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Leading change



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Social Investments
Bank and society



Photograph: Getty

Without walls

Deutsche Bank's new global strategy commits to a renewed contract with society. The Americas is advancing a culture that combines responsible performance with societal engagement

The role of the company in society has never been more topical. The global economic crisis brought home just how interconnected global markets and local communities have become. Put simply, what companies do and how capital is deployed has a far-reaching social impact.

Deutsche Bank has long recognized that a successful business is a responsible business – an understanding that continues to evolve with the times. The consequences of the economic crisis made clear the need for change within the financial industry. In response, in 2012 the bank announced a new corporate strategy and renewed institutional values that put even greater emphasis on its place in society.

The core values of integrity, sustainable performance, client centricity, innovation, discipline and partnership have been codified and affirmed to instill a more responsible culture within the bank. "We must strengthen trust and demonstrate that we play a valuable role in society. This can only be achieved through a profound change in culture," said

Jürgen Fitschen and Anshu Jain, Co-Chairmen of the Management Board of Deutsche Bank.

These values reflect back into communities. Every year, Deutsche Bank commits millions in philanthropic capital to projects and partnerships around the world. Beyond these, the bank has committed itself to a new era of civic engagement on issues of importance to society at large.

In the Americas, Deutsche Bank North America CEO Jacques Brand will lead a series of 'Thought Leaders Forums' in 2014 on key global issues. These include the potential of social finance to foster economic mobility and wealth generation for disadvantaged communities, how new education strategies can respond to an increasingly diverse US citizenry while also tackling the challenges of rising youth unemployment throughout the world, and new efforts to build resiliency in communities vulnerable to climate change and other disruptive changes.

Another cultural evolution is the repositioning of the bank's New York City Community Development Finance

Group (CDFG) into the bank's enhanced global regional management structure. "A key expression of our role in society is how we make capital available to serve the people and places that are not yet benefiting from the opportunities of a globalized marketplace. We are excited to have the CDFG better serve all the bank's regions to leverage our social finance capabilities to effect positive social change," says Brand.

Leading by example

As a global financial institution with a deep-rooted tradition of community involvement that goes back to the very beginning of its history, Deutsche Bank has a unique platform to effect change around the world. There is no more visible expression of this commitment than the engagement of employees, throughout the world, to issues of importance to their local communities.

Deutsche Bank has long acknowledged a role for the active participation of bankers in civil society. Volunteerism is increasingly popular within the bank, in places such as

the US, where it is firmly ingrained in the local culture, as well as in locations like the Middle East, where it is just beginning to evolve.

In the Americas, and around the world, volunteers are board members and advisors to nonprofit organizations; they teach and mentor students; they organize as teams to take on practical tasks and to advocate for the disenfranchised.

More than one in four employees globally volunteer in bank programs. In the Americas, where volunteering is a year-round pursuit, the percentage is even higher. The bank supports volunteerism through paid leave and financial donations. This year saw the launch of a new global program, the Deutsche Bank Global Volunteer Award, to honor the extraordinary personal commitment shown by volunteers.

Deutsche Bank has made clear its ambition to be at the forefront of cultural change within the industry. As the many examples of institutional, team and personal engagement in these pages show, the foundations are in place. ■



Discover more
Yunus Social Business

Opinion

Gary Hattem



Cultural evolution

For Deutsche Bank, like many in the financial services sector, the economic upheavals of recent years have fundamentally changed who we are as a firm.

Our bankers and our strategies are increasingly focused on longer term and sustainable performance. We recognize that through discipline, partnership and innovation, we can optimally serve our clients.

This integrity of effort and commitment shall not only guide our business. It is essential to how we engage in the world around us.

In this issue of *3D*, we reflect on how these new commitments manifest themselves in the everyday lives of our communities. These stories reflect the priorities we have set, the work we embrace and the partnerships we have formed.

The stories are largely about our people: the actions they have taken to effect positive change, and, in doing so, how they are defining a new era of responsibility.

Gary Hattem
President, Deutsche Bank Americas Foundation
Managing Director, Deutsche Bank Community Development Finance Group

Passion to Perform

International

Going the distance

Loyal

An enduring commitment to Haiti means supporting sustainable solutions to some of the Country's most persistent problems



Chelsea Clinton, a champion for the Haiti Cholera Treatment Center, spoke at a 60 Wall Street reception to introduce new supporters to the initiative. Photograph: Liz Ligon

When Deutsche Bank commits its philanthropic resources to issues affecting communities, it does so with long-term vision. The bank's involvement in Haiti began with humanitarian relief following the devastating earthquake of 2010. Three years later, it continues to help the country rebuild, in thoughtful partnerships that have mobilized ideas and capital from all over the world.

Economic growth

Economic development is one of Haiti's highest priorities. There is no shortage of hard-working entrepreneurs. What's missing, however, is the financial capital and advisory services that can fuel these nascent enterprises. Deutsche Bank has teamed up with social investor Yunus Social Business (YSB) to fill the gap, with an eye toward building momentum for private sector investment in Haiti.

YSB founder and Nobel laureate Muhammad Yunus and Deutsche Bank Americas Foundation President Gary Hattem both serve on the Presidential Advisory Council on Economic Growth and Investment, a board advising the President of Haiti on economic matters. They share a commitment to building on the spirit of enterprise that defines the island's culture and to harnessing market forces to address Haiti's seemingly intractable problems.

Growth capital

Deutsche Bank will invest \$1 million alongside the Yunus Social Business Fund

\$1m

Deutsche Bank has committed to invest \$1 million alongside the Yunus Social Business Fund to provide growth capital to the island's social businesses. "Haiti holds tremendous opportunity for business to take root and there is particular growth potential for businesses created to solve social problems," says Muhammad Yunus.

