

AMUNDI

PILLAR 3 STATEMENTS

Per September 30th, 2023

CONTENTS

| | |
|--|---|
| INTRODUCTION | 3 |
| 1. KEY METRICS | 4 |
| 2. COMPOSITION AND CHANGES IN RISK-WEIGHTED ASSETS | 5 |
| 3. INFORMATION ON THE LIQUIDITY REQUIREMENT MODEL | 6 |
| 4. PILLAR 3 CORRESPONDENCE TABLE | 7 |
| 5. STATEMENT ON PILLAR 3 DISCLOSURES | 8 |

INTRODUCTION

Amundi's Pillar 3 disclosures are made according to the frequency and deadlines set out in Regulation (EU) 575/2013 of the European Parliament and of the Council of 26 June 2013 (the Capital Requirements Regulation, or CRR), as amended by Regulation (EU) 2019/876. No material, sensitive or confidential information is omitted.

1. KEY METRICS

Table EU KM1 – Key metrics for Amundi

This table provides an overview of the key prudential and regulatory metrics covered by Regulation (EU) 575/2013 of the European Parliament and of the Council of 26 June 2013 (CRR), as amended by Regulation (EU) 2019/876, in Article 447 (a) to (g), “Disclosure of key metrics” and Article 438 (b), “Disclosure of own funds requirements and risk-weighted exposure amounts”.

| EU EU KM1 - Key metrics template | | 2023.09 | 2023.06 | 2023.03 |
|--|--|----------------|----------------|----------------|
| in € millions | | | | |
| Available own funds (amounts) | | | | |
| 1 | Common Equity Tier 1 (CET1) capital | 2 990 | 2 936 | 2 616 |
| 2 | Tier 1 capital | 2 990 | 2 936 | 2 616 |
| 3 | Total capital | 3 245 | 3 180 | 2 861 |
| Risk-weighted exposure amounts | | | | |
| 4 | Total risk-weighted exposure amount | 14 057 | 14 523 | 13 486 |
| Capital ratios (as a percentage of risk-weighted exposure amount) | | | | |
| 5 | Common Equity Tier 1 ratio (%) | 21,27% | 20,22% | 19,40% |
| 6 | Tier 1 ratio (%) | 21,27% | 20,22% | 19,40% |
| 7 | Total capital ratio (%) | 23,08% | 21,89% | 21,21% |
| Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount) | | | | |
| EU 7a | Additional own funds requirements to address risks other than the risk of excessive leverage (%) | - | - | - |
| EU 7b | of which: to be made up of CET1 capital (percentage points) | - | - | - |
| EU 7c | of which: to be made up of Tier 1 capital (percentage points) | - | - | - |
| EU 7d | Total SREP own funds requirements (%) | 8,00% | 8,00% | 8,00% |
| Combined buffer requirement (as a percentage of risk-weighted exposure amount) | | | | |
| 8 | Capital conservation buffer (%) | 2,50% | 2,50% | 2,50% |
| EU 8a | Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%) | - | - | - |
| 9 | Institution specific countercyclical capital buffer (%) | 0,32% | 0,34% | 0,05% |
| EU 9a | Systemic risk buffer (%) | - | - | - |
| 10 | Global Systemically Important Institution buffer (%) | - | - | - |
| EU 10a | Other Systemically Important Institution buffer | - | - | - |
| 11 | Combined buffer requirement (%) | 2,82% | 2,84% | 2,55% |
| EU 11a | Overall capital requirements (%) | 10,82% | 10,84% | 10,55% |
| 12 | CET1 available after meeting the total SREP own funds requirements (%) | 15,08% | 13,89% | 13,21% |
| Leverage ratio | | | | |
| 13 | Total exposure measure | 14 921 | 16 721 | 16 663 |
| 14 | Leverage ratio (%) | 20,04% | 17,56% | 15,70% |
| Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure) | | | | |
| EU 14a | Additional own funds requirements to address the risk of excessive leverage (%) | - | - | - |
| EU 14b | of which: to be made up of CET1 capital (percentage points) | - | - | - |
| EU 14c | Total SREP leverage ratio requirements (%) | 3,00% | 3,00% | 3,00% |
| Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure) | | | | |
| EU 14d | Leverage ratio buffer requirement (%) | - | - | - |
| EU 14e | Overall leverage ratio requirements (%) | 3,00% | 3,00% | 3,00% |
| Liquidity Coverage Ratio | | | | |
| 15 | Total high-quality liquid assets (HQLA) (Weighted value - average) | 1 132 | 1 170 | 1 224 |
| EU 16a | Cash outflows - Total weighted value | 863 | 850 | 828 |
| EU 16b | Cash inflows - Total weighted value | 1 008 | 994 | 1 012 |
| 16 | Total net cash outflows (adjusted value) | 216 | 213 | 207 |
| 17 | Liquidity coverage ratio (%) | 579,97% | 595,46% | 605,42% |
| Net Stable Funding Ratio | | | | |
| 18 | Total available stable funding | 22 741 | 21 714 | 19 469 |
| 19 | Total required stable funding | 19 953 | 18 232 | 17 339 |
| 20 | NSFR ratio (%) | 113,97% | 119,10% | 112,29% |

