



2024 EU-wide Transparency Exercise

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.

2024 EU-wide Transparency Exercise

Key Metrics

Morgan Stanley Europe Holding SE

(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
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,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

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Leverage ratio

Morgan Stanley Europe Holding SE

		(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
A.1	Tier 1 capital - transitional definition	7,199	7,355	7,245	7,191	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	7,199	7,355	7,245	7,191	C 47.00 (r0310,c0010)	
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)	
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]	

		(mm EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	8,199	8,355	8,245	8,191	C01.00 (0101,0103)	Articles 41 (1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)	6,199	6,355	6,245	6,191	C01.00 (0101,0103)	Article 42 of CRR
	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	C01.00 (0101,0103)	Articles 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	232	370	370	370	C01.00 (0101,0103)	Articles 36(1) point (c), 36(2) and 36(1) point (g) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	7	1	0	0	C01.00 (0101,0103)	Articles 41(10), 26(1) point (e) and 38(1) point (j) of CRR
	A.1.4	Other Reserves	1,472	1,472	1,472	1,472	C01.00 (0101,0103)	Articles 41(17) and 26(1) point (k) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00 (0101,0103)	Articles 41(21), 26(1) point (f) and 36(1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0101,0103)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-157	-120	-140	-155	C01.00 (0101,0103)	Articles 32 to 35 and 38(1) point (j) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	0	0	0	0	C01.00 (0101,0103) + C01.00 (0101,0103)	Articles 41(21), 36(1) point (j) and 37 of CRR; Articles 41(21), 36(1) point (j) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	-8	-6	-4	C01.00 (0101,0103)	Articles 36(1) point (c) and 39 of CRR
	A.1.10	(-) RIB shortfall of credit risk adjustments to expected losses	-5	-10	-6	-7	C01.00 (0101,0103)	Articles 36(1) point (d), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0101,0103)	Articles 41(10), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0101,0103)	Articles 41(21), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over T1 Capital	0	0	0	0	C01.00 (0101,0103)	Articles 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C01.00 (0101,0103) + C01.00 (0101,0103) + C01.00 (0101,0103)	Articles 42(6), 36(1) point (h) (i) and 89 to 91 of CRR; Articles 36(1) point (h), 34(2) point (b), 24(4) point (b) and 29 of CRR; Articles 36(1) point (h) and 37(2) of CRR; Articles 36(1) point (h), 131(b) of CRR and Articles 36(1) point (i), 24(2) and 22(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00 (0101,0103)	Articles 36(1) point (h), 24(2) point (b), 24(2) point (b) and 23 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C01.00 (0101,0103)	Articles 42(7), 36(1) point (h), 43 to 46, 49(2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00 (0101,0103)	Articles 36(1) point (c) and 39 of CRR; Article 40(1) point (a) and 40(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C01.00 (0101,0103)	Articles 42(7), 36(1) point (h), 45, 46, 47, 49(1) point (b), 49(2) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.50% threshold	0	0	0	0	C01.00 (0101,0103)	Articles 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C01.00 (0101,0103)	Articles 36(1) point (h) and Article 67 of CRR
