

Bank Name	Morgan Stanley Europe Holding SE
LEI Code	549300C9KPZR0VZ16R05
Country Code	DE

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above, therefore this bank is not required to report it to the EBA.



## **Key Metrics**

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	4,235	5,191	5,180	6,192	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,235	5,191	5,180	6,192	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	5,235	6,191	6,180	7,192	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier $1$ capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	5,235	6,191	6,180	7,192	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	6,235	7,191	7,180	8,192	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6,235	7,191	7,180	8,192	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	34,050	27,965	29,937	28,393	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	34,050	27,965	29,937	28,393	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	12.44%	18.56%	17.30%	21.81%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	12.44%	18.56%	17.30%	21.81%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) )/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.38%	22.14%	20.64%	25.33%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.38%	22.14%	20.64%	25.33%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.31%	25.71%	23.98%	28.85%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.31%	25.71%	23.98%	28.85%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	87,682	77,190	84,261	79,064	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.97%	8.02%	7.33%	9.10%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	5,235	6,191	6,180	7,192	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	5,235	6,191	6,180	7,192	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	87,682	77,190	84,261	79,064	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	87,682	77,190	84,261	79,064	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.97%	8.02%	7.33%	9.10%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.97%	8.02%	7.33%	9.10%	[A.2]/[B.2]	



# EBA 2023 EU-wide Transparency Exercise Capital

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		(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
	A	OWN FUNDS	6,235	7,191	7,180	8,192	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	4,235	5,191	5,180	6,192	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	3,800	4,650	4,650	4,650	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	131	232	232	232	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	-22	9	8	8	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	472	472	472	1,472	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CBR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-144	-142	-148	-147	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	0	0	0	0	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	-24	-24	-19	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	-3	-7	-4	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (b) (i) and 99 to 91 of OSP, Articles 36(1) point (b) (ii), 243(1) point (b) and 256 of OSP, Articles 36(1) point (b) and 257(5) of OSP, Articles 36(1) point (b) (ii) and 257(5) of OSP, Articles 36(1) point (b) (iii) and 153(6) of OSP, Articles 36(1) point (b) (iv) and 153(6) of OSP, and Articles 36(1) point (b) (v) and 153(4) of OSP.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	<ul> <li>(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment</li> </ul>	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-1	-2	-2	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,000	1,000	1,000	1,000	C 01.00 (r0530,c0010)	Addide 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,000	1,000	1,000	1,000	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0990,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0740,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	5,235	6,191	6,180	7,192	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,000	1,000	1,000	1,000	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,000	1,000	1,000	1,000	C 01.00 (r0760,c0010) + C 01.00 (r0990,c0010)	
	A.4.2		0	0	0	0	$\begin{array}{c} \text{C11.00} \left( (69340,00010) + \text{C O1.00} \right. \\ \left( (69300,0010) + \text{C O1.00} \right) \left( (6930,0010) + \text{C} \\ \text{O1.00} \left( (6980,0010) + \text{C O1.00} \right) \left( (6956,0010) \right. \\ \text{C O1.00} \left( (6980,0010) + \text{C O1.00} \right) \left( (6976,00010) + \text{C} \\ \text{O1.00} \left( (6976,0010) + \text{C O1.00} \right) \left( (6974,0010) + \text{C} \\ \text{O1.00} \left( (6978,0010) + \text{C} \\ \text{O1.00} \right) \left( (6978,0010) + \text{C} \\ \text{O1.00} \left( (6978,0010) + \text{C} \\ \text{O1.00} \right) \left( (6978,0010) + \text{C} \\ \text{O1.00} \left( (6978,0010) + \text{C} \\ \text{O1.00} \right) \left( (6978,0010) +$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00	
		TOTAL RISK EXPOSURE AMOUNT					(r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В		34,050	27,965	29,937	28,393	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	8.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.44%	18.56%	17.30%	21.81%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.38%	22.14%	20.64%	25.33%	CA3 (3)	•
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	18.31%	25.71%	23.98%	28.85%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	•
Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	4,235	5,191	5,180	6,192	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.01.01)	•
Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.44%	18.56%	17.30%	21.81%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
		ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re						

<sup>(1)</sup>The fully loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CETI capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CETI capital ratio published by the participating banks e.g. in their Filter 3 disclosure



#### Overview of Risk exposure amounts

		RWAs			]
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	2,889	2,562	2,875	2,801	C 02.00 (r0040, c0010) +(C 07.00 (r0090, c0220, 5001) + C 07.00 (r0110, c0220, 5001) + C 07.00 (r0130, c0220, 5001) + C 08.01 (r0040, c0220, 5001) + C 08.01 (r0050, c0250, 5001) + C 08.01 (r0040, c0250, 5001) + C 08.01 (r0040, c0250, 5002) + C 08.01 (r0050, c0250, c02
Of which the standardised approach	823	464	564	649	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	1,994	2,028	2,233	2,077	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	71	69	78	75	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	15,570	12,330	13,884	12,880	C 07.00 (r0090, r0220, s001) + C 07.00 (r0110, r0220, s001) + C 07.00 (r0130, r0220, s001) + C 08.01 (r0040, r0260, s001) + C 08.01 (r0050, r0260, s001) + C 08.01 (r0040, r0260, s002) + C 08.01 (r0050, r0260, r0260, s002) + C 08.01 (r0050, r0260,
Credit valuation adjustment - CVA	3,908	3,415	3,336	4,373	C 02.00 (r0640, c0010)
Settlement risk	117	45	15	15	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	3	5	5	5	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	6,475	4,812	5,357	6,712	C 02.00 (r0520, c0010)
Of which the standardised approach	103	81	90	76	C 02.00 (r0530, c0010)
Of which IMA	6,372	4,731	5,266	6,636	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (0010, 0560)*12.54-C 20.00 (0010,04-50)*12.5+MAV(C 24.00(0010, 0090),C 24.00(0010,0100),C 24.00(0010, 0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	632	1,005	1,005	1,005	C 02.00 (r0590, c0010)
Of which basic indicator approach	632	1,005	1,005	1,005	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (40620, c0010)
Other risk exposure amounts	4,455	3,791	3,461	604	C 02.00 (40630, c0010) + C 02.00 (40690, c0010)
Total	34,050	27,965	29,937	28,393	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CVA)' and Securitisations' section.



# 2023 EU-wide Transparency Exercise P&L Morgan Stanley Europe Holding SE

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	240	475	347	800
Of which debt securities income	0	0	0	0
Of which loans and advances income	84	300	269	610
Interest expenses	279	475	313	776
(Of which deposits expenses)	177	371	313	770
(Of which debt securities issued expenses)	0	0	0	0
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	0	0	0	0
Net Fee and commission income	363	478	130	220
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	220	243	69	175
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-2	3	9	18
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	8	-1	-2	-2
Net other operating income /(expenses)	12	110	8	16
TOTAL OPERATING INCOME, NET	562	833	248	449
(Administrative expenses)	403	548	157	323
(Cash contributions to resolution funds and deposit quarantee schemes)	27	27	30	29
(Depreciation)	11	15	4	8
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	2	2	-1	0
(Payment commitments to resolution funds and deposit quarantee schemes)	0	0	0	0
(Commitments and guarantees given)	2	2	-1	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2	3	-1	-2
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	2	3	-1	-2
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	115	236	59	90
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	59	142	49	51
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	59	142	49	51
Of which attributable to owners of the parent	59	142	49	51
(1) Information available only as of end of the year				

U Information available only as of end of the year

[2] For IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	22			As of 31	/12/2022			As of 31,	/03/2023			As of 30	06/2023		
		Fa	ir value hierarc	:hy		Fa	ir value hierard	:hy		Fa	ir value hierard	:hy		Fa	ir value hierard	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	14,556				16,121				14,693				13,280				IAS 1.54 (i)
Financial assets held for trading	72,931	1,667	70,628	636	58,821	1,487	56,743	591	54,056	3,182	50,069	805	94,090	3,464	90,026	600	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	20,175	0	20,175	0	19,606	0	19,605	0	23,663	0	23,620	43	20,260	0	20,259	0	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	26,166				24,247				19,195				19,258				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	166				184				216				219				
TOTAL ASSETS	133,994				118,978				111,824				147,107				IAS 1.9(a), IG 6