2. COMPOSITION AND CHANGES IN RISK-WEIGHTED ASSETS

TABLE EU OV1 – OVERVIEW OF RISK-WEIGHTED EXPOSURE AMOUNTS

Risk-weighted assets for credit risk, market risk and operational risk amounted to €14.1 billion per September 30th, 2023.

| EU OV1 – Overview of total risk exposure amounts in € millions | | Risk weighted exposure amounts (RWEAs) | | | Total own funds requirements |
|---|---|---|---------------|---------------|---------------------------------|
| | | 30/09/2023 | 30/06/2023 | 31/03/2023 | 30/09/2023 |
| 1 | Credit risk (excluding CCR) | 6 668 | 7 077 | 6 136 | 533 |
| 2 | of which: the standardised approach | 6 668 | 7 077 | 6 136 | 533 |
| 3 | of which: the Foundation IRB (F-IRB) approach | - | - | - | - |
| 4 | of which: slotting approach | - | - | - | - |
| EU 4a | of which: equities under the simple riskweighted approach | - | - | - | - |
| 5 | of which: the Advanced IRB (A-IRB) approach | - | - | - | - |
| 6 | Counterparty credit risk - CCR | 539 | 610 | 619 | 43 |
| 7 | of which the standardised approach | 181 | 194 | 195 | 15 |
| 8 | of which internal model method (IMM) | - | - | - | - |
| EU 8a | of which exposures to a CCP | 0 | 0 | 0 | 0 |
| EU 8b | of which credit valuation adjustment - CVA | 357 | 416 | 424 | 29 |
| 9 | of which other CCR | - | - | - | - |
| 10 | <i>Not applicable</i> | - | - | - | - |
| 11 | <i>Not applicable</i> | - | - | - | - |
| 12 | <i>Not applicable</i> | - | - | - | - |
| 13 | <i>Not applicable</i> | - | - | - | - |
| 14 | <i>Not applicable</i> | - | - | - | - |
| 15 | Settlement risk | 0 | 0 | 0 | 0 |
| 16 | Securitisation exposures in the non-trading book (after the cap) | 168 | 304 | 333 | 13 |
| 17 | of which SEC-IRBA approach | - | - | - | - |
| 18 | of which SEC-ERBA (including IAA) | - | - | - | - |
| 19 | of which SEC-SA approach | 168 | 304 | 333 | 13 |
| EU 19a | of which 1250% | - | - | - | - |
| 20 | Position, foreign exchange and commodities risks (Market risk) | 978 | 875 | 777 | 78 |
| 21 | of which the standardised approach | 978 | 875 | 777 | 78 |
| 22 | of which IMA | - | - | - | - |
| EU 22a | Large exposures | - | - | - | - |
| 23 | Operational risk | 5 704 | 5 658 | 5 621 | 456 |
| EU 23a | of which basic indicator approach | - | - | - | - |
| EU 23b | of which standardised approach | 2 272 | 2 229 | 2 193 | 182 |
| EU 23c | of which advanced measurement approach | 3 433 | 3 428 | 3 428 | 275 |
| 24 | Amounts below the thresholds for deduction (subject to 250% risk weight) (For information) | 1 121 | 1 101 | 981 | 90 |
| 29 | Total | 14 057 | 14 523 | 13 486 | 1 125 |

3. INFORMATION ON THE LIQUIDITY REQUIREMENT MODEL

Table EU LIQ1 – Quantitative information on LCR

€This table shows the breakdown of cash inflows and outflows and high-quality liquid assets (HQLA) as defined and measured according to the LCR (simple arithmetic average of month-end figures for the twelve months preceding the end of each quarter), as per Article 451a (2) of the CRR “Disclosure of liquidity requirements”.

