

3D

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Higher learning for low-income students

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25 years of support for creative entrepreneurs

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More and more employees are volunteering and giving with Deutsche Bank as part of its *Plus You* community Photograph: Mario Andreyra

Positive impact

Corporate social responsibility initiatives contribute to Deutsche Bank's positive impact all over the world – with our employees at the forefront

Economic development, advances in technology and global cooperation on strategies such as the Sustainable Development Goals of the United Nations open up opportunities for people to gain an education, earn a livelihood, overcome adversity, or pursue a better life. Yet gaining access to opportunity is just the beginning. The path from disadvantage to self-sufficiency is often difficult. This is where those who can help must step forward.

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Opinion
John Cryan



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

All in

Deutsche Bank champions diversity and inclusion



Deutsche Bank employees in Germany are helping to integrate refugees Photograph: Mario Andreyra

Much progress has been made towards reducing social inequality and exclusion. However, the prevailing political currents around the world pose a threat to these advances. In this climate, there is concern that more and more people may become disenfranchised.

Research from the likes of *Harvard Business Review* has proved that diversity is an asset in business. As globalisation has connected countries, economies and people, companies have become truly global operations where cultural diversity is the norm. Deutsche Bank operates in more than 60 countries worldwide and has a workforce that includes 150 nationalities. The people who work at Deutsche Bank also reflect society in all its diversity, comprising men and women of all ages and identities.

Being open to all is not only the right thing to do, it is also good for business. "Actively seeking different perspectives brings the diversity of thought that drives innovation, leads to better decisions and positively impacts business results," says Pippa Lambert, Group Head of Human Resources at Deutsche Bank.

Equalising opportunity

An inclusive and meritocratic corporate culture based on mutual respect is there to allow everyone at Deutsche Bank to bring all of their skills and talents to work every day. Gender diversity, working across cultures, LGBTI equality and age diversity are high on the bank's diversity and inclusion agenda. To improve gender equality, the bank has committed to increase the proportion of female directors and managing directors 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. The bank's activities in support of LGBTI equality are led by dbPride, one of a number of dedicated employee resource groups.

Deutsche Bank is also using its position in the community to speak for 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

Multinational
Nationalities working at
Deutsche Bank in 2016

150

Deutsche Bank Americas Foundation urged everyone to join in the work of creating a society of equal opportunity.

In a nation defined by immigration, the empowerment of new arrivals is a long-standing objective for Deutsche Bank. Through education projects, job counselling programmes assisted by employee volunteers, grants for artists and financing for entrepreneurs, Deutsche Bank Americas Foundation aims to remove barriers to immigrant success and advance social cohesion. One example is the *Anchoring Achievement* initiative, which improves long-term educational and economic well-being for children, youth and families of Mexican origin in New York City.

Involved in integration

New arrivals are also part of Deutsche Bank's inclusion agenda in Germany. It has joined with other German companies under the *Wir zusammen* ("We together") umbrella to foster the integration of refugees into society. To date, over 2,200 employees have 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 1,000 employees in this capacity by 2018.

The programme is working. Participants are finding places to live, taking their children to school, earning an income, becoming volunteers themselves. They are outsiders no more. ■

db.com/diversity
db.com/cr/refugees

Society
Collective purpose

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Deutsche Bank is among them. The bank has defined positive impact as its core purpose. It's an ambition that shows a determination to learn from the errors of the past and to be true to its heritage and responsibilities as a business. "We want to be a bank that contributes to economic growth and to the community," says John Cryan, Chief Executive Officer.

The bank's work as a partner to governments, provider of finance to companies large and small and facilitation of cross-border trade are among the ways it does that through its daily business as a global financial institution. Meanwhile, a total investment of EUR 73.5 million in support of education, enterprise, social and cultural projects in 2016 showed Deutsche Bank's ongoing commitment to achieving a positive impact in society.

Employees play a crucial role in this. There is a strong culture of employee engagement at Deutsche Bank. During 2016, around 17,000 employees – one in five of the workforce – volunteered on over 3,000 projects worldwide. "We have a highly skilled and motivated workforce. I'm proud to see such a high level of engagement from our people, which has remained constant through a time of much challenge and change in our business," says Cryan.

Empowering involvement

Deutsche Bank's *Plus You* empowers the interests of employees. "Plus You is our volunteering and giving community. It enables employees to help how they want to help," explains Lareena Hilton, Global Head of Brand Communications & Corporate Social Responsibility.

"We have a highly skilled and motivated workforce. I'm proud to see such a high level of engagement from our people"

John Cryan
Chief Executive Officer,
Deutsche Bank

More than 4,000 Deutsche Bank volunteers helped young people achieve their full potential through the *Born to Be* programme. The bank's partnership with *Strive for College* in the US is one of many where employees give their time as mentors, in this case to enable high school students from low-income families to access higher education.

The *Made for Good* programme uses the expertise of the bank's employees to support the growth of commercial and non-profit ventures that create wider social good. More than 9,800 start-ups and early-stage social businesses in 33 countries benefited from business advice, mentoring and training from volunteers, access to networks and financing in 2016.

The *Deutsche Bank Awards for Creative Enterprise* have been giving creative start-ups access to business knowledge and funding for 25 years. Volunteers sit on the judging panels and each winner receives a Deutsche Bank mentor for a year. "The experience debunked some myths about bankers for me. My mentor had a lot of responsibilities but still found the time to look over my shoulder and put things in perspective for me," says one former winner.

Employees are also prominent in the bank's efforts to build stronger and more inclusive communities. In all regions, bank-organised team challenges mobilise groups of volunteers to do something useful in their local community, where intensive, collective endeavour can achieve immediate results.

Deutsche Bank's championing of volunteering is rooted in an understanding that the benefits flow in both directions. "Seeing the effects of disadvantage and inequality up close really opens your eyes

to how these issues affect people's lives. We need those insights to keep learning about where we can make a difference as a business and as a corporate citizen," says Hilton.

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.

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. In February, it hosted a forum in New York City on social equity and the importance of civic engagement.

