Positive impact

Corporate social responsibility initiatives contribute to Deutsche Bank’s positive impact all over the world – with our employees at the forefront.
Deutsche Bank champions diversity and inclusion

Why we’re here

Banks have always played an important role in society. But our industry has endured a difficult time since the global financial crisis and received deserved criticism. We know we must rebuild trust in how the banking sector operates and emphasise its benefits. That starts with communicating the value of what we do.

At Deutsche Bank, our purpose is clear. We want to be a bank that enables economic growth and societal progress — creating a positive impact for clients, employees, investors and communities.

Our people work hard to create a positive impact every day — often by supporting the ambitions of clients or moving the bank forward. But many go the extra mile as part of our corporate social responsibility programme and, together with my colleagues on the Management Board, I want to thank them.

I am proud to say that Deutsche Bank’s involvement in education, enterprise and communities helps to improve the prospects of millions of people around the world, year after year. The projects featured in this issue of our 3D newsletter represent the global effort, successful long-term partnerships and personal engagement from employees.

If you want to give us feedback on what we do, we’d like to hear it. It will help us to build a better Deutsche Bank.

We’ll be sharing many more examples of how our people make a positive impact in the coming months.

John Cryan
Chief Executive Officer, Deutsche Bank

International

Global community

Deutsche Bank’s employees in Germany are helping to integrate refugees. (Photograph: Horst Anthrop)

Multinational

Awards for Deutsche Bank in 2016

150

Much progress has been made towards reducing social inequality and exclusion. For example, Deutsche Bank has committed to increase the proportion of female directors and managing directors from 20% to 25% by the end of 2018. The ATLAS and Women Global Leaders programmes have been successful at creating a pipeline of talented women for more senior roles. Deutsche Bank is also using its position in the community to support those who need a voice more than ever. In New York City, a recent Thought Leaders Forum event on race, equity and immigration organised by Deutsche Bank America’s Foundation urged experts to join in the work of creating a society of equal opportunity.

In a nation defined by migration, the empowerment of new arrivals is a long-standing objective for Deutsche Bank. The bank’s Philanthropy Programme assists integration programmes assisted by employee volunteers. Grants for microfinance for entrepreneurs, Deutsche Bank America’s Foundation aims to increase barriers to immigrant success and advance social cohesion. One example is the Anchoring Achievement Initiative, which improves long-term educational and economic wellbeing for children, youth and families of Mexican origin in New York City.

Involved in integration

New arrivals are part of Deutsche Bank’s inclusion agenda in Germany. It has joined with other German companies under the 100avourous ‘Wir zusammen’ [‘We together’] umbrella to foster the integration of refugees into the workforce. The programme has already invested more than 30,000 hours to this end. More than 400 employees have volunteered as integration coaches. The bank’s target is to engage 1,500 employees in this capacity by 2018.

The programme is working. Participants are finding places to live, taking their children to school, earning income and learning new skills. They are outstanding new members of society.

db.com/diversity

db.com/dbmsociety

Deutsche Bank’s diversity programmes help young people everywhere achieve their full potential. (Photograph: John Hogg)

Society

Collective purpose

“Deutsche Bank champions diversity and inclusion.”

Donations to Deutsche Bank’s Made for Good fundraising programmes. This partnership contributed over EUR 13 million to good causes worldwide in 2016.

Equal opportunity

As the world changes and populism and nationalism threaten to undermine social cohesion, Deutsche Bank is proud to reaffirm its longstanding dedication to providing advocacy and thought leadership on issues of diversity and inclusion. “We need those insights to keep learning about where we can make a difference as a business, as a corporate citizen,” says Hilbun.

Company and employees also join together in charitable giving, facilitated by the bank’s matched giving, payroll giving and fundraising programmes. This partnership contributed over EUR 13 million to good causes worldwide in 2016.

Opinion

John Cryan

“Deutsche Bank champions diversity and inclusion.”

