is conducted at regular intervals by Great Place to Work, an independent opinion research institute. The results of the most recent survey are encouraging: As first german company ever Daimler Financial Services made it onto the list of the world’s 25 best employers in 2014. Nine out of ten respondents considered Daimler Financial Services an extremely attractive employer.

Nothing good happens unless you do it! Social commitment is an integral component of our corporate culture. One expression of this social commitment is our Day of Caring – here in Germany (center photo), the U.S. (bottom right) and Japan (top). Another one is our support of culture; here we show the winner of our Emerging Artist Award 2014, Kari Cholnoky (bottom left). We’re giving something back to society and opening up new perspectives for our employees. Working together for a good cause creates a fantastic team spirit and brings all of us in the company closer together.
January
**Launch in France.** Mercedes-Benz Bank has started the wholesale operations of its bank branch in France. By establishing bank branches for both wholesale and retail portfolios in Europe, Mercedes-Benz Bank ensures funding and improves efficiency.

February
**40th anniversary.** Daimler Truck Financial celebrates its 40th anniversary in the U.S. Since its establishment in 1974, the company’s business volume with American commercial vehicle customers and dealerships has risen to roughly $10 billion.

**Carsharing with the star.** The smartphone-based rental service car2go black launches pilot operations in Berlin and Hamburg. The service uses black Mercedes-Benz B-Class models.

**Great place to work.** Daimler Financial Services is included on the independent Great Place to Work Institute’s list of the most popular employers in Japan. The company also repeats the same achievement in Mexico, Poland, Portugal, France, Canada, Brazil, Korea and Spain.

April
**New financing product.** Daimler Financial Services becomes the first automotive financing company in China to offer a financing product that includes a guaranteed residual value.

**New name.** Daimler Mobility Services is renamed moovel GmbH. With this step, the company underscores the importance of the mobility platform as well as its strong customer focus.

May
**Innovative mobility solution.** Daimler Fleet Management launches a corporate carsharing solution for the first time. The new service enables a company’s employees to use the corporate fleet for private or business purposes.
**Unlimited carsharing.** moovel GmbH offers customers the possibility of using car2go vehicles in different countries so that they can have flexible mobility in various major European cities.

**June**

*Ciao, Firenze!* The car2go success story in Italy continues. After Milan and Rome, the flexible carsharing service begins operating in Florence with 200 smart fortwo models.

**Satisfied customers.** According to a *JD Power survey*, Mercedes-Benz Financial Services Canada is Number One in customer satisfaction. Their colleagues in the U.S. occupy a top position in the rankings for dealership financing services.

**Q3**

**August**

*Good reputation.* The Argentinian business magazine *MERCO-Clarín* ranks Mercedes-Benz Financial Argentina seventh on the list of the country’s 100 most respected companies.

**September**

*Modern online service.* BharatBenz Financial becomes the first company in India to launch an online portal for commercial vehicle financing. Customers can use the portal to view their contract details and obtain information about the latest special offers.

**Responsibility in action.** More than 1,200 Daimler Financial Services employees in the Americas take part in the second Week of Caring by spending nearly 7,000 hours working voluntarily on behalf of nonprofit organizations.

**Expanded portfolio.** moovel acquires one hundred percent of Intelligent Apps GmbH, which operates the mytaxi service app, and also completely takes over RideScout LLC, which offers the leading mobility app in North America.

**Diversity counts.** Diversity conferences, attracting hundreds of colleagues worldwide, focused on furthering a diverse and inclusive culture.

**October**

**DFS is great.** Daimler Financial Services is named one of the 25 best multinational employers worldwide by the independent *Great Place to Work Institute*. In an employee survey conducted prior to the rankings, nine out of ten employees described DFS as “a great place to work.”

**Big Apple.** car2go arrives in Brooklyn, New York, with 400 smart fortwo models.

**November**

**Outstanding service.** A customer and dealer satisfaction survey conducted in the Africa & Asia-Pacific region shows that Daimler Financial Services is the first choice provider for Mercedes-Benz dealers in all Africa & Asia-Pacific markets.