A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0101,0103)	Articles 36(1) point (h) and Article 32(2) of CRR	
A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0101,0103)	Articles 36(1) point (h) of CRR	
A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	0	0	0	C01.00 (0101,0103)	Articles 3 of CRR	
A.1.20	CET1 Capital elements or deductions - other	0	0	-94	-94	C01.00 (0101,0103)	-	
A.1.21	Transitional adjustments	0	0	0	0	NAI (S.1.1.6 + L.1.1.8 + L.1.1.9)	-	
A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0101,0103)	Articles 43(1) to (3), and 48A to 48F of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0101,0103)	Articles 47B and 48D of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00 (0101,0103)	Articles 45D to 47A, 47E and 48C of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,000	1,000	1,000	1,000	C01.00 (0101,0103)	Articles 41 of CRR	
A.2.1	Additional Tier 1 Capital instruments	1,000	1,000	1,000	1,000	C01.00 (0101,0103) + C01.00 (0101,0103)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0101,0103)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0101,0103) + C01.00 (0101,0103) + C01.00 (0101,0103) + C01.00 (0101,0103) + C01.00 (0101,0103)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0101,0103)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	7,199	7,355	7,245	7,191	C01.00 (0101,0103)	Articles 29 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,000	1,000	1,000	1,000	C01.00 (0101,0103)	Articles 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,000	1,000	1,000	1,000	C01.00 (0101,0103) + C01.00 (0101,0103)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C01.00 (0101,0103) + C01.00 (0101,0103) + C01.00 (0101,0103) + C01.00 (0101,0103) + C01.00 (0101,0103) + C01.00 (0101,0103)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0101,0103) + C01.00 (0101,0103) + C01.00 (0101,0103)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	29,292	27,283	33,347	30,119	C01.00 (0101,0103)	Articles 92(b), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0	0	0	C01.01 (0101,0103)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	21.66%	23.29%	18.73%	20.56%	SA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	24.56%	26.08%	21.72%	23.88%	SA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	27.99%	30.62%	24.72%	27.20%	SA1 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,199	6,355	6,245	6,191	A.1 + A.2 + A.3 + A.4 + A.5 + A.6 + A.7 + A.8 + A.9 + A.10 + A.11 + A.12 + A.13 + A.14 + A.15 + A.16 + A.17 + A.18 + A.19 + A.20 + A.21 + A.22 + A.23 + A.24 + A.25 + A.26 + A.27 + A.28 + A.29 + A.30 + A.31 + A.32 + A.33 + A.34 + A.35 + A.36 + A.37 + A.38 + A.39 + A.40 + A.41 + A.42 + A.43 + A.44 + A.45 + A.46 + A.47 + A.48 + A.49 + A.50 + A.51 + A.52 + A.53 + A.54 + A.55 + A.56 + A.57 + A.58 + A.59 + A.60 + A.61 + A.62 + A.63 + A.64 + A.65 + A.66 + A.67 + A.68 + A.69 + A.70 + A.71 + A.72 + A.73 + A.74 + A.75 + A.76 + A.77 + A.78 + A.79 + A.80 + A.81 + A.82 + A.83 + A.84 + A.85 + A.86 + A.87 + A.88 + A.89 + A.90 + A.91 + A.92 + A.93 + A.94 + A.95 + A.96 + A.97 + A.98 + A.99 + A.100	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	21.66%	23.29%	18.73%	20.56%	SA1 (4 - 1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0101,0103)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0101,0103)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0101,0103)	-
	F	Adjustments included in RWs due to IFRS 9 transitional arrangements	0	0	0	0	C01.01 (0101,0103)	-

