

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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	6,199	6,355	6,245	6,191	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	6,199	6,355	6,245	6,191	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	7,199	7,355	7,245	7,191	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	7,199	7,355	7,245	7,191	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	8,199	8,355	8,245	8,191	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	8,199	8,355	8,245	8,191	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	29,292	27,283	33,347	30,119	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	29,292	27,283	33,347	30,119	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	21.16%	23.29%	18.73%	20.56%	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	21.16%	23.29%	18.73%	20.56%	(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	24.58%	26.96%	21.72%	23.88%	CA3 {3}	•
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	24.58%	26.96%	21.72%	23.88%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,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	27.99%	30.62%	24.72%	27.20%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	27.99%	30.62%	24.72%	27.20%	(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	82,742	88,641	99,000	98,569	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	8.70%	8.30%	7.32%	7.30%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,199	7,355	7,245	7,191	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	7,199	7,355	7,245	7,191	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	82,742	88,641	99,000	98,569	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	82,742	88,641	99,000	98,569	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.70%	8.30%	7.32%	7.30%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.70%	8.30%	7.32%	7.30%	[A.2]/[B.2]	



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		gmin EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	OWN FUNDS	8,199	8,355	8,245	8,191	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	6,199	6,355	6,245	6,191	C 01.00 (r0020,c0010)	Article 50 of CFFI.
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	4,650	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 CSR
	A.1.2		232	370	370	370	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 35 (1) points (a) and (i) of CRR
	A.1.3		7	1	0	0	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CFR
	A1.4		1,472	1,472	1,472	1,472	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CPR
	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 (i) of CRR
	A.1.6	Minority interest given recognition in CET\$ capital	0	0	0	0	C 01.00 (r0230,c0010)	Article B4 of CFFI.
	A1.7		-157	-120	-140	-195	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 35 (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	-8	-6	-4	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A1.10		-5	-10	-6	.7	C 01.00 (r0380,c0010)	Articles 35(1) point (d), 40 and 119 of CRR
	A1.11		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 (r9430,c0010)	Articiss 4(122), 36(1) point (g) and 44 of CRR
	A.1.13		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 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010)+	Articles 4(36), 35(1) point $\{k\}$ $\{i\}$ and 80 to 91 of CRR; Articles 36(1) point $\{k\}$ $\{i\}$
	A.1.14.1		0	0	0	0	C 01.00 (40472,c0010) C 01.00 (40460,c0010)	153(8) of CRR and Articles 36(1) point (i) (v) and 155(4) of CRR. Articles 36(1) point (i) (i), 243(1) point (b), 244(1) point (b) and 256 of CRR
	A1.15	 (-) 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 (r9480,c0010)	Addictors 4(27), 36(1) point (b); 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 CFR
	A:1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 26(1) point (I; 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CFR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (49513,c0010)	Article 35(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (49514,c0010)	Article 36(1), point (n) and Article 132(2) CRR
	A.1.18C	(-) Other fore see able tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (i) CFR
	A1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A1.20		0	0	-94	-94	C 01.00 (r0529,c0010)	-
	A121		0	0	0	0	CA1(1.1.6+1.1.8+1.1.126)	-
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Addicion 480(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0240,c0010)	Addiction 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 460 to 472, 478 and 481 of CRR.
	A.2		1,000	1,000	1,000	1,000	C 01.00 (r0530,c0010)	Article G1 of CFR
	A.2.1	Additional Tier 1 Capital instruments	1,000	1,000	1,000	1,000	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		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 (+0690,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010) + C 01.00 (+0744,c0010) + C 01.00 (+0740,c0010)	
	A2.4		0	0	0	0	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0720,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,199	7,355	7,245	7,191	C 01.00 (r0015,c0010)	Article 25 of CFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,000	1,000	1,000	1,000	C 01.00 (r9750,c0010)	Article 71 of CER
	A4.1	Tier 2 Capital instruments	1,000	1,000	1,000	1,000	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
						_	C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0940,c0010) +	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (1980,c0010) + C 01.00 (19900,c0010) + C 01.00 (1990,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	29,292	27,283	33,347	30,119	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	21.16%	23.29%	18.73%	20.56%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	24.58%	26.96%	21.72%	23.88%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	27.99%	30.62%	24.72%	27.20%	GA3 (5)	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (Milly loaded)	6,199	6,355	6,245	6,191	[A1-A113-A121+MNJA2+A113-A22- A24+MNJA4+A22-A43,0],0]]	•
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	21.16%	23.29%	18.73%	20.56%	[0.13(6-8.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	· · · · · · · · · · · · · · · · · · ·
- Parito Reins	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 IFRS9 transitional arrangements	0	0	0	0	C 05.01 (r9440,c0040)	
		sed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a						



Overview of Risk exposure amounts

					•
		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	2,812	2,813	3,389	3,060	C 02.00 (r0040, c0010) -(C 07.00 (r0080, c1220, s001) - C 07.00 (r0110, c1220, s001) - C 07.00 (r0130, c1220, s001) - C 08.01 (r0040, c1206, s001) - C 08.01 (r0040,
Of which the standardised approach	636	562	621	699	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	2,115	2,249	2,766	2,360	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	C02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	62	1	2	2	C 02.00 (0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	13,043	11,001	11,002	11,475	C 07.00 (n0090, ct220, s001) + C 07.00 (n0110, ct220, s001)+ C 07.00 (n0130, ct220, s001) + C 08.01 (n0040, ct280, s002) + C 08.01 (n0050, ct280, s002) + C
Credit valuation adjustment - CVA	4,358	4,246	4,169	3,963	C 02.00 (r0640, c0010)
Settlement risk	8	7	87	8	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	7,283	6,991	12,601	9,143	C 02.00 (r0520, c0010)
Of which the standardised approach	89	88	71	83	C 02.00 (r0530, c0010)
Of which IMA	7,193	6,904	12,530	9,059	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010,c0090),C 24.00(r0010,c0100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (0680, c0010)
Operational risk	1,005	1,401	1,401	1,401	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,005	1,401	1,401	1,401	C 02.00 (0000, 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 (r0620, c0010)
Other risk exposure amounts	784	824	699	1,070	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	29,292	27,283	33,347	30,119	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations

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 CCR and Securitisations)' section.



(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	1,319	2,013	757	1,656
Of which debt securities income	1	2	1	5
Of which loans and advances income	1,008	1,581	638	1,408
Interest expenses	1,321	1,955	728	1,630
(Of which deposits expenses)	1,319	1,952	727	1,629
(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	317	415	119	231
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	307	398	151	320
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	31	38	6	11
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	-5	-5	0	1
Net other operating income /(expenses)	19	25	5	9
TOTAL OPERATING INCOME, NET	667	929	311	598
(Administrative expenses)	474	619	167	348
(Cash contributions to resolution funds and deposit guarantee schemes)	29	26	0	0
(Depreciation)	12	18	5	11
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	3	4	2	1
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	2	2	3
(Other provisions)	3	3	0	-2
Of which pending legal issues and tax litigation 1	0	3	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-2	-2	0	-1
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-2	-2	0	-1
(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	150	264	137	240
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	80	186	97	168
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	80	186	97	168
Of which attributable to owners of the parent	80	186	97	168

^[1] 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 30/09/2023	3			As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
		1	Fair value hierarch	hy			Fair value hierarch	,		1	Fair value hierarch	у		,	air value hierarch	y	
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	13,228				9,979				12,141				11,452				IAS 1.54 (I)
Financial assets held for trading	95,125	3,935	90,429	761	49,842	8,771	40,421	650	51,239	9,251	41,515	473	53,956	14,304	39,060	592	IFRS 7.8(a)(ii);IFRS 9.AppendixA
Non-trading financial assets mandatorily at fair value through profit or loss	22,290	0	22,289	0	29,613	0	29,613	0	28,682	0	28,681	0	23,571	0	23,571	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	20,940				16,968				17,875				15,953				IFRS 7.8(1); 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 ¹	261				308				341				427				
TOTAL ASSETS	151,844				106,711				110,278				105,359				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20	23					As of 31/:	12/2023					As of 31/0	13/2024					As of 30/	06/2024			
		Gross carryl	ing amount ⁽²⁾		Acı	cumulated impairme	ıt ⁽²⁾	Gr	oss carrying amour		Acci	ımulated impairmen	t ⁽²⁾	Gros	s carrying amount		Acc	umulated impairme	nt ⁽²⁾	Gros	s carrying amount		Accu	mulated impairme	nt ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ⁵		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	initial recognition	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		increase in credit	increase in credit risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition			Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since initial	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	References
Financial assets at fair value through other		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		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		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		7,008	13,929	80	-1	0	-3	5,195	11,770	6	-1	0	-2	6,070	11,802	6	-1	0	-2	5,068	10,882	5	-1	0	-1	Annex V.Part 1.32, 44(a)

 $^{^{\}rm (1)}$ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽F) 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)