As the United Nations has recognised with its Impact 2030 initiative, which aims to engage employee volunteers from the private sector in the fight against inequality and injustice, every individual can make a difference and when those efforts are organised and directed, their impact grows. Which is why Deutsche Bank encourages all employees to take time out of the office to volunteer on bank projects and to give to the causes they care about through *Plus You*. Those hours – and donations – add up, helping Deutsche Bank and its people to achieve more positive impact where it matters most. ■

db.com/society



Deutsche Bank's *Born to Be* programme helps young people everywhere achieve their full potential Photograph: John Wildgoose

Global impact

Hands on
Number of Deutsche Bank employees globally who volunteered in 2016

17,000

Making time
Number of hours given by Deutsche Bank volunteers in 2016

188,000

Helping others
Number of people reached by Deutsche Bank's corporate social responsibility programmes in 2016

4.9m

"This is the first time my mentee has gone to school. She's happy and studies with discipline and energy"

Lydia Kasper
Deutsche Bank employee and refugee integration coach

Education

On course



Strive for College aims to correct the inequities of college access and enrolment in the US. Photograph: courtesy Strive for College



Deutsche Bank employees piloted a mentoring programme in the Bronx using UStrive. Photograph: Liz Ligon

Study aid

Partnership with Deutsche Bank helps Strive for College jump-start national expansion

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, communication and networking. These high-value skills are nurtured at university, 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 studies, college is a worthwhile investment. The difference in career earnings between a US college graduate and a peer who enters the job market after high school can be more than USD 1 million.

This earnings uplift makes higher education a lever of economic and social mobility. Yet every year, thousands of students in the US who are eligible for college miss out on this opportunity because they do not enrol. According to a 2015 study, just one in five students from the lowest income tax bracket complete a bachelor's degree. Deutsche Bank is working with educational non-profit *Strive for College* to address this issue.

First in the family

Applying to college can be complex and intimidating, especially for students who are the first in their families to do so. Many high schools lack the resources to give the advice and support that students need to navigate the admissions process. *Strive for College* aims to correct this inequity by pairing high school students with mentors who guide them through the process of applying, enrolling and paying for college.

The US is a vast country. *Strive for College* thus uses technology to connect students with mentors regardless

Success rate
Over 90% of students mentored by *Strive for College* enrol in college without incurring excessive debt

90%

Supported
Born to Be projects globally since 2014

180

of where they live. Using the *UStrive* platform, mentors can advise students using video conferencing, document sharing, text and instant messaging. "Mentors can help kids in other states, even other countries," explains founder, president and CEO Michael Carter.

In addition to getting students into college, *Strive for College* increases the chances they will get the most out of the experience. *UStrive*'s data tools match students to colleges where they are most likely to graduate on time and with the least amount of debt. The average tuition cost of a four-year degree is more than USD 150,000 before financial aid. This data-driven approach allows students to select a college according to its actual academic performance rather than its reputation. "We want all students to have the opportunity to get the best education they can," says Carter.

Scaling the model

Deutsche Bank was the first company to partner with *Strive for College* and this partnership has helped scale the *Strive* model. Following the success of a corporate mentoring programme piloted by Deutsche Bank in 2015, other companies have begun mentoring partnerships which have increased the number of mentors on the books to more than 2,000. More than 50 of those mentors come from Deutsche Bank and a further 30 employees from the bank have signed up. In parallel, Deutsche Bank ran a fundraising programme in 2015 to get 1,000 students into college, putting in two dollars for every dollar donated by employees.

Strive for College's work saw over 10,000 students from low-income families make it to college in 2016. They are on their way to a new future. ■

db.com/bornto
striveforcollege.org

What we do

Born to Be supports education-led projects that help young people reach their full potential. These projects develop skills, raise aspirations and increase access to education and employment opportunities.

BORN TO BE

The Deutsche Bank youth engagement programme

Why I mentor

"I would have liked the support that *Strive for College* provides when I was a student. I grew up in Venezuela. I wanted to study abroad and I can remember how complicated it was to apply as an international student. I'm now mentoring two students through *UStrive*. It's super easy to review drafts of essays and applications. It's rewarding to be able to help them get to where they want to go." Stanislaw Cataldo
Wealth Management, Miami

Be a mentor with *Strive for College*:
striveforcollege.org/mentors/

Enterprise

Higher profile

Standing nearly 30 metres tall, the natural limestone arch known as the Azure Window had huge cultural and economic importance for Malta. Considered to be one of the wonders of the world, this landmark brought tourists, filmmakers and TV shows such as *Game of Thrones* to this small island nation. Created by the elements, it was destroyed by them too. Heavy storms caused the arch to collapse into the sea earlier this year.

Thanks to the pioneering work of UK start-up Equinox Digital, the Azure Window may not be lost forever. Its unique digital conservation of cultural and natural heritage can be used to recreate long-lost objects, places and ways of life using virtual reality technology. As well as transforming the heritage industry, this opens up new possibilities for education and for tourism.

Every business needs a plan

Concern over damage to cultural sites in conflict zones of the Middle East gave founder Daniel Maher the inspiration for Equinox Digital. The *Deutsche Bank Awards for Creative Enterprise*, part of the bank's global enterprise programme *Made for Good*, helped him turn this concern into a business.

Launched in the UK in 1993, these awards have helped kick-start business and projects from more than 200 creative entrepreneurs to date. This year, the winners of five categories (Art & Photography, Craft & Design, Film, Music, Performance) will

each receive GBP 10,000 in start-up capital and a business mentor to support them through the process of getting their ideas off the ground. All winners and shortlisted applicants also receive two days of intensive training on how to run a small business.

The awards are open to university students in their final year of study and first year graduates. Maher was a master's degree student at Glasgow School of Art. All applicants are given advice on how to write a business plan. As Maher found, this discipline is crucial – as is persistence. "I got positive feedback when I applied in 2015 but didn't get shortlisted. I applied again and won in 2016 because I had a better concept of the business by that stage," he says.

Crowdfunding for beginners

Made for Good provides ventures that create wider social good with the support to build momentum, capacity, and achieve long-term impact. Whether their purpose is commercial or social, all businesses need capital and *Made for Good* helps these start-ups and early-stage enterprises to explore the full range of funding avenues open to them.

Crowdfunding has emerged as an alternative way to raise money. To promote it, the bank invited all *Deutsche Bank Awards for Creative Enterprise* alumni to run a crowdfunding campaign in February of this year. Projects that reached 50% of

Available
Hours spent by Deutsche Bank employees advising and mentoring social enterprises in 2016

16,700



their funding target received an additional GBP 250 from Deutsche Bank. The five most successful were invited to pitch to a panel of judges for a share of GBP 7,000 in prize money. Projects were judged on their creativity and originality, economic viability and impact on the wider creative industry.

The campaign also provided something else of value to a young business: exposure. "Crowdfunding definitely gets people talking about you," says Maher. Fellow winner Cristina Garriga of My Bookcase, an online directory for independent publishers, agreed: "This was a chance for us to get beyond the people who know us already," she says.

