

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.



Leverage ratio

	(min EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	7,222	7,358	7,329	7,291	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	7,222	7,358			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	95,481	86,241	124,615	105,258	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	95,481	86,241			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.56%	8.53%	5.88%	6.93%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.56%	8.53%			[A.2]/[B.2]	



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		(min EUR. Sc)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	8,222	8,366	8,337	8,297	C 01.00 (10010,10010)	Articles 4[118] and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	6,222	6,358	6,329	6,291	C 01.00 (-0030):0010)	Article SG 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	C 01.00 (10000,r0010)	Articles 26(1) points (a) and (b), 27 to 29, 26(1) point (f) and 42 of CRR
	A.1.2	Retained carrings	370	593	593	593	C 01.00 (-0130,r0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	0	8	11	4	C 01.00 (-0180,r0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (I) of CRR
	A.1.4	Other Reserves	1,472	1,472	1,472	1,472	C 01.00 (1000(10010)	Articles 4(117) and 36(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (10210,10010)	Articles 4(112), 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	C 01.00 (10230,10010)	Article 84 of CRR
	A.1.7	Adjustments to CET2 due to prudential filters	-166	-261	-292	-313	C 01.00 (10250,10010)	Articles 33 to 35 of and 36 (1) point (I) of CSR
	A.1.8	(-) Intangible assets (including Goodwill)	0	0	0	0	C 01.00 (+0300,+0010) + C 01.00 (+0340,+0010)	Articles 4(113), 26(1) point (b) and 37 of CRE. Articles 4(115), 36(1) point (b) and 37 point (s) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of	-4	-4	-1	0	C 01.00 (10370), (2010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	-11	-12	-12	-23	C 01.00 (-0380,r0010)	Articles 36(1) point (dj. 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (10390,10010)	Articles 4(109), 26(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (10430,10010)	Articles 4(122), 26(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (10440):0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	0	0	0	0	C 01.00 (r0450,r0010) + C 01.00 (r0460,r0010) + C 01.00 (r0470,r0010) + C 01.00 (r0471,r0010) + C 01.00 (r0472,r0010)	Articles 4[36], 26(1) point (i) (i) and 89 to 91 of CRF, Articles 26(1) point (i) (ii), 243(1) point (ii) 244(1) point (ii) and 258 of CRF, Articles 26(1) point (i) (iii) and 279(ii) of CRF, Articles 26(1) point (i) (iv) and
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (10460):0010)	153(8) of CRR and Articles 36(1) point b) (6) and 155(4) of CRR. Articles 36(1) point (0) (0), 243(1) point (b), 244(1) point (b) and 258 of CRR.
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (-0480,c0010)	Articles 4(27), 26(1) point (h): 43 to 46, 49 (2) and (3) and 70 of CSS
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (1049Q);0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (s) and 48(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	C 01.00 (10500,r0010)	Articles 4(27); 36(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	significant investment (-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (-0510,r0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (10513,10010)	Article 36(1), point (m) and Article 47x CRR
	A.1.188	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (10514,10010)	Article 36(1), point (n) and Article 133(2) CER
	A.1.18C	(-) Other foresseable tax charges	0	0	0	0	C 01.00 (10515,10010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (10524,10010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-92	-91	-91	-92	C 01.00 (10528);00010)	
	A.1.21	Transitional adjustments	0	0	0	0	GA1{11.1.6 + 1.11.8 + 11.1.26}	
	A1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (10230,10010)	Articles 483(1) to (3), and 464 to 467 of CRR
	A 1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (10240),10010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (10520;10010)	Articles 469 to 472, 478 and 461 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,000	1,000	1,000	1,000	C 01.00 (10530,10010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	1,000	1,000	1,000	1,000	C 01.00 (10640,10010) + C 01.00 (10670,10010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (-0730), 0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (1080),c0010) + C 01.00 (10700),c0010) + C 01.00 (10710,c0010) + C 01.00 (10740,c0010) + C 01.00 (10744,c0010) + C 01.00 (10748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (10540,0003) C 01.00 (1060,0010) + C 01.00 (1060,0010) + C 01.00 (0730,0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	7,222	7,358	7,329	7,291	C 01.00 (10015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,000	1,008	1,008	1,007	C 01.00 (1075Q/2010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,000	1,008	1,008	1,007	C 01:00 (+0360f*0010) + C 01:00 (+0860f*0010)	
							C 01.00 (-0910,-0010) + C 01.00 (-0920,-0010) + C 01.00	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	$\begin{array}{l} C\ 0.100\ 09910_{1}00110] + C\ 0.1\ 00\ 09920_{1}00100] + C\ 0.1\ 00\ 09920_{1}0010] + C\ 0.1\ 00\ 09920_{1}00100] + C\ 0.1\ 00\ 09920_{1}00100] + C\ 0.1\ 00\ 09920_{1}001000] + C\ 0.1\ 00\ 0992$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (-0880,-0010) + C 01.00 (-0900,-0010) + C 01.00 (-0960,-0010)	
	8.1	TOTAL RISK EXPOSURE AMOUNT	32,243	28,720	32,131	34,950	C 02:00 (10010) r0010)	Articles 93(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0			C 05.01 (10010),10040)	
	8.2	TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR			32,131	34,950	C 02:00 (-0036 ₆ :0010)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.30%	22.14%	19.70%	18.00%	CA2 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	22.40%	25.62%	22.81%	20.86%	CA2 (2)	-
	с.3	TOTAL CAPITAL RATIO (transitional period)	25.50%	29.13%	25.95%	23.74%	CA2 (S)	
CAPITAL RATIOS (%)	C.4	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)			19.70%	18.00%		
Transitional period - pre floor (CRR3)	C.5	TIER 1 CAPITAL RATIO (transitional period - pre floor)			22.81%	20.86%		
	C.6	TOTAL CAPITAL RATIO (transitional period - pre floor)			25.95%	23.74%		
CET1 Capital Fully loaded (CRR2)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,222	6,358			[A.1-A.1.12-A.1.21+MIN[A.2+A.1.12-A.2.2-A.2.4+MIN[A.4+A.2.2-A.2.8],0[]	
CET1 RATIO (%) Fully loaded (CRR2) ^[1]	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.30%	22.14%			[0.1]/[0-0.1]	
	•	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0			C 05.01 (1044Q ₁ :0010)	
Memo items	•	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0			C 05.01 (10440 ₁ :0020)	
	•	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0			C 05.01 (1044Q ₁ :0030)	
		Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0			C 05.01 (1044Q ₂ 0040)	
First felt landed CETT sale is an estima		based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory pol			-			



Overview of Risk exposure amounts

		RW	NAs		
(min EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE
Credit risk (excluding CCR and Securitisations) ⁽¹⁾	3,311	3,239	2,863	2,783	C 02.00 (90404, 00001) - (C 07.00 (9090, 0220, 0001) - C 07.00 (90110, 0220, 001) + C 07.00 (90130, 0220, 001) + C 08.01 (9050, 02360, 002) + C 08.01 (9050, 02360, 002) + C 08.01 (9050, 02360, 002)
Of which the standardised approach	801	675	673	708	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	2,508	2,562	2,190	2,075	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) - [C08.01 (r0040, c0240, s001) + C08.01 (r0050, c0240, s001) + C08.01 (r0060, c0240, s001)]
Of which equity IRB	2	2	0	0	C 0 Z 00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ⁽⁰⁾	11,381	10,917	11,083	11,306	C 2720 (1999); C 22720, (2011); C 2720 (1911); C 2720, (2011); C 2720 (1913); C 2720, (2011); C 2821 (1904); C 2821
Credit valuation adjustment - CVA	4,007	4,700	7,402	7,790	C 02.00 (r0640, c0010)
Settlement risk	7	4	9	27	C 02.00 (70490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 ((0470, c0010)
Position, foreign exchange and commodities risks (Market risk) ⁽³⁾	10,793	7,640	8,390	10,460	C 0 Z 00 (r 05 20, c 00 10) (+C 00 Z 00 z (r 755, c 0 10) +C 00 Z 00 z (r 7770, c 0 10))
Of which the standardised approach	126	99	69	76	C 0 I .00 (r0530, c0010)
Of which IMA	10,667	7,541	8,321	10,383	C 02.00 (r0580, c0010) +C 002.00 a (r755, c010)
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+MAN(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	1,401	1,709	1,830	1,830	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,401	1,709			C 02.00 (r0000, c0010)
Of which standardised approach	0	0			C 0 I 00 (r0610, c0010)
Of which advanced measurement approach	0	0			C 0 Z 00 (r (60 Z 0, c 00 Z 0)
Other risk exposure amounts ⁽¹⁾	1,342	510	553	754	C 02.00 (r06.10, c001.0) + C 02.00 (r06.90, c001.0) - [C 002.00 a (r755, c01.0) +C 002.00 a (r7776, c01.0)]
Total risk exposure amount pre-floor			32,131	34,950	
Floor adjustment			0	0	C 02.00 (r033s, c001s)
Total	32,243	28,720	32,131	34,950	

⁽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 Securifisations)' section.

^[8] In response to changes to the reporting framework, certain RWEA arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.



P&L

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	2,618	3,506	788	1,485
Of which debt securities income	6	10	3	6
Of which loans and advances income	2,250	3,045	713	1,344
Interest expenses	2,645	3,541	796	1,521
(Of which deposits expenses)	2,642	3,538	794	1,518
(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	339	455	150	261
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	547	664	237	403
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	8	13	10	50
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	0	1	-2	-2
Net other operating income /(expenses)	13	15	3	5
TOTAL OPERATING INCOME, NET	879	1,113	391	682
(Administrative expenses)	518	683	208	399
(Cash contributions to resolution funds and deposit guarantee schemes)	0	0	0	0
(Depreciation)	16	21	5	11
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-2	7	-1	1
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	1	0	0	1
(Other provisions)	-2	6	0	0
Of which pending legal issues and tax litigation ⁽¹⁾	0	-2	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)	-1	-1	0	2
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-1	-1	0	2
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	348	403	178	269
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	235	272	126	196
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	235	272	126	196
Of which attributable to owners of the parent	235	272	126	196

⁽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)																	
(HIII EUK)		As of 30	/09/2024			As of 31,	/12/2024			As of 31/0	13/2025			As of 30/	06/2025		
			Fair value hierarch	Y			Fair value hierarchy				Fair value hierarch	у			Fair value hierarch		
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	10,772				10,944				10,917				10,809				IAS 1.54 (i)
Financial assets held for trading	51,755	9,756	41,324	675	51,124	6,362	44,081	681	57,022	12,880	43,358	784	61,456	15,022	45,735	699	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	21,267	0	21,225	42	19,166	0	19,166	0	22,943	0	22,943	0	21,152	0	21,151	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	16,203				15,861				15,442				16,607				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	U				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ⁽¹⁾	376				350				389				461				
TOTAL ASSETS	100,372				97,445				106,714				110,484				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 Ei	UR)			As of 3	80/09/2024					As of 31/	12/2024					As of 31/0	03/2025					As of 30/	6/2025			
		Gi	oss carrying amoun	t ⁽²⁾	Ac	ccumulated impairme	nt ⁽²⁾	Gr	oss carrying amoun	t ⁽²⁾	Acc	umulated impairmer	nt ⁽²⁾	Gro	ss carrying amount	; ^(p)	Acci	umulated impairme	ent ⁽²⁾	Gro	ss carrying amoun	t ⁽³⁾	Accu	mulated impairme	nt ⁽²⁾	
eakdown of financial assets by instrument and by counterparty sector ⁸¹		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	in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	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	credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	initial	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	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	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	5,034	11,169	3	0	-1	-1	6,001	9,860	2	0	0	-1	3,987	11,454	2	0	0	-1	3,941	12,666	4	-1	0	-3	Annex V.Part 1.32, 44(a)

¹⁸ This table covers IPES 9 specific information and as such only applies for IPES reporting banks.

