

AMUNDI FINANCE

Semestrial Financial Report

June 30th 2024

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Activity report as at June 30th 2024

**MANAGEMENT REPORT OF THE BOARD OF DIRECTORS
OF AMUNDI FINANCE**
On the financial statements at 30 June 2024

ACTIVITY DURING THE FINANCIAL YEAR

Amundi Finance's main activities are as follows:

- Provision of guarantees to funds and to notes,
- Issuance of notes through its subsidiaries or directly,
- Forward financial instruments and collateralisation.

1. Provision of guarantees to funds and to notes

<i>Amount marketed or being marketed (in EUR)</i>	Commitments 31/12/2023	Commitments 30/06/2024	Half-year change	Half-year change as %
Formula funds	4,059,078,594	3,961,576,660	-97,501,934	-2.4%
Portfolio insurance funds	1,628,770,943	1,551,691,204	-77,079,739	-4.7%
Other guaranteed funds	3,208,609,180	6,611,823,574	3,403,214,394	106.1%
<u>Total guaranteed funds</u>	8,896,458,716	12,125,091,437	3,228,632,721	36.3%
Amundi Finance Emissions notes	8,166,648,378	12,255,235,687	4,088,587,309	50.1%
LACLE notes	9,224,938,351	10,081,363,874	856,425,523	9.3%
<u>Total Notes</u>	17,391,586,729	22,336,599,561	4,945,012,832	28.4%
Total commitments	26,288,045,446	34,461,690,998	8,173,645,552	31.1%

Commitment exposure

Guarantee commitments given to funds have increased by €3,229 K versus 31 December 2023, including:

- A sharp rise of €3,403 K in other guaranteed funds, mainly due to the launch of Italian guaranteed funds with a one-year maturity with the Unicredit and Credit Agricole Italia networks,
- A 175 K decrease in guarantees on insurance and structured funds.

Guarantee on EMTNs issued by Amundi Finance Emissions and LCL Emissions (hedged by a counterguarantee given to Crédit Agricole SA and LCL, who are the respective guarantors) increased sharply by €4,945 K compared with 31 December 2023, including:

<i>Change in NOTES (in EUR)</i>	Including new hedging and collection increase	Including repayments	Including price and repurchase price variations	Change in the period
Amundi Finance Emissions notes	4,521,065,400	-473,407,104	40,929,013	4,088,587,309
LCLE notes	2,087,003,702	-1,336,599,351	106,021,172	856,425,523
<u>Total Notes</u>	<u>6,608,069,102</u>	<u>-1,810,006,455</u>	<u>146,950,185</u>	<u>4,945,012,832</u>

Impact on the guarantor's activity in the first half of 2024

There were €72 K in guarantee calls from a guaranteed CPPI fund.

Provisions for guarantee calls recorded at 30 June 2024 totalled €1,165 K, down by €1,271 K over the period.

This balance is mainly made up of:

€330 K on Testaments Obsèques funds,

€835 K on the deficit of its AFE subsidiaries.

No provision has been recognised by Amundi Finance at 30 June 2024 in respect of notes issued by its subsidiaries, recycling funds and guaranteed CPPIs.

Summary of provisions for guarantee claims (in €)	Provision 31/12/2023	Provision 30/06/2024	Change
Testaments Obsèques funds	624,826	329,811	-295,015
TOTAL NBI provisions	624,826	329,811	-295,015
Vehicle loss guarantee	1,760,645	835,524	-925,121
Guaranteed CPPIs	50,697	0	-50,697
TOTAL provisions cost of risk	1,811,342	835,524	-975,818

TOTAL provisions	2,436,168	1,165,335	-1,270,833
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2. Issuance of notes

In 2024, the subsidiaries dedicated to the “Amundi Finance Emissions” and “LCL Emissions” EMTNs activity continued their issuance programme with the Crédit Agricole network for the former, and the LCL network for the latter, for a notional amount (excluding issues being marketed) of €1,725 M and €985 M, respectively.

Outstanding amounts at the end of June 2024 (excluding issues being marketed) were €8,740 M for Amundi Finance Emissions, €8,058 M for LCL Emissions and €25 M for direct issues from Amundi Finance.

3. Forward financial instruments and collateralisation

Amundi Finance’s activity in Forward Financial Instruments (interest rate and other swaps, options, cross currency swaps and Fx forwards) represented a notional amount of €77,141 M (in euros or equivalent value in euros) at 30 June 2024 (including external counterparties, funds, subsidiaries and companies of the Amundi group) versus. €67,574 M at 31 December 2023.

INCOME STATEMENT AT 30 JUNE 2024

(in € thousands)	30/06/2024	31/12/2023	30/06/2023
Net banking income	107,870	163,466	73,553
General operating expenses	-3,914	-8,715	-4,064
Gross operating income	103,956	154,751	69,488
Cost of risk	904	1,408	170
Operating income	104,860	156,159	69,658
Income before tax on ordinary activities	104,860	156,159	69,658
Income tax charge	-12,976	-23,056	-9,505
Net income	91,884	133,103	60,152

Net Banking Income at 30 June 2024 amounted to €107,870 K versus €73 553 K at 30 June 2023.

The contribution of the main activities to Net Banking Income was as follows:

	30/06/2024	31/12/2023	30/06/2023
<i>(in € thousands)</i>			
MANAGEMENT NBI	26,330	49,771	25,429
Commissions and fees (income)	47,614	88,045	41,773
<i>of which fixed fees on off-balance sheet commitments</i>	17,349	29,187	14,114
<i>of which variable fees on off-balance sheet commitments</i>	3,813	8,728	5,448
<i>of which provisions for guarantee calls</i>	357	2,157	1,120
<i>of which fees on notes</i>	26,095	47,974	21,091
Commissions and fees (expenses)	-21,284	-38,275	-16,344
<i>of which fees on off-balance sheet commitments</i>	-14	-31	-15
<i>of which market-making fees</i>	-385	-816	-392
<i>of which management fees</i>	-18	-39	-20
<i>of which expenses for guarantee calls</i>		-3	-3
<i>of which fees on notes</i>	-20,868	-37,323	-15,889
<i>of which provisions for guarantee calls</i>		-62	-25
FINANCIAL NBI	81,579	114,396	48,814
Interest and similar income	51,479	55,344	21,423
Interest and similar expenses	-48,037	-65,678	-39,686
Net gains (losses) on trading book transactions	20,392	52,927	32,850
Net gains (losses) on short-term investment portfolio and similar	-80	3,632	1,870
Income from variable-income securities	57,825	68,170	32,357
NBI OTHER INCOME AND EXPENSES	-39	-701	-690
Other income from banking operations		29	40
Other expenses from banking operations	-39	-730	-730
NET BANKING INCOME	107,870	163,466	73,553

Management NBI amounted to €26,330 K at 30 June 2024, compared with €25,429 K at 30 June 2023, an increase of 3.5%.