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min E	EUR)			As of 30/09/20	22					As of 31	/12/2022					As of 31	/03/2023					As of 30	/06/2023			
		Gross carry	ing amount <sup>(2)</sup>		Accun	ulated impairs	nent <sup>(2)</sup>	Gross	s carrying amo	unt <sup>(2)</sup>	Accum	nulated impairs	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accur	mulated impairr	nent <sup>(2)</sup>	Gros	s carrying amo	ınt <sup>(2)</sup>	Accum	nulated impairm	nent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	10,154	16,008	9	0	-1	-4	9,477	14,757	18	0	-1	-4	6,015	13,176	9	0	0	-4	6,024	13,233	5	0	0	-3	Annex V.Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(7)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



## **Breakdown of liabilities**

Morgan Stanley Europe Holding SE

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	67,602	61,051	51,012	90,816	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	11,975	11,568	14,365	11,576	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	48,778	39,802	39,725	36,857	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	82	35	32	33	IAS 37.10; IAS 1.54(I)
Tax liabilities	17	52	52	75	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	100	109	228	337	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	128,554	112,615	105,412	139,694	IAS 1.9(b);IG 6
TOTAL EQUITY	5,440	6,363	6,411	7,413	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	133,994	118,978	111,824	147,107	IAS 1.IG6

<sup>(1)</sup> Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



#### **Breakdown of liabilities**

Morgan Stanley Europe Holding SE

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		66,594	59,712	47,927	87,335	IFRS 9.BA.7(a); CRR Annex II
Chart marking	Equity instruments	10	1	14	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	998	1,337	3,072	3,481	Annex V.Part 1.31
	Central banks	111	824	315	69	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	22	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,972	2,073	2,075	1,942	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	5	6	41	8	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	7,313	5,889	7,495	7,062	Annex V.Part 1.42(c),44(c)
D	of which: Current accounts / overnight deposits	840	497	1,071	1,164	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	49,355	40,586	42,266	37,269	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	14,806	12,979	13,151	11,276	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,542	1,592	1,473	1,511	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	311	3	21	3	ECB/2013/33 Annex 2.Part 2.9.1
	Households	0	0	0	0	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	Annex V.Part 1.42(f), 44(c)
Debt securities issued		0	0	0	34	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		460	406	466	546	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		128,355	112,420	105,101	139,249	



# 2023 EU-wide Transparency Exercise Market Risk

TOTAL RISK EXPOSURE AMOUNT   TOTAL RISK EXP										otaliicy Lui	.,	,											
TOTAL RISK EXPOSURE AMOUNT   TOTAL RISK EXP		SA						М									IM						
TOTAL RISK EXPOSURE AMOUNT   TOTAL RISK EXP				VaR (Memoran	dum item)	STRESSED VaR (	Memorandum item)	AND MIG	RATION RISK	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE			andum item)	STRESSED VaR (	Memorandum item)	DEFAU MIGRAT	LT AND ION RISK	ALL PRICE			
Traded Debt Instruments	(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS		FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS		AVERAGE	LAST MEASURE	FLOOR	AVERAGE		EXPOSURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS		FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS	LATEST AVAILABLE (SVaRt	AVERAGE	LASI	FLOOR	12 WEEKS AVERAGE MEASURE	AST EXI	OTAL RISK XPOSURE AMOUNT
Of which: Specific risk 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		As of 30/09/2022	As of 31/12/2022				As of 30	09/2022									As of 31/1	2/2022					
Of which: Specific risk   O		0	0	0	0	0	0							0	0	0	0						
Equilies   0   0   0   0   0   0   0   0   0		0	0	0	0	0	0							0	0	0	0						
Of which: General risk         0		Ü	l o	0	0	0	0							0	0	0	0						
Foreign suchange risk   16   22   0   0   0   0   0   0   0   0		0	0	ő	ő	ő	ő							o o	ő	0	ő						
Commodities risk   87   59   0   0   0   0   0   0   0   0   0		0	0	0	0	0	0							0	0	0	0						
Total   103   81   102   21   340   80   68   51   0   0   0   6,372   85   21   234   85   59   60   0   0   0		16	22	0	0	0	0							0	0	0	0						
As of 31/03/2023  As of 30/06/2023  Traded Debt Instruments  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		8/	59	102	21	240	90	60	E1	•	_	0	6 272	95	21	224	96	EO	60	•			4.731
Of which: General risk 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Total			102		340			31			· ·	0,372	85	21	254			00				1,731
Of which: Specific risk         0	Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Equities 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which: General risk	0	0	0	0	0	0							0	0	0	0						
	Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
	Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk         0		0	0	0	0	0	0							0	0	0	0						
Of which: Seecific risk 0 0 0 0 0 0 0 0 0 0		0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk 8 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		8 8	7	0	0	0	0							0	0	0	0						
	Commodities risk	83 90	76	89	33	243	82	71	90	0	0	0	5,266	102	27	280	66	144	149	0	0		6,636

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RNM OV1 template.



					Standardised Ap	onroach			
			As of 30/09/	2022			As of 31	/12/2022	
	(min BUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>4</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
Consolidated data	Control governmenter or control season.  Control government or local atthroffice statistical control government for local attroffice statistical control government for local statistical control control government for an extraction  Control government  Generation  Genera	18,181 8 8 0 0 4,224 11,765 0 0 0 0	15,048 8 i 0 0 3,827 1,582 0 0 0 0 0	241 1 0 0 325 1,481 0 0 0 0 2 2	0	19,537 6 1 0 0 3,094 5,399 0 0 0	16,400 6 1 0 0 2,826 1,258 0 0 0 0	1 0 0 0 0 151	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures	0 0 0 104 34.295	0 0 0 104	0 0 0 104 2.155		0 0 0 98 28.126	98 20.600	0 0 0 98 1.586	
	Standardised Total <sup>2</sup>	34,295  (ii) Original exposure, unlike Exposure valu	20,571 se is remoted before taking int		it conversion factors or coult o			1,586	

\*\*Colonial consume, unlike focusive state, a second lafform lately size possible of the size of the convent feature of cold and designate behaviors. I.e., a substitution reference feature of the cold state of the colonial process of the colonial

		** Section from the 2013 metros, were apparentment and provisions for the consciousness deal incident general creat risk apparentments, and provisions for the consciousness deal incident general creat risk apparentments, and the contrast purity										
					Standardised A	pproach						
			As of 30/09	2022			As of 31	/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
GERMANY	Gen 10, months of control of the AD, months of t	17,506 0 0 0 427 483 0 0 0 0 0 0 0 0 0 0	14,484 0 0 0 0 0 427 219 0 0 0 0 0 0	80 0 0 140 0 0 0 0 0 0 0 0 0 0 0	0	18,972 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15,911 0 0 0 0 0 101 122 0 0 0 0 0 0	277 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			
	Other exposures Standardised Total <sup>2</sup>	32	32	32	0	30	30	36	0			

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments.									
					Standardised Ap	proach					
			As of 30/09/	2022			As of 31	/12/2022			
	(min PID %)	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Realous I Pulls ex	evermentar is centrel basis commentar les calambrides and revermentar les calambrides and revermentar les calambrides and revermentar les calambrides and revermentar and reve	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 825 134 0 0 0 0 0 0 0	0 0 0 0 17 155 150 0 0 0 0 0		0 0 0 0 540 1,322 0 0 0 0 0 0 0	0 0 0 540 133 0 0 0	0 0 0 0 11 10 0 0 0 0	·		

		(2) Total value adjustments and provision	ns per country of counterparty	excludes those for securitisation	exposures but includes general	credit risk adjustments.			
					Standardised A	pproach			
			As of 30/09	2022			As of 31;	12/2022	
		Original Exposure <sup>t</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
NETHERLANDS	Comits of construction of the Comits (Comits of Comits o	0 0 0 0 997 152 152 0 0 0 0	206 30 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 22 25 55 0 0 0 0 0	0	0 0 0 0 3353 136 0 0 0 0 0 0	0 0 0 0 0 0 95 22 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 21 34 0 0 0 0 0 0	
1	Standardised Total <sup>2</sup>				0				

		(.)							
					Standardised A	pproach			
			As of 30/09	2022			As of 31	/12/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)	290	290	16		158	158	13	
	Central governments or central banks Regional governments or local authorities	250	290	16		158	158	13	
	Public sector entities	ĭ	1	0		1	1		
	Multilateral Development Banks	0	0	0		ò	i	ō	
	International Organisations	0	0	0		0	0	0	
	Institutions	579	577	34		528	520		
	Corporates	1,118	371	244		855	308	265	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
FRANCE	of which: SME Secured by mortgages on immovable property	9	u u	0		0		0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	2	0	ō	i i	ō	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity								
ĺ	Other exposures	40	40	40		40	40	40	
	Standardised Total <sup>2</sup>								

O Dictional exposures untils Discourse value, in recorded before takino into account any effect due to credit convention factors or credit nik mitization techniques (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.