Investments by YSB include a bakery that uses its profits to subsidize a local school, a vocational training center that teaches financial literacy and business skills and a plantation growing jatropha, a source of green energy and protein.

Better health for all

Even before the earthquake, diarrheal disease was the number one cause of child mortality and the second most prevalent cause of death in Haiti. Following the earthquake, the island experienced its first cholera outbreak in over a century.

Reintroduced by foreign aid workers, cholera has reached epidemic proportions. To date, there have been more than 680,000 cases recorded and 8,300 deaths.

Conditions worsened by the earthquake – poor health infrastructure, overcrowded housing, lack of access to basic sanitation and clean drinking water – exacerbated the outbreak. With philanthropic partners that include the Clinton Foundation, Deutsche is supporting Haiti's first permanent cholera treatment center, which is being built by MASS Design Group and Centre GHESKIO.

Tackling the challenges of a weak public health infrastructure, the project brings new thinking to a problem that inhibits health and economic potential in Haiti, and could have applications across the developing world.

Incorporating modern technology, architecture and healthcare, the state of the art center in Port-au-Prince will disrupt the epidemic by providing treatment for those with cholera and the clean water and waste treatment systems that prevent the continued spread of the disease, all under one roof. Deutsche Bank has contributed a grant in support of the center, which is scheduled to open in 2014.

"We have found a way to address treatment and prevention that can be scaled without billion dollar investment. This could be a prototype with implications beyond Haiti," says Michael Murphy of Boston-based architects MASS Design Group.

Loyalty to the people of Haiti is pioneering solutions that can improve lives everywhere. ■

yunussb.com
massdesigngroup.org



Green credentials
Printed on paper comprising 100% de-inked post consumer waste that is manufactured with 100% renewable electricity



Education Anchor points



Fabric

Innovation is expanding educational opportunities for the Mexican community in New York City

From artists to entrepreneurs, the underemployed and the underserved, Deutsche Bank Americas Foundation has a proud history of helping New York's immigrants to settle and prosper. Mexicans are the fastest-growing immigrant group in New York City today. Disconnection from education is a worrying trend within this community, contributing to social and economic marginalization that threatens to create a permanent underclass.

A deeply held belief in the importance of education to the individual and society inspires Deutsche Bank's involvement in education projects around the world. Research by Deutsche Bank Americas Foundation found a link between educational underachievement and a lack of cohesive support within the community fabric of the city's Mexican population. The Anchoring Achievement in Mexican Communities initiative aims to address this problem.

With its convergence of business and philanthropic interests – Latin America is a key region for the bank – and emphasis on partnership, the project shows culture change in action. Bank, clients and leaders from all parts of the community are working together to advance solutions.

Improving outcomes

Helped by grant funding from the bank, educational hubs are being set up in Mexican communities in each borough of the city.

Each hub will be targeted towards young learners or high school students, the two highest-need groups identified by the research. Their parents will be reached too.

Research shows parental involvement in children's education is vital to success.

The hubs will be created by neighborhood networks of nonprofits, schools, libraries and other institutions, all working to a common agenda of improving educational participation and outcomes.

Those outcomes are crucial for the long-term well-being of all concerned – individuals, families, the community and the city itself. As part of the fabric of the communities they serve, these networks provide the anchor points needed for a sustained response.

The initiative expects to reach 3,500 children, youth and their families over the next three years. Deutsche Bank Americas Foundation is working with the Metropolitan Center for Urban Education at New York University to measure the success of this initiative and gauge its wider potential.

Education is critical to advancement for immigrant communities, says Nicole Rodriguez Leach of Deutsche Bank Americas Foundation. "Research and stories from the community have given us a better understanding of the assets that enable progress and the barriers this community faces. By making educational and social services accessible to families where they live and work, we hope to see those of Mexican origin benefit from the social and economic mobility that immigrants have enjoyed throughout New York's history." ■

Support the success of this initiative by volunteering with your local neighborhood network. Contact volunteer.program@db.com for details.

"We hope to see those of Mexican origin benefit from the social and economic mobility that immigrants have enjoyed throughout New York's history"

Nicole Rodriguez Leach
Deutsche Bank
Americas Foundation

In the neighborhood

Deutsche Bank is partnering with neighborhood networks in each borough of New York City to improve educational engagement among young learners and high school students of Mexican origin.



1 East Harlem, Manhattan

Improving access to quality early childhood programs and connecting families to wraparound services is the most pressing need in East Harlem. The network is educating parents, helping families to create healthy home learning environments and delivering preschool supports and academic assistance.

2 Mott Haven, Bronx

The goal in Mott Haven is to improve literacy and school readiness among young children. The network provides early learning services through home visits and toddler/parent play groups, offers training and resources for day care providers and provides tutoring for school-age youth.

3 Port Richmond, Staten Island

PS 20 is the public elementary school most heavily attended by Mexican children in the borough. The target is to increase the reading levels of third graders at the school. The network will promote literacy by running workshops and events for students and families, training parents to be educational advocates for their children and assisting PS 20's outreach work in the community.

4 Jackson Heights and Elmhurst, Queens

A new public high school will cater to recently arrived high school-age students. Its educational program puts students on track to obtain a high school diploma and provides access to college courses and work opportunities, specializing in STEM (Science, Technology, Engineering and Math) disciplines. The school will also offer a comprehensive support system for students and their families.

5 Bushwick, Brooklyn

The Brooklyn network aims to get out-of-school young adults back into education and job training, by reconnecting them to educational resources. It offers academic support, mentoring, skills training and career counseling. It is producing a community guide for families on the social services available to them.

Discover more
See installations by
Maria Magdalena Campos-Pons



Employee Engagement Second home

Roots

Staying true to principles applied everywhere,
Deutsche Bank grows strong roots in Jacksonville

Deutsche Bank has made clear the importance of its Jacksonville base to its universal banking model and sustained success in the North America region. The bank's growing campus in the city is also held up globally as a reference point for its new aspirations.

