

DAIMLER



Daimler Financial Services in China

Alexandre Mallmann, President & CEO of Mercedes-Benz Auto Finance Ltd.

Daimler Financial Services AG

A division of Daimler AG

Mercedes-Benz Cars



Daimler Trucks



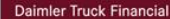
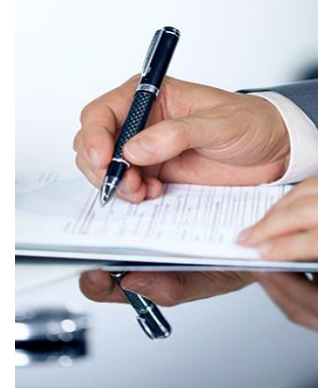
Mercedes-Benz Vans



Daimler Buses



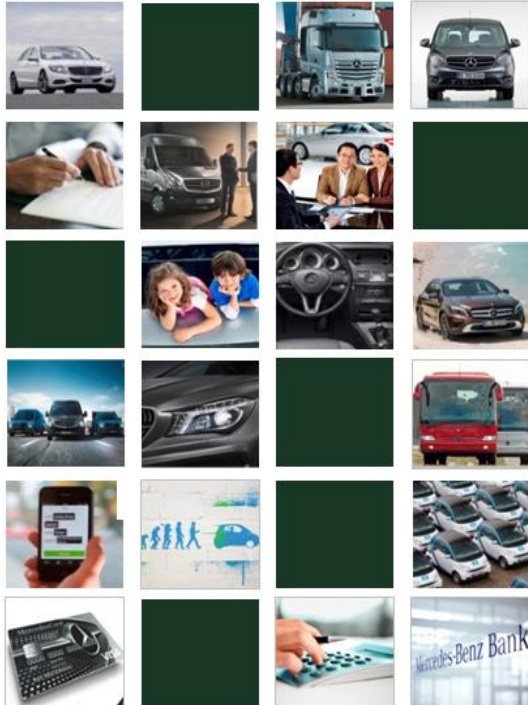
Daimler Financial Services



Daimler Financial Services finances/leases four out of ten Daimler vehicles worldwide!

Financial and Mobility Services

Our global product range



Financing

Leasing

Insurance

Fleet Management

Mobility Services

Banking Services

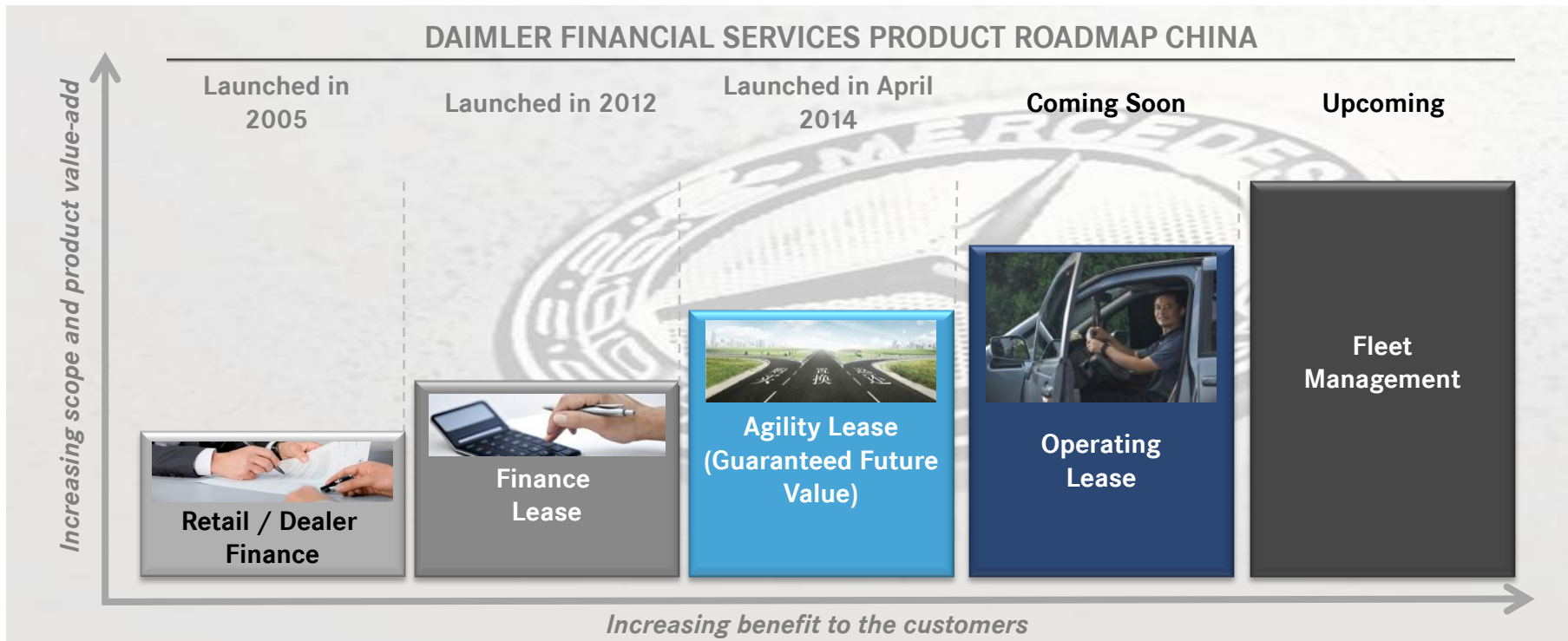
Daimler Financial Services operates in China with two entities



