

DAIMLER

Daimler Financial Services
Investor Meeting Credit Suisse

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Chief Financial Officer, Daimler Financial Services AG

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Daimler Financial Services

Financial Services is an integral part of Daimler's business success

Mercedes-Benz Cars



- Mercedes-Benz
- Mercedes AMG
- Mercedes-Benz Mc Laren (40%)
- Maybach
- smart

Daimler Trucks



- Trucks Europe/ Latin America
- Trucks NAFTA
- Truck Asia

Vans, Buses, Other



- Mercedes-Benz Vans
- Daimler Buses
- Stake in EADS
- Stake in Chrysler Holding LLC

Financial Services



- Americas
- Europe, Africa, Asia/Pacific

Daimler Financial Services

Agenda

General Overview

Strategy and Business Scope

Key Figures

Perspectives



We provide outstanding financial services

Our vision is to...

...be the first choice provider in financial services for our dealers and customers in partnership with our automotive brands



Our mission is to...

... create value for our brands, dealers and customers

... contribute to the financial success of Daimler

... provide rewarding opportunities for our employees and communities

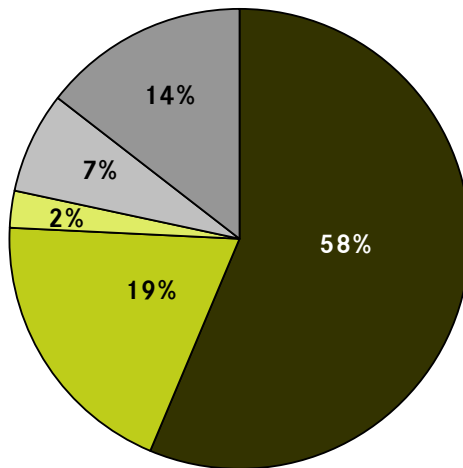
Our more than 7.000 employees working in over 40 countries are committed to living our core values



Portfolio composition reflects our brand partner support

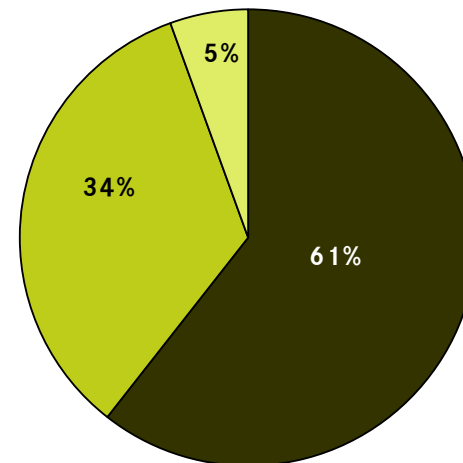
Portfolio serviced Q1 2008: EUR 58,3 bn (Q1 2007: EUR 57,1 bn)

by brand



- Mercedes-Benz Cars
- Daimler Trucks
- Daimler Buses
- Mercedes-Benz Vans
- Other

by region



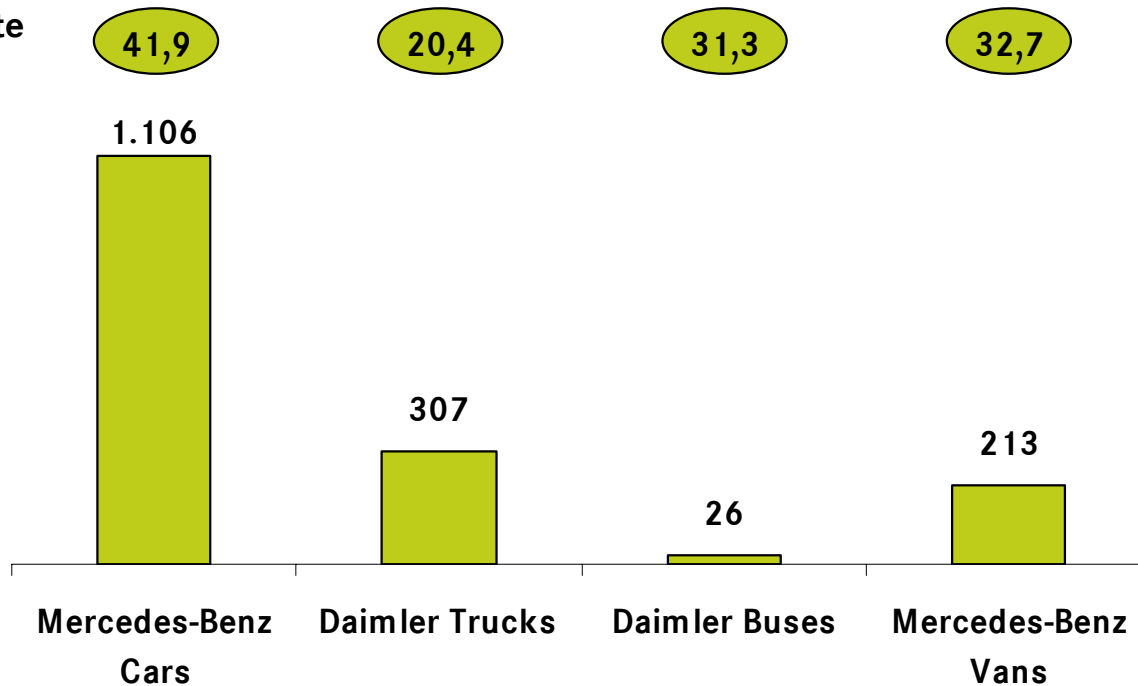
- Europe, Africa & Asia Pacific
- Americas
- Capital Services