19 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)

(IIIIII EOK)					
		Carrying	amount		
LIABILITIES:	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	References
Financial liabilities held for trading	44,709	48,714	49,712	53,012	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	15,725	8,155	14,655	15,553	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	31,780	32,443	34,087	33,613	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	39	49	39	37	IAS 37.10; IAS 1.54(I)
Tax liabilities	112	85	123	84	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	277	276	246	271	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	92,642	89,722	98,862	102,569	IAS 1.9(b);IG 6
TOTAL EQUITY	7,731	7,723	7,852	7,915	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	100,372	97,445	106,714	110,484	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		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	References
Derivatives		33,361	37,343	36,057	39,829	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	52	27	12	43	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Jilot positions	Debt securities	11,296	11,344	13,643	13,139	Annex V.Part 1.31
	Central banks	109	102	24	60	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	1	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	2,835	2,396	2,117	2,150	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	0	0	6	0	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	3,480	2,915	3,689	3,628	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	908	712	1,064	1,048	ECB/2013/33 Annex 2.Part 2.9.1
осрозка	Other financial corporations	40,091	33,505	41,085	40,975	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	9,475	9,286	9,033	9,245	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	408	505	562	705	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	6	0	4	95	ECB/2013/33 Annex 2.Part 2.9.1
	Households	0	0	0	45	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		149	277	392	941	Annex V.Part 1.37, Part 2.98
Of which: Subordin	nated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		434	899	875	662	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		92,214	89,313	98,454	102,177	



Market Risk

Morgan Stanley Europe Holding SE

									Starrie y Ear	.,												
	SA					ı	4									IM						
			VaR (Memoran	dum item)	STRESSED VaR (Memorandum item)	MIGRATIC	AL DEFAULT AND IN RISK CAPITAL HARGE	ALL PRICE RISI	KS CAPITAL CHA	RGE FOR CTP		VaR (Memor	andum item)	STRESSED VaR (M	đemorandum item)	INCREMENT AND MIGR CAPITAL	ATION RISK	ALL PRICE RIS	KS CAPITAL CHA	RGE 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 30/09/2024	As of 31/12/2024				As of 30/	09/2024									As of 31/1	2/2024					
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 Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	24	26	0	0	0	0							0	0	0	0						1
Commodities risk	103	30 63	0	0	0	0							0	0	0	0						1
Total	126	99	75	20	330	73	391	448	0	0	0	10.667	66	17	341	96	196	154	0	0	0	7,541
	As of 31/03/2025	As of 30/06/2025				As of 31/										As of 30/0						
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						1
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0			1 0	0								0	0							
Of which: General risk	0	0	0	0	0	0							ı ő	0	0	0						
Of which: Specific risk	0	0	0	0	l ö	0							ı ö	ŏ	0	0						
Foreign exchange risk	13	40	0	0	0	0							0	0	0	0						
Commodities risk	56	36	0	0	0	0							0	0	0	0						
Total	69	76	66	17	388	125	212	186	0	0	0	8,321	75	26	470	119	193	285	0	0	0	10,383

Market risk templete does not include CUI positions under the particular approach for position risk in CIU (Articles 188[1], 350 [1]; and 34[2] at [188]- For internal model banks, it also does not include certain add ons imposed by the supervisor as part of the congoing review of internal models (Article 110 CRR). Both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks are in the RWEA DVI template.

2025 EU-wide Transparency Exercise Credit Risk - Standardised Approach Morgan Stanley Europe Holding SE

					Standardise	nd Approach			
			As of 30,	09/2024			As of 31/	12/2024	
		Original Exposure (5)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions (4)	Original Esposure ⁽⁴⁾	Esposure Value ^(q)	Risk exposure amount	Value adjustments and provisions ⁽⁴⁾
	(min EUX, 93) Central governments or central banks	11.168	11.165	277		11.031	11.031	213	
	Resional sovernments or local authorities	234	234	,		292	292	2	
	Public sector entities	345	345	2		377	377	2	
	Multilateral Development Banks							0	
	International Organisations	1	1	0		2	2	0	
	Institutions	6,269	5,933	221		6,062	5,852	213	
	Corporates	2,326	1,929	1,579		2,301	1,804	1,603	
	of which: SME		0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Consolidated data	Secured by mortzages on immovable property and ADC exposures	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	
	Subordinated debt exposures								
	Covered bonds	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment						0		
	Collective investments undertakings (CIU)					0	0	0	
	Equity	182	182	182		174	174	174	
	Other exposures	20,528	19,794	2.262		20,240	19,533	2,208	
	Standardised Total (2)				redit conversion factors or credit			2,200	

					Standardise	nd Approach			
			As of 30)	09/2024			As of 31/	12/2024	
	finin EUR. NJ	Original Exposure (A)	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽⁴⁾	Exposure Value ⁽⁰⁾	Risk esposure amount	Value adjustments and provisions ⁽²⁾
	Central governments or central banks	10,523	10,523	63		10.635	10.635	74	
	Resional governments or local authorities	224	224			283	283		
	Public sector entities	339	339			370	370		
	Multilateral Development Banks		0				0	0	
	International Organisations						0	0	
	Institutions	765	737	15		896	867	21	
	Corporates	180	165	136		70	70	57	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property and ADC exposures	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	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	Covered bonds	0	0	0		0	0	0	
1	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
1	Other exposures	50	60	60		57	57	57	
1	Standardised Total (3)								0

					Standardise	d Approach					
			As of 30,	/09/2024			As of 31,	12/2024			
	ferin EUA. 50	Original Exposure (1)	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Esposure (4)	Exposure Value ⁽⁶⁾	Risk exposure amount	Value adjustments and provisions (2)		
UNITED KINGDOM	Control generation or control bands Finding and personners of an alteriories Finding and personners of an alteriories Finding and personners of the alteriories Finding and personners Finding and pe	0 0 0 0 0 1 20 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 467 105 0 0 0 0 0	0 0 0 9 71 10 0 0 0	0	0 0 0 261 119 0 0 0 0 0	0 0 0 0 241 76 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		

					Standardiss	d Approach			
			As of 30	/09/2024			As of 31	12/2024	
		Original Exposure (F)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure (4)	Exposure Value (4)	Risk esposure amount	Value adjustments and provisions (2)
	(min EUR, 10) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	1
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0					0		ľ
	Institutions	ı ,				1	1		
	Corporates	252	202	177		350	300	277	
	of which: SME	0		0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
LUXEMBOURG	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default						0		
	Items associated with carticularly high risk Subordinated debt exposures	0				0	0	0	(
	Subordinated dear exposures Covered bonds	0					0		ľ
	Claims on institutions and corporates with a ST credit assessment								ľ
	Collective investments undertakinas (CIU)	0					0	0	
	Equity	0	0	0		0	0	0	1
	Other exposures	0					0		
	Standardized Total (3)								

					Standardise	nd Approach			
			As of 30,	09/2024			As of 31/	12/2024	
		Original Exposure ⁽⁵⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions (P)	Original Exposure ⁽⁴⁾	Exposure Value ⁽⁰⁾	Risk esposure amount	Value adjustments and provisions (2)
	(min EUR, N)								
	Central governments or central banks	153	153	14		18	18	0	
	Resional soverements or local authorities Public sector entities							0	
	Public sector entities Multilateral Development Banks			1		2			
	Multilateral Development Banks International Organisations					0	0	0	
	Institutions	2.563	2,255	62		2.092	1.913	54	
	Corporates	627	385	226		628	316	232	
	of which: SME		0					0	
	Retail						0	0	
	of which: SME						0	0	
FRANCE	Secured by mortgages on immovable property and ADC exposures			0		0	0	0	
	of which: SME		0	0		0	0	0	
	Exposures in default		0	0	0	0	0	0	
	Items associated with particularly high risk		0	0		0	0	0	
	Subordinated debt exposures								
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	69	69	69		0	0	0	
	Standardised Total (3)								

2025 EU-wide Transparency Exercise Credit Risk - Standardised Approach Morgan Stanley Europe Holding SE

	Morgan Stanley Europe Holding SE								
					Standardise	d Approach			
			As of 30,	09/2024			As of 31,	12/2024	
	(min CUR, No	Original Exposure (5)	Exposure Value (5)	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Exposure ⁶⁴	Exposure Value ^(q)	Risk exposure amount	Value adjustments and provisions ⁽³⁾
	Central governments or central banks	,		^					
	Resional sovernments or local authorities								
	Public sector entities	0							
	Multilateral Development Banks								
	International Organisations						0	0	
	Institutions	1,752	1,752	86		2,048	2,048	93	
	Corporates	75	75	44		25	25	20	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortrages on immovable property and ADC exposures	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	0
	Items associated with particularly high risk			0		0	0	0	
	Subordinated debt exposures								
	Covered bonds	0	0	0		٥	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
ı	Collective investments undertakings (CIU)	0				0	0	0	
	Coulty					۰			
ı	Other exposures								
	Standardised Total (P)								
		" Original exposure, unlike Expor	uure value, is reported before takir	e into account any effect due to o	redit conversion factors or credit r	isk mitiestion techniques (e.e. subs	Sitution effects).		

