

PRESS RELEASE 07 October 2020

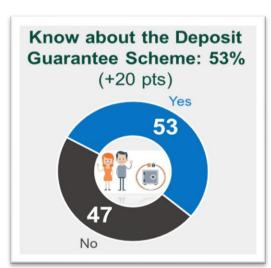
# The fifth edition of the Harris Interactive poll confirms an increase in the FGDR's name recognition and knowledge of the deposit guarantee scheme

For the fifth straight year, the Fonds de Garantie des Dépôts et de Résolution (FGDR) has measured French people's knowledge of the deposit guarantee scheme and the FGDR. This poll, conducted by the Harris Interactive market research firm in late May 2020, also measures knowledge of the products and amounts covered and the compensation timeframe.

## TODAY, MORE THAN HALF OF ALL FRENCH PEOPLE KNOW ABOUT THE DEPOSIT GUARANTEE SCHEME

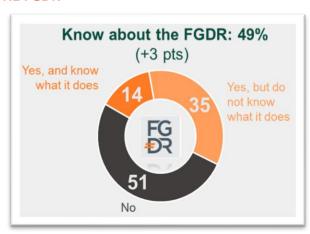
Currently, **53% of French people** know about the deposit guarantee scheme (an increase of 3 points over 2019 and 9 points over 2016).

- **62%** of French people are aware that **their current accounts are covered (stable** since 2019). Other products (savings accounts and savings plans or 'Livret Jeune' savings accounts) covered by the guarantee scheme are less well-known.
- One-fourth of French people (23%) are able to give the maximum compensation amount of €100,000 per customer, per bank (-2 points compared with 2019).
- 8% of French people are fully aware of the seven working day compensation period in the event of a bank failure (stable relative to 2019).



#### AND NEARLY HALF OF ALL FRENCH PEOPLE KNOW ABOUT THE FGDR

- 49% of French people say they know about the FGDR and this name recognition continues to increase (+3 points over last year).
- The French who know about the FGDR describe it as reassuring (80%), expert (79%), reliable (78%).
- Lastly, the FGDR's role is becoming clearer, with 14% of French people saying they know what it does (+5 points).



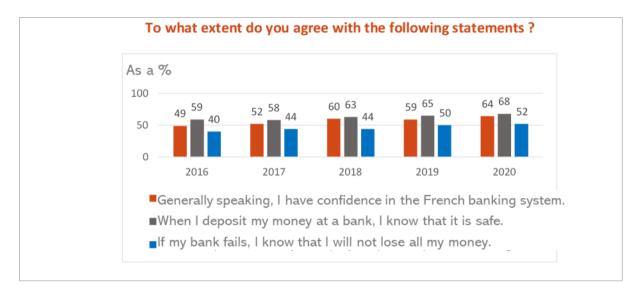
1 FGDR Press Release



#### CONFIDENCE IN THE BANKING SYSTEM REMAINS HIGH AMONG THE FRENCH

At a time of great economic uncertainty, indicators of confidence in the banking sector are on the rise:

- 64% of French people say they have confidence in the banking system (+5 points),
- 68% say they are confident when they deposit their money at a bank (+3 points),
- and 52% say they know they will not lose all their money if their bank fails (+2 points).



These results show a high level of confidence in the French banking system despite the fact that the study was conducted during a period impacted by COVID-19.

"Our mission is also to keep building this confidence and raise awareness about the deposit guarantee scheme, the products and amounts covered and the seven-day compensation period", says Thierry Dissaux, Chairman of the FGDR's Executive Board.

This poll is conducted by Harris Interactive. It is an online study conducted by Harris Interactive based on a representative sample of 2,152 French people aged 18 and over between 25 and 12 June 2020. It will be conducted again in 2021.

### The Fonds de Garantie des Dépôts et de Résolution (FGDR)

The mission of the FGDR is to protect and compensate customers in the event that their bank or investment services provider fails. Created by the law of 25 June 1999 on savings and financial security, it intervenes at the request of the supervisory authorities of the banking and financial sector either before a banking crisis, through a preventative intervention or "resolution", or by providing compensation when a bank fails. It covered 465 banks and financial institutions at 31 December 2019 and manages three mechanisms: the deposit guarantee scheme, the investor compensation scheme and the performance bonds guarantee scheme.

A banking crisis operator in support of responsible finance, the FGDR ensures the stability of the French banking system.

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2 FGDR Press Release