(2) The fully loaded CET1 ratio is an internal calculation based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosures

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Morgan Stanley Europe Holding SE

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	2,812	2,813	3,389	3,060	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
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	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	62	1	2	2	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	13,043	11,001	11,002	11,475	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
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 (r0480, 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 (r0680, 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 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (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)

² 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.

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P&L

Morgan Stanley Europe Holding SE

(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	596
(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 subsidiaries, 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 subsidiaries, 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."

2024 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution
Morgan Stanley Europe Holding SE

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	13,228				9,979				12,141				11,452				IAS 1.54 (f)	
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)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	22,250	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)(iii); 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(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	20,840				16,968				17,875				15,953				IFRS 7.8(c); 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 1.8(a), K1.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References		
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾					
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets						
Financial assets at fair value through other comprehensive income	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)
Financial assets at amortised cost	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31.44(b)
	Loans and advances	7,008	13,929	8	-1	0	-3	5,196	11,770	6	-1	0	-2	6,070	11,802	6	-1	0	-2	5,068	10,882	5	-1	0	-1	0	-1	Annex V Part 1.31.44(b)

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

⁽²⁾ 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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Morgan Stanley Europe Holding SE

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Morgan Stanley Europe Holding SE

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		86,304	39,595	35,565	32,896	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	6	15	104	9	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	4,277	12,847	15,136	12,948	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	998	780	1,256	929	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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	

2024 EU-wide Transparency Exercise
Market Risk
Morgan Stanley Europe Holding SE

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) 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		MULTIPLICATION FACTOR (m) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (m) 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	
(min EUR)																						
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023									
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	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	14	10	0	0	0	0						0	0	0	0							
Commodities risk	75	78	0	0	0	0						0	0	0	0							
Total	89	88	83	17	316	82	176	157	0	0	0	7,193	76	22	293	83	184	123	0	0	0	6,904
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024									
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	63	68	0	0	0	0						0	0	0	0							
Total	73	83	82	18	364	138	202	556	0	0	0	12,530	65	18	292	67	300	368	0	0	0	8,659

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRD), which instead are included in the RWA OI1 template.

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Morgan Stanley Europe Holding SE

As of 31/12/2023

(min EUR)		Direct exposures														Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet								Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0-3M]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M-1Y]		0	0	0	0	0	0	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	0	0	0
[2Y-3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y-5Y]		42	42	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y-10Y]		15	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+more]	12	12	0	0	0	0	0	0	0	0	0	11	164	0	0	0	
Total		69	69	0	0	0	0	0	0	12	0	0	11	164	0	0	
[0-3M]	France	46	46	0	0	0	0	0	0	0	20	0	0	0	0	0	
[3M-1Y]		136	136	136	0	0	0	0	0	0	21	0	0	113	0	0	
[1Y-2Y]		256	256	256	0	0	0	0	0	0	2	41	0	55	0	0	
[2Y-3Y]		533	533	533	0	0	0	0	0	0	85	22	0	602	0	0	
[3Y-5Y]		405	405	405	0	0	0	0	0	0	204	1	0	204	0	0	
[5Y-10Y]		683	683	683	0	0	0	0	0	0	2	310	0	18	0	0	
[10Y+more]	241	241	241	0	0	0	0	0	0	44	0	0	0	0	0		
Total		2,317	2,305	2,273	0	0	0	0	44	1,066	44	38	825	0	0		
[0-3M]	Germany	0	0	0	0	0	0	0	0	1,093	16	0	38	12	0	0	
[3M-1Y]		341	341	341	0	0	0	0	0	31	1,711	56	254	0	0	0	
[1Y-2Y]		347	347	347	0	0	0	0	0	0	5,145	56	489	0	0	0	
[2Y-3Y]		86	86	86	0	0	0	0	0	0	1,769	33	50	318	0	0	
[3Y-5Y]		509	509	509	0	0	0	0	0	0	51	1,969	155	1,417	0	0	
[5Y-10Y]		698	698	698	0	0	0	0	0	0	296	3,726	109	1,846	0	0	
[10Y+more]	234	234	110	0	0	0	0	0	0	2,157	11,616	465	3,256	0	0		
Total		2,187	2,061	2,176	0	0	0	126	126	2,784	27,099	833	7,591	0	0		
[0-3M]	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M-1Y]		0	0	0	0	0	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	0	0	
[2Y-3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y-5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y-10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0-3M]	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M-1Y]		5	5	5	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y-2Y]		4	4	4	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y-3Y]		7	7	7	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y-5Y]		1	1	1	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y-10Y]		7	7	7	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+more]	8	8	7	0	0	0	0	0	0	0	0	0	0	0	0		
Total		33	33	32	0	0	0	0	0	0	0	0	0	0	0		
[0-3M]	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M-1Y]		0	0	0	0	0	0	0	0	0	1	30	0	0	0	0	
[1Y-2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y-3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y-5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y-10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+more]	0	0	0	0	0	0	0	0	0	20	346	0	0	0	0		
Total		0	0	0	0	0	0	0	0	20	1,550	0	0	0	0		
[0-3M]	Ireland	52	52	52	0	0	0	0	0	0	0	0	0	0	0	0	
[3M-1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y-2Y]		81	81	81	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y-3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y-5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y-10Y]		39	39	39	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+more]	32	32	27	0	0	0	0	0	0	0	0	0	0	0	0		
Total		205	205	199	0	0	0	0	0	0	0	0	0	0	0		
[0-3M]	Italy	40	40	40	0	0	0	0	0	0	0	0	0	0	0	0	
[3M-1Y]		136	136	136	0	0	0	0	0	0	10	400	17	50	0	0	
[1Y-2Y]		84	84	84	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y-3Y]		112	112	112	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y-5Y]		97	97	97	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y-10Y]		491	491	491	0	0	0	0	0	0	13	190	44	281	0	0	
[10Y+more]	378	378	217	0	0	0	0	0	0	161	20	146	110	1,560	0	0	
Total		1,377	1,326	1,377	0	0	0	0	161	48	1,155	378	1,941	0	0		

