



March 26, 2015

# BMW GROUP FINANCIAL SERVICES IN THE AMERICAS.

**ED ROBINSON**

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

**BMW  
GROUP**



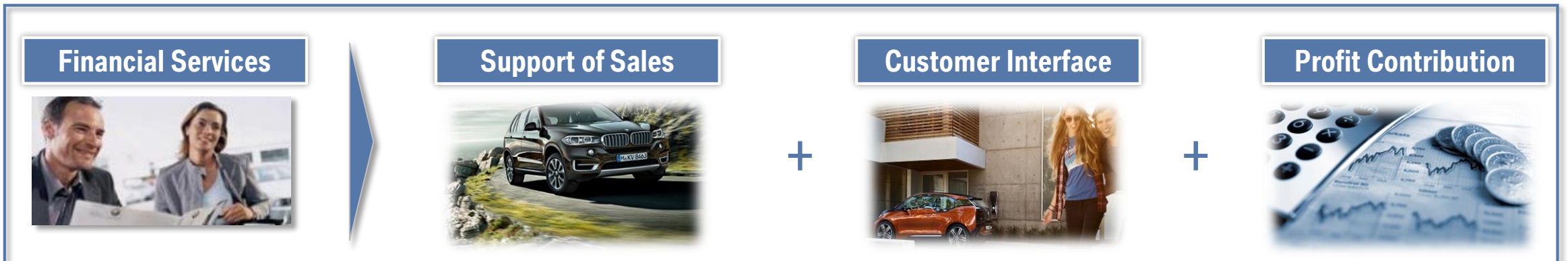
Rolls-Royce  
Motor Cars Limited

# 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.

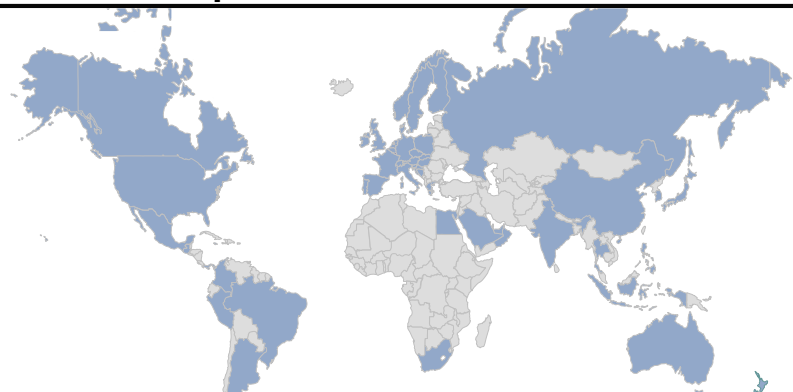




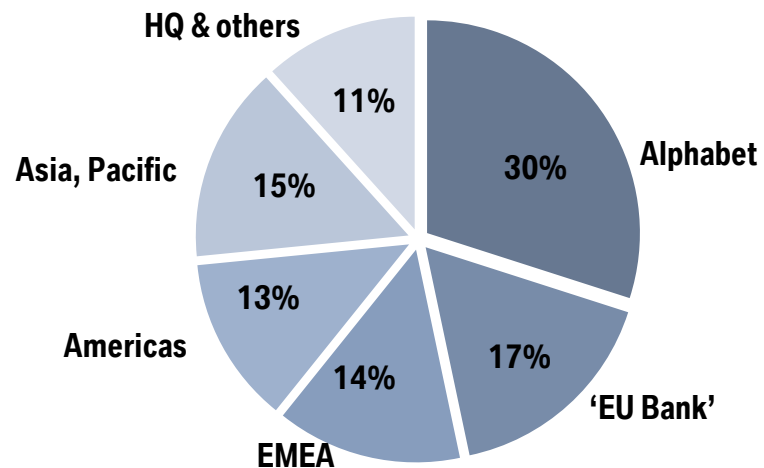
# BMW GROUP FINANCIAL SERVICES AT A GLANCE.

