德意志銀行公告

德商德意志銀行(以下簡稱本行) 於 2016 年 12 月 23 日發表聲明表示，本行已針對 2005 年至 2007 年間住房抵押貸款擔保證券（Residential mortgage-backed securities）的發行和承銷業務以及相關證券化活動的民事案件與美國司法部 (Department of Justice in the United States（“DoJ”））達成原則性和解。

根據和解協議，本行同意支付 31 億美元民事罰鍰，並在美國提供 41 億美元消費者救濟。此消費者救濟預計將主要以住房貸款合約修改，向房屋所有人及貸款人提供其它幫助等類似待定形式進行，通過至少五年發放。

此項和解方案將以最終的談判協議文件為準，亦不保證美國司法部和本行將就最終文件達成一致。

本行預計將在第四季度的財報中計入與解決該事項相關約 11.7 億美元民事罰鍰產生的稅前費用。因消費者救濟產生的財務影響若發生，將依和解協議最終條款之約定辦理，目前預計不會對本行 2016 年財報產生重大影響。本行將於 2017 年 2 月 2 日公佈 2016 全年財報的初步結果。

中文翻譯僅供參考，詳情請依英文資料。欲獲得進一步詳情，請參考本行的投資人關係網址 : https://www.db.com/ir/

Deutsche Bank

Deutsche Bank agrees on settlement in principle with the DoJ regarding RMBS

Deutsche Bank AG (XETRA: DBKGn.DE / NYSE: DB) has reached a settlement in principle with the Department of Justice in the United States ("DoJ") regarding civil claims that the DoJ considered in connection with the bank's issuance and underwriting of residential mortgage-backed securities (RMBS) and related securitization activities between 2005 and 2007. Under the terms of the settlement agreement, Deutsche Bank agreed to pay a civil monetary penalty of US dollar 3.1 billion and to provide US dollar 4.1 billion in consumer relief in the United States. The consumer relief is expected to be primarily in the form of loan modifications and other assistance to homeowners and borrowers, and other similar initiatives to be determined, and delivered over a period of at least five years.

The settlement is subject to the negotiation of definitive documentation, and there can be no assurance that the U.S. Department of Justice and the bank will agree on the final documentation.

In connection with the resolution of this matter, Deutsche Bank expects to record pre-tax charges of approximately US dollar 1.17 billion in the financial results for the fourth quarter as a consequence of the civil monetary penalty. The financial consequences, if any, of the consumer relief are subject to the final terms of the settlement, and are not currently expected to have a material impact on 2016 financial results. The bank will publish its preliminary results for the 2016 financial year as scheduled on February 2, 2017.

About Deutsche Bank

Deutsche Bank provides commercial and investment banking, retail banking, transaction banking and asset and wealth management products and services to corporations, governments, institutional investors, small and medium-sized businesses, and private individuals. Deutsche Bank is Germany's leading bank, with a strong position in Europe and a significant presence in the Americas and Asia Pacific.

Disclaimer

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 11 March 2016 under the heading "Risk Factors". Copies of this document are readily available upon request or can be downloaded from www.db.com/ir.

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