2024 EU-wide Transparency Exercise
 General governments exposures by country of the counterparty

Morgan Stanley Europe Holding SE

As of 31/12/2023

		Direct exposures													Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet					
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet 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		
[0 - 3M]	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y1 - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y1 - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y1 - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y1 - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y1 - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y1 - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y1 - more	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
2Y1 - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
3Y1 - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
5Y1 - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0
10Y1 - more	1	1	0	0	0	0	1	1	49	2	45	0	0	0	
Total		1	1	0	0	0	1	1	54	2	45	0	0	0	1

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Morgan Stanley Europe Holding SE

As of 31/12/2023

(min EUR)		Direct exposures													Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost		Carrying amount	Notional amount	Carrying amount		Notional amount	Nominal	Provisions
[0 - 3M]	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
[3M - 1Y]		0	0	0	0	0	0	0	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	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	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	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	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	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		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
[3M - 1Y]		0	0	0	0	0	0	0	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	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	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	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the 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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "or 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 eGAAP

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty
Morgan Stanley Europe Holding SE

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet					Derivatives				Off balance sheet						
		Non-derivative financial assets by accounting portfolio					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
		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 at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
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													
[0 - 3M]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	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	0	0	0
[2Y - 3Y]		24	24	24	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		13	13	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		15	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	47	47	41	0	0	0	0	1	92	7	251	0	0	0	0	0	
Total	98	98	92	0	0	0	0	1	92	7	251	0	0	0	0	0	
[0 - 3M]	France	296	299	296	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		139	139	139	0	0	0	0	0	0	16	151	0	0	0	0	0
[1Y - 2Y]		1,065	1,065	1,065	0	0	0	0	7	7	16	579	0	0	0	0	0
[2Y - 3Y]		1,784	1,784	1,784	0	0	0	0	3	91	1	120	0	0	0	0	0
[3Y - 5Y]		283	283	283	0	0	0	0	3	3	0	142	0	0	0	0	0
[5Y - 10Y]		1,027	1,027	1,027	0	0	0	0	4	84	0	218	0	0	0	0	0
[10Y - more]	1,319	1,319	1,319	0	0	0	0	0	0	0	109	0	0	0	0	0	
Total	6,853	6,849	6,854	0	0	0	0	122	124	27	1,324	0	0	0	0	0	
[0 - 3M]	Germany	53	53	53	0	0	0	0	0	0	53	752	0	0	0	0	0
[3M - 1Y]		41	41	41	0	0	0	0	79	4,171	75	1,266	0	0	0	0	0
[1Y - 2Y]		712	712	712	0	0	0	0	0	1,658	43	1,389	0	0	0	0	0
[2Y - 3Y]		164	164	164	0	0	0	0	85	5,388	48	1,132	0	0	0	0	0
[3Y - 5Y]		592	475	592	0	0	0	0	60	1,193	146	2,181	0	0	0	0	0
[5Y - 10Y]		993	993	993	0	0	0	0	177	2,292	141	2,969	0	0	0	0	0
[10Y - more]	734	719	536	0	0	198	0	2,146	10,069	413	4,130	0	0	0	0	0	
Total	3,289	3,156	3,091	0	0	198	0	2,589	24,903	929	13,889	0	0	0	0	0	
[0 - 3M]	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	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	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Greece	2	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		1	1	1	0	0	0	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	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		27	27	27	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		7	7	7	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	38	38	37	0	0	0	0	0	0	0	62	750	0	0	0	0	
[0 - 3M]	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	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	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	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	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	14	14	14	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	16	16	16	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Italy	36	36	36	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		106	106	106	0	0	0	0	7	0	0	0	0	0	0	0	0
[1Y - 2Y]		109	109	109	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		205	205	205	0	0	0	0	7	150	0	0	0	0	0	0	0
[3Y - 5Y]		370	369	370	0	0	0	0	1	215	0	60	0	0	0	0	0
[5Y - 10Y]		214	214	214	0	0	0	0	18	475	47	281	0	0	0	0	0
[10Y - more]	737	730	846	0	0	191	0	19	296	141	1,290	0	0	0	0	0	
Total	1,777	1,776	1,596	0	0	191	0	52	1,255	195	1,642	0	0	0	0	0	

