Amundi
CRÉDIT AGRICOLE GROUP

Trust must be earned

2026
MARCH PILLAR 3 REPORT

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		**2026.03**	**2025.12**	**2025.09**	**2025.06**	**2025.03**
Available own funds *(amounts)*						
1	Common Equity Tier 1 (CET1) capital	2,399	2,768	3,169	3,232	3,187
2	Tier 1 capital	2,399	2,768	3,169	3,232	3,187
3	Total capital	2,627	2,992	3,432	3,515	3,450
Risk-weighted exposure amounts						
4	Total risk-weighted exposure amount	20,207	19,302	20,359	19,859	20,571
4a	Total risk exposure pre-floor	20,207	19,302	20,359	19,859	20,571
Capital ratios *(as a percentage of risk-weighted exposure amount)*						
5	Common Equity Tier 1 ratio (%)	11.87%	14.34%	15.56%	16.28%	15.49%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	11.87%	14.34%	15.56%	16.28%	15.49%
6	Tier 1 ratio (%)	11.87%	14.34%	15.56%	16.28%	15.49%
7	Total capital ratio (%)	13.00%	15.50%	16.86%	17.70%	16.77%
EU 7a	Not applicable					
EU 7b	Total capital ratio considering unfloored TREA (%)	13.00%	15.50%	16.86%	17.70%	16.77%
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 (%)	0.78%	0.75%	0.73%	0.68%	0.68%
EU 9a	Systemic risk buffer (%)	-	-	-	-	-
10	Global Systemically Important Institution buffer (%)	-	-	-	-	-
EU 10a	Other Systemically Important Institution buffer	-	-	-	-	-
11	Combined buffer requirement (%)	3.28%	3.25%	3.23%	3.18%	3.18%
EU 11a	Overall capital requirements (%)	11.28%	11.25%	11.23%	11.18%	11.18%
12	CET1 available after meeting the total SREP own funds requirements (%)	5.00%	7.50%	8.86%	9.70%	8.77%

EU KM1 - Key metrics template in € millions		2026.03	2025.12	2025.09	2025.06	2025.03
Leverage ratio						
13	Total exposure measure	14,927	15,597	16,936	17,069	18,015
14	Leverage ratio (%)	16.07%	17.75%	18.71%	18.94%	17.69%
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)	2,441	2,443	2,236	1,985	1,579
EU 16a	Cash outflows - Total weighted value	873	849	792	821	808
EU 16b	Cash inflows - Total weighted value	1,077	1,043	997	1,033	1,016
16	Total net cash outflows (adjusted value)	218	212	198	205	202
17	Liquidity coverage ratio (%)	1302.71%	1349.71%	1290.22%	1106.72%	946.55%
Net Stable Funding Ratio						
18	Total available stable funding	30,050	29,579	29,483	29,711	29,568
19	Total required stable funding	28,316	27,901	28,068	27,830	28,149
20	NSFR ratio (%)	106.13%	106.02%	105.04%	106.76%	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 31 March 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 31 March 2026.

EU OV1 – Overview of total risk exposure amounts		Risk weighted exposure amounts (RWEAs)		Total own funds requirements
in € millions		2026.03	2025.12	2026.03
1	**Credit risk (excluding CCR)**	**7,226**	**6,929**	**578**
2	*Of which the standardised approach*	7,226	6,929	578
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**	**175**	**154**	**14**
7	*Of which the standardised approach*	175	153	14
8	*Of which internal model method (IMM)*	-	-	-
EU 8a	*Of which exposures to a CCP*	*0*	*0*	*0*
9	*Of which other CCR*	-	-	-
10	**Credit Valuation Adjustment risk - CVA risk**	**360**	**306**	**29**
EU 10a	**Of which the standardised approach (SA)**	**-**	**-**	**-**
EU 10b	**Of which the basic approach (F-BA and R-BA)**	**360**	**306**	**29**
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)**	**20**	**17**	**2**
17	*Of which SEC-IRBA approach*	-	-	-
18	*Of which SEC-ERBA (including IAA)*	-	-	-
19	*Of which SEC-SA approach*	20	17	2
EU 19a	*Of which 1250% / deduction*	-	-	-
20	**Position, foreign exchange and commodities risks (Market risk)**	**1,221**	**1,186**	**98**
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	1,221	1,186	98
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	10,709	896
EU 24a	Exposures to crypto-assets	-	-	-
25	**Amounts below the thresholds for deduction (subject to 250% risk weight)**	**900**	**1,038**	**72**
26	**Output floor applied (%)**	**-**	**-**	**-**
27	**Floor adjustment (before application of transitional cap)**	**-**	**-**	**-**
28	**Floor adjustment (after application of transitional cap)**	**-**	**-**	**-**
29	**Total**	**20,207**	**19,302**	**1,617**

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	**2026.03**	**2025.12**	**2025.09**	**2025.06**	**2026.03**	**2025.12**	**2025.09**	**2025.06**
	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					2,441	2,443	2,236	1,985
	CASH - OUTFLOWS								
2	retail deposits and deposits from small business customers, of which:	-	-	-	-	-	-	-	-
3	Stable deposits	-	-	-	-	-	-	-	-
4	Less stable deposits	-	-	-	-	-	-	-	-
5	Unsecured wholesale funding	346	297	225	230	346	297	225	230
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-	-	-	-	-	-
7	Non-operational deposits (all counterparties)	68	69	75	64	68	69	75	64
8	Unsecured debt	277	228	150	166	277	228	150	166
9	Secured wholesale funding					-	-	-	-
10	Additional requirements	443	469	487	514	443	469	487	514
11	Outflows related to derivative exposures and other collateral requirements	443	469	487	514	443	469	487	514
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	-	-	-	-	-	-	-	-
14	Other contractual funding obligations	72	72	72	72	72	72	72	72
15	Other contingent funding obligations	6,513	1,646	8	5	13	11	8	5
16	**TOTAL CASH OUTFLOWS**					**873**	**849**	**792**	**821**

EU LIQ1 - Quantitative information of LCR

Scope of consolidation: consolidated		Total unweighted value (average)				Total weighted value (average)			
in € millions		2026.03	2025.12	2025.09	2025.06	2026.03	2025.12	2025.09	2025.06
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	-	-	-	-	-	-	-	-
18	Inflows from fully performing exposures	1,369	1,294	1,275	1,334	975	897	848	870
19	Other cash inflows	102	146	149	162	102	146	149	162
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**	**1,472**	**1,440**	**1,425**	**1,497**	**1,077**	**1,043**	**997**	**1,033**
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows subject to 75% cap	1,472	1,440	1,425	1,497	1,077	1,043	997	1,033
TOTAL ADJUSTED VALUE									
21	**LIQUIDITY BUFFER**					**2,441**	**2,443**	**2,236**	**1,985**
22	**TOTAL NET CASH OUTFLOWS**					**218**	**212**	**198**	**205**
23	**LIQUIDITY COVERAGE RATIO**					**1303%**	**1349.71%**	**1290.22%**	**1106.72%**

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, 25 June 2026,

Nicolas Calcoen
Deputy Chief Executive Officer

AMUNDI

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in your interest and that of the
company