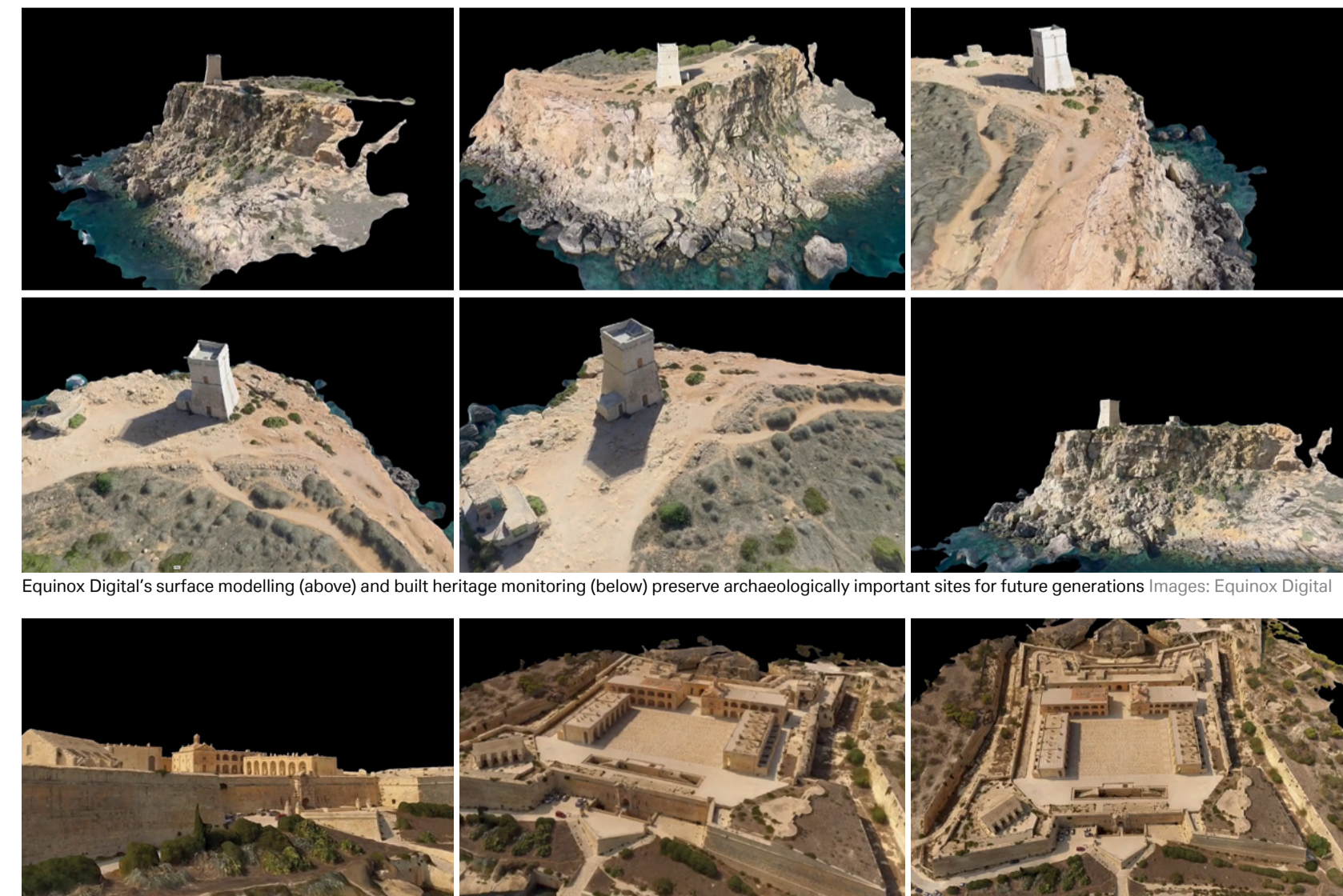
Other winners were: Norse Myths, an interactive dance project for primary schools; art project One Square Club; and Samaanata, which aims to use film-making to combat gender inequality and gender-based violence.

The funding will allow Equinox Digital to focus on its bold project to rebuild the Azure Window in digital form. "There is a lot of interest in what we're doing because we are at the intersection of two very important industries, tourism and virtual reality. I have one of the only complete surveys of the Azure Window in the world and many people are pleased about that, including the Prime Minister of Malta. We've no shortage of ideas. This could be really big," says Maher. ■

db.com/madeforgood
dbace.uk.com

Twenty-five years on, the *Deutsche Bank Awards for Creative Enterprise* continues to launch original ideas

Lift off



Equinox Digital's surface modelling (above) and built heritage monitoring (below) preserve archaeologically important sites for future generations. Images: Equinox Digital

"I wouldn't be where I am now without the award"

Daniel Maher
Equinox Digital

MADE for GOOD
The Deutsche Bank enterprise programme for social good

What we do

By providing business advice and support, connections to others who can help and access to sources of funding, *Made for Good* helps to build the momentum and capacity of ventures that create wider social good.

Corporate social responsibility
Sustainable development

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)



