

Deutsche Bank



Deutsche Bank GRI Content Index

Non-Financial Report 2017



Deutsche Bank GRI Content Index and the UN Global Compact Communication on Progress

Our Non-Financial Report provides a comprehensive disclosure of our material topics for our non-financial performance. Information on financial data is available in our Annual Report 2017. Disclosures included in the report were selected based on a materiality analysis conducted in previous years. Information on in-house ecology as well as information regarding Corporate Social Responsibility activities are not material based on the materiality assessment.

In order to give a better overview, the Non-Financial Report 2017 has been prepared in accordance with the GRI Standards: Core option, including the specific Sector Disclosures for the financial service sector. Information can either be found on the referenced pages in the report, via links or directly in this table. The information outside the Non-Financial Report, e. g. the HR Report are not part of the external limited assurance.

Furthermore, the Non-Financial Report also serves as our Communication on Progress for the United Nations Global Compact (UNGC), references are made in the index as well. By participating in the UNGC, we have committed ourselves to preserving internationally recognized human rights, creating socially acceptable working conditions, protecting the environment, and fighting corruption.

Disclosure	Non-Financial Report and/or Link	Remarks/ Omissions	SDGs	UNGC
Organization profile				
102-1	Name of the organization	Deutsche Bank Group		
102-2	Activities, brands, products, and services	AR – Deutsche Bank Group		
102-3	Location of headquarters	Frankfurt/Main, Germany		
102-4	Location of operations	Deutsche Bank is the leading bank in our home market Germany. As a global, universal bank, Deutsche Bank holds a strong position in Europe and has a significant presence in the Americas and Asia Pacific, operating in 70 countries around the globe. www.db.com/company/en/location-finder		
102-5	Ownership and legal form	Deutsche Bank Aktiengesellschaft		
102-6	Markets served	AR – Deutsche Bank share and bonds We operate in 70 countries around the globe with a strong position in Europe and significant presence in the Americas and Asia Pacific. As a global, universal bank we maintain client relationships across all industries. We provide commercial and investment banking, retail banking, transaction banking, and asset and wealth management products and services to corporations, governments, institutional investors such as insurers, pension funds and foundations, small and medium-sized businesses, and private individuals.		
102-7	Scale of the organization	63 – Key employee figures AR - Groß at a glance AR Consolidated Financial Statement 40 – Structured Entities		
102-8	Information on employees and other workers	63 – Key employee figures AR – Employees	SDG 8	6



Disclosure	Non-Financial Report and/or Link	Remarks/ Omissions	SDGs	UNGC
102-9	Supply chain	<p>47f. – Human Rights</p> <p>In 2017, Deutsche Bank began to fundamentally revise its certification process for suppliers and service providers. In this revised process, more far-reaching environmental and social minimum standards will be applied.</p> <p>Until the revised certification process is fully implemented in 2018, we want to ensure that the suppliers and service providers we already work with meet the new minimum standards. In 2017, 123 of those who meet the country-specific and industry-specific criteria of our risk-based approach were already subjected to an extensive review. We found that they all have adequate policies and processes in place. The review of existing suppliers and service providers will continue in 2018. Approximately 300 other existing suppliers and service providers that meet the criteria for a necessary review still have to be analysed.</p>		
102-10	Significant changes to the organization and its supply chain	<p>62 – Restructuring / Works Councils in Germany</p> <p>AR – Deutsche Bank share and bonds 53</p>		
102-11	Precautionary Principle or approach	<p>Deutsche Bank follows a precautionary approach to environmental and social risk management, striving to anticipate, mitigate, and avoid environmental and social risks related to our financial services. Furthermore, Deutsche Bank is a signatory of the UNGC, whose principle 7 addresses the precautionary approach to environmental challenges.</p> <p>15f. – Product Suitability and Appropriateness</p> <p>45ff. – Environmental and Social Issues</p>		
102-12	External initiatives	<p>We engage with international and national organizations, initiatives, and sustainability fora. The insights we gain through cooperation and dialog inform our sustainability approach. In addition, our policies and guidelines reflect the formal commitments we make to internationally recognized standards and principles.</p> <p>Memberships and formal commitments</p> <p>The formal commitments we make and memberships and partnerships we hold include, but are not limited to:</p> <ul style="list-style-type: none"> - Common Fund for Commodities (CFC) - Energy Efficiency Financial Institutions Group (EEFIG) - Institutional Investors Group on Climate Change (IIGCC) - Investor Network on Climate Risk (INCR) - Soft Commodities Compact of the Banking Environment Initiative (BEI) & Consumer Goods Forum (CGF) - Principles for Responsible Investment (PRI) - UK Sustainable Investment and Finance Association (UKSIF) - UNEP Finance Initiative (UNEP FI) - UN Global Compact 		
102-13	Membership of associations	<p>www.db.com/cr/en/strategy/stakeholder-dialog.htm#tab_memberships</p>		
Strategy				
102-14	Statement from senior decision-maker	<p>3ff. – Letter from the Chairman of the Management Board</p>		