## Global Presence 2014

### Global Operations in 54 Countries



> 7,000 Employees (80 % outside Germany)

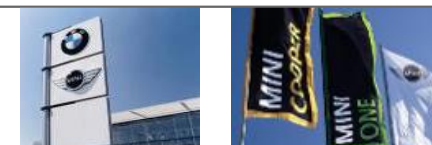


## Business Lines (Portfolio Size 2014)



### Retail Finance

€ 67.0 bn.



### Commercial Finance

€ 13.1 bn.



### Fleet Business

€ 9.7 bn.



### Multi Make Financing

€ 7.5 bn.



### Insurance

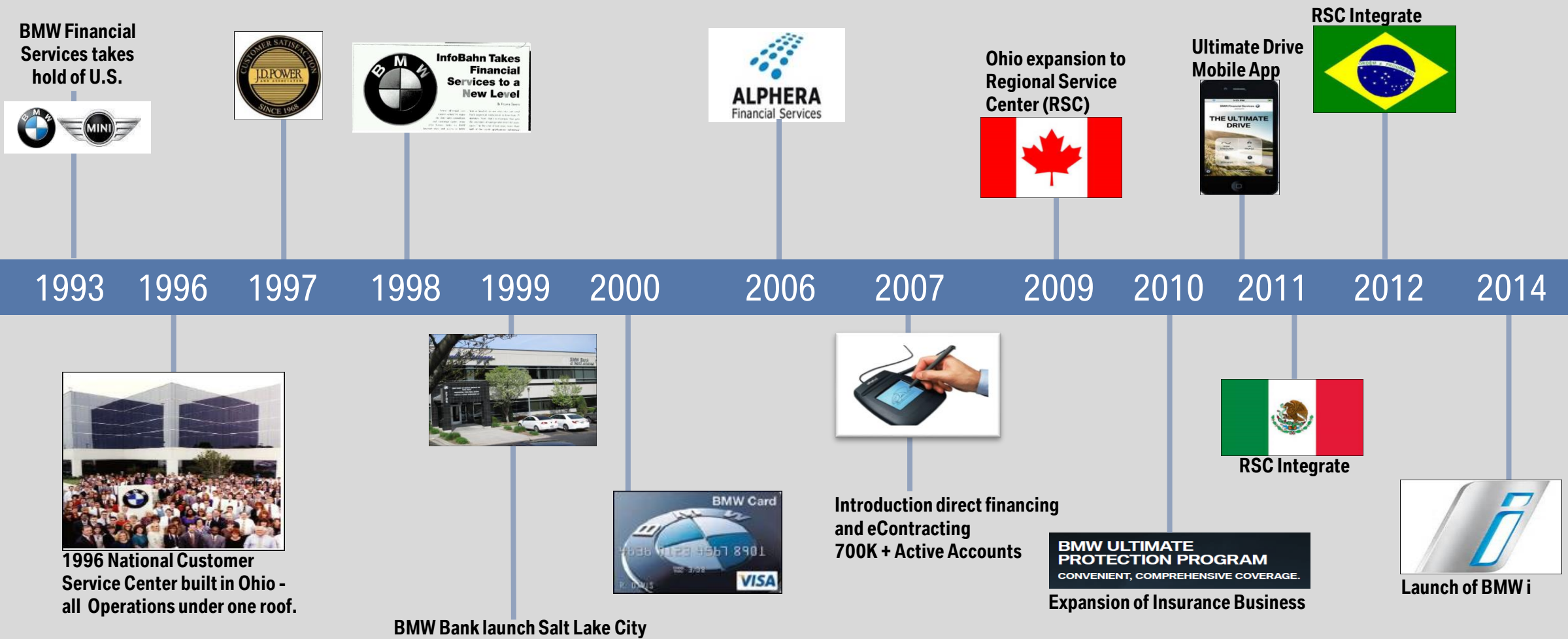
3.2 Mio. Contracts



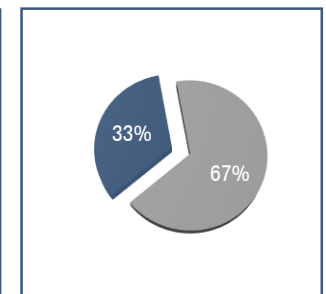
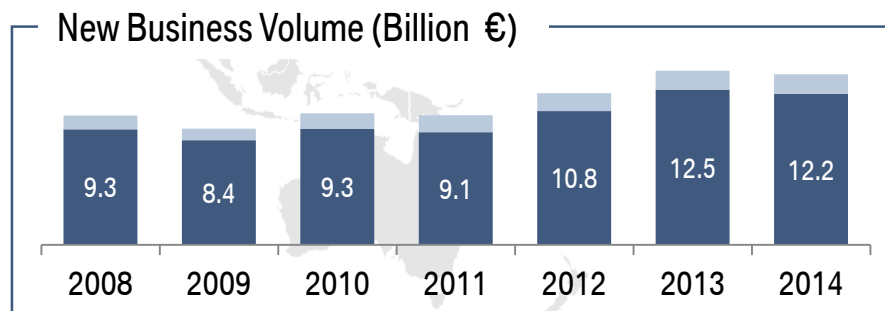
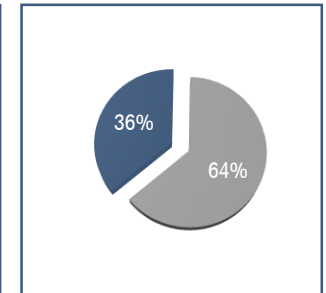
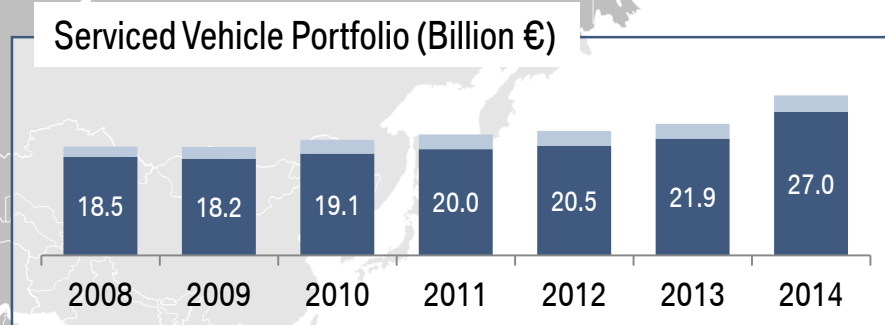
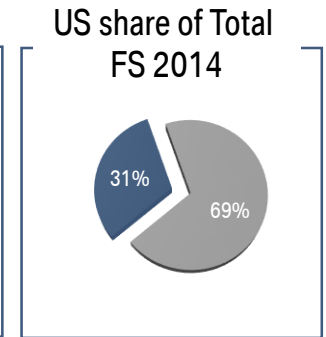
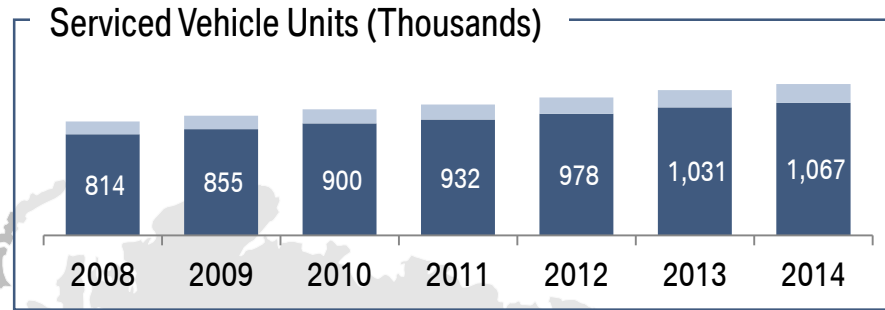
### Banking

€ 9.2 bn.