This change is mainly due to the increase in fixed fees and note fees billed over the period, offset by the increase in note fee expenses in the first half of 2024.

- Commissions and fees recognised as income amounted to €47,614 K at 30 June 2024, compared with €41,773 K at 30 June 2023:
 - Investment fee income of €26,095 K at 30 June 2024 compared with €21,091 K at 30 June 2023, an increase of 24% in 2023 due to the increase in total EMTNs marketed,
 - Fixed guarantee income of €17,349 K at 30 June 2024 versus €14,114 K at 30 June 2023, i.e., an increase of 23%.
 - Variable guarantee income down 30% in 2024, falling from €5,448 K at 30 June 2023 to €3,813 K at 30 June 2024 due to the reduction in the remuneration base.
 - Reversals of provisions amounting to €357 K, including reversals of guarantee calls on the Testament Obsèques fund amounting to €295 K and reversals relating to the commercial gesture provisioned in 2023 amounting to €62 K.

- Commissions and fees recognised as expenses amounted to €21,283 K at 30 June 2024, compared with €16,344 K at 30 June 2023:
 - Retrocessions of investment fees on the note issue activity for €19,910 K at 30 June 2024 compared with €15,889 K at 30 June 2023, i.e. a 25% increase in the first half of 2024 due to the increase in total EMTNs marketed and in total formula funds,
 - Financial services on notes amounting to €948 K at 30 June 2024 compared with €974 K at 30 June 2023.
 - Market-making fees of €385 K at 30 June 2024 versus €392 K at 30 June 2023.
 - Expenses on guarantee commissions for €14 K and management fees for €18 related to EMTN issues by Amundi Finance managed by Amundi AM, stable compared with 30 June 2023.

Financial NBI rose sharply in the first half of 2024 to €81,579 K, compared with €48,814 K at 30 June 2023, i.e. an increase of +€32,765 K or +67% over the period.

The increase was due to the fall in the cost of financing EMTNs carried during the marketing period as a result of the application of the free of payment system, which came into force in the first half of 2023, and the increase in dividends received.

Financial NBI is made up of the following elements:

- Income from securities of €57,825 K versus €32,357 K at 30 June 2023, including:
 - Dividends received from its subsidiary Amundi Intermédiation of €10,601 K versus 16,007 K at 30 June 2023.
An interim dividend of K35,813 K out of the net income for the 2023 financial year was paid in December 2023.
 - Dividends received from its subsidiary Amundi Epargne Salariale et Retraite of €20,160 K, versus €13,776 K at 30 June 2023.
 - Dividends received from its subsidiary AFE of €15,497 K in 2024.
 - Dividends received from its subsidiary LCLE of €11,567 K in 2024.

- Net interest income of €3,442 K compared with net expenses of €18,263 K at 30 June 2023, including:
 - Net income from guarantee deposits for collateral and treasury operations of €3,373 K, compared with net income of €3,056 K at 30 June 2023.
 - Net income from the financing the securities collateral activity of €126 K compared with net expenses of €1,474 K at 30 June 2023.
 - Net interest expenses of €57 K relating to the EMTN and structured funds activity, compared with net expenses of €19,625 K at 30 June 2023.
This change is due to the discontinuation of financing for EMTNs carried during the marketing period. A free of payment agreement was established between Amundi Finance and the issuing vehicles in the second quarter of 2023.

- Net income from the swap, note, and collateral issuance and trading portfolio activities of €20,392 K, compared with net income of €32,850 K at 30 June 2023, including:

- Income of €16,719 K corresponding to Commercialisation Risk Compensation (CRC) linked to the FFI activities for marketing and launch of new formula-based and EMTN funds,
At 30 June 2023, Commercialisation Risk Compensation (CRC) was €31,523 K.
- Income of €542 K relating to the correction in the value in respect of the counterparty risk on derivatives (CVA – Credit Value Adjustment),
- Income of €3,131 K from FFI activities and the carrying of securities on all structures compared with income of €2,021 K at 30 June 2023, mainly consisting of:
 - +€1,684 K on EMTNs issued by Amundi Finance,
 - +€608 K on UCO type structures,
 - +€488 K on LCL network structures,
 - +€184 K on BAWAG structures,
 - +€434 K on CA Oblig Immo structures,
 - -€592 K on CA network structures, including expenses related to reductions in coverage.
- Losses on investment portfolio activity of €80 K versus gains of €1,870 K at 30 June 2023, including:
 - -€295 K charge for equity investments.
 - +€215 K in reversals of provision on short-term investment securities,

NBI other income and expenses showed a net loss of €39 K, mainly due to the charge of €37 K for the commercial gesture.

General operating expenses are broken down as follows:

(in € thousands)	30/06/2024	31/12/2023	30/06/2023
Personnel expenses			
Salaries and wages	-422	-851	-304
Social security expenses	-202	-321	-117
Profit-sharing and incentive plans	-44	-84	-42
Payroll-related taxes	-70	-110	-57
Total personnel expenses	-738	-1,366	-521
Charge-backs and personnel expense reclassification			
Net personnel expenses	-378	-1,366	-521
Administrative costs			
Taxes and duties	-418	-2,239	-1,107
External services and other administrative expenses	-2,758	-5,110	-2,437
Total administrative expenses	-3,176	-7,349	-3,544
Charge-backs and administrative expense reclassification			
Net administrative costs	-3,176	-7,349	-3,544
GENERAL OPERATING EXPENSES	-3,914	-8,715	-4,064

- Personnel expenses amounted to €738 K at 30 June 2024, compared with €521 K at 30 June 2023, mainly comprising:
 - Wages and benefits for permanent staff of €668 K, compared with €463 K at 30 June 2023.
 - Taxes on remunerations of €70 K, including €63 K in payroll taxes.