Disclosure	Non-Financial Report and/or Link	Remarks/Omissions	SDGs	UNGC
102-15	Key impacts, risks, and opportunities	<p>9f. – Our Business Environment</p> <p>23 – Corporate and Investment Bank / Launching a Variety of ESG Investment Products</p> <p>22f. – Corporate & Investment Bank / Financing a Low Carbon Economy</p> <p>26ff. – Deutsche Asset Management</p> <p>33 – Digitization and Innovation</p> <p>45ff. – Environmental and Social Issues</p> <p>49ff. – Climate Risk</p> <p>51f. – Information Security</p>		
Ethik and integrity				
102-16	Values, principles, standards, and norms of behavior	<p>Our Values and Beliefs guide our behavior. They help us to conduct business with the utmost integrity, to create long-term value for our shareholders and to nurture the best talent. We maintain an unwavering focus on serving our clients effectively. At the same time, we work to constantly improve our processes and encourage accountability and entrepreneurial drive.</p> <p>9 – Approach to Sustainability</p> <p>37 – Culture and Conduct / Definition and Goals</p>		10
102-17	Mechanisms for advice and concerns about ethics	<p>20f. – Complaint Management</p> <p>41ff. – Anti-Financial Crime</p> <p>44 – Combating bribery and corruption</p> <p>45ff. – Environmental and Social issues</p> <p>47f. – Human Rights</p> <p>52 – Information Security/Engaging Stakeholders</p>		10
Governance				
102-18	Governance structure	<p>The Management Board is responsible for managing the company. Its members are jointly accountable for the management of the company. The Management Board has, as its prime responsibility, the Group's strategic management, resource allocation, financial accounting and reporting, risk management, and corporate control. It has twelve members with John Cryan as CEO.</p> <p>The Supervisory Board of Deutsche Bank AG appoints, supervises and advises the Management Board and is directly involved in decisions of fundamental importance to the bank. It works closely with the Management Board in a cooperative relationship of trust and for the benefit of the company. The Supervisory Board decides on the appointment and dismissal of members of the Management Board including long-term succession planning for the Management Board based on the recommendations of the Chairman's Committee while taking into account the recommendations of the Nomination Committee.</p> <p>db.com/ir/en/corporate-governance</p> <p>9 – Approach to Sustainability</p> <p>26ff. – Deutsche Asset Management</p> <p>45ff. – Environmental and Social Issues</p> <p>AR 353f. – Corporate Governance Statement</p>		
102-20	Executive-level responsibility for economic, environmental, and social topics	<p>9 - Approach to Sustainability</p> <p>The head of Group Sustainability is directly reporting to the head of Communications & CSR, who is reporting to the Management Board.</p> <p>The CFO is responsible for non-financial reporting.</p> <p>26 – Deutsche Asset Management / Governance and Transparency</p>		



