



March 26, 2015

BMW GROUP FINANCIAL SERVICES IN THE AMERICAS.

ED ROBINSON

PRESIDENT & CHIEF EXECUTIVE OFFICER BMW GROUP FINANCIAL SERVICES, AMERICAS REGION.

**BMW
GROUP**



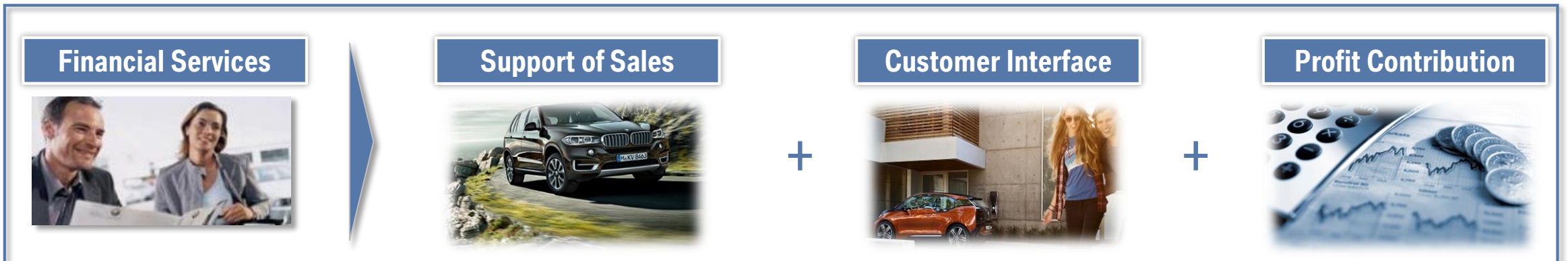
Rolls-Royce
Motor Cars Limited

BMW GROUP – THE WORLD’S LEADING PROVIDER OF PREMIUM PRODUCTS AND PREMIUM SERVICES FOR INDIVIDUAL MOBILITY.

BMW Group Network



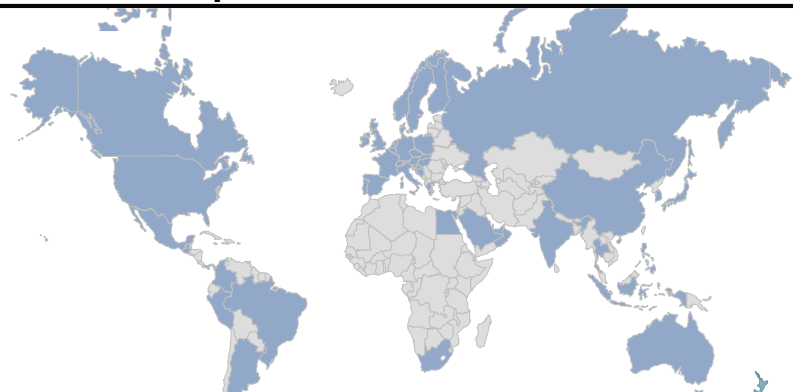
BMW FINANCIAL SERVICES IS AS AN INTEGRAL PART OF THE BMW GROUP VALUE CHAIN.



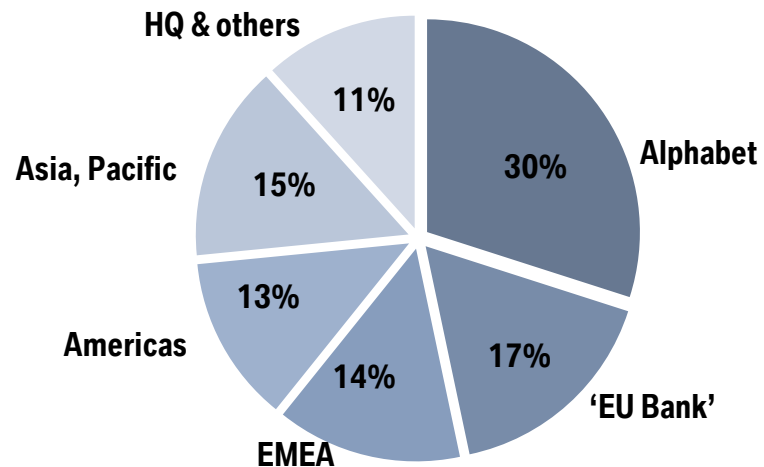
BMW GROUP FINANCIAL SERVICES AT A GLANCE.