- Administrative costs of €3,176 K at 30 June 2024, compared with €3,544 K at 30 June 2023, mainly comprising the following items:
 - External services of €2,758 K, compared with €2,437 K at 30 June 2023, including
 - Re invoicing by the grouping of staff resources provided to Amundi Finance for €1,083 K, as well as external services for €803 K,
 - IT and database expenses of €437 K, mainly related to the Murex activity,
 - Lawyers' fees of €295 K for the updating of the issuing programmes,
 - Statutory auditors' fees of €87 K.
 - The AMF contribution of €41 K.
 - Agoram rent and expenses of €9 K,

- Taxes of €418 K versus €1,107 K at 30 June 2023, including:
 - Corporate social solidarity contribution of €142 K, compared with €118 K at 30 June 2023.
 - Economic and territorial contribution of €97 K, compared with €127 K at 30 June 2023.
 - ECB contribution of €55 K, compared with €48 K at 30 June 2023.
 - Contribution to the territorial authorities support fund of €45 K, compared with €47 K at 30 June 2023.
 - ACPR tax of €46 K, compared with €49 K at 30 June 2023.
 - The contribution to the Crédit Agricole SA VAT group equalisation fund of €17 K, compared with €50 K at 30 June 2023.
 - The contribution to the Single Resolution Committee of €10 K, compared with €6 K at 30 June 2023.
 - Other expenses relating to the CASA VAT group amounting to €7 K.
 - There was no contribution to the Single Resolution Fund (SRF) in respect of the 2024 financial year; the expense recognised at 30 June 2023 amounted to €662 K.

Gross operating income was €103,956 K at 30 June 2024, compared with €69,488 K at 30 June 2023.

The **Cost of risk** was an income of €904 K at 30 June 2024, corresponding to the reversal of the provision for risk of EMTN arrangement guarantee calls for €925 K and an expense of €21 K on CPPI funds.

Operating income and **Income before tax on ordinary activities** amounted to €104,860 K at 30 June 2024, compared with €69,658 K at 30 June 2023.

The corporation tax charge was €12,976 K at 30 June 2024, compared with a charge of €9,505 K at 30 June 2023.

Net income at 30 June 2024 was €91,884 K, compared with €60,152 K at 30 June 2023.

BALANCE SHEET AT 30 JUNE 2024

The balance sheet total was €5,885,399 K at 30 June 2024, compared with €3,401,354 K at 31 December 2023. The main changes were as follows:

Assets (excluding FFIs):

- Treasury bills and similar securities amounted to €1,043,481 K, including €1,010,581 K of transactions in securities held under the EMIR, compared with €688,823 K at 31 December 2023.

Italian BTPs included in structured products amounted to €32,899 K at 30 June 2024.

- Receivables from credit institutions increased to €605,115 K at 30 June 2024 from €676,731 K at 31 December 2023.

These receivables are primarily made up of:

- €32,708 K in overnight lending and accrued interest, with the Group's treasury department, compared with overnight lending of €79,226 K at 31 December 2023,
- €556,169 K in overnight lending and accrued interest, related to the "collateral" activity, compared with €583,535 K at 31 December 2023.
- €16,235 K on ordinary accounts in debit,

- Shares in affiliated companies amounted to €45,745 K at 30 June 2024.

These are set out in the table below:

SUBSIDIARIES AND EQUITY INVESTMENTS	Currency	% specific control at 31/12/2023	2023 provision	Net book value at 31/12/2023	Increase	Decrease	Gross book value at 30/06/2024	Provision 30/06/2024	Net book value at 30/06/2024
AMUNDI ESR	EUR	99.99		34,166,829			34,166,829		34,166,829
AMUNDI INTERMEDIATION	EUR	35.81		5,628,480			5,628,480		5,628,480
DNA SA	EUR	100	452,000	1,779,000			2,231,000	732,000	1,499,000
LRP	EUR	100	16,000	15,000			31,000	31,000	0
AMUNDI FINANCE EMISSIONS	EUR	99.99		2,225,684			2,225,684		2,225,684
LCL EMISSIONS	EUR	99.99		2,225,186			2,225,186		2,225,186
TOTAL			468,000	46,040,179	0	0	46,508,179	763,000	45,745,179

- The bonds and other fixed-income securities portfolio amounted to €2,473,510 K, compared with €277,136 K at 31 December 2023.

The positions mainly correspond to the carrying of bonds issued by subsidiaries Amundi Finance Emissions and LCL Emissions and also by Crédit Agricole SA and Amundi SA, during the EMTN marketing period or before repurchase for destruction by these issuing companies.

At 30 June 2024, total EMTNs in the marketing period carried by Amundi Finance amounted to €2,236,342 K.

- Equities and other variable-income securities remained relatively stable at €94,183 K at 30 June 2024, compared with €94,009 K at 31 December 2023.

No UCITS units were sold in the first half of 2024.

- Intangible assets amounted to €227,424 K, corresponding to goodwill.
- Other assets (excluding FFIs) amounted to €266,257 K, compared with 229,803 K at 31 December 2023. Its main components are:

- Guarantee deposits made as part of the “collateral” business of €247,295 K, compared with €203,162 K at 31 December 2023, and related receivables of €807 K.
- Interim payments of corporation tax amounting to €11,528 K, compared with €21,904 K at 31 December 2023.
- Coupons receivable of €3,977 K.
- Security deposit paid in respect of the contribution to the Single Resolution Fund: €1,849 K.
- Trade receivables of €724 K, compared with €69 K at 31 December 2023.
- Other receivables of €77 K.

- Accruals (excluding FFIs) amounted to €37,349 K, compared with €37,770 K at 31 December 2023.

They are mainly made up of a balance of €37,294 K of accrued income on off-balance sheet commitments (guaranteed funds and EMTNs) according to the timing of income receipts: variable guarantee commissions on PEA funds are received annually, fixed guarantee commissions for the most part on maturity of the funds, and the same applies to variable guarantee commissions on non-PEA funds.

Investment fees, repurchase compensation and guarantee commissions on EMTN issues are received quarterly.

Income receivable from the Crédit Agricole SA group VAT equalisation fund of €40 K at 30 June 2024.

Prepaid expenses amounted to €15 K at 30 June 2024.