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

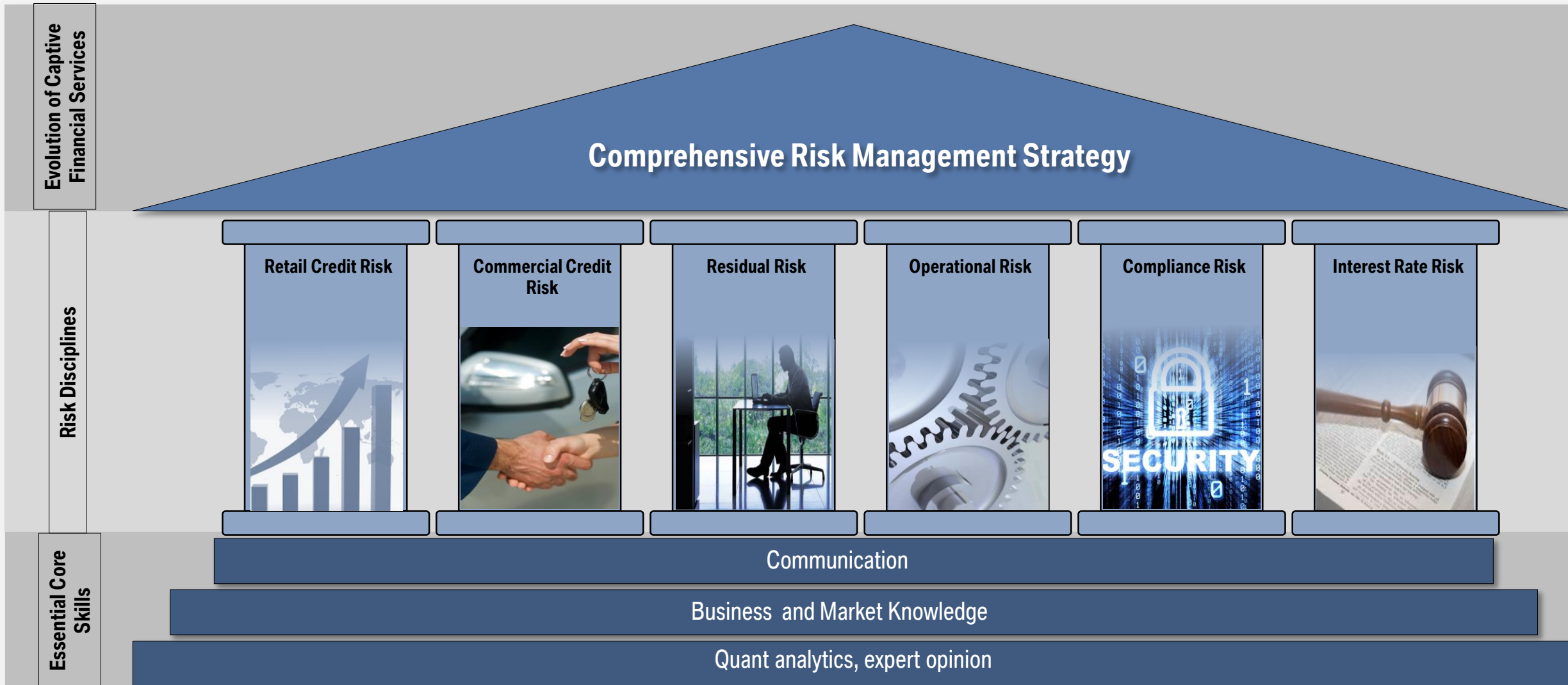


# SUSTAINABLE GROWTH OF SERVICED UNITS, PORTFOLIO & NEW BUSINESS WITH THE UNITED STATES AND THE REGION.



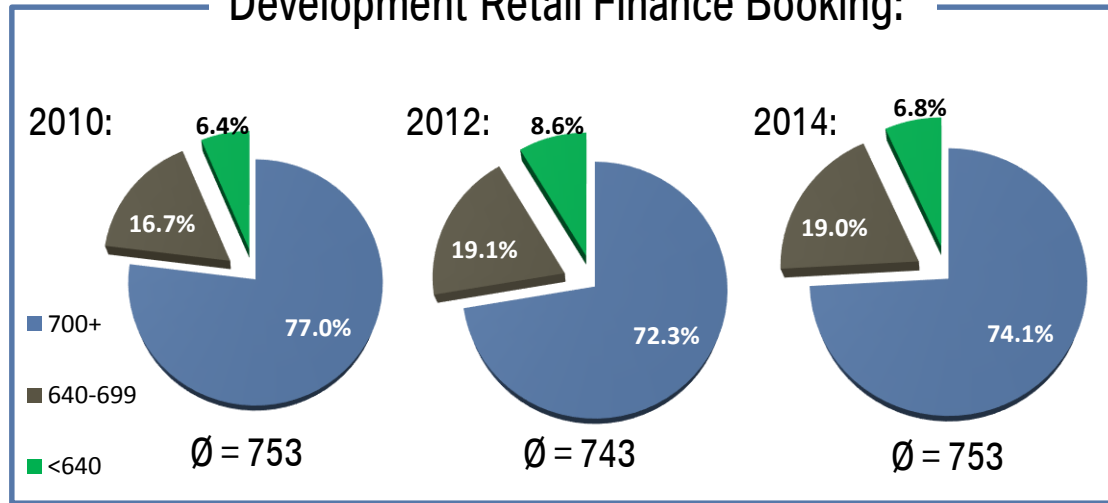
**Around 1/3 of Global Financial Services Volume is generated in the United States.**