		Standardised Approach										
			As of 30,	09/2024				12/2024				
		Original Exposure (II)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions (2)	Original Exposure ⁶⁹	Esposure Value ^(q)	Risk exposure amount	Value adjustments and provisions (2)			
	(min EUR, 10) Central governments or central banks	198	198	92		125	125	63				
	Central governments or central banks Regional governments or local authorities	198	198	99		125	125	63				
	Public sector entities							0				
	Multilateral Development Banks		ō	ō				0				
	International Organisations	0		0		0	0	0				
	Institutions	367	367	16		571	571	17				
	Corporates	167	92	54		205	113	79				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
ITALY	Secured by mortgages on immovable property and ADC exposures	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				
	Subordinated debt exposures											
	Covered bonds	0				0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakines (CIU)	0	0	0		0	0	0				
	Coulty	0	0	0		0	0	0				
	Other exposures					0	0	0				
	Standardised Total (F)					isi mitiantino tarbolouse la si subs						

					Standardise	dised Approach				
			As of 30)	09/2024			As of 31,	12/2024		
	fenin EUR. NJ	Original Exposure ⁽⁵⁾	Exposure Value ^(b)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁶⁴	Exposure Value ⁽⁴⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	
	Central governments or central banks	7	,			,	,			
	Regional governments or local authorities									
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	71	71	12		84	84	15		
	Corporates	52	52	46		50	50	47		
	of which: SME	0	0	0		0	0	0		
	Retail					۰				
NIETIJEDI ANDE	of which: SME					۰				
NETHERLANDS	Secured by mortgages on immovable property and ADC exposures of which: SME									
	of which: SME Exposures in default	0				0				
	Items associated with particularly high risk				,				0	
	Subordinated debt exposures	Ü	,	,						
	Covered bonds	0								
	Claims on institutions and corporates with a ST credit assessment									
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures	0	0	0		0				
	Standardised Total (2)								0	

					Standardise	d Approach			
			As of 30)	09/2024			As of 31,	12/2024	
		Original Exposure (H	Exposure Value (II)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁶⁴	Exposure Value ⁽⁴⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
	Inin EUR, NI					15	15		
	Central appenments or central banks Regional governments or local authorities	13	13			13	15	0	
	Public sector entities							0	
	Multilateral Development Banks							0	
	International Organisations							0	
	Institutions	2	2			2	2	1	
	Corporates	362	362	362		410	410	411	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
DENMARK	Secured by mortzazes on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0			0	0	0	
	Exposures in default					۰		0	
	Items associated with particularly high risk Subordinated debt exposures		0						
	Subordinated debt exposures Covered bonds								
	Covered bonds Claims on institutions and corporates with a ST credit assessment			0				0	
	Collective investments undertakings (CIU)								
	Equity							0	
	Other exposures							0	
	Standardised Total (2)								

					Standardise	d Approach			
			As of 30	/09/2024			As of 31/	12/2024	
		Original Exposure (II)	Exposure Value (5)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Esposure (4)	Exposure Value ⁽⁰⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
	Central governments or central banks								
	Central governments or central banks Regional governments or local authorities		38			20	10		
	Regional governments or local authorities Public sector entities								
	Multilateral Development Banks								
	International Organizations						0	0	
	Institutions	183	183	5		41	41	2	
	Corporates	50	50	50		26	26	26	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortrages on immovable property and ADC exposures	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	0
	Items associated with particularly high risk						0		
	Subordinated debt exposures								
	Covered bonds						0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (OU)								
	Conective investments undertakings (CIU) Equity	0		0			0		
	Other exposures	0							
	Standardised Total (2)						_		

					Standardise	nd Approach			
			As of 30,	/09/2024			As of 31,	/12/2024	
		Original Exposure (II)	Exposure Value (5)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure (4)	Exposure Value (4)	Risk exposure amount	Value adjustments and provisions (2)
	(min EUR, %)								
	Central governments or central banks						0		
	Regional governments or local authorities Public sector entities						0	0	
	Public sector entities Multilateral Development Banks						0	0	
							0	0	
	International Organisations Institutions								
	Institutions Corporates	70	76	2		30	30	21	
	of which: SME					20	20		
	Retail					o o	0	0	
	of which: SMC					o o	0	0	
SWEDEN	Secured by mortrages on immovable property and ADC exposures					o o	0	0	
SWEDER	of which: SME					o o	0	0	
	Exposures in default	0					0	0	
	Items associated with particularly high risk	0			-		0	0	
	Subordinated debt exposures		_	_				-	
	Covered bonds						0		
	Claims on institutions and corporates with a ST credit assessment						0		
	Collective investments undertakings (CIU)						0	0	
	Equity						0	0	
	Other exposures	0					0	0	
	Standardised Total (9)								

To distinat exposure, unlike Success value in recorded before taking into account any effect due to credit conservation future or credit risk initiation techniques in a substitution effects.

Total value adjustments and provisions are countered countements reached in the curiotization exposures but includes several credit risk adjustments.

| European | Banking | 2025 EU-wide Transparency Exercise | Credit Risk - Standardized Approach | Morgan Stanley Europe Holding SE

					Standardised Approx	ich				
				As of 31/03/2025			As of 30,	06/2025		
		Original Exposure (I)	Exposure Value (I)	Risk exposure amount	Original Exposure ⁽¹⁾	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions (F)		
	(min EUR, %)									
	Central governments or central banks	11,340 251	11,340 251	240		11,285	11,285	334		
	Regional governments or local authorities	251 389	251 389	2		245	245 420	2		
	Public sector entities	389	389	4		420	420			
	Multilateral Development Banks International Organisations	0				10	10			
	International Organisations Institutions	4,230	4.230	356		4,545	4.544	360		
	Corporates	2,176	1,696	1.451		2.179	1,709	1,484		
	of which: SME	2,170	1,000	1,431		2,279	1,709	2,404		
	OT WINCH: SAVE.									
	of which: SME		0			0	0			
Consolidated data	Secured by mortsages on immovable property and ADC exposures		0			0	0			
CONSONIDURED DURA	of which: OM		0			0	0			
ı	Exposures in default									
ı	Items associated with particularly high risk		_	_	-					
	Subordinated debt exposures		0	0		0	0	0		
ı	Covered bands	0	0	0		0		0		
ı	Claims on institutions and corporates with a ST credit assessment	0	0	0		0		0		
ı	Collective investments undertakings (CIU)	0	0	0		0	0	0		
ı	Equity	0	0	1		0	0	1		
ı	Other exposures	187	187	167		191	191	182		
	Standardised Total (2)	18,581	18,101	2,218	1	18,876	18,406	2,366	1	

					Standardised Approx	ich			
				As of 31/03/2025			As of 30,	06/2025	
	Intel EUR. 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 ⁽⁹⁾
	Central governments or central banks	10,768	10,768	79		10,623	10,623	84	
	Regional governments or local authorities	243	243	0		236	236	0	
	Public sector entitles	380	380	0		406	406	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	151	151	11		662	661	35	
	Corporates	76	81	59		70	80	60	
	of which: SME	0		0		0		0	
	Retail	٥		0		0		0	
	of which: SME	٥		0		0		0	
GERMANY	Secured by mortgages on immovable property and ADC exposures	0				0			
	of which: SME Exposures in default					0			
	Exposures in default Items associated with particularly high risk		U	U			U	U	
	Subordinated debt exposures		0	0			0	0	
	Suboreinated best exposures Covered bands								
	Claims on institutions and corporates with a ST credit assessment	0							
	Collective investments undertakings (CIU)	0		0		0		0	
	Equity	0	0	0		0	0	0	
	Other exposures	21	21	0		9	9	0	
	Standardised Total (1)				0				0

					Standardised Approx	ich			
				As of 31/03/2025			As of 30	r06/2025	
	Intel SUR. NJ	Original Exposure ⁽¹⁾	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Exposure (1)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions (P)
	Central governments or central banks		0	0		0	0	0	
	Regional governments or local authorities						0	0	
	Public sector entities	0		0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	425	425			258	258	5	
	Corporates	163	101	104		129	92	83	
	of which: SME	0	0	0		0	0	0	
	Retail	0		0		0	0	0	
LINETED WINGS ON	of which: SME			0			0	0	
UNITED KINGDOM	Secured by mortzages on immovable property and ADC exposures of which: SME			0			0	0	
	of which: SME Exposures in default			0		0	0	0	
	Items associated with particularly high risk	·	U			Ü	0	0	· ·
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bands	0		0		0	0	0	
l	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
I	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0			0	0	
	Standardised Total (2)								

					Standardised Approa	ĸh			
				As of 31/03/2025			As of 30	/06/2025	
		Original Exposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure (1)	Exposure Value ⁽⁴⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
	(min EUR, 90) Central inverrements or central banks								
	Central governments or central banks Regional governments or local authorities		0			0	0	0	
	Regional governments or local authorities Public sector entities					0	0	0	
	Multilateral Development Banks						0		
	International Organisations						0		
	Institutions	0	0	1		1	1	1	
	Corporates	287	226	218		158	158	159	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
LUXEMBOURG	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0		0		0	0	0
	Items associated with particularly high risk								
	Subordinated debt exposures						0	0	
	Covered bands Claims on institutions and corporates with a ST credit assessment		0			0	0	0	
1	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0				0	0	
I	Collective investments undertakinus (CIU) Equity	0		0			0	0	
	Other exposures					0	0	0	
	Standardised Total (2)		Ü	Ü	0	Ů		Ů	
		(1) Original exposure unlike Expos	sure value is reported before taking	se into account any effect due to	credit convenion factors or credit risk mitigation technique	use (a.e. substitution effects)			-

					Standardised Approx	ach			
				As of 31/03/2025			As of 30,	06/2025	
		Original Esposure (1)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure (1)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions (2)
	(min EUR, 1X)	137	137						
	Central anvernments or central banks	137	137	1		66	66	5	
	Regional governments or local authorities Public sector entities					ů,			
	Multifateral Development Banks	-					,		
	International Organisations								
	Institutions	1,458	1,458	130		963	963	117	
	Corporates	649	378	208		716	394	221	
	of which: SME	0	0	0			0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property and ADC exposures	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	0
	Items associated with particularly high risk								
	Subordinated debt exposures	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	
	Collective investments undertakings (CIU)	0				0	0	0	
	Coulty	٥							
	Other exposures	0	0	0		۰			
	Standardised Total (2)				O credit conversion factors or credit risk mitigation techniq				

eba Banking Authority	2025 EU-wide Transparency Exercise Creft Risk - Standardised Approach Morgan Stanley Europe Holding SE			As of 31/03/2025	Standardised Appro	ach	As of 30	rns/2025	
		Original Exposure (4)	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽¹⁾	Original Exposure (i)	Exposure Value (4)	Risk exposure amount	Value adjustments and
		Original Exposure 10	Exposure Value **	Risk exposure amount	Value adjustments and provisions **	Original Exposure (*)	Exposure Value "	Risk exposure amount	provisions (2)
-	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	,	,	0		ź	2	0	
	Regional governments or local authorities Public sector entities	, i		0		ı .	0	0	
	Multifateral Development Banks	0		0			0	0	
	International Organisations		0	0			0	0	
	Institutions	1,520	1,520	121		2,071	2,071	132	
	Corporates	22	22	18		33	33	29	
	of which: SME		0	0			0	0	
	Retail	0		0		0	0	0	
	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortzages on immovable property and ADC exposures	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	0
	Items associated with particularly high risk								
	Subordinated debt exposures	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		٥	0	0	
	Equity	0		0		٥	0	0	
	Other exposures	0		0			0	0	
	Standardised Total (3)								