* Data as of August 31, 2014

We are on a journey to build broad and innovative financing solutions to best serve our customers

DAIMLER FINANCIAL SERVICES PRODUCT ROADMAP CHINA

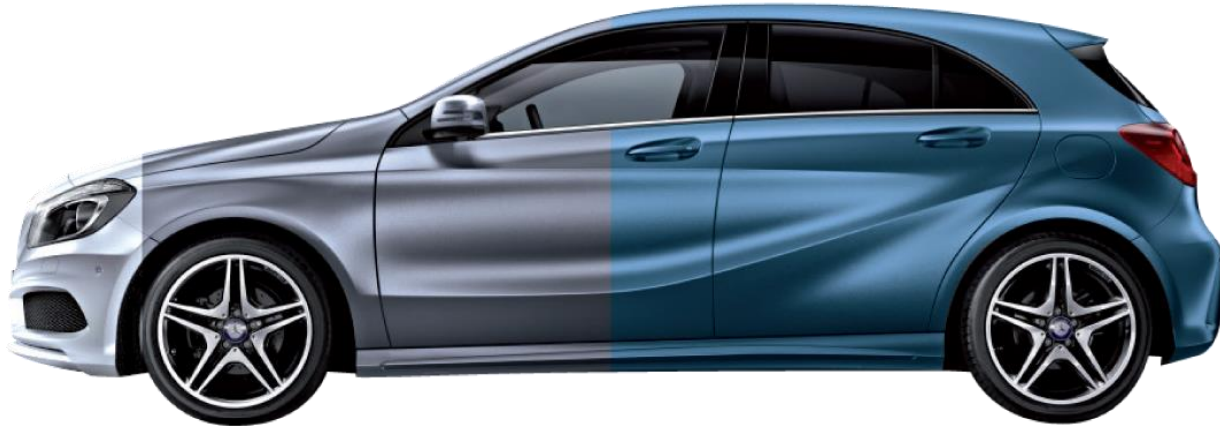


Agility lease is a 'Game Changing' product that will strengthen customer loyalty & shorten the trade cycle