(mar Eurl)					•
		Carrying	g amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	90,587	52,457	50,805	45,852	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	12,997	17,932	16,347	18,875	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	40,474	28,463	35,221	32,579	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	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	37	42	44	40	IAS 37.10; IAS 1.54(l)
Tax liabilities	63	39	72	72	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	245	285	197	278	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 ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	144,402	99,218	102,686	97,695	IAS 1.9(b);IG 6
TOTAL EQUITY	7,442	7,493	7,592	7,663	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	151,844	106,711	110,278	105,359	IAS 1.IG6

⁽¹⁾ 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		1
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		86,304	39,595	35,565	32,896	IFRS 9.BA.7(a); CRR Annex II
Characteristics	Equity instruments	6	15	104	9	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	4,277	12,847	15,136	12,948	Annex V.Part 1.31
	Central banks	91	323	324	80	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	18	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	1,639	2,239	2,174	2,157	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	8	9	15	10	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	7,862	3,084	4,459	4,715	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	998	780	1,256	929	ECB/2013/33 Annex 2.Part 2.9.1
υεμυσιτο	Other financial corporations	41,997	38,731	41,895	41,962	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	11,704	8,799	10,111	7,625	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,476	1,718	1,582	1,447	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	33	0	0	8	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		34	93	93	145	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		372	206	1,042	948	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		144,058	98,851	102,372	97,306	



Market Risk Morgan Stanley Europe Holding SE

									i Stantey Lun													
	SA						М									IM						
			VaR (Memorand	ium item)	STRESSED Var (Memorandum item)	INCREMEN MIGRATION RI	TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RIS	KS CAPITAL CHA	ARGE FOR CTP		VaR (Memor	andum item)	STRESSED Var (M	lemorandum item)			ALL PRICE RIS	KS CAPITAL CHA	ARGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVg)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30.	/09/2023									As of 31/1	2/2023					
Traded Debt Instruments	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 Equities	0	0	0	0	0	0								0	0	0						1
Of which: General risk	0	0	0	0	0	0							, i	o o	0	0						1
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	14	10	0	0	0	0							0	0	0	0						1
Commodities risk Total	/5 89	78 88	83	17	316	82	176	157	0	0	0	7.193	76	22	293	83	184	123	0	0	0	6,904
Total	As of 31/03/2024	As of 30/06/2024	63	17	316	As of 31		107		Ů		7,193	76		255	As of 30/0		123			0	0,504
Traded Debt Instruments	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						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	10	16	0	0	0	0							0	0	0	0						
Commodities risk Total	51 71	83	82	18	364	135	202	556	0	0	0	12.530	65	18	292	67	300	368	0	0	0	9.059

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 RWA OVI template.

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
	model NA	Original Exposure ^a	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	13,559	13.649	267		10.457	10.276	192	
	Regional governments or local authorities	336	127	1		538	217	2	
	Public sector entities	2.796	437	2		3.098	380	2	
	Multilateral Development Banks			0			0		
	International Organisations	1	1	0		1	1	0	
	Institutions	5,167	4,305	258		5,219	4,916	219	
	Corporates	5,473	1,595	1,306		4,104	1,639	1,347	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Consolidated data	of which: SME	0	0	0		0	0	0	
Consolidated data	Secured by mortalistics on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		٥	0	0	
	Exposures in default	9		0	0	0	0		
	Items associated with particularly high risk								
	Covered bonds								
	Claims on institutions and corporates with a ST credit assessment	9					0		
	Collective investments undertakings (CIUI)	9					0		
	Equity	136	136	136		138	138	138	
	Other exposures Standardised Total ²	27.467	20,051	1.970		23,555	17,566	1.00	
	Standardised Total *	(*) Original exposure, unlike Exposure value, is re			- 2		17,366	1,099	

					Standardised Ap	proach			
			As of 30/09/2	323			As of 31/	12/2023	
	Intel SUR, No	Original Exposure ^a	Esposure Value ¹	Pisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	12,922	12,922	57		2,734	9,734	44	
	Regional governments or local authorities	331	122	0		529	207	0	
	Public sector entities	2,765	427	0		3,081	371	0	
	Multilateral Development Banks	0	0	0		٥	0	0	
	International Ordanisations	0	0	0		٥	0	0	
	Institutions	1,250	534	23		1,179	1,149	28	
	Corporates	176	139	88		122	120	86	
	of which: SME						0		
	Retail	0					0		
GERMANY	of which: SME								
	Secured by mortglages on immovable property of which: SME								
	of which: SME Exposures in default						0		
	Items associated with particularly high risk				· ·				
	Covered bonds			0					
	Claims on institutions and corporates with a ST credit assessment					0			
1	Collective investments undertakings (CRII)					0			
1	Equity					0			
	Other exposures	58	58	58		60	60	60	
1	Standardised Total ²								1

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	12/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)								
	Central sovernments or central banks	1	1	0			0	0	
	Resional sovernments or local authorities						0		
	Public sector entities	0					0		
	Multilateral Development Banks International Organisations	9							
	International Organisations Institutions	1,332	1331	61		780	779	16	
	Corporates	79	79	45		700	87		
	of which: SME	,							
	Retail	o o	· ·	0		- o	0		
	of which: SME	0		0		0	0	0	
UNITED KINGDOM	Secured by mortilates 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	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bands	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	
	Equity	0		0			0	0	
	Other exposures	0			0		0		

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
	(minSUR, %)	Original Exposure ¹	Esposure Velue	Risk exposure amount	Value adjustments and provisions ²	Original Exposure 1	Exposure Value	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	103	103	12		130	130	12	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	28	9	2		35	8	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Ordanisations	0	0	0		0	0	0	
	Institutions	789	785	52		1,447	1,235	57	
	Corporates	1,217	354	216		1,079	390	235	
	of which: SME Retail								
	of which: SME	, a				ů,			
FRANCE	Secured by mortificies on immovable property	,		0			0		
	of which: SME			0					
	Exposures in default	0		0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bands	0	0	0		0	0	0	
I	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
I	Collective investments undertakings (CIUI)	0	0	0		0	0	0	
	Equity	57	0 57	57				0	
	Other exposures	37	3/	3/		40	- 60	40	
	Standardised Total ²								

					Standardised Ap	proach						
			As of 30/09/2	023			As of 31.	12/2023				
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(minEUR, %)											
	Central governments or central banks	0		0								
	Resional sovernments or local authorities	0										
	Public sector entities Multilateral Development Banks	o o		0			0					
	International Organisations	0		0			0					
	Institutions	21	21	4		20	20	5				
	Corporates	182	129	129		132	125	125				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
LUXEMBOURG	of which: SME	0	0	0		0	0	0				
LUXLIIDUUNU	Secured by mortgages on immovable property	0	0	0		0	0	0				
	of which: SME											
	Exposures in default Items associated with particularly high risk	9			0							
	Items associated with particularly high risk Covered bonds	0										
	Claims on institutions and corporates with a ST credit assessment	o o		0			0					
	Collective investments undertakings (CIU)	, and a	·					· ·				
	Equity			0								
	Other exposures	0		0		0	0	0				
	Standardised Total ²				0							

					Standardised Ap	proach					
			As of 30/09/2	023				12/2023			
		Original Exposure ¹	Exposure Velue*	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(minEUR, %)										
	Central dovernments or central banks Regional dovernments or local authorities	2	2								
	Public sector entities			0			0				
	Multilateral Development Banks			0			0				
	International Organisations										
	Institutions	1,239	1,239	71		1,345	1,345	59			
	Corporates	25	25	24		4	4	4			
	of which: SME	0	0	0		0	0	0			
	Retail	0	0	0		0	0	0			
UNITED STATES	of which: SME	0	0	0		0	0	0			
ONITED STATES	Secured by mortalaies on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0			0	0			
	Exposures in default										
	Items associated with particularly high risk							0			
	Covered bonds Claims on institutions and corporates with a ST credit assessment						0				
	Culims on institutions and consonates with a ST credit assessment Collective investments undertakings (CIU)			0			0				
	Collective investments undertakings (CIU) Equity	i i	o o			ů.	0				
	Other exposures										
	Standardised Total ²										
		(*) Original exposure, unlike Exposure value, is n	annuted before believ late account			national fact or health the afficulty					

(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes ge	neralc	editr	iska	Sustmeet	L

					Standardised Ap	proach						
			As of 30/09/2	023				12/2023				
		Original Exposure ⁵	Original Exposures " Exposure Value" Risk exposure amount "problems" Original Exposures" Exposure Value" Risk exposure amount									
	(minEUR, %)											
NETHERLANDS	Color for months of color Lands Marilla settle entitle Marilla settle entitle Marilla settle entitle Marilla settle entitle Gerpelan Gerpela	0 0 0 2211 346 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 21 57 0 0 0 0	0	1 0 0 0 0 0 0 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 7 70 0 0 0 0 0				
	Other exposures	0	0	0 0		0 0	0	0				
	Standardised Total ²				0							

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ITALY	Annual contention of the Conte	222 0 0 0 0 100 220 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	233 0 0 0 0 179 29 0 0 0 0	117 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	62 6 8 9 173 287 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	65 0 0 0 177 175 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	34 0 0 0 12 17 0 0 0 0 0 0	0
	Standardised Total ²				0				