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Morgan Stanley Europe Holding SE

As of 30/06/2024

		Direct exposures													Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet						
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet 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			
[0 - 3M]	Australia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	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	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Canada	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	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	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Hong Kong	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	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	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	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	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	U.S.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	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	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	34	0	31	0	0	0	0	
[0 - 3M]	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	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	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	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	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M]	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	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	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	3	45	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	1	1	1	0	0	0	1	0	21	1	102	0	0	0	0	
Total		1	1	0	0	0	1	4	66	1	102	0	0	0	0	

2024 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Morgan Stanley Europe Holding SE

As of 30/06/2024

(min EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures			
		Non-derivative financial assets by accounting portfolio				Carrying amount		Notional amount		Carrying amount		Notional amount		Nominal	Provisions		
		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						
	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the 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 counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(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 e4.

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Morgan Stanley Europe Holding SE

	As of 30/09/2023										As of 31/12/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹				
	Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³		On non-performing exposures ³				Of which performing but past due >30 days and <=90 days		Of which non-performing ²			On performing exposures ³		On non-performing exposures ³		
			Of which: defaulted	Of which Stage 3 ⁴	Of which Stage 3 ⁴			Of which Stage 3 ⁴	Of which Stage 3 ⁴	Of which Stage 3 ⁴											
mil. EUR																					
Cash balances at central banks and other demand deposits	13,228	0	0	0	0	0	0	0	0	0	9,979	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	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	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	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	43,234	4	8	8	8	1	3	3	0	46,583	20	7	7	7	6	1	2	2	0	0	
Central banks	293	0	0	0	0	0	0	0	0	889	0	0	0	0	0	0	0	0	0	0	
General governments	823	1	0	0	0	0	0	0	0	384	0	0	0	0	0	0	0	0	0	0	
Credit institutions	12,114	1	4	4	4	0	1	1	0	17,676	11	3	3	3	3	1	1	1	0	0	
Other financial corporations	29,686	1	4	4	4	1	1	1	0	27,302	2	4	4	4	3	0	1	1	0	0	
Non-financial corporations	317	0	0	0	0	0	0	0	0	339	0	0	0	0	1	0	0	0	0	0	
of which: small and medium-sized enterprises	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Loans collateralized by commercial immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Households	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Loans collateralized by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Credit for consumption	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
DEBT INSTRUMENTS other than HFT	56,461	4	8	8	8	1	3	3	0	56,563	20	7	7	7	6	1	2	2	0	0	
OFF-BALANCE SHEET EXPOSURES	8,406	0	0	0	0	1	0	0	0	9,276	0	0	0	0	0	0	0	0	0	0	

¹ For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

² Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

³ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

⁴ 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 denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporal F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵ 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.