Recently arrived employees have joined with long-time Jacksonville residents to support the city's civic culture through volunteerism, advisory services and philanthropy.

Through both its business and its corporate citizenship activity, Deutsche Bank is a fully committed partner to the city. "Jacksonville is a city with tremendous natural resources and human capital. It's a great place to do business, but as with all communities, it takes work to keep moving in a positive direction," says Head of Corporate Banking & Securities in Jacksonville.

Taking the initiative

The diversity of Jacksonville's population is reflected in the variety of institutions that have tapped into the bank. Philanthropic activity includes collaboration with the local NFL franchise that has provided support to homeless veterans. The bank sponsors an arts festival for students with disabilities. Mentoring students at a local elementary school is one of many volunteering opportunities available to employees.



The bank has funded a local high school's soccer teams
Photograph: John Garb

As well as joining in bank-run programs, Jacksonville employees are living the bank's values by forming partnerships of their own. The Veterans on Wall Street

Increasing influence

More people
Number of Deutsche Bank employees
based in Jacksonville, Florida



2017 (projected): 1,400



2013: 1,100

2008: 100

More time
Jacksonville employees have
logged more than 10,000 hours
of volunteer service since 2008

10,000

More money
Since 2008, Deutsche Bank has given more
than \$500,000 to the local community through
charitable donations

\$500,000

"Jacksonville is a city
with tremendous natural
resources and human capital"

Michael Drexler
Head of Corporate Banking & Securities,
Deutsche Bank Jacksonville

Through an artist's lens

Underscoring the dynamic environment in Jacksonville, contemporary art from the Deutsche Bank Collection is presented in the workplace, inspiring a diversity of perspectives and fostering innovative thinking.

Soon to join the 235 artworks already on campus, and accentuating the multi-ethnic cultures found in Florida today, will be the exceptional 2013 photo-diptych *The House* by Maria Magdalena Campos-Pons, one of the most prominent artists to come out of post-revolutionary Cuba.

The two-Polaroid piece features the artist in an elaborate cage-like headdress

and costuming that combines Chinese, Spanish and Afro-Caribbean elements. The image is based on a performance the artist has presented in venues including the 2013 Venice Biennale and, more recently, at the Queens Museum exhibition, 'Citizens of the World, Cuba in Queens'.

Leading a band of Cuban musicians playing call-and-response, a musical form evolved from traditional Yoruba chants, the artist's work questions social constraints related to race and gender at the same time it celebrates cross-cultural identity.



Maria Magdalena Campos-Pons *The House*, 2013
Composition of two 24 x 20" polaroids 29 x 46"
Edition of three, courtesy Stephan Stoyanov Gallery

employee network group has connected with local charity K9s for Warriors to help veterans recover from post-traumatic stress disorder (see page 7).

Kalpesh Patel, an analyst on the Capital Markets & Treasury Solutions team, only arrived in Jacksonville a few months ago. He's already found time to link up with Edward White High School, where a donation from the bank has proved game-changing for the school's underfunded soccer teams.

He explains, "When my team won a competition, I suggested that we use the cash prize for a good cause. We pitched all the way to the head of the division for approval to use the money philanthropically. Everyone was behind the idea." The bank's own team spirit has made a positive impression. "There's a real sense of community here. People want to be part of what's going on," he says.

John Malone manages the structuring, credit and rates team in Jacksonville. His passion is music, specifically giving the young exposure to classical music. It's a priority he shares with the bank, which funds numerous projects around the world to increase access to classical music.

While in New York, John would take his sons to the New York Philharmonic's music education concerts. On moving to Jacksonville, he was pleased to find music education on the program of the Jacksonville Symphony Orchestra, but concerned to find the concerts were undersubscribed.

"Music education concerts are a great introduction to classical music. I hated to think local kids might be missing out on an experience like this, so I decided to help spread the word," John says. He's recruited colleagues, friends, local schools and neighborhood groups to help publicize events. Attendance figures are up this year.

The experience has confirmed John's positive view of Jacksonville. "Your involvement is welcomed and you can see your efforts move the dial."

More to come

What began as a small operation is growing into a thriving regional base. Deutsche's Jacksonville population now includes corporate bankers, traders, wealth and asset managers and legal and finance professionals.

