

A COMMITMENT TO NEW YORK



Stock Exchange Chairman and CEO Richard A. Grasso, Mayor of New York City Rudolph W. Giuliani, and Deutsche Bank's Spokesman for the Board Rolf-E. Breuer join hands in celebrating Deutsche Bank's listing on the New York Stock Exchange on October 3.

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The World Trade Center attack on September 11 had an immediate and direct impact on Deutsche Bank. Most tragically, two employees lost their lives. All the other employees working in lower Manhattan buildings were safely evacuated, but the Bank's 130 Liberty Street building suffered severe damage when the towers collapsed: 5,000 employees lost their offices, and much of the Bank's telecommunications infrastructure, located below the World Trade Center, was destroyed.

Disaster plans were immediately put into action. Deutsche Bank, like most of New York and the country, was challenged in ways never imagined. Yet remarkably, within days the businesses were up and running at a temporary relocation contingency site in Piscataway, New Jersey, where offices and technology had been maintained for just such an emergency.

The profound sadness and the spirit of perseverance that characterized New York's resolve

during those first days were shared by Deutsche Bank employees throughout the world. On September 12, in a letter from Frankfurt to all employees, Deutsche Bank's Spokesman for the Board, Rolf-E. Breuer, expressed these sentiments: "Yesterday's events are more terrible than anything I have seen in my long career. These despicable and cowardly attacks on innocent human beings, on such a scale, fill all of us with deep shock and grief."

Prior to September 11, Deutsche Bank had been readying itself for listing on the New York Stock Exchange. Instead of postponing what is traditionally a celebratory occasion, the Bank demonstrated its confidence in and commitment to New York by going forward on October 3 with its official listing. Mayor Giuliani was on hand at the Exchange that morning to see a \$9 million check from the Bank presented to the New York Police and Fire Widows' and Children's Benefit Fund. These monies were raised

through the contribution of a day's trading profits from Deutsche Bank's Global Equities Group. To assist disaster relief efforts currently underway, and to provide resources for future associated needs as they arise, the Bank has pledged an additional \$4 million to other disaster relief efforts.

In addition to these corporate pledges, Deutsche Bank employees worldwide responded with their own personal commitments. To date, employees have donated more than \$400,000, which is being matched dollar-for-dollar by a special corporate matching gifts program. Additionally, employees have volunteered their time to local nonprofit organizations responding to the disaster. "In light of the terrible tragedy that occurred, it has been wonderful to see the unprecedented outpouring of generosity from DB business lines as well as from individual employees," said Michael Hoelz, Global Head of Public Affairs.



Disaster Recovery Small Business Forum

More than ten thousand small businesses in New York were affected by the September 11 World Trade Center disaster. These businesses are not only vital to the health of the City's overall economy, but they also represent the primary source of livelihood and jobs for tens of thousands of families.

Concern for the ongoing viability of this important sector, post September 11, has led to the formation of a coalition of banks, foundations, and government agencies committed to bringing together resources to help the most severely affected small businesses survive and prosper. Deutsche Bank's Community Development Group, in partnership with a number of other New York City financial institutions, the New York City Economic Development Corporation, and the New York University Stern School of Business, took an early step by organizing a "Back to Business" forum. Held on November 7 at the New York University Stern School of Business, the forum included speakers who addressed issues of immediate survival, insurance, and employment. Representatives from area banks, microlending institutions, legal firms, the New York State Small Business Development Centers, the



Panelists—including Michael Carey, president of the New York City Economic Development Corporation, Kerry Sulkowicz, NYU associate professor of Psychiatry, and Richard J. Miller, associate director of NYU Stern's Berkley Center for Entrepreneurial Studies—advised small businesses at a "Back to Business" forum on November 7.

U.S. Small Business Administration Disaster Assistance Office, the New York City Department of Business Services, the New York City Economic Development Corporation, SEEDCO, the New York City Partnership "Restart Central," and the U.S. Department of Labor were available to answer questions. Following the panel discussion, there was an open house at which small business owners were able to speak directly with the organizations providing assistance. Volunteers from Stern Rebuilds, a free-of-charge consulting group comprised of NYU Stern MBA students, faculty, bank, and legal

representatives will provide consulting services on an ongoing basis to businesses that need them.