Global Presence 2014

Global Operations in 54 Countries



> 7,000 Employees (80 % outside Germany)



Business Lines (Portfolio Size 2014)



Retail Finance

€ 67.0 bn.



Commercial Finance

€ 13.1 bn.



Fleet Business

€ 9.7 bn.



Multi Make Financing

€ 7.5 bn.



Insurance

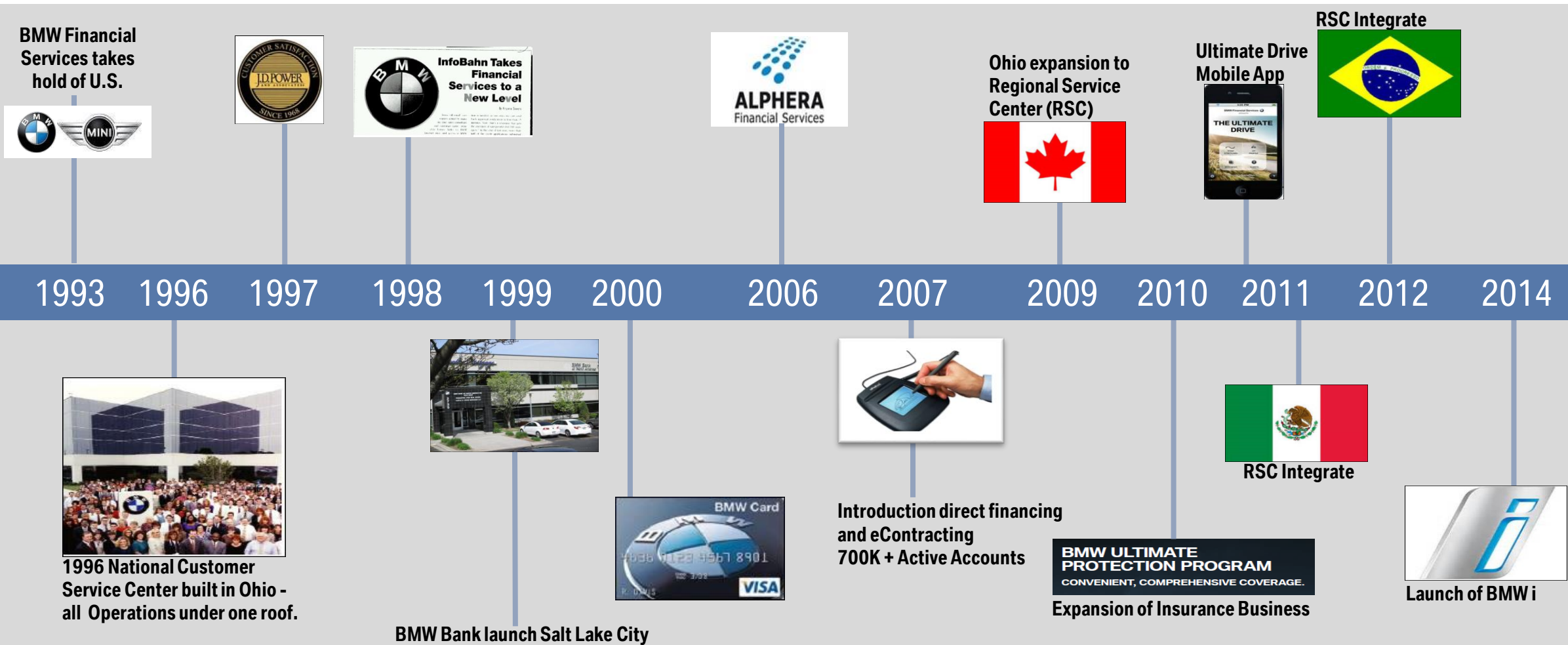
3.2 Mio. Contracts