Continued brand partner support and stable acquisition growth

DFS Actuals 2007

Penetration rate
(in %)

Sales units
(in '000)



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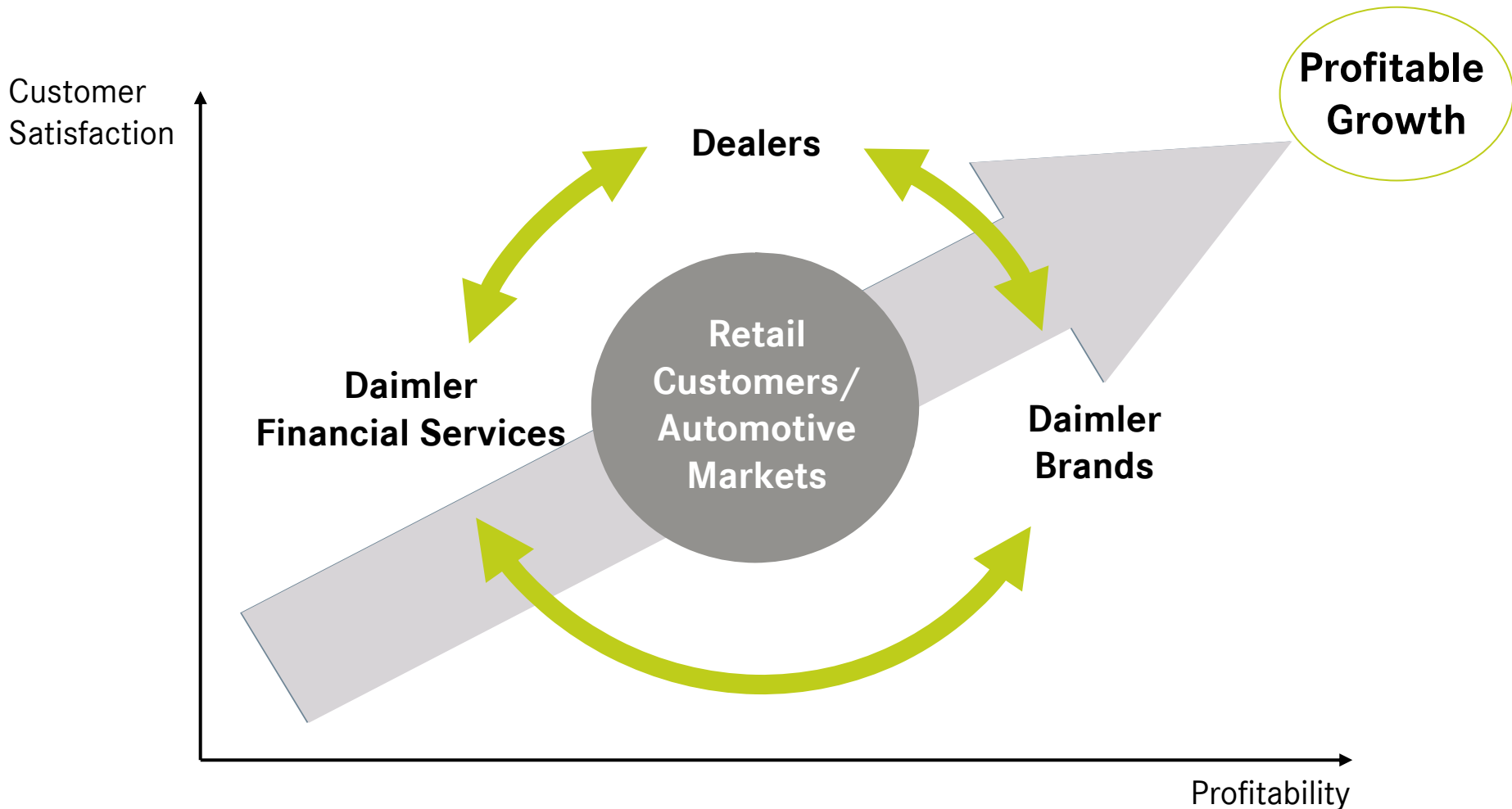
Strategy and Business Scope