Disclosure	Non-Financial Report and/or Link	Remarks/Omissions	SDGs	UNGC
102-21	Consulting stakeholders on economic, environmental, and social topics	11 – Our Stakeholders 12f. – Topics Covered in This Report 17 – Corporate & Investment Bank 17f. – Private & Commercial Bank / PCC Germany, PCC International, and Postbank 27f. – Deutsche Asset Management / Corporate Governance 45ff. – Environmental and Social Issues 48 – Human rights / Monitoring progress 54f. – People Strategy		
102-22	Composition of the highest governance body and its committees	The Supervisory Board of Deutsche Bank AG has 20 members. In accordance with the German Co-Determination Act (Mitbestimmungsgesetz), it comprises an equal number of shareholder representatives and employee representatives. The Supervisory Board has established the following seven standing committees: Chairman's Committee Nomination Committee Audit Committee Risk Committee Compensation Control Committee Integrity Committee (is handling environmental and social issues) Mediation Committee	SDG 5	
102-23	Chair of the highest governance body	Chairman of the Supervisory Board of Deutsche Bank Aktiengesellschaft is Dr. Paul Achleitner, who is not an executive at Deutsche Bank AG.		
102-24	Nominating and selecting the highest governance body	Supervisory Board - Terms of Reference www.db.com/ir/en/download/ToR_Supervisory_Board_16_03_2017.pdf Management Board/Terms of Reference www.db.com/ir/en/download/ToR_Management_Board_16_03_2017.pdf	SDG 5	
102-25	Conflicts of interest	GB 362 Corporate AR 362 Corporate Governance Statement/Conflict of interests		
102-26	Role of highest governance body in setting purpose, values, and strategy	The Integrity Committee is handling environmental and social issues, and regularly reviews the Bank's Code of Business Conduct and Ethics. www.db.com/ir/en/committees-of-the-supervisory-board.htm		
102-29	Identifying and managing economic, environmental, and social impacts	Environmental and Social (ES) Risk Policy Framework a) The Group Reputational Risk Committee (GRRC) is responsible for ensuring the oversight, governance, and coordination of the management of reputational risk at DB on behalf of the Management Board. b) Internal experts are consulted to make informed decisions. Due to the sensitivity of client information, no external consultation is sought.		
102-31	Review of economic, environmental, and social topics	45f. – Issue Escalation		
102-32	Highest governance body's role in sustainability reporting	The Non-Financial Report Steering Group has reviewed and pre-approved the contents of the report. The CFO Disclosure Review meeting chaired by the CFO approves the Non-Financial Report. The final responsibility lies with the board of directors. The Supervisory Board reviews the content of the NFR report.		
102-35	Remuneration policies	59 – Remuneration and Benefits / Compensation framework AR – 137f. Compensation report		
102-36	Process for determining remuneration	AR – 137f. Compensation report		



Disclosure	Non-Financial Report and/or Link	Remarks/ Omissions	SDGs	UNGC
102-38	Annual total compensation ratio	AR – Group at a Glance		
Stakeholder Engagement				
102-40	List of stakeholder groups	11 – Our stakeholders		
102-41	Collective bargaining agreements	59 – Remuneration and Benefits / Compensation framework 62 – Restructuring / Works Councils in Germany AR 183f. – Labour Relations	SDG 8	3
102-42	Identifying and selecting stakeholders	11 – Our Stakeholders db.com/cr/stakeholder-dialogue		
102-43	Approach to stakeholder engagement	Deutsche Bank has a threefold approach to engage its stakeholders: 1) own initiatives and activities; 2) participation in forums, events, and working groups; and 3) exchange with critical stakeholders on ad-hoc issues. We are aware that the interests of shareholders, clients, employees, and the general public can be conflicting, and that we have to negotiate between these interests. We remain open to stakeholder critique, and consider this with sensitivity when conducting due diligence and when improving our sustainability approach. 11 – Our Stakeholders 12f. – Topics Covered in this Report		
102-44	Key topics and concerns raised	11 – Our Stakeholders 37 – Culture and Conduct / Definition and Goals 45ff. – Environmental and Social Issues 48 – Human Rights / Monitoring progress 54f. – People Survey		
Reporting principles				
102-45	Entities included in the consolidated financial statements	AR Consolidated Financial Statement 40 - Structured Entities		
102-46	Defining report content and topic Boundaries	11 – Our Stakeholders 12f. – Topics Covered in This Report		
102-47	List of material topics	13 – Materiality assessment 2017		
102-48	Restatements of information	Revised list of material topics 75 – Footnote 3		
102-49	Changes in reporting	12f. – Topics Covered in this Report		
102-50	Reporting period	78 – About this report		
102-51	Date of most recent report	78 – About this report		
102-52	Reporting cycle	78 – About this report		
102-53	Contact point for questions regarding the report	85 – Contact		
102-54	Claims of reporting in accordance with the GRI Standards	The Non-Financial Report 2017 has been prepared in accordance with the GRI Standards: Core option.		
102-55	GRI content index	Our full GRI content index is available in the online report and on our corporate website.		
102-56	External assurance	The information contained in this report is subject to additional external assurance. (Independent assurance statement) Information of the HR Report are not part of the external assurance.		
Topic-Specific Standard Disclosures				
Economic				
Economic performance				
103-1	Explanation of the material topic and its Boundary	13 – Materiality assessment 2017 22 – Products and Services		