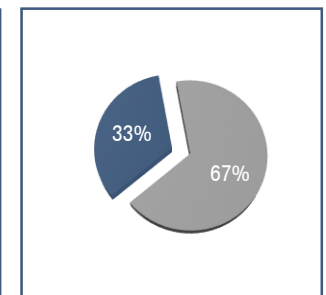
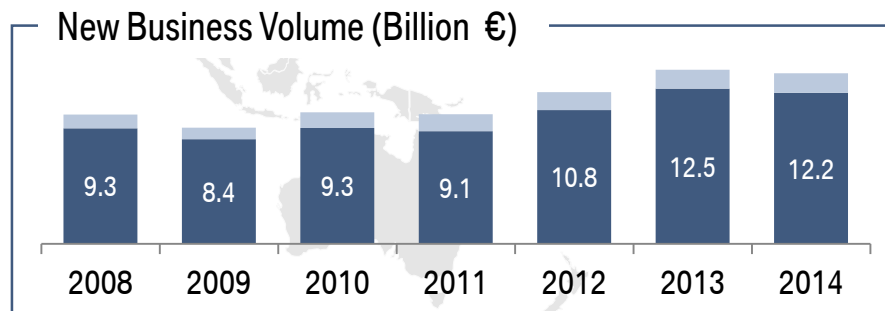
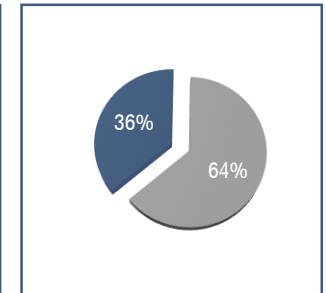
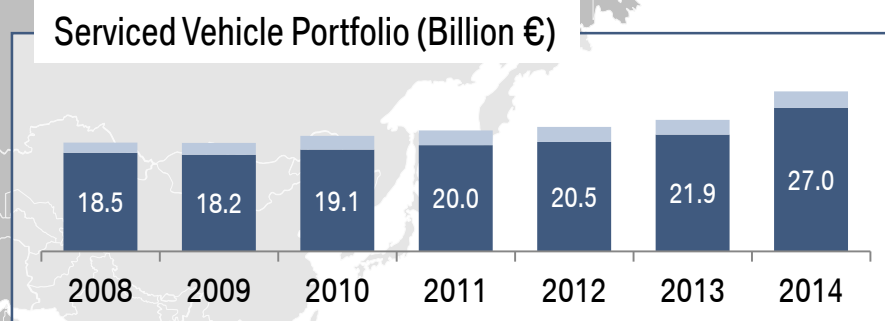
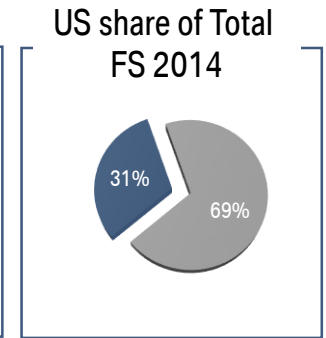
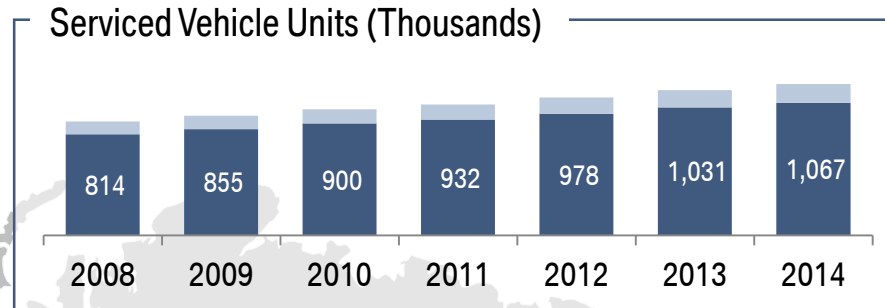
Banking

€ 9.2 bn.

BMW FINANCIAL SERVICES – 22 YEARS OF EVOLUTION IN THE AMERICAS. FROM DIVERSIFICATION TO INTEGRATED SERVICES.