**Smartphone opens doors.** car2go vehicles can not only be found and booked using the car2go app; now it’s also possible to open the cars with a smartphone.

**December**

**Biggest carsharing company in the world.** After further launches in Frankfurt am Main, Copenhagen, and Stockholm, car2go grows to become the world’s biggest carsharing company at the end of the year with one million customers. The company has about 13,000 vehicles on the road, and a car2go rental is initiated once every 1.5 seconds at one of the service’s 29 locations.
Our Management Team.

**Bodo Uebber**  
Chairman of the Supervisory Board of Daimler Financial Services AG, Member of the Board of Management of Daimler AG, with responsibility for Finance & Controlling/Financial Services

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

**Dr. Dieter Buhl**  
Member of the Board of Management, responsible for Human Resources

**Franz Reiner**  
Member of the Board of Management, responsible for the region Europe and Chairman of Mercedes-Benz Bank AG

**Stephan Unger**  
Member of the Board of Management, responsible for Finance & Controlling and Risk Management

**Peter Henn**  
Member of the Board of Management, responsible for the region Africa & Asia Pacific

**Peter Zieringer**  
Member of the Board of Management, responsible for the region Americas, President and CEO of Mercedes-Benz Financial Services USA
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In 2014 the signs were pointing towards growth at all of our divisions. We are also on schedule with our efficiency-enhancing programs. In addition, we have strengthened our leading position in the areas of safety and fuel efficiency as well as with autonomous driving.

Daimler AG is one of the world’s most successful automotive companies. With its divisions Mercedes-Benz Cars, Daimler Trucks, Mercedes-Benz Vans, Daimler Buses and Daimler Financial Services, the Daimler Group is one of the biggest producers of premium cars and the world’s biggest manufacturer of commercial vehicles with a global reach. Daimler Financial Services provides financing, leasing, fleet management, insurance, financial investments, credit cards, and innovative mobility services.

The company’s founders, Gottlieb Daimler and Carl Benz, made history with the invention of the automobile in the year 1886. As a pioneer of automotive engineering, Daimler continues to shape the future of mobility today: The Group’s focus is on innovative and green technologies as well as on safe and superior automobiles that appeal to and fascinate. Daimler consequently invests in the development of alternative drive trains with the long-term goal of emission-free driving: from hybrid vehicles to electric vehicles powered by battery or fuel cell. Furthermore, the company follows a consistent path towards accident-free driving and intelligent connectivity all the way to autonomous driving. This is just one example of how Daimler willingly accepts the challenge of meeting its responsibility towards society and the environment.

Daimler sells its vehicles and services in nearly all the countries of the world and has production facilities in Europe, North and South America, Asia, and Africa. Its current brand portfolio includes, in addition to the world’s most valuable premium automotive brand, Mercedes-Benz, as well as Mercedes-AMG and Mercedes-Maybach, the brands smart, Freightliner, Western Star, BharatBenz, FUSO, Setra and Thomas Built Buses, and Daimler Financial Services’ brands: Mercedes-Benz Bank, Mercedes-Benz Financial, Daimler Truck Financial, moovel and car2go. The company is listed on the stock exchanges of Frankfurt and Stuttgart (stock exchange symbol DAI).

In 2014, the Group sold more than 2.5 million vehicles and employed a workforce of 279,972 people; revenue totaled €129.9 billion and EBIT amounted to €10.8 billion.
### Daimler at a Glance

#### Our Brands and Divisions

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<th>Category</th>
<th>Brands</th>
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<tr>
<td>Daimler Trucks</td>
<td><img src="image3" alt="Mercedes-Benz" /> <img src="image4" alt="Freightliner" /> <img src="image5" alt="Caterpillar" /></td>
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<td>Mercedes-Benz Vans</td>
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