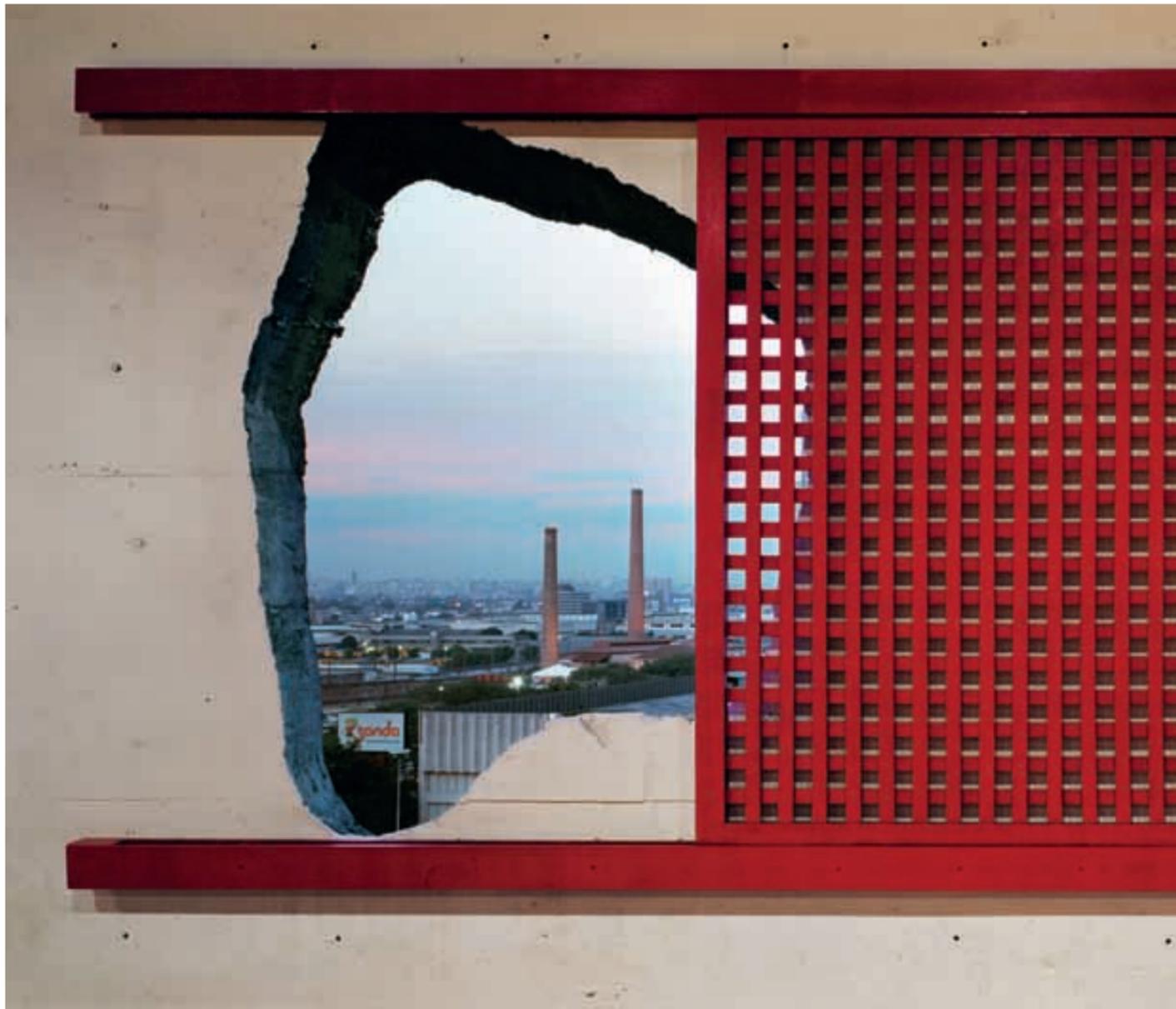
In June 2013, the bank announced plans for 300 new jobs and capital investment of \$10 million over the next three years in Jacksonville. "Deutsche Bank has become an important partner to the local community and we thank them for continuing to create jobs for Florida families," said Florida Governor Rick Scott.

Thanks to its values, the bank can be certain that its growth in Jacksonville – and everywhere else – has strong roots. ■



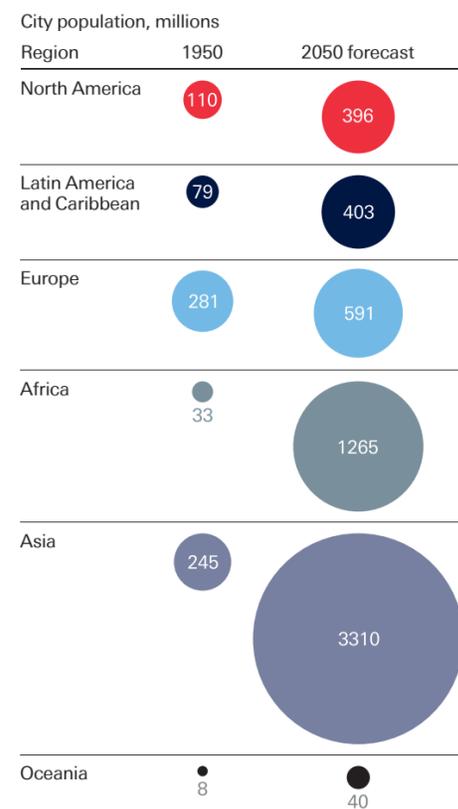
Social Investments

City limits



View from the SESC Pompéia center, São Paulo, venue of the 2013 IDEAS CITY Global Conference Photograph: Nelson Kon

A growing trend



Quality of environment

The Deutsche Bank Urban Age Award celebrates the Urban Age mission that connects quality of life to the quality of the urban environment. An independent jury awards the \$100,000 annual prize to a project that improves the physical conditions of communities and the lives of their residents. The 2013 award focuses on projects in Rio de Janeiro, Brazil. dbuaaward.com

Cities of the future

Looking for answers to the challenges of urbanization

Over half of the world's population will live in cities by 2050. This rapid pace of urbanization poses huge economic, social and environmental challenges for communities. As a global thought leader on issues of community and sustainability, Deutsche Bank is at the forefront of international efforts to find answers.

Two recent conferences sponsored by the bank brought policymakers, civic leaders, academics and designers to one of the most compelling frontiers of urban development in the world today, to share ideas for the future of cities around the globe.

Few countries are experiencing change at the pace and scale of Brazil. As Brazil has emerged as an economic force on the world stage, the promise of greater prosperity has drawn more and more of the population to the country's cities. That has raised questions over the urban environments that will define the living conditions of Brazilians in years to come.

Massive infrastructure projects are underway as Brazil prepares to host two major global sporting events – the 2014 soccer World Cup and the 2016 Olympic Games. The hope is that these investments will realize long-term benefits for Brazil's citizens and particularly those who exist at the margins of society.

A beacon for new ideas

The 2013 Urban Age conference came to Rio de Janeiro, the epicenter of the country's changing social landscape, to investigate the impact of large-scale urban development projects on the social, economic, political and physical makeup of cities.

International speakers and local representatives exchanged views on projects in a range of world cities. Rio's Olympics sites, bus rapid transit system and *favelas* improvement program offered immediate examples of the complexities of integrating social, economic, physical and environmental concerns into a viable master plan.