		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,,,	,	or exposures our includes green at creat risk acquisitions				
					Standardised Appro	кh			
				As of 31/03/2025			As of 30	0/06/2025	
		Original Exposure (4)	Exposure Value (1)	Bisk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure (1)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions (2)
	(min EUR, 16)	151	151			312	312	156	
	Central governments or central banks Regional governments or local authorities	151	151	76		312	312	130	
	Public sector entities		0	0		0			
	Multifateral Development Banks		0			ō		i i	
	International Organisations	0	0	0		0	0		
	Institutions	397	397	11		367	367	10	
	Corporates	198	108	89		241	120	115	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
ITALY	Secured by mortgages on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0			0	0	
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0			0	0	
	Covered bands Claims on institutions and corporates with a ST credit assessment	0	0					0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0			
	Collective investments undertakings (CIUI Equity	0	0	0				1	
	Equity Other exposures	0	0	0					
	Standardised Total [2]			Ü			V	Ü	

					Standardised Approa	kh			
				As of 31/03/2025			As of 30,	06/2025	
		Original Esposure (4)	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure (1)	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
NETHERLANDS	Control for contro	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3 0 0 0 0 1 200 2 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 47 47 0 0 0 0 0	·	10 0 0 0 12 2 2 2 3 4 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	10 0 0 0 22 25 26 0 0 0 0 0 0 0	0 0 0 33 34 0 0 0 0 0	

					Standardised Approx	kh			
				As of 31/03/2025			As of 30	/06/2025	
	Inde EUR. 10	Original Exposure ⁽⁰⁾	Exposure Value ⁽¹⁾	Sisk exposure amount	Value adjustments and provisions ⁽⁵⁾	Original Exposure (1)	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
	Central appercements or central banks	14	14			16	16		
	Regional governments or local authorities		0				0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	5		2	2	3	
	Corporates	293	293	293		352	352	352	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
DENMARK	Secured by mortzazes on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default		0	0		0	0	0	
	Items associated with particularly high risk								
	Subordinated debt exposures	۰					0	0	
	Covered bands	°							
	Claims on institutions and corporates with a ST credit assessment	°							
	Collective investments undertakings (CIU)	°							
	Equity	°							
	Other exposures		0	0		0	U	U	
	Standardised Total (3)				0				

					Standardised Approa	ĸh			
				As of 31/03/2025			As of 30	/06/2025	
	finds EUR. 10	Original Exposure ⁽³⁾	Exposure Value (1)	Risk exposure amount	Value adjustments and provisions ⁽⁹⁾	Original Exposure (1)	Exposure Value ⁽³⁾	Risk exposure amount	Value adjustments and provisions (2)
	Central governments or central banks	36	16	13		27	27	7	
	Regional governments or local authorities	0	0			0	0	0	
	Public sector entitles	1	1	0		5	5	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	109	109	4		85	85	5	
	Corporates	29	29	29		34	34	34	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
SPAIN	Secured by mortszess on immovable property and ADC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default		0	0	0				
	Items associated with particularly high risk								
	Subordinated debt exposures	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	
	Collective investments undertakings (CIU)		0	0		0	0	0	
	Equity	0	0			0	0	0	
	Other exposures Standardised Total (II)							0	
					out of the section of				

					and expense on the same grown at the same time and assume the				
					Standardised Appro	ich			
				As of 31/03/2025			As of 30	/06/2025	
		Original Esposure (4)	Exposure Value ⁽¹⁾	Bisk exposure amount	Value adjustments and provisions ⁹¹	Original Exposure (1)	Exposure Value ⁽⁵⁾	Risk exposure amount	Value adjustments and provisions (2)
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multifaterial Development Banks International Organizations	0	0	0		0	0	0	
	Institutions Corporates of which: SME	53 42	53 42	43 0		46 16	46 16	2 16	
SWEDEN	or minute. John Retail of which: SME Secured by mortsares on immovable property and ADC exposures	0	0	0		0	0	0	
SWEDEN	of which: SME Exposures in default	0	0	0		0	0	0	
	term associated with particularly bish risk Subordinated debt exposures Covered bands	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakines (CIU) Caulty	0	0	0		0	0	0	
	Other exposures Standardised Total ⁽³⁾	0	0	0		0	0	0	

Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	09/2024					As of 31/	12/2024		
												Value adjustm	
	(min EUR, %)												
	Cantral hanks and cantral assurements [2]	17 0 17 3 0 0 25 0 25 5 0											
	Institutions	4,204 0 4,258 1,797 0 0 4,311 0 4,370 1,849 0										ı	
	Corporates	29,275	0	15,474	10,460	0	5	32,573	39	14,733	9,947	32	i
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	ı
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0			i
	Retail - Secured on real estate property	0	0				0	0	0	0	0		i
		0								0			ı
	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SMI		0				0	0	0	0			ı
Consolidated data	Retail - Qualifying Revolving	0	0	0	0		0		0	0	0		ı
	Retail - Other Retail												ı
	Retail - Other Retail - Of Which: SME	0	0	0	0		0		0	0			ı
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0		0	i
	Equity	0	0	0	2	0		0	0	ō	2		
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets				0						0		
	IRS Total (II)				12.263						11.803		

							IRB Ap	proach					
				As of 30,	09/2024					As of 31/	12/2024		
		Original	Original Exposure (1) Thisk exposure amount Value asign and procure Value (2)						exposure (3)	Exposure Value (I)		sure amount	Value adjustments and provisions
	(min ELIR, %)		Of which: defaulted									Of which: defaulted	
GERMANY	Comit to Market of control assumement of controls of c	773 2,240 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	773 1,801 0 0 0 0 0 0	0 283 1,506 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	607 2,402 0 0 0 0 0	0 0 0 0 0 0 0	607 1,95E 0 0 0 0 0	0 230 1,617 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0
	Collective Investments Undertakings (CIU) Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 30,	09/2024					As of 31/	12/2024		
		Original I	Exposure ⁽⁴⁾	Exposure Value (3)	flisk expo	sure amount	Value adjustments and provisions	Original I	Exposure ⁽³⁾	Exposure Value (II)	Risk exposure amount		Value adjustments and provisions
	(min EUR, %)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0		0	0
	Corporates	9,912	0	4,655	1,005	0	1	9,338	0	4,185	908	0	1
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0		0		0	0	0			0	
	Corporates - Or Winter: SME Retail	0	0	0	0		0	0	0	0			0
	Retail - Secured on real estate property	0			0		0						
	Retail - Secured on real estate property - Of Which: SME	0	0	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	0			o o	
OHITED KINGDOM	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0				
	Retail - Other Retail	0	0	0	0	0	0	0	0		0		0
	Retail - Other Retail - Of Which: SME	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
	Collective Investments Undertakines (CIU)												
	Other non credit-obligation assets												
	IRS Total												

							IRB Ap	proach					
				As of 30	09/2024					As of 31/	12/2024		
		Original	Exposure ⁽²⁾	Exposure Value (5)	flisk expo	sure amount	Value adjustments and provisions	Original	Exposure (FI	Exposure Value (II)	Risk exposure amount		Value adjustments and provisions
	(min EUR, %)		Of which: defaulted						Of which: defaulted				
	Central banks and central governments (1)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	4	0	4	2	0	0	4	0	4	1	0	0
	Corporates	7,173	0	1,100	1,113	0	1	10,946	0	996	1,018	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	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	٥
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0			
	Retail - Other Retail - Of Which: non-SME	0	0		0	0	0	0	0				
	Equity						0	0	0				
	Collective Investments Undertakines (CIU)												
	Other non credit-obligation assets												
	IRS Total												

								IRB Ap	proach					
					As of 30,	/09/2024					As of 31/	12/2024		
			Original I	xposure ⁽²⁾	Exposure Value (3)		sure amount	Value adjustments and provisions	Original I	Exposure (II	Exposure Value (1)	Risk expo	sure amount	Value adjustments and provisions
		(min EUR, %)								Of which: defaulted			Of which: defaulted	
	Central bank Institutions	s and central eovernments (2)	17 352	0	17 312	3	0	0	25 399	0	25 359	5 135		0
	Corporates		352 3,540	0	312 2,249	115	0	1	399 3,651	39	359 2,305	1,718	32	1
		Corporates - Of Which: Specialised Lending	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		0	0	0	0	0	0	0	0		0		
		Retail - Secured on real estate property		0				0		0				
FRANCE		Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0				0	0	0		0		
FRANCE		Retail - Qualifying Revolving	0	0	0	0		0	0	0		0		0
		Retail - Other Retail	0	0	0	0	0	0	0	0	0			
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	ō			o o
		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
		vestments Undertakines (CIU)												
		edit-obligation assets												
	IRS Total													

Credit Risk - IRB Approach

							IRB App	proach					
				As of 30	09/2024					As of 31/	12/2024		
		Original	Exposure ⁽²⁾	Exposure Value (1)	Risk expo	osune amount	Value adjustments and provisions	Original	exposure (II)	Exposure Value (I)	Risk expo	sure amount	Value adjustme
	(min ELIR, %)		Of which: defaulted			Of which: defaulted					Of which: defaulte		
	Central banks and central governments (2)	0	0	0	0	0	0	0	0			0	0
	Institutions	1,118	0	1,217	550	0	0	1,345	0			0	0
	Corporates	931	0	1,628	1,165	0	0	859	0	1,313	902	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		
	Retail - Secured on real estate property	0					0	0					
LINUTED CTATES	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	0	0			0	0	0	0				
UNITED STATES	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	0	0	0	0	0	0	0	0	0		0	
	Batail - Other Betail - Of Which: SMF	0	0		0	0	0	0	0	0			
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0			
	Equity	0	0	0	0	0	0	0	0	0	0		
	Collective Investments Undertakings (QIU)								_				
	Other non credit-obligation assets												
	IRS Total												