"Small businesses with limited resources have been greatly affected by the September 11 disaster, and many are struggling to navigate the various aid programs that have been established to help them rebuild," said Asad Mahmood, a director in the Community Development Group at Deutsche Bank. "Our goal in organizing this forum was to connect these business owners to the resources that have been made available and provide them with the best advisory services as they reposition and redevelop."

The Daffodil Project

On a sunny Saturday morning in November, 24 volunteers from Deutsche Bank joined in a citywide initiative that will come to fruition next spring when New York will be awash in a sea of daffodil blossoms: a colorful tribute to those who died on September 11. These volunteers were part of the largest citizen-driven planting effort in the city's history: the planting of 1.5 million daffodil bulbs in parks, along highways, in community gardens, and in front of fire houses, police stations, libraries, and schools. The project was prompted by the generous donation of the daffodil bulbs to the city, which was once called New Amsterdam, by B&K Bulbs of Holland. In mid-October, thousands of crates of bulbs arrived by ship. Then the planting began, organized by the City of New York/Parks & Recreation, Partnership for Parks, the City Parks Foundation, the Parks Council, the Central Park Conservancy, the Coalition for New York City Parks, and scores of other park groups. From October 20 to November 11, hundreds of volunteers worked around the city



Deutsche Bank volunteers took part in a community-wide planting as a tribute to New York.

to get these bulbs into the ground before the season's first frost.

The volunteers from Deutsche Bank did their part on Saturday, November 3, at Carl Schurz Park on the Upper East Side, where they spent three hours getting their hands dirty to help insure that next spring 1.5 million daffodils will bloom as a living memorial to those who died in the World Trade Center tragedy.

Volunteer Peter Muoio of the Corporate Finance Research and Strategy Group remarked: "I was

glad to have the opportunity to pitch in. We all really enjoyed ourselves, and it felt good to be part of it. I was particularly happy that my kids were able to participate. Hopefully, it will reinforce their budding inclination to give a part of themselves to the community, something we all need to keep in mind."

A Big Hand in Making Small Loans

The Deutsche Bank Microcredit Development Fund provides loans to microcredit programs throughout the world that, in turn, extend small loans to poor people for self-employment. These small loans enable families to improve their lives through their own initiatives, and they are exceptionally effective in enabling families to rise from poverty. Microcredit loans currently reach nearly 30 million borrowers, and the field is growing rapidly as it maintains high repayment rates.

In January 2001, the Microcredit Development Working Group was launched with a global teleconference and presentation to Bank employees about microfinance and its effectiveness as a tool for the alleviation of poverty. Professional banking experience can offer much needed assistance to the microfinance sector, and the main goal of the Working Group is to supply interested Bank employees with information about microfinance and to provide opportunities for interested volunteers. Following the teleconference, several bank employees volunteered to work on underwriting documents for four different project proposals, three of which were approved. "This volunteer labor is enormously helpful in broadening our capacity to respond to a growth in applications to the Fund," said Asad Mahmood, a director in the Community Development Group.

Marc Miller, a portfolio specialist for the International Equity Portfolio Group, worked on a project in Bolivia involving Emprender, a private sector microcredit institution that targets poor regions outside Santa Cruz and other cities. Because he had lived in Latin America and speaks Spanish, Marc was able to communicate with key people at Emprender in their



Deutsche Bank employees are helping to expand the Microcredit Development Fund's global reach (l to r: John Ferguson, Marc Miller, Jennelyn Tanchua, and Bruce Deutsch).

native language. He says: "The program is a great way for Deutsche Bank employees to use their skills for a good cause. It's challenging, but it's really worth it."

Jennelyn Tanchua, a research analyst in Corporate Finance Research, and John Ferguson, responsible for product development in the Absolute Return Strategies Group, worked on a credit memorandum for Milamdec Foundation on Mindanao in the Philippines. This microcredit institution lends only to women, mostly in Muslim agricultural communities. Because Jennelyn is from the Philippines, she spoke the national language, Filipino, with Milamdec's CEO and COO. "That was an advantage," she says, "because Filipino is full of nuances." She adds: "I volunteered for this project because it is a way to reach the poor in the Philippines. As an expatriate, I can use my skills to help people in my country help themselves, which is at the heart of microlending."

