Banking in the Future
The potential impact of Blockchain technology

What we always wanted was a Blockchain to bridge the gap between institutions and the physical world in a secure manner. However, proving this was one of the biggest challenges for the financial services industry.

The Blockchain ecosystem and our role in it

In our journey, we have been exploring various use cases in the Blockchain ecosystem.

- **Kick-off**
  - Undertaking a comprehensive investigation to determine the potential benefits and risks of Blockchain technology for Deutsche Bank.

- **Discovery**
  - Conducting a deep dive into the technology and its applications, including the protocol behind Bitcoin.
  - Initial view was that there was a less compelling business case.

- **Investigation**
  - Moving on to focus on Blockchain collaboration with IBM, resulting in a Proof-of-Concept.
  - Blockchain collaboration with IBM and R3 for the Utility Settlement Coin.

- **Testing**
  - Testing various use cases in a controlled environment.

- **Proof-of-Concept**
  - Prototyping and testing Blockchain solutions in collaboration with partners.

- **Proof of Value**
  - Demonstrating the value of Blockchain solutions through practical implementation.

- **We Trade**
  - Launching a Blockchain-based trading platform.

- **Utility Settlement Coin**
  - Developing and implementing the Utility Settlement Coin.

- **Collaboration Externally**
  - Working with large industry partners to transform the Securities space.

- **Internal Projects**
  - Initiating internal projects specific to 'bounded' problem spaces.

- **Collaboration Internally**
  - Partnering with Deutsche Bank Labs and H-Farm to drive innovation.

- **Future**
  - Continuously innovating and expanding the use cases for Blockchain technology.

The Floor

Deutsche Bank's Blockchain journey

Investigating, buying, building, partnering.

- **Q1 | 2016**
  - Initial focus on crypto-currency, after the rise of Bitcoin.

- **Q2 | 2016**
  - Early member of the Blockchain consortium around R3. 1% stake acquired in second funding round.

- **Q3 | 2016**
  - Active project participation.

- **Q4 | 2016**
  - In-house project focused on smart contracts and other coded information.

- **Q1 | 2017**
  - Proof of initial concept and proof of value for a Smart Contract for a Corporate Bond with Deutsche Bank Labs.

- **Q2 | 2017**
  - Ongoing testing of practical implications for cash products.

- **Q3/4 | 2017**
  - Testing and settlement coin with large industry partners.

- **Q4 | 2017**
  - Actively engaged in the Blockchain ecosystem.

Our role in it

- **Blockchain incubator**
  - Testing the capabilities of Blockchain technology.

- **Initial focus on crypto-currency**
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- **Blockchain journey**
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The potential impact of Blockchain technology

- **Digital Cash**
  - Implementing digital cash products.

- **Digital ID**
  - Developing digital identity solutions.

- **Digital Assets**
  - Managing digital assets through the transfer of ownership.

- **Computer programmes**
  - Creating computer programmes that could suddenly become the key connector between the "real world" and the "digital world".

- **Regulators**
  - Influencing the role of regulators in the Blockchain ecosystem.

- **Central Banks**
  - Engaging with central banks on Blockchain technology.

- **Central Banks, Supervisors**
  - Working with supervisors on Blockchain technology.

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