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 Financial Services – a division of Daimler
We offer a broad variety of financial and mobility services

- 395,000 vehicles in fleet management
- 446,000 banking customers
- 2.7mn car2go customers
- 9.2mn mytaxi customers
- 3.2mn moovel customers
- 4.6 mn financed or leased vehicles
- 4.5 mn insurance policies
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**

- **Strengthen the FS core business**
- **Get ready for the future of mobility**
DFS represents the S in CASE
Various trends change the way we move in our cities...

Purchasing power moves into urban areas.

Traffic regulation in cities becomes tighter.

Customers demand convenient and digital services and switch to sharing.

Artificial intelligence transforms the world.

Self-driving cars turn from fiction into science.

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

Municipalities around the globe aim at reducing emissions and congestion.

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

Revenue from Artificial Intelligence company solutions is expected to explode.

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

<table>
<thead>
<tr>
<th>From...</th>
<th>...To</th>
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</thead>
<tbody>
<tr>
<td>Financial services and selective mobility offering</td>
<td>Integrated mobility business (financial &amp; mobility services)</td>
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<tr>
<td>Indirect business</td>
<td>Direct and indirect business</td>
</tr>
<tr>
<td>Transactional mindset</td>
<td>Relationship &amp; data mindset</td>
</tr>
<tr>
<td>Partial digital operations</td>
<td>Fully digital operations</td>
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<tr>
<td>Financing individual ownership</td>
<td>“Shared Autonomy” - ready</td>
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We aim to build a holistic mobility ecosystem to create customer lock-in and increase share of wallet.

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.”
AutoGravity puts car financing in the palm of your hand

Choose Your Car
- all makes, models, and trims
- Find a Dealer
- Search for Financing

Search for Financing
- Personal Information
- license scan; LinkedIn integration

Select Your Lender
- instant credit decision

Find a Dealer
- all brands and dealers nationwide

Available in:
- Web App

Integrated partners [as of August 2017]
- Mercedes-Benz Financial Services
- Volkswagen Credit
- Hyundai Capital
- RoadLoans.com
- CarFinance.com
- SPRINGBOARDAUTO.com
- Investors
- Westlake Financial Services
- LightStream
- AutoGravity
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

**RIDE-HAILING**
- mytaxi
- CleverTaxi

**MULTI-MODAL**
- FlixBus shareholding
- Blacklane shareholding
- Via shareholding

**15 mn CUSTOMERS**

**>100 CITIES**

**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

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* YTD August 2017, numbers for car2go, moovel, mytaxi, Taxibeat, CleverTaxi.
We have significantly grown our mobility business

TOTAL CUSTOMERS [in mn]

YTD Aug 2016 YTD Aug 2017

+109%

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

CUSTOMER INTERACTIONS [in mn]

YTD Aug 2016 YTD Aug 2017

+156%
We provide mobility services in 16 countries.
car2go offers instant automobility on your terms

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!
car2go will increasingly deploy electric fleets

<table>
<thead>
<tr>
<th>ELECTRIC MOBILITY</th>
<th>MADRID EXAMPLE</th>
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<tbody>
<tr>
<td>330,000 MEMBERS</td>
<td>UNIQUE ELECTRIC MOBILITY PROJECT</td>
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<tr>
<td>~ 1,400 ELECTRIC VEHICLES</td>
<td>15 RENTALS PER CAR PER DAY</td>
</tr>
<tr>
<td>10,000 + RENTALS PER DAY</td>
<td>6,800 TONS CO2 SAVINGS 2017-2021</td>
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- **AMSTERDAM**: SINCE 11/2012
- **STUTTGART**: SINCE 11/2012
- **MADRID**: SINCE 11/2015
- **HAMBURG**: STARTING MID 2018 (50% of fleet)
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.
Daimler’s current mobility offers will become tomorrow’s customer access point for 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.