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	/12/2023	
		Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure	Exposure Value	Risk exposure amount	Value adjustments an provisions ²
	(minEUR, %)		10						
	Central governments or central banks	10	10	2		2	2		
	Resional sovernments or local authorities	0		0			0		
	Public sector entitles	1							
	Multilateral Development Banks International Organisations								
	International Organisations Institutions		77			100	100		
	Corporates	275	72	22		261	14	14	
	of which: SME	2.5				202			
	Retail.	0		0			0		
	of which: SME	0		0			0		
SPAIN	Secured by mortifalies on immovable property			0			0		
	of which: SME	0		0			0		
	Exposures in default	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bands	0	0	0		0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0		
	Collective investments undertakings (CRII)	0	0	0		0	0		
	Equity	0	0	0		0	0		
	Other exposures	0	0	0		0	0		
	Plandardiand Total ²								

		(2) rous time augustimits and promoting in	.com by or country and macazan in		i inclusing man constitut separa	I AND A STATE OF THE STATE OF T			
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minSUR, 66) Central dovernments or central banks	34	4	0		72	17		
	Regional sovernments 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 Ordanisations	0		0		0	0	0	
	Institutions	2 2 196	349	350		1,320	401	401	
	Corporates of which: SME	2,196	349	330		1,320	401	401	
	of which: SME Retail								
	of which: SME	0		0			0		
DENMARK	Secured by morbitales on immovable property	0		0			0		
	of which: SME	0		0			0		
	Exposures in default	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 undertakings (CIUI)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0				۰		٥	
	Standardised Total ²								1

			Standardised Approach										
			As of 30/09/2	023		As of 31/12/2023							
	(min EUR, No	Original Exposure ¹	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
SWITZERLAND	Central menimentar or institutions and an information of the contral central c	M 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	54 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 6 0 0 0 0 0 0 0 0		2053 00 00 00 00 222 00 00 00 00 00 00 00 00	165 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0					
	Standardised Total ²				0								

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardis	ed Approach					
			As of 31/	03/2024			As of 30	106/2024			
	(rish DUR, No	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
GERMANY	Commit amountment or control banks (Section of committees of an admittees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of committees of com	11,000 541 1,000 0 0 1,215 134 0 0 0 0 0 0	13,204 1333 1433 1433 1433 1433 1433 1433 14	53 0 0 0 22 70 0 0 0 0 0 0	۰	11,000 219 0 0 1,074 88 0 0 0 0 0 0 0 0	11,033 1291 1291 0 0 0 1,0336 88 80 0 0 0 0 0 0 0 0 0	55 0 0 0 2 27 60 0 0 0 0 0 0 0 0	0		
	Other exposures Standardised Total ²	-									

					Standardis	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
		Original Exposure ¹	Exposure Value ¹	Risk esposure amount	Value adjustments and provisions ²	Original Expenses ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	And the second of the second o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 200 200 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 11 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	0 0 0 0 422 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 12 41 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

					Standardis	ed Approach			
			As of 31/	03/2024			As of 30	106/2024	
	(minU.S. No	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value *	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Control generation of reflect space. And control generation of the co	2021 0 0 0 0 0 0 2,5888 1,0922 0 0 0 0 0 0	205. 0 2 2 2 3 440 0 0 0 0 0 0 0 0 0 0	13 0 2 2 0 0 777 227 0 0 0 0 0 0	۰	272 0 0 0 0 3,180 0 0 0 0 0 0 0 0 0 0	773 0 8 8 0 0 2,738 0 0 0 0 0 0 0 0 0	133 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	

		rovisions per country of counterpart				ureneca).		
				Standardis	ed Approach			
		As of 31	/03/2024			As of 30	/06/2024	
(rish D.P., Va)	Original Exposure ^b	Exposure Value ⁴	Risk esposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ²
Committee of the commit	231 330 300 6	0 0 0 0 22 133 0 0 0 0 0 0 0 0	3 3 23 0 0 0 0 0		0 0 0 0 23 227 0 0 0 0 0 0 0 0	0 0 0 22 10 10 0 0 0 0 0 0	0 0 0 7 162 0 0 0 0 0 0 0	0

Aud \$15192054										
Original Cognition Department Value Departmen						Standardis	ed Approach			
Complement Com					03/2024			As of 30	106/2024	
Control cont		(mhDB NA	Original Exposure ^b	Exposure Value ⁴	Risk exposure amount		Original Exposure ⁶	Exposure Value ⁶	Risk exposure amount	
	UNITED STATES	Control Association of control states Additional control makes Additional control Additional contro	0 0 0 1,000 0 0 0 0 0 0 0 0 0	0 0 0 1,885 0 0 0 0 0 0 0 0	0 0 0 0 71 1 0 0 0 0 0 0	۰		2 0 0 0 1,281 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0

		(2) Total value adjustments and pro	ovisions per country of counterparts	excludes those for securitisation e	exposures but includes general cred	itriskadjustments.			
					Standardis	ed Approach			
			As of 31	03/2024			As of 30:	06/2024	
	(minU.S. No	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Control of	2 0 0 0 0 1299 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0 1177 45 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 24 4 0 0 0 0 0 0	۰	1 0 0 0 0 2 229 2 20 0 0 0 0 0 0 0 0 0 0	1 0 0 0 0 1299 599 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				۰				

					Standardise	ed Approach			
			As of 31/	03/2024			As of 30	106/2024	
	(min DUR, No.)	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions 2	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ITALY	Control description of control stack Annual Control of	143 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	143 0 0 0 0 0 131 1202 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	722 0 0 0 133 64 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	155 0 0 0 139 156 0 0 0 0 0 0 0	1555 0 0 1229 1239 0 0 0 0 0 0 0 0 0	77 0 0 0 0 0 0 13 33 3 0 0 0 0 0 0 0 0 0 0	a
	Standardised Total ²								

					Standardis	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
		Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %) Central dovernments or central banks	32	32	6		40	40		
	Regional governments or local authorities Public sector entities	°	0	0		0		0	
	Multilateral Development Banks	, a	0	0		0		0	
	International Organisations	· ·		0					
	Institutions	143	143	13		127	127	6	
	Corporates	268	19	19		27	27	27	
	of which: SME	0	0	0		0	0	0	
	Retail		0	0		0	0	0	
SPAIN	of which: SME	0	0	0		0	0	0	
OF AIIV	Secured by mortalistics on immovable property	0	0	0		0	0	0	
	of which: SME	۰	0	0		0	0	0	
	Exposures in default	2		0				0	
	Items associated with particularly high risk	° c		0				0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	, a	0	0		0		0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	,	0	0		,	· ·		
	Coulettree Investments undertakings (Cital			0					
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²								

		(2) local value adjustments and pri	versions per country or counterparty	excludes trase for secure susion e	sposures out includes general cred	strikaquimens.			
					Standardis	ed Approach			
				03/2024			As of 30	06/2024	
	(rish DUR, No	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
DENMARK	Comin de momentar e crista landa de la comina de manda de la comina del comina de la comina del cominada del comi	62 0 0 0 1 1.530 0 0 0 0 0 0 0 0	14 0 0 0 0 1 431 0 0 0 0 0 0 0 0 0 0 0 0 0 1 1 0 0 0 0	0 0 0 0 431 0 0 0 0 0 0	٠	14 0 0 0 1 1 254 0 0 0 0 0 0 0 0 0 0 0 0 1 1 254 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	144 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥
	Standardised Total ²								

		(2) Total value adjustments and pro	visions per country of counterparty	excludes those for securitisation e	xposures but includes general cred	atriacaquisments.			
					Standardise	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(min DUR, No.)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁶	Exposure Value ⁶	Risk exposure amount	Value adjustments and provisions ²
SWITZERLAND	Control assessment or control space. Particle elements or an afficiency Particle control assessment or an afficiency Particle control assessment or an afficiency Residency Control assessment or an afficiency Residency Residen	1551 0 0 0 0 1 1 113 0 0 0 0 0 0 0 0 0 0 0	128 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	٥	261 0 0 0 0 0 3 84 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2011 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 280 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0

Credit Risk - IRB Approach

Montan Stanlay Europa Holding SE

		i i												
								IRB Ap	proach					
					As of	30/09/2023					As of	31/12/2023		
			Original E	ixposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted	*****		Of which: defaulted	and provisions
	Central banks and central governments		35	0	17	4	0	ò	50	0	18	4	0	0
	Institutions		10,192	0	4,721	1,685	0	0	7,743	17	3,779	1,550	0	0
	Corporates		51,033	17	16,352	12,016	0	3	40,660	17	15,273	10,275	0	4
	Corporates - Of Which: Sp Corporates - Of Which: SM	coatreed Lending	0		0	0	0	0		0	0		0	
	Retail		0		0	0	0	0		0	0		0	0
	Retail - Secured on real e	tate property	0		0	0	0	0		0	0	0	0	0
		cured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data		cured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolu	ng	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
			0		0	0	0	0		0	0		0	0
		her Retail - Of Which: non-SME	0 21		0 21	62	0	0			0		0	0
	Equity Other non credit-obligation assets		21		21	62	0					1 0		
	IRB Total ²					13.767						11,830		

