



Corporate Bank

RBC Investor Roundtable

David Lynne, Head of Corporate Bank

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#PositiveImpact

25th September 2023

New York

Corporate Bank

At the core of our Global Hausbank strategy



Strategic and financial objectives 2025

- › Be the “first call” for global multinationals
- › Trusted partner for German economy
- › Connecting Financial Institutions worldwide
- › “One-stop shop” offering with client-centric coverage



2021-2025



2025

DB strengths

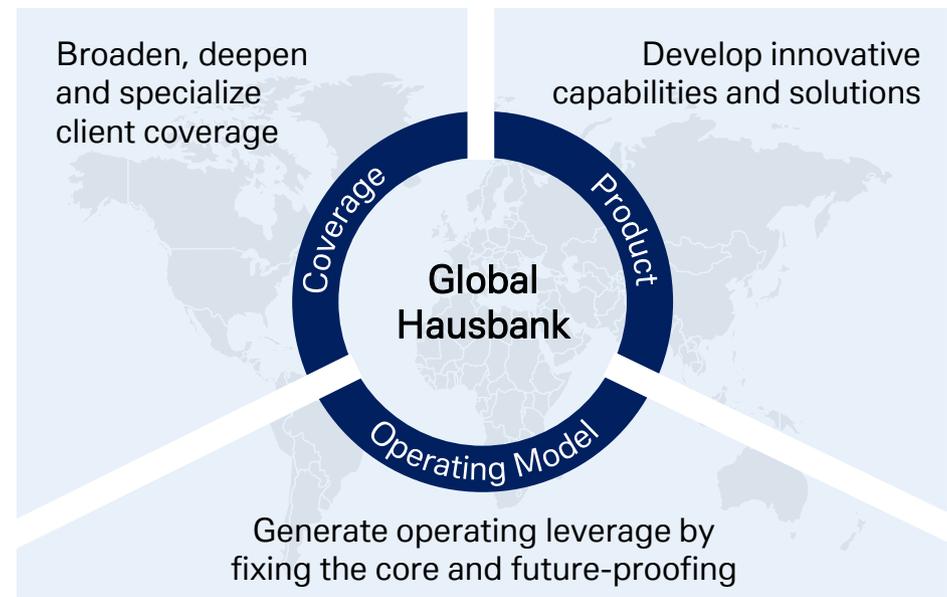
True global partner across 140 countries with local onshore presence in 43

#1 Corporate Bank in Germany⁽²⁾

Leadership in institutional client segment offering full range of value-added services

Long history of innovation DNA and co-innovating solutions with our clients

Strategic pillars



(1) Per March 2022 Investor Deep Dive; CAGR based on 2021 revenues

(2) Source: Finance Magazine, Finance Survey, 2023

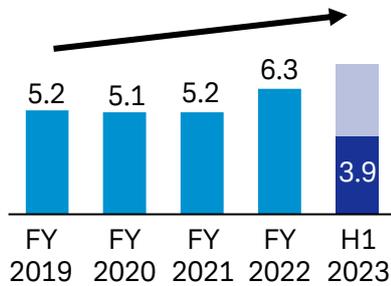
Our journey so far

We are on track to deliver our 2025 targets

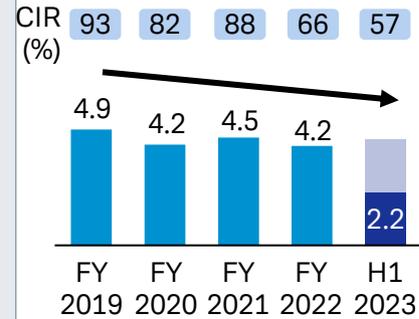


Global Hausbank

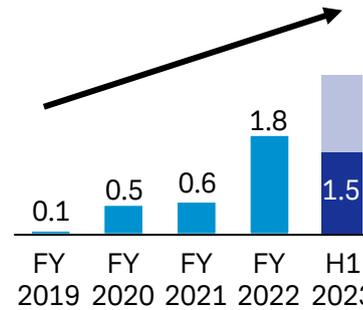
Higher revenues
(in € bn, ex. specific items)



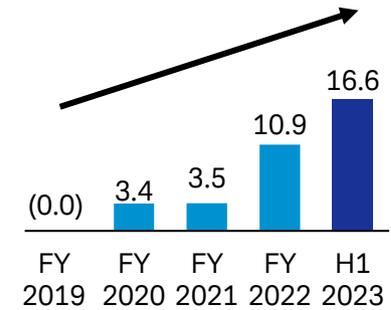
Contained costs
(Noninterest expenses, in € bn)