Deutsche Bank has a long-standing commitment to the arts and culture. (Photograph: John Hogg)

Voting for Deutsche Bank’s made for good programme helps young people everywhere achieve their full potential. (Photograph: John Hogg)

“This is the first time my mone t has gone to school, earning income and learning new skills. They are outstanding new members of society.”

John Cryan

Deutsche Bank’s Americas Foundation urged experts to join in the work of creating a society of equal opportunity.
Education

On course

In a future where technology is predicted to fundamentally change the nature of work, the majority of jobs will be based around creative thinking, innovation and communication, it’s essential that students are nurtured in creativity, which is why increasing access to higher education is one of the priorities of Deutsche Bank’s Born to Be programme, for young people from low-income backgrounds in particular.

The affordability of higher education is a hot topic in many countries. The experience of the US suggests that even when students have to finance some or all of their tuition costs, most of them will go on to have better lifetime earnings and experience greater economic and social mobility. Yet every year, thousands of qualified students don’t make it to college on their own. According to its actual academic performance rather than its income, financial aid.

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On target

The United Nations’ 2030 Agenda for Sustainable Development has created a plan of action to shift the world onto a more sustainable and resilient path. Deutsche Bank’s CSR initiatives contribute to this global effort, focusing on supporting specific Sustainable Development Goals (SDGs).

**United Nations SDG 1**

*End poverty*

**How?**

- Reduce exposure and vulnerability to extreme weather and climate change.
- Reduce exposure and vulnerability to economic shocks and disasters.

**Our contribution**

- Deutsche Bank, as a leading financial institution, is committed to helping those in need through our long-term reconstruction support.

**Snapshot: Microfinance**

- Since 2004, Deutsche Bank has funded microfinance initiatives in over 50 countries, providing more than EUR 1.63 billion that achieved a ‘triple bottom line’ in enhancing access to finance for micro-entrepreneurs across the world.

**United Nations SDG 4**

*Ensure quality education and lifelong learning opportunities for all*

**How?**

- Reduce exposure and vulnerability to economic shocks and disasters.
- Reduce exposure and vulnerability to social and environmental shocks and disasters.

**Our contribution**

- Deutsche Bank has been a consistent supporter of education initiatives, contributing to the empowerment of girls and women.

**Snapshot: Student to STEMette**

- Deutsche Bank’s Student to STEMette programme aims to inspire and nurture young women to pursue careers in science and technology.

**United Nations SDG 5**

*Promote economic growth, productive employment and decent work for all*

**How?**

- Promote gender equality and empower all women and girls.
- Promote economic growth, productive employment and decent work for all.

**Our contribution**

- Deutsche Bank’s CSR initiatives have supported projects that promote gender equality and empower women.

**Snapshot: Made for Good**

- Deutsche Bank, SAP and Social Impact gGmbH have collaborated to develop programmes that contribute to the empowerment of girls and women.

**United Nations SDG 17**

*Promote effective public, public-private and civil society partnerships*

**How?**

- Promote effective public, public-private and civil society partnerships.
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**Our contribution**

- Deutsche Bank participates in various initiatives that encourage public-private and civil society partnerships.

**Snapshot: Sustainable Finance**

- Deutsche Bank’s Sustainable Finance programme supports projects that contribute to the empowerment of girls and women around the world.

**Additional Information**

- Since 1990, Deutsche Bank has committed more than EUR 3.8 billion to projects that achieve a ‘triple bottom line’ in contributing to the empowerment of girls and women.

**Further Reading**

- For more information on Deutsche Bank’s CSR initiatives, please visit our website.
Empowered

Having access to clean water improves life for the women of rural villages across India

For the millions of people in India who do not have access to clean water, each day is the same. Someone has to fetch water, a journey that can take hours. The person whose turn it is to go has little time or energy to do anything else. Households activity is limited by the wait for water and fetching it.

This situation holds back whole communities, affecting economic productivity, education, health and wellbeing. It also reinforces marginalisation. Rural villages are especially vulnerable to water shortages. The women and girls of the community suffer more than most, since they are usually expected to collect the water.