Key Figures

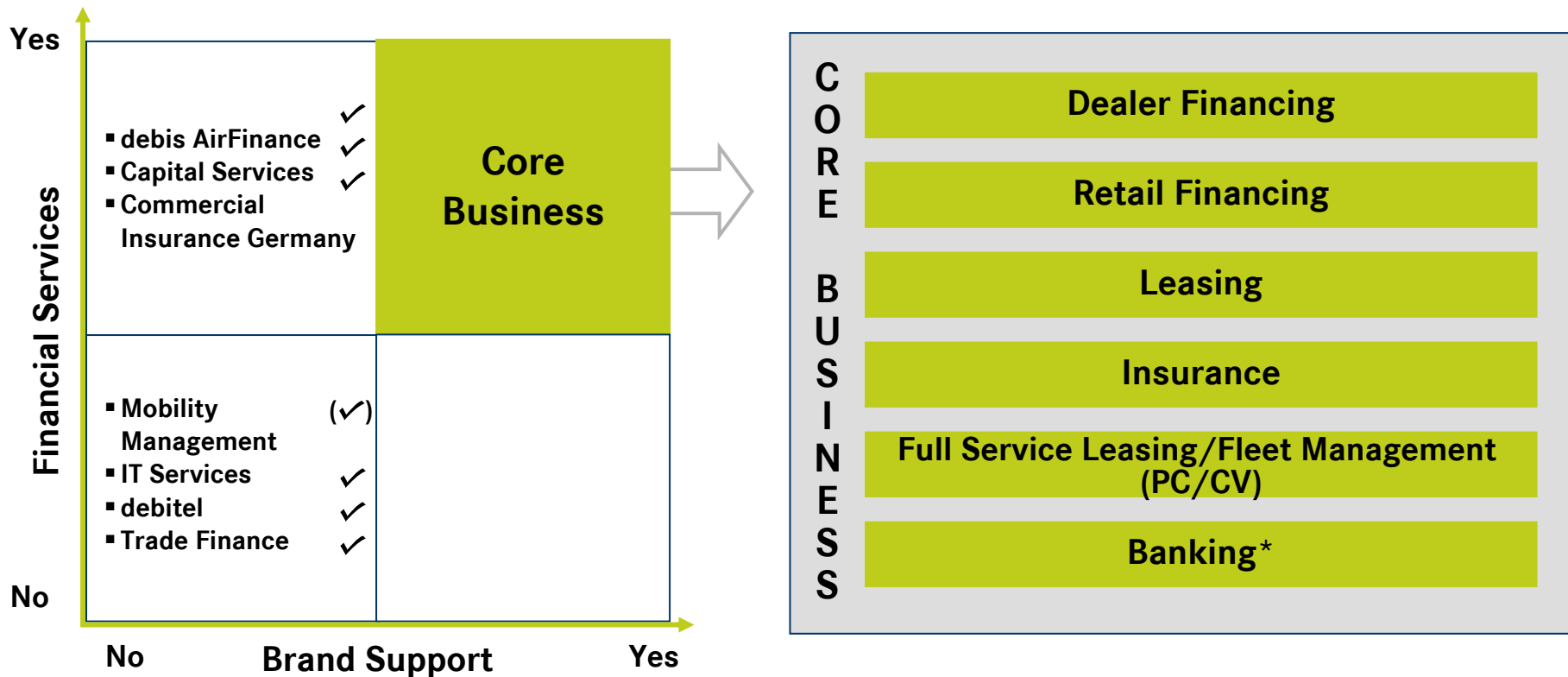
Perspectives



Close cooperation with our key partners creates sustainable competitive advantages



Based on our vision we took action to focus on financial services that are providing sales support to the Daimler brands



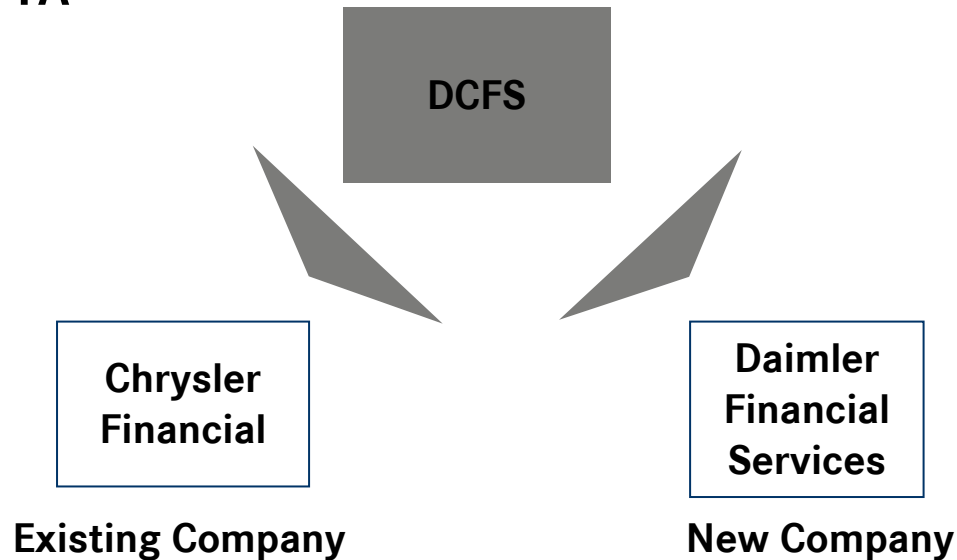
* Banking: deposit business, credit cards, mutual funds – only Germany

