

## Media release

### Making investors out of savers

### Investors buy structured products mainly because of the potential returns

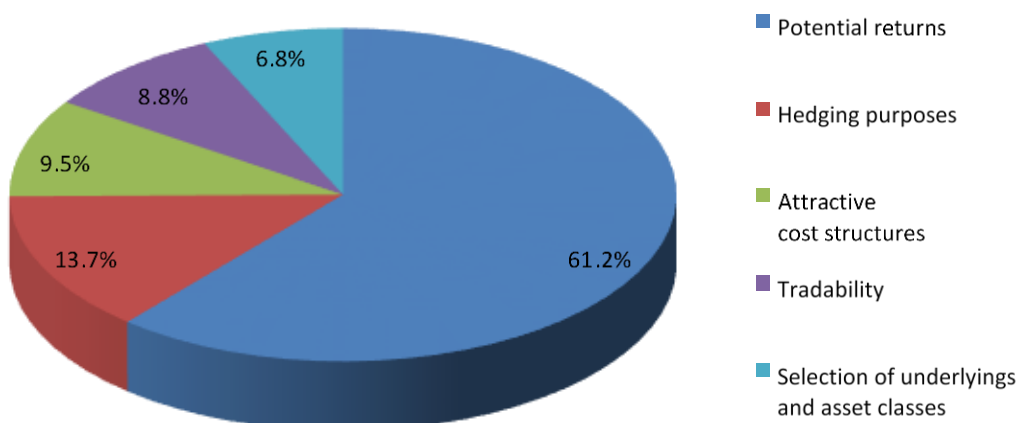
Frankfurt am Main, Germany, 16 October 2019

The expected return is the primary criterion for purchasing a structured product for more than 61 percent of retail investors in Germany. Far behind this, just under 14 percent of survey participants reported investing in structured products because they were a suitable instrument for hedging. A further 9.5 percent of respondents preferred the attractive cost structures of structured products. Almost 9 percent listed their main reason for investing in structured products as tradability, while the large selection of available underlyings and asset classes was primary motive for structured products investment for around 7 percent of investors.

These are the key findings of the trends survey of the German Derivatives Association (Deutscher Derivate Verband, DDV) conducted in October. Some 922 individuals took part in this online survey, which was conducted together with a number of major finance portals. Most respondents were well-informed financial market participants, who, as self-directed investors, invested without the assistance of investment advisers.

“Sooner or later, low interest rates will make investors out of savers. Structured products are an attractive addition to a portfolio, and help retail investors looking for a source of returns in a difficult time in financial markets. In addition, investors are well advised to hedge their portfolios given the potential of frequent fluctuations in stock exchanges. Structured products can play an important role here too,” says Lars Brandau, Managing Director at the DDV.

### Why do you buy structured products?



A total of 900 individuals took part in this online survey. The survey, which was conducted jointly with the finance portals Ariva.de, finanzen.net, finanztreff.de, guidants.com, onvista.de and wallstreet-online.de. The survey is 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 structured 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 17 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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