To help address this challenge, we have designed a water solution that gives everyone the right to clean water, when they want it, for free. In South Asia, we are delivering clean water to 85,000 villages, providing year-round supply of 200 litres every day. The women and girls of the community find their place in society. In South Africa, the bank is working with Water Aid to provide clean drinking water to 25,000 children.

Deutsche Bank is lead funder of a task force of nonprofit housing and social services agencies working on a strategy to end family homelessness. In New York City a stable and affordable place to call home. The Dignity Bus for Health and Wellbeing Project transports the elderly and people with intellectual disabilities to enable them to support themselves and their families. A partnership with Jaipur Foot has provided free artificial limbs and mobility aids to more than 4,000 people with physical disabilities so they can engage more fully in society.

Inclusion and empowerment are also the purpose behind the bank's Corporate Community Partnership programme, which teaches arts, crafts and culinary skills to women with physical disabilities so they can engage more fully in society.

As a newly democratic country in the economic hotspot of Southeast Asia, Myanmar is entering a time of great economic capacity and raise living standards.

Diversity and empathy are all the purpose behind the bank’s support for the differently abled and elderly in India. A partnership with Jyapu Foot has provided free artificial limbs and mobility aids to more than 4,000 people with physical disabilities as they adapt to lots of different scenarios.

Community banking is a common cause through the Corporate Community Partnership programme Photograph: Marcelino Garcia

What we do

Deutsche Bank and its partners have worked with more than 1,000 social enterprises by investing in the development of their business models and helping them to scale their impact. In the UK, the bank is helping the homeless charity StreetLights to reduce homelessness.

Deutsche Bank supports a project to improve the livelihoods of more than one million people in rural areas, supported by Deutsche Bank’s 2016 Foundation Report

Deutsche Bank’s Corporate Community Partnership programme helps people and countries to grow

Teach the teachers

Long-term benefits

As part of our commitment to giving back, Deutsche Bank employees who volunteer with non-profits in their communities receive free training in languages and skills and qualifications.

The CCP has supported 54 projects in 18 countries.

What we do

Deutsche Bank employees who would like to take part in the CCP programme should contact: corporate.volunteer@db.com

Linking theory with practice using real-world scenarios is a very effective way to learn and gain experience. "This was a once in a lifetime experience with a lot of benefits for the participants," says Altmann from Frankfurt.

"It was great to be part of a unique project in a country at a key stage of its development".

Michael O’Connor, Senior, Deutsche Bank

In the Community

What we do

Deutsche Bank employees who volunteer with non-profits in their communities receive free training in languages and skills and qualifications.

Deutsche Bank set up a partnership with StreetLights to reduce homelessness.

Deutsche Bank volunteers have been working with banks in South Asia since 1954 through development partnerships with the German International Cooperation (GIZ) in federal-entreprise Deutsche Gesellschaft für Internationale Entwicklung (GIZ). Since 2015, Deutsche Bank and GIZ cooperate through the developerP of programme of Germany’s Federal Ministry for Economic Cooperation and Development (BMZ) to support the Ministry of Science, Research and Technology of the United Arab Emirates (UAE) and improve the teaching methods and materials of its master degree programme ‘Banking and Finance’. By sharing international best practices with the country’s leading business university, and providing training and coaching for bank staff, these volunteers are creating the foundation for modern banking in Myanmar.

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Long-term benefits

As part of our commitment to giving back, Deutsche Bank employees who volunteer with non-profits in their communities receive free training in languages and skills and qualifications. This is important for people who have stayed with them. The bank will shape me in the long term. I’m grateful that I could make a small but lasting contribution to the development of Myanmar in return.”

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Third-party beneficiary

Almost one million people worldwide benefit from watershed management projects supported by Deutsche Bank in 2016

Deutsche Bank aims to address inequalities like this through its social responsibility programme in India and teamed up with the Swades Foundation to improve people’s lives,” says Ravneet Gill, chief executive officer of the group.