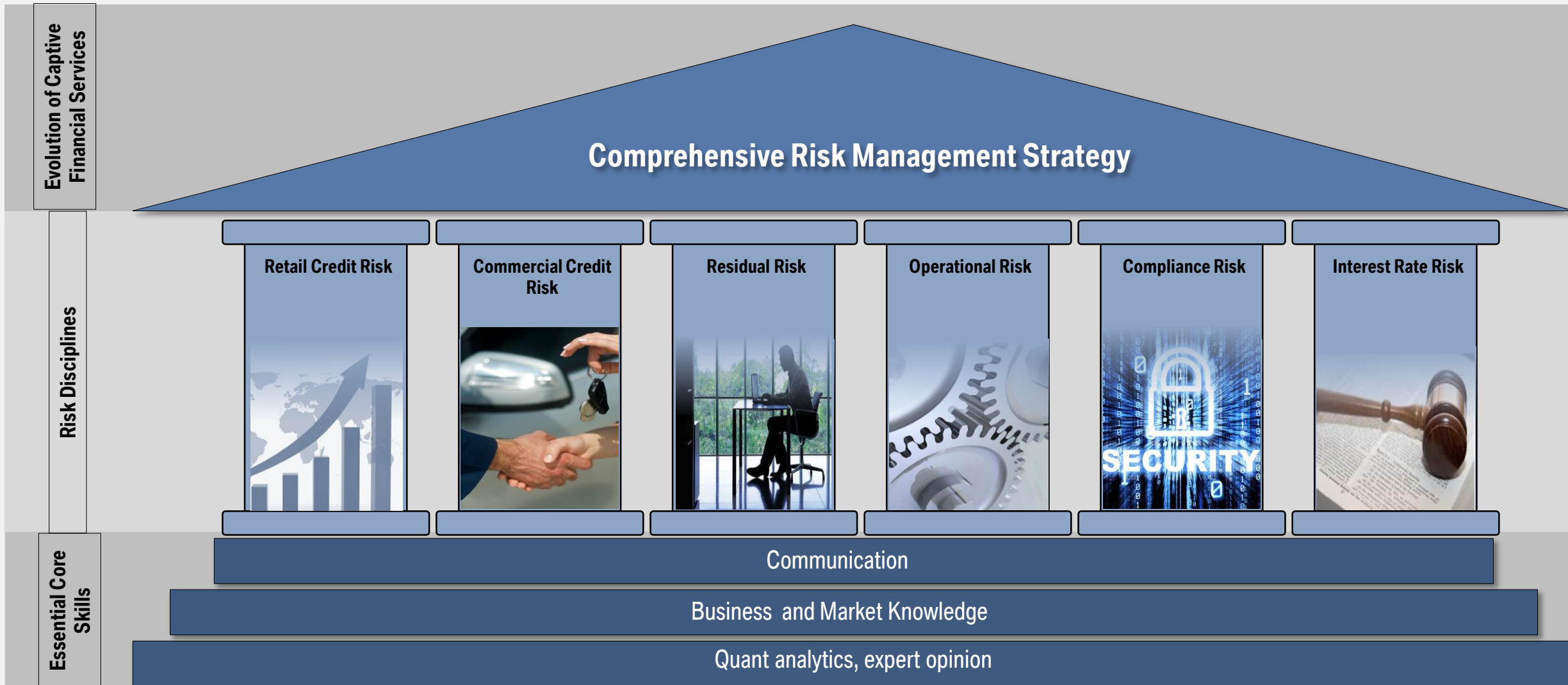


SUSTAINABLE GROWTH OF SERVICED UNITS, PORTFOLIO & NEW BUSINESS WITH THE UNITED STATES AND THE REGION.