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

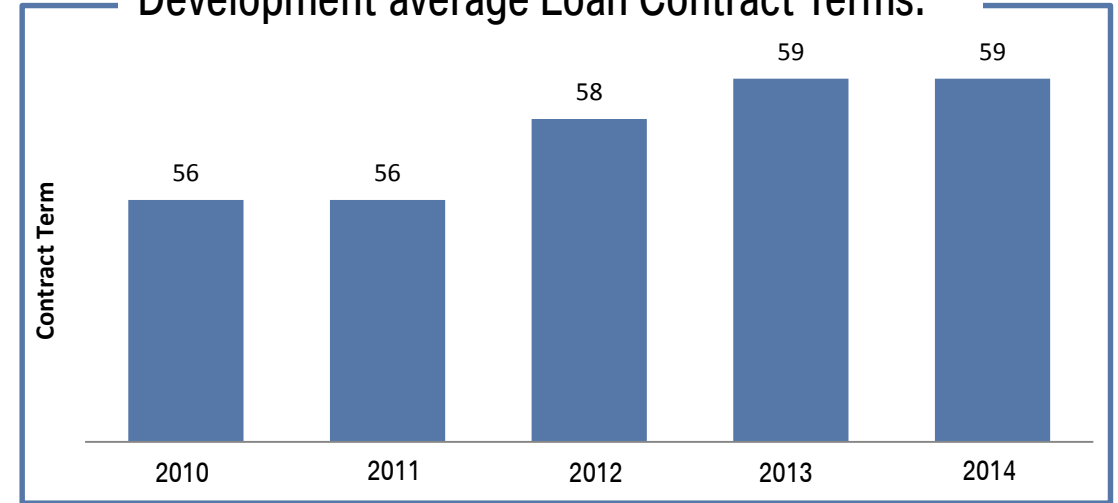


# MAJORITY OF RETAIL FINANCE CUSTOMERS HAVE A GOOD RATING. DELINQUENCIES AND AVERAGE LOAN TERMS ARE BELOW MARKET LEVEL.

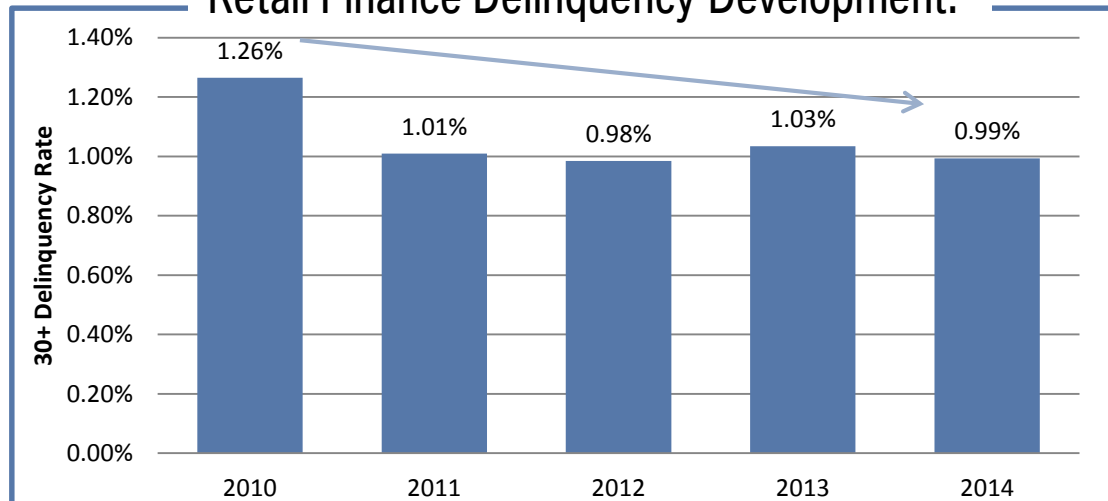
Development Retail Finance Booking: \*



Development average Loan Contract Terms:



Retail Finance Delinquency Development:

