

Media release

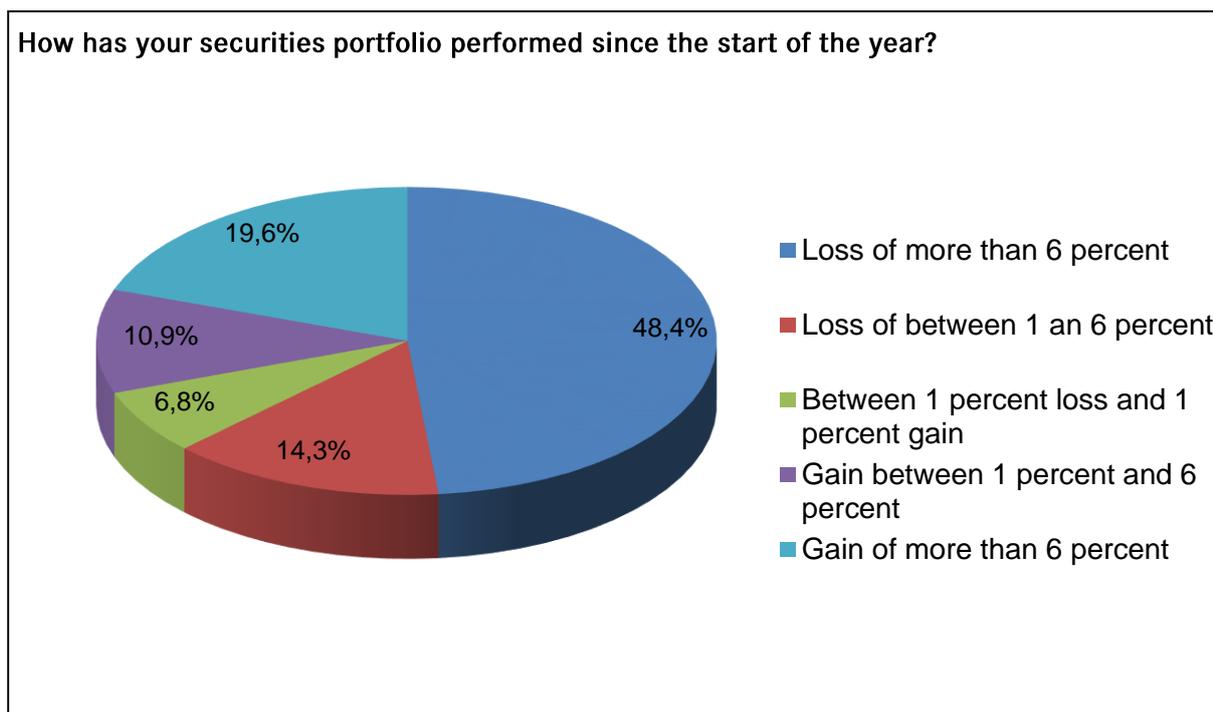
DDV Online trends survey – November 2018:

Taking advantage of income potential and avoiding losses Structured products as a way of protecting investment portfolios

Frankfurt am Main, Germany, 15 November 2018

The latest trend survey by German Derivatives Association (Deutscher Derivate Verband, DDV) aimed to find out how German retail investors' portfolios have performed since the beginning of the year. This was against the background of the German blue-chip index DAX having lost almost 13 percent so far this year. Contrary to the general market trend, around 30 percent of those surveyed still managed to make gains in the current year. Every fifth investor made a gain of more than 6 percent. Eleven percent stated that the value of their portfolio had gone up by between 1 and 6 percent. For 6 percent of the participants, the gains and the losses balanced each other out. Fourteen percent said they had made losses of between 1 and 6 percent since the start of the year, but almost every second portfolio held by German retail investors has made a loss of more than 6 percent in the current year. However, there is no information on the proportions of equities, debt instruments, investments fund units and structured products in these portfolios. A total of 4,343 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.

Lars Brandau, Managing Director of DDV, commented: 'It is currently increasingly difficult for investors to make positive returns on their investments. To avoid bigger losses and protect investment portfolios, structured products have much to recommend them. It is well worth looking at the range of structured products, especially in volatile market phases.'



There were 4,343 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, OnVista and wallstreet-online.de, are also available on the DDV website at:

<http://www.derivateverband.de/ENG/Statistics/TrendOfTheMonth>

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, Morgan Stanley, Société Générale, UBS and Vontobel. Furthermore, the Association's work is supported by seventeen 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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