				Standardised Ap	proach					
		As of 30/09	2022			As of 31,	/12/2022			
(mb EUR, *fg)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Central groverments or central hands.  Registral geoverments or scale alternations.  Registral geoverments or scale alternations.  Registral george and ge	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 0 1,997 3 0 0 0 0 0 0	0 0 0 2 2 3 3 0 0 0 0 0 0	0	0 0 0 0 1,355 28 0 0 0 0 0 0 0	0 0 0 0 0 1,355 28 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		

(2) finitional connections unable for the control of the control o

Comparison   Com						Standardised Ap	proach			
Combit discussmentals of certain lates   Combit discussion   Com				As of 30/09	2022			As of 31,	/12/2022	
Control discontenses for control should be an extended and a should be a shoul		41.00	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Standardised Total 0	DENMARK	Central oversments or central sharis solicida commentaria vi local arthriffes solicida commentaria vi local arthriffes stratification of the solicidation of the solic	18 0 0 0 2,455 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	207	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	27 0 0 0 1 1,679 0 0 0 0 0 0 0 0	S 0 0 0 1 157 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 157 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

(1) Chairel essours: untile Exosure value in records before taken into account any effect due to credit convenion factors or could not initiation techniques (as, substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

(min EUR, %)	Original Exposure <sup>t</sup>	As of 30/09/ Exposure Value <sup>1</sup>		Value adjustments and		As of 31/	12/2022		
(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount						
	Original Exposure* Exposure Value* Risk exposure amount. Value adjustments and Original Exposure* Exposure Value* Risk exposure amount. Value (Control Exposure*) (Con								
Comital downerments or control abando  Paulic sector mettion of head advantificas  Multification Constitutions  Multification Constitutions  Constitution  C	8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 0 0 0 9 7 72 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 0 0 0 2 2 72 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	10 0 0 0 8 36 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10 0 0 0 8 3 3 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10 0 0 2 2 31 0 0 0 0 0 0	٥	

O Tobranil escourse, untilse becourse value in recorded before takins into account any effect due to credit convenion factors or credit risk ministration techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for scarrination opposes but includes general credit risk adjustments.

					Standardised A				
			As of 30/09		Juliusi diaca A	pprouch		/12/2022	
			AS OF 30/09	2022			AS 07 31	/12/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	2 0	2	1 0		1 0	1 0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0				0	
	Institutions Corporates	263	43	10		265	71	20	
	of which: SME	203	.,	1,0		103			
	Retail	ō	0	0		0	0	0	
SPAIN	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortoages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default		0	0	0		0	0	
	Items associated with particularly high risk Covered bonds			0				0	
	Claims on institutions and corporates with a ST credit assessment	, i	i i	ů o		ő	i o	ő	
	Collective investments undertakings (CIU)		0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0		0				0	
	Standardised Total <sup>2</sup>				1 0				

		.,	is per country or counterparty t						
					Standardised A	pproach			
			As of 30/09/	2022			As of 31,	/12/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
ITALY	Cantral overments or cantral shares  Residence overments or local statistics  Residence overments or local statistics  Residence overments beautiful  Residence of the constantion  Constan	89 0 0 0 0 8 8 8 369 0 0 0 0	89 0 0 74 106 0 0 0	44 0 0 0 0 3 68 8 0 0 0 0	0	121 0 0 0 0 100 291 0 0 0	221 0 0 0 0 100 99 0 0 0	53 0 0 0 0 3 52 0 0 0	0
	Covered bonds  Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity  Other exposures	0 0 0	0	0 0 0		0	0 0	0 0 0	
	Standardised Total <sup>2</sup>				0				0

		(2) Total value adjustments and provision							
					Standardised A	pproach			
			As of 30/09	2022			As of 31	/12/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
AUSTRIA	Central overcements or central sharks  And Section of all admirities  Multiflusted Development Basics  Multiflusted Development Basics  Multiflusted Development Basics  Graphical  Graphical  Graphical  Graphical  Graphical  For all others  Section of the Company  Sectio	0 0 0 0 0 0	000000000000000000000000000000000000000	0 1 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 1 0 0 0 0 0 0	
	of which: SWE Executer is refault Them associated with particularly high risk Conveol boxels Conveol C	0 0 0 0 0	0	0 0 0 0	0	0 0 0 0	0 0 0 0 0	0 0 0 0	0

# EBA Markette Credit Risk - Standardised Approach Morgan Stanley Europe Holding SE

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min BJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions
Consolidated data	Control governments or control sealed.  Sectional conversation to be plantificial Sectional conversation to be plantificial Sectional conversation to be plantificial Sectional control and sectional Sectional Control and Sectional Sectional Control and Sectional Sectional Control and Sectional Section Section Sectional Sectional Section Sectio	18,434 7 27 0 0 3,433 4,582 0 0 0 0 0 0	15,112 7 7 10 0 0 2,585 2,960 0 0 0 0 0	277 1 2 0 0 204 1,178 0 0 0 0	0	17,262 6 31 1 2 3,992 6,006 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14,025 9 1 2 2,886 3,374 0 0 0 0 0 0	186 1 2 0 0 1922 1,432 0 0 0 0 0 0	0
	Equity Other exposures Standardised Total <sup>2</sup>	0 107 <b>26,650</b>	0 107 19,860	0 107 1,769	0	0 122 27,122	0 122 20,425	0 122 1,935	2

					Standardise	d Approach			
			As of 31)	03/2023			As of 30	/06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Com the Suprementation Control Section 200. No. No. No. No. No. No. No. No. No. No	17,855 0 0 0 749 99 0 0 0 0 0 0	14,647 0 0 0 142 74 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	101 0 0 0 14 41 41 0 0 0 0 0 0 0		16,772 0 0 0 781 116 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13,627 0 0 0 0 183 99 0 0 0 0 0	0 0 0 0 8 8 5i 0 0 0 0	0
	Standardised Total <sup>2</sup>				0				,

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenient forces or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures but includes general credit risk adjustments.

		(2) Total value adjustments are	a provisions per country or cor	anniparty encouses troops for an	LUIDING OPPOSITE OF THE	an germa creat rat augustine			
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30,	/06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min BJR, %) Central governments or central banks	0	0	0		0		0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0 769			1	1.805	14	
	Corporates	772	769	61		1,807	1,805	84	
	of which: SME Retail	0						0	
	Retail	0				ů		0	
UNITED KINGDOM	of which: SME Secured by mortisages on immovable property	0		0		ů		0	
	of which: SME	ō	ō	ō		ō	ō	ō	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity	0		0		9		0	
	Other emosures	0				٥			
	Standardised Total <sup>3</sup>				0				0

(1) Original exposure, untile Exposure value, in reported before taking into account any effect due to needs convenient one or ender this integration techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of coordeparty encludes those for securitisation exposures but includes general needs risk adjustments.

					acuromicos exposures con ricon				
					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>
NETHERLANDS	Common Co	0 0 0 0 548 131 0 0 0 0 0	0 0 0 0 0 291 222 0 0 0 0 0	0 0 0 0 0 0 62 23 35 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 109 2 7 0 0 0 0 0	0 0 0 0 0 22 27 27 0 0 0 0 0 0 0 0 0 0 0	

		(2) Total Value adjustments an	a provisions per country or col	anterparty excludes those for se	curitisation exposures but indu	ses general credit risk adjustmer	ES.		
					Standardise	d Approach			
			As of 31,	03/2023			As of 30	/06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	Comba de commencia de canada de comba d	160 0 27 0 0 553 1,119 0 0 0 0 0 0	151 0 10 0 531 294 0 0 0 0 0 0	14 0 2 0 0 23 26 0 0 0 0 0 0 0 0 0 0	0	98 0 31 0 438 1,90 0 0 0 0 0 0 0 0	99 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 2 0 0 25 262 0 0 0 0 0 0 0	
	Other exposures Standardised Total <sup>2</sup>	42	42	42	0	0		0	

O (Original exposure, untiles Exposure value, is reported before taking into account any effect due to credit convention factors or credit nik mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those in rescurributions exposures but includes general credit nik adjustments.