Pre-Payment
Flexibility

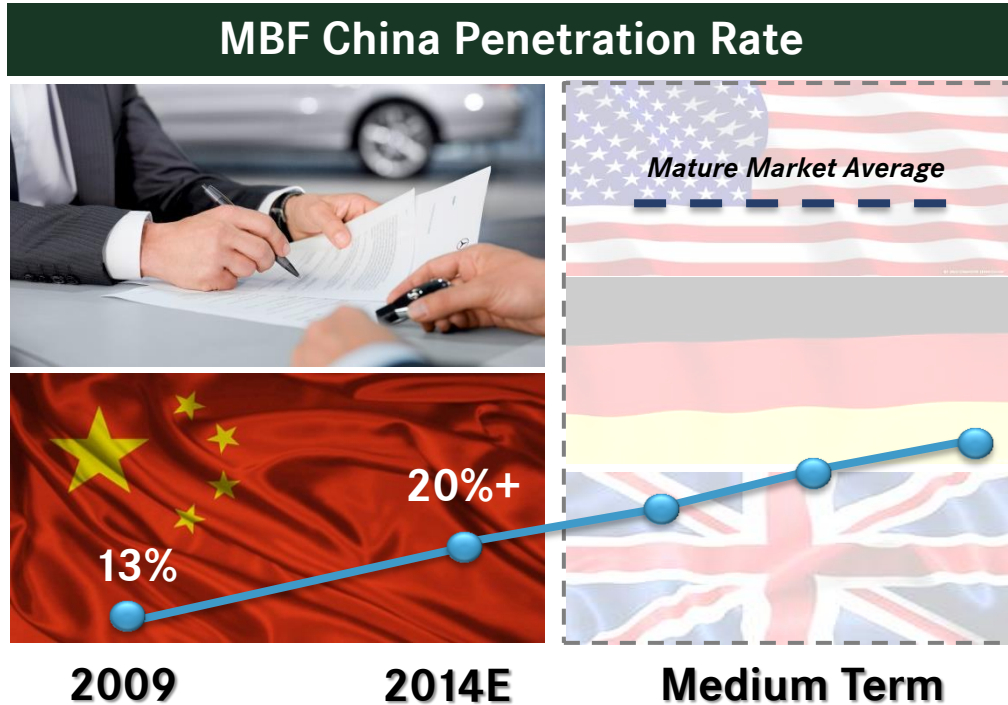
Monthly Payment
Affordability

Guaranteed Minimum
Future Value

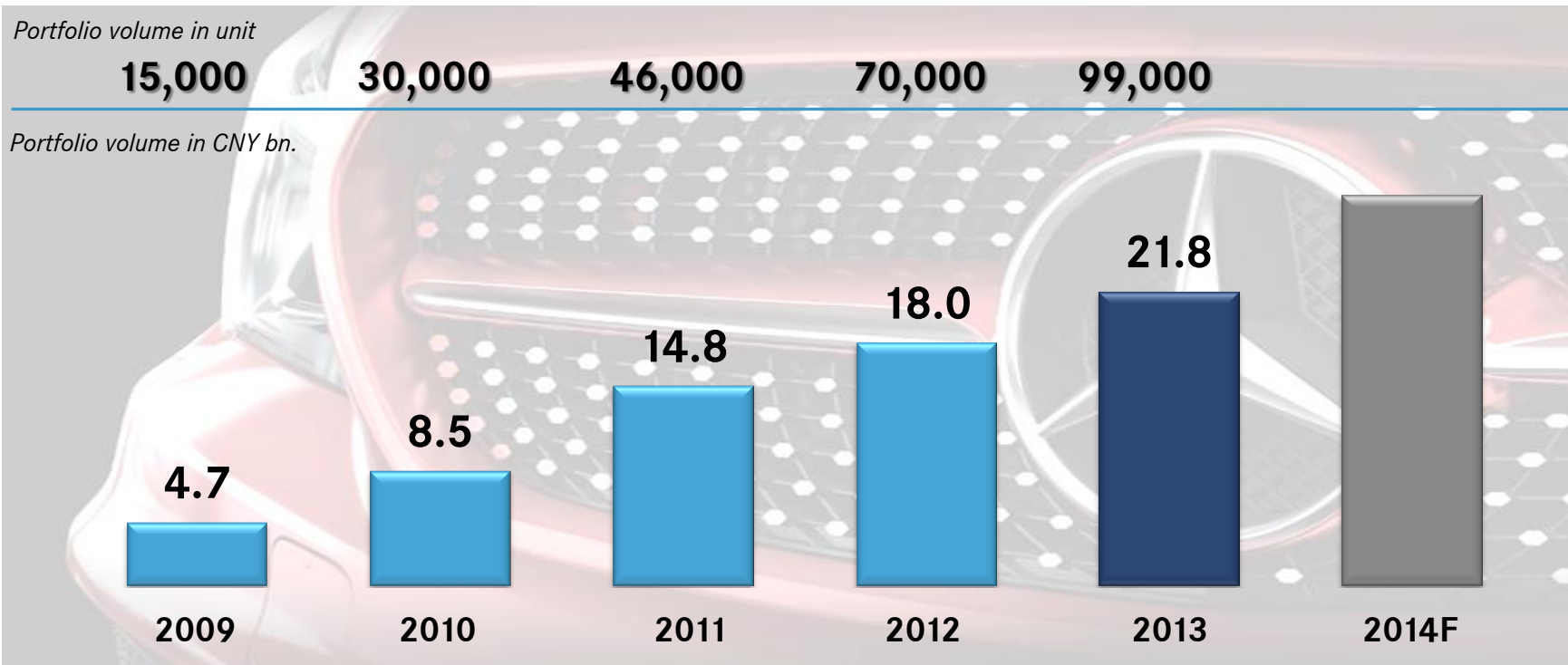


3 Options at Contract End >> Purchase / Trade / Return

Chinese customers' behavior is changing from 'ownership' to 'credit acceptance'