The conference was organized by LSE Cities at the London School of Economics and Political Science and Deutsche Bank's Alfred Herrhausen Society. In a welcome speech, Bernardo Parnes, CEO of Latin America and Chief Country Officer of Brazil, said: "The world watches Brazil, not only as a recognized economic force but as a country that is defining a new urban identity for the twenty-first century. We must strengthen the partnerships between civil society, government and the private sector to find sustainable solutions to challenges of poverty, climate change and urbanization. On behalf of Deutsche Bank, I assure you that we are committed to that future."

"The world watches Brazil, not only as a recognized economic force but as a country that is defining a new urban identity for the twenty-first century"

Bernardo Parnes
Deutsche Bank CEO Latin America
and Chief Country Officer, Brazil

Arts and urban futures

That arts and culture are essential to the vitality of cities, making them better places to live, work and create, is central to Deutsche Bank's community development strategy. Deutsche Bank Americas Foundation is a sponsor of IDEAS CITY, a collaborative set up by the New Museum, based in New York, to provide a platform for the exchange of ideas on this topic.

Artists, architects, designers, urban planners, cultural critics, technologists and community leaders exchange ideas, locate problems, propose solutions and engage the public's participation.

IDEAS CITY Global Conferences help to grow an international community focused on intertwining the arts and urban futures. The bank sponsored the 2013 conference in São Paulo, Brazil to encourage this conversation in a city ripe with creativity and talent, but often dispersed in focus.

The conference theme of untapped capital invited examination of how underutilized assets can be tapped to foster greater cohesion, and broadly shared opportunity, in a way that is unique to Brazil and its distinct history and culture. ■

lsecities.net/ua
newmuseum.org/ideascity

Discover more
The work of AVP

Employee Engagement

Deutsche Bank Global Volunteer Award

“These awards draw attention to the personal commitment and passion of our volunteers and honor their partnership with society”

Christofer Habig
Global Head of Brand Communications & Corporate Citizenship,
Deutsche Bank



New York City Anti-Violence Project, Americas winner of the Deutsche Bank Global Volunteer Award 2013, at the 2013 NYC Pride Parade
Photograph: Bil Thompson

Americas winner 2013

New York City Anti-Violence Project

Nominated by Scott Hernandez, New York

Scott Hernandez has been volunteering with New York City Anti-Violence Project (AVP) since 2009. His activities have ranged from organizing the painting of AVP's offices to mobilization of volunteers throughout the financial industry to support its community outreach work. He now sits on the Board of Directors.

“AVP is an extremely well-run organization that plays an important role in our community,” he says. “I have many friends who had turned to AVP after experiencing violence. Volunteering with AVP has been one of the best experiences of my life.”

Founded in 1980 in reaction to neighborhood incidents of anti-gay violence, AVP provides community organizing and education, counseling, legal services and public advocacy. It gives free and confidential assistance to thousands of people each year.

With its commitment to social change and belief in the importance of diversity, supporting the rights of the lesbian, gay, bisexual, transgender and queer (LGBTQ) and HIV-affected communities is an issue very close to home for Deutsche Bank. The bank's dbPride network has close links with AVP.

The award will allow AVP to provide more support to survivors of violence. They continue to grow in number, a disturbing trend AVP is working to counter. “With hate violence against the LGBTQ community on the rise in New York City, the work that AVP does is needed more than ever,” says Scott.

avp.org

Hands on

A team of 25 volunteers met the challenge of painting the AVP offices in a single day

Spread the word

AVP spread the word to over 42,000 New York residents through outreach in 2012

25 **42,000**

“With hate violence against the LGBTQ community on the rise in New York City, the work that AVP does is needed more than ever”

Scott Hernandez
Institutional Client Group, New York

Local heroes

Launched globally this year, the Deutsche Bank Global Volunteer Award gives recognition to the passion and dedication of the bank's employee volunteers around the world and the organizations they support

Discover more
K9s for Warriors



Discover more
TETO combats poverty in
Latin America and the Caribbean



The Deutsche Bank Global Volunteer Award is open to all Deutsche Bank employees. To be eligible, employees must have volunteered for at least 30 hours within a 12-month period. The three most voted-for projects in each region receive a financial donation from the bank

Joint second
K9s for Warriors

Nominated by VOWS, Jacksonville

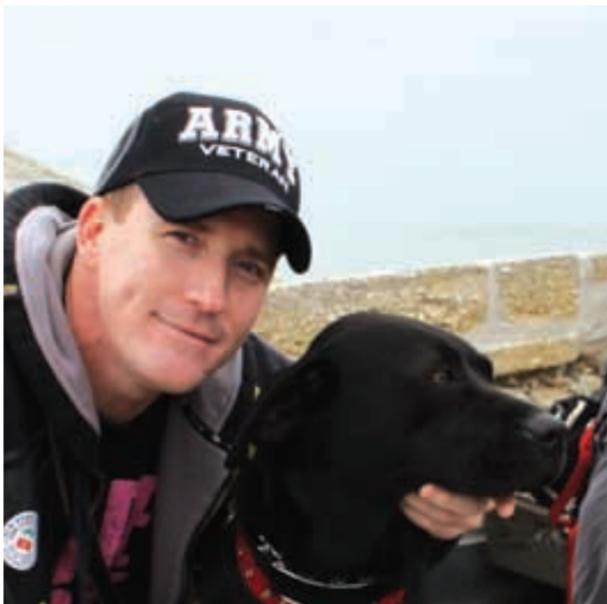
The Florida-based charity K9s for Warriors rescues dogs from shelters and trains them as service dogs to help veterans with post-traumatic stress disorder return to civilian life with dignity and independence.