# 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Morgan Stanley Europe Holding SE

					Standardise	d Approach			
			As of 31/	03/2023			As of 30	/06/2023	
	(min EUR. %).	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED STATES	Contral generation or control basis.  Design of generating to both arthritis  Recillator of Design of the Control  Recillator	1 0 0 1,159 27 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 1.399 27 27 0 0 0 0 0 0 0 0	0 0 0 0 0 151 256 0 0 0 0 0 0 0 0 0 0	0	1 0 0 0 0 1,901 26 0 0 0 0 0 0 0	1 0 0 0 0 0 1,900 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 87 26 0 0 0 0 0 0 0	0

(1) Original exposure, unlike Exposure value, is reported before baling into account any effect due to credit convension factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

					Standardise	d Approach			
			As of 31,	03/2023			As of 30	/06/2023	
	(mh BJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	Central dovernments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks	22 0 0 0	4 0 0 0	0 0 0		25 0 0 0	S 0 0 0	0 0 0	
	International Organisations Institutions Corporates of which: SME	0 1 1,174 0	0 1 282 0	0 1 282 0		0 1 1,322 0	0 1 356 0	0 1 356 0	
DENMARK	Retail of which: SHE Secured by mortuages on immovable property of which: SHE	0 0 0	0 0 0	0 0		0 0 0	0 0 0	0 0 0	
E It C	Exposures in default Items associated with earticularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0 0 0	0 0 0	0 0	0	0 0 0	0 0 0	0 0 0	
	Collective investments undertakinos (CIU) Equity Other expenses	0	0	0		0	0	0	

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
LUXEMBOURG	Control downwards or control lastics  Associated commonates of both anthrollies  Associated commonates of both anthrollies  Associated by the control of the	9 0 0 0 35 141 0 0 0 0 0 0 0 0	9 0 0 15 0 0 0 0 0 0 0 0 0 0	9 0 0 0 0 3 99 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 31 180 0 0 0 0 0 0	0 0 0 0 1 146 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 8 146 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥
	Standardised Total <sup>2</sup>				0				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenient feators or credit risk mitigation tuchniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit adjustments.

					Standardisc	d Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>
	(min BJR, %)								
SPAIN	Central ownerments or central banks Residual coverments or local authorities Residual coverments or local authorities Residual coverments or local authorities Residual Coverments Residual Residual Coverments Residual Residual Coverments Residual Residual Coverments	6 0 0 0 56 271 0 0	6 0 0 0 0 56 20 0	3 0 0 0 12 22 0 0		21 0 0 0 81 276 0 0	20 0 0 0 0 80 22 0 0	4 0 0 0 7 24 0 0	
SIAIN	Secured by metases on immovable presents of nitro. 1985 Espoure in default. Espo	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0	0	

		(2) Total value adjustments an	d provisions per country of co	unterparty excludes those for se	curitisation exposures but inclu	des general credit risk adjustme	nts.		
					Standardise	ed Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	(min BUR, %) Central governments or central banks	114	114	57		92	92	46	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0			0	0	
	International Organisations Institutions	106	106	0		108	108		
	Corporates	308	100	20		294	100	50	
	of which: SME	0		0		.,,,	0	0	
	Retail	0	0	0		0	0	0	
ITALY	of which: SME	0	0	0		0	0	0	
TIALT	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0			0	0	
	Items associated with particularly high risk Covered bonds	0		0			0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0							
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0		0					
	Equity	0		0		ı .	0	l ő	
	Other exposures	0	i i	o o		ŏ	, o	l ő	
	Chardendard Value								

					Standardise	d Approach			
			As of 31,	/03/2023			As of 30;	06/2023	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>
AUSTRIA	Complete Commented or Comment Assessment Comments Commented Commen	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 6 0 1 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 0 1 27 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 0 27 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

Morgan Stanley Europe Holding SE

							IRB Ap	proach					
				As of	30/09/2022					As of 3	1/12/2022		
		Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted	, and		Of which: defaulted	provisions
	Central banks and central governments	19	0	19	2	0	0	0	0	0	0	0	0
	Institutions	11,197	0	4,565	1,627	0	0	8,443	0	3,693	1,386	0	0
	Corporates	45,831	17	20,438	14,534	0	0	38,062	17	15,334	11,739	0	1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0
	Retail	0	0	0	0	0	0	0	0	0	0		0
	Retail - Secured on real estate property	0	0			0	0	0	0	0	0		0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	o o	0
Consolidated data	Retail - Secured on real estate property - Of Which; non-		ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	o .
	Retail - Qualifying Revolving	0	n	0	n n	0	0	n	n	0	n n	0	0
	Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	24	0	24	71	0		23	0	23	69	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>		16,235								13,194		

I Original exposure, units Exposure value, is reported before integrity to count any effect due to credit convenient factors or credit risk entirplants inchregions (e.g., authorized before integrity or counter in effects or credit risk entirplants inchregions (e.g., authorized before integrity or counter in effects or credit risk entirplants inchregions (e.g., authorized and counter integrity or counter i

		as of last quarte											
							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original Exposure Exposure Risk exposure amount Value adjustments and Value							Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	2 3,377 2,984 0	0	2 1,349 1,620 0	0 460 1,333 0	0	0 0	0 2,638 2,659 0	0 0 0	0 944 1,537 0	0 418 1,262 0	0 0	0 0
GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0 0 0 0
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity	0 0	0 0 0	0 0	0 0	0 0 0	0 0	0 0 0	0	0 0	0 0	0 0 0	0
	Other non credit-obligation assets IR8 Total												

(5) Orisinal exposure, unifike Exposure value, is reported before takino into account any effect due to credit conversion factors or credit risk militation techniques (e.g., substitution effects).

								IRB Ap	proach					
					As of	30/09/2022					As of :	31/12/2022		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and
		(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted	· · · · · ·		Of which: defaulted	provisions
		inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		11,049	0	7,056	2,895	0	0	9,631	0	4,291	2,177	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property		0		0		0	0			0		
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: SME		0				0	0	0				0
		Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0
		Retail - Other Retail		0	0	0	0	0	0	0	0	0		0
		Retail - Other Retail - Of Which: SME				, i		0						0
		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0	0	0	0	0		
	Equity	Retail * Other Retail * Ut Which: non-SME				, i		0	0					0
		credit-obligation assets	_							Ů	Ů			ů
	IRB Total													

(9) Orional exposure, unlike Exposure value, is recorded before takino into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original I	exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	272	0	208	87	0	0	250	0	193	81	0	0
	Corporates	12,395	0	2,082	1,793	0	0	9,897	0	1,618	1,437	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
	Retail			0		0	0	0	0				
	Retail - Secured on real estate property				0		0		0		0		
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0		0	0	0	0	0	0	0		
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	n	0	0	0	0	ů
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

(ii) Orisinal emosure, unlike Emosure value, is recorded before taking into account any effect due to credit conversion factors or credit risk militation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	0/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>t</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions Corporates	15 1,220 4,088	0 0 17	15 289 2,200	0 105 1,782	0	0	0 1,257 4,032	0 0 17	0 280 1,757	0 100 1,443	0	0 0 1
	Corporates - Of Which: Specialized Lending Corporates - Of Which: SME Retail	0	0	0	0	0	0	0 0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets IRB Total												

(5) Orisinal emosure, unlike Emosure value, is reported before takina into account any effect due to credit conversion factors or credit risk militation techniques (e.a., substitution effects)

