



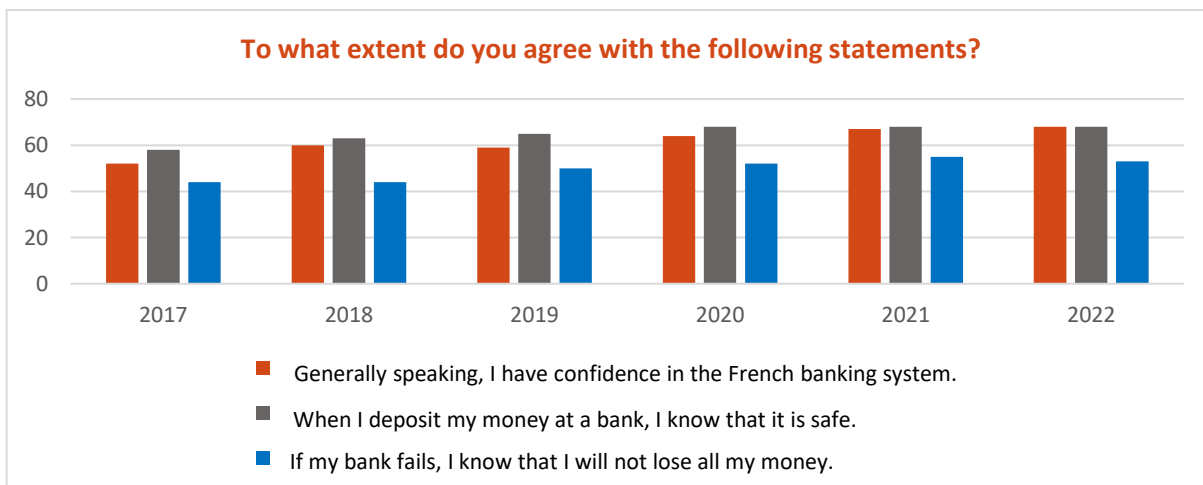
7th edition of the FGDR recognition poll with Harris Interactive: confidence intact in the banking sector and an increase in awareness of the FGDR.

For the seventh 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 survey, conducted by the Harris Interactive market research firm, also measures knowledge of the products and amounts covered and that of the compensation period of 7 working days. Every year this poll records three confidence indicators about the banking sector.

THE LEVEL OF CONFIDENCE IN THE BANKING SYSTEM REMAINS HIGH IN 2022

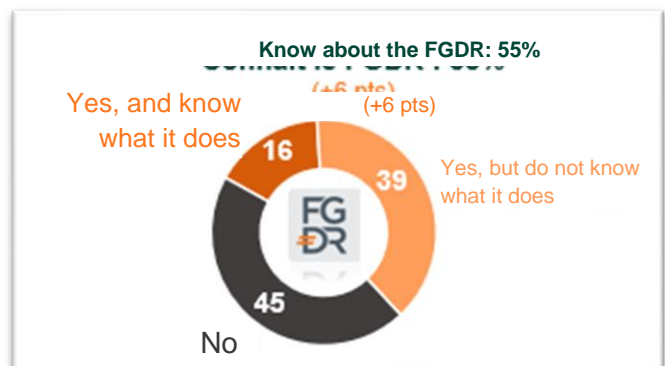
The Ukrainian conflict and economic uncertainties do not appear to have had a negative impact on the confidence of the French general public in relation to the banking sector.

- **68% of French people say they have confidence in the banking system** (+1 point compared with 2021 and +19 points compared to 2016);
- **68% say that they are confident when they deposit their money at a bank** (stable compared with 2021 and +9 points over 6 years);
- **And 53% say they know they will not lose all their money if their bank fails** (-2 points compared with 2021 and +13 points over 6 years).



THE FGDR IS NOW KNOWN ABOUT BY A CLEAR MAJORITY OF THE FRENCH POPULATION

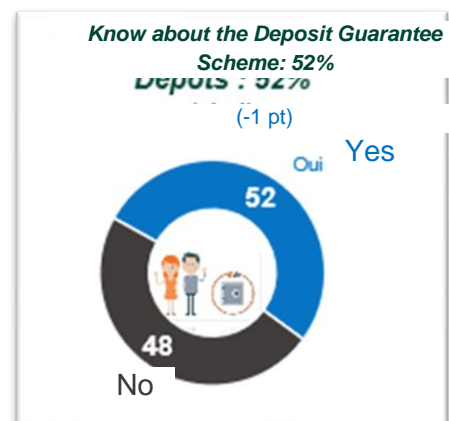
- **55% of French people say they know about the FGDR**, (+6 points higher than in 2021);
- Of the French who know about the FGDR **82% describe it as reassuring** (+2 points), **81% as expert** (+4 points) and **78% as reliable** (+2 points).
- **But the specific role of the FGDR is still little known about with only 16% of French people really knowing what it is** (+1 point compared with 2021).



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

La Deposit Guarantee Scheme is known about by 52% of the French, (-1 point).

- **Knowledge of the products covered is increasing: 63 % of the French mention current accounts** (+2 points), **61% passbook accounts** (+2 points), **44% mention Livret Jeune savings accounts** (+4 points).
- **However, the maximum amount of compensation of €100,000 per customer and per bank is only known about by 22% of respondents.**
- **And only 10% of French people know about the compensation period of 7 working days** (+1 point compared with 2021).



Thierry Dissaux, Chairman of the FGDR Board emphasised: “In this post-Covid period, with the conflict in Ukraine and economic uncertainty, the confidence of the French in relation to the banking system remains intact. Although the compensation period of 7 working days and the maximum amount of compensation of 100,000 euros remain too little known about, awareness of the FGDR is continuing to grow in 2022”. The FGDR is continuing its educational efforts, with, in late November 2022, the publication of on-line classes on its website.

This poll was conducted online by Harris Interactive based on a representative sample of 2,262 French people aged 18 and over between 31 May and 16 June 2022.

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

The Fonds de Garantie des Dépôts et de Résolution (FGDR) has a public service mission to protect and compensate customers in the event that their banking or financial institution fails. Created by the law of 25 June 1999 on savings and financial security, the FGDR manages three mechanisms: the deposit guarantee scheme, the investor compensation scheme and the performance bonds guarantee scheme. **As of 31/12/2021, it covers 472 member institutions** and can intervene before a failure on a preventative or resolution basis, or to compensate customers.

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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