Bruce Deutsch, an analyst in the Real Estate Investment Banking Group, reviewed the proposal of the

New Rural Bank of San Leonardo, Nueva Ecija, in the Philippines. This bank was established in 1994, and it has attracted notice because of its experience in lending to poor women and its successful microcredit lending strategy, which has become a model for other rural banks in the Philippines. Bruce spent several late nights on the phone talking with the bank's charismatic director, Andres G. Panganiban, a pioneer in microcredit lending. "It was an incredible experience," Bruce says. "It was very fulfilling to work with people a world away who are some of the leading players in microfinance. The business of microcredit is growing in the Philippines, and Deutsche Bank sets an example by helping facilitate this."

These volunteers used their expertise to prepare credit memoranda, applying quantitative and qualitative analyses. The Fund is a nonprofit venture with minimal expenses. "Our hope is to continue to engage more Bank employees in this work as we expand the Fund to reach more organizations serving the poor throughout the world," says Asad Mahmood.

Volunteering at Ground Zero

In the aftermath of the World Trade Center tragedy, Deutsche Bank volunteers have risen to the challenge to provide support services to the rescue workers laboring night and day on the massive cleanup at ground zero. Responding to the call for help, 224 volunteers from Deutsche Bank have already provided more than 2,300 hours of donated service. These volunteers put in long, hard hours, working eight-hour shifts, often through the night, serving meals and distributing supplies to relief workers. It's a tough assignment, but they report that the experience is well worth the effort.

Alex Cascardo, an associate in the Corporate Investment Bank (CIB) division, said: "Dev Dorwani and I thought it was great to be down there with the workers. All the people involved—Red Cross personnel, volunteers, police, firemen, construction workers, and National Guardsmen—were very nice, and it was a pleasure to be with them. Even the overnight shift wasn't bad; we were so busy, we didn't have time to get tired. I'm looking forward to doing this again, and I urge others to volunteer."

Other volunteers made the trek to Secaucus, New Jersey, to prepare care packages for victims' families. Paul Whelan, a supervisory analyst in CIB, observed: "It was a pleasure to work with the guys and gals from Deutsche Bank. They all came full of enthusiasm and good cheer, and I know the Red Cross reps were pleased to have such great volunteers."

The clean-up efforts at ground zero will continue for many months, as will the need for volunteers. For more information, please e-mail Rose Tobin at rose.tobin@db.com.

New Neighbors: Successful Communities



Momie Bangura, a refugee from Sierra Leone and a member of the Global Action Project, prepares to film footage in Central Park for "2 Homes," a documentary on the experiences of young refugees from Kosovo, Sierra Leone, Burundi, and Burma in New York City.

New York City's resurgence over the past decade has been generated by many different cultures and traditions. Today, a staggering four out of every ten New Yorkers were born in another country, with almost every community in every borough being changed by the infusion of many new neighbors from many different places. Realizing the challenges as well as the opportunities this demographic shift represents, the nonprofit Citizens Committee for New York City established the New Neighborhood Partners program. This initiative provides small grants of up to \$1,500 to support efforts that bring immigrants and long-time residents together in partnerships that improve the quality of life in New York City neighborhoods. By combining the resources of new immigrants with those of established community groups to tackle common problems, the vitality of neighborhoods is enhanced. The New Neighborhood Partners program also offers leadership training workshops and technical support to ensure the success of the grantees' projects.

"New York neighborhoods are undergoing dramatic change as they are being remade and revitalized by new immigrant groups," says Gary S. Hattem, president of Deutsche Bank Americas Foundation. "Deutsche Bank made a grant to the New Neighborhood Partners program as a way to ensure the continued success of these neighborhoods. The program invests in the civic life of these communities by providing opportunities for immigrants and established residents to work together to address immediate needs and define a common future."