								IRB Ap	proach					
					As of	30/09/2022					As of 3	31/12/2022		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		1,534	0	1,408	355	0	0	1,098	0	1,053	268	0	0
	Corporat		1,296	0	1,976	1,338	0	0	1,205	0	1,984	1,390	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
OHITED STATES		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0			0
		Retail - Qualifying Revolving Retail - Other Retail	0	0					0	0				0
		Retail - Other Retail Retail - Other Retail - Of Which: SME		0		0			0	0	0			0
			0	0	0	0	0	0	0	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	23	0	23	68	0	0	23	0	23	66		0
	equity	credit-obligation assets	23	0	23	00		0	23	0	23	00		
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
DENMARK	Contral banks and central governments Corporates: Of Watch Specialist Landing Corporates: Of Watch Specialist Landing Corporates: Of Watch Specialist Retail Second on not lattice properly of Watch Specialist Retail Second on real entire properly of Watch Special Retail Second on real entire properly of Watch Special Retail Second on real entire properly of Watch special Retail Second on real entire properly of Watch special		0	0 27 650 0 0 0 0	0 12 650 0 0 0 0	0	0 0 0 0 0 0	0 53 3,702 0 0 0 0	0 0 0 0 0 0 0	0 30 573 0 0 0 0	0 15 573 0 0 0 0	0	0 0 0 0 0 0 0 0 0
	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity  Other non-credit-obligation assets  IRB Total	0 0	0 0	0 0	0 0	0 0	0 0	0 0	0	0 0	0 0 0	0 0	0 0 0

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	22	0	22	11	0	0	24	0	24	12	0	0
	Corporates	3,106	0	1,519	1,540	0	0	2,390	0	1,118	1,124	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXLINDOUNG	Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0		0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2022					As of	31/12/2022		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central bi Institutio Corporate		0 1,428 1.160	0	0 296 896	0 250 908	0	0	0 893 743	0	0 276 432	0 181 445	0	0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN		Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
		n credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total													

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	697 739	0	168 390	126 363	0	0	374	0	136 371	76	0	0
	Corporates - Of Which: Specialised Lending	739	0	390	363	0	0	739	0	371	345 0	0	0
	Corporates - Of Which: SME	o o	0		0	0	0	0	0	0	0		0
	Retail	, i	0			0	0	0			0		0
	Retail - Secured on real estate property	o o	0	o o	0	0	0	0	0	0	o o	0	0
	Retail - Secured on real estate property - Of Which: SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
ITALY	Retail - Secured on real estate property - Of Which: non		0		0	0	0	0	0	0		0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non credit-obligation assets		0	0	0	0		0	0		0		
	IRB Total		-									_	

							IRB Ap	proach					
				As of	30/09/2022					As of	31/12/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 676	0	0 51	0 19	0	0	0 609	0	0 95	0 47	0	0
	Corporates	124	0	78	68	0	0	109	0	63	53	0	ő
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SM		0	0	0		0	0	0	0	0	0	0
AUSTRIA	Retail - Secured on real estate property - Of Which: no		0	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő
	Retail - Qualifying Revolving	0	0	0	0	0		o	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
1	Equity Other non credit-obligation assets	0	0	0	U	0	0		0		U	-	-
I	Other non-create congucion marecs											=	_

<sup>(</sup>ii) Original emposure, unlike Emposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects)

Morgan Stanley Europe Holding SE

							IRB Ap	proach					
				As of 3	31/03/2023					As of 3	0/06/2023		
		Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provision
	Central banks and central governments	46	0	28	9	0	0	67	0	61	13	0	0
	Institutions	10,197	0	4,391	1,726	0	1	10,198	0	4,564	1,750	0	1
	Corporates	40,075	17	17,267	13,077	0	2	43,686	17	15,669	11,764	0	3
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0		0		0	0		0	0	0	0
	Corporates - Ut Which: SME Retail	0	0	0	0	0	0	0		0	0	0	0
					-		-			0	-		-
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0		0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-Sh		0	0	0		0	0		0	0		0
	Retail - Qualifying Revolving				0		0			0			0
	Retail - Qualifying Revolving  Retail - Other Retail	0	0	0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: SME	0	0	0	0	o o	0	0	ů.	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	0
	Equity	27	0	27	78		_	26		26	75	0	
	Other non credit-obligation assets			-	0						0		
	IRB Total <sup>2</sup>				14.890						13,602		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to cre
 IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated
as of last quarter

		as of last quarts	r										
							IRB Ap	proach					
				As of	31/03/2023					As of 3	80/06/2023		
		Origina	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	4,174 2,928	0	1,304	558 1.525	0	0	4,265 2,886	0	1,384 1.725	443 1.418	0	0
	Corporates - Of Which: Specialised Lending	2,720	0	1,767	1,323		0	2,000	0	1,723	1,410		0
	Corporates - Of Which: SME	ő	0	ő	ő	ő	ő	ő	ő	ő	0	ő	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which	: SME 0	0	0	0	0	0	0	0	0	0	0	0
GERMANT	Retail - Secured on real estate property - Of Which	non-Si	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0		0		0		0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME Equity	0	0		0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets	ů			,						·	-	ı -
	IRB Total												
	IKO TOUM												

								IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value:		Of which: defaulted	provisions
		anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		0	0	0	0	0	0	0	0	0	0	0	0
	Corporate		12,310	0	5,699	2,700	0	0	13,457	0	5,070	2,566	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
		Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0		0	0	0	0			0	0		0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: SME	0		0	0		0			0	0		0
		Retail - Secured on real estate property - Of Which: non-Si	0			0	0	0			0	0		0
		Retail - Qualifying Revolving Retail - Other Retail	0		0	0	0	0			0	0		0
					0						0			0
		Retail - Other Retail - Of Which: SME	0		0	0	0	0			0	0		0
	Faulte.	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	n credit-obligation assets			0	U	0	0		0		U	0	- 0
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2023					As of 3	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min ELR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0 266	0	0	0	0	0
	Corporates	245 9.604		190 1.711	78 1.549			9,783		217 1.506	91 1.348		0
	Corporates - Of Which: Specialised Lending	9,604		1,711	1,549	0	1	9,783	0	1,506	1,948	0	0
	Corporates - Of Which: SME	0		0	0		0				0		0
	Retail	0		0	0	0	0				0	0	0
	Retail - Secured on real estate property	0			0	0	0	ő			0	0	0
	Retail - Secured on real estate property - Of Which: SME	n n	0	n n	n n	0	0	0	0	0	o o	0	0
NETHERLANDS	Retail - Secured on real estate property - Of Which: non-S	0	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0		0	0	0	0	0
	Other non credit-obligation assets												
	IRR Total												

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
FRANCE	Control hands and control governments Corporate. Of Which: Sponsional Lending Corporate. Of Which: Sponsional Lending Corporate. Of Which: Sponsional Lending Retail - Security of Which: Sponsional Lending Retail - Sponsional or real exists property Retail - Sponsional or real exists property Retail - Control Retail - Control or Which: Sign Retail - Control	31 1,555 3,853 0 0 0 0 0 0 0	0 17 0 0 0 0 0 0	13 604 1,883 0 0 0 0 0 0 0	0 171 1,613 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	67 1,456 3,725 0 0 0 0 0 0	0 17 0 0 0 0 0 0	61 594 1,804 0 0 0 0 0 0 0 0	13 174 1,446 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets IRB Total												

Morgan Stanley Europe Holding SE

							IRB Ap	proach					
				As of	31/03/2023					As of 3	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustmen
	(min EUR, %)	defaulted defaulted defaulted defaulted									Of which: defaulted	and provision	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	766	0	712	284	0	0	689	0	842	311	0	0
	Corporates	839	0	1,587	1,179	0	0	3,937	0	1,761	1,289	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME				0	0	0	0		0	0	0	0
	Corporates - Ut Which: SME Retail	0	0	0	0	0	0	0		0	0	0	0
	Retail - Secured on real estate property	0			0			0		0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail	0	0	0	0		0	0			0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	27	0	27	77	0	0	26	0	26	74	0	0
	Other non credit-obligation assets												
	IRB Total												

		1						IRB Ap	proach					
					As of	31/03/2023					As of	30/06/2023		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba	anks and central governments	0 46	0	0 25	0	0	0	0 30	0	0 13	6	0	0
	Corporate	es Corporates - Of Which: Specialised Lending	3,704	0	556 0	556 0	0	0	3,626	0	514 0	514 0	0	0
	Retail	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Recall	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
DENMARK		Retail - Secured on real estate property - Of Which: non-Si	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other nor	redit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total													