Disclosure		Non-Financial Report and/or Link	Remarks/ Omissions	SDGs	UNGC
103-2	The management approach and its components	9 – Approach to Sustainability 9f. – Our Business Environment 9f. – Our Business Environment / Economic and Regulatory Environment		SDG 5 SDG 8	
103-3	Evaluation of the management approach	12 – Sustainability Ratings AR – Group at a Glance			
201-1	Direct economic value generated and distributed	AR – Group at a Glance		SDG 5 SDG 7 SDG 8 SDG 9	
201-2	Financial implications and other risks and opportunities due to climate change	9f. – Our Business Environment 23f. – Corporate & Investment Bank / Financing a Low Carbon Economy 30f. – Deutsche Asset Management / Sustainable Investment Funds 47 – ES Targets and Measures / Low Carbon Economy 51 – Climate-Related Transition Risks / Reputational Risk Management 74 – Carbon Neutrality	Partly reported. The assessment of climate risks is part of our broader approach to managing non-financial, credit and market risks. We do not disclose the costs of measures individually.	SDG 13	7
Anti-corruption					
103-1	Explanation of the material topic and its Boundary	13 – Materiality assessment 2017 41ff. – Anti-Financial Crime			
103-2	The management approach and its components	41ff. – Anti-Financial Crime 44 – Combating Bribery and Corruption		SDG 5	
103-3	Evaluation of the management approach	44 – Combating Bribery and Corruption 44 - Preventing Other Criminal Activities			
205-1	Operations assessed for risks related to corruption	Several instruments and processes to detect, analyze, and prevent corruption are in place. Risks related to corruption are part of AFCs risk management and managed Group-wide. 42 – AFC Risk & Control			10
Environment					
Materials					
103-1	Explanation of the material topic and its Boundary	13 – Materiality assessment 2017			
103-2	The management approach and its components	72 – In-house Ecology		SDG 5 SDG 8	
103-3	Evaluation of the management approach	75f. – Eco-Efficiency Tables			
301-1	Materials used by weight or volume	76 – Eco-Efficiency Tables / Waste and Paper		SDG 8 SDG 12	7,8
301-2	Recycled input materials used	76 – Eco-Efficiency Tables / Waste and Paper		SDG 8 SDG 12	8
Energy					
103-1	Explanation of the material topic and its Boundary	13 – Materiality assessment 2017			
103-2	The management approach and its components	72 – In-house Ecology		SDG 5 SDG 8	
103-3	Evaluation of the management approach	75 – Eco-Efficiency Tables / Greenhouse Gas (GHG) Emissions			
302-1	Energy consumption within the organization	75 – Eco-Efficiency Tables / Greenhouse Gas (GHG) Emissions		SDG 7 SDG 8 SDG 12 SDG 13	7,8
302-2	Energy consumption outside of the organization	75 – Eco-Efficiency Tables / Greenhouse Gas (GHG) Emissions		SDG 7 SDG 8 SDG 12 SDG 13	8



Disclosure		Non-Financial Report and/or Link	Remarks/ Omissions	SDGs	UNGC
302-3	Energy intensity	75 – Eco-Efficiency Tables / Greenhouse Gas (GHG) Emissions		SDG 7 SDG 8 SDG 12 SDG 13	8
302-4	Reduction of energy consumption	75 – Eco-Efficiency Tables / Greenhouse Gas (GHG) Emissions		SDG 7 SDG 8 SDG 12 SDG 13	8,9
Water					
103-1	Explanation of the material topic and its Boundary	13 – Materiality assessment 2017			
103-2	The management approach and its components	72 – In-house Ecology		SDG 5 SDG 8	
103-3	Evaluation of the management approach	76 – Eco-Efficiency Tables / Water			
303-1	Water withdrawal by source	76 – Eco-Efficiency Tables / Water	Information focuses on the data collection process. We monitor the developments and expectations of our stakeholders in order to serve other reporting elements in the future, if necessary.	SDG 6	7,8
Emissions					
103-1	Explanation of the material topic and its Boundary	13 – Materiality assessment 2017			
103-2	The management approach and its components	72 – In-house Ecology		SDG 5 SDG 8	
103-3	Evaluation of the management approach	75 – Eco-Efficiency Tables / GHG Emissions			
305-1	Direct (Scope 1) GHG emissions	74 – Carbon Neutrality 75 – Eco-Efficiency Tables / GHG Emissions		SDG 3 SDG 12 SDG 13 SDG 14	7, 8
305-2	Energy indirect (Scope 2) GHG emissions	74 – Carbon Neutrality 75 – Eco-Efficiency Tables / GHG Emissions		SDG 3 SDG 12 SDG 13 SDG 14 SDG 15	7, 8
305-3	Other indirect (Scope 3) GHG emissions	74 – Carbon Neutrality 75 – Eco-Efficiency Tables / GHG Emissions		SDG 3 SDG 12 SDG 13 SDG 14 SDG 15	7, 8
305-4	GHG emissions intensity	74 – Carbon Neutrality 75 – Eco-Efficiency Tables / GHG Emissions		SDG 13 SDG 14 SDG 15	8
305-5	Reduction of GHG emissions	73 – Data Collection Process / GHG Reporting 74 – Carbon Neutrality 75 – Eco-Efficiency Tables / GHG Emissions		SDG 13 SDG 14 SDG 15	8, 9
Efluentes and waste					
103-1	Explanation of the material topic and its Boundary	13 – Materiality assessment 2017			
103-2	The management approach and its components	72 – In-house Ecology		SDG 5	
103-3	Evaluation of the management approach	76 – Eco-Efficiency Tables / Waste and Paper			
306-2	Waste by type and disposal method	76 – Eco-Efficiency Tables / Waste and Paper		SDG 3 SDG 6 SDG 12	8
Social Employment					