The relationship between the bank's Veterans on Wall Street (VOWS) employee network group in Jacksonville and K9s for Warriors began in 2012. "We want to serve those who did and still do wear a uniform and their families who sacrifice so much. This organization has a very positive impact on our military community," says VOWS member Donald Gauthier.

VOWS has rallied the Jacksonville office to the cause. Employees have provided veterans with home-cooked meals, performed team challenges and raised funds to support the charity's work. During the summer GTO interns chose K9s for their corporate responsibility project, which saw them caring for the dogs and working with the community to increase local volunteer involvement in K9s' work.

Patty Bos of GTO says, "We're thrilled to serve these brave veterans and their companions and proud this organization's mission is appreciated by colleagues throughout the bank."

k9sforwarriors.org



Photograph: courtesy K9s for Warriors

"This organization has a very positive impact on our military community"

Donald Gauthier
GT Production, Jacksonville

New company

By the end of 2013 K9s for Warriors will have paired 100 veterans with service dogs

100

Making time

Jacksonville office volunteers committed 151 hours to K9s for Warriors in 2012

151



Photograph: courtesy TETO

Joint second
TETO

Nominated by Luiz Antonio Abdo Junior, São Paulo

In TETO, Luiz Antonio Abdo Junior of Deutsche Bank Brazil found an organization that shares his social concerns. An affiliate of the organization TECHO, which operates in Latin America and the Caribbean, TETO works with families who live in conditions of extreme poverty.

"We can't live in a comfortable, elitist bubble and ignore the issues in our society," Luiz says about his motivation to volunteer with TETO. "TETO achieves real progress by generating concrete solutions to the problems of poverty."

There are close to one billion people living in informal settlements around the world. With the pace of urban expansion in developing and emerging countries, this population is expected to double by 2030.

TETO mobilizes youth volunteers to construct transitional housing for the most vulnerable, and looks for longer-term solutions through community empowerment and social inclusion.

To date, Luiz has worked on four construction projects. He's eager to do more. "Each house built is a new beginning for a family, so they can live with dignity," he says.

techo.org

"Each house represents a new beginning for a family, so they can live with dignity"

Luiz Antonio Abdo Junior
Equities Operations and Global Trade Services, São Paulo

Giving shelter

TETO volunteers have helped build 1,426 houses for communities in Brazil

1,426

One by one

Luiz Antonio has helped construct four houses as a volunteer with TETO

4

In numbers

Projects nominated

200+

Votes Cast

16,000+

Donations made

€36,000

Other regional winners

Anglo-Europe

Write to Read, Dublin

Nominated by a team of Dublin employees

Deutsche Bank employees have raised funds, donated books and materials and used their skills to raise the profile of this project to improve literacy in disadvantaged schools.



Asia Pacific

DKS Rock-ed, Manila

Nominated by Erickson Borabo, Kris Buckham and Wally Maboloc

Designed and performed entirely by Deutsche Bank volunteers, this program uses music and dance to engage street children in education.



Continental Europe

V.I.S. de la Sagrada Familia, Madrid

Nominated by Alex Marzo

Volunteers support those on the brink of social exclusion: the elderly and parents and children from low-income families.

Germany

Diakonie – Hospiz Berlin-Lichtenberg, Berlin

Nominated by Joachim Seider

Employees provide care and companionship for the terminally ill and their families.



Middle East and Africa

Mother Touch Academy, Johannesburg

Nominated by Riaan Visser

Volunteers help provide education and food to disadvantaged preschool children.

Employee Engagement
In the field

Out of office

Meet some of the many Deutsche Bank employees who use their skills and passion to effect positive change

In the classroom

“Early in my career I had little money but I did have time, so volunteering gave me a way to contribute to the local community”

Kresimir Marusic
Head of Finance, Fixed Income
and Structured Finance, US



Engaged in learning Photographs: Liz Ligon



Finance team members Alan May and Michael Pretzsch in HSEF classroom

Kresimir Marusic, Head of Finance for Fixed Income and Structured Finance in the US, has been volunteering with the High School of Economics and Finance (HSEF) in lower Manhattan for 15 years. His involvement began before he joined the bank. “Giving back is important to me. Early in my career I had little money but I did have time, so volunteering gave me a way to contribute to the local community. It’s something I’ve enjoyed doing ever since.”

When he joined the Deutsche Bank Finance team in 2004, Kresimir maintained his connection to HSEF. Since then, he has recruited more and more colleagues to join him in teaching the students about modern finance. There is now an active corps of

25 Deutsche volunteers continuing the tradition at HSEF, ranging from directors to junior analysts.

The school prepares students to pursue careers in the finance industry, so contact with industry professionals is especially welcome. “The nature of the work we do at Deutsche Bank, and the discipline and focus that go along with it, are some of the skills we look to convey to the students as they contemplate college and professional careers,” Kresimir says.

He’s found the learning goes both ways. “High school students can be a tough audience. Preparing and teaching classes at HSEF has taught me a lot about how to present ideas in an engaging way,” he admits.

“High school students can be a tough audience. Preparing and teaching classes at HSEF has taught me a lot about how to present ideas in an engaging way”

Kresimir Marusic
Head of Finance, Global Credit

“We use group simulations, games and other interactive elements to bring financial and economic principles to life.”

The team plans to extend this idea to other schools with the help of partner organization the WISE Institute. “We realized that we’ve created a scalable form of corporate involvement. With a team structure, you have a nucleus of volunteers who can work interchangeably and who have a wide diversity of skills and perspectives to share.”

The experience has affirmed Kresimir’s belief in community involvement. “Partnerships like this are part of the special bond Deutsche Bank shares with Lower Manhattan. It’s great to be nurturing our relationship with this community.”



In the developing world

“It was an amazing experience to be able to apply our knowledge to an organization that is trying to change the economic landscape of a country in transition”

Angie Salam
Global Markets, Deutsche Bank North America



Egyptian microfinance institution Lead Foundation places particular focus on empowering women
Photograph: courtesy Lead Foundation

Two passions combined to inspire Angie Salam from Global Markets to take a trip to Egypt with the bank.

