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Discontinuation of the Deposit Protection Fund for deposits at Deutsche Bank AG branches outside Germany after 31.12.2022 2022-12-16

Dear Madam or Sir,

Deutsche Bank AG is a member of the Deposit Protection Fund of the Association of German Banks. The Deposit Protection Fund protects, up to its protection limit, all eligible deposit balances per depositor that are not already protected by the statutory deposit protection scheme up to €100,000 per depositor.

The Deposit Protection Fund's protection limit per depositor is currently 15% of the bank's liable capital relevant for deposit protection.

With this letter, we would like to inform you that the Association of German Banks, in the wake of various compensation cases in recent years, has decided to reform the Deposit Protection Fund.

As of January 1st 2023, the Deposit Protection Fund covers only private depositors and their deposits with credit institutions in Germany.

Deposits with branches of Deutsche Bank AG outside Germany are not covered after January 1st 2023.

For deposits protected until the end of 31 December 2022, the protection applicable at that time by the Deposit Protection Fund shall continue to apply until the deposit matures or can be withdrawn, is rolled over or can be cancelled by the customer for the first time or is transferred to another Deutsche Bank AG branch outside Germany.



Further details on the Deposit Protection Fund can be found on the Internet at [www.bankenverband.de](http://www.bankenverband.de).

If you have any questions regarding the reform of the Deposit Protection Fund, please submit them directly to the Association of German Banks at [info.einlagensicherung@bdb.de](mailto:info.einlagensicherung@bdb.de).

The statutory deposit protection scheme of up to €100,000 per depositor remains in effect and continues to apply to eligible deposits maintained with Deutsche Bank AG branches within and outside Germany

Sincerely yours,

Deutsche Bank AG