Disclosure	Non-Financial Report and/or Link	Remarks/Omissions	SDGs	UNGC
103-1	Explanation of the material topic and its Boundary	13 – Materiality assessment 2017		
103-2	The management approach and its components	54ff. – People Strategy	SDG 5 SDG 8	
103-3	Evaluation of the management approach	54f. – People Survey		
401-1	New employee hires and employee turnover	55ff. – Recruiting and Talent Development 56 – Recruiting and Talent Development / Employee Development / Internal Career Mobility	Partly reported Confidentiality constraints: Although we report voluntary staff turnover in %, assessment and tracking of numbers related to turnover by age group, gender and region are for internal use only.	SDG 5 SDG 8 6
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	59f. – Remuneration and Benefits/Work-Life Balance	Partly reported. Benefits provided to employees depend on country, region, jurisdiction. Therefore not all benefits are available to each employee.	SDG 8
Training and education				
103-1	Explanation of the material topic and its Boundary	13 – Materiality assessment 2017 55ff. – Recruiting and Talent Development/Employee Development		
103-2	The management approach and its components	55ff. – Recruiting and Talent Development/Employee Development	SDG 5 SDG 8	
103-3	Evaluation of the management approach	55ff. – Recruiting and Talent Development/Employee Development		
404-1	Average hours of training per 2017 per employee	HR Report, Training	Partly reported Our training is measured in expenses not in training hours.	SDG 4 SDG 5 SDG 8 6
404-2	Programs for upgrading employee skills and transition assistance programs	38 – Actions / Empowering & Effective Managers 55ff. – Employee Development 61 – Digitalization	SDG 8	
404-3	Percentage of employees receiving regular performance and career development reviews	38 – Actions / Empowering & Effective Managers / Total Performance HR Report, Holistically managing performance	SDG 5 SDG 8	6
Diversity and equal opportunity				
103-1	Explanation of the material topic and its Boundary	13 – Materiality assessment 2017		
103-2	The management approach and its components	57ff. – Diversity & Inclusion	SDG 5 SDG 8	
103-3	Evaluation of the management approach	57ff. – Diversity & Inclusion		
405-1	Diversity of governance bodies and employees	9f. – Our Business Environment 57f. – Diversity & Inclusion / Gender Diversity AR 354 - Corporate Governance Statement/ Management Board AR 264 Corporate Governance Statement/Supervisory Board	SDG 5 SDG 8	6
Human rights assessment				
103-1	Explanation of the material topic and its Boundary	13 – Materiality assessment 2017 48f. – Human Rights		