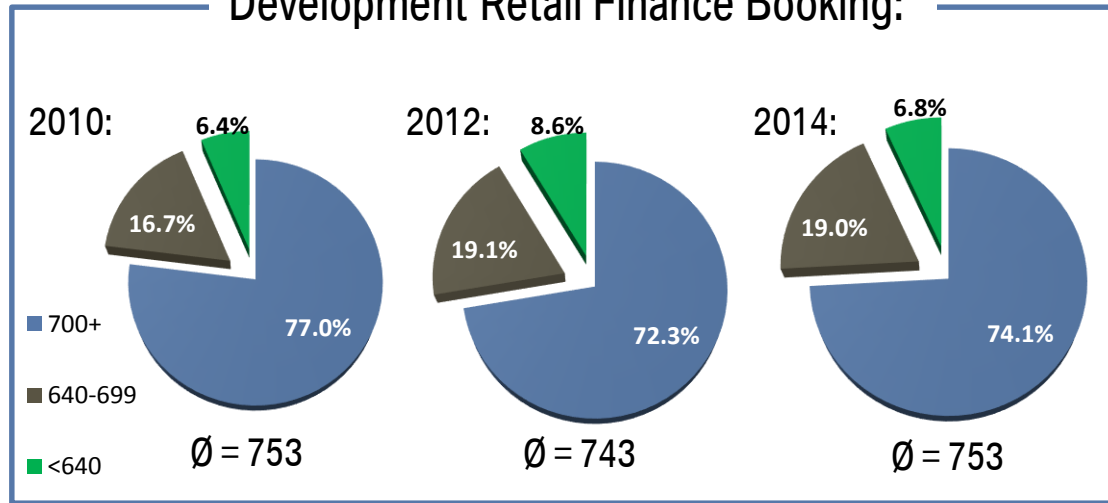
Around 1/3 of Global Financial Services Volume is generated in the United States.

THE US RISK MANAGEMENT HOUSE SETS THE STANDARDS FOR OUR COMPREHENSIVE RISK MANAGEMENT STRATEGY.

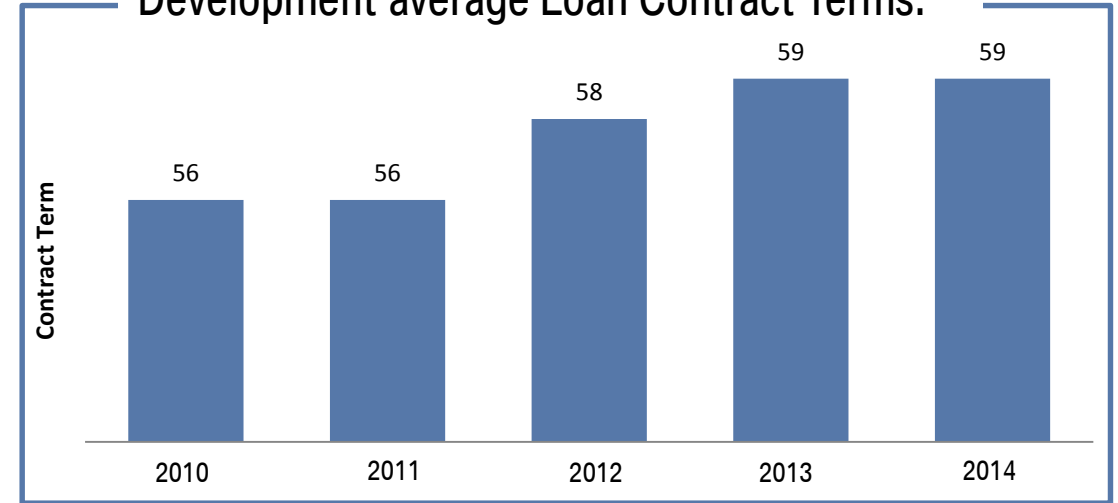


MAJORITY OF RETAIL FINANCE CUSTOMERS HAVE A GOOD RATING. DELINQUENCIES AND AVERAGE LOAN TERMS ARE BELOW MARKET LEVEL.

