Amundi
GROUPE CRÉDIT AGRICOLE

La confiance, ça se mérite



SEPTEMBER PILLAR 3 REPORT 2026

INTRODUCTION

Amundi's Pillar 3 information is published at a frequency and within a timeframe that complies with the requirements of EU Regulation 575/2013 of the European Parliament and of the Council of 26 June 2013 (CRR), as amended by EU Regulation 2024/1623 (known as CRR3).

KEY INDICATORS AT AMUNDI LEVEL (EU KM1)

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

EU KM1 - Key metrics template in € millions		**2026.09**	**2026.06**	**2026.03**	**2025.12**	**2025.09**
Available own funds *(amounts)*						
1	Common Equity Tier 1 (CET1) capital	2,752	2,448	2,399	2,768	3,169
2	Tier 1 capital	2,752	2,448	2,399	2,768	3,169
3	Total capital	2,982	2,678	2,627	2,992	3,432
Risk-weighted exposure amounts						
4	Total risk-weighted exposure amount	20,170	19,769	20,207	19,302	20,359
4a	Total risk exposure pre-floor	20,170	19,769	20,207	19,302	20,359
Capital ratios *(as a percentage of risk-weighted exposure amount)*						
5	Common Equity Tier 1 ratio (%)	13.64%	12.38%	11.87%	14.34%	15.56%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	13.64%	12.38%	11.87%	14.34%	15.56%
6	Tier 1 ratio (%)	13.64%	12.38%	11.87%	14.34%	15.56%
7	Total capital ratio (%)	14.79%	13.55%	13.00%	15.50%	16.86%
EU 7a	Not applicable					
EU 7b	Total capital ratio considering unfloored TREA (%)	14.79%	13.55%	13.00%	15.50%	16.86%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	-	-	-	-	-
EU 7e	of which: to be made up of CET1 capital (percentage points)	-	-	-	-	-
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	-	-	-	-	-
EU 7g	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 (%)	0.77%	0.76%	0.78%	0.75%	0.73%
EU 9a	Systemic risk buffer (%)	-	-	-	-	-
10	Global Systemically Important Institution buffer (%)	-	-	-	-	-
EU 10a	Other Systemically Important Institution buffer	-	-	-	-	-
11	Combined buffer requirement (%)	3.27%	3.26%	3.28%	3.25%	3.23%
EU 11a	Overall capital requirements (%)	11.27%	11.26%	11.28%	11.25%	11.23%
12	CET1 available after meeting the total SREP own funds requirements (%)	6.79%	5.55%	5.00%	7.50%	8.86%

EU KM1 - Key metrics template in € millions		2026.09	2026.06	2026.03	2025.12	2025.09
Leverage ratio						
13	Total exposure measure	15,326	15,232	14,927	15,597	16,936
14	Leverage ratio (%)	17.96%	16.07%	16.07%	17.75%	18.71%
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)	2,452	2,409	2,441	2,443	2,236
EU 16a	Cash outflows - Total weighted value	834	899	873	849	792
EU 16b	Cash inflows - Total weighted value	1,250	1,161	1,077	1,043	997
16	Total net cash outflows (adjusted value)	209	225	218	212	198
17	Liquidity coverage ratio (%)	1537.05%	1317.86%	1302.71%	1349.71%	1290.22%
Net Stable Funding Ratio						
18	Total available stable funding	28,924	28,998	30,050	29,579	29,483
19	Total required stable funding	27,750	27,877	28,316	27,901	28,068
20	NSFR ratio (%)	104.23%	104.02%	106.13%	106.02%	105.04%

Note: the average LCR ratios reported in the table above correspond to the arithmetic average of the last 12 month-end ratios reported over the observation period, in accordance with the requirements of Articles 412 to 415 of EU Regulation No. 575/2013 (CRR), in their current version.

At 30 September 2026, Amundi's ratios were above the minimum requirement.

SUMMARY OF WEIGHTED ASSETS

Risk-weighted assets for credit risk, market risk and operational risk amounted to €20.2bn at 30 September 2026.