Twenty-two organizations, representing all five boroughs of

New York City, were awarded grants. Projects include voter education and registration drives, an HIV/AIDS workshop, parenting workshops for grandparents, and housing education and access programs. One organization in Brooklyn, The Friends of Marine Park-Gerritsen Creek, is using its New Neighborhood Partners grant to help local Chinese, Russian, Caribbean, and Central and South American immigrants get involved in local environmental issues. The program includes outreach for Chinese immigrants, who often fish

Burundi, and Burma, with the aim of helping nurture better communication and understanding between the different groups. G.A.P. is one of the few social service programs geared to the needs of displaced people that use the arts to bring refugee youths together and break down neighborhood, ethnic, and cultural boundaries. At a public screening of their work in a New York City art gallery and at a community screening for middle-school youth, the young people showed their videos and photographs and told their stories. The middle-



New neighborhood leaders join Deutsche Bank and Citizens Committee for New York City staff at the New Neighborhood Partners Program Awards Ceremony on August 8.

in the polluted waters of Jamaica Bay, to educate them about the health hazards of consuming fish caught locally.

Another group, the Global Action Project (G.A.P.), is a media arts organization that provides training in video production and new media technologies for low-income youth. This fall, the organization worked together with the Interfaith Center to organize a series of screenings of videos jointly produced by young refugees from Kosovo, Sierra Leone,

school children had never met refugees before, and they had no idea what their living conditions were like. "The exchange was transformative for the producers, who had the opportunity to openly share their stories, and for the audience, whose world opened up from the exchange," said Susan Siegel, co-executive director of G.A.P.

STEPS to Success



Students in the STEPS Adult Basic Class work on a math assignment in preparation for their upcoming Test of Adult Basic Education (l to r: Elaine Goodman, Tomaria Turner, and Erica Olivio).

Grassroots nonprofit groups, which have to focus their resources on reaching out to and supporting their clients, often come up against a skills gap: they don't have the additional capacity to be service providers, technologists, asset managers, or human resource specialists. Recognizing that there is a need for expertise that a strong corporate citizen can supply, Deutsche Bank established the Strategic Work Assistance Team (SWAT) program in 1991 to step into



STEPS Adult Basic Education teacher, Delores Tyler, checks Sharray Swindell's work.

this gap. This cutting-edge technical assistance program promotes partnerships between grassroots community organizations around New York City and Bank employees who volunteer their skills in financial planning, asset management, marketing, and other nuts-and-bolts matters.

One area in which Deutsche Bank excels, and where many smaller nonprofits struggle, is Management Information Systems. An organization that needed help in this area is STEPS, an educational program that provides classes in adult basic skills, GED, employment

readiness and job placement assistance, family literacy, and parenting skills for vulnerable people transitioning from incarceration or drug treatment programs, or even those just looking for a way out of the poverty cycle. STEPS is also helping these folks get their high school equivalency diplomas so they have the educational foundation they need to get a stable first job.

Daniel Bonallack, a technical manager in the Deutsche Bank Presentation Department, responded enthusiastically to a call for SWAT volunteers to help STEPS set up an Access database of its clients. The database itself was relatively uncomplicated, and the job was quickly accomplished. While Daniel was working on this, however, STEPS executive director, Virginia Kwarta, spoke of STEPS' desperate need for a math tutor. Daniel used to assist students with math back in New Zealand, and so he volunteered to continue his service by spending Tuesday mornings teaching math to twenty-five men and women between the ages of twenty and fifty, students who hope to use their new-found skills to get their high school equivalency diplomas and find jobs.

"At first it was really difficult," Daniel admitted. "I felt nervous standing up in front of twenty or more students, and it was hard to hold their attention for 90 minutes. In my first class I made the mistake of giving them a break outside the class, and it took half an hour to get them all back!"

Things definitely improved for Daniel once he had been teaching the class for a few weeks. "I realized I had achieved something when the



STEPS student, Joanne Aviles, looks forward to her future success.

class started policing themselves. If someone interrupted me or another student, someone in the class quickly told him or her off. Their desire to learn and their sense of fair play and respect were really apparent."



DB employee, Daniel Bonallack, has been volunteering at STEPS since March 2001.

"All the students are great," says Daniel, "but some are particularly motivated. One student especially, Randy, shows a lot of potential. He's forty-two and extremely quick to learn. Randy and I have a deal. I promised him that if he takes a typing course, I'll teach him how to use a computer. He's really anxious to get back to decent work, so I know he'll come through."

