

PILLAR 3 REPORT



September 2024



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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 June 26th, 2013 (the Capital Requirements Regulation, or CRR), as amended by Regulation (EU) 2019/876. No material, sensitive or confidential information is omitted.

KEY METRICS FOR AMUNDI (EU KM1)

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 June 26th, 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 KM1 - Key metrics template in € millions		2024.09	2024.06	2024.03	2023.12	2023.09
AVAILABLE OWN FUNDS (amounts)						
1	Common Equity Tier 1 (CET1) capital	2 852	2 993	3 166	3 100	2 990
2	Tier 1 capital	2 852	2 993	3 166	3 100	2 990
3	Total capital	3 124	3 225	3 409	3 362	3 245
RISK-WEIGHTED EXPOSURE AMOUNTS						
4	Total risk-weighted exposure amount	14 656	14 346	15 100	14 261	14 057
CAPITAL RATIOS (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	19,46%	20,87%	20,97%	21,74%	21,27%
6	Tier 1 ratio (%)	19,46%	20,87%	20,97%	21,74%	21,27%
7	Total capital ratio (%)	21,31%	22,48%	22,58%	23,58%	23,08%
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%	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%	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 (%)	0,54%	0,63%	0,56%	0,31%	0,32%
EU 9a	Systemic risk buffer (%)	-	-	-	-	-
10	Global Systemically Important Institution buffer (%)	-	-	-	-	-
EU 10a	Other Systemically Important Institution buffer	-	-	-	-	-
11	Combined buffer requirement (%)	3,04%	3,13%	3,06%	2,81%	2,82%
EU 11a	Overall capital requirements (%)	11,04%	11,13%	11,06%	10,81%	10,82%
12	CET1 available after meeting the total SREP own funds requirements (%)	13,31%	14,48%	14,58%	15,58%	15,08%

EU KM1 - Key metrics template in € millions		2024.09	2024.06	2024.03	2023.12	2023.09
LEVERAGE RATIO						
13	Total exposure measure	19 216	18 082	17 031	14 807	14 921
14	Leverage ratio (%)	14,84%	16,55%	18,59%	20,93%	20,04%
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%	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%	3,00%	3,00%
LIQUIDITY COVERAGE RATIO						
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	1 018	914	911	1 029	1 132
EU 16a	Cash outflows - Total weighted value	874	883	868	875	863
EU 16b	Cash inflows - Total weighted value	1 034	1 081	1 113	1 054	1 008
16	Total net cash outflows (adjusted value)	218	221	217	219	216
17	Liquidity coverage ratio (%)	489,85%	443,38%	463,00%	515,64%	579,97%
NET STABLE FUNDING RATIO						
18	Total available stable funding	29 620	29 258	24 405	23 249	22 741
19	Total required stable funding	28 944	28 578	21 435	20 215	19 953
20	NSFR ratio (%)	102,34%*	102,38%*	113,86%	115,01%	113,97%

*Calculation integrating stable financing related to goodwill

SUMMARY OF RISK-WEIGHTED ASSETS

Risk-weighted assets for credit, market and operational risks amounted to €14,7 billion as per September 30th, 2024.

Table EU OV1 – Overview of risk-weighted exposure amounts

in Euro millions	Risk weighted exposure amounts (RWEAs)		Total own funds requirements	
	9/30/24	6/30/24	9/30/24	
1	Credit risk (excluding CCR)	7 416	7 029	593
2	<i>of which the standardised approach</i>	7 416	7 029	593
3	<i>of which the Foundation IRB (F-IRB) approach</i>	-	-	-
4	<i>of which: slotting approach</i>	-	-	-
EU 4a	<i>of which: equities under the simple riskweighted approach</i>	-	-	-
5	<i>of which the Advanced IRB (A-IRB) approach</i>	-	-	-
6	Counterparty credit risk - CCR	501	559	40
7	<i>of which the standardised approach</i>	234	238	19
8	<i>of which internal model method (IMM)</i>	-	-	-
EU 8a	<i>of which exposures to a CCP</i>	0	0	0
EU 8b	<i>of which credit valuation adjustment - CVA</i>	268	321	21
9	<i>of which other CCR</i>	-	-	-
10	Not applicable			
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	Settlement risk	-	-	-
16	Securitisation exposures in the non-trading book (after the cap)	32	29	3
17	<i>of which SEC-IRBA approach</i>	-	-	-
18	<i>of which SEC-ERBA (including IAA)</i>	-	-	-
19	<i>of which SEC-SA approach</i>	32	29	3
EU 19a	<i>of which 1250%</i>	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	956	996	76
21	<i>of which the standardised approach</i>	956	996	76
22	<i>of which IMA</i>	-	-	-
EU 22a	Large exposures	-	-	-
23	Operational risk	5 751	5 732	460
EU 23a	<i>of which basic indicator approach</i>	-	-	-
EU 23b	<i>of which standardised approach</i>	2 319	2 298	185
EU 23c	<i>of which advanced measurement approach</i>	3 433	3 434	275
24	Amounts below the thresholds for deduction (subject to 250% risk weight) (For information)	1 070	1 123	86
25	Not applicable			-
26	Not applicable			-
27	Not applicable			-
28	Not applicable			-
29	TOTAL	14 656	14 346	1 173

LIQUIDITY COVERAGE RATIO

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”. The number of data points used for the calculation of each average is 12.

EU LIQ1 - Quantitative information of LCR

Scope of consolidation: consolidated in € millions		Total unweighted value (average)				Total weighted value (average)			
		2024.09	2024.06	2024.03	2023.12	2024.09	2024.06	2024.03	2023.12
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					1 018	914	911	1 029
CASH - OUTFLOWS									
2	retail deposits and deposits from small business customers, of which:	-	-	-	-	-	-	-	-
3	Stable deposits	-	-	-	-	-	-	-	-
4	Less stable deposits	-	-	-	-	-	-	-	-
5	Unsecured wholesale funding	241	250	215	222	241	250	215	222
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-	-	-	-	-	-
7	Non-operational deposits (all counterparties)	40	44	28	73	40	44	28	73
8	Unsecured debt	200	206	187	149	200	206	187	149
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	586	586	586	586	586	586	586	586
11	Outflows related to derivative exposures and other collateral requirements	586	586	586	586	586	586	586	586
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	-	-	-	-	-	-	-	-
14	Other contractual funding obligations	47	47	66	66	47	47	66	66
15	Other contingent funding obligations	-	-	-	-	-	-	-	-
16	TOTAL CASH OUTFLOWS					874	883	868	875
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	-	-	-	-	-	-	-	-
18	Inflows from fully performing exposures	1 473	1 524	1 657	1 579	936	989	1 089	1 037
19	Other cash inflows	98	92	24	17	98	92	24	17
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	1 572	1 615	1 681	1 596	1 034	1 081	1 113	1 054
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	1 572	1 615	1 681	1 596	1 034	1 081	1 113	1 054
TOTAL ADJUSTED VALUE									
21	LIQUIDITY BUFFER					1 018	914	911	1 029
22	TOTAL NET CASH OUTFLOWS					218	221	217	219
23	LIQUIDITY COVERAGE RATIO					489,85%	443,38%	463,00%	515,64%

STATEMENT ON PILLAR 3 DISCLOSURES

I hereby declare that, to the best of my knowledge, disclosures provided according to Part Eight of Regulation (EU) No 575/2013 (as modified) have been prepared in accordance with the internal control processes agreed upon at the Amundi's management body level.

Paris, November 29th, 2024

Nicolas Calcoen,

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

AMUNDI

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