Liabilities (excluding FFI activity):

- Debts to credit institutions totalled €1,022,478 K, including:
 - €936,707 K in term loans and related debts for the financing of activities subject to the EMIR versus €616,041 K in 2023.
 - €85,000 K in term loans taken out as part of Amundi Groupe's structured products, with the related debt amounting to €771 K.
- Debt securities in the amount of €24,732 K corresponding to Amundi Finance's EMTN issue programmes.
- Other liabilities (excluding FFIs) of €3,038,187 K at June 2024 (€838,912 K in 2023) mainly included the outstanding debt related to the carrying of EMTNs during the marketing period for €2,270,000 K, security deposits received relating to the “collateral” activity for €749,085 K, the corporation tax provision of €12,977 K, the debt in respect of coupons payable amounting to €3,977 K and the sum of other liabilities amounting to €661 K.
- Accruals (excluding FFIs) amounted to €27,765 K, compared with €22,812 K in 2023:
 - €4,797 K in deferred income representing the staggering of Commercialisation Risk Compensation (CRC) on marketed structures such as formula-based funds, Amundi Finance Emissions EMTNs and LCL Emissions EMTNs.
 - €22,967 K in accrued expenses, including:
 - €17,679 K in retrocessions on investment fees,
 - €1,685,255 K in provisions on grouping of staff resources,
 - €392 K in market-making fees on CA Oblig Immo type structures.
 - €268 K in provisions for AITS services.
 - €249 K in provisions for bank taxes.

FFI activity: The activity shows a net liability balance of €1,802 K at 30 June 2024 versus a net liability balance of €20,088 K at 31 December 2023, and is comprised of:

- Net asset balance of €200,574 K related to valuation of FFIs (swaps and options) versus a net liability balance of €87,061 K in 2023.
- Net liability balance of €191,955 in positions on options, compared with a net asset balance of €92,752 K in 2023.
- Net liability balance of €11,415 K in hedging positions versus a net liability balance of €15,932 K in 2023.

- Net asset balance of €994 K on the correction in the value of financial instruments in respect of the counterparty risk on derivative assets in liabilities (CVA) versus €1,535 K in 2023
- Provisions for liabilities and expenses of €1,307 K versus €2,632 K in 2023, of which:
 - €836 K in provisions for risks on the fund guarantee and issuance vehicles activity versus €1,761 K in 2023.
 - €330 K in provisions on the Testaments Obsèques guarantee fund versus €625 K in 2023.
 - €106 K in provisions on pension commitments.
 - €35 K in provisions for VAT group compensation.
- Amundi Finance's shareholders' equity changed as follows:

(in € thousands)	Share capital	Premiums, reserves and retained earnings	Interim dividends	Regulated provisions and investment subsides	Net income	Total shareholders' equity
Balance at 31 December 2023	40,320	548,179			133,103	721,602
Dividends paid for 2023		-133,088				-133,088
Change in share capital						
Change in share premiums and reserves						
Appropriation of company net income		133,103			-133,103	
Retained earnings						
Net income for the 2024 financial year					91,884	91,884
Other changes						
Balance at 30 June 2024	40,320	548,194			91,884	680,398

BALANCE SHEET AT 30 JUNE 2024

At 30 June 2024, forward financial instruments (FFIs) were booked for a notional amount of €75,362 M versus €67,574 M at 31 December 2023.

FFI overview:

Notional in € millions	30/06/2024	31/12/2023	Change as %
FUND FFIs	28,514	23,146	23.2%
EMTN CASA FFIs	1,233	1,704	-27.7%

EMTN LCLE FFIs	24,105	24,902	-3.2%
EMTN AFE FFIs	19,238	15,725	22.3%
EMTN AMUNDI SA FFIs	1,552	1,412	9.9%
EMTN AMUNDI FINANCE FFIs	25	30	-18.2%
COLLATERAL SECURITIES FFIs	1,015	655	55.0%
AMUNDI AM FFIs	1,459	0	N/A
TOTAL	77,141	67,574	14.2%

The item Guarantee commitments given amounted to €34,462 million, compared with €26,288 million at 31 December 2023, and reflect changes in commitments given in respect of guaranteed funds and EMTNs,

The item Assets given as collateral amounted to €867 million, compared with €538 million at 31 December 2023, and corresponded to the securities Collateral given to the market counterparties within the framework of the EMIR.

The item Assets received as collateral amounted to €1,434 million, compared with €1,319 K at 31 December 2023, and corresponded to the securities collateral received from funds and market counterparties within the framework of the EMIR.

DEVELOPMENT PROSPECTS FOR 2024

Against a backdrop of rising interest rates, EMTN issuance is expected to remain active in France.

Business is also expected to be brisk in Europe, with several formula fund projects in Spain and EMTN issues in Italy and Austria.

CHANGES MADE TO THE METHODS OF PRESENTING THE FINANCIAL STATEMENTS

No significant change was made to the method of presentation of the financial statements.

CONTROL OF THE COMPANY

At 30 June 2024, the company is controlled as follows:

- Amundi Asset Management holds 76.13% of the shares.
- Amundi holds 23.87% of the shares.

FIGURES FOR THE LAST FIVE FINANCIAL YEARS

Type of indicator	31/12/2019	31/12/2020	31/12/2021	31/12/2022	31/12/2023
Share capital at the end of the financial year (in €)	40,320,157	40,320,157	40,320,157	40,320,157	40,320,157
Shares issued	2,644,829	2,644,829	2,644,829	2,644,829	2,644,829
Operations and net income for the financial year (in € thousands)					
Net Banking Income	184,358	133,642	150,334	173,799	163,466
Income before tax, depreciation, amortisation and provisions	174,407	123,634	141,515	164,838	154,751
Income tax charge	-47,129	-24,310	-25,040	-21,897	-23,056
Net income after tax, depreciation, amortisation and provisions	139,480	98,973	121,943	139,981	133,103
Amount of profit distributed	139,462	98,970	121,927	139,964	133,088
Operating earnings per share (in €)					
Earnings after tax, but before depreciation, amortisation and provisions	52.74	37.42	46.11	52.93	50.33
Earnings after tax, depreciation, amortisation and provisions	52.74	37.42	46.11	52.93	50.33
Dividend per share	52.73	37.42	46.10	52.92	50.32
Employees					
Average headcount	9	8	9	9	9
Payroll during the financial year (in € thousands)	699	717	792	784	808
Employee benefits and social contributions paid during the financial year (social charges and taxes) (in € thousands)	290	302	337	329	321

RISK FACTORS RELATED TO AMUNDI FINANCE

1.1 Credit and counterparty risk

Amundi Finance is exposed to credit and counterparty risks likely to have a material adverse effect on its business, financial position, and results.