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Morgan Stanley Europe Holding SE

	As of 31/03/2024										As of 30/06/2024											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾						
	D of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures	D of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures
		Of which: defaulted	Of which Stage ⁽⁴⁾				Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾			Of which: defaulted	Of which Stage ⁽⁴⁾				Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾	Of which Stage ⁽⁴⁾		
(in € bn)																						
Cash balances at central banks and other demand deposits	12,141	0	0	0	0	0	0	0	0	0	11,452	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	0	0	0	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	
Credit institutions	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	
Non-financial corporations	0	0	0	0	0	0	0	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	6	6	6	6	1	2	2	2	0	39,526	14	6	6	6	1	1	1	1	1	0	
Central banks	546	0	0	0	0	0	0	0	0	0	532	0	0	0	0	0	0	0	0	0	0	
General governments	405	3	0	0	0	0	0	0	0	0	562	0	0	0	0	0	0	0	0	0	0	
Credit institutions	18,529	1	2	2	2	2	1	1	1	0	12,498	1	1	1	1	1	0	0	0	0	0	
Other financial corporations	26,753	0	4	4	4	0	1	1	1	0	25,546	11	4	4	4	4	1	1	1	1	0	
Non-financial corporations	327	1	0	0	0	1	0	0	0	0	388	4	1	1	1	0	1	0	0	0	0	
of which: small and medium-sized enterprises	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0	0	0	0	
Households	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Loans collateralised by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
of which: Credit for consumption	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
DEBT INSTRUMENTS other than HFT	58,700	6	6	6	6	1	2	2	2	0	50,978	14	6	6	6	1	1	1	1	1	0	
OFF-BALANCE SHEET EXPOSURES	0,634	0	0	0	0	2	0	0	0	0	0,633	0	0	0	0	0	0	0	0	0	0	

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) 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 debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/REP framework (template F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/1451 - IT5 on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FTR/REP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) 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.

2024 EU-wide Transparency Exercise

Forborne exposures

Morgan Stanley Europe Holding SE

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on 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		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	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	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
of which: small and medium-sized enterprises	0	0	0	0	0	0	0	0	0	0	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	0	0
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE²												
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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

Morgan Stanley Europe Holding SE

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures	Of which 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 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	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
of which: small and medium-sized enterprises	0	0	0	0	0	0	0	0	0	0	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	0	0
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ²	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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
Morgan Stanley Europe Holding SE

(min EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024									
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	
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	0
C Manufacturing	42	0	0	42	1	0	29	0	0	29	1	0	45	0	0	45	1	0	0	0	0	0	0	0	0
D Electricity, gas, steam and air conditioning supply	191	0	0	191	0	0	179	0	0	179	0	0	172	0	0	172	0	0	0	0	0	0	0	0	0
E Water supply	10	0	0	10	0	0	20	0	0	20	0	0	26	0	0	26	0	0	0	0	0	0	0	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	0
G Wholesale and retail trade	2	0	0	2	0	0	2	0	0	2	0	0	4	0	0	4	0	0	0	0	0	0	0	0	0
H Transport and storage	13	0	0	13	0	0	16	0	0	16	0	0	16	0	0	16	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0
J Information and communication	63	0	0	63	0	0	61	0	0	61	0	0	31	0	0	31	0	0	0	0	0	0	0	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	0
L Real estate activities	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0
M Professional, scientific and technical activities	0	0	0	0	0	0	4	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	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	0
P Education	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Q Human health services and social work activities	3	0	0	3	0	0	2	0	0	2	0	0	1	0	0	1	0	0	0	0	0	0	0	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	0	0	0	0	0	0	0
S Other services	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances	317	0	0	307	1	0	335	0	0	333	1	0	327	0	0	289	1	0	0	0	0	0	0	0	0

¹The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRRREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.