FONDS DE GARANTIE DES DÉPÔTS ET DE RÉSOLUTION
French deposit insurance and resolution fund

Press release n°1 **Paris, Wednesday 4 November 2026**

Failure of the BANQUE MONTÉLIANE
The French Fonds de Garantie des Dépôts et de Résolution (FGDR) initiates the compensation procedure for BANQUE MONTÉLIANE's depositors for their bank accounts covered by the deposit guarantee scheme.

The depositors of the Austrian branch of the BANQUE MONTÉLIANE will be compensated by Einlagensicherung AUSTRIA (ESA), the Deposit Guarantee Fund of Austria, acting on behalf of the FGDR.

On 4 November 2026, the French Designated Authority (Autorité de Contrôle Prudentiel et de Résolution-ACPR) declared the unavailability of deposits of BANQUE MONTÉLIANE, automatically triggering the French deposit guarantee scheme (FGDR) for compensation of its depositors within the French parent company and its sole branch located in Austria.

BANQUE MONTÉLIANE total covered deposits amount is €750 million approximately and its number of depositors is around 20000. Approximately 500 depositors are in its Austrian branch, representing €19,5 million of covered deposits.

Compensation of BANQUE MONTÉLIANE's depositors:
The FGDR, the French Deposit Guarantee Scheme, will operate the compensation of depositors whose accounts were opened in France.
The ESA, the Austrian Deposit Guarantee Scheme, will operate the Austrian 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 BANQUE MONTÉLIANE's depositors who have opened their accounts in France:

- Within 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 BANQUE MONTÉLIANE's Austrian branch:

- The procedure is initiated automatically by the FGDR and coordinated with the ESA, the Austrian deposit guarantee scheme.
- The depositors of BANQUE MONTÉLIANE's Austrian branch will be compensated by the ESA, the deposit guarantee scheme of Austria on behalf of the FGDR.
- The payment will be processed by the ESA through its own system of payment, by bank transfert.

Contact information:

BANQUE MONTÉLIANE – parent company France for any question of depositors about their bank accounts Phone: +33 4 00 00 00 01 Website: https://banque-monteliane.fr Email: contact@banque-monteliane.fr Postal address: 18 rue des Cimes, 69002 Lyon, France	**Fonds de Garantie des Dépôts et de Résolution (FGDR): the deposit guarantee fund responsible for the compensation overall process** Phone: +33 09 77 420 421 Website: www.garantiedesdepots.fr Mail: contact@garantiedesdepots.fr Postal address: FGDR – BP n°70068 77213 AVON CEDEX
BANQUE MONTÉLIANE – Austrian branch: for any question of depositors about their bank accounts Name: Banque BANQUE MONTÉLIANE – Austrian Branch Postal address: Alpenbogenstraße 18, 1010 Vienna, Austria Phone: +43 1 000 00 01 Website: https://banque-monteliane.example/at Email: wien@banque-monteliane.at	**Einlagensicherung AUSTRIA Ges.m.b.H (ESA) in charge of the compensation of the branch depositors in Austria** Postal address: Wipplingerstraße 34/4/DG4, 1010 Wien, Austria Phone: +43 (1) 533 98 03-28 Opening hours: 0am to 12pm (AI Voice Bot) Web: www.einlagensicherung.at Mail: office@einlagensicherung.at

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 31/12/2025, it covers 1,134 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.