(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)

5 Total does not include the Securitization position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As o	30/09/2023					As o	31/12/2023		
		Origina	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %s)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ²		Of which: defaulted	and provisions
GERMANY	Control Anison and Control processing Control Special and Control Special Special Special Special Special And Control Special	0 3,578 3,671 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1,161 1,623 0 0 0 0 0	0 387 1,368 0 0 0 0 0 0 0	0	0	0 1,350 2,889 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 711 1,798 0 0 0 0 0 0	0 283 1,503 0 0 0 0 0 0	0	00000000000
	Other non credit-obligation assets	ů			Ů		Ů		0	Ů	·		
	IRB Yetal	_											

							IRB Ap	proach					
				As of	30/09/2023					As of	31/12/2023		
		Originati	ixposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	posure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2	0	0	0	0	0	0	0	0	0	0	0
	Corporates	17,641	0	5,513	2,789	0	0	14,452	0	4,626	1,001		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0		0	0	0		
	Corporates - Of Which: SME Retail	0		0	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			
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME						0			0			
	Retail - Qualifying Revolving						0			0			
	Retail - Quarrying neversing Retail - Other Retail	0		0	0		0		0	0			
	Retail - Other Retail - Of Which: SME						0						
	Retail - Other Retail - Of Which: non-SME			0			0		0	0			
	Fourty			0			0		0	0			
	Other non credit-obligation assets	, i				_						, i	

							IRB Ap	proach					
					30/09/2023								
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁵		Of which: defaulted	and provisions
	Central banks and central governments	35	0	17	4	0	0	50	0	18	4	0	0
	Institutions	1,322	0	384	119	0	0	1,969	0	565	155	0	0
	Corporates	3,727	17	1,711	1,193	0	1	4,133	17	2,235	1,757	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	
	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
FRANCE	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0		0	0	0	0	
1104102	Retail - Secured on real estate property - Of Which: non-SME	0		0	0	0	0		0	0		0	
	Retail - Qualifying Revolving								0			0	
	Retail - Other Retail								0			0	
	Retail - Other Retail - Of Which: SME			0	0	0	0		0	0		0	
	Retail - Other Retail - Of Which: non-SME												
	Equity Other non credit-obligation assets	- 0		0	0		0		0	0		0	
	IRB Total												
	IRS tetal												

								proach					
				As of	30/09/2023		inoxp	proacii		As o	f 31/12/2023		
		Originati	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min ELITE, No.)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁵		Of which: defaulted	and provisions
	entral banks and central governments	0		0	0	0	0	0	0	0	٥	0	0
	rstitutions torporates	24 2.412	0	24 1,092	12 1.107	0	0	1,970	0	7 926	3 941	0	
ľ	Corporates - Of Which: Specialised Lending	2,412		1,092	1,107	0		1,970	0	926	341	0	1
	Corporates - Of Which: SME	0		0	0	0	0		0	0		0	
	etal.	0		0	0	0	0		0	0		0	
	Retail - Secured on real estate property	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
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME	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
	quity Ther non credit-obligation assets		0	0	0	0	0	٥	0	0	۰	0	۰
	18 Total												

Credit Risk - IRB Approach

Montan Stanlay Europa Holding S

							IRB Ap	proach					
				As of	30/09/2023					Aso	f 31/12/2023		
		Originati	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Valle		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions Corporates	0 1,152 3,473	0 0	0 1,193 1,883	0 316 1.337	0	0	0 737 2.219	0	0 692 1.484	0 297 1,003	0	0 0 0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0 0	0	0	0	0 0	0	0	0 0	0	
	Retail Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES	Renail - Secured on real estate property - Of Which: SME Renail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifyling Revolving Retail - Other Retail Resail - Other Resail - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0
	Recall - Other Recall - Of Which: non-SME Equity	0 21	0	0 21	0 61	0	0	0	0	0	0	0	0
	Other non-credit-obligation assets IRB Total												

								IRB Ap	proach					
					As o	130/09/2023					As o	f 31/12/2023		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	ixposure ¹	Exposure Value ¹	Riskexposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
		ks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		240		210	95			320		223	80		
	Corporates	Corporates - Of Which: Specialised Lending	11,950		1,467	1,285	0	1	8,134	0	1,454	1,367		1
		Corporates - Of Which: SME				0		0						
	Retail	Corporates - Of Willell: SME				0								
	Metall	Retail - Secured on real estate property	0		0	0		0			0		0	
		Retail - Secured on real estate property - Of Which: SME				0								
NETHERLANDS		Retail - Secured on real estate property - Of Which: non-SME	0	o o	0	0	0	0	ě.	0	0	o o	0	i i
		Retail - Qualifying Revolving	0		0	0	0	0		0	0		0	
		Retail - Other Retail	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	0	0	0	0		0	0	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
i e	Other non co	redit-obligation assets												

							IRB Ap	proach					
				As o	30/09/2023						31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure :	imount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	VAID		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and previsions
Centra	al banks and central governments dions	0 661	0	0 345	0 223	0	0	626	0	0 269	0 147	0	0 0
Corpor		913	0	540	520	0	1	937	0	580	564	0	1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Resail		0		0	0		0		0	0		0	
Acces	Retail - Secured on real estate property	0		0	0	0	0		0	0	ě	0	
ITALY	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
HALY		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0		0	0	0	0		0	0		0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0		0	0	0	0		0	0		0	
	Retail - Other Retail - Of Which: non-SME	0			0	0	0		0	0	ě.	0	
Equity		0	0	0	0	0	0	0	0	0	0	0	0
	non credit-obligation assets												

							IRB Ap	proach					
				As o	30/09/2023					Aso	f 31/12/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	imount	Value adjustments	Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Vatue*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
SPAIN	Cond a last met cond generation interiors interiors conduction interior conduction interiors conduction interior conduction interiors conduction interior conduction int	1,161 684 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	419 270 0 0 0 0 0 0	0 233 291 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	874 634 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	425 222 0 0 0 0 0 0	0 213 310 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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												

Control Administration Control Administrat						proach	IRB Ap						
Control Administration Control Administrat		12/2023	31/12/2023	As of					130/09/2023	As of			
Or minks Or minks		Risk exposure am	Risk expor		Exposure ¹		adjustments		Risk exposure i		Exposure ¹	Original	
No. Companies Companies	Of which:			Value			and provisions			Value			(min EUR, %)
Compounds - Orthocol Space and Leoling Compounds - Orthocol Space Compounds -	0	0	0	0	0	0	0	0	0	0			
Copumbe Office Specialized strong 0 0 0 0 0 0 0 0 0	0	8	8		0		0	0	6				
Composition Official Confedence	0	604	604	604	0	3,042			478	478		4,336	
	0				0		0		0	0		0	Colporates - Of While 1994
DENMARK	0	0		0	0		0	v	0	0		0	
DENMARK Shareful that all case property Offices, the Set 0 0 0 0 0 0 0 0 0	0						0		0			0	
DENMARK	o o	o l	ů.	0	0		0	0	0	0	ě.	0	
	0	0		0	0		0	0	0			0	
Read-Chris Mead-Chris Medic SHE	0	0	0	0	0	0	0	0	0	0		0	
Result - Other Result - O'Which non-SHE 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0	0	0	0	0	0	0	0	0	0	Retail - Other Retail
Equity 0 0 0 0 0 0 0 0 0	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	
	0	0		0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets													
IRB Total													IRB Votat

							IRB Ap	proach					
				As or	30/09/2023					Aso	131/12/2023		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Riskexposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	٥
	Institutions Corporates	303 272	0	58 190	13 190	0	0	217	0	36 92	8 92	0	0
	Corporates - Of Which: Specialised Lending	2/2		190	190	0		93		92	92		
	Corporates - Of Which: Speciarised Landing Corporates - Of Which: SME	0		0	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	0		0	0		0	
0.1.07777701.1110	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0		0	0	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	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	
	Equity	0		0	0	0	0		0	0		0	
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

								IRB Ap	proach					
						31/03/2024						30/06/2024		
			Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments
		(min EUR. 16)		Of which:	Vatue		Of which:	and provisions		Of which:	Value		Of which:	and provision
		(min EUR, %) nks and central governments		defaulted		4	defaulted			defaulted		-	defaulted	
	Central bar		27 7,244	0	19 3,773	1.566	0	0	13 4.116	0	13 4.176	1.707		0
	Corporates		43.190		16.848	10.743	0		29,775	0	17.192	10.733		
	Corporates	Corporates - Of Which: Specialised Lending	0.110	0	0	0	0		0	0	0	0		0
		Corporates - Of Which: SME		0	0	o .	0	0	0	0		0		0
	Retail			0	0		0	0		0		0		0
		Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0
Consolidated data		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	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	2	0		0	0	0	2		
		credit-obligation assets				0						0		
	IRB Total ²					12,315						12,444		