Seeding Green Communities

Sustainability means living off the interest provided by nature and not its principal. For more than a decade, Deutsche Bank has striven to be a leader in defining and practicing sustainability. The Bank has introduced business practices based on synergies between business, ecology, and society, and it has fostered development without compromising or destroying the natural resources necessary for continued economic growth.

Promoting the concept of sustainable communities involves extending Deutsche Bank's commitment beyond the realm of day-to-day business activity. As part of an overall strategy to revitalize distressed communities, the Bank has for the past two years been a lead supporter of efforts to clean up and reclaim contaminated former industrial sites known as "brownfields."

Just over a year ago, in October 2000, the Bank co-sponsored an international brownfield design workshop to define plans for the future of the 6.7-acre former Rheingold Beer Brewery in the West Bushwick section of Brooklyn. The outcome of the inclusive planning process was a re-envisioned community combining housing, community services, and green spaces in an environmentally sound development. The workshop, organized by the Toronto-based Waterfront Regeneration Trust and the New York City Department of Housing Preservation and Development (HPD), was hosted by the Ridgewood Bushwick Senior Citizens Council, and it brought together architects and urban planners from Germany, Northern Ireland, Canada, and New York City. Remarkably, the plans have moved with great speed from ideas to implementation, with regulatory approvals already in hand. "This collaborative workshop was a milestone for New York City brownfield redevelopment," said HPD Commissioner Jerilyn Perine. "We hope to construct a sound and successful brownfield strategy for Bushwick based on the ideas generated by the experts and community residents alike."

The project was so successful that the Waterfront Regeneration Trust and HPD, with support from Deutsche Bank and other sponsors,



Plans for the redevelopment of the 6.7-acre former Rheingold Beer Brewery in the West Bushwick section of Brooklyn.



Workshop participants discuss possible design concepts for Willets Point.

took on an even larger challenge and organized another international brownfield design workshop this past October to consider the redevelopment options for Willets Point, a derelict 55-acre parcel of land in Queens. Architects, urban planners, German and Canadian brownfield experts, representatives from HPD, the Office of the Borough President of Queens, and community representatives came together to consider the future of the Queens site, which includes an extensive waterfront and is an exciting candidate for redevelopment.

"Deutsche Bank's support made it possible for the Trust to bring together community members and experts in urban design and planning

to consider the revitalization of derelict lands, and how to reintegrate these forgotten sites into the surrounding urban fabric using an integrated approach that links economy, ecology and community," said Elizabeth Benson, executive director of the Waterfront Regeneration Trust. "We're grateful to the Bank for its leadership in promoting the international exchange of ideas and best practices on sustainable development."

INITIATIVE *Plus*: Argentina Leads the Way

INITIATIVE *Plus*, which was launched in February 2001, represents Deutsche Bank's first global volunteer program. Between February and June, Bank employees from Frankfurt to London and from New York to Santiago reached out to local schools and nonprofit organizations with commitments of personal time to help young people. Volunteers engaged in activities such as tutoring, mentoring, participating in career days, facilitating financial literacy workshops, chaperoning field trips, coaching athletic teams, expanding school libraries, enhancing technology facilities, and implementing arts or environmental projects. For every four hours of volunteer work, Deutsche Bank awarded the accredited school or nonprofit educational organization \$500.

Although interest in the program was significant throughout the Bank, it was greatest in Buenos Aires, which had the highest rate of employee participation. For three Saturdays, 98 staff members—78 percent of the Bank's employees in Argentina—volunteered in three elementary schools. As a result, the Bank contributed nearly \$50,000 to projects related to education in Argentina. In expressing his gratitude to the staff members in Argentina, Patricio Kelly, CEO of Deutsche Bank



Ninety-eight employees from Deutsche Bank's Argentina office turned out in force for Initiative *Plus*, benefiting three local elementary schools.

SA, Argentina, said: "This has all been possible due to your hard work and dedication, and I am deeply thankful. The program has proven to be a means of integrating the Bank with its community. We could not have asked for more."