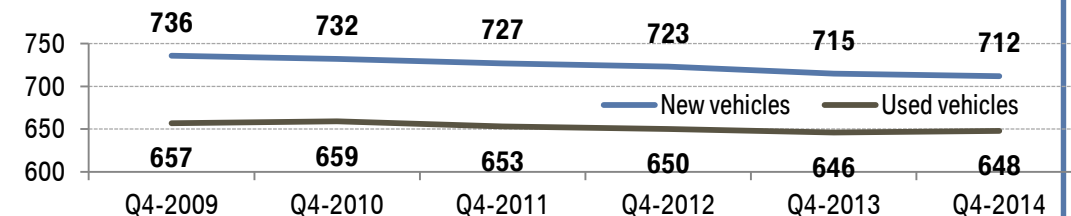


Experian Industry comparison 2014

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

30+ days past due delinquency – industry: 2.38%

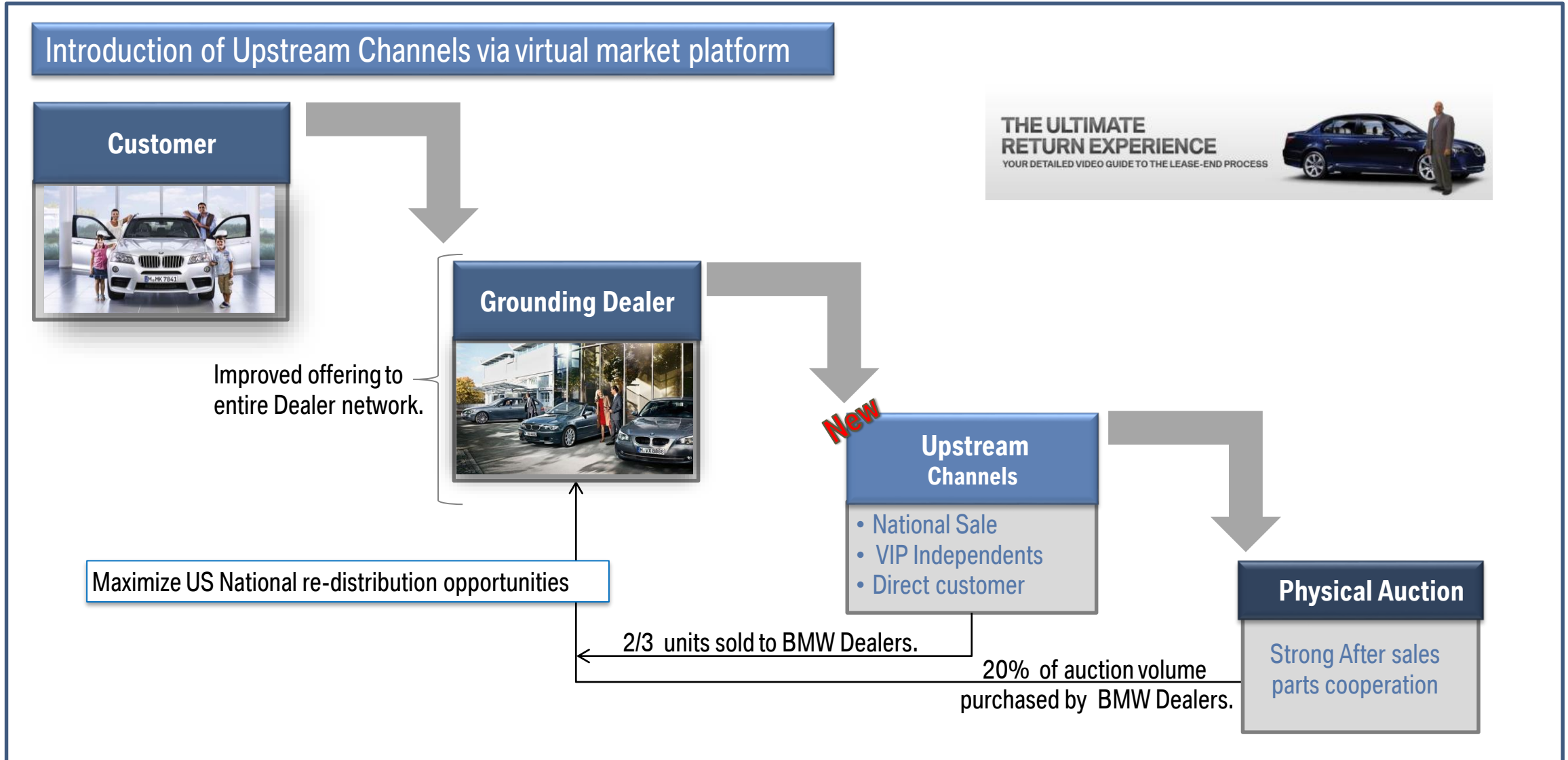
Average industry loan score development: \*\*