								IRB Ap	proach					
					As of :	31/03/2023					As of :	30/06/2023		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		nks and central governments	2	0	2	2	0	0	0	0	0	0	0	0
	Institution		23	0	23	11	0	0	25	0	25	12	0	0
	Corporates		2,194	0	1,074	1,085	0	0	2,059	0	937	941	0	0
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		0	0	0
		Corporates - Of Which: SME	U	0		0	0	0	0	0	0	0		0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG		Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
EO/IEI IDOOITO		Retail - Secured on real estate property - Of Which: non-Si	U	0	0	0	0		0	0		0		0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	0	0	0	0	0	0	0	0		0	0	0
		Retail - Other Retail - Of Which: SME	0		0	U	0	0		0	0	U	0	U
		Retail - Other Retail - Of Which: non-SME	0			0				0	0	0		0
	Equity							0				0		0
		credit-obligation assets												
	IRB Total													

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions	0	0	0	0	0	0	0 1.096	0	0	0 266	0	0
	Corporates	1,052 875	0	461 475	243 490	0	0	726	0	455 313	266 335	0	0
	Corporates - Of Which: Specialised Lending	0,3	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SN	0	0	0	0	0	0	0	0	0	0	0	0
5.74.1	Retail - Secured on real estate property - Ut Which: non-Sh Retail - Qualifying Revolving	0	0		0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	ō	ō	ō	0	ō	ō	ō	ō	ō	ō	ō	ō
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												
	IR8 Total												

							IRB Ap	proach					
				As of	31/03/2023					As of	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	4	0	4	2	0	0	0	0	0	0	0	0
	Institutions Corporates	381 1.080	0	167 736	96 711	0	0	635 734	0	267 410	194 392	0	0
	Corporates - Of Which: Specialised Lending	1,000	0	730	711	0	0	734	0	410	392		0
	Corporates - Of Which: SME	ů	0	0	0	0	n	0	0	o o	0	0	0
	Retail	0	0	ō	ō	0	ō	ō	ō	ō	0	ō	0
	Retail - Secured on real estate property	0	0	ō	ō	ō	ō	ō	ō	ō	ō	ō	0
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
TIALT	Retail - Secured on real estate property - Of Which: non-SI	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0		U		0	0	0	0	U		0
	Equity Other non credit-obligation assets	- 0			U		0		0		U	-	0
	IRB Total												
	THE LOCAL												

							IRB Ap	proach					
				As of	31/03/2023					As of :	30/06/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	(min ELR, %)  Central banks and central governments  Institutions			1 66	0 37	0	0	0 459	0	0 55	0 25	0	0
	Corporates	588 109	0	63	52	0	ō	136	ő	85	74	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
AUSTRIA	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-S	0	0	0	0	0	0	0	0	0	0	0	0
1.5511411	Retail - Secured on real estate property - Ut Which: non-Si Retail - Qualifying Revolving				0		0				0		0
	Retail - Other Retail	o o	0	ő	ō	ő	ő	ő	ő	ő	ō	ő	o o
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects)



General governments exposures by country of the counterparty

						Mo	rgan Stanley Europe Hold							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balaı	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Austria	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	0 0 0 0 0 0 0 0 1 2 12 0 0	0 0 0 0 12 0	0		0	( ( ( ( ( 4	0 0 0 0 106 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Belgium	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 7 6 11 24	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Bulgaria		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
Total [0 - 3M   [1 3M - 1 Y   [1 1 Y - 2 Y   [2 Y - 3 Y   [3 Y - 5 Y   [5 Y - 10 Y   [10 Y - more Total	Cyprus													
[ 0 - 3M [	Czech Republic													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Denmark		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 6 0 0 3 3	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	( ( ( ( 1 1 1 1	0 0 0 100 250 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0
10 - 3M	Estonia						, and the second		330	·		·		



General governments exposures by country of the counterparty

						Mo	rgan Stanley Europe Hold	ding SE						
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Finland		0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	(	0 0 0 0 0 0	1 0 0 0 0 0 0	226 0 0 0 0 0 164 390	6 0 0 0 0 0 5	353 0 0 0 0 0 0	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	153 153 8 4 4 105 266 6 6 6	8 44 109 260 68	0 153 8 44 109 260 53	n	(	0 0 0 0 0 0 15	0 0 0 0 2 2 3 0	0 0 0 0 0 220	0 0 12 0 1 0 0 0	0 0 0 0	0 0 0 0		13
[ 0 - 3M [	Germany	28 28 10 6 6 12 27 488	0 28 10 0 48 120 269 475	0 28 10 0 61 120 64 282	0 0 0	(	0 0 0 0 0 0 0 0 206	43 66 60 198 47 318 1,930 2,662	3.071 6.250 473 3.051 599 1.863 18,849	32 58 107 94 90 204 496 1,080	1.984 8.243 248 517 1.143 1.962	0 0 0 0 0		
10 - 3M	Croatia		0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
[ 0 - 3M [ [ 3M - 1Y [	Greece		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 750	0 0 0 0 0 0 25	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		
Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Hungary	0 0 0 0 1 1	0 0 0 0 0 16	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	(	0 0 0 0 0 16	0 0 0 0 0 0	0 0 0 0 0 0 885	0 2 0 0 0 8 0	0 237 0 0 0 0 0	0 0 0 0		16
[ 0 - 3M [	Ireland		0 0 0	0 0 0 0 0 0	0 0 0 0 0	(0)	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0		
Toy - more	Italy	36 54 52 23 51 51 714	8 51 83 518	36 54 23 8 51 83 34 289	0 0 0 0 0	()	0 0 0 0 0 0 485	8 0 11 0 8 32 17 76	0 0 400 0 150 390 1,297 2,237	0 87 0 0 0 100 360 548	0 0 0 0 0 471	0 0 0 0 0		51
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Latvia									-				



General governments exposures by country of the counterparty

						MO	rgan Stanley Europe Hole							
							As of 31/12/2022	!						,
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli		Derivatives with po	sitive fair value	Derivatives with	ı negative fair value	Off-balance s	heet exposures	
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Lithuania													
Total [0 - 3M [ 1 3M - 1Y [ 1 1Y - 2Y [ 1 2Y - 3Y [ 1 3Y - 5Y [ 1 5Y - 10Y [ 1 10Y - more Total	Luxembourg		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 18	0 0 0 0	C C C C C C C C C C C C C C C C C C C	10
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Malta													
0 - 3M       1	Netherlands	110	0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 1 1 6 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	
[ 3M - 1Y [	Poland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
[ 0 - 3M [	Portugal		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 100 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0	2
[ 0 - 3M [	Romania		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0
[ 0 - 3M [	Slovakia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Slovenia		0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	



General governments exposures by country of the counterparty

						Moi	gan Stanley Europe Holo	ding SE						
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M	Spain	0 0 7 0 5 5 5 4 4 3 1 36	0 0 7 0 5 5 3 3 3 136	0 0 7 0 50 43 36 135	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 1	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M [	Sweden	100						·	·	·		J		
[ 0 - 3M [	United Kingdom													
Total	Iceland													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y	Liechtenstein													
Total	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada							_						
[ 0 - 3M   1   1   1   1   1   1   1   1   1	Hong Kong													



General governments exposures by country of the counterparty

						110	rgan Stanley Europe Hold							
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Japan		0	0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	u.s.		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0
[ 0 - 3M [	China													
Total  1 3M - 1Y1  1 3M - 1Y1  1 17 - 2Y1  1 2Y - 3Y1  1 3Y - 5Y1  1 3Y - 1Y1  1 3Y - 1Y1  1 3Y - 1Y1  1 3Y - 2Y1  1 3Y - 2Y1  1 3Y - 2Y1  1 3Y - 2Y1  1 3Y - 5Y1  1 3Y - 5Y1  1 3Y - 5Y1	Switzerland													
[10Y - more	Other advanced economies non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 15	0 0 0 0 0 1.257	0 0 0 0 0 4	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
10 - 3M     13M - 1Y     13Y - 2Y     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Other Central and eastern Europe countries non EEA		0	0 0 0	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Middle East		0	000000000000000000000000000000000000000	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total	Latin America and the Caribbean		0 0 0	000000000000000000000000000000000000000	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



