

# AMUNDI PILLAR 3 UNDER BASEL 3 RULES

Disclosures at 31 March 2023



# 2023

Trust  
must be earned

**Amundi**  
CRÉDIT AGRICOLE GROUP

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# 1. PILLAR 3 DISCLOSURES AT 31 MARCH 2023

The Pillar 3 publication meets the requirements of Part 8 of Regulation (EU) No 575/2013 of 26 June 2013, as amended, on prudential requirements applicable to credit institutions. The purpose of this publication is to provide market participants with information on Amundi's risk profile.

## 1.1. COMPOSITION OF RISK WEIGHTED ASSETS

### 1.1.1. Overview of total Risk Weighted Assets

#### Risk-weighted assets by type of risks (OV1)

		Total risk exposure amounts (TREA)	Total own funds requirements <sup>(1)</sup>
		31/03/2023	31/03/2023
<b>31/03/2023</b>			
<i>in euro millions</i>			
<b>1</b>	<b>Credit risk (excluding CCR)</b>	<b>6 136</b>	<b>491</b>
2	Of which the standardised approach	6 136	491
3	Of which the Foundation IRB (F-IRB) approach	-	-
4	Of which slotting approach	-	-
EU 4a	Of which equities under the simple risk weighted approach	-	-
5	Of which the Advanced IRB (A-IRB) approach	-	-
<b>6</b>	<b>Counterparty credit risk - CCR</b>	<b>619</b>	<b>50</b>
7	Of which the standardised approach	195	16
8	Of which internal model method (IMM)	-	-
EU 8a	Of which exposures to a CCP	0	0
EU 8b	Of which credit valuation adjustment - CVA	424	34
9	Of which other CCR	-	-
<b>15</b>	<b>Settlement risk</b>	<b>0</b>	<b>0</b>
<b>16</b>	<b>Securitisation exposures in the non-trading book (after the cap)</b>	<b>333</b>	<b>27</b>
17	Of which SEC-IRBA approach	-	-
18	Of which SEC-ERBA (including IAA)	-	-
19	Of which SEC-SA approach	333	27
EU 19a	Of which 1 250% / deduction	-	-
<b>20</b>	<b>Position, foreign exchange and commodities risks (Market risk)</b>	<b>777</b>	<b>62</b>
21	Of which the standardised approach	777	62
22	Of which IMA	-	-
EU 22a	<b>Large exposures</b>	-	-
<b>23</b>	<b>Operational risk</b>	<b>5 621</b>	<b>450</b>
EU 23a	Of which basic indicator approach	-	-
EU 23b	Of which standardised approach	2 193	175
EU 23c	Of which advanced measurement approach	3 428	274
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	981	78
<b>29</b>	<b>Total</b>	<b>13 486</b>	<b>1 079</b>

(1) The total capital requirements set under Pillar 1 are 8% of RWA

### 1.1.2. Credit risk

#### Statement of risk-weighted asset (RWA) flows for credit risk exposures under the internal ratings-based approach (CR8)

Amundi does not use an internal model therefore this statement is not applicable.

### 1.1.3. Counterparty credit risk

#### Statement of risk-weighted asset (RWA) flows for counterparty risk exposures under the internal models method (IMM) (CCR7)

Amundi does not use an internal model therefore this statement is not applicable.

#### 1.1.4. Market risk

##### **Statement of risk-weighted asset (RWA) flows for market risk exposures under the IMA (MR2-B)**

Amundi does not use an internal model therefore this statement is not applicable.

## 1.2. LIQUIDITY RISK

### Template EU LIQ1 - Quantitative information on Liquidity Coverage Ratio (LCR- Short Term liquidity ratio) (EU LIQ1)

Scope of consolidation : Amundi Group (in millions of euros)		Total unweighted value (average)	Total weighted value (average)
EU 1a	Quarter ending on	31/03/2023	31/03/2023
EU 1b	Number of data points used in the calculation of averages	12	12
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)		1 224
<b>CASH - OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:		
3	Stable deposits		
4	Less stable deposits		
5	Unsecured wholesale funding	281	281
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	171	171
8	Unsecured debt	110	110
9	Secured wholesale funding		
10	Additional requirements	546	546
11	Outflows related to derivative exposures and other collateral requirements	546	546
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities		
14	Other contractual funding obligations	0	0
15	Other contingent funding obligations		
16	<b>TOTAL CASH OUTFLOWS</b>		<b>828</b>
<b>CASH - INFLOWS</b>			
17	Secured lending (e.g. reverse repos)		
18	Inflows from fully performing exposures	1 443	978
19	Other cash inflows	34	34
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)		
EU-19b	(Excess inflows from a related specialised credit institution)		
20	<b>TOTAL CASH INFLOWS</b>	<b>1 477</b>	<b>1 012</b>
EU-20a	Fully exempt inflows		
EU-20b	Inflows subject to 90% cap		
EU-20c	Inflows subject to 75% cap	1 477	1 012
<b>TOTAL ADJUSTED VALUE</b>			
EU-21	<b>LIQUIDITY BUFFER</b>		<b>1 224</b>
22	<b>TOTAL NET CASH OUTFLOWS</b>		<b>207</b>
23	<b>LIQUIDITY COVERAGE RATIO</b>		<b>605%</b>

## 2. DECLARATION

**Declaration concerning the publication of the information required under Part 8  
of Regulation (EU) No 575/2013**

**Nicolas Calcoen**, Deputy Chief Executive Officer in charge of Strategy, Finance and Control.

**STATEMENT BY THE PERSON RESPONSIBLE**

I certify that, to the best of my knowledge, the information required under Part 8 of Regulation (EU) No 575/2013 (and subsequent amendments) has been published in accordance with the formal policies and internal procedures, systems and controls.

Paris, 23 May 2023

**The Deputy Chief Executive Officer in charge of Strategy, Finance and Control**

Nicolas CALCOEN

**Amundi,  
a trusted partner  
working every day in the interest  
of its clients and society**



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