2000

2008

Moreover, the de-merger of Chrysler is still a major internal task for Financial Services

NAFTA



Separation and Keep Going

Operational split now:

- Build up additional **120 IT systems**
- Apply for **89 new licenses**
- Renegotiate and build up **10.000 vendor relationships**
- Setup **900 service agreements**
- Separation of **5.500 employees** (4.000 Chrysler/ 1.500 MB)

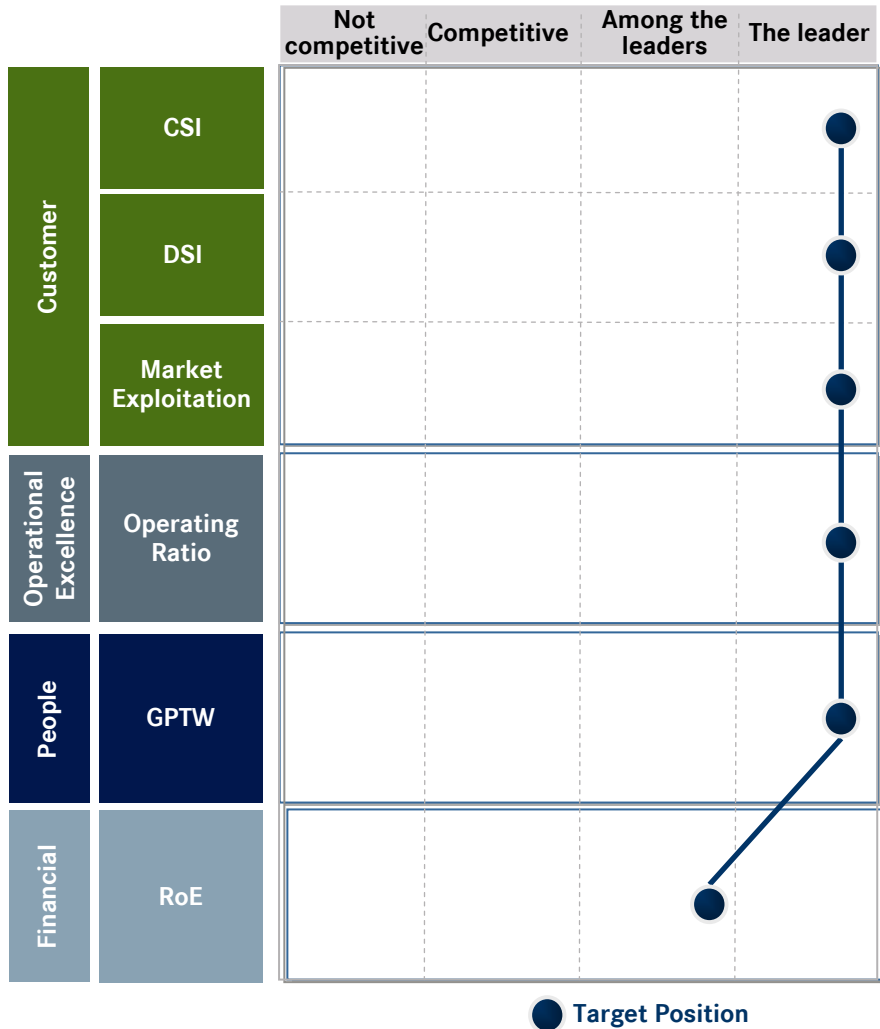
All other countries

- DFS continues to provide Financial Services for Chrysler Group products

Seamless for our customers and dealers

- Label programs to be set up

Our objectives are ambitious: Becoming the Captive #1

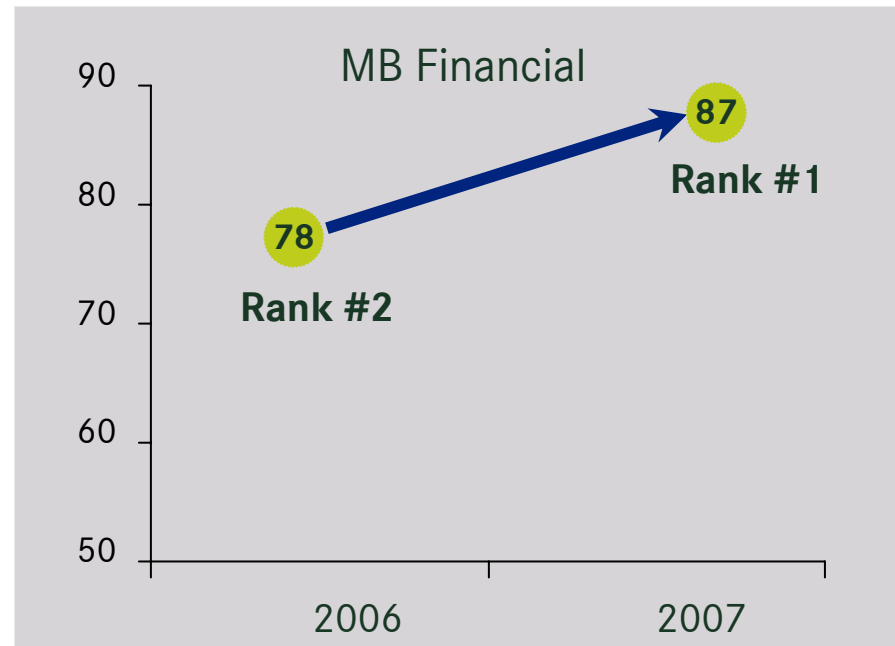


Targets

- ✓ Customer Satisfaction Index #1
- ✓ Dealer Satisfaction Index #1
- ✓ Annual growth
- ✓ Operating Ratio improvement
- ✓ Top 100 global company to work for
- ✓ > 14% RoE

We are receiving strong positive response from our dealers in the US...

