

The FGDR unveils the annual results of its deposit guarantee scheme awareness

For the third 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 scheme and products covered.

SIGNIFICANT INCREASE IN THE FGDR'S NAME RECOGNITION SINCE 2016

The FGDR's name is becoming more recognisable among the general public: **45% of French people have heard of it (+16 points compared with 2017)**, even though 36% are still not quite sure what it does.

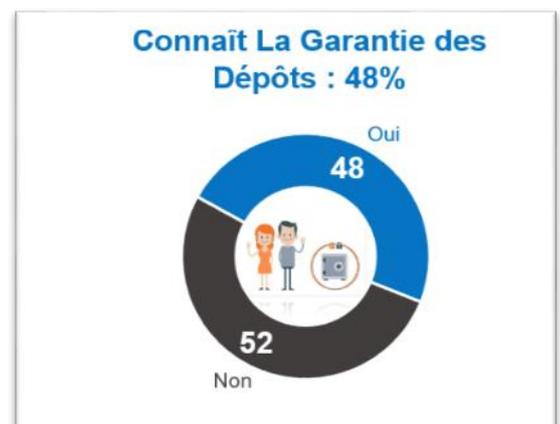
Those who have heard of it mainly describe the FGDR as reassuring (80%), reliable (78%), solid (76%) and expert (75%).



NEARLY HALF OF ALL FRENCH PEOPLE KNOW ABOUT THE DEPOSIT GUARANTEE SCHEME

French people are more aware that their bank deposits are protected but most are still unclear about it:

- **48% of French people say they have already heard of the "deposit guarantee scheme", a stable score relative to 2017.** Of those, 34% learned about it through the annual information notice attached to a letter from their bank, 29% through an information notice provided when they opened a covered current or savings account, and 16% through the notice on their current or savings account statement.
- **34% of French people more easily identified certain products covered** by the deposit guarantee scheme (5 points higher than in 2017).
- **39% of French people know that companies** are also covered by the deposit guarantee scheme (6 points higher than in 2017).
- However, only **one-fourth of French people (22%)** are able to give the maximum coverage amount of €100,000 per person, per bank.

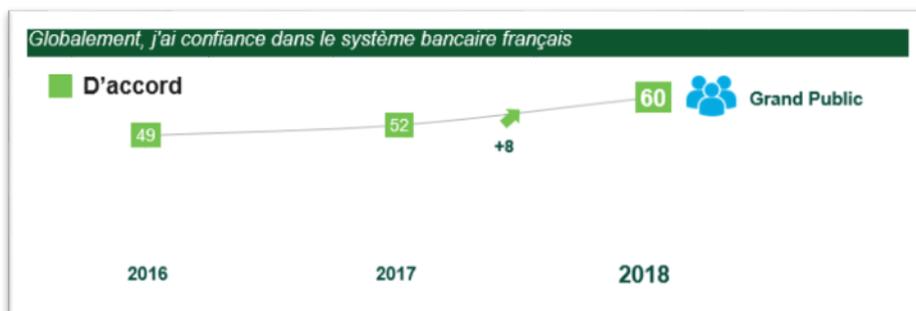


FRENCH PEOPLE'S TRUST IN OUR BANKING SYSTEM IS GROWING

French people who are aware of the FGDR have a higher-than-average level of trust in the banking system (65% versus 60%), thereby demonstrating the FGDR's ability to provide reassurance.

"We see that the collective efforts made by the banks and our teams to inform and educate the public about the deposit guarantee scheme are gradually yielding results. This poll encourages us to do even more to raise awareness about the protection offered by the FGDR to customers of the banking and financial sector", says Thierry Dissaux, Chairman of the FGDR Board.

The 2018 FGDR Poll also shows that **60% of French people have confidence in the French banking system, an increase of 8 points over 2017 and 11 points over 2016.**



This name recognition poll will be conducted once again in 2019. This demonstrates the FGDR's desire 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 poll was conducted online by Harris Interactive based on a representative sample of 1,000 French people aged 18 and over between 1 and 4 May 2018.

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 480 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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