In North America as well, INITIATIVE *Plus* generated great things for local employees and the organizations they care about. One such volunteer was Josh Weinreich, a managing director in Deutsche Asset Management. On June 18, Josh visited the Family Academy, one of the Bank's New York City partner schools. He had volunteered to read books to Louise Burwell's second grade class and was delighted to find in the classroom's collection a copy of *Stone Soup*, a

book he had read to his own children. The find was even more special because Josh's son, Sam, was there to help his father read their old-time favorite to a new generation! As a result of his involvement, the school received funds for its library improvement project. "We were delighted that Josh chose to spend the afternoon with our students. They were thrilled to have a visitor from Deutsche Bank, our premier corporate partner," said Miriam Lewis Raccah, director of Development at the school.

Due to the success of the first INITIATIVE *Plus* program, the Bank will launch another worldwide volunteer initiative in early 2002.

Lunchtime Learning

It's Tuesday around lunchtime, and the first contingent of Deutsche Bank tutors arrives, smiling after a brisk walk from their waterfront offices to the Learning Community Charter School (LCCS), a converted coal bunker in downtown Jersey City. A few moments later they've dispersed to classrooms and the recess yard to pick up their students and head off to a quiet spot for a bit of reading, talking, or maybe just shooting a few hoops. "Is he coming today?" asks second grader Jonathan Diaz nearly every day about his new tutor, Steven Drake, a consultant in Deutsche Bank's Client Services Group. Steven says: "This is a wonderful program. I really enjoy meeting with Jonathan to work on his reading or just to find out what he's been up to. It's good that we have been able to reach out to the school."

The Mentors & Tutors partnership between Deutsche Bank and LCCS began in 1998 during the school's first year. "We knew from the beginning that we wanted to connect our kids with the community," remembers



Learning Community Charter School second grader, Jonathan Diaz, meets with his Deutsche Bank tutor, Steven Drake.

school founder Libby McDonald. "But the program has taken off beyond our wildest dreams."

And this year is the most successful yet, in no small measure due to Anthony Turiano, a managing director in Global Securities Services and a third-year tutor to Terrance Wiggins, now in sixth grade. Anthony and his team have assembled a veritable army of more than 20 tutors. "In addition to being a global financial institution, we are also a member of the local community,"

says Anthony. "Deutsche Bank and LCCS have established a good partnership. And it's not only the kids who are getting something out of the program. Once someone makes the decision to be a tutor, they're usually hooked. I know I was." And the feeling is mutual. As LCCS principal Susan Grierson notes, "It makes kids feel special to have someone come and spend time just with them. The tutors really make a difference."

Deutsche Bank Sponsors Benefit Performance at the Metropolitan Opera

On Saturday, September 22, the Metropolitan Opera presented a special pre-opening night benefit performance in the wake of the September 11 World Trade Center tragedy. The entire opera company—including solo artists Plácido Domingo, Neil Shicoff, Roberto Alagna, Deborah Voigt, and many others—donated time and talent to an all-Verdi program featuring staged acts from three of the composer's best-known works: Act I of *Un Ballo in Maschera*, Act III of *Othello*, and Act III of *Rigoletto*. James Levine, artistic director of the Met, conducted. All proceeds were dedicated to the relief efforts associated with the September 11 tragedy.

Deutsche Bank was the lead sponsor for the benefit, which raised \$2.6 million for disaster relief. Joseph Volpe, the company's general manager, said: "Many of the Met's company members have lost family, friends, and neighbors in this immense tragedy. As one of the leading arts organizations in New York City and our country, we feel it is our duty to



Deutsche Bank was the lead sponsor of the Metropolitan Opera's pre-opening night benefit performance to raise funds for the September 11 victims.

serve our community in whatever way we can. We pray that the healing powers of music will help us all through. I wish to express my appreciation to Deutsche Bank for its extraordinary generosity in helping to make this event successful."

The performance was repeated on opening night, Monday,

September 24, with the Bank again serving as lead sponsor. Speaking at the opera's opening night gala, Josef Ackermann, Chairman of Deutsche Bank Corporate Investment Banking, said: "It is important to be reminded of things that are beautiful and the transcendent power of music to heal."

Where We Are

The Deutsche Bank Americas Foundation / Community Development Group's 130 Liberty Street location was severely damaged in the September 11th attack. Our team will not be relocating back to the building in the near future. The Group is currently calling "home" temporary space donated by KPMG at 3rd Avenue and 47th Street in Manhattan. The best way to reach us is by e-mail:

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