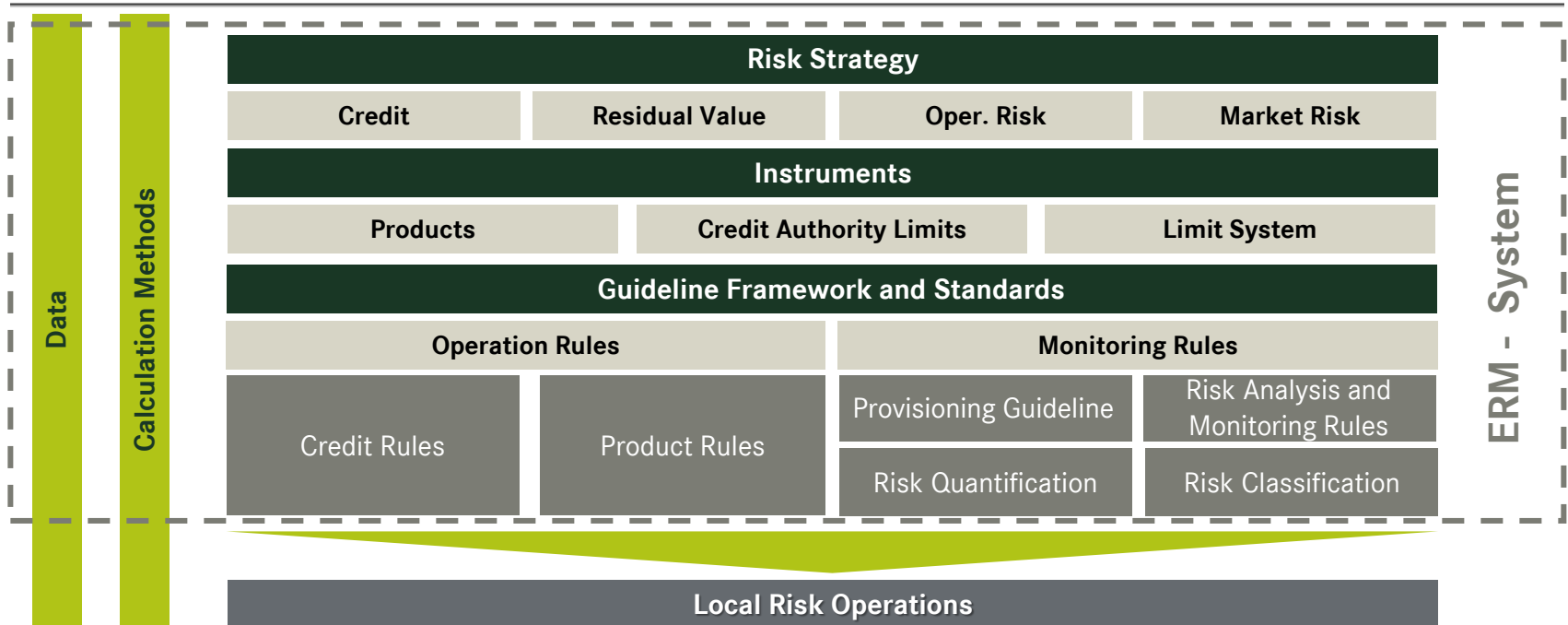


Our commitment to drive Daimler's success in China is reflected in the growth of our portfolio



We are leveraging our global risk management experience to guide our local risk operations