							IRB Ap	proach					
											f 30/06/2024		
		Original	Exposure ¹	Exposure Value ²	Risk exposure	amount	Value adjustments		Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VALUE		Of which: defaulted	and provisions
General Section of Company of Com		0 1,363 3,363 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 765 1,688 0 0 0 0 0	0 300 1,436 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 9 0 0 0 0 0 0 0 0 0	0 751 2,139 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 751 1,728 0 0 0 0 0	0 2890 1,513 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	credit-obligation assets												

								IRB Ap	proach					
					As of	31/03/2024					Aso	130/06/2024		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	VA.00		Of which: defaulted	and provisions
		s and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		0	0	0	0	0	0	0	0	0	0 1.337		0
	Corporates		17,009		5,902	1,243			11,639		6,261	1,337		0
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME										0		0
	Retail	Corporates - Of Which: SME		0	0		0			0		0		0
	PARTABL	Retail - Secured on real estate property												
		Retail - Secured on real estate property - Of Which: SME		0	0		0		0	0		0		0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-SME		0	0		0		0	0		0		0
		Retail - Qualifying Revolving		0	0		0		0	0		0		0
		Retail - Other Retail		0	0	0	0		0	0		0		0
		Retail - Other Retail - Of Which: SME	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
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non co	edit-obligation assets												
	IRS Total													

							IRBAp	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
FRANCE	Control Area and Control generations (Companies Official, Specialized Learning Copyration Official, Specialized Learning Copyration Official, Specialized Learning Copyration Official, SPEC Maria Secured on an actionary properly (Annal Secured on and action properly, Official) SPEC Maria Secured on and action properly, Official SPEC Maria Southern Annal Area (Annal Secured Control Learning Maria Control Maria (Copyring) Companies (Maria Companies Copyring) Copyring (Maria Copyring) Copyring (Mar	27 1,419 4,035 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	19 271 2270 0 0 0 0 0 0	4 98 1,727 0 0 0 0 0 0 0 0 0 0 0 0 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	13 319 3,532 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	13 279 2,255 0 0 0 0 0 0	102 1,751 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 0 0 0 0 0 0 0 0 0 0 0 0
	Other non credit-obligation assets												
1	IRS Total												

							IRB Ap	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	12	0	12	5	0	0	11	0	11	5	0	0
	Corporates	2,037	0	1,197	1,202	0	1	5,789	0	1,017	1,039		1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0		0		0	0		0		0
	Corporates - Or Winter: SPIC		0	0		0		0	0		0		0
	Retail - Secured on real estate property												0
	Retail - Secured on real estate property - Of Which: Sh	(E 0	0	0	ě.	0		0	0		0		0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: no		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												

Credit Risk - IRB Approach

							IRBAp	proach					
				As o	131/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	VALUE		Of which: defaulted	and provisions		Of which: defaulted	VAIGE		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	٥	0	0	0	0	0	0
	Institutions Corporates	878 1.506	0	816 1,923	346 1.448	0	0	831 1.266	0	932 1.753	412 1.124	0	0
	Corporates - Of Which: Specialised Lending	1,506		1,923	0			1,200		1,753	1,124		
	Corporates - Of Which: SME												
	Retail		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	o o	0	o o	0	0		0		0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME		0	0		0		0	0		0		0
	Retail - Qualifying Revolving		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	0
	Other non credit-obligation assets												
	IRB Total												

							IRBAp	proach					
					131/03/2024					Aso	130/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ²	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, 9q		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central dearks and central governments Institutions Corporates Cor	0 312 8,051 0	0 0 0	0 216 1,230 0	0 78 1,120 0	0 0	0 0 1 0	0 273 1,557 0	0 0	0 273 1,228 0	0 81 1,129 0	0 0	0 0 2 0
NETHERLANDS	Natial Patial - Secured on real estate property Retal - Secured on real eaths property - Of Whitch: SME Retal - Secured on real eaths property - Of Whitch: Some SME Retail - Qualifying Revesting Retail - Other Nation	0 0	0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0	0 0 0	0 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 Equity Other non-credit-obligation assets IBB Total		0	0	0 0	0		0	0	0	0 0	0	0

							IRB Ap	proach					
				As o	31/03/2024					Aso	30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
Corporation- Retail Retail - Secu ITALY	-Of Which: Specialised Lending -Of Which: SHE used on real estate property RealSecured on real estate property -Of Which: SHE RealSecured on real estate property -Of Which: she RealSecured on real estate property -Of Which: son-SHE RealSecured on real estate property -Of Which	0 602 880 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 270 485 0 0 0 0 0 0	0 150 483 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 385 683 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 385 460 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2007 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
Other non credit-obligation	assets												

							IRBAp	proach					
				As o	31/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ²		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
SPAIN	Constitutions and careful generoments institution Copyrising Copyr	0 892 608 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 390 322 0 0 0 0 0 0	0 193 370 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 445 458 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 445 401 0 0 0 0 0	0 220 480 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 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 Total												

							IRB Ap	proach					
				Aso	131/03/2024					Aso	f 30/06/2024		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
	(min ELIR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0		0	0	0	0	0	0	0	0
	Institutions Corporates	29 3,356	0	19 476	476	0		18 468	0	18 407	407		0
	Corporates - Of Which: Specialised Lending	3,356	0	476	470	0		400	0	407	407		0
	Corporates - Of Which: SME		0	0	ě.	0		0	0		o o		0
	Retail		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
DENMARK	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
DEINMANN	Retail - Secured on real estate property - Of Which: non-SME	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
	Retail - Other Retail - Of Which: non-SME		0	0		0		0	0		0		0
	Equity Other non credit-obligation assets	•	0	0		0		0	0		0		
	IRB Total												

							IRB Ap	proach					
				As o	31/03/2024					As o	f 30/06/2024		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ³		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	300	0	56 93	12	0		122	0	122 243	26 205		0
	Corporates	197	0	93	89			308	0	243	205		
	Corporates - Of Which: Specialised Lending		0	0					0		0		0
	Corporates - Of Which: SME Retail		0	0		0			0		0		0
	Retail - Secured on real estate property												0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME			0									0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME												0
	Retail - Qualifying Revolving												0
	Retail - Quarrying Revolving Retail - Other Retail		0	0		0			0		0		0
	Retail - Other Retail - Of Which: SME		0	0		0		0	0		0		0
	Retail - Other Retail - Of Which: non-SME		0	0	0	0		0	0		0		0
	Equity		0	0	0	0		0	0		0		0
	Other non credit-obligation assets												
	IRB Yotal												



General governments exposures by country of the counterparty

						M	organ Stanley Europe Hold	ing SE						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	tive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0·3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	0 2 0 31 118 233 26	26	23	0	0 0 0 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 0 0 106 0	0	0 0 0	0 0 0		
Total Tota	Belgium	-00 0 22 0 39 222 220	2 82 82 93 99 94 94 94 94 94 94 94 94 94 94 94 94	6 82 6 35 54	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus	0 0 0 33 4	0 0 0 0 0 0 3 9	6 6 36 4 6	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [111-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic	-		-										
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark	0		6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 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 6 0	0 702 0 0 150 0	0 0 0 4 3 0	0 0 0 200 100 0	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [5Y - 10Y] [10Y - more Total	Estonia	0	0 0	6	0 0 0 0	0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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