Amundi offers a range of guaranteed and formula-based (structured) products. These products include funds that are partially or fully guaranteed or have guaranteed returns. Amundi Finance provides guarantees to these funds and is therefore subject to a number of risks associated with this activity. In particular, should the issuer of any of the assets held by the funds guaranteed by Amundi Finance default or enter into insolvency or similar proceedings, Amundi Finance would incur significant costs to replace these assets and fulfil its obligations as guarantor. Such guarantee funds can also enter into various derivatives with large banking counterparties. Such transactions expose Amundi Finance to counterparty risk. Should any counterparty default or enter into insolvency or similar proceedings, Amundi Finance would incur substantial costs to replace the transactions and fulfil its obligations as guarantor.

Amundi Finance is also subject to counterparty risk: if one or more financial institutions were to default or to enter into insolvency or similar proceedings, Amundi Finance would have to unwind such transactions and look for other counterparties to enter into new transactions. Amundi Finance systematically covers its exposure to market risk with respect to the performance guaranteed to investors in equities and structured notes by entering into derivative transactions with internationally recognised financial institutions. While derivative transactions are secured by collateral, Amundi Finance is nonetheless subject to a number of risks in connection with these transactions. There can be no assurance that Amundi Finance would be able to enter into replacement hedging transactions exactly at the same price or with the same terms, particularly if the default or insolvency were to result in sharp movements in financial markets.

Amundi Issuance also uses net income from issuing securities to fund its ordinary operations and hedge its obligations with respect to the securities issued. Accordingly, it uses all or part of the income from issuing securities to acquire assets including but not limited to one or more transferable securities or one or more custody agreements or one or more swaps ("Hedging Contracts"). The counterparty may be a bank, financial institution, industrial or commercial enterprise, government or government entity or fund. Amundi Issuance's ability to honour its

commitments for the securities issued therefore depends on the receipt of payments owed to it with respect to hedging contracts. This risk also includes the settlement risk inherent in any transaction involving payment in cash or the delivery of assets outside of a secure settlement system.

As of 30 June 2024, assets weighted for credit and counterparty risk totalled €2.07bn.

1.2 Market and liquidity risk

The fluctuation and volatility of financial markets can have a significant adverse effect on Amundi Finance's business.

With respect to the guarantee provided by Amundi Finance on guarantee funds, Amundi Finance may enter into derivative transactions before knowing the exact amount of investors' subscription orders, thus exposing Amundi Finance to market risk. If the final amount is lower than expected, Amundi Finance might incur financial costs in unwinding the excess position.

The fluctuation and volatility of financial markets can have a significant adverse effect on Amundi Finance's business.

Amundi Finance depends on its access to financing and other sources of liquidity, which may be limited for reasons beyond its control and could have a significant adverse effect on its earnings.

If the value of the derivatives changes significantly, Amundi Finance may be required to provide collateral to its counterparties, exposing Amundi Finance to liquidity risk. Amundi Finance would then, have to borrow the amount to be provided to its counterparties from Crédit Agricole SA, which could generate significant financial costs. Amundi Finance complies with the LCR (Liquidity Coverage Ratio) in which the cash requirement in the case of collateral stress is included.

Amundi Finance depends on its access to financing and other sources of liquidity, which may be limited for reasons beyond its control and could have a significant adverse effect on its earnings.

1.3 Operational and related risks

1.3.1 Operational risks

Operational risks arise mainly from the inadequacy or failure of processes, systems or persons responsible for processing transactions, as well as risks associated with external events. They could have a negative impact on Amundi Finance's results.

Amundi Finance is exposed to operational risks associated with the implementation and management of guaranteed and structured funds. Should the assets or off-balance sheet transactions turn out to be inadequately correlated with the guaranteed performance due to the investors, Amundi Finance as guarantor could suffer significant financial losses.

Furthermore, Amundi Finance is exposed to the risk of operational malfunctions of its communication and IT systems. Any outage, interruption or security breach affecting these systems could lead to breakdowns or interruptions in its client relationship and service management systems. Amundi Finance is exposed to cybercrime targeting its customers, suppliers or partners, as well as its own infrastructure and IT data. The interconnection between the different market undertakings and the concentration thereof increases the risk of an impact on Amundi Finance in the event of attacks targeting one of the links in this chain, notably taking into account the complexity of the systems that must be coordinated within tight deadlines. The consequences of an operational malfunction or a human error, even if brief and temporary, could lead to significant disruptions in the business of Amundi Finance. Amundi Finance has not experienced any operational incident that could have a negative impact on its results since its creation.

1.3.2 Non-compliance, legal and regulatory risks

The risks of non-compliance with the regulatory and legal provisions governing its activities, and the reputational risks that could arise from non-compliance with its regulatory or legal obligations, or with professional and ethical standards, could have an adverse impact on Amundi Finance's results and business opportunities.

In view of its activity which consists in borrowing and raising capital, Amundi Finance is exposed to the risk of litigation with investors, civil or criminal proceedings, administrative proceedings, regulatory actions or other disputes. Plaintiffs in such actions may seek recovery of substantial or indeterminate amounts or other corrective measures which may affect Amundi Finance's ability to conduct its business, and the extent of the potential losses associated with such actions may remain unknown for a substantial period of time.

The cost of defending future lawsuits can be significant. There may also be negative publicity associated with litigation, which could reduce investors' desire to use the services of Amundi

Finance, whether or not the allegations are justified or whether or not Amundi Finance is ultimately found liable. The occurrence of such a risk could result in impairment losses, or damage to the reputation of Amundi Finance. However, since its creation, Amundi Finance has never been exposed to any litigation with an investor that could have an adverse impact on its results and business prospects.

Amundi Finance is subject to a regulatory framework in countries in which it operates, i.e., mainly in France Austria. Changes to the regulatory and environmental framework could have a significant adverse effect on its business and results.

Amundi Finance is a credit institution governed by all applicable legislative and regulatory provisions and its statutes. Amundi Finance did not issue any securities during the 2022 financial year.

Banking regulations are constantly evolving, and regulatory reforms may reduce the attractiveness of Amundi products for its banking and insurance clients, and change the solvency and liquidity treatment of such products on their balance sheet. All banking reforms that modify the regulatory rules applicable to Amundi Finance's transactions and products may have a material adverse effect on Amundi Finance's revenues, results, and financial conditions.

In addition, Amundi Finance's capacity to develop its business or carry on certain existing activities may be limited by new regulatory requirements.

Amundi Finance's businesses and income may also be affected by the policies or actions of the various regulatory bodies in France or in other countries where it operates. Since its creation, changes to the regulatory framework to which Amundi Finance is subject have had no adverse impact on its activity or results.

At 30 June 2024, assets weighted for operational and related risks amounted to €0.20bn.