#### General governments exposures by country of the counterparty

Morgan Stanley Europe Holding SE

							gair starties Europe rior	9						
							As of 31/12/2022	2						
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
	,											Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa		0 0 0	0 0 0 0 0 0			000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 6 6		000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Others	0		0 0 0 0 0	(		0					000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Domin

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

	i		Morgan Stanley Europe Holding SE  As of 30/06/2023												
						Dire	ct exposures							1	
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balaı	nce sheet		
												Off-balance si	neet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount	
Residual Flaturity	County / Region	derivative financial assets	assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[ 0 - 3M [	Austria	0 0 0 1	0 0 0 1 0 0	0 0 0 1 0 0	0 0 0		0 0	0 0 0 3 0	0 0 0 0 106 0	0 0 0	0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [ [ 3M - 1Y [	Belgium	0 0 0 0 3 3 21 21	0 0 0 0 3 3 21 21	0 0 0 3 21 21	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total  [ 0 - 3M [	Bulgaria	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	(	0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[ 0 - 3M [	Cyprus		·	·											
[ 0 - 3M [	Czech Republic														
[ 0 - 3M [	Denmark	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 2 1 1	0 0 0 200 250 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0	
Total	Estonia		·					~		·		·			



General governments exposures by country of the counterparty

						14101	gan Stanley Europe Hold As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
	(min Edit)				Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Finland	0 0 0 0 0	0 0 0 0 0 0 8 8	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 8 8		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 8	0 0 0 0 0 164	0 0 0 0 0	0 0 0 0 0	41
[ 0 - 3M [	France	187 0 0 95 123 236 503 301	187 0 95 123 236 503 301 <b>1,445</b>	187 0 95 123 236 503 291 <b>1,435</b>	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 10	( ( ( 11	0 38 131 582 128 57 90	0 0 9 0 1 1 0 1	0 38 49 32 200 274 211	0 0 0 0	0	2
[ 0 - 3M [	Germany	0 1 7 264 174 2999 260	0 0 1 7 7 254 174 297 2560 1,001	0 1 7 264 174 299	0	000000000000000000000000000000000000000	0 0 0 0 0 170	4; ( 176 100 6; 23: 1,865 <b>2,503</b>	6.146 646 63 5,814 2.230 1.336 2 1.358	33 53 110 44 147 112 433 <b>933</b>	7.717 1.181 326 461 1.469 2.052	0	000000000000000000000000000000000000000	0
[0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more	Croatia	0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [ [ 3M - 1Y [	Greece	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0	0 0 0 0 0 55 <b>55</b>	0 0 0 0 0 750 <b>750</b>	0 0 0 0 0	0 0 0 0 0	1
Total [0 - 3M f [3 M - 1 Y f [1 Y - 2 Y f [2 Y - 3 Y f [3 Y - 5 Y f [5 Y - 10 Y f [10 Y - more Total	Hungary	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	( ( ( 12 22	0 30 0 0 0 0 708 273 1,011	0 2 0 0 0 0	0 237 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	17
[ 0 - 3M [	Ireland	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[ 3M - 1Y [	Italy	157 65 72 194 29 342 531 <b>1,388</b>	157 63 72 194 29 342 530	157 63 72 194 29 342 96 <b>953</b>	0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 435 435	11 ( ( 5 22 18	0 400 0 0 0 150 390 766 1,706	103 0 0 0 0 65 320 489	0 0 0 40 331	0 0 0 0 0	0 0 0 0 0 0	46
10 - 3M     13M - 12Y     13M - 12Y       12Y - 2Y       12Y - 3Y       13Y - 5Y	Latvia													



General governments exposures by country of the counterparty

						Mo	rgan Stanley Europe Holo	ding SE						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Lithuania													
[ 0 - 3M [	Luxembourg		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	C C C C C C C C C C C C C C C C C C C	
Total  [ 0 - 3M [	Malta													
Total [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Netherlands		0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	
[ 0 - 3M [ ] 3M - 1Y [ ] 1Y - 2Y [ ] 1Y - 2Y [ ] 2Y - 3Y [ ] 3Y - 5Y [ ] 5Y - 10Y [ ] 10Y - more Total [ 0 - 3M [ ]	Poland		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	
10 - 3M	Portugal		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 100 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000	
10tal   0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more   Total   0 - 3M	Romania		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
10 - 3M	Slovakia		0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	6	
10-3M     10-3M     13M - 1Y      13Y - 1Y      12Y - 3Y      13Y - 5Y      15Y - 10Y      10Y - more     Total	Slovenia		0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0	



General governments exposures by country of the counterparty

						Moi	gan Stanley Europe Holo	ding SE						
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value	Off-balance sl	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											Risk weighted exposure amount
			positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Spain	0 199 0 45 5 18	0 0 199 0 45 60 18 323	0 0 199 0 45 60 15	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 3 3	0 0 0 0 1 0 0	0 0 0 50 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Sweden													
[ 0 - 3M [ 13M - 1Y [ 13Y - 2Y [ 12Y - 2Y [ 12Y - 3Y [ 13Y - 5Y [ 15Y - 10Y [ 10Y - more ] Total	United Kingdom													
Total	Iceland													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Liechtenstein													
Total	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M [	Canada													
[0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more	Hong Kong													



General governments exposures by country of the counterparty

							rgan Stanley Europe Hol	9						
							As of 30/06/2023	3						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan		0	000000000000000000000000000000000000000	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.		0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 343	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0
[ 0 - 3M [ ] [ 3M - 1Y [ ] [ 1Y - 2Y [ ] [ 2Y - 3Y [ ] [ 3Y - 5Y [ ] [ 5Y - 10Y ] [ 10Y - more ] Total	Other Central and eastern Europe countries non EEA		0 0 0	0 0 0 0 0	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[ 0 - 3M [	Middle East		000000000000000000000000000000000000000	0 0 0 0 0	0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total  [ 0 - 3M	Latin America and the Caribbean		1 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0	0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



#### General governments exposures by country of the counterparty

Morgan Stanley Europe Holding SE

						MOI	gan Stanley Europe noi	uing SE						
							As of 30/06/2023	3						
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	Ī
												Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amoun
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa		0 0 0	0 0 0 0 0		0 0 0	000000000000000000000000000000000000000	C C C C C C C C C C C C C C C C C C C				000000000000000000000000000000000000000		
[ 0 - 3M [	Others		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 2		0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0	(		000000000000000000000000000000000000000		

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the apprepate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the conomic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments. (S) Residual countries not reported separatively in the Transparency exercise.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Domin

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Epypt, Morocco, South Africa: Apprils, Epytholis, Chand, Commors, Congo, The Democratic Republic (O'Thire Congo, Cite D'Noire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gamba, Guinea, Guinea,

- (6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

## Performing and non-performing exposures Morgan Stanley Europe Holding SE

									. 5									
					As of 30/09/2022									As of 31/12/2022				
		Gross ca	arrying amount/ Nomi	inal amount		Accumulated in value due to cre	spairment, accumulated r adit risk and provisions	regative changes in fair	Collaterals and		Gross car	rying amount/ Nomina	al amount		Accumulated imp	pairment, accumulated neg lit risk and provisions <sup>4</sup>	gative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		Of which non-performin	g <sup>1</sup>	On performing exposures <sup>2</sup>	On non-perfor	ming exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing	e .	On performing exposures <sup>2</sup>	On non-performi	ing exposures <sup>2</sup>	financial guarantees received on non- performing exposures
		and <=90 days		Of which: defaulted	Of which Stage 31			Of which Stage 31			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>s</sup>			Of which Stage 3 <sup>s</sup>	
(min EUR)  Cash balances at central banks and other demand deposits	14,55									16,121								
Debt securities (including at amortised cost and fair value)	14,33					1				10,111							0	
Central banks												-					-	
General governments		0 0		0			0											
Credit institutions		0		0	0		0											
Other financial corporations		0 0		0	0 0		0		0 0		0				0	0	0	0
Non-financial corporations		0 0		0	0 0		0		0 0		0				0	0	0	0
Loans and advances(including at amortised cost and fair value)	46,34	5 21		10 10	0 9		1 4	. 4	• 0	43,858	43	18	18	18	1	4	4	0
Central banks	4,90	1 0					0		0	1.845								
										1								
General governments	1,13	2 0		0	0 0		0		0	734	0	0	0		0	0	0	0
Credit institutions	9,84	8 6		3	3	3	0	2	2 0	9,057	14	10	10	10	0	2	2	0
Other financial corporations	29,64	5 12		6	6 5	5	0	1	1 0	31,825	26	7	7	7		2	2	0
Non-financial corporations	80									307								
Not-manual corporations	82			1	1 '		1	1		397	,				1 '	1		
of which: small and medium-sized enterprises		0					0		0									
of which: Loans collateralised by commercial immovable property		0 0		0	0 0		0		0 0	0	0				0	0	0	0
Households		0 0		0	0 0		0		0	0	0	0	0		0	0	0	0
of which: Loans collateralised by residential immovable property		0		0	0 0		0		0	٥	0		٥		۰	0	0	0
	1									1				1 .				
of which: Credit for consumption	· ·	9			ή '	1	"	1 '	0	l °	°		1 "	1 "	l °	•	0	°
DEBT INSTRUMENTS other than HFT	60,90	2 21		10 11	0 5	1	1 4	4		59,979	43	18	18	18	1	4	4	0
OFF-BALANCE SHEET EXPOSURES	7,81:	1	l				2			7,830					3	0	0	0
	1		ı	1	1	1	1			1			1	1	1	ı		



