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
On Thursday 5 November 2026, the Fonds de Garantie des Dépôts et de Résolution (FGDR) starts the compensation payout of BANQUE MONTÉLIANE's depositors for their bank accounts covered by the Deposit Guarantee scheme.

On Thursday 5 November 2026, the depositors of the Austrian branch of the French bank BANQUE MONTÉLIANE started being compensated by ESA, the Austrian deposit guarantee fund, acting on behalf of the FGDR, the French Deposit Guarantee scheme.

Reminder: 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 French deposit guarantee scheme (FGDR) for compensation of the depositors of the French parent company and its unique branch located in Austria.

Compensation payout for depositors of BANQUE MONTÉLIANE:
The FGDR, the French deposit guarantee scheme operates the compensation payout of depositors of the parent company in France.
ESA the Austrian deposit guarantee scheme operates the Austrian branch depositors' compensation payout at the request and on behalf of the FGDR, in accordance with French laws and regulations and following FGDR instructions.

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**

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 the 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 BANQUE MONTÉLIANE's Austrian branch depositors:

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

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Be on your guard against any attempts at fraud or identity theft involving the FGDR:

The FGDR and its Processing Centre will never ask depositors, either verbally or in writing, for their bank account number (IBAN). Nor will they ever request, either verbally or in writing for a username or password. They will never 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-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.