



## **The French Fonds de Garantie des Dépôts et de Résolution (FGDR) initiates the compensation procedure for Banque provençale européenne's depositors.**

**The depositors of the Spanish branch of Banque provençale européenne will be compensated  
by FGD, the Deposit Guarantee Fund of Spain, acting on behalf of the FGDR.**

On November 19<sup>th</sup> 2025, the French Designated Authority (Autorité de Contrôle Prudentiel et de Résolution-ACPR) declared the unavailability of deposits of Banque provençale européenne, automatically triggering the French deposit guarantee scheme (FGDR) for compensation of its depositors of the French parent company and in its unique branch located in Spain.

Banque provençale européenne has a total of around 11,000 depositors amongst which approximately 500 depositors located in its Spanish branch.

### **Compensation of depositors of Banque provençale européenne :**

FGDR, the French Deposit Guarantee Scheme will operate the compensation of depositors located in France. FGD, the Spanish Deposit Guarantee Scheme will operate the Spanish branch depositors' compensation at the request and on behalf of FGDR, in accordance with French laws and regulations and following FGDR instructions .

#### **Important information for the attention of depositors of Banque provençale européenne who have opened their accounts in France:**

- Within at least 7 working days at the latest, (ACPR decision date + 7 working days) the FGDR starts the compensation payments to depositors.
- This 7-day period can be extended in cases where additional information is required (security checks, calculation...).
- Depositors are invited to get another bank account for transferring their banking operations and receiving their compensation.

#### **Important information for the attention of depositors of the Spanish branch of Banque provençale européenne:**

- The procedure is initiated automatically by the FGDR and coordinated with FGD, the Spanish deposit guarantee fund.
- The depositors of Banque provençale européenne's Spanish branch will be compensated by FGD, the deposit guarantee scheme of Spain on behalf of the FGDR.
- The payment will be processed by FGD through its own system of payment.

<b>Banque provençale européenne in the parent-company France: for any question of depositors about their Bank Accounts</b>	Phone: +33 4 91 00 00 01 Website: <a href="http://www.bpe-wave.com">www.bpe-wave.com</a> Mail: <a href="mailto:contact@bpe-wave.com">contact@bpe-wave.com</a> Postal address : 12 Quai des Vagues, 13002 Marseille, France
<b>Banque provençale européenne in the Spanish branch: for any question of depositors about their Bank Accounts</b>	Phone: +33 4 91 00 00 01 Website: <a href="http://www.bpe-wave.com">www.bpe-wave.com</a> Mail: <a href="mailto:contacto@es.bpe-wave.com">contacto@es.bpe-wave.com</a> Postal address: Calle de la Marina 28, 28013 Madrid, España
<b>FGD Spain: in charge for the compensation of the Spanish branch depositors</b>	Phone: +34 91 123 12 34 Mail: <a href="mailto:info@fgd.es">info@fgd.es</a> Postal address: C/ José Ortega y Gasset 22 4ª; 28006 Madrid Phone call center: +34 91 431 66 45
<b>Fonds de Garantie des Dépôts et de Résolution (FGDR France): the deposit guarantee fund responsible for the compensation overall process.</b>	Phone: + 09 77 420 421 Website: <a href="http://www.garantiedesdepots.fr">www.garantiedesdepots.fr</a> Postal address: FGDR – BP 70068 77213 AVON CEDEX FRANCE Press contact: +33 (0) 1 80 50 53 40 and <a href="mailto:fgdrclai2.com">fgdrclai2.com</a>

*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 covers 1,157 member institutions and can intervene before a failure on a preventive 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.*