Performing and non-performing exposures Morgan Stanley Europe Holding SE

								,								
				As of 31/03/2023								As of 30/06/2023				
		Gross carrying am	ount/ Nominal amount		Accumulated im value due to cre	pairment, accumulated negative changes in fair dit risk and provisions <sup>4</sup>	Collaterals and		Gross ca	arrying amount/ Nominal amount			Accumulated imp	airment, accumulated ne it risk and provisions <sup>4</sup>	gative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days	Of which non-performin	e'	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	Of which	non-performing <sup>2</sup>		On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>2</sup>	financial guarantees received on non- performing exposures
		and <=90 days	Of which: defaulted	Of which Stage 3 <sup>s</sup>		Of which Stage 3 <sup>8</sup>			and <=90 days	Of whi	nich: defaulted	Of which Stage 3 <sup>5</sup>			Of which Stage 3 <sup>8</sup>	
(min EUR)  Cash balances at central banks and other demand deposits	14,69							13,280							0	
Debt securities (including at amortised cost and fair value)	14,02							15,100				,		Š		
Central banks				0						0	0	0	0	0	- 0	
General governments		0	0	0						0	0	0	0	0	0	0
Credit institutions		0	0	0						0	0	0	0	0	0	0
Other financial corporations		0	0	0				0		0	0	0	0	0	0	0
Non-financial corporations		0 0	0	0	0		0	0		0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	42,86	2 9	10 10	9		4 4	0	39,522	4	9	9	5	1	3	3	0
Central banks	61	2 0		0				105		0	0	0	0	0	0	
General governments	70	6 0	0	0	0	0 0	0	627		0	0	0	0	0	0	0
Credit institutions	12,89	3 4	4	4 .	4	2 2		11,135	1	3	3	3	0	2	2	0
Other financial corporations	28,18	6 5	5	5 !	5 0	2 2	0	27,376	2	3	3	3	0	2	2	0
Non-financial corporations	46															
Non-financial corporations	46	5 0	1	1		1 1		278		3	3	0	0	0	0	0
of which: small and medium-sized enterprises													0			
C WILLIAM BITS TREADIL STREET, STREET		1	Ĭ.		1	1 1	· ·				ŭ	Ü		·		
of which: Loans collateralised by commercial immovable property				0						0	0	0	0	0	0	
Households		0	0	0				0		0	0	0	0	0	0	0
of which: Loans collateralised by residential immovable property	1	0	0	0		0 0	0	0		0	0	0	0	0	0	0
	1				1											
of which: Credit for consumption	1	0	0	0		0 0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	57,55	5 9	10 10	5		4 4		52,802	4	9	9	5	1	3	3	0
OFF-BALANCE SHEET EXPOSURES	8,16				1 .											
OFF-BALANCE SHEET EXPOSURES	8,16		۰ ۱	9	1 3	1 9 9		8,371		0	٩	٥	3	0	0	۰



#### Forborne exposures

			As of 30/	/09/2022					As of 31/1	12/2022		
		ying amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	changes in fair redit risk and exposures with	Collateral and fina received on ex forbearance	cposures with		ying amount of with forbearance	Accumulated in accumulated che value due to cre provisions for of forbearance me	nanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
of which: small and medium-sized enterprises	0	0	0	0	0		0	0	0	0	0	
Households	0	0	0	0	0	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	0	0	0	0	0		0	0	0	0	0	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>(</sup>a) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- TTS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are openably recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.



#### Forborne exposures

Morgan Stanley Europe Holding SE

			As of 31	/03/2023					As of 30/	06/2023		
		ying amount of with forbearance	value due to c	changes in fair credit risk and r exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated of value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	received on e	nancial guarantees exposures with the measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	n	n	0			0	0	0	0	n	0	0
Central banks	0	0		0			0	0	0	0	0	
General governments	0	0		0	,		0	0	0	0		
Credit institutions	0	0		0	0		0	0	0	0	0	
Other financial corporations	0	0		0			0	0	0	0	0	
Non-financial corporations	0	0		0			0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	0	0	o	0	o	0	0	0	0	0	0	0
Central banks	0	0	C	0	O	0	0	0	0	0	0	0
General governments	0	0	(	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	(	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	C	0	O	0	0	0	0	0	0	0
Non-financial corporations	0	0	C	0	O	0	0	0	0	0	0	0
of which: small and medium-sized enterprises	0	0	C	0	O		0	0	0	0	0	
Households	0	0	(	0	C	0	0	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	0	0	0	0	0		0	0	0	0	0	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0					

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- TTS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are enerally reported with a positive sign.

commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits of 5% or above.



2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Morgan Stanley Europe Holding SE

	AS 01 30/09/2022						AS 01 31/12/2022						AS 01 31/03/2023						AS 01 30/06/2023					
(min EUR)	Gross carrying amount				Accumulated	Gross can	ying amount				Accumulated	Gross carrying amount					Accumulated	Gross carrying amount					Accumulated	
		Of which non- performi		Of which loans and advances subject to impairment		negative changes in fair		Of which: non- performi	of which: defaulted		Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- perform		Of which loans and advances subject to impairment	impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative
Agriculture, forestry and fishing	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3 Mining and guarrying	76	0	0	76	0	0	6	0	0	6	0	0	6	0	0	6	0	0	0	0	0	0	0	0
Manufacturing	137	0	0	137	0	0	22	0	0	22	0	0	56	0	0	56	0	0	14	2	2	14	0	0
D Electricity, gas, steam and air conditioning supply	400	0	0	400	0	0	218	0	0	218	0	0	216	0	0	216	0	0	184	1	1	184	0	0
Water supply	20	0	0	20	0	0	30	0	0	30	0	0	50	0	0	50	0	0	10	0	0	10	0	0
Construction	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Wholesale and retail trade	3	0	0	3	0	0	1	0	0	1	0	0	2	0	0	2	0	0	1	0	0	1	0	0
Transport and storage	83	0	0	83	0	0	39	0	0	39	0	0	29	0	0	29	0	0	12	0	0	12	0	0
Accommodation and food service activities	1	0	0	1	0	0	1	0	0	1	0	0	48	0	0	1	0	0	7	0	0	7	0	0
Information and communication	98	0	0	98	1	0	74	0	0	74	1	0	52	0	0	52	0	0	47	0	0	47	0	0
C Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Real estate activities	0	0	0	0	0	0	2	0	0	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
M Professional, scientific and technical activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
N Administrative and support service	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Public administration and defence, ompulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
PEducation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Human health services and social work	1	0	0	1	0	0	2	0	0	2	0	0	7	0	0	7	0	0	2	0	0	2	0	0
Arts, entertainment and recreation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other services	1	1	1	1	1	0	2	1	1	2	1	0	1	0	0	1	0	ő	ő	0	ő	ı	0	1 0
oans and advances	920	1	1	910	2	0	307	1	1	307	2		465	1	1 1	419		0	279	3	2	279	0	1 0

<sup>(1)</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convertion, information is disclosed with the opposite sign of what is reported according to the FIRMEP framework (template F (8.0.1), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (TU) 2014/94-11. This of supervisor reporting.