

## The FGDR unveils the annual results of its deposit guarantee scheme name recognition and knowledge poll

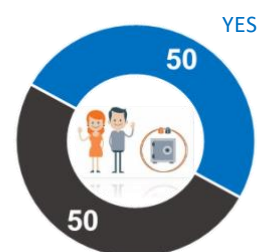
For the fourth straight year, the Fonds de Garantie des Dépôts et de Résolution (FGDR) has surveyed the French people about the deposit guarantee scheme and the FGDR. This poll, conducted by the Harris Interactive market research firm, analyses changes in the FGDR's name recognition and knowledge of the deposit guarantee schemes and products covered.

### HALF OF ALL FRENCH PEOPLE NOW KNOW ABOUT THE DEPOSIT GUARANTEE SCHEME

General knowledge among French people of bank deposit protection is relatively stable, with **one of every two people in France now aware of the deposit guarantee scheme**. Customers of online banks say they are better informed (72% know about the deposit guarantee scheme).

- However, most of those surveyed are still unclear about the details of the scheme. **One-fourth of French people (25%) are able to give the maximum compensation amount of €100,000 per person, per bank (+3 points compared with 2018).**
- Only 8% of French people are **fully aware of the compensation period in case of a bank failure, which is 7 working days.**
- 65% of French people **are aware of the guarantee for savings accounts (+5 points)** and 62% know that **their current accounts are covered.**

#### French People Aware of the Deposit Guarantee Scheme : 50%



NO

Source : Harris Interactive

### THE FGDR'S NAME RECOGNITION IS STABLE AMONG THE GENERAL PUBLIC

- The FGDR's name recognition remains stable among the general public: **42% of French people identify it spontaneously as the entity responsible for protecting and paying compensation for deposits if a bank fails and, more generally, 46% of French people have heard of it, even though 37% are still not quite sure what its role is.**
- **French people who say they are aware of the FGDR** are more likely to believe that their money would be protected if their bank failed (63% versus 50%), thereby demonstrating the FGDR's ability to provide reassurance.

#### French People Have Heard of FGDR: 46%

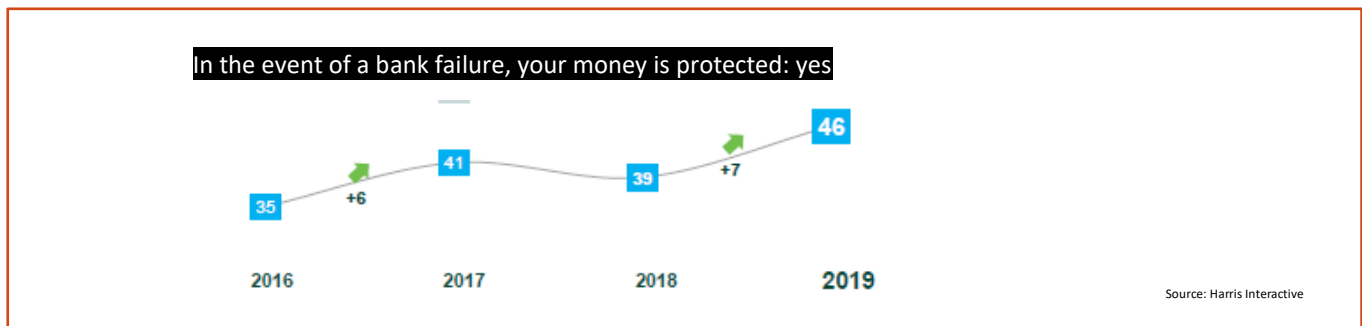


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Source : Harris Interactive

## TRUST IN THE FRENCH BANKING SYSTEM CONTINUES TO GROW

- 65% of French people say they are confident **when they deposit their money at a bank** and 50% say they are confident **that they will not lose all their money in the event that their bank fails** (a significant increase of 6 points compared with 2018).
- 46% of French people believe that their money **would be protected if their bank were to fail** (+7 points compared with 2018).



"This poll shows us that awareness of the deposit guarantee scheme and the FGDR is increasing. Our mission is to maintain French people's trust in the banking system, and the progress made is a source of satisfaction for our teams. These results are also an incentive to step up our educational efforts, particularly as regards the maximum amount of €100,000 per customer, per institution and the 7 working day compensation period," says Thierry Dissaux, Chairman of the FGDR Board.

The poll was conducted online by Harris Interactive based on a representative sample of 1,000 French people aged 18 and over between 24 and 26 April 2019.

**This name recognition poll will be conducted again in 2020, which reflects the FGDR's determination to make French people more aware that their bank deposits are protected and, in doing so, build confidence in the banking and financial system and ensure its stability.**

### 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 covers 472 member institutions 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 plays a key role in ensuring the stability of the French banking system.**

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