

## Media release

DDV Online trends survey – March 2018:

### Wide range of risk tolerance profiles

### Universe of structured products caters for all investors' preferences

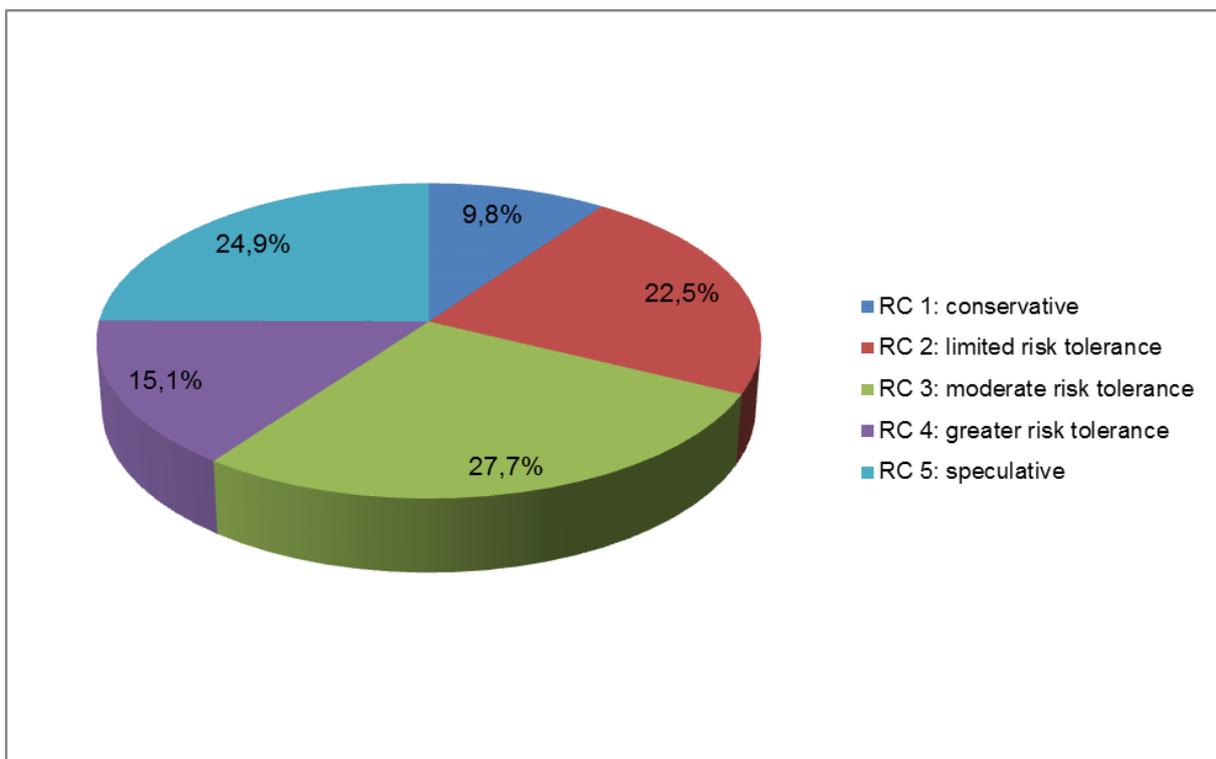
Frankfurt am Main, Germany, 15 March 2018

In March, Deutscher Derivate Verband (DDV), the German Derivatives Association, asked retail investors how willing they were to take risks when purchasing structured products. The five-level scale ranged from conservative to speculative. Their responses reveal a wide range of risk tolerance profiles among investors in structured products.

Almost one in three classed themselves as conservative or having a limited risk appetite. Just over a quarter of respondents had a moderate risk tolerance. A further 40 percent said they had a greater risk appetite or were speculative. A total of 1,805 persons took part in this online survey, which was conducted jointly with several major finance portals. Most of the respondents were well-informed investors, who make their own investment decisions and act without advice.

'Risk is part and parcel of a profitable financial investment. Market volatility has increased again and interest rates remain low – at least in Europe. With this in mind, investors need to be flexible and develop their own individual definitions of risk. It is impossible to generate attractive returns without the necessary risk appetite. There are many different types of structured products, ranging from capital protection products to speculative leverage products. This means they cater for all investors' preferences and levels of risk tolerance,' said Lars Brandau, Managing Director of DDV.

**What is your risk preference when buying a structured product? Which of the following five risk classes (RC) do you believe you belong to?**



There were 1,805 respondents to this online trends survey. The results of the survey, which was conducted in collaboration with the finance portals Ariva.de, finanzen.net, finanztreff.de, guidants.com, OnVista and wallstreet-online.de, are also available on the DDV website at <http://www.derivateverband.de/ENG/Statistics/TrendOfTheMonth>

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Deutscher Derivate Verband (DDV), the German Derivatives Association, is the industry representative body for the leading issuers of derivative securities in Germany, who represent more than 90 percent of the German structured products market: BayernLB, BNP Paribas, Citigroup, Commerzbank, DekaBank, Deutsche Bank, DZ BANK, Goldman Sachs, Helaba, HSBC Trinkaus, HypoVereinsbank, LBBW, Société Générale, UBS and Vontobel. Furthermore, the Association's work is supported by sixteen sponsoring members, which include the Stuttgart and Frankfurt Exchanges, Baader Bank, the direct banks comdirect bank, Consorsbank, flatex, ING-DiBa, maxblue and S Broker, as well as finance portals and other service providers.

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