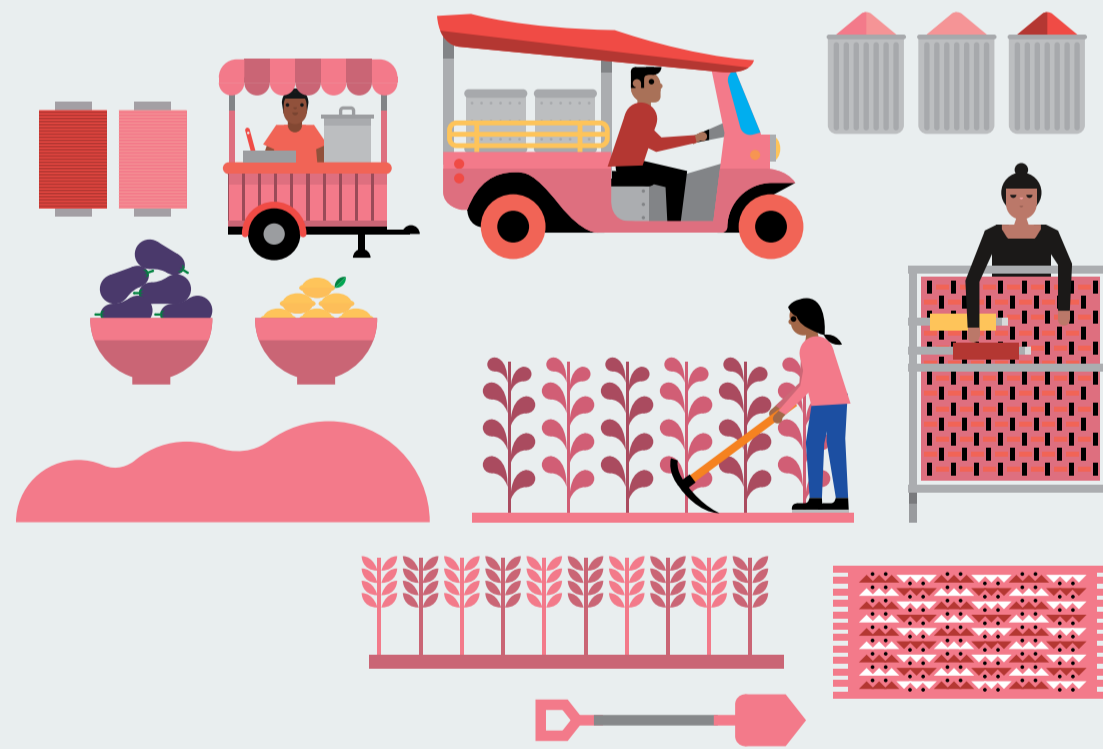
United Nations SDG 1 End poverty

How?
Build the resilience of the poor and vulnerable
Reduce exposure and vulnerability to economic, social and environmental shocks and disasters

Our contribution
Deutsche Bank's *In the Community* initiatives reached 917,000 people last year. In cases of natural disasters, Deutsche Bank and its foundations have a long-standing tradition of delivering efficient relief and long-term reconstruction support.

Snapshot Microfinance
Since 1997, Deutsche Bank has lent approximately USD 380 million to over 150 microfinance institutions and alternative finance services companies to address poverty in the developing world.

380m



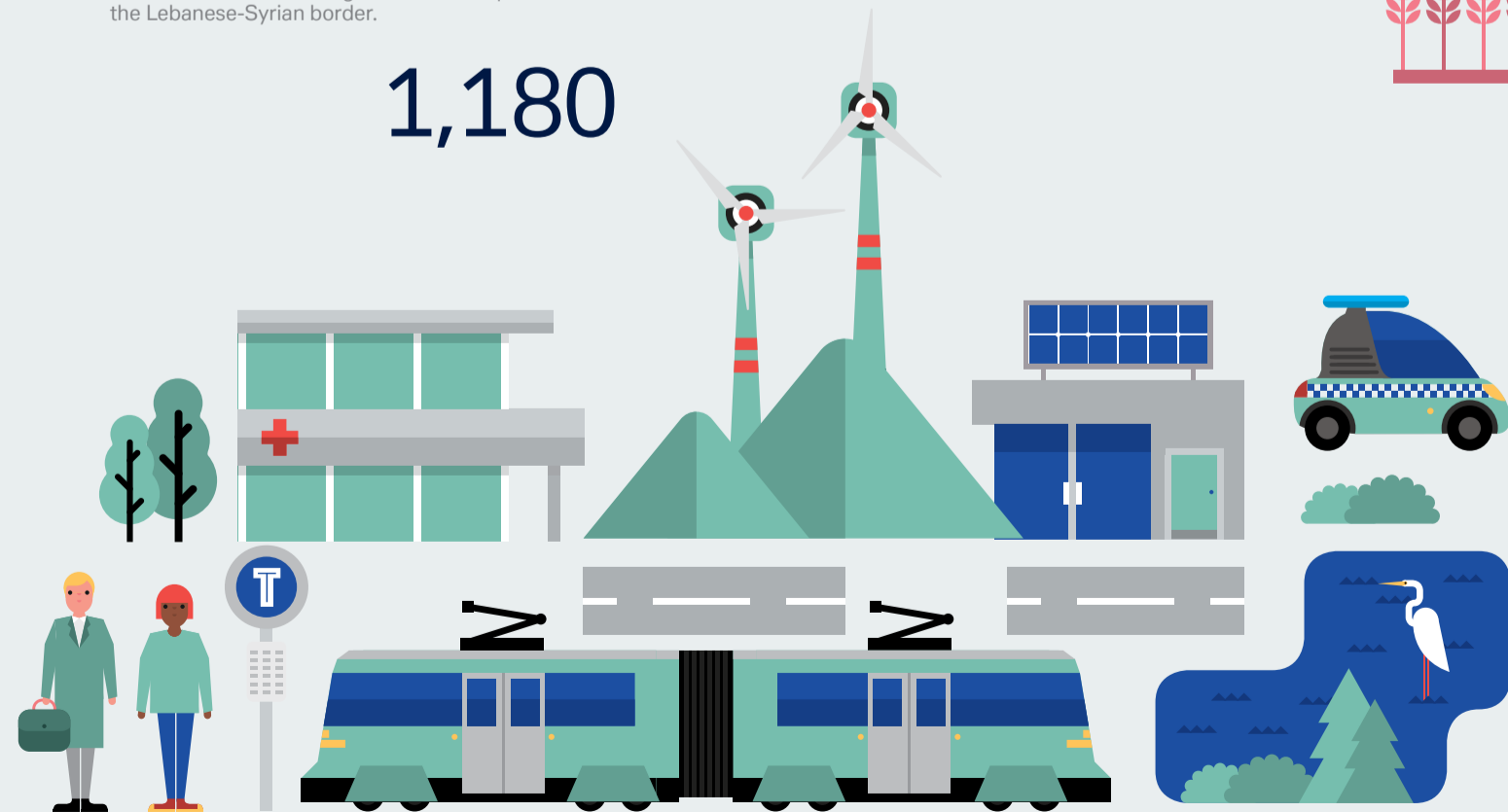
United Nations SDG 10 Reduce inequality

How?
Facilitate orderly, safe, regular and responsible migration and mobility of people

Our contribution
We have pledged to engage 1,000 employees as integration coaches over the next three years (2016-2018).

Snapshot MENA
For two years, Deutsche Bank and the Italian Civil Volunteer Group humanitarian programme have improved the well-being of 1,180 refugees and provided shelter and access to potable water in tented settlement villages in North Beqaa on the Lebanese-Syrian border.

1,180



United Nations SDG 11 Make cities inclusive, safe, resilient and sustainable

How?
Ensure access for all to adequate, safe and affordable housing and basic services
Enhance inclusive and sustainable urbanisation

Our contribution
Alfred Herrhausen Gesellschaft's *Urban Age* series tackles challenges of urban living – and has built a strong network of expertise with 6,000 politicians, architects, urban planners and scientists from all over the world since 2005.