						M	organ Stanley Europe Hold	ing SE						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
			Total carrying amount of non-											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net											
			of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through		of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit or loss	comprehensive income								
[0-3M[3M-1Y			0 0	0		0 0	0		0 0	0	0	0		0
[1Y - 2Y [2Y - 3Y [3Y - 5Y	Finland		0 0	0		0 0	0		0 0	0	0	0		0
[5Y - 10Y [1	5 15 2 12	15 0		0 0	0		0	0	0	0		0
[10Y - more Total [0 - 3M[[3M - 1Y]		6	9 69 8 48	57 48		0 0	12		0 20	11 0	164	0		0 43
[1Y - 2Y [10 25 53	6 106 6 244 3 533	106 256		0 0	0		21 41	7	119 55 602	0		0
[2Y - 3Y [[3Y - 5Y [15Y - 10Y	France	40 68	5 533 5 405 3 683	256 533 405 683		0 0	0		93 204 310	1 0	90	0		0
[10Y - more Total		28 2,31	5 285	241 2,273		0 0	44		318	0	0	0		0 14
[0-3M] [3M-1Y]		34	0 0 1 341 7 347	0 341		0 0	0	16 3: 156	1,083 1,711 5,145	38 56	12 254	0		0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Germany	8 50	6	341 347 86 509 668		0 0	0	33	1,760	58 50 155	318 1 417	0		0
[5Y - 10Y [[10Y - more		66 23	9 509 8 659 6 234	110		0 0	0 126	299 2,15	11,616	465	3,256	0		0
Total [0-3M[2,18	7 2,176 0 0	2,061		0 0	126	2,734	27,009	933	7,591 0	0		0 44
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0 0	0		0 0	0		0 0	0	0	0		0
13Y - 5Y I	Croatia		0 0	0		0 0	0		0 0	0	0	0		0
[10Y - more Total	1		0 0	0		0 0	0		0 0	0	0	0		0 0
[0-3M[[3M-1Y[[1Y-2Y[5 5	5		0 0	0		0	0	0	0		0
[2Y - 3Y [[3Y - 5Y [Greece		7 7 1	7		0 0	0		0	0	0	0		0
[5Y - 10Y [[10Y - more Total			7 8 8	7		0 0	1		0 0	0 62	750 750	0		0
Total [0-3M[[3M-1Y[3	33	32		0 0	0 0	1	30	0 0	750	0		1
[1Y - 2Y [[2Y - 3Y [0 0	0		0 0	0	10	0 0	0	0	0		0
[3Y - 5Y [[5Y - 10Y [Hungary		0 0	0		0 0	0	3	0 708	0	0	0		0
[10Y - more Total			0 0	0		0 0	0	20	346 3 1,550	0	0	0		0 19
[0-3M] [3M-1Y] [1Y-2Y]		5	0 0 1 81	52 0 81		0 0	0		0	0	0	0		0
[2Y - 3Y [[3Y - 5Y [Ireland		0 0	0		0 0	0		0 0	0	0	0		0
[5Y - 10Y [110Y - more Total	1	3 3 20	9 39 2 32 5 205	39 27		0 0	5		0 0	0	0	0		0
Total [0-3M[[3M-1Y]		4	0 40	199 40 136		0 0	5	10	400	12	50	0		0
[1Y - 2Y [[2Y - 3Y [8 11	6 136 4 84 2 100	136 84 112 97		0 0	0		0	0	0	0		0
[3Y - 5Y [[5Y - 10Y [Italy	9 49	7 1 97	491		0 0	0	1	390 3 190	6 44	50 281	0		0
[10Y - more Total	1	37: 1,33	8 378 7 1,325	217 1,177		0 0	161 161	21	146 3 1,125	116 178	1,560 1,941	0		0 34



General governments exposures by country of the counterparty

							organ Stanley Europe Hold	III G OL						_
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			-
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets	of which: Financial assets at fair	of which: Financial assets at					Nonmat	FIOVISIONS	
				for trading	designated at fair value through profit or loss	value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[0			0 0	0		0 0	0	0	0	0	
3M - 1Y 1Y - 2Y 2Y - 3Y			0 0			0 0	0		0 0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y]	Latvia	18	0 18	18		0 0	0		0 0	0	0	0	0	
[10Y - more Total [0 - 3M [19	9 19	19		0 0	0	1	0 0	0	0	0	0	0
[3M-1Y[[1Y-2Y[0 0	c c		0 0	0		0 0	0	0	0	0	
[2Y - 3Y [Lithuania		0	0		0 0	0		0 0	0	0	0	0	
		2	2 2	2		0 0	0		0 0	0	0	0	0	0
10 - 3M 13M - 1Y 1Y - 2Y			0			0 0	0		0 0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Luxembourg		0 0			0 0	0		0 0	0	0	0	0	
[5Y - 10Y [[10Y - more			0 0	(0 0	0	(0 0	0	0	0	0	
Total [0-3M]			0			0			0	0	0	0		
[3M-1Y[[1Y-2Y[[2Y-3Y[Malta													
[3Y - 5Y] [5Y - 10Y]	Financial													
[10Y - more Total [0 - 3M] [3M - 1Y]	1		0			0 0	0		0 0	0	0	0	0	
[1Y - 2Y [0	0 0	0		0 0	0		0 0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Netherlands	162 122 30	2 162 2 122 3 30	162 123 30 72 388		0 0	0		0 0	0	0	0	0	
[10Y - more Total		76 390	76 390	75 385		0 0	1		0 0	0	0	0	0	0
[0-3M[[3M-1Y[[1Y-2Y]			0 0	0		0 0	0		0 0	0	0	0	0	
1 2Y - 3Y I [3Y - 5Y [Poland		0			0 0	0		0 0	0	0	0	0	
[5Y - 10Y [[10Y - more Total			0 0	0		0 0	0		0 0	0	0	0	0	
[0-3M[[3M-1Y[0 0			0 0	0		0 0	0	0	0	0	
[1Y-2Y[[2Y-3Y[Portugal	1 28	1 1 28	1 28		0 0	0		0 0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more		172 111	0 2 172 1 111	172 100		0 0	0		0 0	0 0	0	0	0	
110Y - more Total [0 - 3M[311	1 111 1 311 0 0	100 300		0 0	11		0 0	0	100	0	0	1
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0 0	0		0 0	0		0 0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [Romania		0			0 0	0		0 0	0	0	0	0	
[10Y - more Total	1		0 0		1	0 0	0		0 0	0	0	0	0	0



General governments exposures by country of the counterparty

						M	organ Stanley Europe Hold	ing SE						
					_		As of 31/12/2023	_		_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of non-		Non-derivative financial a:	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)		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 [Stovakia	6 6 5 42	0 0 5 5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 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 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 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	20	0 0 3 3 3 3 9 9 9 9 0 0 0 0 0 0 0 0 0 0	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 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 13M - 17	Spain	3 77 113 214 333 300	4 4 214 3 324 9 285	21 33 30	4 (4) 3 (0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 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 50 0	0 0 0 0		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Iceland													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Liechtenstein													
[0.3M] [3M-1V] [1Y-2Y] [2Y-3Y] [3Y-5V] [5Y-10Y] [10Y-more	Norway					0 0 0 0 0	0 0 0 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	l		0	1	0	0	0	0	0	0	0	0		18



General governments exposures by country of the counterparty

						М	organ Stanley Europe Hold	ing SE						
					_		As of 31/12/2023		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives wit	h negative fair value			Risk weighted exposure
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	amount
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Australia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 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		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada		0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 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 - 3Mf 13M - 1Yf [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] 10Y - more	Hong Kong													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 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	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 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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	China		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 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]] [10Y - more]	Switzerland													
Total Total	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 0 0 0 0 0 0 0 0 0 0 0 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 0 455	0 0 0 0 0		



General governments exposures by country of the counterparty

						M	lorgan Stanley Europe Hold	ling SE						
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off bala	nce sheet	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives witl	n negative fair value	Off-balance s	heet exposures	
					ı				ı					Risk weighted exposure
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	Nominat	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-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 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Middle East	0 0 0 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
Total [0 - 3M	Latin America and the Caribbean	0 0 0 0 0	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[Africa	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 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
Total [0 - 3Mf [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [210Y - more Total	Others	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	000000000000000000000000000000000000000	0		

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 economic 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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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 nGAAP



General governments exposures by country of the counterparty

						M	organ Stanley Europe Holdi	ing SE						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
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	amount
[0 - 3M[Austria	6 6 7 56 2883 44 44 3939	0 0 7 7 58 287 45	0 0 7 58 287 42 394		0 0 0	0 0 0 0 0	() () () () () () () () () ()	0 0 0	0 0 0	0	0 0 0		
10 - 3Mf 3M - 1Y 1 1 2 2 2 2 2 2 2 2	Belgium	33 39 39 31	30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 425 0 0 37 391 114		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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	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	6	0 0 0 0	0 0 0 0	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	Cyprus	20	0 0 0 0 0 25 0 0	0 0 0 26 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0	0 0 0 0	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	Czech Republic	24	Zi Zi											
101at 0 - 3M[3M - 1Y[1Y - 2Y[2Y - 3Y[3Y - 5Y[5Y - 10Y[10Y - more	Denmark		0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	0 0 702 0 100 250 0	0 0 0 0 0	0 0 100 0 0 0	0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia		0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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

							organ otanicy Europe Hote							_
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet 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[[3M-1Y]			0	0		0	0	0	0	0	0	0	0	
[39 - 191 [19 - 291 [27 - 39] [Finland	24 13 14 43	24 3 13 5 47	0 24 13 15 41		0	0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0 7 7	0 0 0 0 0 251	0	0	
] ME - 0]		98 266	98 98 5 266	92 266 198		0	0	0	92	7	251 0	0	0	23
[3M - 1Y [France	198 1,05054 1,784 393 1,027 1,318 6,655	198 1,053 1,053 1,784 3 393 1,027 1,319 2 6,640 6	1,065 1,784 393 1,027 1,191		0 0 0	0 0 0 0 0 128	0 3 0 4 4	51 7 51 3 84 164	10 16 1 0 0	151 579 120 142 218 105	0	0 0 0 0 0	
Total F0 - 3M F		6,052 53	6,040	5,924 53		0	128 0	11	360 132 4,171	27 63	1,314 752	0	0	15
[3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Germany	41 7112 164 5932 734 3,288	41 41 711 4 41 475 475 475 475 475 3 992 4 719 3,156	53 41 712 164 592 993 536		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 198	79 36 85 60 177 2,146	1,658 5,388 1,193 2,292 10,069	75 43 48 146 141 413 929	752 1,256 1,169 1,132 2,181 2,969 4,130	0	0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Croatia	6	0 0 0	0 0 0		0 0 0	0 0 0	0 0 0	0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	33
[10Y - more Total [0 - 3M [0	0		0	0	0	0	0	0	0	0	0
[34 - 1Y] [37 - 2Y] [17 - 2Y] [27 - 3Y] [37 - 5Y] [57 - 10Y] [107 - more Total	Greece	2 1 6 22	2 2 2 1 1 0 0 0 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	2 1 0 27 7 7		0 0 0	0	0	0 0 0	0 0 0 0 0 62	0 0 0 0 0 750	0 0 0	0	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Hungary	38 0 0 0 0	38 0 0 0 0 0 0 0 0	37 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 12	0 0 0 0 708	62 8 0 0 0 0	750 456 0 0 0 0	0 0 0 0 0	0 0 0 0	1
[10Y - more Total		(0	0	C	0	0	12	180 887	2 10	66 532	0	0	13
[0-3M[[3M-11]] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iretand	6 6 6 2 3	0 0 0 0 0 0 0 2 2	0 0 0 0 2 14	() () () () () () () () () ()	0 0 0	0 0 0 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] [13M-1Y] [11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	İtaly	16 36 100 200 377 214	16 36 16 36 106 109 109 109 109 109 109 109 109 109 109	16 36 106 109 205 370 214	() () () () () () () () () ()	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 7 0 7 1 1 18	0 0 0 150 215 475 396	0 0 0 0 7 7	0 0 0 0 0 90 2811	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0
[10Y - more Total		1,777	7 1,776	1,586		0	191	52		141	1,290	0	0	77



