WINNING THE FUTURE
BY BUILDING OUTSTANDING MOBILITY SERVICES

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Daimler Full-Year Disclosure – February 1, 2018
DAIMLER FINANCIAL SERVICES
A division of Daimler
WE OFFER A BROAD VARIETY OF FINANCIAL AND MOBILITY SERVICES

- **0.4 mn** vehicles in fleet management
- **0.4 mn** banking customers
- **4.6 mn** insurance policies
- **4.8 mn** financed or leased vehicles
- **3.0 mn** car2go customers
- **11.1 mn** mytaxi customers
- **3.7 mn** moovel customers

Numbers per December 2017
WE CREATE DEMAND FOR VEHICLES AND SERVICES.

WE BUILD CUSTOMER LOYALTY AND ENSURE RETENTION.

WE CONTRIBUTE TO DAIMLER’S FINANCIAL SUCCESS.

WE ARE TAPPING INTO THE REVENUE STREAMS OF TOMORROW.
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.

SOCIETAL CHANGE: USAGE IS THE NEW OWNERSHIP.

The sharing economy is expected to grow into a significant billion dollar market.

CONNECTIVITY AND AI TRANSFORM THE WORLD.

Investment into Artificial Intelligence is expected to explode.

SELF-DRIVING CARS TURN FROM FICTION INTO SCIENCE.

Automated driving technology will be ready for commercial use in the next decade.

Note: Numbers represent various external estimates - no official Daimler position
WE AIM TO BUILD A HOLISTIC MOBILITY ECOSYSTEM

1. Offer broad variety of mobility solutions
2. Create frequent customer interaction
3. Gain large-scale customer data
4. Optimize understanding of customer needs
5. Capitalize on upselling opportunities
6. Become trusted mobility companion
7. Create lock-in effects & loyalty

OUR AMBITION

“DFS’ AMBITION IS TO BECOME AN ENTIRELY CUSTOMER-CENTRIC, FULLY DIGITIZED, INTEGRATED FINANCIAL & MOBILITY SERVICES PROVIDER, OPERATING IN THE MOST EFFICIENT WAY.”
WE ARE GETTING READY FOR THE FUTURE OF MOBILITY
BECAUSE INCREASINGLY MORE CUSTOMERS 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 STRATEGIC TARGETS
WHEN IT COMES TO MOBILITY SERVICES

Tap into new/additional revenue and profit sources
Extend Daimler ecosystem around the connected car
Build service capabilities for the era of self-driving cars
# THREE AREAS OF ACTIVITY IN MOBILITY SERVICES

**CAR SHARING**
- car2go
- Turo
- Turo shareholding
- Turo shareholding

**RIDE-HAILING**
- mytaxi
- CleverTaxi
- Beat
- Chauffeur Privé
- Flixbus
- Blacklane
- Via
- Careem
- Via shareholding
- Blacklane shareholding
- Careem shareholding

**MULTI-MODAL**
- moovel

<table>
<thead>
<tr>
<th>CUSTOMERS</th>
<th>INTERACTIONS</th>
<th>CITIES</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 mn</td>
<td>116 mn</td>
<td>&gt;100</td>
</tr>
</tbody>
</table>

*YTD December; numbers for car2go, moovel, mytaxi, Taxibeat, CleverTaxi.*
THE DFS DIVISION COVERS A BROAD RANGE OF SERVICES along the extended mobility value chain of tomorrow

<table>
<thead>
<tr>
<th>VEHICLE MANUFACTURER</th>
<th>ASSET PROVIDER</th>
<th>FLEET OPERATOR</th>
<th>SERVICE PLATFORM</th>
<th>MULTI-MODAL PLATFORM</th>
</tr>
</thead>
<tbody>
<tr>
<td>&quot;Somebody needs to develop, produce and sell the vehicle&quot;</td>
<td>&quot;Somebody needs to pay for and own the vehicle&quot;</td>
<td>&quot;Somebody needs to take care of the vehicles&quot;</td>
<td>&quot;Somebody needs to offer the individual mobility service to customers&quot;</td>
<td>&quot;Somebody needs to turn various mobility options into one-stop-shopping solutions and ensure integration into smart city transportation solutions&quot;</td>
</tr>
</tbody>
</table>

**VEHICLE MANUFACTURER**
- DAIMLER
- Mercedes-Benz
- smart

**ASSET PROVIDER**
- DAIMLER
- Daimler Truck Financial
- Mercedes-Benz Financial
- Mercedes-Benz Insurance

**FLEET OPERATOR**
- ATHLON
- CharterWay
- AUTOGRAVITY

**SERVICE PLATFORM**
- mytaxi
- chauffeur prive
- BLACKLANE
- FLiXBUS
- TURBO
- Careem

**MULTI-MODAL PLATFORM**
- moovel

**FUTURE MOBILITY CUSTOMER**
- Consuming „mobility as a service/self-driving car services”

**SCOPE OF CURRENT DFS BUSINESS**

*Shareholding
DFS REPRESENTS THE S IN CASE
Yet another record year for Daimler Financial Services

Our expected growth and our conservative risk management are strengthening the backbone of our future investments

Our early investments in global mobility services contribute to our competitive advantage
## PERFORMANCE 2017