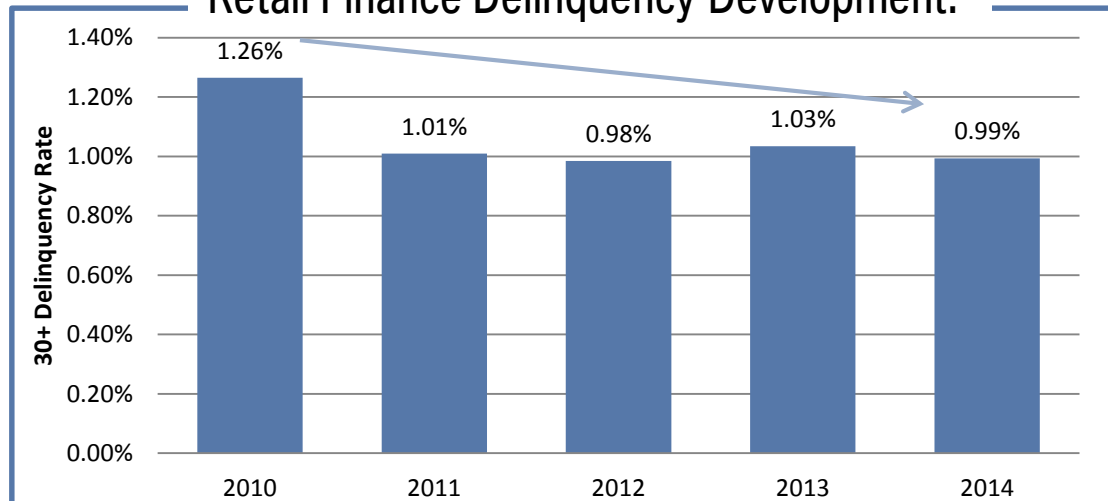
Development Retail Finance Booking: *



Development average Loan Contract Terms:



Retail Finance Delinquency Development:

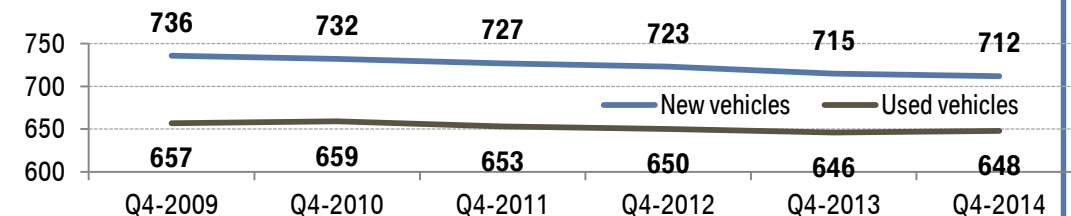


Experian Industry comparison 2014

Average Term - industry: New vehicles: 66 months
Used vehicles: 62 months
Ø 64 month

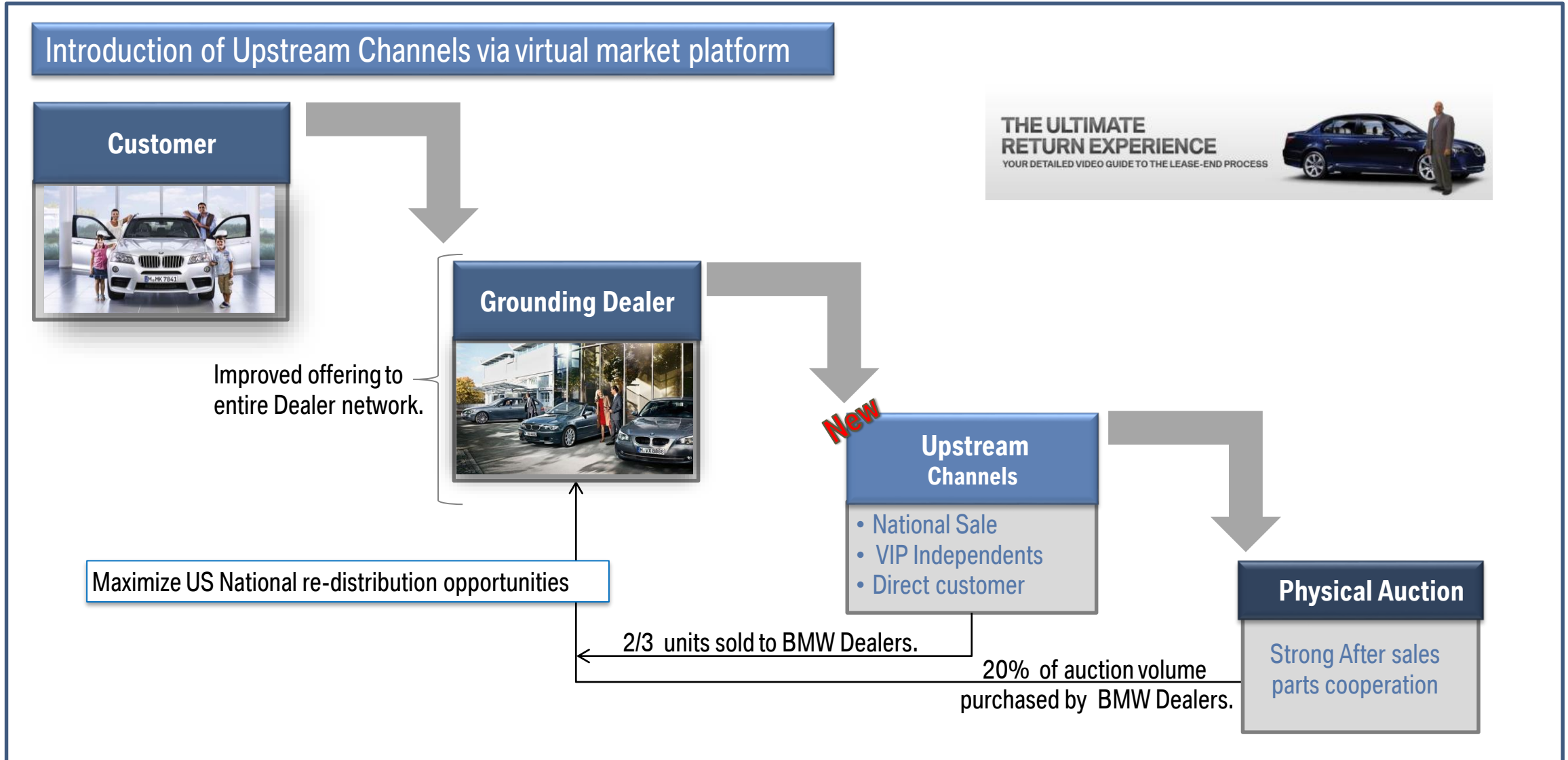
30+ days past due delinquency – industry: 2.38%