							IRB Ap	proach					
				As of 30,	09/2024					As of 31/	/12/2024		
		Original Exposure ⁽¹⁾ Exposure Value ⁽²⁾ Of which definities Of which definities Of which definities				Exposure Value (I)		sure amount	Value adjustments and provisions				
	(min EUR, %)		Of which: defaulted									Of which: defaulted	
	Central banks and central governments (2) Institutions	0 318	0	0 318	0 210	0	0	0 274	0	0 274	0 180	0	0
	Corporates Corporates - Of Which: Specialised Lending	708	0	477	476 0	0	1 0	888	0	538	538	0	1 0
	Corporates - Of Which: SME	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
ITALY	Retail - Secured on real estate property - Of Which: SME 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 Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Collective Investments Undertakings (QU)	0	0	0	0	0	0	0	0	ō	ō	ō	ō
	Collective Investments Undertakings (CIU) Other non credit-obligation assets												
	IRIS Total												

							IRB App	proach					
				As of 30	09/2024					As of 31/	12/2024		
		Original	Exposure ⁽¹⁾	Exposure Value (3)	flisk expo	ure amount	Value adjustments and provisions	Original I	exposure (3)	Exposure Value (II)		sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted										
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	293	0	293	88	0	0	277	0	277	84	0	0
	Corporates	1,290	0	1,029	1,004	0	1	1,284	0	1,017	959	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS	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	
	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	0	0	0	0
	Collective Investments Undertakings (CIU) Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 30	/09/2024					As of 31/	12/2024		
		Original	Exposure ⁽²⁾	Exposure Value (5)	Risk expo	sure amount	Value adjustments and provisions	Original	Exposure ⁽³⁾	Exposure Value (1)	Risk expo	sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted									Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	16	0	16	4	0	0	11	0	11	3	0	0
	Corporates	404	0	346	346	0	0	537	0	453	453	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
DENMARK	Retail - Secured on real estate property - Of Which: non-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 Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakines (CIU)												
	Other non credit-obligation assets												
	IRS Total												

							IRB Ap	proach					
				As of 30	09/2024					As of 31/	12/2024		
		Original	Exposure ⁽¹⁾	Exposure Value (3)	flisk expo	sure amount	Value adjustments and provisions	Original E	xposure (5)	Exposure Value (I)	Risk expo	sure amount	Value adjustmen and provisions
	(min EUR, %)		Of which: defaulted									Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	533	0	528	243	0	0	494	0	494	236	0	0
	Corporates	531	0	464	498	0	0	653	0	586	612	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
SPAIN	Retail - Secured on real estate property - Of Which: non-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	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets												
	IRS Total												į

								IRB Ap	proach					
					As of 30,	09/2024					As of 31/	12/2024		
			Original	Exposure (4)	Exposure Value ⁽³⁾	flisk expo	sure amount	Value adjustments and provisions	Original	Exposure (II	Exposure Value (I)	Risk exp	osure amount	Value adjustments and provisions
		(min EUR, %)		Of which: defaulted						Of which: defaulted			Of which: defaulted	
	Central bank	s and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		3	0	3	1	0	0	1	0	1	0	0	0
	Corporates		540	0	445	445	0	0	406	0	329	329	0	
			0	0	0	0	0	0	0	0		0	0	0
			0	0	0	0	0	0	0	0		0	0	0
	Retail		0			0			0	0			0	
		Retail - Secured on real estate property	0		0	0		0	0	0			0	
			0	0	0	0	0	0	0	0			0	
SWEDEN		Retail - Secured on real estate property - Of Which: non-SME	0		0	0			0	0			0	
		Retail - Qualifying Revolving												
		Retail - Other Retail Retail - Other Retail - Of Which: SME	0		0	0			0	0			0	
					0								0	
	Equity		0		0	0		0	0	0	0	0		
		vestments Undertakings (CIU)												
		edit-obligation assets												
	IRS Total													

(5) Original exposure, unlike Exposure value, is reported be (9) Incl. RGLAs and PSEs from Q1 2025

Condit Birk IBB Assessed

Morran Stanley Europe Holding SE

							IR8 Ap	proach					
				As of 31	/03/2025					As of 30/	06/2025		
		Original	Exposure (1)	Exposure Value ⁵⁰	Risk expo	sure amount	Value adjustments and provisions	Original t	xposure ⁽²⁾	Exposure Value (I)	flisk expo	sure amount	Value adjustmen
	(min EUR, %)		Of which: defaulted						Of which: defaulted				
	Central banks and central ansaraments ⁽⁵⁾	28		28	6	0	0	31	0	31	8	0	
	Institutions Corporates	4,020 29,669	0 26	4,046 13.403	1,509	36		4,111 29,070	70	4,087	2,210 9.324	106	
	Corporates - Of Which: Specialised Lending	29,009	20	13,403	10,059	30	1	29,070	70	13,009	9,324	100	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0			0	0		0	0	0	0	0	
	Corporates - Of WHICH: SME Retail	0	0		0	0		0	0	0	0	0	
	Retail - Secured on real estate property	0		0	0	0		0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0		0	0			0	0	0	0	0	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0						0	0	0	0	0	
Consolidated data	Retail - Qualifying Revolving	0						0	0	0	0	0	
	Retail - Other Retail	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	
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ^{(II}				11,574						11,543		
		(2) Incl. RGLAs and (3) IRB Total does n	re, unlike Exposure vals PSEs from Q1 2025 of include the Securiti want countries are disclo	ation position unlike	n the results prior to	the 2019 exercise.							

							IRB Ap	proach					
				As of 31,	03/2025					As of 30/	06/2025		
		Original	teposure ⁽¹⁾	Exposure Value (1)	Risk expo	sure amount	Value adjustments and provisions	Original t	oposure ⁽²⁾	Exposure Value (1)	Risk expo	sure amount	Value adjustments and provisions
	(min EUR, %)												
	Central banks and central governments (D)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	574		574	200	0	0	573	0	573	270	0	0
	Corporates Corporates - Of Which: Specialised Lending	2,132		1,667	1,380	0	1	2,122	0	1,635	1,476	0	1 0
	Corporates - Of Which: SME	0		0			0	0		0	0	0	0
	Corporates - Of Which: SME Retail				0						0		
	Retail - Secured on real estate property	0		0			0	0		0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0		0	0	0	0	0	0	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	0					0	0	0	0	0	0	0
GERMAN	Retail - Qualifying Revolving	0		ō	0	o o	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
	Collective Investments Undertakings (CIU)	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total												

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)

							IRB Ap	proach					
				As of 31,	/03/2025					As of 30/	06/2025		
		Original Exposure (II) Of which: defaulte		Exposure Value ⁽¹⁾		sure amount	Value adjustments and provisions	Original t	oposure ⁽⁴⁾	Exposure Value (1)		sure amount	Value adjustments and provisions
	(min EUR, 'S)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
	Central banks and central governments (9)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	8,474	0	3,380	1,738	0	1	8,756	0	3,641	1,102	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	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	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	0	0	0	0
	Collective Investments Undertakines (CIU)	0	0	0				0	0	0	0	0	
	Other non credit-obligation assets												
	IRB Total											4	

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk mitigation techniques (e.g., substitution effects), and ESFs from 01 2015.

							IRB Ap	proach					
		1		As of 31,	/03/2025					As of 30 _j	06/2025		
		Original	Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk expo	sure amount	Value adjustments and provisions	Original I	Exposure ^[4]	Exposure Value (1)	Risk expo	sure amount	Value adjustments and provisions
	(min EUR, %)	1	Of which: defaulted						Of which: defaulted				
	Central banks and central governments (9)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	13	0	13	4	0	0	20	0	20	9	0	0
	Corporates	9,021	0	1,138	1,157	0	0	8,071	0	1,129	1,043	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0		0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0				0	0	0	0	0	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-SME								0		0	0	0
	Retail - Qualifying Revolving Retail - Other Retail	4 .										0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	4 .						0	0			0	0
	Retail - Other Retail - Of Which: non-SME	4 %					0	0	0	0		0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0					_	0	0	0	0	0	-
	Other non credit-obligation assets										_		
	IRB Total												

t) 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 effect

							IRB Ap	proach					
				As of 31,	/03/2025					As of 30 _j	06/2025		
		Original	Exposure [1]	Exposure Value (2)	Risk expo	sure amount	Value adjustments and provisions	Original t	xposure ^[2]	Exposure Value (1)		sure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted										
	Central banks and central advernments (2)	28	0	28	6	0	0	31	0	31	8	0	0
	Institutions	329	0	281	94	0	0	307	0	259	115	0	0
	Corporates	3,496	26	1,876	1,419	36	1	3,865	70	2,044	1,594	106	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0			0	0	0	0	0	0	0
FRANCE	Retail - Secured on real estate property - Of Which: non-SME	0	0	0		0					0	0	
	Retail - Qualifying Revolving Retail - Other Retail										0	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME	0	0				0		0		0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0			0			0			0	
	Retail - Other Retail - Of Which: non-SME Equity		0	0		0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)		0									0	
	Collective Investments Undertakings (CIU) Other non credit-obligation assets	0											
	IRD Total												

								IRB Ap	proach					
					As of 31,	03/2025					As of 30/	06/2025		
			Original	Exposure [1]	Exposure Value (5)	Risk expo	sure amount	Value adjustments and provisions	Original I	xposure ⁽²⁾	Exposure Value (I)		sure amount	Value adjustmen
		(min EUR, %)		Of which: defaulted						Of which: defaulted			Of which: defaulted	
	Central bank	ss and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions				1,379	437	0	0	924	0	964	444	0	0
	Corporates		1,221	0	1,495	895	0	0	1,169	0	1,668	796	0	0
		Corporates - Of Which: Specialised Lending	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		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
			0	0	0	0	0	0	0	0	0	0	0	0
UNITED STATES			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
		Retail - Other Retail	0		0			0	0	0	0	0	0	0
			0	0			0	0	0	0	0	0	0	0
				0	0						0	0	0	0
	Equity		0	0				0			0	0	0	- 0
		vestments Undertakinas (CIU) redit-obligation assets										0		
	Other non c	redit-congustion assets												
	IRB Total													

(2)	teri	BYZ	ā4	and	DKF	from	01	2024

							IRB Ap	proach					
				As of 31,	03/2025					As of 30;	06/2025		
		Original	teposure ⁽¹⁾	Exposure Value ⁽¹⁾		sure amount	Value adjustments and provisions	Original t	Exposure ^[4]	Exposure Value (1)		osune amount	Value adjustments and provisions
	(min EUR, SL)		Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	306	0	306	204	0	0	527	0	527	451	0	0
	Corporates	858	0	607	571	0	1	778	0	449	447	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
ITALY	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
	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	0	0	0	0
l	Equity							0	0	0	0	0	0
l	Collective Investments Undertakings (CIU) Other non credit-obligation assets	٥		۰				0	0	0	0		
	IRB Total												
,		(1) Original exposur	e, unlike Exposure valu	e, is reported before t	aking into account as	w effect due to credit	conversion factors or a	credit risk mitieation	techniques (e.e. substi	tution effects).			

m	teril.		-	ne s.	600	. 01	2026	

								IR8 Ap	proach					
					As of 31,	03/2025					As of 30/	06/2025		
			Original I	kposure ^[1]	Exposure Value (2)	Risk expo	sure amount	Value adjustments and provisions	Original I	Exposiure [4]	Exposure Value (1)	Risk expo	sure amount	Value adjustments and provisions
	(min EUR,	%)											Of which: defaulted	
	Central banks and central governments (2)		0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		243	0	243	89	0	0	251	0	251	102	0	0
	Corporates		1,314	0	954	863	0	1	1,231	0	860	827	0	1
	Corporates - Of Which: Specialised I	ending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0	0
	Retail		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate prop		0	0	0	0	0	0	0	0	0	0	0	0
		real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
NETHERLANDS		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		0	0	0	0	0	0	0	0	0	0	0	0
		- 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
	Collective Investments Undertakings (CIU)				0	0			0	0	0	0	0	
	Other non credit-obligation assets													
	IRB Total													
			(1) Original exposun	, unlike Exposure valu	e, is reported before t	aking into account an	ry effect due to credit	conversion factors or	credit risk mitigation	techniques (e.g. substi	tution effects).			