Snapshot US
Since 1990, Deutsche Bank has committed almost USD 3 billion to improve affordable housing, health-care services and education in low-income communities in New York and elsewhere in the US.

3bn



United Nations SDG 4 Ensure quality education and lifelong learning opportunities for all

How?
Ensure all girls and boys have access to quality early childhood development

Increase number of youth and adults with skills relevant for employment and entrepreneurship
Substantially increase supply of qualified teachers

Our contribution
Our Born to Be youth engagement programme has developed skills, raised aspirations and provided access to opportunities for three million young people since 2014.

Snapshot South Africa
To ensure that children in poorer South African communities get the right start, Deutsche Bank supports organisations that train pre-school teachers, with more than 33,000 children benefiting.

33,000



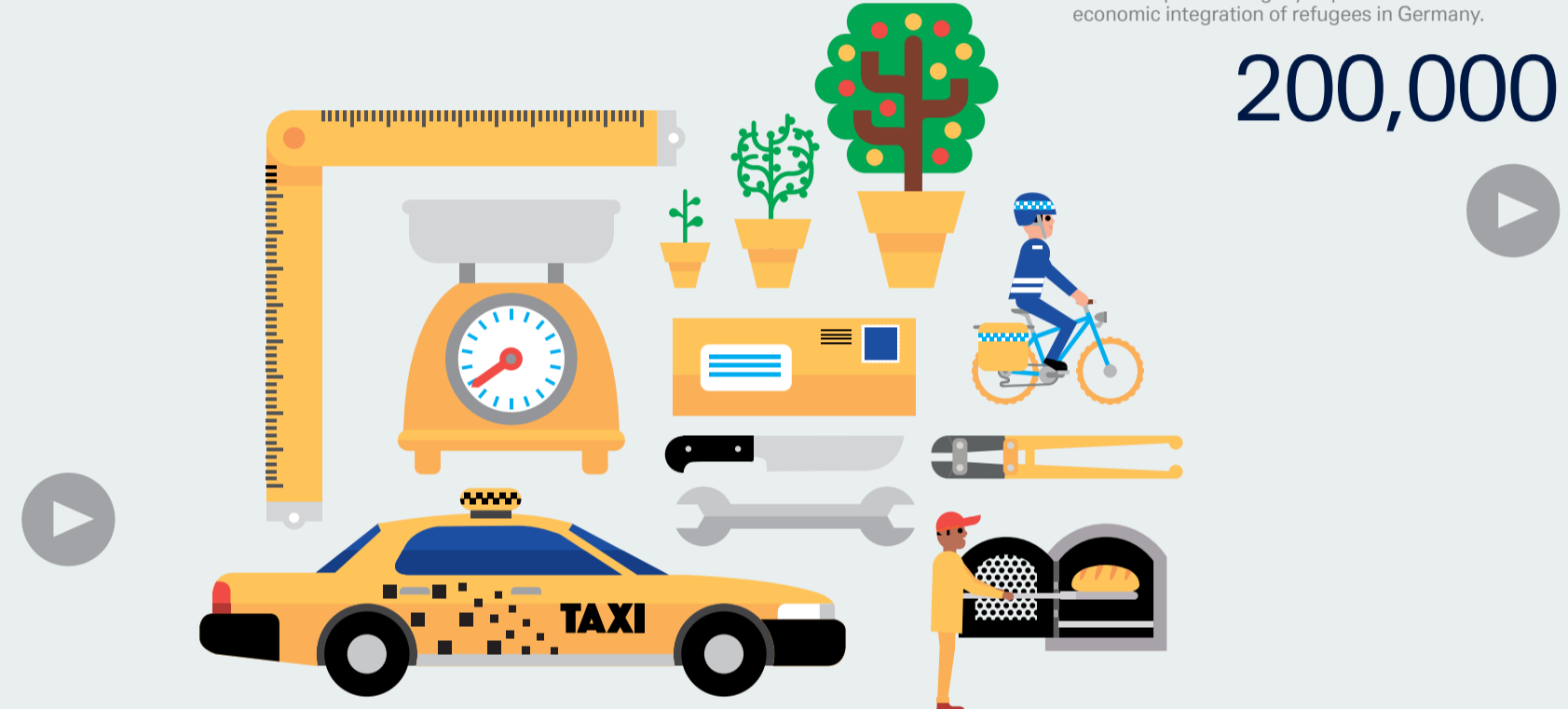
United Nations SDG 5 Achieve gender equality and empower all women and girls

How?
Undertake reforms to give women equal rights to resources, ownership and control in accordance with national laws

Our contribution
Be it microfinance products, infrastructure projects or *Born to Be* initiatives – with all these programmes we contribute to the empowerment of girls and women around the world.

Snapshot UK
Student to STEMette aims to inspire and nurture young women into STEM (science, technology, engineering, maths) careers by connecting them with women in industry, who mentor them over a period of four months. Female Deutsche Bank employees have served as mentors to 89 women to date.

89



200,000

United Nations SDG 8 Promote economic growth, productive employment and decent work for all

How?
Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation

Encourage growth of micro, small- and medium-sized enterprises

Our contribution
Our Made for Good initiatives have supported 9,812 social enterprises in 33 countries last year – and reached nearly 150,000 beneficiaries.

Snapshot Germany
With the Impact Fund ('Wirkungsfonds'), Deutsche Bank, SAP and Social Impact gGmbH made EUR 200,000 in non-repayable grants available for start-ups that tangibly improve the social and economic integration of refugees in Germany.

