

2026 FGDR & Toluna-Harris Barometer – 11th edition Confidence in the French banking system continues to rise, while awareness of the deposit guarantee scheme and the FGDR continues to strengthen

The Fonds de Garantie des Dépôts et de Résolution (FGDR) has published the 11th edition of its annual barometer, conducted by Toluna. Since 2016, the barometer has tracked changes in indicators of confidence in the French banking sector and measured awareness of the deposit guarantee scheme and the FGDR.

With the FGDR's available resources standing at **EUR 7.745 billion** as at 31 December 2025 and **1,134 institutions** participating in one or more guarantee schemes, the study highlights both growing awareness of the deposit guarantee scheme and increasing confidence in the banking system.

Overall awareness of the deposit guarantee scheme and the FGDR continues to strengthen:

Today, in this survey focusing on financial security, **half of French people say they are aware of the deposit guarantee scheme (50%, up 6 percentage points over the past 10 years).**

53% of French people have heard of the FGDR (up 27 percentage points over the past 10 years).

Are aware of the deposit guarantee scheme:



10 years ago Today

Have heard of the FGDR:



More specifically, understanding of the technical features of the deposit guarantee scheme remains uneven:

- **Only 25% of French people are aware of the EUR 100,000 compensation ceiling under the deposit guarantee scheme;**

- Awareness of which products are covered has improved:
 - **62%** of French people know that current accounts, sight deposit accounts and term deposit accounts are protected;
 - **59%** are aware that accounts, savings passbooks and savings plans (CEL, PEL, PEP), as well as Livret Type 'A' savings accounts, are protected by the deposit guarantee scheme;

Awareness of the categories of depositors covered by the deposit guarantee scheme remains incomplete:

- **57%** of respondents are aware that **deposits held by individuals are protected**;
- **37%** are aware that **deposits held by professionals are protected**;
- 32% of French people are aware that **SMEs are protected**, while **22%** are aware that **large companies are protected**.

Finally, only **8%** of French people are aware of the **statutory compensation period of seven working days** if their deposits become unavailable.

Confidence in the French banking system continues to strengthen:

This year, confidence in the banking system among French people has reached its highest level since the barometer began:

- **74%** of French people have confidence in the banking system (+25 percentage points over the past decade); this rises to 79% (+5 points) among those who say they have detailed knowledge of the FGDR;
- **77%** believe that their money is safe when deposited with a bank (+18 percentage points over the past 10 years); this rises to 82% (+5 points) among those familiar with the FGDR;
- **53%** say that they would not lose all their money if their bank failed (+13 percentage points over the past 10 years); among those familiar with the FGDR, this figure rises to 71% (+18 points).

74% of French people have confidence in the French banking system: +2 pts in 1 year +25 pts in 10 years	77% believe their money is safe in the bank: +2 pts in 1 year +18 pts in 10 years	53% believe they would not lose all their money in the event of a bank failure: +4 pts in 1 year +13 pts in 10 years
Confidence levels among those who say they have detailed knowledge of the FGDR, compared with the percentages shown above for the French population as a whole:		
79% (+5%)	82% (+5%)	71% (+18%)

As in previous years, **knowledge of the FGDR contributes to higher levels of confidence in the banking sector**.



FONDS DE GARANTIE
DES DÉPÔTS ET DE
RÉSOLUTION

Your money is protected

Anthony Requin, Chairman of the Management Board of the Fonds de Garantie des Dépôts et de Résolution (FGDR), said: *"Awareness of the FGDR and the deposit guarantee scheme continues to strengthen confidence among French people in their banking system. While awareness of the FGDR is increasing, there remains considerable scope for improving individuals' detailed understanding of the protection provided by the deposit guarantee scheme".*

A benchmark barometer since 2016:

The FGDR barometer is a benchmark indicator for monitoring changes in confidence in the banking sector and awareness of the deposit guarantee scheme. This 11th edition was conducted from 2–23 April 2026 among 1,064 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. Established by the Law of 25 June 1999 on savings and financial security, the FGDR operates four schemes: the deposit guarantee scheme, the investor compensation scheme, the performance guarantee scheme and the asset management services guarantee scheme. As at 31 December 2025, it covered 1,134 member institutions and may intervene before an institution fails, either on a preventive or resolution basis, or through customer compensation. As a crisis-management operator supporting responsible finance, the FGDR works to promote the stability and resilience of the French banking and financial system.	
FGDR	BACKBONE Agency
Sylvie Godron-de-Maintenant – FGDR sgodron@garantiedesdepots.fr Mobile: +33 (0)6 71 31 21 22 Camille Froissart – FGDR cfroissart@garantiedesdepots.fr Mobile: +33 (0)6 85 86 35 09	Claire Guermond claire.guermond@backbone.consulting Mobile: +33 (0)6 50 47 61 45 Narjis Salil narjis.salil@backbone.consulting Mobile: +33 (0)6 24 94 75 62
Website: www.garantiedesdepots.fr	