INTERNAL CONTROL AND RISK MANAGEMENT PROCEDURES

Amundi Finance's internal control and risk management are part of the Amundi Group system.

The scope of internal control is not limited to procedures that make accounting and financial information more reliable.

The internal control system is defined as all systems aimed at controlling activities and risks of any kind and making transactions regular, secure and effective.

However, this system has limits inherent to technical or human failures.

It is characterised by the objectives assigned to it:

- Application of the instructions and guidelines set by General Management,
- Financial performance through the effective and appropriate use of the Group's assets and resources as well as protection against risks of losses,
- Comprehensive, accurate and regular knowledge of the data necessary for decision-making and risk management, in particular the compliance of all management activities with applicable regulations, contracts and other commitments,
- Compliance with laws and regulations and internal standards,
- Prevention and detection of fraud and errors,
- Accuracy, completeness of accounting records, and timely preparation of reliable accounting and financial information.

Amundi's internal control system complies in particular with the provisions of the French Monetary and Financial Code (Article L. 511-41), the Ministerial Order of 3 November 2014 on the internal control of companies in the banking sector, payment services and investment services subject to the supervision of the Autorité de Contrôle Prudentiel et de Résolution, the AMF General Regulation and corporate governance texts, issued in particular by the European Banking Authority and the Basel Committee.

It is also structured in a manner consistent with the principles laid down by Crédit Agricole SA and the Crédit Agricole Group, with the aim of ensuring a consolidated risk approach as part of the control exercised by the majority shareholder Group.

These external standards are supplemented by Amundi's own internal charters, standards and procedures in the areas of risk control, including IT and accounting, compliance control and internal audit.

This internal control system applies consistently to all Amundi Group entities (excluding joint ventures in which Amundi is a minority shareholder) and covers the supervision and control of activities as well as the measurement and monitoring of risks. The system implemented by

Amundi is customised and adapted by the various functions and subsidiaries according to their specific characteristics, particularly with regard to their regulatory obligations.

The resources, tools and reports implemented in this regulatory environment make it possible to regularly inform the Board of Directors and General Management about the operation of the internal control systems and their adequacy with regard to the Group's risk profile.

1. Principles of organisation of the internal control system

a. Fundamental principles

Amundi's internal control system is based on the following fundamental principles:

- Systematic reporting to the Board of Directors on risk management, monitoring of limits granted, the activities and results of the controls implemented by the various components of the internal control system as well as significant incidents;
- Direct involvement of General Management in the organisation and operation of the internal control system;
- Comprehensive coverage of activities and risks;
- A clear definition of responsibilities and effective separation of engagement and control functions through formal and updated delegations.

It is based on two main pillars:

- Risk measurement, monitoring and management systems: financial risks, operational risks (operational processes, accounting and financial information, information systems), legal risks and non-compliance risks;
- A control system including permanent controls carried out directly by the operational entities or by dedicated employees and periodic controls implemented by the Inspection Unit.

b. Control system

The Amundi Group is in charge of Amundi Finance's internal control system.

Amundi's internal control system is based on first-level permanent control, a second-level permanent control carried out by the Risk and Compliance functions and partly by the Security function with regard to the information system, and the periodic control carried out by the Inspection Unit. It covers the entire Group in France and abroad, with the exception of joint ventures in which Amundi is a minority shareholder.

The Internal Control Committee, co-chaired by the Amundi Directors in charge of the GSG (Corporate Governance and General Secretariat) and SFC (Strategy, Finance and Control) Divisions, ensures the consistency, effectiveness and comprehensiveness of the internal control system and coordinates the Periodic Control, Permanent Control, Risk, Compliance and Security activities. It is made up in particular, of the Chief Risk Officer, the Head of Compliance, the Head of Security, the Head of Legal Affairs and the Head of the Inspection Unit at Amundi. It meets eleven times per year.

The Committee is responsible for:

- Reviewing the internal control mechanism and the control system implemented;
- Reviewing the main risks of any kind to which Amundi is exposed and changes in risk and performance measurement systems and ensuring that the internal control system is adequate to properly manage these risks;
- Taking any necessary decisions to remedy weaknesses in internal control;
- Monitoring the implementation of commitments made following internal and external audits;
- Deciding on corrective measures on the deficiencies identified by the audit missions as well as the activity and control reports available to the heads of control functions or management within the entity.

c. Role of the decision-making body

The decision-making body is informed of the organisation, activity and results of internal control. It is involved in understanding the main risks incurred by the company. It determines and approves the company's risk strategies and limits.

It approves the general organisation of the company as well as that of its internal control system, in particular the risk management procedures.

d. Role of the executive body

The executive body is directly involved in the organisation and operation of the internal control system. It ensures that risk strategies and limits are compatible with the financial situation (levels of equity, results) and the strategies adopted by the decision-making body.

The executive body defines the general organisation of the company and ensures its efficient implementation by competent persons. In particular, it clearly sets out the roles and responsibilities in terms of internal control and ensures that the resources allocated are adequate.

It ensures that risk identification and measurement systems suitable for the company's activities and organisation are adopted. It also ensures that the main information from these systems is regularly reported to it.

It ensures that the internal control system is monitored on an ongoing basis in order to verify its adequacy and effectiveness. It is informed of the main malfunctions that the internal control system identifies and proposed corrective measures.

e. Consolidated internal control

In accordance with the principles in force within the Group, the Amundi Group's internal control system applies to a broad scope aimed at the supervision and control of activities and the measurement and monitoring of risks on a consolidated basis.

This principle applied by each Crédit Agricole Group entity to its own subsidiaries makes it possible to apply the internal control system according to a pyramid logic and strengthens consistency between the various Group entities.

As regards Amundi Finance, the Amundi Group therefore identifies and monitors the activities, risks and quality of controls within its subsidiaries, particularly with regard to accounting and financial information.

- **Non-compliance risk prevention and controls system**

The Amundi Group has strengthened its KYC system.

The anti-corruption system deployed throughout the Group has been “ISO 37001” certified.

The conflict of interest management system has been adapted as follows:

- A Trading Ethics Charter has been drafted;
- A policy has been put in place restricting the holding of Amundi securities in portfolios managed on behalf of third parties and for own account;
- The mapping of conflicts of interest has been updated.

- **Periodic control system**

The approach followed by Amundi’s Inspection Unit was the subject of a quality assurance and continuous improvement process.

- **Internal control over information system security**

In terms of cyber security, intrusion tests were carried out throughout the year by a specialised external company, both internally and externally. These tests are systematically reviewed, and measures are taken when incidents are identified.