United Nations SDG 17 Revitalise global partnership for sustainable development

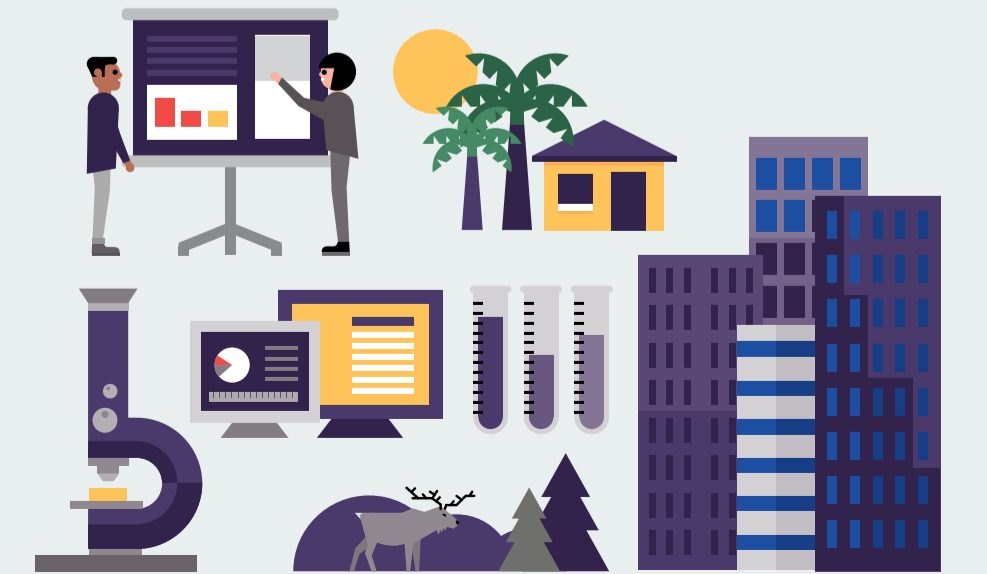
How?
Promote effective public, public-private and civil society partnerships

Mobilise additional financial resources for developing countries

Our contribution
Through the *Corporate Community Partnership* programme, 105 Deutsche Bank volunteers have taken on secondments with non-profits that accelerate economic and social change in developing and emerging countries.

Snapshot Sustainable Finance
In 2016, Deutsche Bank managed eight sustainable and impact funds with a combined value of over EUR 1.63 billion that achieved a 'triple bottom' line in which financial returns are delivered alongside positive environmental and social outcomes. Deutsche Bank was also the first commercial bank globally to become accredited to act as an implementing entity for the *Green Climate Fund*.

1.63bn



In the Community

On tap



Having clean water at home means girls can go back to school Photograph: Swades Foundation

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. Household activity is limited by the wait for water and when it arrives, the water must last all day.

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.

Deutsche Bank aims to address inequalities like this through its community projects. It has made improving access to clean water one of the themes of its corporate social responsibility programme in India and teamed up with several non-profit organisations to advance this goal. "The water crisis is essentially a people crisis. We support water projects to improve people's lives," says Ravneet Gill, Chief Executive Officer for India.

Women come into their own

The bank's partnership with Swades Foundation will provide sustainable clean water to 7,000 households in Raigad district, benefiting approximately 35,000 villagers. The traditional response to water shortage is to dig wells. However, decreasing groundwater levels, plus the droughts that often follow monsoons in the Indian climate, make wells unreliable.

Instead, Swades creates reservoirs to collect rainwater, which is then transferred to storage tanks and piped to homes, providing year-round supply of 200 litres every day. Homes have one tap fitted with a filter for drinking water and another that provides water for general use.

Transforming the circumstances of women and girls has a positive impact for the whole community. It increases learning by enabling girls to go back to school. Safe water powers greater prosperity for families by giving women more time and energy to work alongside men in the fields or set up businesses of their own with realised savings in time and energy. And by enabling women to play more prominent roles in community life as entrepreneurs, organisers, leaders and role models, water brings social change with it. Barriers are being washed away.

Swades sets up self-help groups for women to support each other on this journey. "We aim to empower a million

rural lives through an innovative 360 degree approach and thus create a permanent and irreversible change for good," says Zarina Screwvala, Founder Trustee, Swades Foundation.

All abilities, all ages

Inclusion and empowerment are also the purpose behind the bank's support for the differently abled and elderly in India. 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. Bank volunteers help train staff at Om Creations Trust, which teaches arts, crafts and culinary skills to women with intellectual disabilities to enable them to support themselves and their families.

Deutsche Bank's work with Dignity Foundation enables senior citizens to lead active and fulfilling lives. The Dignity Bus for Health and Wellbeing Project transports the elderly from slum areas of Mumbai to medical care centres where they receive affordable healthcare. The bank's work with HelpAge India has provided life-changing cataract surgery for 15,000 people at risk of losing their sight.

Home comforts

Deutsche Bank's community strategy targets the most pressing issues in each region. In the US, it is putting capital and thought leadership behind an initiative to give all families in New York City a stable and affordable place to call home. Deutsche Bank is lead funder of a task force of nonprofit housing and social services agencies working on a strategy to end family homelessness. Roughly 20,000 parents and 25,000 children sleep in shelter each night in New York City. The task force will present city officials with a plan to help families find safe, quality, permanent homes and other support so they can stabilise and thrive.

Preventing homelessness is also a priority in the UK, where Deutsche Bank's partnership with StreetSmart has raised GBP 5.5 million for homelessness charities since 2006. In Germany, most recent efforts focus on helping refugees find their place in society. In South Africa, the bank is working to drive positive change for communities like Diepsloot, an informal settlement on the periphery of Johannesburg whose residents live in extreme poverty. ■

db.com/asia/cr
db.com/cr/social-change

Included
Almost one million people worldwide benefited from community projects supported by Deutsche Bank in 2016

914,000

Connected
Projects supported by Deutsche Bank have provided clean water to 85,000 people in India. A further 65,000 people benefit from watershed management projects which ensure water is available to them during dry periods

150,000



Reservoirs installed by Swades Foundation supply homes year-round Photograph: Swades Foundation

In the Community

What we do

Deutsche Bank helps build stronger and more inclusive communities by empowering the disadvantaged, contributing to the revitalisation of distressed areas and making culture available to all. We also provide relief in emergencies and encourage forward thinking on emerging challenges.

Employee Engagement

International development

Acceleration

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

As a newly democratic country in the economic hotspot of southeast Asia, Myanmar is entering a time of great opportunity. The country wants to build economic capacity and raise living standards for the population. Banking has a crucial role to play in those goals but remains underdeveloped by international standards. Decades of international isolation have resulted in a shortage of banking knowledge, skills and qualifications.

Volunteers from Deutsche Bank are working on the ground in Myanmar to close this gap. Founded to help Germany trade with the world, Deutsche Bank has been supporting international development since 1870. With the *Corporate Community Partnership* programme, the bank sends employee volunteers on secondment to projects that accelerate economic and social change in other parts of the world. Employees take paid leave to be part of the programme and usually spend four to six weeks away.

Deutsche Bank volunteers have been working with banks in Myanmar since 2014 through development partnerships with the German government agency public-benefit federal enterprise Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ). Since 2016, Deutsche Bank and GIZ cooperate through the *develoPPP.de* programme of Germany's Federal Ministry for Economic Cooperation and Development (BMZ) – aiming to support the Yangon University of Economics (YUE) 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.