J.D.-Power Dealer Satisfaction Index



In the United States, Mercedes-Benz Financial is number one in retail credit in the 2007 J.D. Power dealer satisfaction study.

...and also around the world, feedback proves that our intensive focus on dealers and customers has a positive impact

Some Highlights:



*Sewell's Dealer Satisfaction Survey 2007: DFS **Number One***



*J.D. Power 2007: MBF **Number One***



*AUTOHAUS Banken Monitor 2007: Mercedes-Benz Bank **Top Five** of Best Auto Finance Companies*



DFS Number One in Dealer Satisfaction



*F&I Management & Technology Magazine 2005: DFS **Captive of the Year***

J.D. Power Dealer Financing Satisfaction Survey: DFS Top Ranked Provider in Floor Planning 2006



*Syndicated Customer Satisfaction Index 2006: Banco Mercedes-Benz **Number One***



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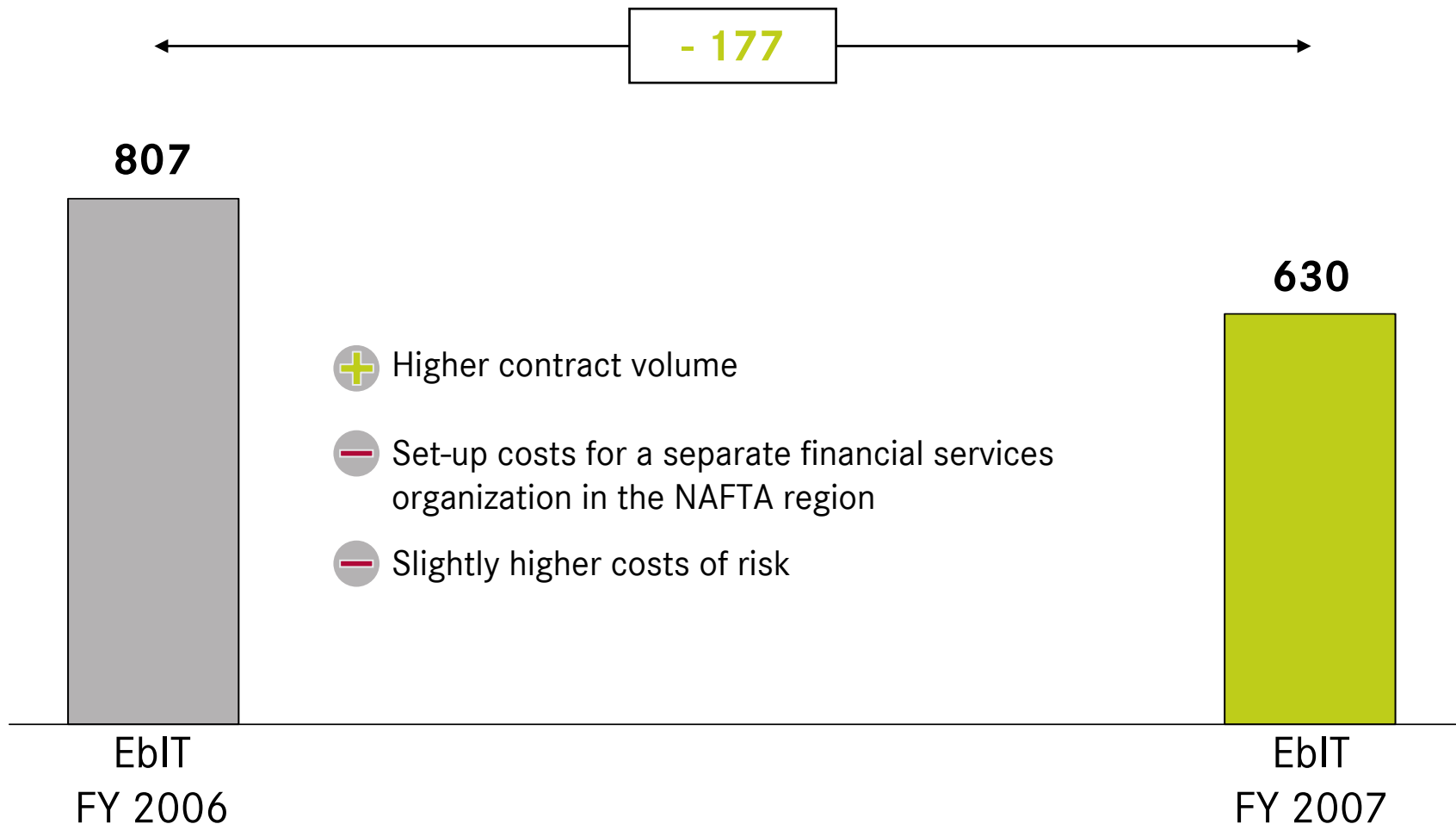
Strategy and Business Scope

