

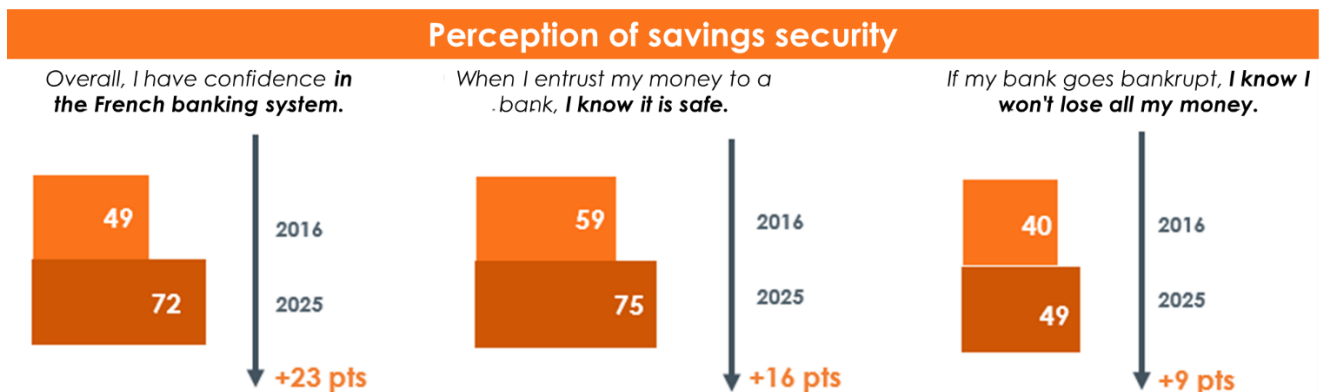
10th FGDR/Harris Interactive poll: a sharp increase in confidence in the French banking system and in awareness of the deposit guarantee scheme over the last ten years

The Fonds de Garantie des Dépôts et de Résolution (FGDR) has published its 10th annual poll carried out by Harris Interactive. Since 2016, this poll has analysed changes in indicators measuring the French people's confidence in their banking sector and their awareness about the deposit guarantee scheme and the FGDR.

CONFIDENCE IN THE FRENCH BANKING SYSTEM: TEN YEARS OF PROGRESS

The results of the 2025 poll confirm a high level of confidence:

- 72% of French people said they have confidence in the banking system (23 points higher than in 2016);
- 3/4 of French people (75%) said they are confident the assets entrusted to a bank are secure (16 points higher than in 2016);
- Half of French people (49%) know that they would not lose all of their money in the event of a bank failing (9 points higher than in 2016).



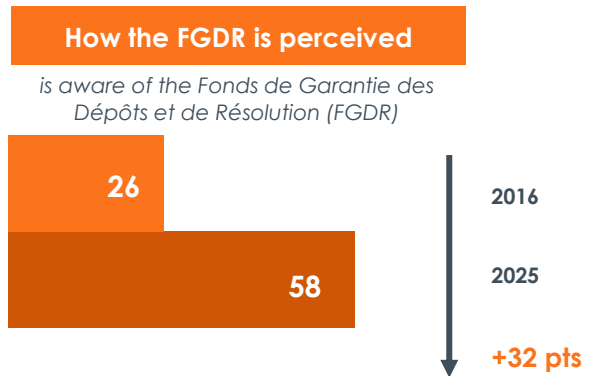
In ten years, confidence in the French banking sector has benefited from significant momentum and has clearly consolidated its strong position.

AWARENESS OF THE DEPOSIT GUARANTEE SCHEME AND THE FGDR: A SIGNIFICANT RESULT OVER 10 YEARS

FGDR awareness increased **32 points**
in 10 years:

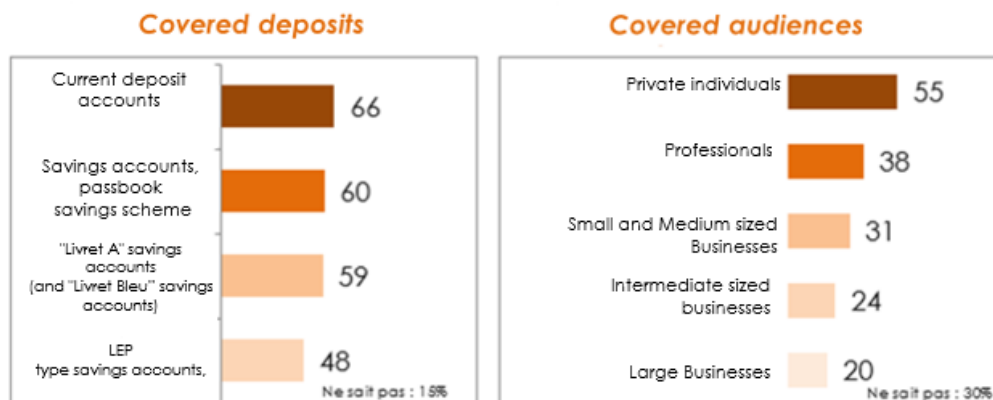
- 58% of respondents said they had heard of the FGDR (vs.26% in 2016).

Half of French people (50%) said they were familiar with the deposit guarantee scheme (vs. 44% in 2016).



The public's understanding of the precise terms of the deposit guarantee scheme remains uneven:

- The €100,000 compensation ceiling in the deposit guarantee scheme remains little known: only 25% of French people are aware of it (+2 points vs.2017);
- Only 8% are aware of the 7 working day period required to process the compensation;
 - The products covered remain well known to the French: Current accounts and term deposit accounts continue to be identified by the vast majority of respondents (66%) (4 points higher than in 2016);
 - However, 60% were aware of the deposit guarantee scheme covering savings accounts, passbooks and plans (CEL, PEL, PEP) (3 points lower than in 2016).
- Awareness of who can benefit from the deposit guarantee scheme still needs to be improved:
 - More than half of French people (55%) correctly identified individuals as being protected by the deposit guarantee scheme (6 points higher than in 2016);
 - However, only one third (31%) knew that SMEs were also protected by this mechanism (6 points higher than in 2016).



Anthony Requin, Chairman of the Board of Directors of the Fonds de Garantie des Dépôts et de Résolution (FGDR), said:

"In ten years, the indicators measuring the confidence in the French banking system and knowledge of the deposit guarantee scheme have increased significantly. But there is still room for improvement. During this period, the FGDR has multiplied its actions to make comprehensive information available on its website, integrating educational tools such as the online course platform intended for the general public and professionals in the banking sector."

A BENCHMARK POLL FOR 10 YEARS

The FGDR poll is a benchmark indicator for monitoring confidence levels in the banking sector and awareness of this guarantee mechanism. This 10th poll was held from 13 May to 3 June 2025 among 1,125 individuals representative of the French population.

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

The Fonds de Garantie des Dépôts et de Résolution (FGDR) is a private-law institution with 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 asset management services guarantee scheme.

As of 31/12/2024, it covered 1,157 member institutions and can intervene before a failure on a preventative or resolution basis, or to compensate customers.

A crisis operator in support of responsible finance, the FGDR works to ensure the stability and resilience of the French banking and financial system.

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