- **Business Continuity Plan (BCP)**

During 2022, tests of Amundi’s BCP system were carried out:

- The IT Contingency Plan (ICP) was tested from 8 to 29 October 2022 by simulating the loss of a data centre.
- The User Backup Plan (UBP) was tested on 21 June 2023 for the Immediate Backup Rooms, on 21 January and 7 October 2022 for load tests of remote connections.

2. Brief description of the internal control and risk management system to which the company is subject

a. Types of risks

Amundi Finance is exposed to the risks described in the “Risks” chapter above: credit and counterparty risk, regulatory risk, operational risks, and non-compliance and legal risks.

In accordance with the provisions of Article L.225-102-1 of the French Commercial Code, Amundi Finance is required to report information on how the company takes into account the social and environmental consequences of its business, including the consequences of its business and the use of the goods and services it produces on climate change, as well as its societal commitments to sustainable development, the circular economy, the fight against food waste and the fight against discrimination and the promotion of diversity.

The environmental impact and societal impact of Amundi Finance’s activities are part of the policies defined by Amundi and presented in its management report.

b. Risk control system

Amundi Finance’s risk control system is based on:

- The definition of a risk strategy for the activity, which requires backing of transactions and defines authorised products; the risk strategy also specifies the limits applicable to residual exposures that may be borne by Amundi Finance;
- Validation of this system by the Amundi Group Risk Committee;
- Monitoring of counterparty risks, the proper backing of transactions and compliance with the management rules and limits applicable to residual exposures retained by Amundi Finance.

c. Non-compliance risk control system

The non-compliance risk control system aims to protect against the risks of non-compliance with laws, regulations and internal standards relating in particular to investment services activities, the prevention of money laundering and the fight against the financing of terrorism, and the prevention of and fight against external and internal fraud.

This system is implemented in accordance with the procedures and recommendations issued by French and European regulators.

The non-compliance risk control system, including with respect to anti-money laundering and combating the financing of terrorism and the prevention of fraud and corruption, is reviewed on a monthly basis during the Compliance Committee meeting. During this Committee meeting, the results of the controls carried out are discussed and any corrective measures are decided upon. This body is also responsible for validating the non-compliance risk mapping and the accompanying action plan.

d. Financial Security System

The system for combating money laundering and the financing of terrorism is governed by specific procedures, which provide for, in particular, an adjustment of due diligence procedures for entering into a relationship according to the type of customer and their place of residence.

Amundi Finance is responsible for marketing the notes issued by Amundi, Amundi Finance and its vehicles, solely for the benefit of regulated institutional distributors and direct customers with whom subscription contracts and distribution contracts are entered into, which stipulate that the distributor will comply with KYC obligations.

Customer files are created, listed and validated by Compliance in a dedicated IT system.

The monitoring system also includes the control of politically exposed persons.

**e. Specific internal control system for accounting and financial information;
Role and responsibilities in the preparation and processing of accounting
and financial information**

Amundi Finance publishes individual financial statements, which are consolidated in the financial statements of the Amundi Group and its shareholders.

The Amundi Group Finance Department is responsible for the preparation of Amundi Finance's financial statements.

The Finance Department implements the accounting and financial information systems enabling it to draw up Amundi Finance's data under satisfactory security conditions.

Amundi's Finance Department is responsible for preparing accounting and financial information under the authority of General Management. In particular, the Finance Department:

- Prepares the consolidated financial statements in accordance with international accounting standards (IFRS) and in accordance with the accounting rules and principles communicated and defined by the Crédit Agricole Group;
- Prepares the financial statements of each of its entities in accordance with local accounting standards in force;
- Prepares the various regulatory, prudential and tax reports;
- Produces the various management information necessary for the management of the activity;
- Carries out Amundi's financial communication to investors.

f. Permanent control of accounting and financial information

The accounting and financial information control system within the Finance Department is based on the controls carried out by the Accounting, Management Control and Money Market teams and by a dedicated accounting control unit that reports directly to the Chief Financial Officer. This system is supplemented by permanent accounting controls carried out by an independent team reporting to the Risk Department.

The objectives of the permanent accounting control are to ensure that major accounting risks are adequately covered, which may affect the quality of accounting and financial information in terms of:

- Compliance of data with legal and regulatory provisions and Crédit Agricole Group standards;
- Reliability and accuracy of the data, giving a true and fair view of the results and financial position of Amundi and the entities included in its scope of consolidation;
- Security of data development and processing processes limiting operational risks with regard to Amundi's commitment to published information;
- Prevention of the risks of fraud and accounting irregularities.

Permanent control of accounting and financial information is based on the assessment of the risks and controls of the accounting processes managed by the operational departments. In particular, the risks monitored by the Risk Department, and in particular those related to off-balance sheet commitments, are reconciled with the accounting department in order to ensure the information in the financial statements is complete and the valuations are correct.

Amundi's Head of Permanent Accounting Control ensures that any corrective actions are implemented to strengthen the permanent accounting control system.

g. Relations with the Statutory Auditors

In accordance with the professional standards in force, the statutory auditor carries out the due diligence that it deems appropriate on the published accounting and financial information:

- Audit of the individual financial statements of Amundi Finance;
- Limited review of the interim financial statements of Amundi Finance.

As part of its legal assignment, the statutory auditor presents the conclusions of its work to the Board of Directors of Amundi Finance.

h. Periodic control (General Inspection/Audit)

Amundi Group's Inspection Unit is responsible for the periodic control of Amundi Finance, independently of the operational units, pursuant to the Ministerial Order of 3 November 2014 on the internal control of companies in the banking, payment services and investment services sectors.

The audit plan is drawn up on the basis of the multi-year audit programme derived from the Amundi Group's risk mapping.

The objective of the multi-year programme is to cover the audit scope (scaled to the scope of the supervised entities) over a period of up to 5 years and the average frequency used is around 3 years.

i. Business Continuity Control System

Amundi Finance's Business Continuity Plan (BCP) is integrated into Amundi's business continuity plan.

The Business Continuity Plan (BCP) describes the contingency solutions and their implementation procedures according to the operational crisis scenario concerned and is validated by the management level committee: the Amundi Security Committee.