							IRB Ap	proach					
				As of 31,	/03/2025					As of 30	/06/2025		
		Original	Exposure ⁽³⁾	Exposure Value (2)	Risk expo	sure amount	Value adjustments and provisions	Original t	ixposure ^[4]	Exposure Value (1)		sure amount	Value adjustments and provisions
	(min EUR, %)											Of which: defaulted	
	Central banks and central governments (2)	0	0	0	0	0	0	0	0	0	0	0	0
	Imtitutions	17	0	17	4	0	0	10	0	10	4	0	0
	Corporates	580	0	466	438	0	0	605	0	501	477	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
DENMARK	Retail - Secured on real estate property - Of Which: non-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
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakinzs (CIU)	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets												
	IRS Total												
		(1) Original exposur	e, unlike Exposure vals	e, is reported before t	aking into account an	y effect due to credit	conversion factors or o	credit risk mitigation	techniques (e.g. substi	itution effects).			

(1) Original exposure, unlike Exposure value (2) Incl. RGLAs and PSEs from Q1 2025

SPAIN

1						IR8 Ap	proach					
				03/2025						06/2025		
	Original E	xposure (1)	Exposure Value (1)	Risk expos	ure amount	Value adjustments and provisions	Original E	xpoiure ⁽²⁾	Exposure Value (1)	flisk expo	iure amount	Value adjustments and provisions
	0	0	0	0	0	0	0	0	0	0	0	0
	425	0	425	226	0	0	401	0	401	277	0	0
	522	0	469	387	0	0	341	0	272	259	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0		0	0	0	0	0	

							IRB Ap	proach					
				As of 31,	03/2025					As of 30 _j	06/2025		
		Original	Exposure [1]	Exposure Value (5)		sure amount	Value adjustments and provisions	Original I	Deposiure ⁽⁴⁾	Exposure Value (1)		osure amount	Value adjustments and provisions
	(min EUR, %)		Of which: defaulted						Of which: defaulted			Of which: defaulted	
	Central banks and central governments (2)	0	0	٥	0	0	0	0	0	0	0	0	0
	Institutions	1	0	1		0	0	23	0	23		0	0
	Corporates - Of Which: Specialised Lending	293	0	214	213			381		300	260	0	
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0				0	0	0		0	0	0
	Corporates - Or Which: SMC	0	0	0			0	0	0	0		0	
	Retail - Secured on real estate property	0			0		0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME				0		0	0	0	0	0	0	0
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
SWEDEN	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
	Collective Investments Undertakings (CIU)	0	0	٥	۰			0	0	0	0	0	
	Other non credit-obligation assets												_
	IRB Total		na umlika Fennoura valu										

(1) Original exposure, unlike Exposure value, is repo (2) Incl. RGLAs and PSEs from Q1 2025



General governments exposures by country of the counterparty

						IVIC	organ Stanley Europe Holdi	ing 3c						
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance she	eet				Derivat	tives		Off bala	nce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 1 V [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10V - more Total	Austria	0 0 12 117 54 33 218	0 0 12 117 54 35 218	0 0 12 117 54 33 217	0		0 0 0 0 0			0 0 0 0	0	0	0	
[0 - 3M] [3 M - 1Y [1 Y - 2Y [2 Y - 3Y [3 Y - 5 Y [5 Y - 1 OY [10 Y - more Total	Belgium	0 9 0 23 142 416 119	23 142 415 119	0 9 0 23 142		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] [17 - 2Y] [27 - 3Y] [37 - 5Y] [57 - 10Y] [10Y - more Total	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		
[0-3M] [3M-1Y] [13Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Cyprus	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0 - 3M [3 M - 17 [11 - 27 [27 - 37 [37 - 57 [57 - 107 [107 - more Total	Czech Republic		•	v			·			0		0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark	0 0 0 0 0 0 2 28	0 0 0 0 0 28	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0 0 288	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 29 0 4 4 0	0 702 0 200 0 150 0	0 0 0 0		
Total Total Total	Estonia			0		0	.25		100	38	1,052	0		0



General governments exposures by country of the counterparty

				Morgan Stanley Europe Holding SE										
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 17 [17 - 27 [27 - 27 [37 - 57 [57 - 107 [107 - more Total	Finland	2 2 2 2 5 5	0 0 34 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 34 0 0 22 26 45		0 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	6	181 0 0 0 0 0 183 364	0 0 0 0 0 8 8	185 0 0 0 0 0 162 347	0 0 0 0		29
[0 - 3M [France	11 11 133 166 926 32:24 488	10 2 0 3 3 1322 2 162 5 926 5 926 1 321	10 12 133 162 926 321 438		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 5 2 5 2 5	9 9 9	0 10 82 75 99 245 269 781	1 9 49 0 0 0 0	4 58 570 26 30 45	0 0 0 0		2
[0 - 3M [Germany	11 25- 5- 17- 74-4- 41 18-	1 1 1 10 10 10 10 10 10 10 10 10 10 10 1	1 10 254 6 177 747		0 0 0	0 0 0 0 0 216	1: 2: 3: 3: 27: 2,5:1: 2,92:	286 3,076 1,087 5,439 583 3,124 11,573	70 40 96 41	947 1,912 1,537 625 2,203 2,274 3,002	0 0 0 0		74
[0 - 3M] 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Croatia		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0	(0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0		
1073 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Greece		0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	0 1 0 0 0 0 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 51	0 0 0 0 0 0 0 750	0 0 0 0		J
1073 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Hungary		3 3 0 0 0 0 0 0 0 0 0 0 0 0	3 0 0 0 0 0			0 0 0 0 0	(((((((((((((((((((0 0 0 0 708 0 176	0 0 0 0 0	0 0 0 0 0	0 0 0 0		
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Ireland	44 31 55	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 46 14		0 0	0 0 0 0 0 0	11	\$84 0 0 0 0 0	2 0 0 0 0	65 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
1073 0 - 3M 3M - 1Y 1Y - 2Y 1Y - 3Y 3Y - 5Y 1SY - 10Y 10Y - more	Italy	50 11 11 11 12 12 12 12 12 12 12 12 12 12 1	5 15 15 10 110 110 1270 1 261 1 261 6 439 7 3666	15 110 291 261 186 439 232	(0 0 0	1 0 0 0 0 0 0 135	11 10 0 3 8 3 2	0 0 0 150 130 400 464 1,144	0 0 0 5 35 97 138	25 0 0 0 250 256 1,250	0 0 0 0	() () () () () () () () () ()	0



General governments exposures by country of the counterparty

		Morgan Stanley Europe Holding SE												
							As of 31/12/2024							
						Dire	ect exposures							
	(min EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
						sets by accounting portfolio		Derivatives with pos	Aller Coloredor		h negative fair value	Off-balance sh	eet exposures	
		Total gross carrying amount of non-derivative	Total carrying amount of non-		NOIP CENTRALIVE IIII AIR AS	sets by accounting portrono		Delivatives with pos	nive iali value	Delivatives with	i i iegative iaii value	-		Risk weighted exposure amount
Residual Maturity	Country / Region	financial assets	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 fail value through other comprehensive income	r of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latvia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	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 - 3M [Uthuania		0 0 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 0 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 [Luxembourg													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Malta													
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	Netherlands	0 0 0 7 41 94 66	0 0 7 41 94	0 0 7 41 94 66	000000000000000000000000000000000000000		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	
Total [0 - 3M	Poland	211	211 0 0 0 0 0 0	208 0 0 0 0 0 0	0	0	0 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		
Total [0 - 3M	Portugal	6 3 6 9 9 9 9 9	0 1 0 140 66 89 67	0 1 0 140 66 89 63	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 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] [3Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Romania		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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

						IVIC	organ Stanley Europe Holdi	ng SE						
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
										Don't sell services		Off-balance sh	eet exposures	
			Total coming amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovakia		0 0 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	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	000		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	Slovenia	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 3 0	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	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 - 3M [3M - 17 [17 - 27 [27 - 37 [37 - 57 [57 - 107 [107 - more	Spain	5 5 7 2 2 8 8 9 2 24 1.1888	254	240	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000	0 0 0	0 0 0 1 1	0 0 0 0 50 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		,
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden	9.1												
OCA 0 - 3M 3M - 17 17 - 27 27 - 37 37 - 57 57 - 107 107 - more	United Kingdom	12 12 13 13 13	0 0 0 0 0 0 10 10 11 17 17 11 17 1	0 0 0 10 1 1 17 1	C C C C C C C C C C C C C C C C C C C	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		
Total [0-3M[[3M-1Y[11Y-2Y[12Y-3Y[3Y-5Y[[5Y-10Y[10Y-more Total	Iceland	25	29	29	c	0	0	C	0	0	0	0	C	0
Total [0 - 3M	Liechtenstein													
Octal	Norway		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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

						IVIC	organ Stanley Europe Holdi	ng SE						
							As of 31/12/2024							
						Dire	ct exposures							
	(min EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive 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	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 [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Australia	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()		0 0 0 0 0	000000000000000000000000000000000000000	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	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 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C C C C C C C C C C C C C C C	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 - 3M [Hong Kong													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan	0 0 5 0 0	0 0 5 0	0 0 5 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	u.s.	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		
Total [0-3M[[3M-1Y[11Y-2Y[12Y-3Y[13Y-5Y[15Y-10Y[10Y-more Total	China	0	0	0		0	0	C	0	0	0	0	C	0
Total [0 - 3M [3M - 1Y [3M - 1Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [3Y - 5Y]]]]]]	Switzerland													
1003 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 110Y - more	Other advanced economies non EEA	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	000	0 0 0 0 0 0 0 15 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

Morgan Stanley Furone Holding SE

						M	organ Stanley Europe Hold	ing SE						
							As of 31/12/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balan	ce sheet	
					Non-derivative financial a	assets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance she	eet exposures	
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M] [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	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 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0	0	0	0	0 0 0 0	· ·
Total [0 - 3M [3M - 17 [13 - 27 [27 - 37 [37 - 57 [37 [37 - 57 [37 - 57 [37 - 57 [37	Latin America and the Caribbean	0	C C C C C C C C C C C C C C C C C C C	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	Ü
[0 - 3M [Africa	0	C C C C C C C C C C C C C C C C C C C	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0	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	
Total [0 - 3M [[3M - 17 [117 - 27 [127 - 37 [237 - 57 [57 - 107 [100 - more Total	Others ^(S)	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 150 121 0 0 0	0 0 0 0	0 100 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0

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

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) 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 counterparts (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.

