

Private & Business Clients



Bankamız – Client Experience in the Best of Both Worlds

Ethnic Banking for Turkish Clients in Germany as Best Practice
Example for Differentiation



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Leistung aus Leidenschaft.

Deutsche Bank





**The good news are:
There are 3 mn Turks in Germany**

**The bad news for you:
They don't embrace Islamic Finance**



Turkish clients in Germany are a very attractive target group

~ 3 mn Turks and people of Turkish origin in Germany



High concentration in regional clusters



Turkish culture and language prevails



Future is seen in Germany



Financials are discussed within the family



Advice sought after within the community





Bankamız fully embraces the Turkish clients in Germany

The building blocks of Bankamız



1 Deutsche Bank brand

2

Turkish relationship managers



3

Communication in Turkish across all channels



4

Product features catered to the needs of Turkish clients



5

Presence in all important regional Turkish clusters

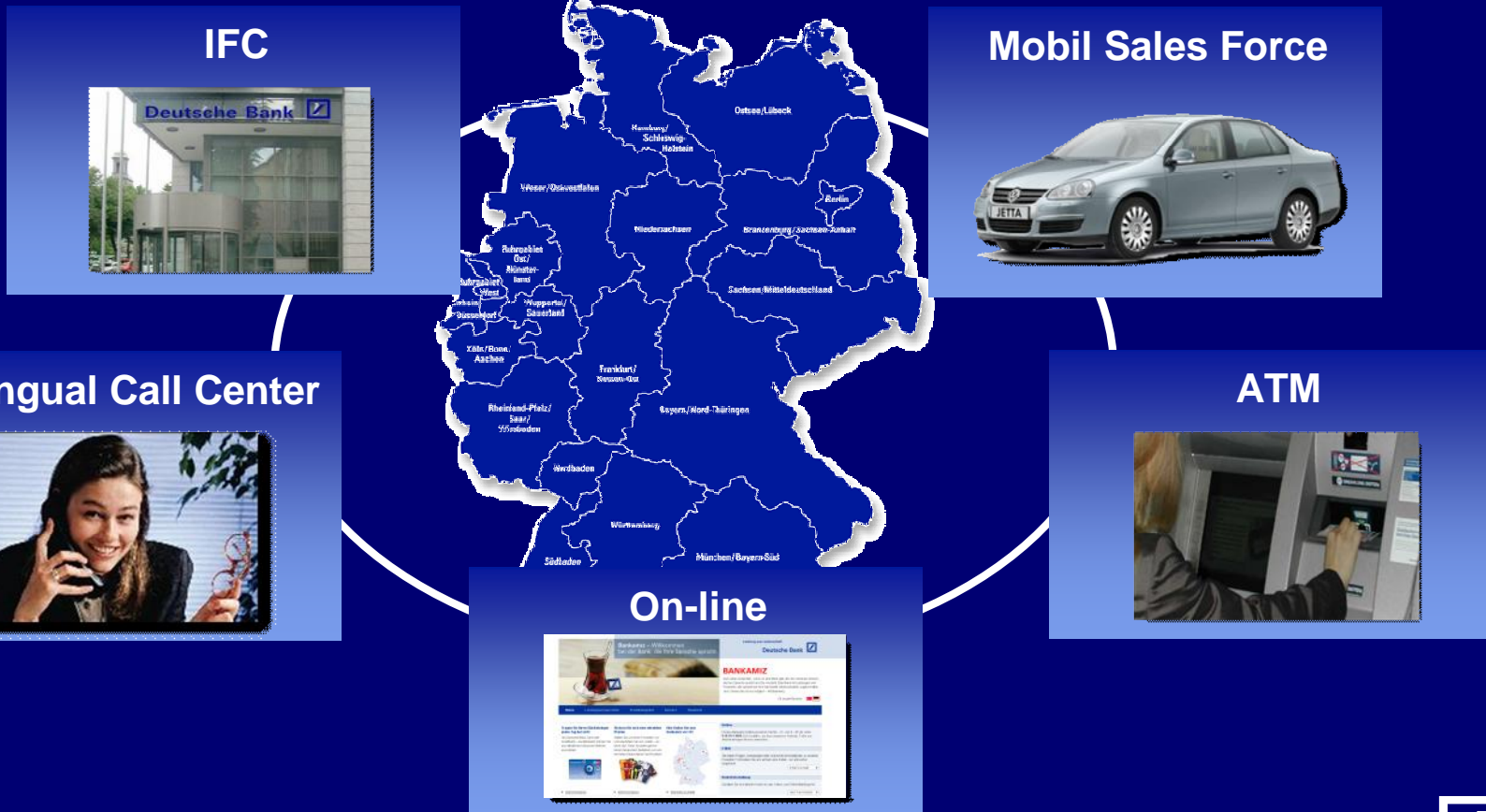






Clients experience Bankamiz through all channels

Distribution channels Bankamiz





„Emotional products“ attract Turkish clients

Strong support in the Turkish media

Marketing material is entirely bi-lingual

„Wedding Fund“

(db FondsRente)



„Nazar Boncuk“

(db Aktiv- / Plus- / Bestkonto)



„Best Price“

(db Bausparen)



„Emotional Motifs“

(db Motivkarte)



§ Turkish Events

§ Turkish Media

§ Strong co-operations





Emotionally moving campaign appeals to three generations of Turks in Germany



The 70's:

- n The little daughter translates for her father



The 80's:

- n Deutsche Bank is a reliable partner throughout the years

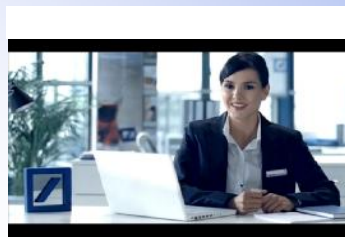
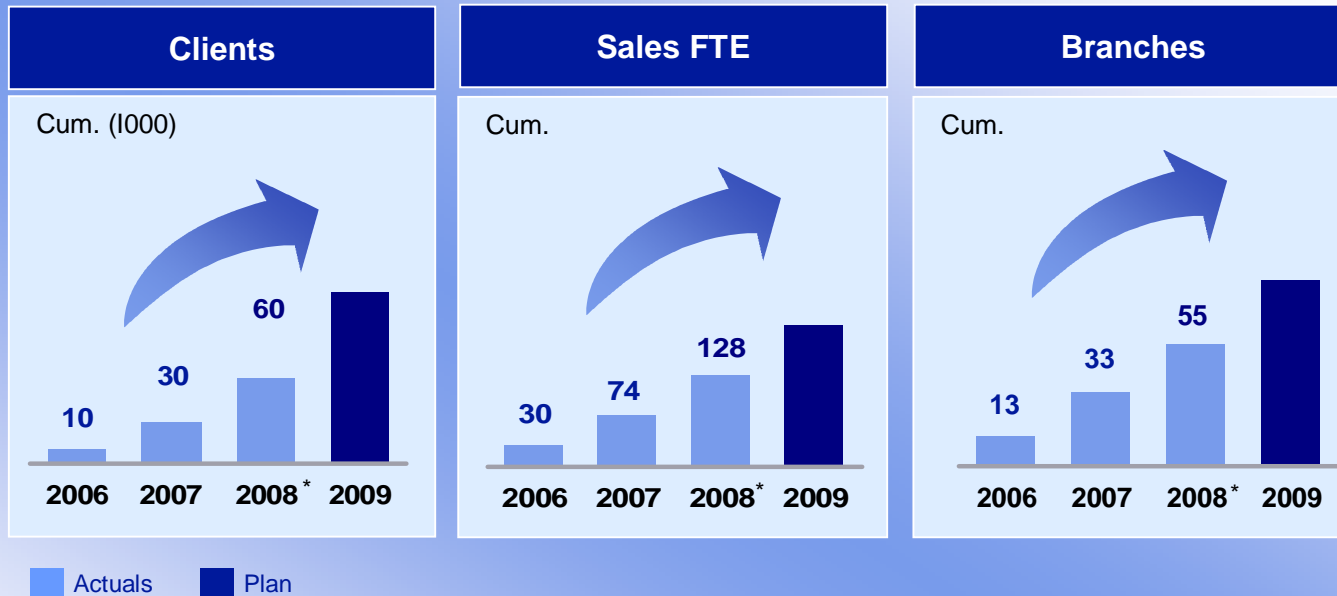


The happy end:

- n The little girl is now your relationship manager at Deutsche Bank



Further growth in 2009



Key Initiatives Bankamız in 2009

- n Marketing campaign
- n Cooperations
- n Products



* Forecast 2008



Bankamız - in 50 Branches with more than 100 Sales FTE available

- n Bochum-Husemannplatz
- n Dortmund-Betenstraße
- n Dortmund-Borsigplatz
- n Gelsenkirchen-v.-O.-Str.
- n Herne-An der Kreuzkirche
- n Ahlen
- n Hamm
- n Lünen-Münsterstr.

- n Duisburg-Altmarkt
- n Oberhausen-P.-R.-Str.

- n Düsseldorf-Oberbilk
- n Velbert

- n Krefeld-Ostwall
- n Mönchengladbach-Rheydt

- n Köln-Nippes
- n Leverkusen-Opladen
- n Köln-Mühlheim
- n Aachen-Friedrich-Wilhelm-Platz

- n Mainz-Ludwigstr.
- n Wiesbaden-Kaiser-Friedrich-Ring

- n Wiesloch
- n Ludwigshafen-Ludwigstr.

- n Kirchheim
- n Ludwigsburg
- n Stuttgart-Bad Cannstatt
- n Stuttgart-Feuerbach
- n Stuttgart-Königstraße
- n Sindelfingen
- n Esslingen
- n Bietigheim
- n Ulm
- n Nagold



- n Hamburg-Altona
- n Hamburg-Wilhelmsburg
- n Kiel-Ostufer
- n Lübeck-Kohlmarkt
- n Bielefeld-Brackwede
- n Bremen-Hemelingen
- n Bielefeld
- n Berlin-Moabit
- n Berlin-Neukölln
- n Berlin-Potsdamer Str.
- n Berlin-Prinzenallee
- n Hannover-Engelb. Damm
- n Frankfurt-Bornheim
- n Frankfurt-Höchst
- n Offenbach-Kaiserstr.
- n Kassel-Königsche Str.
- n Remscheid-Bumenstr.
- n München-Riesenfeldstr.



Bankamız – by Deutsche Bank



**Herzlichen
Dank**



Teşekkürler



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