General governments exposures by country of the counterparty

						Di	As of 30/06/2024							1
						Dire	ct exposures							-
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	nce sheet	_
												Off-balance si	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
														Risk weighted exposure
		Total gross carrying amount of non-derivative	Total carrying amount of non-											amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets held	of which: Financial assets	of which: Financial assets at fair	of which: Financial assets at					Nominat	Provisions	
				for trading	designated at fair value through profit or loss	value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M[0			0 0	0		0 0	0	0	0		
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0 0			0 0	0		0 0	0	0	0		
[3Y-5Y] [5Y-10Y]	Latvia		0 0			0 0	0		0 0	0	0	0		
[10Y - more Total		(0 0			0 0	0		0 0	0	0	0		0
[0-3M[[3M-1Y[[1Y-2Y[0 0			0 0	0		0 0	0	0	0		
[2Y - 3Y [[3Y - 5Y [Lithuania	0	0	c c		0 0	0		0 0	0	0	0		
			0 1	1		0 0	0		0 0	0	0	0		
10-3M1 13M-1Y1 [1Y-2Y]			0 0			0 0	0		0 0	0	0	0		
[2Y - 3Y [Luxembourg		0			0 0	0		0 0	0	0	0		
[3Y - 5Y] [5Y - 10Y] [10Y - more			0 0			0 0	0		0 1	0	0	0		
Total 10.2MI			0			0 0	0		1	0	0	0		0
[3M-1Y[[1Y-2Y]														
[2Y - 3Y [13Y - 5Y [5Y - 10Y [Malta													
[10Y - more Total														
[0-3M[[3M-1Y[[1Y-2Y[33	0 0 38	() () ()		0 0	0		0 0	0	0	0		
[2Y - 3Y [[3Y - 5Y [Netherlands	1 26	1 1 26	1 26		0	0		0 0	0	0	0		
[5Y - 10Y [[10Y - more Total		33 40 138	1 31 0 40 5 136	31 35 138		0 0	1		0 0	0	0	0		
[0-3M[[3M-1Y[136	0 0	136		0 0	0		0 0	0	0	0		
f 1Y - 2Y f f 2Y - 3Y f	Poland		0			0 0	0		0 0	0	0	0		
[3Y - 5Y [[5Y - 10Y [0	0 0	0		0 0	0		0 0	0	0	0		
[10Y - more Total [0 - 3M [1		0 0			0 0	0		0 0 2 100	0	0	0		0
[3M-1Y[[1Y-2Y[1	0	1		0 0	0		0 0	0	0	0		
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Portugal	85	1 5 7	85		0 0	0		0 0	0	0	0		
f10Y - more Total		103	9 103	102		0 0	1		0 0 2 100	0	0	0		1
[0-3M[3M-1Y 1Y-2Y			0			0 0	0		0 0	0	0	0		
[2Y - 3Y [[3Y - 5Y [Romania		0			0 0	0		0 0	0	0	0		
[5Y - 10Y [[10Y - more Total]		0			0 0	0		0 0	0	0	0		
Total	1		0			0	0		0 0	0	0	0		0



General governments exposures by country of the counterparty

						М	organ Stanley Europe Hold	ing SE						
					_		As of 30/06/2024		_	_		_	_	
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po:	itive fair value	Derivatives with	negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative tinancial 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	amount
[0 - 3M[Slovakia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 3 3 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 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 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[Slovenia	1	3 3 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	3 0 1 0 0 12 1 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 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 1M - 2Y 1Y - 2Y 2Y - 3Y 3Y - 5Y	Spain	77 14 5 21- 79 51 1.828	4 4 5 75 8 9 9 9 9 9 10 10 10 10 10 10 10 10 10 10 10 10 10	4 75 16 9 214 797 481		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 31		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 50 0	0 0 0 0 0		
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 5Y - 10Y [] 10Y - more Total	Sweden			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	United Kingdom	2 1	0 0 0 0 0 0 0 0 2 2 2	0 0 0 0 0 20 11		0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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] [34-17] [14-27] [17-27] [27-37] [37-57] [57-107] [107-more Total	Iceland	3	33	33	,	0	0	,	0	0	U	0		0
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[100'-more Total	Liechtenstein													
[0-3M[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Norway			0 0 0 0 0		0 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	l	1	0	0	1	0	0	1	1 0	0	0	0		8



General governments exposures by country of the counterparty

							As of 30/06/2024	ing or	_					
						Dire	ct exposures							
				On balance sh	100t	Dile	ct exposures		Derivat	ivae		Off halar	ice sheet	-
	(mln EUR)		T T	On Batance si					Denva			On bata	icc silect	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po-	itive fair value	Derivatives with	n negative fair value			-
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets												amount
			of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit or loss	comprehensive income								
[0-3M] [3M-1Y] [1Y-2Y]		0	0			0 0	0		0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Australia	0	0			0 0	0		0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		0	0 0			0 0	0		0	0	0	0	0	
[0 - 3M[[3M - 1Y[0	0			0 0	0		0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Canada	0	0 0	0		0 0	0		0	0	0	0	0	
		0	0			0 0	0		0	0	0	0	0	
1MC-01		0	0			0	0		0	0	0	0	0	1
[3M - 1Y [1Y - 2Y [2Y - 3Y	Hong Kong													
[3Y - 5Y] [5Y - 10Y] [10Y - more														
Total 10.2MI		0	0	(1	0 0	0		0	0	0	0	0	
[3M-1Y] [1Y-2Y] [2Y-3Y]		0	0 0	0		0 0	0		0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y]	Japan	0	0 0	0		0 0	0		0	0	0	0	0	
[10Y - more Total		0	0 0	0		0 0	0	1	0	0	0	0	0	0
[0-3M[[3M-1Y[[1Y-2Y[0	0 0			0 0	0		0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [u.s.	0	0 0	0		0 0	0		0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		0	0			0 0	0		34	0	31 31	0	0	0
[0-3M[[3M-1Y[0	0			0 0	0		0	0	0	0	0	
[1Y - 2Y [2Y - 3Y [3Y - 5Y]	China	0	0			0 0	0		0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		0	0 0			0 0	0		0	0	0	0	0	
[0-3M[[3M-1Y[•							0		0	0	
[1Y-2Y[[2Y-3Y[Switzerland													
[3Y - 5Y [[5Y - 10Y [[10Y - more														
f10Y - more Total [0 - 3M [0	0			0	0		0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0	0 0			0 0	0		0	0 0	0	0 0	0	
[3Y - 5Y [[5Y - 10Y [Other advanced economies non EEA	0	0			0 0	0		45	0	0	0	0	
[10Y - more Total		1	1 1			0 0	1		21	1 1	102 102	0	0	2



General governments exposures by country of the counterparty

						M	lorgan Stanley Europe Hold	ing SE						
							As of 30/06/2024							
						Dire	ect exposures							
	(mln EUR)			On balance sh	ieet				Deriva	tives		Off balar	nce sheet	
						ssets by accounting portfolio		Derivatives with pos	hi dalam ka		n negative fair value	Off-balance si	neet exposures	
					Non-delivative ilitaliciat a:	ssets by accounting portiono		Delivatives with pos	itive iali vame	Delivatives with	i liegative iali vatue			Risk weighted exposure
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	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-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 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
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y [10Y - more Total	Middle East	(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
10 - 3M 13M - 1Y	Latin America and the Caribbean		0 0 0	0 0 0 0 0 0 0 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
[0.3M] [3M-1Y] [11-2Y] [12-2Y] [2Y-3Y] [33-5Y] [53-10Y] [10Y-more Total	Africa		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	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 0 0 0 0	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0		0 0 0

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(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 sovereigh) on sovereigh credit ink (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 economic 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 sovereigh) with full or partial government guarantees by central, regional and local governments.