This operational system has five key elements:

- A crisis management system based on an organisation and resources that are available 24 hours a day, 7 days a week, in order to alert, analyse or monitor the situation but also to decide or communicate;
- A User Backup Plan (UBP) that can be activated in 4 hours, which is based, for the Paris entities, on a site located 25 kilometres from Paris with 230 dedicated positions, which can be extended to 700 if needed, and a remote work platform allowing 1,000 simultaneous connections, which can be extended to 2000; in the case of trading, a system allows the activity to resume within 2 hours in case of unavailability of the dedicated premises as part of an immediate backup plan;
- An IT Contingency Plan (ICP) that can be activated in 4 hours, based on 2 data centres managed in active/active mode with redundant platforms;
- Control of the service provider continuity plan;
- A business continuity plan (BCP) steering system based on a cross-business organisation. Amundi carries out business impact assessments (BIA) for each of its business lines, defining for each process a level of criticality and the needs necessary to maintain the activity in question.

This contingency and business continuity plan is regularly updated and tested annually.

The potential loss scenarios covered are:

- Unavailability of the local work environment caused by inaccessibility of the site or by failure of the technical installations (power outage, loss of access to telecom resources, etc.). This scenario includes the unavailability of a building or a set of buildings when they are grouped together;
- Unavailability of staff caused by a public transport strike, epidemic, flood, etc. Solutions to cover this scenario should enable Amundi to maintain the continuity of its activities when 30% of its workforce is available;

- Physical unavailability of information systems caused by the physical destruction of the data centre's hardware or network access resources at the data centre;
- Logical unavailability of data centre information systems caused by malice, error or accident (virus, intrusion, accidental destruction of a data bay or computer bug altering the databases);
- Massive unavailability of workstations caused, for example, by a massive virus affecting workstations.

This contingency and business continuity plan is regularly maintained and tested annually.

* * *

In accordance with the existing systems and procedures within Amundi Finance and the organisational arrangements common to the entities of the Crédit Agricole Group described above, the Board of Directors, General Management and the relevant components of the Company are kept informed in detail of the internal control and the level of risk exposure, as well as the areas of progress recorded in this area and the progress of corrective measures adopted as part of a continuous improvement approach. This information is transcribed in particular in regular activity, risks and control reports.

02

Statutory auditors' report Financial statements as at June 30th 2024

Amundi Finance

**Statutory auditors' review report on the
half-year financial information**

(Period from January 1 to June 30, 2024)

PricewaterhouseCoopers Audit

63, rue de Villiers
92208 Neuilly-sur-Seine cedex
S.A.S. au capital de € 2.510.460
672 006 483 R.C.S. Nanterre

Commissaire aux Comptes
Membre de la compagnie
régionale de Versailles et du Centre

Mazars

61, rue Henri Regnault
92400 Courbevoie
SA au capital de 8 320 000 euros
784 824 153 R.C.S. Nanterre

Commissaire aux Comptes
Membre de la compagnie
régionale de Versailles et du Centre

Statutory auditors' review report on the half-yearly financial information**(Period from January 1 to June 30, 2024)**

This is a free translation into English of the statutory auditors' review report on the half-yearly financial information issued in French and is provided solely for the convenience of English-speaking users. This report includes information relating to the specific verification of information given in the Group's half-yearly management report. This report should be read in conjunction with, and construed in accordance with, French law and professional standards applicable in France.

To the Shareholders
Amundi Finance
91-93 boulevard Pasteur
75015 Paris

In compliance with the mission entrusted to us by your general meetings and in accordance with the requirements of article L. 451-1-2 III of the French monetary and financial code (*code monétaire et financier*), we hereby report to you on:

- the review of the accompanying interim financial statements of Amundi Finance, for the period January 1 to June 30, 2024;
- the verification of the information contained in the half-yearly management report.

These half-year financial statements were prepared under the responsibility of the Board of Directors. Our role is to express a conclusion on these financial statements based on our review.

I - Conclusion on the financial statements

We conducted our review in accordance with professional standards applicable in France.

A review essentially consists of making inquiries, primarily of persons responsible for accounting and financial matters and applying analytical. A review is substantially less in scope than an audit conducted in accordance with professional standards applicable in France. As such, there is a moderate assurance that the financial statements, taken as a whole, are free from material misstatement, which is lower than the assurance following an audit.

Based on our review, nothing has come to our attention that causes us to believe that the accompanying half-yearly financial statements do not present a true and fair view of the assets and liabilities and of the financial position of the entity as at June 30, 2024 and of the results of its operations for the period then ended.

II - Specific verification

We have also verified the information presented in the half-yearly management report on the half-yearly financial statements subject to our review.

We have no matters to report as to its fair presentation and consistency with the half-yearly financial statements.

Neuilly-sur-Seine and Paris La Défense, September 12th, 2024

The Statutory Auditors

French original signed by

PricewaterhouseCoopers Audit

Forvis Mazars

Agnès Hussherr

Jean Latorzeff

Jean-Baptiste Meugniot

03

Declaration by the Chief Executive Officer

AMUNDI FINANCE

“Société Anonyme” (Public Limited Company)

with share capital of € 40,320,157

Registered office: 91-93, boulevard Pasteur, 75015 Paris

421 304 601 RCS PARIS

Declaration by the Chief Executive Officer

I declare that, to the best of my knowledge, the complete financial statements for the past six months have been prepared in accordance with the applicable accounting standards and provide a true and fair view of the assets, liabilities, financial position and results of the company and the undertakings included in the consolidation taken as a whole, and the attached half-yearly management report provide a true and fair description of the material events that occurred during the first six months of the financial year and their impact on the financial statements, and of the major related-party transactions, as well as a description of the main risks and uncertainties facing it during the remaining six months of the financial year.

Paris, on 12 September 2024

Olivier GUILBAULT
Chief Executive Officer

Amundi Finance

Siège social : 91-93 boulevard Pasteur - 75015 Paris - France

Adresse postale : 91-93, boulevard Pasteur - CS21564 75730 Paris Cedex 15 – France

Tél. : +33 (0)1 76 33 30 30 - amundi.com

Société Anonyme au capital de 40 320 157 Euros - 421 304 601 RCS Paris - Identification TVA : FR32421304601

Etablissement de crédit régi par le Code Monétaire et Financier

AMUNDI FINANCE

Semestrial Financial Report June 30th 2024

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LEGAL NOTICE

Amundi Finance

Public Limited Company (Société Anonyme) with share capital of € 40,320,157

Certified Credit Institution by ACPR

Registered office : 91-93, boulevard Pasteur - 75015 Paris - France.

Siren : 421 304 601 RCS Paris - Siret : 421 304 601 000 30 - Code APE : 6419 Z - N° Identification TVA : FR32421304601