Teach the teachers

Long-term involvement allows the bank and its partners to learn what works best in each environment. Earlier this year, Christian Altmann from Frankfurt and Michael O'Connor, who works in London, spent three weeks teaching trade finance and foreign exchange at YUE as well as leading training sessions at local banks. As the university provides the country's only master's programme in banking and finance, this is one of the few pathways for professional development for those in the industry.

Working with knowledge leaders like universities is a very effective way to scale the benefits of the *Corporate Community Partnership* programme, as it allows the input of each volunteer to reach many.

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

Michael O'Connor
Finance Change, Deutsche Bank

Task force
Employees who have taken part in the CCP to date

105

Partners
The CCP has supported 54 projects in 18 countries since 2008

54

Linking theory with practice using real-world examples proved a popular learning method in a previous partnership with Mountains of the Moon University in Uganda. The volunteers found lecturers and students eager for these too. "Being focused on practical aspects seemed to work well and the outcome was very encouraging," says O'Connor. The training sessions at local banks brought further insights. "In addition to imparting our knowledge, this gave us a better understanding of how the local market is evolving and the challenges and opportunities that banks in Myanmar face," says Altmann.

Long-term benefits

As past participants have discovered, the programme is also an opportunity for employees to pursue their personal and professional development. Maria Guadalupe Mora made the journey to Myanmar from Madrid to improve standards in sales, marketing and customer service. "I had

to adapt to lots of different scenarios. Communication was very challenging in a country, culture and language very different to my own," she says. Johannes Kippenberger from Frankfurt worked alongside her. He says: "This was a once in a lifetime experience with a lot of benefits for the participants in Myanmar but also for me."

Mike Seeger works for the bank in Berlin. He describes wider networks, improved language skills and greater intercultural knowledge as some of the benefits that have stayed with him. He says: "This experience 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." ■

db.com/volunteering

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



From Madrid to Yangon: Deutsche Bank employee Marcelino Garcia supported Global Treasure Bank through the Corporate Community Partnership programme Photograph: Marcelino Garcia



Johannes Kippenberger in Myanmar

PlusYou

Deutsche Bank's volunteering and giving community

What we do

Deutsche Bank employees can volunteer, contribute to their favourite charities and support the bank's charity partners through *Plus You*. Employees can take time out to share their professional and life skills or offer practical hands-on support to local community projects.

In countries with matched giving programmes, the bank will double charitable donations by employees up to an annual limit. Payroll giving enables employees to make regular donations to charities of their choice or donate a day's salary to a common cause through the payroll system.

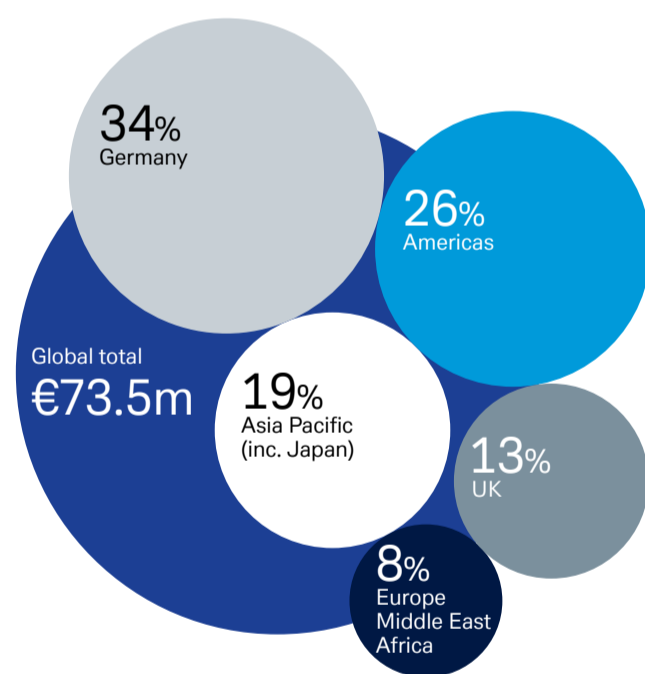
Reporting
Measuring impact

Results

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

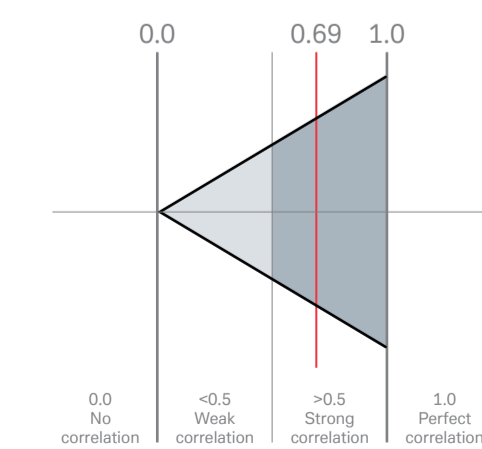
Our investment
By region

Source: Deutsche Bank financial data



Trust
How others see us

Source: Representative global survey of businesses, 2016



Strong correlation
Perception of the bank as "reliable, fair and honest" is a key driver of trust **0.69**

Beneficiaries
By area of activity

Source: Global Impact Tracking 2016



Volunteering
Employee participation

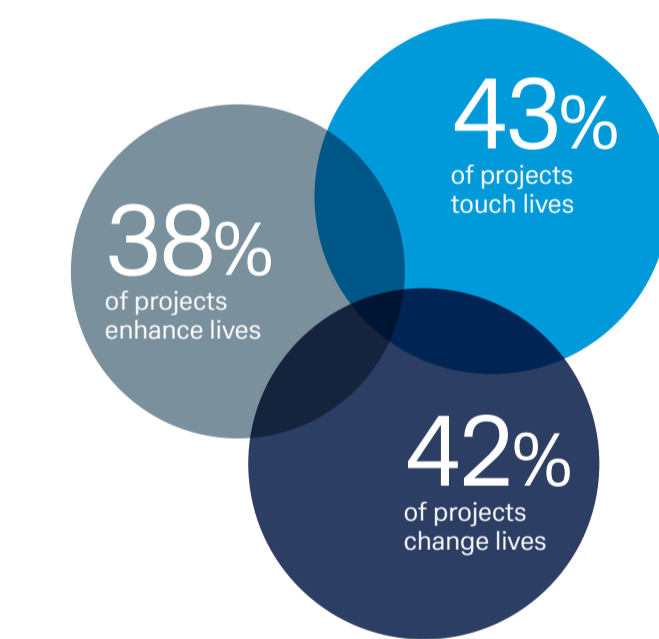
Representative global survey of employees (2016) and Corporate Volunteering database



Commitment
20% of the workforce, 17,000 employees, volunteered on bank projects in 2016. 72% of employees have volunteered in their communities **20%**

How we help
The impact of our projects

Source: Global Impact Tracking 2016 (projects may occupy more than one category)



Feedback
What our volunteers say

Source: Representative global survey of employees, 2016



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Commitment
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Briefing
Digital bank

Switched on

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 2016-17. Since 1999, employees have raised more than GBP 17.5 million to help small charities 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 anxious state, the app provides help including a breathing exercise and an option to revisit happy moments posted in their diary. It also allows users to share data for research into the mental health of people living with autism," explains Juliusz Wiatrak from COO Technology, the leader of the winning team.