EU OV1 – Overview of total risk exposure amounts		Risk weighted exposure amounts (RWEAs)		Total own funds requirements
in € millions		2026.09	2026.06	2026.09
1	**Credit risk (excluding CCR)**	**7,460**	**7,252**	**597**
2	*Of which the standardised approach*	7,460	7,252	597
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*	-	-	-
6	**Counterparty credit risk - CCR**	**190**	**161**	**15**
7	*Of which the standardised approach*	190	161	15
8	*Of which internal model method (IMM)*	-	-	-
EU 8a	*Of which exposures to a CCP*	-	*0*	-
9	*Of which other CCR*	-	-	-
10	**Credit Valuation Adjustment risk - CVA risk**	**417**	**332**	**33**
EU 10a	Of which the standardised approach (SA)	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	417	332	33
EU 10c	Of which the simplified approach	-	-	-
11	**Not applicable**			**-**
12	**Not applicable**			**-**
13	**Not applicable**			**-**
14	**Not applicable**			**-**
15	**Settlement risk**	**0**	**0**	**0**
16	**Securitisation exposures in the non-trading book (after the cap)**	**16**	**18**	**1**
17	*Of which SEC-IRBA approach*	-	-	-
18	*Of which SEC-ERBA (including IAA)*	-	-	-
19	*Of which SEC-SA approach*	16	18	1
EU 19a	*Of which 1250% / deduction*	-	-	-
20	**Position, foreign exchange and commodities risks (Market risk)**	**883**	**802**	**71**
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	883	802	71
22	Of which Alternative Internal Model Approach (A-IMA)	-	-	-
EU 22a	**Large exposures**	**-**	**-**	**-**
23	**Reclassifications between the trading and non-trading books**	-	-	-
24	**Operational risk**	**11,204**	**11,204**	**896**
EU 24a	Exposures to crypto-assets	-	-	-
25	**Amounts below the thresholds for deduction (subject to 250% risk weight)**	**1,032**	**918**	**83**
26	**Output floor applied (%)**	**-**	**-**	**-**
27	**Floor adjustment (before application of transitional cap)**	**-**	**-**	**-**
28	**Floor adjustment (after application of transitional cap)**	**-**	**-**	**-**
29	**Total**	**20,170**	**19,769**	**1,614**

REGULATORY SHORT-TERM LIQUIDITY COVERAGE RATIO

This table presents the breakdown of cash outflows and inflows as well as available high-quality liquid assets (HQLA), as defined and measured according to the LCR standard (simple arithmetic averages of end-of-month observations for the twelve months preceding the end of each quarter), in accordance with Article 451a(2) of the CRR, "Disclosure of liquidity requirements".The number of data points used to calculate each average is 12.

EU LIQ1 - Quantitative information of LCR
Scope of consolidation: consolidated

		Total unweighted value (average)				Total weighted value (average)			
in € millions		**2026.09**	**2026.06**	**2026.03**	**2025.12**	**2026.09**	**2026.06**	**2026.03**	**2025.12**
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					2,452	2,409	2,441	2,443
CASH - OUTFLOWS									
2	retail deposits and deposits from small business customers, of which:	-	-	-	-	-	-	-	-
3	Stable deposits	-	-	-	-	-	-	-	-
4	Less stable deposits	-	-	-	-	-	-	-	-
5	Unsecured wholesale funding	360	397	346	297	360	397	346	297
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-	-	-	-	-	-
7	Non-operational deposits (all counterparties)	43	55	68	69	43	55	68	69
8	Unsecured debt	316	342	277	228	316	342	277	228
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	391	417	443	469	391	417	443	469
11	Outflows related to derivative exposures and other collateral requirements	391	417	443	469	391	417	443	469
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	-	-	-	-	-	-	-	-
14	Other contractual funding obligations	73	73	72	72	73	73	72	72
15	Other contingent funding obligations	15,555	10,905	6,513	1,646	11	12	13	11
16	**TOTAL CASH OUTFLOWS**					**834**	**899**	**873**	**849**

EU LIQ1 - Quantitative information of LCR
Scope of consolidation: consolidated

		Total unweighted value (average)				Total weighted value (average)			
in € millions		**2026.09**	**2026.06**	**2026.03**	**2025.12**	**2026.09**	**2026.06**	**2026.03**	**2025.12**
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	-	-	-	-	-	-	-	-
18	Inflows from fully performing exposures	1,472	1,464	1,369	1,294	1,107	1,074	975	897
19	Other cash inflows	143	86	102	146	143	86	102	146
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**	**1,615**	**1,550**	**1,472**	**1,440**	**1,250**	**1,161**	**1,077**	**1,043**
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	1,615	1,550	1,472	1,440	1,250	1,161	1,077	1,043
TOTAL ADJUSTED VALUE									
21	**LIQUIDITY BUFFER**					**2,452**	**2,409**	**2,441**	**2,443**
22	**TOTAL NET CASH OUTFLOWS**					**209**	**225**	**218**	**212**
23	**LIQUIDITY COVERAGE RATIO**					**1537.05%**	**1317.86%**	**1302.71%**	**1349.71%**

Note : The total unweighted values (average) for other contingent funding obligations (15) include since December 2025 the amounts of guarantees provided to holders of guaranteed structured products.

STATEMENT ON INFORMATION PUBLISHED UNDER PILLAR 3

I certify that, to the best of my knowledge, Amundi publishes under the Pillar 3 report the information required under part eight of EU Regulation 575/2013 (as amended) in accordance with formal policies and internal procedures, systems and controls.

Paris, 20 November 2026,

Nicolas Calcoen
Deputy Chief Executive Officer

AMUNDI

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Trust must be earned