Through the Corporate Community Partnership (CCP) program, which sends volunteers to developing countries to assist local nonprofit organizations, Angie spent

four weeks in Cairo working on a project with microfinance institution Lead Foundation. “I have Egyptian roots and an interest in microfinance. The CCP offered the chance to tie both together,” she says.

Lead Foundation’s goal is to eliminate poverty and improve quality of life in Egypt. Its loan programs target poor and low-income entrepreneurs who aren’t served by the formal banking sector. Lead places particular focus on empowering women. One program enables women in disadvantaged neighborhoods to group together to obtain loans.

Lead requested help from Deutsche Bank to modernize its IT to improve its loan tracking. Angie’s job involves analyzing and trading corporate bonds, a skillset that did not provide an obvious fit on a project to assess the organization’s IT infrastructure requirements. She used her management skills to direct the project, which included interviewing all those using the system to understand their needs. “I may not have IT knowledge but I do know how to gather and analyze information. Plus, I speak Arabic. I found a way to make my expertise count.”

With a new system Angie and her two fellow volunteers helped put in place, Lead is now able to lend more and provide a better service to its clients. “It was an amazing experience to be able to apply our knowledge base to an organization that is trying to change the economic landscape of a country in transition. Our work will hopefully enable Lead to provide even more opportunities to the people of Egypt,” she says.

Angie returned to New York an enthusiastic ambassador for the CCP program. “Facing new challenges in an unfamiliar environment has definitely helped my professional development. And it’s important the front office adds its skills to the mix. You can take the time. My manager and team were all really supportive. I’d love to do it again in a different country. But it is most certainly not a vacation!”

“Facing new challenges in an unfamiliar environment has definitely helped my professional development”



Angie Salam

In partnership

“As Spanish is the family’s first language, Jesus doesn’t get much opportunity to practice his English at home. Roelfien and I try to help him overcome that barrier”

Peter Holmes
Assistant to Roelfien Kuijpers



Peter Holmes



Roelfien Kuijpers

“Jesus has a very analytical mind so is naturally very strong in math. Where he really needs help is with his reading comprehension”

Roelfien Kuijpers
Global Head of Asset & Wealth Management Relationship Management, Institutional and Head of Wealth Management Relationship Management, Americas at Deutsche Bank, and her colleague Peter Holmes.

Two Together is a citywide program run by the Jewish Child Care Association that pairs children at risk of falling behind with their reading or math with volunteer tutors. Ordinarily, each child gets one tutor. Jesus, a third-grader from Queens, has two.

Jesus is tutored by Roelfien Kuijpers, Global Head of Asset & Wealth Management Relationship Management, Institutional and Head of Wealth Management Relationship Management, Americas at Deutsche Bank, and her colleague Peter Holmes. “I mentioned I wanted to tutor. It turned out Roelfien had been thinking along the same lines. With her hectic schedule it’s difficult for Roelfien to make a weekly commitment, so we thought, why not collaborate?” Peter explains.

Roelfien and Peter tutor Jesus on alternate weeks. At 5pm every Thursday, Jesus gets 90 minutes of uninterrupted one-on-one attention to help him improve his grades in school.

“Jesus has a very analytical mind so is naturally very strong in math. Where he really needs help is with his reading comprehension,” says Roelfien. Peter adds, “As Spanish is the family’s first language, Jesus doesn’t get much opportunity to practice his English at home. Roelfien and I try to help him overcome that barrier.”

The tutoring takes place in Two Together’s offices on Wall Street. A short hop for Roelfien and Peter, it’s a much longer journey for Jesus and his mother. Yet with each session

Jesus gets a little more comfortable with this environment, which is part of the lesson plan.

Jesus is not the only one learning something new. His tutors speak enthusiastically about what they get from the experience. “Tutoring Jesus has added a new dimension to our working relationship,” says Peter. Roelfien agrees, saying, “I look forward to comparing notes with Peter on what he’s done with Jesus during their sessions.”

She’s an advocate of volunteering by senior managers: “We need exposure to the problems in our society if we are to understand how we can best use our resources as a business to address them.”

Discover more
buildOn

Education

Collaborating for success



Building a school Photograph: courtesy buildOn

Studies have shown that in the US, a young person drops out of high school every 26 seconds. Meanwhile, in the developing world, many children have no access to education whatsoever. The mission of nonprofit organization buildOn is to break the cycles that perpetuate poverty, illiteracy and low expectations using service and education.

These goals resonate with Deutsche Bank's own corporate responsibility priorities and have led to a philanthropic partnership that demonstrates both the bank's client centricity and the way cultural change has galvanized employees to engage with wider concerns.

Changing horizons

Operating in some of the most challenged schools in the US, buildOn runs afterschool programs that allow students to develop their leadership skills and demonstrate their potential through community engagement. The experience raises students' grades and aspirations. Nearly all graduating seniors who participate go on to college. Some of those students travel with buildOn to construct

schools for impoverished communities around the world.

The bank's Capital Markets and Treasury Solutions (CMTS) team in New York is helping buildOn to make a difference locally and globally. Located in one of the poorest congressional districts in America, Banana Kelly High School in the Bronx has consistently been ranked among New York City's lowest-performing schools. CMTS has adopted Banana Kelly to support buildOn's work there, sponsoring the afterschool program, joining the students in community service and providing mentoring.

The relationship is supporting one of the drivers of buildOn's mission: to build an appreciation among students for the opportunities education provides. Earlier this year, CMTS hosted a visit by students, who toured the trading floors and were introduced to roles in finance. Bankers are enjoying new experiences as well. In 2014, 10 volunteers from CMTS will travel to Nicaragua to work alongside students on buildOn's school construction program.