Average industry loan score development: **



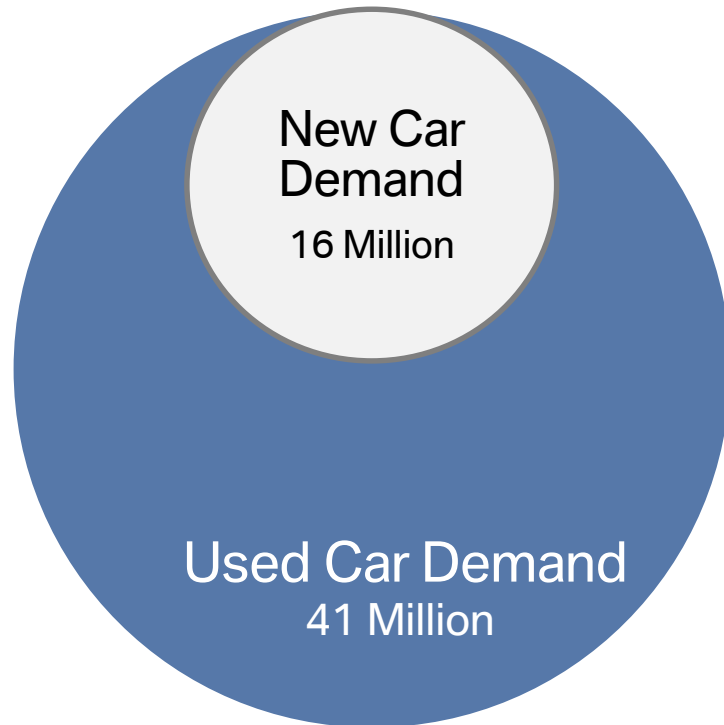
*FICO Score ** Experian VantageScore

INTRODUCE UPSTREAM CHANNELS TO OPTIMIZE SALES OPPORTUNITIES AND LIMIT AUCTION VOLUME.