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

Middle East: Bahrain, Dilbouti, Iran, Iran, Jordan, Kuwait, Lebanon, Libva, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen

List America: Agentina, Bellas, Bolins, Baral, Chile, Colombia, Casta Rica, Dominica, Dominican, Republic, Ecuador, El Salvador, Gerenada, Guatemaka, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragaa, Parama, Paragauy, Peru, St. Kits and Nevis, St. Lucia, 9t. Vincent and the Gerenadines, Suriname, Trinidad and Tokagea, Uruguay, Venezuels, Artigua And Barbuda, Anaba, Barbamas, Barbandos, Cymnan Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Calcons Islands, Virgin Islands (British), Wrigin Islands (British), Wr

Africa: Algeria, Egget, Morocco, South Africa, Angola, Benin, Botswara, Burkins Tava, Burundi, Cameroon, Cope Verde, Central African Republic, Chad, Comoros, Corego, The Democratic Republic, Of the Congo, Cohe D'hoire, Equatorial Guinea, Entrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Bissan, Kenya, Lesotho, Liberia, Madaguscar, Malawi, Mauritius, Ma

(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

							As of 30/06/2025							
						Dire	ct exposures							
	(min EUR)			On balance she	eet				Derivat	ives		Off balan	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
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M	Austria	13 13 66 5 99 94 142 700	0 13 63 0 393 90 142 701	0 13 63 0 393 90 1137 695	0		0 0 0 0 0 0 5 5			0 0 0 0 0	0 0 0 0 0 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
[0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Belgium	6 75 18 33 100 374 200	0 79 18 31 102 374 202	0 79 18 31 102 374 199			0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	
[0 - 3M [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 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Cyprus		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 Tota	Czech Republic			v			v						0	
Total Tota	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	7.	0 0 702 0 0 0 0 0 0 0 0 5 150 0	0 2 2 2 3	0 0 113 100 0 100 0	0	000000000000000000000000000000000000000	
Total [0 - 3M 3M - 1Y 13M - 1Y 12Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total	Estonia		0	0	(0	0	71	852		313	0	0	0



General governments exposures by country of the counterparty

						Me	organ Stanley Europe Hold	ing SE						
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance she	eet				Derivat	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [3M - 17 [17 - 27 [27 - 37 [37 - 57 [57 - 107 [107 - more Total	Finland	34 22 0 5 5 10 10 10	34 23 0 0 5 5 6 10 5 8	34 23 0 0 56 10 32 154		0 0 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 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 31 31	0 0 0 0 0 590	0 0 0 0 0	() () () () () () () () () ()	51
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y [10Y - more	France	. 508 699 3,1,222 609 443 736 4,4,1	0 496 691 1,827 609 443 5 736	0 508 691 1,827 609 443 642		0 0 0	0 0 0 0 0 0 944		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 18 4 2 2 4	0 575 103 98 42 189 66	0 0 0 0		2
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	10 9 51 5 51 9 77 277 578	10 9 5 5 8 8 833 265 578	10 9 516 5 878 277 308		0 0 0	0 0 0 0 0 0 270	70 8 44 51 14 23 2,067 2,555	5 868 1,248 5 962 7 1,271 5 991 8 3,205 7 11,939	108 48 65 46 81 144 442	923 1,267 5,116 601 1,480 2,022 4,568	0 0 0 0		94
[0 - 3M] 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Croatia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0	0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece	3 3 42	0 9 0 1 1 0 4 42	0 9 0 1 1 42 0 52		0 0 0	0 0 0 0 0			0 0 0 0 0 0 121	0 0 0 0 0 0 0 750	0 0 0 0 0		Ü
0 - 3M 3M - 1Y 1M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Hungary	54	52 0 0 0 0 0 0 0 0 0 0	0 0 0 0			0 0 0 0	0 0 0 73 0 4.1	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		
Total [0 - 3M [3M - 17 [13M - 17 [17 - 27 [27 - 37 [37 - 57 [57 - 107 [107 - more]] Total	Ireland	6 6 7 8 8 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 8 27 36			0 0 0 0 0	122	943	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		
Total [0-3M[[3M-17[[11-27] [17-27] [27-37] [37-57[[57-107] [107-more Total	Italy	33 444 724 6000 124 1,144 842 615	448 723 607 124 1,144 842 618	448 724 607 124 1,144 842 430		0 0 0	0 0 0 0 0 0 0	() () 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 40 314 442 1,606			0



General governments exposures by country of the counterparty

						M	organ Stanley Europe Hold	ing SE						
							As of 30/06/2025							
						Dire	ect exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
	(min con)													
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives wit	h negative fair value			
														Risk weighted
		Total gross carrying amount of non-derivative	Total carrying amount of non-											exposure amount
Residual Maturity	Country / Region	financial assets	derivative financial assets (net of short positions)											
					of which: Einancial accets	of which: Financial assets at fai	,					Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [0	0	0	0		0	0	0		0	0		
[1Y - 2Y [[2Y - 3Y [0	0	0		0	0	0	i i		0		
[3Y - 5Y [[5Y - 10Y [Latvia		0	0	0		0	0	0			0	c c	
[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	
[1Y - 2Y [[2Y - 3Y [Lithuania		0	0	0		0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y			0	0	0		0	0	0		0	0	c c	
[10Y - more Total		0	0	0	0		0	0	0		0	0		0
[0 - 3M [3M - 1Y [1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Luxembourg													
[5Y - 10Y [[10Y - more														
Total [0 - 3M [
[0 - 3M [3M - 1Y 1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [5Y - 10Y [Malta													
[10Y - more Total	4													
[0 - 3M [0	0	0	0		0	0	0	0	0	0		
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Netherlands		0	0	0		0	0	0		0	0	0	
[3Y - 5Y [[5Y - 10Y [THE CONTRACTOR OF THE CONTRACT	67 142	67 142	67 142			0	0	0	0	0	0	0	
f10Y - more Total	1	155 364	155	152 361			3	0	0	0	0	0		0 0
[0 - 3M [[3M - 1Y [0	0	0		0	0	0		0	0	0	
[1Y - 2Y] [2Y - 3Y]	Poland		0	0	0		0	0	0			0		
[3Y - 5Y [5Y - 10Y			0	0	0		0	0	0			0		
[10Y - more Total [0 - 3M [1		0	0	0		0	0	0		0	0		0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [1 63	1 1 63	1 63			0	0	0		0	0	i i	
[2Y - 3Y [3Y - 5Y [5Y - 10Y [Portugal	105	105	105 2			0	0	0	0		0	0	
[5Y - 10Y [[10Y - more Total	1	144 57	144 57	144 55	0		0 0	0	0 500	0	0	0	0	
[0 - 3M [1	372	372	369 0	0		0 2	0	500		0	0		1
[3M - 1Y [[1Y - 2Y [0	0	0		0	0	0			0		
[2Y - 3Y [[3Y - 5Y [Romania		0	0	0		0	0	0		0	0	0	
	4		0	0	0		0	0	0		0	0		
Iotai			1 0		1		ار،				''			, 0



General governments exposures by country of the counterparty

						IVIC	organ Stanley Europe Holdi	ing SE						
							As of 30/06/2025							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
						,				Dark and the state of the		Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with po	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [3M - 1Y	Slovakia	0 0 0 0 6	0 0 0 0 0 6 0	0 0 0 0 0 6 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	6	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	Slovenia	0 1 3 4 2 8 5 22	0 1 3 4 2 8 5 22	0 1 3 4 2 2 8 4 2	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	6	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Spain	1 57 0 2 172 3353 412 1.050	398	1 57 0 82 172 335		0 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	6	0 0 0 25 0 100	0 0 1 1 0 0	0 0 237 50 0 0	0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Sweden													
1053 (0 - 3M (3M - 1Y 1Y - 2Y 12Y - 3Y 13Y - 5Y 10Y - more Total	United Kingdom	0 0 4 11 11	0 0 0 4 11 11	0 0 0 4 11 11 14	C C C C C C C C C C C C C C C C C C C	0 0 0 0 0	0 0 0 0 0		0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total [0 - 3M [Iceland	31	31	30	c	0	0		0	0	0	0	C	0
Total [0 - 3M	Llechtenstein													
Octal	Norway	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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

						IVIC	organ Stanley Europe Holdi	ing Sc						
							As of 30/06/2025							1
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	iltive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
			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)	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	
1 0 - 3M f		0	0	0		0	0		0	0	0	0	0	
[3M - 1Y	Australia	0	0 0	0	000000000000000000000000000000000000000	0	0	0	0 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	0	0
[1Y - 2Y [[2Y - 3Y [Canada	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y 10Y - more		0	0	0	0	0	0		0	0	0	0	0	
Total [0 - 3M [0	0	0	0	0	0		0	0	0	0	0	0
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Hong Kong													
Total [0 - 3M [0	0	0		0	0		0	0	0	0	0	
3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Japan	0	0	0	0	0	0		0 0	0 0 0	0 0 0 0	0 0 0	0	
Total [0 - 3M [0	0	0	0	0	0		0	0	0	0	0	0
[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	u.s.	0 0 0 0	0 0	0 0 0 10		0 0 0	0 0 0		0 0	0	0 0	0	0	
f10Y - more Total		0	0	0	0	0	0		0	0	0	0	0	0
[0 - 3M [China													
Total [0 - 3M	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Other advanced economies non EEA	0	0 0 0	000000000000000000000000000000000000000	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 10Y - more Total	1	0	0	0	0	0	0		264 264	0	29 29	0	0	3



General governments exposures by country of the counterparty

Massas Charles France Halding CE

						M	organ Stanley Europe Hold	ing SE						
							As of 30/06/2025							
						Dire	ct exposures							
	(min EUR)			On balance sh	eet				Deriva	tives		Off balan	ce sheet	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance sh	eet exposures	
									1		I			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-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	
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 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0	0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	
10ta 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Latin America and the Caribbean	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	C C C C C C C C C C C C C C C C C C C	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 5Y] [5Y - 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	
[0-3M] [3 M - 1Y] [1 Y - 2Y] [2 Y - 3Y] [3 Y - 5Y] [3 Y - 5 Y] [5 Y - 10 Y] [10 Y - more Total	Others ⁽⁵⁾	0 0 0 0 0 0 13	0 0 0 0 0 0 0 13	0 0 0 0		0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 171 20 0 398 72 1 662	0 0 2 7 5 2	0 100 116 143 94 233 55		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 learn receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) 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 counterparts (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.