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas),
Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



Performing and non-performing exposures Morgan Stanley Europe Holding SE

									,									
					As of 30/09/2023									As of 31/12/2023				
		Gro	ss carrying amount/ Nominal	amount		Accumulated impairs credit risk and provis	ment, accumulated negative ch	nanges in fair value due to			Gross	s carrying amount/ Nominal.	amount		Accumulated impairs credit risk and provisi	nent, accumulated negative ch	anges in fair value due to	
		Of which performing but pas due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perfor	ming exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perfor	ming exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 ^b			Of which Stage 3 ^b					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	13,22	3		0 0					0 0	9,979			0 0		0 0			
Debt securities (including at amortised cost and fair value)								o	0 0	0					0 0			
				0 0		0	0	o .	0 0	0			0 0		0 0			
				0 0			0	o .	0 0	0			0 0		0 0			
				0 0			0	o .	0 0	0			0 0		0 0			0 0
				0 0			0	o .	0 0	0			0 0		0 0			0 0
				0 0			0	o .	0 0	0			0 0		0 0			0 0
Loans and advances(including at amortised cost and fair value)	43,23			8 8			1 1	3	3 0	46,583	20		7 7		6 1			2 0
	291	3		0 0			0	o .	0 0	889			0 0		0 0			0 0
	823	3		0 0			0	o .	0 0	380			0 0		0 0			0 0
	12,114	:		4 4				ı	1 0	17,678	13		3 3	:	3 (1 0
	29,68	:		4 4				ı	1 0	27,302	2		4 4		3 (1 0
	31	,		0 0		0	1 (o .	0 0	335	6		0 0		0 1			
				0 0			0	o .	0 0	0			0 0		0 0			0 0
				0 0			0	o .	0 0	0			0 0		0 0			0 0
				0 0		0		o .	0 0	0			0		0 0			
				0 0			0	o .	0 0	0			0		0 0			0 0
				0 0		0		o .	0 0	0			0		0 0			
DEBT INSTRUMENTS other than HFT	56,46			8 8			1 :	3	3 0	56,563	20		7		6 1			2 0
OFF-BALANCE SHEET EXPOSURES	8,401	3		0 0			3 ()	0 0	9,275			0 0		0 5			

The first net address that fairns, communication impaired and accomminant impaired to degree in the value due to the control of the anti-production of the control of the anti-production of the control of the anti-production of th



Performing and non-performing exposures

Morgan Stanley Europe Holding SE

					As of 31/03/2024									As of 30/06/2024				
		Oross	carrying amount/ Nominal	amount		Accumulated impair credit risk and provis	nent, accumulated negative ch	nanges in fair value due to			Gros	is carrying amount/ Nominal a	umount		Accumulated impairs credit risk and provisi	nent, accumulated negative ch	anges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ming exposures ²	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ning exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min ELIR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ³					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	12,141	. 0		0 0		0			0 0	11,450			0 0		0	0		0
Debt securities (including at amortised cost and fair value)		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		0 0
Credit institutions	0	0		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		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)	46,559	5		6 6		6 :	. 2		2 0	39,526	16		6 6		5 1	1		1 0
Central banks	546	0		0 0		0			0 0	539			0 0			0		0
General governments	405	3		0 0		0			0 0	560			0 0			0		0
Credit institutions	18,529	1		2 2		2			1 0	12,496	1		1 1	:	1 0	0		0
Other financial corporations	26,753	0		4		4	1		1 0	25,546	11		4 4			1		1 0
Non-financial corporations	327	1		0 0		0			0	388	4		1 1		1	0		0
of which: small and medium-sized enterprises		0		0 0		0	0	,	0		0		0		0	0		0
of which: Loans collateralised by commercial immovable property		0		0 0		0	0	,	0		0		0		0	0		0
Households	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		0			0		0
of which: Credit for consumption		0		0 0		0			0		0		0			0		0
DEBT INSTRUMENTS other than HFT	58,700	5		6 6		6	. 2		2 0	50,978	16		6		1	1		1 0
OFF-BALANCE SHEET EXPOSURES	9,624			0 0		0			0 0	9,535			0 0		8	0		

(Fig. Fig. 8 a basines and secretary and sec



Forborne exposures

İ			As of 30/	09/2023					As of 31/	12/2023		
	Gross carryin exposures wi measures	ng amount of ith forbearance		exposures with	Collateral and financ	ial guarantees received orbearance measures	Gross carryin exposures wi measures	g amount of th forbearance		r exposures with		al guarantees received rbearance 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		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
(min EUR) Cash balances at central banks and other demand deposits	0				,		0	0	0	0		
	0			0								
Debt securities (including at amortised cost and fair value)	0	0	0	U	(, ,	U	U	U	U	U	0
Central banks	0	0	0	0	(0	0	0	0	0	
General governments	0	0	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	0	
Non-financial corporations	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
Central banks	0	0	0	0	(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	,		n	0		0	0	
	0			0			0	0		0	0	
Non-financial corporations	0	0	U	0			U	U		0	0	0
of which: small and medium-sized enterprises	0	0	0	0			0	0	0	0	0	
Households	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	
Loan commitments given	0	0	0	0	(0	0	0	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

^{OP}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 F18.00 / F19.00), 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) 2021/45-1. TS on Supervisory reporting. However, for the off-balance sheet instruments, sheet as a reasonable of the 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 generally reported with a positive sign.

On 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 (excluding loans and advances (asclading loans and advances loads) and advances of the criteria sheet for significance and having a ratio of non-performing loans and advances (excluding loans and advances loads).



Forborne exposures

Morgan Stanley Europe Holding SE

			As of 31/	03/2024					As of 30/	06/2024		
	Gross carryin exposures wi measures	g amount of th forbearance		r exposures with	Collateral and financi	al guarantees received orbearance measures	Gross carryir exposures w measures	ng amount of ith forbearance		r exposures with	Collateral and financia on exposures with fo	
		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
(mln EUR)												
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	a		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	O	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
Credit institutions	0	0	0			0			0		0	9
			-						-	Ů	-	o .
Other financial corporations	0	0	0	0	ď	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 ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

(1) 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 F18.00 F19.00), 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) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is convention, the provisions on off-balance sheet 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



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

			4	0/09/2023					10.00	31/12/2023					1(0	1/03/2024					4(0)	0/06/2024		
			ASOIS	0/09/2023					AS OT	31/12/2023					ASOIS	1/03/2024					AS OF 31	0/06/2024		
	Gross carry	ingamount				Accumulated	Gross carr	ing amount				Accumulated	Gross carry	ingamount				Accumulated	Gross carry	ingamount				Accumulated
		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performin		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on		Of which: non- performing		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to credit risk on
(min EUR)			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ²			of which: defaulted	impairment		non-performing exposures ¹			of which: defaulted	impairment		non-performing exposures ¹
A 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
B Mining and quarrying	1	0	0	1	0	0	16	0	0	16	0	0	12	0	0	12	0	0	0	0	0	0	0	0
C Manufacturing	42	0	0	42	1	0	29	0	0	29	1	0	45	0	0	45	1	0	106	0	0	106	0	0
D Electricity, gas, steam and air conditioning supply	181	0	0	181	0	0	179	0	0	179	0	0	172	0	0	172	0	0	120	1	1	120	0	0
E Water supply	10	0	0	0	0	0	20	0	0	0	0	0	38	0	0	1	0	0	36	0	0	1	0	0
F 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
G Wholesale and retail trade	2	0	0	2	0	0	2	0	0	2	0	0	4	0	0	4	0	0	3	0	0	3	0	0
H Transport and storage	13	0	0	13	0	0	16	0	0	16	0	0	16	0	0	16	0	0	13	0	0	13	0	0
I Accommodation and food service activities	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	0	5	0	0
J Information and communication	63	0	0	63	0	0	61	0	0	61	0	0	31	0	0	31	0	0	93	0	0	52	0	0
K 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
L Real estate activities	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	0	0	1	0	0	1	0	0
M Professional, scientific and technical activities	0	0	0	0	0	0	4	0	0	1	0	0	0	0	0	0	0	0	1	0	0	1	0	0
N Administrative and support service activities	1	0	0	1	0	0	1	0	0	1	0	0	4	0	0	4	0	0	4	0	0	4	0	0
O Public administration and defence, compulsory 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
P Education	0												0				0						0	0
O Human health services and social work		,	-	-	— "			- •	+ °	- 0				,	- "			,	,			+ °		
activities	3	0	0	3	0	0	2	0	0	2	0	0	1	0	0	1	0	0	2	0	0	2	0	0
R Arts, entertainment and recreation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	0	0
S Other services	0	0	0	0	0	0	6	0	0	6	0	0	0	0	0	0	0	0	3	0	0	3	0	0
Loans and advances	317	0	0	307	1	0	335	0	0	313	1	0	327	0	0	289	1	0	388	1	1	311	1	0

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible sign If they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part I paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.