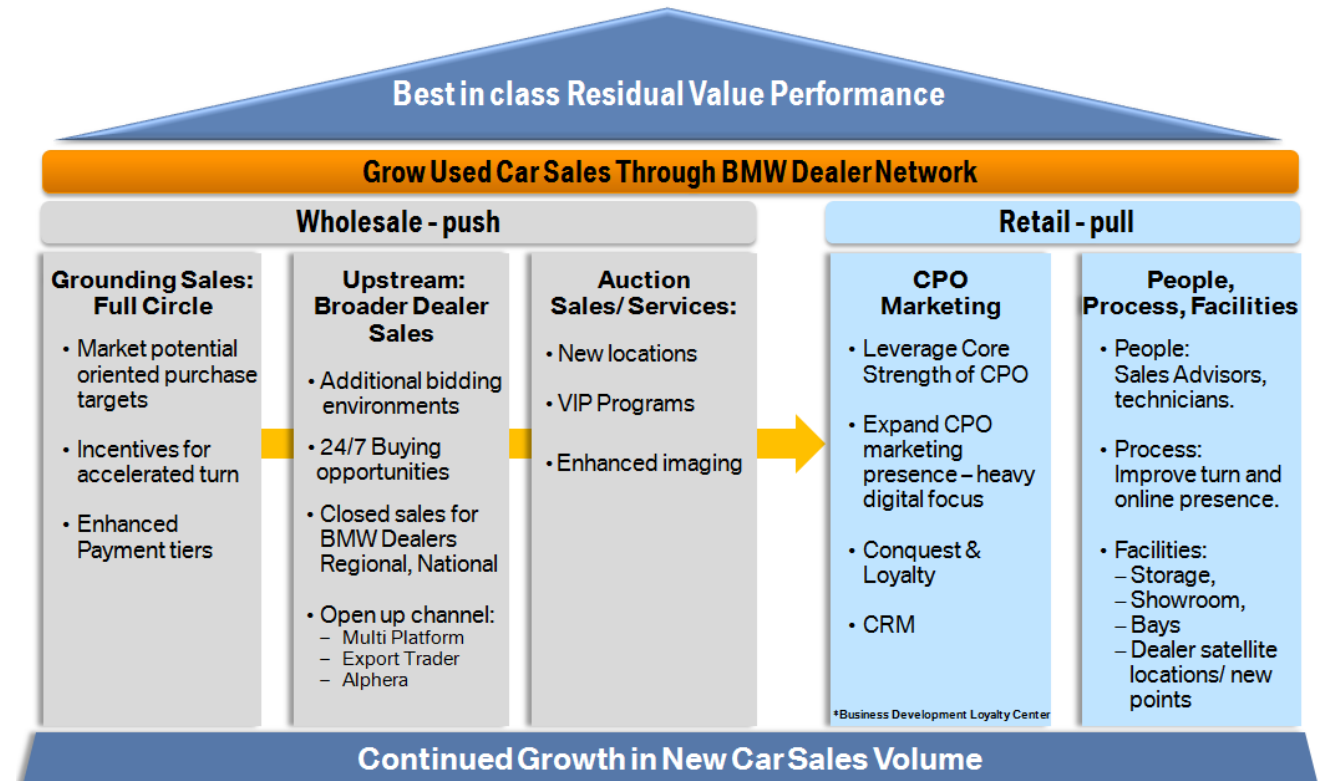


FOCUS ON STRONG DEALER NETWORK AND NATIONAL DISTRIBUTION TO FURTHER OPTIMIZE REMARKETING AND MAINTAIN HIGH RESIDUAL VALUES.

High Used Car Demand as opportunity



Joint BMW Group Used Car Strategy



Maximize National re-distribution opportunities by implementing additional sales channels through virtual market platform. Increase Marketing activities to gain and loyalize existing customer as well as providing additional dealer network support.

REGIONAL SERVICE CENTER IN USA - ESTABLISHED AS CENTRAL CUSTOMER INTERFACE FOR BMW GROUP IN NORTH AMERICA.

In 1996 the **National Customer Service Center** is built in Dublin, Ohio – all operations under one roof.

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With the final integration of Brazil in 2012, Ohio is established as **Regional Service Center (RSC)**.

.....

The RSC is strengthening the Customer Interface for the BMW Group.

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The RSC provides service offerings for a portfolio of more than **\$ 27 Billion**.

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More than **1.7 Mio. direct customer contacts p.a.** for Sales & Financial Services Companies.



FINANCIAL SERVICES IS PREPARED FOR THE FUTURE.