\*FICO Score \*\* Experian VantageScore

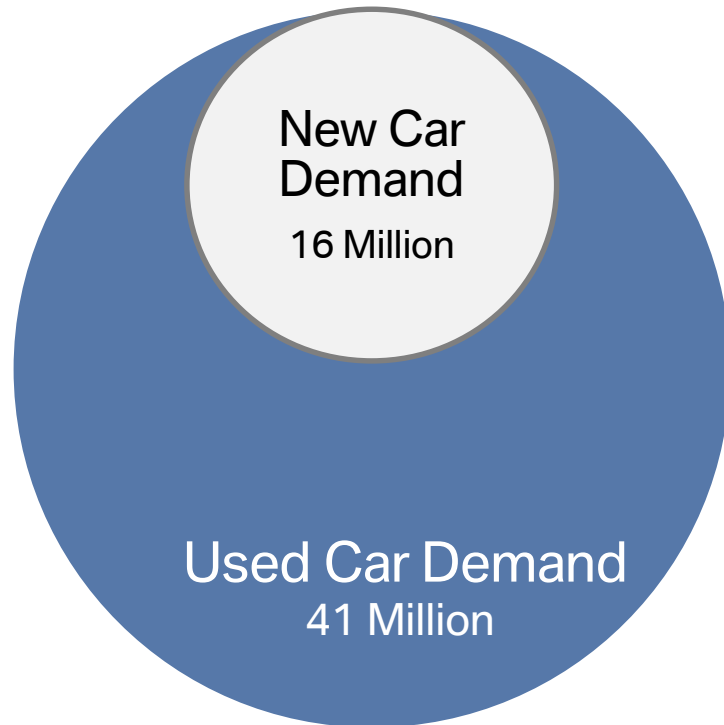


# INTRODUCE UPSTREAM CHANNELS TO OPTIMIZE SALES OPPORTUNITIES AND LIMIT AUCTION VOLUME.

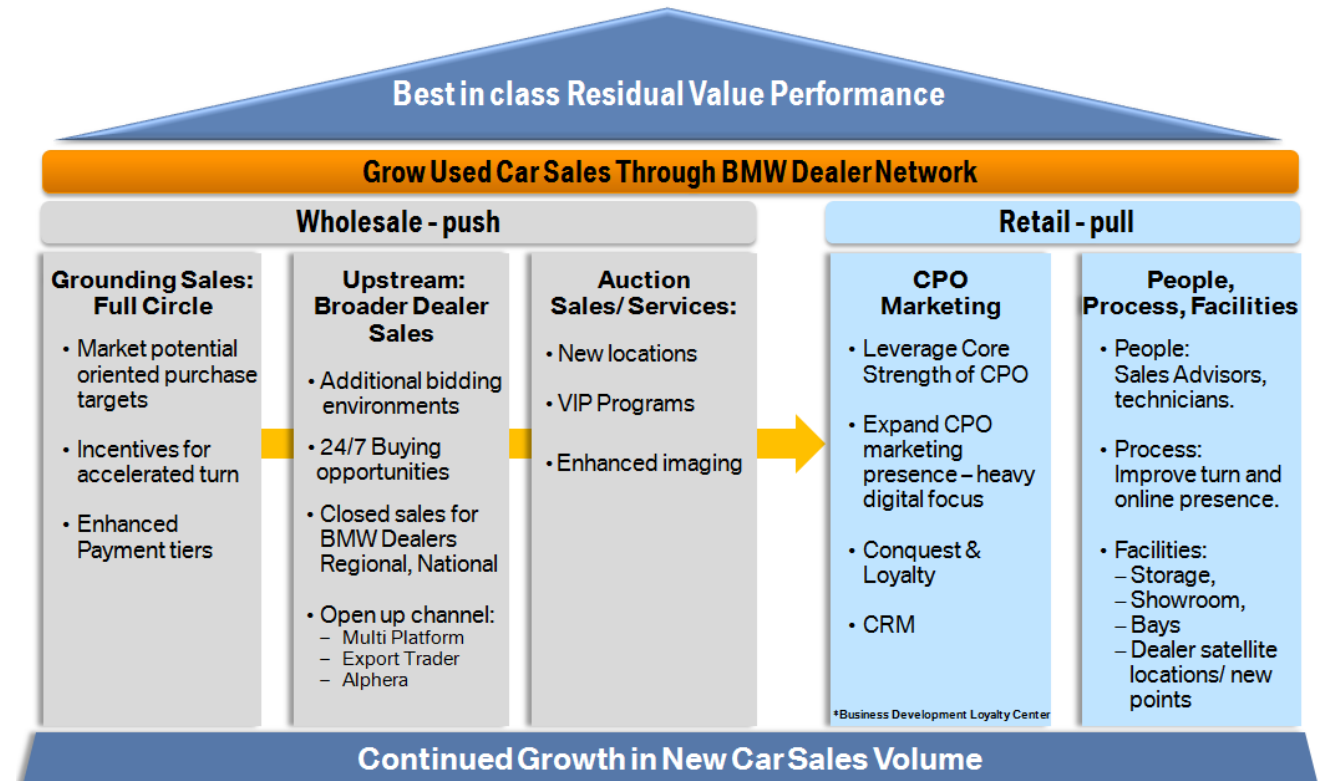


# FOCUS ON STRONG DEALER NETWORK AND NATIONAL DISTRIBUTION TO FURTHER OPTIMIZE REMARKETING AND MAINTAIN HIGH RESIDUAL VALUES.

## 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.

.....

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

.....

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



# FINANCIAL SERVICES IS PREPARED FOR THE FUTURE.

