

Press release n°2 Paris, November 20th 22025

The French Fonds de Garantie des Dépôts et de Résolution (FGDR) starts on November 20th the compensation of BANQUE PROVENCALE EUROPEENNE's depositors

The depositors of the Spanish branch of BANQUE PROVENCALE EUROPEENNE are being compensated by FGD, the deposit guarantee fund of Spain, acting on behalf of FGDR.

<u>Reminder</u>: on November 19th 2025, the French Designated Authority (Autorité de Contrôle Prudentiel et de Résolution-ACPR) declared the unavailability of deposits of BANQUE PROVENCALE EUROPEENNE, automatically triggering the French deposit guarantee scheme (FGDR) for compensation of the depositors of the French parent company and its unique branch located in Spain.

Compensation of depositors of BANQUE PROVENCALE EUROPEENNE:

FGDR, the French deposit guarantee scheme operates the compensation of depositors of the parent company in France.

FGD, the Spanish deposit guarantee scheme operates the Spanish branch depositors' compensation at the request and on behalf of FGDR, in accordance with French laws and regulations and following FGDR instructions.

Key figures of BANQUE PROVENCALE EUROPEENNE (November 20th 2025, final data):

- Total Number of depositors: 10,735
- Bank's total eligible funds amount: €1,025 million

of which in Spain:

- Number of depositors in the Spanish branch: 500
- Bank's total eligible funds amount in the Spanish branch: €67 million

Important information for the attention of depositors who have opened their accounts in the parent company in France:

- Within 7 working days at the latest, (ACPR decision date + 7 working days) compensation payments have to be made available to depositors by FGDR.
- This 7-day period can be extended in cases where additional information is required (security checks, calculation...).
- Depositors are invited to open a bank account in another credit institution to transfer their banking operations and receive their compensation.

Important information for the attention of depositors of the Spanish branch of BANQUE PROVENCALE EUROPEENNE:

- The procedure is initiated automatically by FGDR and coordinated with FGD, the Spanish deposit guarantee fund.
- The depositors of BANQUE PROVENCALE EUROPEENNE Spanish's branch will be compensated by FGD, the deposit guarantee scheme of Spain on behalf of the FGDR France, in accordance with French laws and regulations and following FGDR instructions.
- The payment will be processed by FGD through its own system of payment.

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

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.