Key Figures

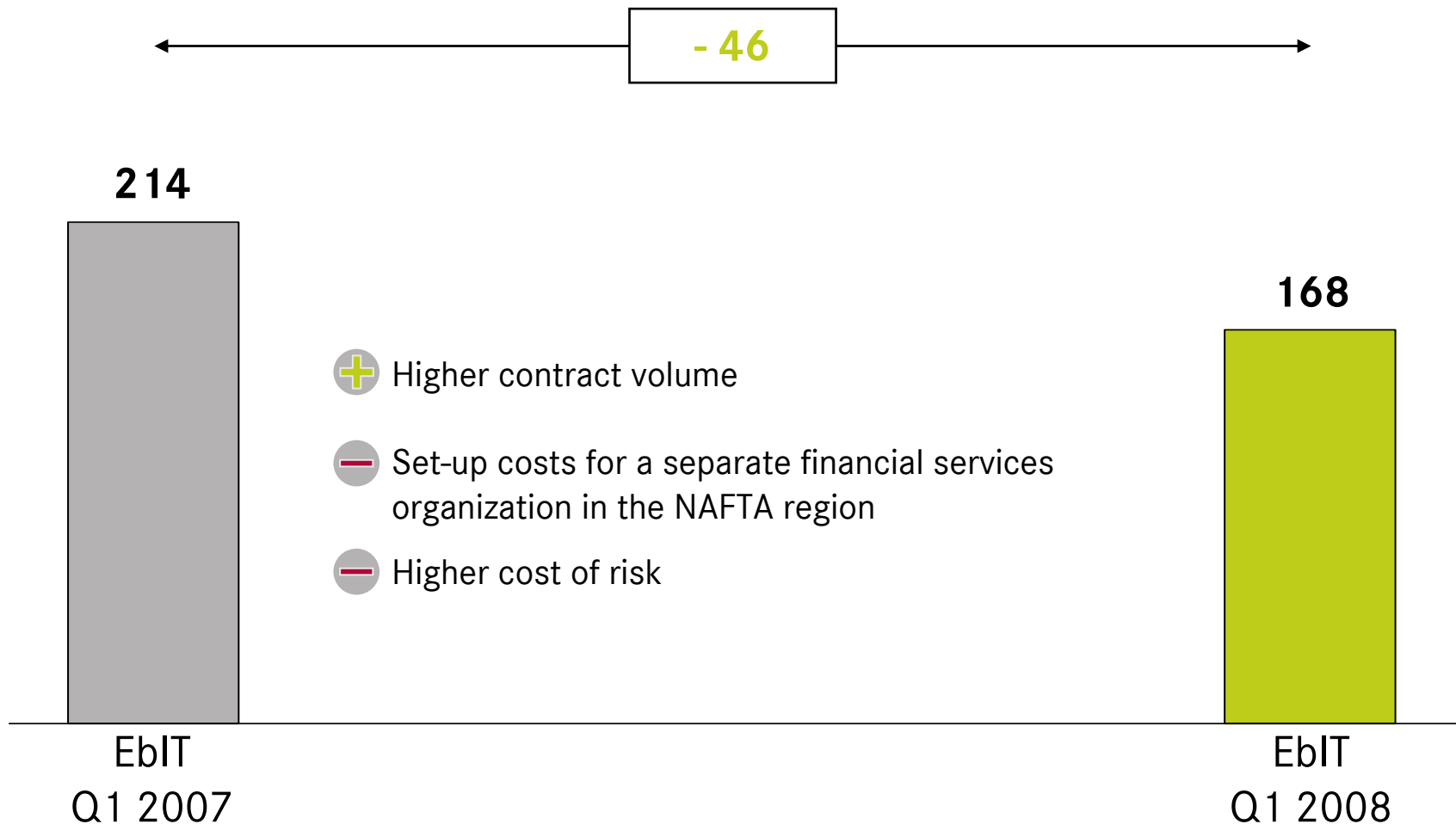
Perspectives



Lower EBIT mainly reflects burdens from setting up a new organization in the NAFTA region

