

Release

New York

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Deutsche Bank and Kiva partner to provide access to capital for New York City micro-entrepreneurs

Deutsche Bank Americas Foundation is partnering with Kiva to help New York City's small business owners gain access to capital they need to grow their businesses.

Through the partnership, Deutsche Bank is providing USD 500,000 in seed funding for newly launched Kiva NYC to be used to match the loans raised on Kiva's crowd-funding platform. This will allow the small business owners to double the fundraising speed of their loan request.

Recently marking its 10-year anniversary, Kiva is the global leader in crowdfunding microloans for entrepreneurs working to alleviate poverty worldwide. Through their community-based platform, Kiva Zip, the organization is broadening its reach to the United States – and reinserting the idea of "character into credit" – where communities are stepping in by providing vital 0% interest, crowd-funded loans to rising small business entrepreneurs.

With support from Deutsche Bank and other partners, Kiva NYC aims to serve 1,000 New York City small business owners over the next three years by providing them access to capital they need to grow their businesses.

In addition to matching loans, Deutsche Bank also provided funding to the New York Women's Chamber of Commerce to support a Spanish-language Kiva NYC ambassador who will help Spanish-speaking women entrepreneurs in New York City take advantage of Kiva Zip's platform to finance their enterprises.

Deutsche Bank and Kiva have a history of working together to connect people through lending to alleviate poverty. Last year, Deutsche Bank became the first global financial institution to partner with Kiva for a program that provided the Bank's US employees the opportunity to directly finance a micro-entrepreneur of their choice via Kiva's international online platform. To date, nearly 6,000 of the Bank's US employees have made a loan through the program.

As a leader and trusted partner in the field of social finance, Deutsche Bank provides loans, investments and philanthropic grants to the microfinance sector towards the goal of enabling the poor throughout the developing world to access

Issued by the press relations department of Deutsche Bank AG Taunusanlage 12, 60325 Frankfurt am Main Phone +49 (0) 69 910 43800, Fax +49 (0) 69 910 33422 Internet: db.com https://www.db.com/media E-mail: db.presse@db.com credit for self-employment as a poverty alleviation strategy. Over the last decade, Deutsche Bank has served more than 120 microfinance institutions in 50 countries with USD 215.5 million in capital benefitting as many as 2.8 million lowincome entrepreneurs.

Learn more about the Deutsche Bank Americas Foundation's social investment efforts.

For further information on how to get involved with Kiva NYC, please visit: https://zip.kiva.org/

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This release contains forward-looking statements. Forward-looking statements are statements that are not historical facts; they include statements about our beliefs and expectations and the assumptions underlying them. These statements are based on plans, estimates and projections as they are currently available to the management of Deutsche Bank. Forward-looking statements therefore speak only as of the date they are made, and we undertake no obligation to update publicly any of them in light of new information or future events.

By their very nature, forward-looking statements involve risks and uncertainties. A number of important factors could therefore cause actual results to differ materially from those contained in any forward-looking statement. Such factors include the conditions in the financial markets in Germany, in Europe, in the United States and elsewhere from which we derive a substantial portion of our revenues and in which we hold a substantial portion of our assets, the development of asset prices and market volatility, potential defaults of borrowers or trading counterparties, the implementation of our strategic initiatives, the reliability of our risk management policies, procedures and methods, and other risks referenced in our filings with the U.S. Securities and Exchange Commission. Such factors are described in detail in our SEC Form 20-F of 20 March 2015 under the heading "Risk Factors". Copies of this document are readily available upon request or can be downloaded from www.db.com/ir.