



8 years of growth in French confidence in the banking sector and consolidation of awareness of the deposit guarantee scheme and the FGDR

FGDR Poll - Harris Interactive 2024 - 9th poll

For the 9th consecutive year, the Fonds de Garantie des Dépôts et de Résolution (FGDR) has measured French people's knowledge about the deposit guarantee scheme. This poll, conducted in April and May 2024, also tracks three indicators of confidence in the banking sector.

The level of confidence in the banking sector continues to consolidate and remains at its highest level since the creation of the poll, i.e. the level of 72% reached in 2023.

More than half of French citizens (51%) say they are familiar with the deposit guarantee scheme.

This year, the FGDR is still known to over half of the French population: 54% of the French say they are aware of it (-3 points than the maximum score obtained in 2023).

And it is still the first organisation mentioned among a list of organisations that could be responsible for protecting and compensating deposits if a bank went bankrupt.

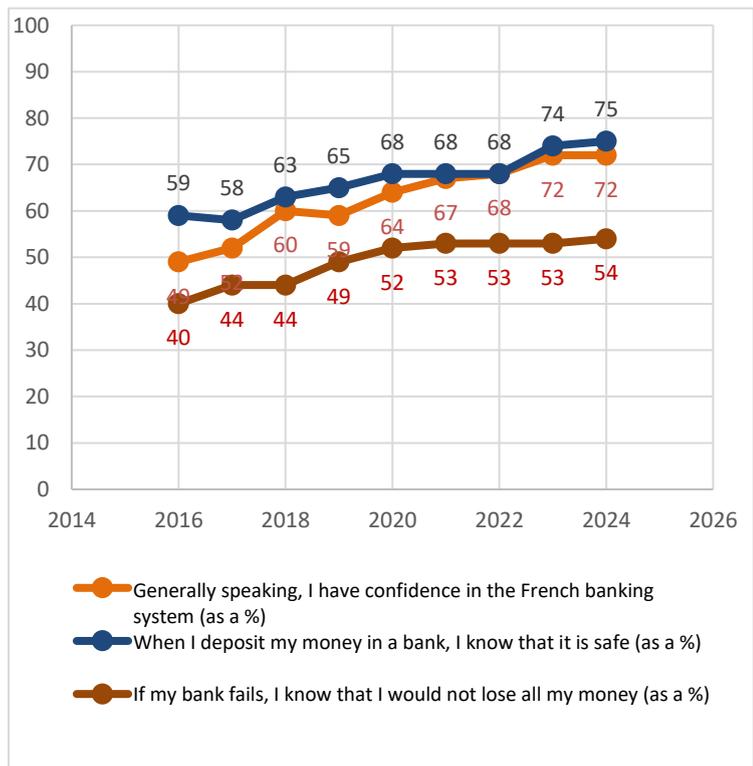
CONFIDENCE IN THE BANKING SECTOR CONTINUES TO GROW IN 2024

French confidence in the banking system remains at an all-time high:

- **72% say they have confidence in the banking system** (stable compared to 2023 and 23 points higher than 2016);
- **Three quarters of the French say they are confident about the safety of sums deposited with a bank in France**, (+1 point on 2023).
- **And 54% say they know they will not lose all their money if their bank fails** (+1 point on 2023).

As in previous years, **knowledge of the FGDR helps to raise the level of confidence in the banking sector:**

- **The confidence in the banking sector score rose to 82% for those who say they know exactly what the FGDR does** (compared to the average score of 72%)



Thierry Dissaux, Chairman of the Board of the FGDR stated: *"the French banking system is sound and French people know it. International banking failures at the beginning of 2023 did not undermine French confidence in the banking sector. Our efforts to raise awareness of the FGDR, its role and its guarantees are bearing fruit and will be pursued relentlessly."*

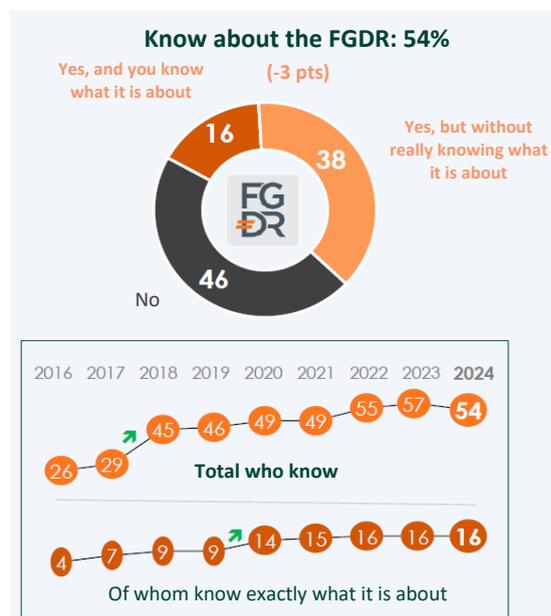
AWARENESS OF THE FGDR AND THE DEPOSIT GUARANTEE REMAINS AT A HIGH LEVEL

The deposit guarantee scheme continues to be clearly identified by more than half of French people, despite a 5-point fall in the score (51% vs. 56% in 2023).

54% of the French know about the FGDR (3 points on 2023, +28 points on 2016).

However, the detailed workings of the guarantee mechanism, the individuals protected and the amounts covered are still largely unknown:

- **23% of the French know about the €100,000 ceiling** for deposits covered per customer and per bank (down 6% on 2023);
- **the 7 working day period for compensation by the FGDR is the least known idea** (9% of the French).



This poll was conducted online by Harris Interactive based on a representative sample of 1,132 French people aged 18 and over between 24 April and 24 May 2024.

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 bank or financial institution fails. Created by the Act of 25 June 1999 on savings and financial security, the FGDR manages four mechanisms: the deposit guarantee scheme, the investor compensation scheme, the performance bonds guarantee scheme and the guarantee of asset management services scheme. **As of 31/12/2023, it had 1,173 member institutions** and can intervene before a failure on a preventive 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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