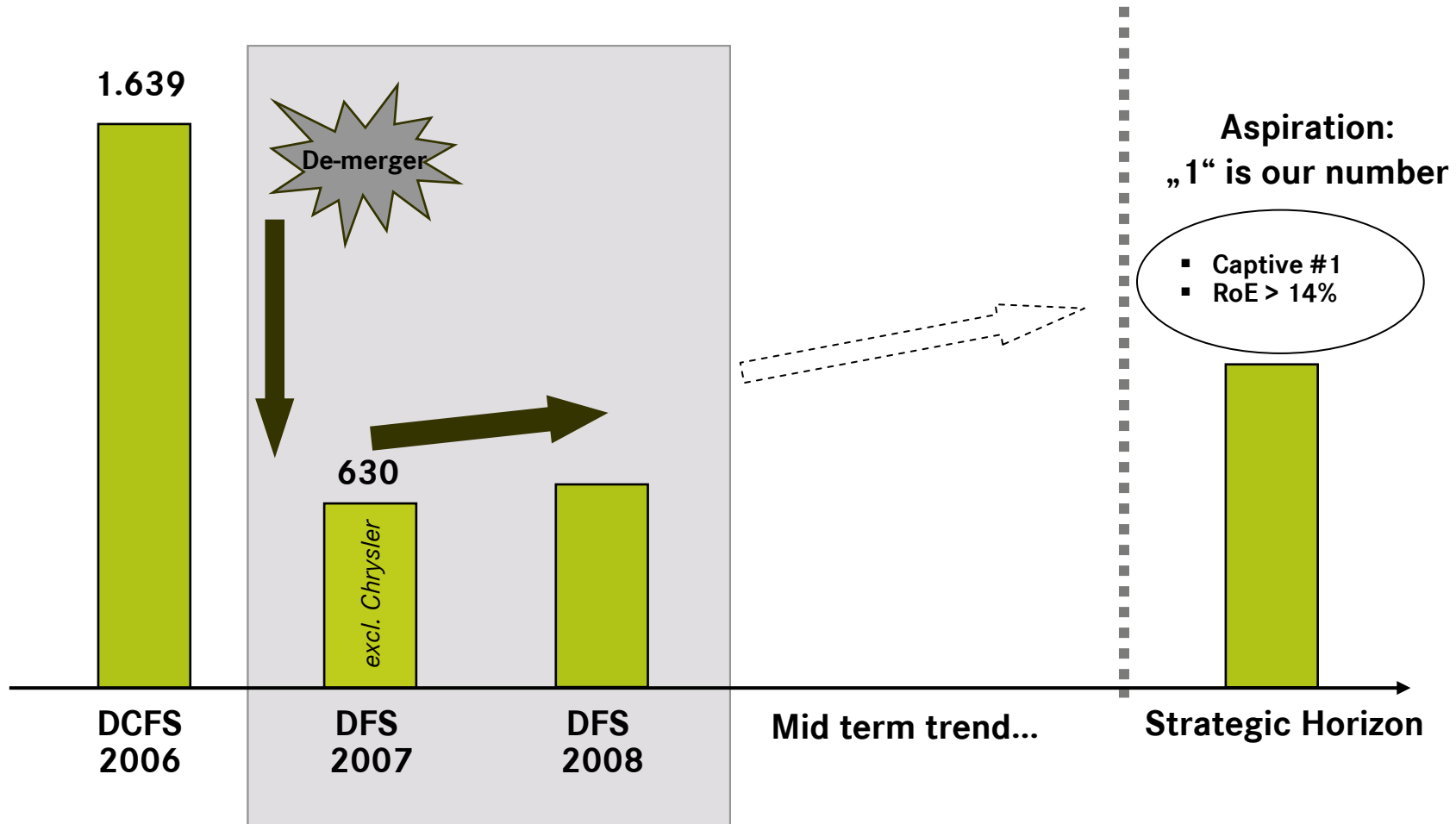


Daimler Financial Services affected by set-up costs and higher cost of risk

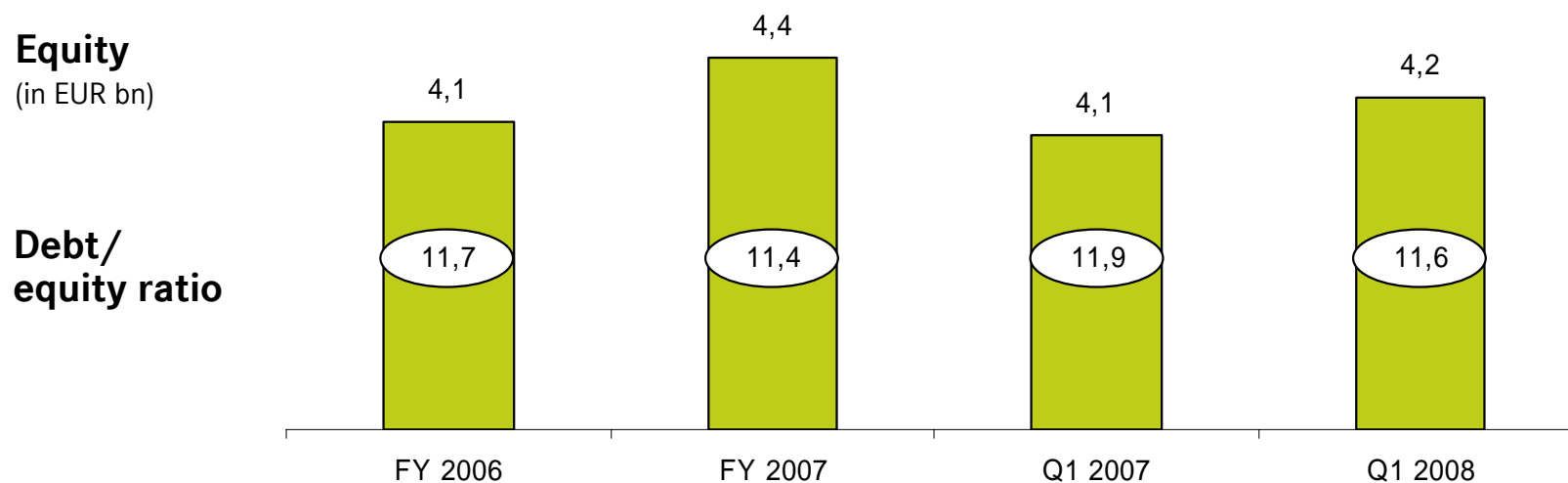


In the short-term, we stabilize our profit levels...
...strategically, we aspire to become “Captive #1”

EbIT in EUR mill



Effective risk management processes should result in a stable equity foundation of 7%



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To go for our targets, we take a global approach: Captive #1

Driven by our leadership and culture...

Leadership and culture

- Develop a high performance culture that attracts and motivates people

...we go for efficiency and growth

Efficiency

- Operational and functional effectiveness lead us to benchmark efficiency

Growth

- Growth in core business
- Addressing New markets and products

Global Products, Processes & Systems (GPS)

- Best in class integrated, global systems based on standardized processes

Short to medium-term future

Long-term future shaping today

Key Points and Outlook

- Reliable sales support of our brand partners
- Further development of our Fleet Management services and Insurance products provides growth potential along the automotive value chain
- Increase of business volume in important growth markets such as Russia and China
- Cost of credit risk increase to long-term average due to the economic slow down
- Drop of efficiency due to Chrysler de-merger will be addressed in 2008 to target an operating ratio improvement

Disclaimer

This document contains forward-looking statements that reflect our current views about future events. The words “anticipate,” “assume,” “believe,” “estimate,” “expect,” “intend,” “may,” “plan,” “project,” “should” and similar expressions are used to identify forward-looking statements. These statements are subject to many risks and uncertainties, including an economic downturn or slow economic growth in important economic regions, especially in