| EU LIQ1 - Quantitative information of LCR | | Scope of consolidation: consolidated in € millions | Total unweighted value (average) | | | Total weighted value (average) | | |
|---|--|---|----------------------------------|--------------|--------------|--------------------------------|----------------|----------------|
| | | | 2023.09 | 2023.06 | 2023.03 | 2023.09 | 2023.06 | 2023.03 |
| HIGH-QUALITY LIQUID ASSETS | | | | | | | | |
| 1 | | Total high-quality liquid assets (HQLA), after application of haircuts in line with Article 9 of regulation (EU) 2015/61 | | | | 1 132 | 1 170 | 1 224 |
| CASH OUTFLOWS | | | | | | | | |
| 2 | | retail deposits and deposits from small business customers, of which: | - | - | - | - | - | - |
| 3 | | Stable deposits | - | - | - | - | - | - |
| 4 | | Less stable deposits | - | - | - | - | - | - |
| 5 | | Unsecured wholesale funding | 214 | 219 | 281 | 214 | 219 | 281 |
| 6 | | Operational deposits (all counterparties) and deposits in networks of cooperative banks | - | - | - | - | - | - |
| 7 | | Non-operational deposits (all counterparties) | 97 | 148 | 171 | 97 | 148 | 171 |
| 8 | | Unsecured debt | 117 | 71 | 110 | 117 | 71 | 110 |
| 9 | | Secured wholesale funding | | | | - | - | - |
| 10 | | Additional requirements | 583 | 564 | 546 | 583 | 564 | 546 |
| 11 | | Outflows related to derivative exposures and other collateral requirements | 583 | 564 | 546 | 583 | 564 | 546 |
| 12 | | Outflows related to loss of funding on debt products | - | - | - | - | - | - |
| 13 | | Credit and liquidity facilities | - | - | - | - | - | - |
| 14 | | Other contractual funding obligations | 66 | 66 | 0 | 66 | 66 | 0 |
| 15 | | Other contingent funding obligations | - | - | - | - | - | - |
| 16 | | TOTAL CASH OUTFLOWS | | | | 863 | 850 | 828 |
| CASH INFLOWS | | | | | | | | |
| 17 | | Secured lending (e.g. reverse repos) | - | - | - | - | - | - |
| 18 | | Inflows from fully performing exposures | 1 494 | 1 501 | 1 443 | 997 | 994 | 978 |
| 19 | | Other cash inflows | 11 | 1 | 34 | 11 | 1 | 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 | | TOTAL CASH INFLOWS | 1 505 | 1 502 | 1 477 | 1 008 | 994 | 1 012 |
| EU-20a | | Fully exempt inflows | - | - | - | - | - | - |
| EU-20b | | Inflows subject to 90% cap | - | - | - | - | - | - |
| EU-20c | | Inflows subject to 75% cap | 1 505 | 1 502 | 1 477 | 1 008 | 994 | 1 012 |
| TOTAL ADJUSTED VALUE | | | | | | | | |
| 21 | | LIQUIDITY BUFFER | | | | 1 132 | 1 170 | 1 224 |
| 22 | | TOTAL NET CASH OUTFLOWS | | | | 216 | 213 | 207 |
| 23 | | LIQUIDITY COVERAGE RATIO | | | | 579,97% | 595,46% | 605,42% |

4. PILLAR 3 CORRESPONDENCE TABLE

| CRR Articles | Title | Concordance - Pillar 3 sections or URD sections | Concordance - Template |
|-----------------|---|--|--------------------------------------|
| Article 431 | Disclosure Requirements and Policies | 5.6 Pillar 3 - DECLARATION ON INFORMATION PUBLISHED UNDER PILLAR III | |
| Article 432 | Non-material, Proprietary or Confidential Information | 5.6 Pillar 3 - INTRODUCTION | |
| Article 433 | Frequency and Scope of Disclosures | 5.6 Pillar 3 - INTRODUCTION | |
| Article 438 | Disclosure of Own Funds Requirements and Risk-Weighted Exposure Amounts | | |
| b | | 5.6 Pillar 3 - INTRODUCTION | KM1 |
| c | | Not applicable: no requested from regulator | |
| d | | 5.6 Pillar 3 - 2.1. Summary of Risk Weighted Assets | OV1 |
| h | | Not applicable: no IRB approach | CR8 (N/A) + CCR7 (N/A) + MR2-B (N/A) |
| Article 447 | Disclosure of Key Metrics | 5.6 Pillar 3 - INTRODUCTION | KM1 |
| Article 451 bis | Disclosure of Liquidity Requirements | | |
| 2 | | 5.6 Pillar 3 - 3.2. Liquidity Coverage Ratio | LIQ1 |

5. STATEMENT ON PILLAR 3 DISCLOSURES

I certify that Amundi Group publishes in its Pillar 3 Report the information required under section 8 of Regulation (EU) 575/2013 subsequently amended by Regulation (EU) 2019/ 876 (and its subsequent amendments), in accordance with formal policies and internal procedures, systems and controls.

Paris, November 15th, 2023

Nicolas Calcoen, Deputy Chief Executive Officer, Head of Finance, Strategy and Control