Disclosure	Non-Financial Report and/or Link	Remarks/ Omissions	SDGs	UNGC
103-2	The management approach and its components	48f. – Human Rights/Targets and Measures	SDG 5 SDG 8	
103-3	Evaluation of the management approach	48f. – Human Rights/Targets and Measures		
412-2	Employee training on human rights policies or procedures	46 – ES Targets and Measures / Strengthen ES-Governance		1
Supplier social assessment				
103-1	Explanation of the material topic and its Boundary	13 – Materiality assessment 2017 48f. – Human Rights		
103-2	The management approach and its components	48f. – Human Rights	SDG 5 SDG 8	
103-3	Evaluation of the management approach	48 – Human Rights / Monitoring progress		
414-2	Negative social impacts in the supply chain and actions taken	48 – Targets and Measures / Vendor certification	Partly reported SDG 5 SDG 8	2
Marketing and labeling				
103-1	Explanation of the material topic and its Boundary	13 – Materiality assessment 2017 15f. – Product Suitability and Appropriateness		
103-2	The management approach and its components	15f. – Product Suitability and Appropriateness	SDG 5 SDG 8	
103-3	Evaluation of the management approach	15f. – Product Suitability and Appropriateness		
417-1	Requirements for product and service information and labeling	16f. – Product Suitability and Appropriateness 17 – Private & Commercial Bank/Product Principles 29f. – Deutsche Asset Management / ESG Engine	Partly reported SDG 12	
Customer Privacy				
103-1	Explanation of the material topic and its Boundary	13 – Materiality assessment 2017 52 – Data Protection		
103-2	The management approach and its components	52 – Data Protection	SDG 5 SDG 8	
103-3	Evaluation of the management approach	52 – Data Protection		



Disclosure		Non-Financial Report and/or Link	Remarks/ Omissions	SDGs	UNGC
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	20f. – Complaint Management	Not reported The data protection aspects are covered in our regular complaint management procedures. They are not filtered specifically.		
Financial Services Standard Disclosures					
Product Portfolio					
G4-DMA (FS1)	Policies with specific environmental and social components applied to business lines	26 – Deutsche Asset Management / Governance and Transparency 46 – Environmental and Social Issues / Strengthen ES-Governance 47f. – Human Rights 49ff. – Climate Risk		SDG 10	
G4-DMA (FS3)	Processes for monitoring clients' implementation of and compliance with environmental and social requirements included in agreements or transactions	26 – Deutsche Asset Management/Governance and Transparency 46 – Environmental and Social Issues/Strengthen ES-Governance 47 – Human Rights 49 ff – Climate Risk		SDG 10	
G4-DMA (FS4)	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines	46 – Environmental and Social Issues/Targets and Measures 47f. – Human Rights / Targets and Measures			
G4-DMA (FS5)	Interactions with clients, investees, business partners regarding environmental and social risks and opportunities	11 – Our Stakeholders 27f. – Deutsche Asset Management / Corporate Governance 30f. – Deutsche Asset Management / Sustainable Investment Funds 45ff. – Environmental and Social Issues/Client Dialog 47f. – Human Rights/Targets and Measures		SDG 10	
FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose.	23f. – Corporate & Investment Bank / Financing a Low Carbon Economy 30f. – Deutsche Asset Management / Sustainable Investment Funds	Partly reported Where relevant we have reported the associated monetary value. A disclosure on the associated monetary value of every product and service designed to deliver a specific social benefit broken down by business line does not yet exist. We investigate possibilities to expand the tracking methodology.	SDG 8 SDG 9 SDG 10 SDG 11	



Disclosure	Non-Financial Report and/or Link	Remarks/ Omissions	SDGs	UNGC
FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose.	23f. – Corporate & Investment Bank / Financing a Low Carbon Economy 23f. – Corporate & Investment Bank/ Infrastructure Financing 24f. – Private & Commercial Bank/PCC Germany, PCC International and Postbank 47 – Environmental and Social Issues/Targets and Measures/Low Carbon Economy 30f. – Deutsche Asset Management / Sustainable Investment Funds		
		Partly reported Where relevant we have reported the associated monetary value. A disclosure on the associated monetary value of every product and service designed to deliver a specific environmental benefit broken down by business line does not yet exist. We investigate possibilities to expand the tracking methodology.		
Audit				
G4-DMA		74 – Carbon Neutrality 79ff. – Independent Assurance KPMG		
Active Ownership				
G4-DMA	Policies with specific environmental and social components applied to business lines.	27 – Deutsche Asset Management / Corporate Governance		
FS11	Percentage of assets subject to positive and negative environmental or social screening.	26ff. – Deutsche Asset Management 46 – Figures „ Transactions and clients assessed under the ES policy framework“ and “Transactions and clients assessed under the ES policy framework per sector“	SDG 10	
Local communities				
G4-DMA		30f. – Deutsche Asset Management / Sustainable Investment Funds		
FS14	Initiatives to improve access to financial services for disadvantaged people	30f. – Deutsche Asset Management / Sustainable Investment Funds	SDG 8 SDG 10	