DAIMLER FINANCIAL SERVICES RISK MANAGEMENT FRAMEWORK



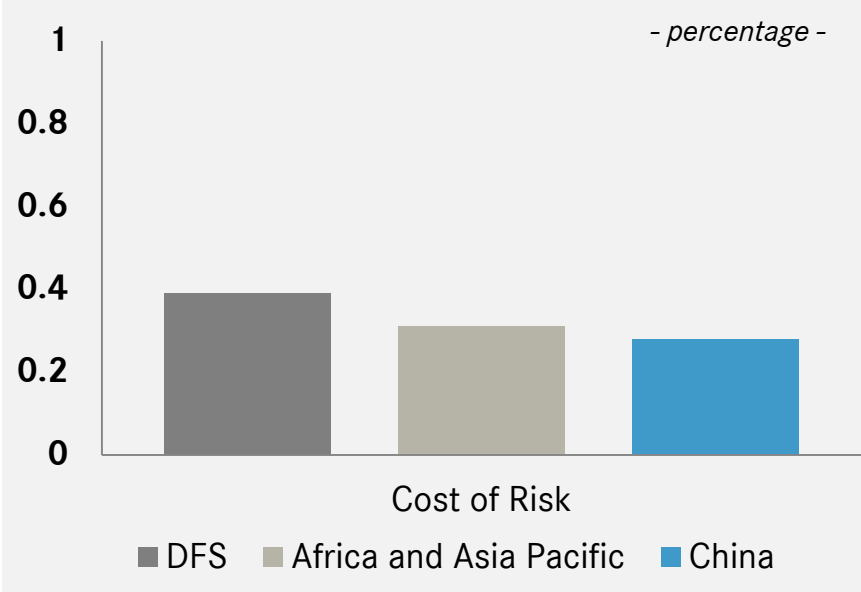
We have excellent risk processes which reflected in our low credit risk

Satisfied Risk Review Result 2013

Little	✓
Limited	
Medium	No Concern
Substantial	
Severe	

Daimler Financial Services Risk Review conducted for Portfolio Risk and Risk Processes

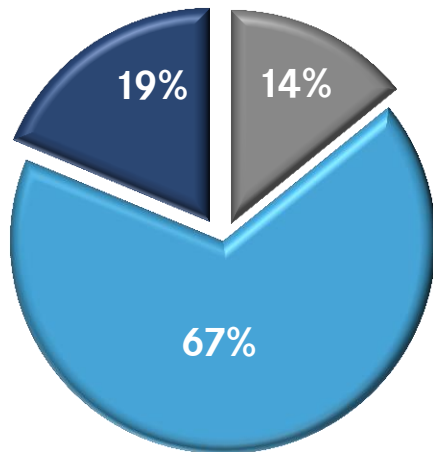
Cost of Risk Comparison



Data as of end of 2013

We will maximize our funding sources in the future

Current Funding Structure



■ Equity ■ Bank Loan ■ Intercompany Deposit

Funding structure of Mercedes-Benz Auto Finance Ltd. as of June 30, 2014

Funding Strategy

Strong bank panel including local and international banks

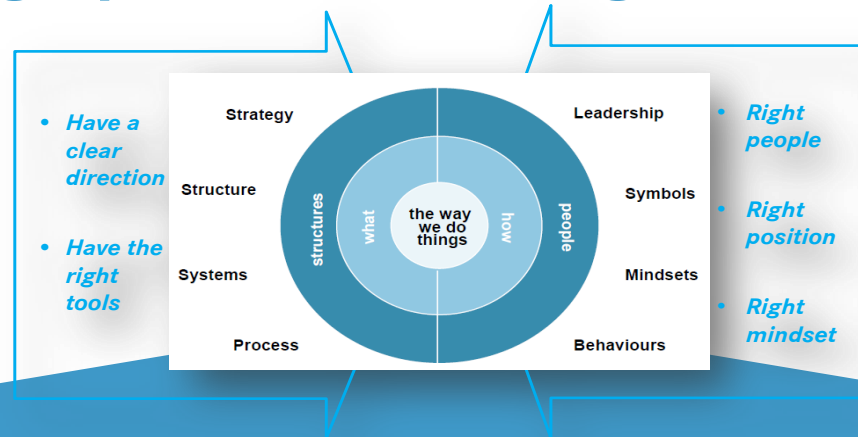
Early entering into capital market for both secured and unsecured instruments

Optimization of utilization in country industrial cash flow where possible

Equity injection 500 million euro

Our well diversified funding structure and a strong equity ratio supports growth and offers high financial flexibility

We believe 'people' and 'structure' pulled together will build a high performance organization and ...



... we are confident that Financial Services will strongly support Daimler's success in China



DFS 2020

Change. Grow. Lead.

Strong luxury automotive growth

Accelerating demand for automotive financial products

Daimler Financial Services focus on operational efficiency and new products to best serve our customers

DAIMLER

Thank you for your attention!



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 worsening of the sovereign-debt crisis in the Eurozone; an exacerbation of the budgetary situation in the United States; a deterioration of our refinancing possibilities on the credit and financial markets; events of force majeure including natural disasters, acts of terrorism, political unrest, industrial accidents and their effects on our sales, purchasing, production or financial services activities; changes in currency exchange rates; a shift in consumer preference towards smaller, lower-margin vehicles; or 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 in 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 of 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 and the conclusion 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. If any of these risks and uncertainties materialize 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 publication date.