

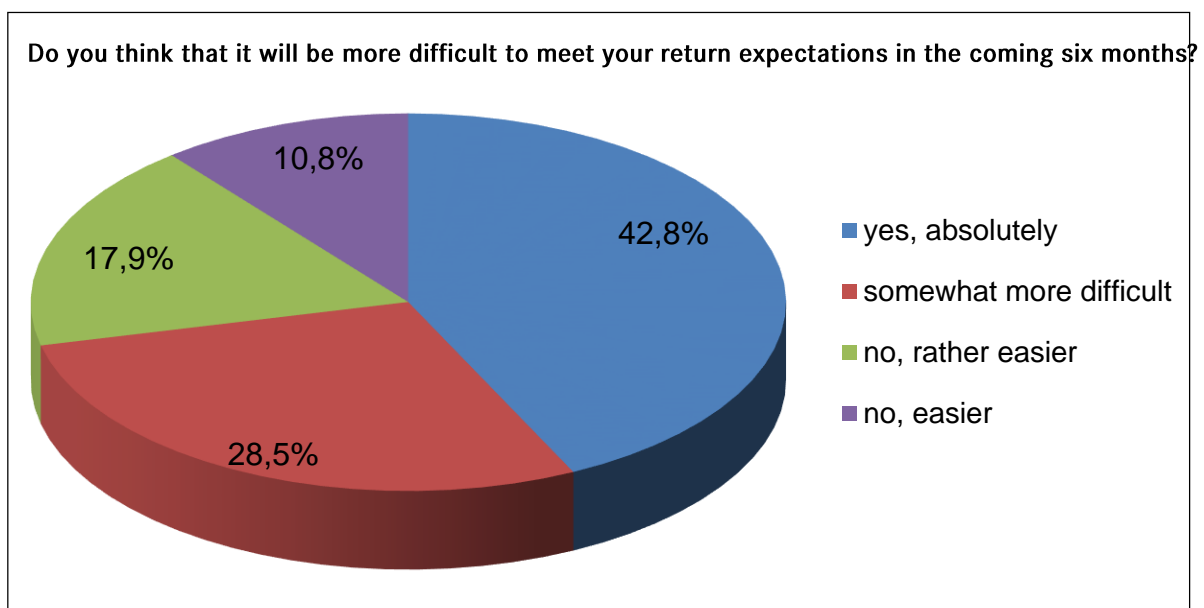
Media release

DDV Online trends survey - January 2019: Generating returns remains challenging Structured securities as high-yield portfolio components

Frankfurt am Main, Germany, 16 January 2019

43 percent of retail investors in Germany expect it to be considerably more difficult to meet their own return expectations in the first half of 2019. Meanwhile, 28 percent of respondents believe that generating their anticipated returns will be somewhat more difficult. This means that 71 percent are of the opinion that it will be more complicated and problematic to meet their yield target. By contrast, 18 percent state that it is more likely to become easier to meet their own expectations. Just 11 percent are confident that it will be less difficult to realise their desired rate of return in the future. These were the core findings of January's trend survey by the German Derivatives Association (Deutscher Derivate Verband, DDV). A total of 4,152 persons took part in the 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.

'Most German investors experienced losses in 2018. Germany's benchmark index, the DAX blue-chip index, closed the year down around 18 percent. At present, various indicators suggest that the situation will not improve significantly in 2019. Against this backdrop, investors should take a look at the range of structured products. No other financial product offers the same opportunities as structured investment products and leverage products in difficult markets,' said Lars Brandau, Managing Director at DDV.



There were 4,152 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 website of the German Derivatives Association (DDV) 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, maxblue and S Broker, as well as finance portals and other service providers.

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