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

Press release n°2 **Paris, Thursday 5 November 2026**

Failure of BANQUE MONTÉLIANE
The FGDR opens access to the Secure Compensation Area (SCA) on its website www.garantiedesdepots.fr

The FGDR proceeds the compensation payout of BANQUE MONTÉLIANE's depositors for their current and saving accounts covered by the French deposit guarantee and the French State guarantee.

Implementation of the deposit guarantee and the State guarantee for the depositors of BANQUE MONTÉLIANE:

- 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 is published on the ACPR website (www.acpr.fr).
- The compensation process for the depositors of the failed bank is automatically triggered by the FGDR.

Compensation payout of depositors of BANQUE MONTÉLIANE parent company in France:

- The FGDR opened a "Secure Compensation Area" (SCA) to compensate depositors of the parent company for all their banking and saving accounts covered by the deposit guarantee and the State guarantee.
- A processing center has been opened to process compensation claims.

Compensation payout of depositors of BANQUE MONTÉLIANE branch in Austria:

- The procedure is triggered automatically by the FGDR and coordinated with the Austrian deposit guarantee fund.
- At the request and on behalf of the FGDR, the depositors of the BANQUE MONTÉLIANE Austrian branch will be compensated by ESA, the Austrian deposit guarantee fund, in accordance with French laws and regulations and following FGDR's instructions.
- The payment will be processed by ESA through its own system of payment.

Key figures of BANQUE MONTÉLIANE (as of 5 November 2026):

- **Total number of depositors: 19,782**
  - 15,700 individuals
  - 4,082 professionals / corporations
- **Total amount of customer deposits: €786.78 million, of which €739.76 million are covered deposits**

Of which in Austria:

- **Number of depositors in the Austrian branch: 534**
- **Total amount of customer deposits in the Austrian branch: €19.56 million, all of which are covered deposits**

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

Estimated compensation timeframes:

- Depositors for whom the FGDR has all the necessary information regarding are eligible for full compensation;
- Depositors who have provided their bank with a valid email address or mobile phone number will receive an email or text message inviting them to log in to the ESI to initiate their compensation payout;
- Depositors who have provided their bank with only a valid postal address will receive a compensation notice by post within 7 working days, accompanied by a cheque, without the need for any further action on their part;
- For customers who cannot be compensated immediately due to missing information, the FGDR will contact them to collect the information required to process their compensation.

How the Secure Compensation Area (SCA) works for depositors of the parent company in France:

- 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 in to the Secure Compensation Area (SCA) in order to trigger their compensation;
- Depositors who wish to receive their compensation by bank transfer (faster and more secure) will be asked, in the SCA, to enter the IBAN of the account into which they wish to receive their compensation;
- Access to the SCA is secure and relies on an authentification procedure;
- Depositors who have provided their bank only with their postal address will not be able to access the SCA. However, if their compensation data is complete, they will be sent, within 7 working days, a compensation letter accompanied by a pay-cheque letter ("lettre-chèque"), without any further action on their part.

Products and amounts covered by the deposit guarantee and the State guarantee:

- The deposit guarantee covers accounts, savings accounts and savings plans up to a total of €100,000 per depositor and per bank;
- Livret A, LDDS and LEP savings accounts are covered by a State guarantee up to a total of €100,000 per depositor;
- In both cases, compensation is carried out by the FGDR;
- A detailed list of the types of accounts, savings accounts and savings plans covered is available at www.garantiedesdepots.fr, together with all necessary information on the compensation procedures of the FGDR.

Products not covered by the deposit guarantee:

- Securities held by depositors through their securities accounts, PEA, collective retirement savings plan (PERCO), inter-company collective retirement savings plan (PERCO-I), company retirement savings plan (PERE), company savings plan (PEE) or inter-company savings plan (PEI) opened with the failed bank remain the depositors' full property. Depositors must open a securities account or a PEA with another institution to request the transfer of their securities;
- Life insurance products (life insurance contracts, capitalization contracts, retirement savings plans: PER, PERP, PEP) marketed by the failed bank are not affected. Depositors may contact directly the insurance company named in their contract.

Beware of possible fraud or impersonation attempts involving the FGDR:

The FGDR and its Processing Centre will never ask depositors, either orally or by letter, for a bank account number (IBAN). They will never ask, either orally or by letter, for a username or password. They will never ask depositors to make a payment.

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

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-MONTÉLIANE.fr Email: contact@banque-MONTÉLIANE.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-MONTÉLIANE.example/at Email: wien@banque-MONTÉLIANE.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.