Deutsche Bank and its partners have worked with more than 1,000 social enterprises by investing in the development of their business models and helping them to scale their impact.

"…”

Almost one million people worldwide benefit from watershed management projects supported by Deutsche Bank in 2016.

Deutsche Bank sets up a foundation for modern banking in Myanmar.

Long-term benefits

As part of our commitment to giving back, Deutsche Bank employees who volunteer with non-profits in their communities receive free training in languages and skills and qualifications.

The bank’s partnership with Swades Foundation will provide sustainable clean water to 1,000 households in Raigad district, benefiting approximately 20,000 villagers.

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Results

In 2016 Deutsche Bank invested EUR 73.5 million globally in projects designed to have a lasting impact on individuals and communities.

Our investment

<table>
<thead>
<tr>
<th>Region</th>
<th>Amount (EUR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Germany</td>
<td>34%</td>
</tr>
<tr>
<td>North America</td>
<td>26%</td>
</tr>
<tr>
<td>Latin America</td>
<td>19%</td>
</tr>
<tr>
<td>Asia (inc. Japan)</td>
<td>13%</td>
</tr>
<tr>
<td>Europe</td>
<td>8%</td>
</tr>
<tr>
<td>Global total</td>
<td>100%</td>
</tr>
</tbody>
</table>

By region

- Germany: 1,350,437
- North America: 147,538
- Latin America: 913,957
- Europe: 2,476,057
- Global total: 4,887,898

Trust

How others see us

By area of activity

- Art, Culture & Sports
- Global total

Volunteering

Employees participation

- By area of activity
- Culture
- Digital transforms
- Culture & Sports
- Community
- 43% of people trust bank
- 38% enhance lives
- 42% of projects change lives
- 64% helped with job-related skills
- 73% of employees took part

How we help

The impact of our projects

- By area of activity
- Culture
- Digital transforms
- Culture & Sports

Feedback

What our volunteers say

- By area of activity
- Culture
- Digital transforms
- Culture & Sports
- 73% of employees took part
- 64% helped with job-related skills
- 63% of employees volunteer in their communities

Deutsche Bank fosters ingenious applications, joint ventures and face-to-face discourse about the digital world.

Deep breaths

Autistica Hackathon

Autism affects people in a variety of ways, but a huge number experience daily challenges with social interaction, sensory issues, anxiety and depression. The charity Autistica believes that research is the answer to help people with autism live long, healthy and happy lives.

Autistica works alongside families and autistic individuals to understand the causes of autism, improve diagnosis and develop new treatments and interventions. Its work is supported by Deutsche Bank employees in the UK, who chose Autistica as one of their Charities of the Year for 2015–17. Since 1999, employees have raised more than £10.7 million to help people with autism achieve more impact.

When Autistica asked how technology could be used to help people with autism manage anxiety, more than 150 bank employees around the world joined in a 24-hour hacking marathon – or ‘hackathon’ – to develop ideas for mobile apps.

The winning prototype used a digital diary to help users monitor anxiety levels. “If a user posts an anxiety state, the app provides help including a breathing exercise and an option to send happy moments posted in their diary,” says Julian Ulbricht from CERD Technology, the leader of the winning team.

Idea like this can bring a better quality of life to those with autism. Autistic adults experience higher levels of unemployment than almost any other group in the UK, just 15% have full-time jobs and more than a quarter of graduates are unemployed.

In 2016, an initiative called the Digital Factory was set up in support of people with autism. Young women from the 20:20 to Be Project Student to STEMette also took part.

“With what we got back is so much more than we imagined. We have wonderful prototypes that we can share with potential funders,” said Autistica CEO Jon Spiers.

Virtual challenges

Digital Society Studio

The key theme of the digital world is democratization. People are turning to online channels to connect, consume, collaborate and play. But along with its many possibilities, this world is fraught with risk. The nature of these digital threats – and how we should respond – were the subject of a conference in Berlin attended by some 330 representatives from the worlds of science, art, literature, politics, business and civil society.