Forming stronger ties

Department head Erich Mauff sees the active involvement of a frontline team like CMTS as a powerful sign of the commitment to culture change at Deutsche Bank. "CMTS is showing volunteering can be part of our business model. We want to see our people contributing to the community. Our partnership with buildOn provides opportunity for the whole team to take part," he says.

Deutsche's relationship with buildOn dates back over 10 years and began with an introduction by long-standing client GE Capital, an active supporter of buildOn. Could this collaboration between two institutions linked by both business and philanthropic concerns provide a new model for the corporate sector? Erich Mauff sees promise. "Our partnership with buildOn has strengthened our ties with GE. As a new design of corporate collaboration, it has a wealth of potential." ■

buildon.org

"CMTS is showing volunteering can be part of our business model. We want to see our people contributing to the community"

Erich Mauff
Department head CMTS, Deutsche Bank



buildOn provides access to education in the developing world Photograph: courtesy buildOn



Deutsche Bank, GE Capital and buildOn at the New York Stock Exchange Photograph: courtesy New York Stock Exchange

Role model

The bank's CMTS team is advancing client centricity



Financials
Responsibility in numbers

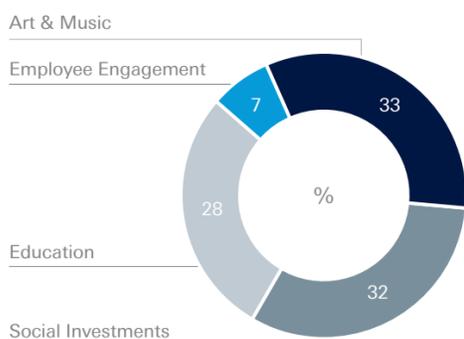
Reporting

Our social responsibility performance

The global picture

Share of total investments per area of activity 2012

€82.7m total



Deutsche Bank Americas made philanthropic grants totaling \$18.3 million in 2012.

Community development is the core of our philanthropic activity, with grants to foster economic opportunity for people and places most at risk.

Our commitment to education supports programs that work to close the achievement gap, improve educational outcomes for underserved children and youth and provide all students with the resources needed to achieve their maximum potential.

As a long-standing supporter of the arts, we seek ways to integrate culture and creativity into strategies that build stronger and more resilient communities and families.

Our people are an integral part of our corporate citizenship activities. We are proud that so many employees give their knowledge, experience and time as agents of positive social change.

Globally, Deutsche Bank was again among the world's most active corporate citizens in 2012, with a total investment of €82.7 million in charitable activities. ■

Our people Passion shared

Hours volunteered in the Americas
Up 38% (2011: 20,586)

28,383

US matching gifts
Up 12% (2011: \$3.5m)

\$3.9m

Around the globe, Deutsche Bank and its foundations were again among the most active corporate citizens in 2012, with a total investment of €82.7 million

2012 Americas grants

Americas philanthropic grants	\$
Program support	8,893,700
Social Investments	
Community development	4,958,650
Latin America and Canada	760,000
Education	1,255,106
Employee Engagement*	492,500
Art & Music	1,349,244
General	78,200
Superstorm Sandy recovery	900,000
Business line contributions	4,556,589
Matching gifts	3,919,962
Total	18,270,251

*Includes \$188,000 in Latin America Initiative Plus Grants

2012 Social finance portfolio

Loans and investments

Social finance portfolio	\$
US Community Development	
Loans	211,574,209
Investments	278,211,311
International Social Finance Portfolio	
Loans	184,467,000
Total	674,252,520

Source: Deutsche Bank

Passionate about...
Leading change

Goal

Jacques Brand is CEO of Deutsche Bank North America, a member of the Group Executive Committee and Chairman of Deutsche Bank Americas Foundation

Strategy 2015+ defines the goal of a broad cultural shift for the bank. What does that mean for the North American region?

In addition to the many internal actions that are underway within the firm, it is especially important that in the United States, we provide evidence to the external world that we are a changed industry.

Deutsche Bank is further along than some in our peer group in recognizing a stakeholder model of defining success that includes our employees, clients, community and the environment. Every day, we have the opportunity to be a force for good in how we deploy our capabilities and resources.

Taking those actions that grow businesses, further the economic recovery, and strengthen our local communities is the best way to demonstrate our vital role.

What are your expectations of employees in advancing this vision?

No doubt, our employees are an integral and valuable part of this vision and its ultimate success. We need to live up to the highest standard of ethical behavior not only in how we manage our business, but also in how we are active and productive members of society beyond the workday.

I ask employees to step into the challenges of the day, whether an environmental cause, a program addressing human rights or reaching out to help a young person struggling with what direction to take in life and career.

How is the firm's civic engagement manifested in the US and how are these activities an important tool for stimulating the cultural change we are working towards?

The US is very different from the rest of the world in the high expectations of the private sector to partner with government and local citizens groups. We do this very well at Deutsche Bank. Through both our Community Development Finance Group and Deutsche Bank Americas Foundation, we are creative, reliable and innovative partners on a variety of initiatives.

From supporting the Department of Housing and Urban Development in mounting an international competition to design the reconstruction of areas damaged by Superstorm Sandy, to helping the City of New York build 10,000 units of housing for the formerly homeless, to supporting a new fund to finance clean cook stoves throughout the developing world, our efforts are material proof of our imprint in making the world a better place.

I am especially looking forward to the Community Development Finance Group expanding its role to orchestrate similar partnerships across all of our regions.

You recently became Chairman of Deutsche Bank Americas Foundation, following a decade of service on the Board of Directors. What do you hope to accomplish in this role?

I hope to see more colleagues engaged in our philanthropic activities, with the recognition that a successful career now requires an understanding of the world's challenges and an expectation that as a Deutsche Bank employee you are part of advancing solutions. ■