Europe or North America; the effects of the subprime crisis which could result in a weaker demand for our products particularly in the U.S. but as well in the European market; changes in currency exchange rates and interest rates; the introduction of competing products and the possible lack of acceptance of our products or services; price increases in fuel, raw materials, and precious metals; disruption of production due to shortages of materials, labor strikes or supplier insolvencies; a decline in resale prices of used vehicles; the business outlook for Daimler Trucks, which may be affected if the U.S. and Japanese commercial vehicle markets experience a sustained weakness in demand for a longer period than expected; the effective implementation of cost reduction and efficiency optimization programs; the business outlook of Chrysler, in which we hold an equity interest, including its ability to successfully implement its restructuring plans; the business outlook of EADS, in which we hold an equity interest, including the financial effects of delays in and potentially lower volumes of future aircraft deliveries; changes in laws, regulations and government policies, particularly those relating to vehicle emissions, fuel economy and safety, the resolution of pending governmental investigations and the outcome of pending or threatened future legal proceedings; and other risks and uncertainties, some of which we describe under the heading “Risk Report” in Daimler’s most recent Annual Report and under the headings “Risk Factors” and “Legal Proceedings” in Daimler’s most recent Annual Report on Form 20-F filed with the Securities and Exchange Commission. If any of these risks and uncertainties materialize, or if the assumptions underlying any of our forward-looking statements prove incorrect, then our 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. Any forward-looking statement speaks only as of the date on which it is made.