

PRESS RELEASE 14 September 2021

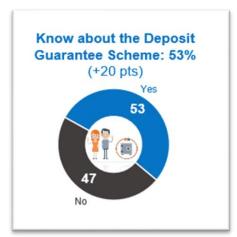
The results of the 6th Harris Interactive poll show a level of confidence in the banking sector which remains high and increased awareness of the FGDR and the deposit guarantee scheme.

For the sixth consecutive 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 2021, also measures knowledge of the products and amounts covered and the compensation period.

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

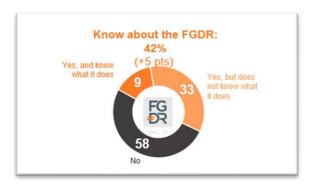
53% of French people now know about the deposit guarantee scheme, (stable since 2020 and + 9 points compared with 2016).

- 61% of French people are aware that their current accounts are covered. Other products (savings accounts and savings plans or 'Livret Jeune' savings accounts) covered are less well-known.
- A quarter of French people (25%) know the maximum compensation amount of €100,000 per customer and per bank (+ 2 points compared with 2020).
- But only 9% of French people know that the compensation period in the event of a bank failure is 7 working days (+ 1 point compared with 2020).



TODAY, NEARLY HALF OF ALL FRENCH PEOPLE KNOW ABOUT THE FGDR

- 49% of French people say that they know about the FGDR a stable score compared with 2020 and one which has constantly increased over 5 years: +23 points compared with 2016.
- Of the French people who know about the FGDR 80% describe it as reassuring, 80 % as reliable and 78 % as stable.
- People are still unaware of the specific role of the FGDR with only 15% of French people knowing what it is (+1 point).



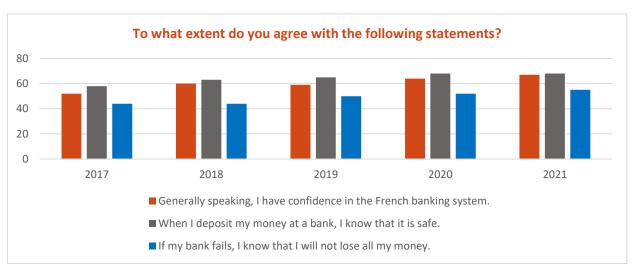
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A HIGH LEVEL OF CONFIDENCE IN THE BANKING SYSTEM WHICH CONTINUES TO GROW

The indicators of confidence in the banking sector have been rising constantly since the 1st poll in 2016, despite an uncertain health and economic context due to the effects of Covid-19:

- 67% of French people say that they are confident in the banking system (+3 points compared with 2020 and +18 points compared with 2016);
- **68% say that they are confident when they deposit their money at a bank** (stable compared with 2020 and +9 points over 5 years);
- and 55% say they know they will not lose all their money if their bank fails (+3 points compared with 2020 and +15 points over 5 years).



"The results of the 2021 poll, in a period still marked by the pandemic, highlights that French people's confidence in our banking system is continuing to improve. This confidence is a tribute to both the sector and the regulatory bodies, while inviting the FGDR to redouble its efforts to fulfil its mission to protect and inform bank customers, in order to contribute further to the stability of the French banking system", stresses Thierry Dissaux, Chairman of the FGDR Board of Directors.

This poll was conducted online by Harris Interactive based on a representative sample of 2,025 French people aged 18 and over between 17 May and 9 June 2021. It will be conducted again in 2022.

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 453 banks and financial institutions at 31/12/2020 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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