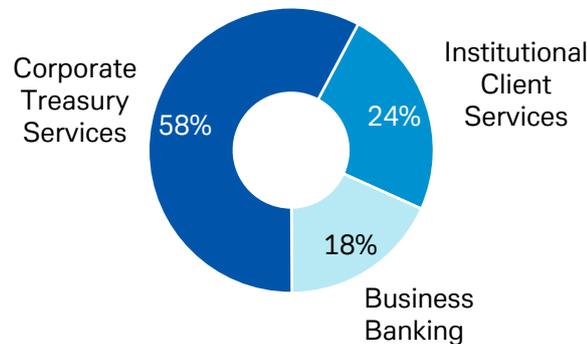
Higher profit
(Profit before tax, in € bn)



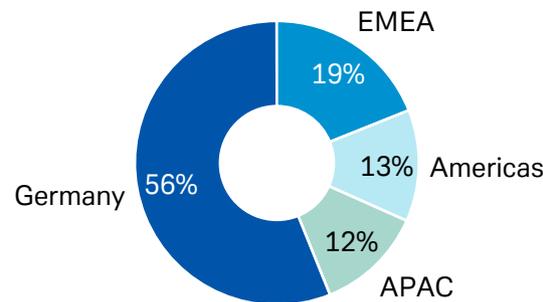
Increased post-tax RoTE
(in %)



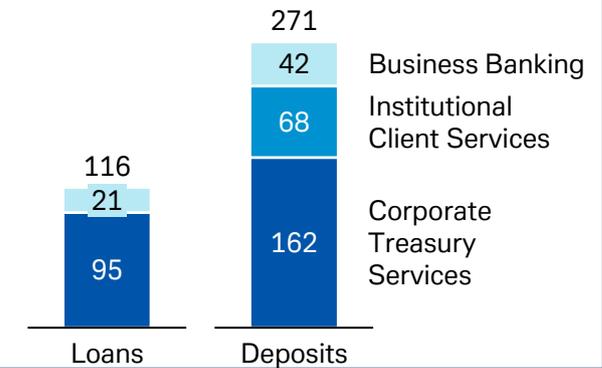
A client focused organization...
(Revenues H1 2023)



...with a core presence in Germany and a large global network...
(Revenues H1 2023)



...and a high-quality well-diversified loan portfolio and stable deposit base
(H1 2023, in € bn)



Note: Numbers may not sum due to rounding differences

'One-stop shop' offering

Full range of services across corporate, institutional and commercial clients



H1 2023 revenue split

Revenue type Booking location

Corporate Treasury Services (CTS) € 2.3bn (58%)	Corporate Cash Management € 1.4bn			<ul style="list-style-type: none"> — Multinational clients (MNC), Large Corporates and German MidCorps — Integrated payments and FX solutions in >130 currencies and trade network across 129 countries — Corporate lending and solutions for imports, exports and domestic trade incl. document handling, financing and risk mitigation — Strong German footprint and inbound / intra-regional business in APAC with diverse presence in EMEA
	Trade Finance & Lending € 0.8bn			
Institutional Client Services (ICS) € 0.9bn (24%)	Institutional Cash Management € 0.4bn			<ul style="list-style-type: none"> — Financials Institutions, Investors and Issuers — Cross-border cash management solutions with multi-currency clearing, payments and FX services — Extensive offering across debt and equity capital markets incl. trustee, agency, escrow, document custody and depository receipts — Custody, clearing and fund service solutions in more than 30 local markets
	Trust & Agency Services € 0.4bn			
	Securities Services € 0.1bn			
Business Banking (BB) € 0.7bn (18%)	Cash Management € 0.5bn			<ul style="list-style-type: none"> — Trusted advisor to over ~750,000 commercial clients, ranging from the self-employed to medium-sized businesses across Germany — Holistic omni-channel setup with a combination of digital and physical offering across three brands: Deutsche Bank, Postbank and FYRST — Largely standardized product suite offering focused primarily on Cash Management and Lending
	Trade Finance & Lending € 0.1bn			

Supported by a holistic coverage organization that sits within the Corporate Bank business

Note: Numbers may not sum due to rounding differences

Strengthening the Global Hausbank

Targeted growth investments and operating model transformation