Ideas 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. This initiative tapped into the insights of interns working at Deutsche Bank as part of a pioneering scheme to create a more inclusive workplace for people with autism. Young women from the *Born to Be* project *Student to STEMette* also took part.

"What we got back is so much more than we imagined. We have workable prototypes that we can share with potential funders," said Autistica CEO Jon Spiers. ■

autistica.org.uk



At the Hackathon Photograph: Autistica

Virtual challenges
Digital Society Studio

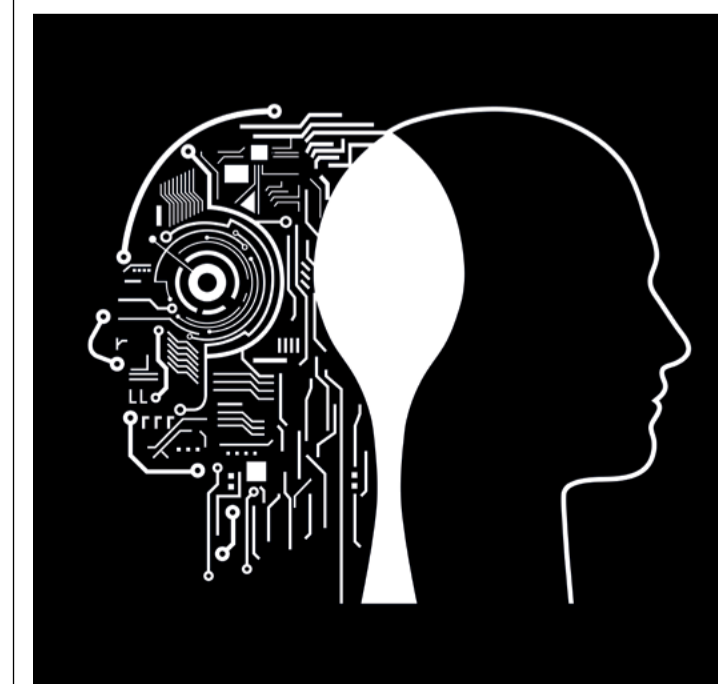
The key theme of the digital world is decentralisation. People are turning to online channels to connect, consume, collaborate and play. But along with its many possibilities, this world is fraught with risk. The nature of these digital threats – and the ways in which society can respond – were the subject of a conference in Berlin attended by some 150 representatives from the worlds of science, art, literature, politics, business and civil society.

The *Digital Society Studio* was organised by the international forum of Deutsche Bank, Alfred Herrhausen Gesellschaft, and German newspaper *Der Tagesspiegel*. "Digitalisation is an unstoppable process that will cause enormous upheaval in our lives and our economies. This is why we have made digitalisation a focus of our work," says Anna Herrhausen, Executive Director of Alfred Herrhausen Gesellschaft.

The conference focused on three key topics: values, law 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 hipster hype. Featuring a variety of speakers and wide-ranging discussions, the conference provided valuable insights into these questions. Young people played a prominent role in the debate. "In addition to established speakers, 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 Cafe Moskau, a location with a long history as a meeting place for those interested in social issues. It was part of a wider international conference, *Digital Future 2017*, where experts, thought leaders and digital pioneers discussed digital transformation. ■

alfred-herrhausen-gesellschaft.de



Digital natives think differently

Robots join the team
The Digital Factory



Collaborating at the Digital Factory Photograph: Mario Andreyra

iPads in branches. Video appointments with advisors. Instant approval of accounts, overdrafts and loan applications. More hours in the day to talk to clients and have new ideas because robots are working away in the background. Just a few of the ways in which Deutsche Bank's Digital Factory in Frankfurt is bringing innovation to traditional banking services.

The Digital Factory is home to 400 technology specialists and financial experts from 14 countries. It is a place of true collaboration: fintech start-ups work side by side with the bank's own people. To ensure it maintains a leading position in the competition for ideas and new technologies, the bank has also teamed up with the Massachusetts Institute of Technology, one of the world's top universities.

The aspiration may surprise some: Deutsche Bank wants to be seen as a technology company. "We don't want to be driven by digitalisation. We want to be in the driver's seat," says Christian Sewing, 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 real products and services for our clients", says Kim Hammonds, Group Chief Operating Officer.

One of the first offers launched was the Deutsche Bank Mobile app. The digital safe followed in April. It allows clients to securely store important digital files, such as documents, contracts or passwords. Work is underway on artificial intelligence applications, speech recognition and Blockchain technology. This is the future of banking – and together with Deutsche Bank's innovation labs in Berlin, London, New York and Silicon Valley, the Digital Factory is making sure it is coming soon. ■

db.com/digitalisation

My Positive Impact

Supporting the next generation

What are some of the volunteering roles you've taken on with the bank?

When I moved to London from Singapore, I wanted to volunteer and I liked the combination of creative arts and business in the *Deutsche Bank Awards for Creative Enterprise*. I started off as a judge, where I had to decide if projects would be viable, and went on to mentor several award winners as well. Both roles are enjoyable but in different ways. Judging is more intensive and gives you an immediate return. Mentoring is perhaps more important in the context of the project. You are a constant during a time of great optimism but many new challenges as well. After five years I've now stepped back from the competition to let others have a go. I have carried on volunteering as governor of a local state school.



What does being a mentor involve?

You are there to help with the execution of plans and be a sounding board for ideas. I would share disciplines we use here at the bank like critical pathways to help with planning and prioritisation. It's not the mentor's job to lead though. Your role is to be interested, supportive and in regular contact to see how it's going. The relationship worked differently every time. I mentored two artists who were real self-starters and knew what they were doing. They just wanted to check in with me from time to time. When I mentored a videographer, I was much more involved, as she wanted help with planning and organisation.

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

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. ■

