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 BANQUE MONTÉLIANE

The Fonds de Garantie des Dépôts et de Résolution (FGDR) initiates the compensation process of depositors of BANQUE MONTÉLIANE for their bank and saving accounts for their bank and saving accounts covered by the French deposit guarantee and State guarantee.

On Wednesday, 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 intervention of the Fonds de Garantie des Dépôts et de Résolution (FGDR) to ensure the compensation of its depositors within the French parent company and in its sole branch located in Austria.

BANQUE MONTÉLIANE total covered deposits amount is €750 million approximately and its number of depositors is around 20.000. Approximately 500 depositors are in its Austrian branch, representing €19.5 million of covered deposits.

Implementation of the French deposit guarantee and the State guarantee for the failing bank's depositors

- On Wednesday, 4 November 2026, the French Designated Authority (Autorité de Contrôle Prudentiel et de Résolution-ACPR) declared the unavailability of BANQUE MONTÉLIANE deposits. As a result, depositors can no longer access their funds at the failed bank.
- A notice regarding this failure has been published on the ACPR website (www.acpr.fr).
- As a consequence, the compensation process for depositors of the failed bank is automatically initiated by the FGDR under the French deposit guarantee scheme and the State guarantee. Compensation is entitled to depositors' bank and saving accounts covered by the deposit guarantee scheme (current account, term account, CEL, PEL, Livret Jeune …) and those covered by the French State guarantee (Livret A, Livret de Développement Durable et Solidaire (LDDS), Livret d'Epargne Populaire (LEP)). A detailed list of the covered bank and savings accounts, as well as all information regarding compensation procedures by the FGDR, is available at www.garantiedesdepots.fr.
- Compensation is made available within seven working days of the date on which deposits become unavailable.
- Where the FGDR requires additional information concerning certain depositors or banking transactions to finalize the calculation of the compensation due to those depositors, the timeframe for payment of their compensation will be extended.
- **On behalf of the FGDR, the depositors of BANQUE MONTÉLIANE's Austrian branch will be compensated by ESA, the Austrian deposit guarantee fund, in accordance with French laws and regulations and following the FGDR instructions.**

FGDR 65, rue de la Victoire - 75009 Paris - France
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Important information for depositors of BANQUE MONTÉLIANE regarding compensation by the FGDR

Availability of compensation for depositors of the failed bank

- In the coming days, the FGDR will open a **Secure Compensation Area (SCA)** for eligible depositors on its website, www.garantiedesdepots.fr, where they will be able to finalize their compensation claims.
- All depositors must ensure that they have an account open with another bank into which their compensation from the FGDR can be paid.
- To claim additional compensation for **"temporary high balances"** (see https://www.garantiedesdepots.fr/fr/connaitre-mes-garanties/je-detiens-des-comptes-et-des-livrets-bancaires-quelles-sont-mes-garanties), depositors must submit a written claim to the FGDR, together with the necessary supporting documents, within a maximum of two months of receiving their final compensation letter from the FGDR.

How the Secure Compensation Area (SCA) works

- Depositors who have provided their bank with a valid email address or mobile phone number will receive a personal message from the FGDR inviting them to log on to SCA to finalize their compensation claims.
- Depositors wishing to receive their compensation by bank transfer (a faster and more secure payment method) will be invited to enter the IBAN of the bank account into which they wish their compensation to be paid via the SCA.
- Access to the SCA is secure and requires users to complete an authentication procedure.
- Depositors who have only provided their bank with a postal address will not be able to access the SCA. However, provided that all the information required to process their compensation is complete, they will automatically receive a compensation letter accompanied by a check letter within seven working days, without needing to take any further action.

Accounts and amounts covered by the deposit guarantee scheme and the State guarantee

- The **deposit guarantee scheme** covers accounts, savings accounts and savings schemes up to a total of **€100,000 per depositor, per bank**.
- Livret A, LDDS and LEP regulated savings accounts are covered by the **State guarantee**, up to a total of **€100,000 per depositor**.
- In both cases, compensation is paid by the FGDR.
- A detailed list of the types of accounts and savings schemes covered, together with further information on the FGDR's compensation procedures, is available at www.garantiedesdepots.fr.

Products not covered by the deposit guarantee scheme

- Securities held by depositors through securities accounts, equity savings schemes (PEA), collective retirement savings schemes (PERCO), intercompany collective retirement savings schemes (PERCO-I), company retirement savings schemes (PERE), employee savings schemes (PEE) or intercompany employee savings schemes (PEI) with the failed bank remain the sole property of the depositors concerned. Depositors must open a securities account or a PEA with another financial institution and request the transfer of their securities.
- Life insurance and related savings products (life insurance policies, capitalization contracts and retirement savings schemes, including PER, PERP and PEP) distributed by the failed bank are unaffected by its failure. Depositors may contact the insurance company named in their contract directly.

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Beware of potential fraud and attempts to impersonate the FGDR:
Neither the FGDR nor its Processing Centre will ever ask depositors to provide their bank account number (IBAN) verbally or by post. They will never ask for login credentials or passwords, whether verbally or in writing. Under no circumstances will they ask depositors to make a payment.

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 depositors. A crisis operator in support of responsible finance, the FGDR works to ensure the stability and resilience of the French banking and financial system.

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