**YET ANOTHER RECORD YEAR FOR DAIMLER FINANCIAL SERVICES**

<table>
<thead>
<tr>
<th>Metric</th>
<th>Value</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Penetration Rate</td>
<td>50.5%</td>
<td>Excellent cooperation with our brand partners</td>
</tr>
<tr>
<td>Portfolio</td>
<td>€ 140bn</td>
<td>Portfolio growth in all regions along with growing sales</td>
</tr>
<tr>
<td>EBIT</td>
<td>€ 2.0bn</td>
<td>Favorable EBIT development</td>
</tr>
<tr>
<td>Operating Ratio</td>
<td>0.91%</td>
<td>High efficiency</td>
</tr>
<tr>
<td>Net Credit Losses</td>
<td>0.26%</td>
<td>Excellent risk management</td>
</tr>
<tr>
<td>Return on Equity</td>
<td>17.6%</td>
<td>Sustainable profitability</td>
</tr>
</tbody>
</table>
WE OPERATE IN OVER 40 COUNTRIES AND WE HAVE SUCCESSFULLY GROWN OUR PORTFOLIO OVER THE YEARS
WE MITIGATE RISK AND VOLATILITY THROUGH A BALANCED MIX OF FUNDING INSTRUMENTS AND CLEAR PRINCIPLES

**Capital Markets**
- Strengthen our global footprint and use market opportunities

**Bank Loans**
- Deepen our excellent bank relationships

**ABS**
- Globally expand our highly competitive ABS issuances

**Deposit**
- Maintain well controllable liquidity reserve

**STRINGENT FUNDING POLICY WORLDWIDE**
- Liquidity matched funding
- Interest rate matched funding
- Currency matched funding
- Country matched funding

2017

2023
WE HAVE THE **FINANCIAL STRENGTH TO PREPARE FOR THE FUTURE**

<table>
<thead>
<tr>
<th>Year</th>
<th>EBIT (in mill)</th>
</tr>
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<tbody>
<tr>
<td>2014</td>
<td>1,387 €</td>
</tr>
<tr>
<td>2015</td>
<td>1,619 €</td>
</tr>
<tr>
<td>2016</td>
<td>1,739 €</td>
</tr>
<tr>
<td>2017</td>
<td>1,970 €</td>
</tr>
</tbody>
</table>

OUR STRONG CORE BUSINESS IS THE FOUNDATION FOR THE SUSTAINABLE INVESTMENTS INTO THE EXPANSION OF OUR MOBILITY ECOSYSTEM.
THE WAY INTO THE MOST PROMISING SEGMENT LEADS THROUGH CURRENT SHARED SERVICES

WE ARE SHAPING THE MOBILITY ECO SYSTEM ALREADY TODAY
THE EXPANSION OF OUR FOOTPRINT IS A RESULT OF OUR COMPREHENSIVE MOBILITY STRATEGY
WE HAVE **SIGNIFICANTLY ACCELERATED** OUR MOBILITY BUSINESS

**Total customers** * \[[in m]\]

- YTD Dec 2016: 8.5
- YTD Dec 2017: 17.8

+109%

**Customer interactions** *

- YTD Dec 2016: 50.1
- YTD Dec 2017: 116.1

+132%

* Including Taxibeat since 02/17 and Clever Taxi since 06/17
The world's first taxi app and the leading e-hailing app in Europe, available in 13 countries worldwide. 120,000+ drivers are registered with mytaxi, providing high-quality driving services.
Find a car2go next to you – with or without reservation. Whenever you need it.

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

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

OFFERS INSTANT AUTOMOBILITY ON YOUR TERMS
EVERYDAY, OVER 10,000 RIDES ARE ALREADY ELECTRIC.

3 EV locations
Stuttgart, Amsterdam and Madrid (more to come)

10,000 e-rides per day
Every tenth kilometer driven in a car2go is electric.

60mn kilometers
car2go members have already driven more than 60 million electric kilometers.
mytaxi IS THE LEADING EUROPEAN TAXI-HAILING APP
mytaxi is consistently driving innovation - also by teaming up with third parties

INTEGRATED INTO
APPLE WATCH

INTEGRATED INTO
AMAZON ALEXA

INTEGRATED INTO
GOOGLE MAPS MOBILE
moovel (B2C)  
„one-stop-shop“ for urban mobility in EU  
“one-stop-shop”  
search, book, pay  
all in one account  
search & info globally

moovel transit (B2B, EU)  
highly standardized EU white-label ticketing app for PT  
>90% standardized  
using operator brand  
integration of MSPs  
search, book, pay

moovel transit (B2B, NA)  
white-label solutions for US PT authorities  
using operator brand  
visual ticketing  
ticket verification  
US market leader
Daimler AG HAS LAUNCHED A RESPONSIVE SHUTTLE SERVICE
WE ARE PRESENT IN MORE THAN 100 CITIES IN 18 COUNTRIES
SELF-DRIVING TECHNOLOGY COULD TRIGGER SURGE IN DEMAND

Self-driving car services will ...

...DELIVER A UNIQUE CUSTOMER EXPERIENCE

...ENHANCE TRAFFIC SAFETY

...IMPROVE QUALITY OF LIFE IN CITIES

...PROVIDE A HUGE MARKET OPPORTUNITY

Prices will decrease due to higher fleet utilization

Customer demand will increase due to higher attractiveness

FUTURE SELF-DRIVING CAR SERVICES

More companies will invest into self-driving car services because of attractive margins

REINFORCING CYCLE OF ROBO SERVICES

Source: Evercore ISI 2017
DAIMLER IS WELL PREPARED TO SHAPE THE FUTURE OF MOBILITY

Solid foundation to tap into significant revenue and profit potential

LEADING OEM MOBILITY SERVICES PORTFOLIO

CUTTING-EDGE SELF-DRIVING VEHICLE TECHNOLOGY
DETERMINED TO SHAPE
THE NEXT ERA OF
PERSONAL
MOBILITY!

THANK YOU!

Daimler Financial Services
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; 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.