The Digital Society Studio was organized by the international think tank Deutsche Bank, Alfred Herrhausen-Gesellschaft, and German newspaper Der Tagesspiegel. “Digitalization is an unstoppable process that will cause enormous upheaval in our lives,” says Herrhausen, Executive Director of Alfred Herrhausen-Gesellschaft.

The conference focused on three key topical issues: values, work and prosperity. Among the issues debated were the values on which a digital society should be built, how to maintain the rule of law in the digital age and whether sharing is really a new currency or just flotilla hype. Featuring a variety of speakers and a lively debate, the event provided valuable insights into these questions. Young people played a prominent role in the debate. To add to the discussions, we felt it was important to give the next generation a voice,” added Herrhausen. “This is a generation of digital natives and they will shape the future.”

The Digital Society Studio was held at the Café Moskau, a location with a long history as a meeting place for established speakers, we felt it was important to give the next generation a voice.”

The Digital Factory is home to 400 technology specialists and financial experts from 54 countries. It is a place true collaboration thrives. Start-ups work side by side with the bank’s own people.

The Digital Factory fosters an innovation culture, where ideas are turned into real products and services for our clients,” says Andrea Wirth, Deputy Head of Deutsche Bank’s Innovation Labs. "We don’t want to be seen as a technology company. "We don’t want to be seen as a technology company. We want to be in the driver’s seat,” says Christian Seifert, President of Deutsche Bank and Head of Private, Wealth & Commercial Clients. The Digital Factory is the newest component in the bank’s digital research and development model. "The Deutsche Bank Labs discover and evaluate new ideas. At the Digital Factory we translate these ideas into working proofs of concepts," said Kim Hammond, Group Chief Operating Officer.

The bank’s Digital Factory in Berlin and San Francisco are the latest in a series of innovation labs, including the Digital Society Studio and the Digital Factory in Silicon Valley. The Digital Factory is making sure it is an AI company.
What led you to become a school governor?

As a parent to two boys, I’m acutely aware of the importance of education. My boys have enjoyed going to school in England and I think my experience and skills can make a difference in another way for a school. I’m a governor at a state school in one of the less affluent parts of London. It has more than 1,000 pupils. The school wanted help on the financial side in particular, as budgets are being cut all the time. The school has to make difficult decisions about which subjects it can afford to teach and appreciates the commercial perspective I bring to discussions. With volunteering you have to decide how much time you want to give. Between board meetings, finance committee meetings, open days and other school activities, this will be a regular commitment but it’s not far from home for me and I’m pleased to be doing something for my local community.

What do you get back from volunteering?

I love the arts. It’s enjoyable to be in touch with the art world here in London and to see some of our award winners creating careers for themselves as artists. Volunteering gives me the opportunity to use my job skills in a new context. Working in credit risk management in emerging markets, my job involves assessing risk – I look for signs that things may go wrong. That’s been relevant to all of my volunteering. I’ve found that it’s good to get out of the comfort zone of what I know, to experience different environments and different approaches and stimulate the other side of my brain by dealing with people who are less rational and more creative than me.

Have you noticed other colleagues volunteering?

The sense of community at the bank is amazing and well entrenched. Look at the staff directory and more often than not a person is a corporate volunteer. On top of that you see people get involved in fundraising with the bank and for their own causes. A colleague is aiming to raise GBP 40,000 for charity because he’s turning 40 and the bank is supporting his efforts. You can nominate a charity for sponsorship too. The good thing is that you see everyone at the bank getting involved. Senior management encourages all of this activity. That’s true of my manager and I try to set the same example to the people who work for me. Colleagues even sponsored one of my boys when he did a charity hike last year. As you can see, it runs in the family.

Role model

Volker Kauschel has fulfilled many roles during his 30-year career with Deutsche Bank, among them mentoring creative entrepreneurs and creating the best learning environment for students as a school governor.