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, Bellas, Bolins, Baral, Chile, Colombia, Casta Rica, Dominica, Dominican, Republic, Ecuador, El Salvador, Gerenada, Guatemaka, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragaa, Parama, Paragauy, Peru, St. Kits and Nevis, St. Lucia, 9t. Vincent and the Gerenadines, Suriname, Trinidad and Tokagea, Uruguay, Venezuels, Artigua And Barbuda, Anaba, Barbamas, Barbandos, Cymnan Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Calcons Islands, Virgin Islands (British), Wrigin Islands (British), Wr

Affices Agent, Egypt, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agept, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Morroces, South Affices, Agent, Agent, Agents, A

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



mig and non-perioriting exposures

													Morgan Stanley	Europe Holdin	ng SE													
																As of 21	1/12/2024											
	Gross carrying amoun	t/ Nominal amount						Accumulate	d impairment, accumult	ated negative changes in				Gross carrying									Accumulated	impairment, accumulate	ed negative changes in f	air value due to credit r	isk and provisions ⁽⁴⁾	
					Of which non-perform			On performing expos		On non-performing e	sporums ⁽⁸⁾		Collaterals and financial guarantees received on non-		Of which perform	ning			Of which non-performi				On performing exposur		On non-performing exp	posures ⁽⁵⁾		Collaterals and financial guarantees received on non-
(min SUR)			Of which Stage 2	Of which performin but past due >20 day and <190 days	Ar Ar	Of which Stage 2	Of which: defaulted Of which Stage 2		Of which Stage 2		Of which stage 2	Of which Stage 3 ⁽⁵⁾	performing exposures				ch Stage 2 bu	f which performing it past due >30 days and <190 days		Of which Stage 2	Of which: defaulted	Of which Stage 3 ⁽⁵⁾		Of which Stage 2		Of which stage 2	Of which Stage 3 ⁽⁵⁾	performing exposures
Cash balances at central banks and other demand deposits	10.777	10.77	72	o and chodays					0						10,944	0.944		0										
Debt securities (including at amortised cost and fair value)			0	0										,														
Central banks			0	0				0	0					,	0	٥	0	0	0						0			
General governments			0	0				0	0					,	0	0		0	0				0 0					
Credit institutions			0	0	0			0	0					5	0	0	0	0	0				0 0		0			
Other financial corporations			0	0				0	0					,	0	0	0	0	0				0 0	0	0			
Non-financial corporations			0	0				0	0					,	0	0	0	0	0				0 0	0	0			
Loans and advances[including at amortised cost and fair value]	27,47	37,46	65 11,10	5	6			a :		1				,	15,029	15,024	9,857	21	4	1			2 1		1		1	
Central banks	230	22	00	2		0 0		0	9	0				•	61	61	7	0	0				0 0	0	0	0	0	
General governments	480	41	80 41	0		0 0		0	9	0				•	472	472	472	0	0				0 0	0	0	0	0	
Credit institutions	8,170	8,14	99 4,2:	s	2	1 0	1	1	9	0				•	8,525	8,525	4,101	1	1		1		1 0	0	0	0	0	
Other financial corporations	29,181	28,11	6,1	6	4	a :		2	9	0		1		•	25,461	15,458	5,001	15	3	2	2		1 0	0	1	0	1	
Non-financial corporations	404	40	26	2	1	2 2	2 2	0	1	1		۰		•	509	509	277	s	1	1	1		0 1	0	٥	٥		0
of which: small and medium-sized enterprises			0	0	0	0		0	0	0		۰		•	0	0	0	٥	0			1	0 0	0	٥	٥		0
of which: Loans collateralised by commercial immovable property			0	0	0	0		0	0	0		۰		•	0	0	0	٥	0			1	0 0	0	٥	٥		0
Households			0	0	0	0		0	0	0		۰		•	0	0	0	٥	0				0 0	0	٥	٥		0
of which: Loans collateralised by residential immovable property			0	0	0	0		0	9			۰			0	0	0	0	0			1	0 0		0			۰
of which: Credit for consumption			0	0	0	0		0	9			۰			0	0	0	0	0			1	0 0		0			۰
DEBT INSTRUMENTS other than HFT	41,243		27 11,10	5		6 4		2		1	4	1	- 4			15,969	9,857	21	4		4		2 1		1		1	
OFF-BALANCE SHEET EXPOSURES	9,751	9,71	56 21	4		•	0	•	2	a .				•	10,206	10,206	266		۰			1	o s	3			۰	

The summents of increase communications are communicated in the communication of the communic

**Platfordiscons the the consultance of managed efficient and out of managed efficient and out of the consultance of the

In from same 2013, the errors, comming amount of assets and accumulated impairment that are current seen commissioned as cell-impairment states, and included in the impairment states, as it was the case in previous periods.



2025 EU-wide Transparency Exercise Performing and non-performing exposures Morgan Stanley Europe Holding SE

													margan scanney														
							As of 31/03/2025													As of 30/06/202							
	Gross carrying amoun							Accumulat	ed impairment, accumula	sted negative changes in	fair value due to credit			Gross carrying am								Accumulated in	impairment, accumulat	d negative changes in f		sk and provisions ⁽⁴⁾	
		Of which performing		Ofwh	nich non-performing ⁽⁴⁾			On performing expo	sares (A)	On non-performing e	xposures ⁽⁸⁾		Collaterals and financial guarantees received on non-		Of which performing			Of which non-performi	ing ^(A)		٥	On performing exposure		On non-performing exp			Collaterals and financial guarantees received on non-
(min CHR)			Of which Stage 2 but pas	ich performing et due >20 days d <190 days		hich Stage 2 Of white	ich: defaulted Of which Stage		Of which Stage 2		Of which stage 2	Of which Stage 2 ⁽⁵⁾	performing exposures			Of which Stage 2	Of which performing but past due >30 day and <190 days		Of which Stage 2	Of which: defaulted Of wh	rich Stage 3 ⁽¹²⁾		Of which Stage 2		Of which stage 2		performing exposures
Cash balances at central banks and other demand deposits	20.91	10.91		0						0				10	10,809		and conductys										
Debt securities (including at amortised cost and fair value)														,													
Central banks														,													
General governments												0															
Credit institutions												0															
Other financial corporations								0		0		0									0			0	0		
Non-financial corporations								0		0		0 0									0			0	0		
Loans and advances(including at amortised cost and fair value)	20,200	26,20	11,452	4	2		2	2	1	0				22	1,762 37,755	12,663	1	,		2	4	1		1	٥	1	
Central banks	2	2			0	0	0	0	0			0 0			61 61	7					0			0	0		
General governments	SA	50	546					0		0		0 0			E0 E0	620					0			0	0		
Credt institutions	9,66	9,66	5,165	2	1		1	1		0		0 0			3,158 9,157	5,522				1	1			0	0		
Other financial corporations	27,220	27,23	5,120	2	2		2	2		0	1	0 1		26	1,928 26,926	5,628		. 2		2	2			1	0	1	
Non-financial corporations	912	91	636		0	0	0	0	1			0 0			995 992	876		4			2	1		2	0	2	
of which: small and medium-sized enterprises.					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			
Households								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			
of which: Credit for consumption								0		0											0			0	0		
DEST INSTRUMENTS other than HFT	49,200	49,30	11,452	4	2		2	2	1	0		0 1			1,571 48,564	12,663	1	,		, ,	4	1				1	
OFF-BALANCE SHEET EXPOSURES	10,40	10,400	222		٥	٥		0	4	1				10	10,467	126		۰			٥	6	1	۰			
			column rather to: Article 47 s(2) of the																								

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

2) Institution report here the cumulative amount of expected control between issues in this fraggedition for framed in instruments subject to impriment, the accountable and the intervent of the formation of the control instruments under the formation of the control instruments and the control instruments and

(4) for the so-balance sheet from, accumulated impairment, and accumulated regarder-changes in fine value due to credit risk an educated with a copyrate according to the PRINE Proper decreasing seasors. Following this age convention is disclosed with the opposition sign of whet is reported according to the PRINE Proper decreasing seasors. Following this age convention is disclosed with the opposition sign of wheth is reported according to the PRINE Proper decreasing seasors. Following this age convention that end or a redifficult incomment of the print in the proper decreasing seasors. Following this age is a redifficult incomment of the print in the print in

onstations with the Freezie and extracting convivation, this is because, assess on this light convertion, the provisions on emissions care commitments are generally reported with a positive eight.

For this light provided is a complying amount of assess and accumulated impairment of that are purchased or originated as credit-impaired at initial encognition are not included in the impairment stage, as it was the case in previous periods.



Forborne exposures

Morgan Stanley Europe Holding SE

			As of 30	/09/2024					As of 31,	/12/2024		
	Gross carryin exposures wi measures	g amount of th forbearance	to credit risk and	nges in fair value due	received on exposu	nancial guarantees res with forbearance isures		ng amount of rith forbearance	to credit risk and	nges in fair value due	Collateral and fin received on exposur mea:	
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	O	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	o	0	o	0	0	0	0	0
Central banks	0	0	0	0	C		C	0	0	0	0	
General governments	0	0	0	0	O		o o	0	0	0	0	
Credit institutions	0	0	0	0	d		d	0	0	0	0	
Other financial corporations	0	0	0	0	d		d	0	0	0	0	
Non-financial corporations	0	0	0	0	C		C	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	0	0	0	0	O	0	o c	0	0	0	0	0
Central banks	0	0	0	0	O	0	C	0	0	0	0	0
General governments	0	0	0	0	O	0	o o	0	0	0	0	0
Credit institutions	0	0	0	0	O	0	a	0	0	0	0	0
Other financial corporations	0	0	0	0	O	0	a	0	0	0	0	0
Non-financial corporations	0	0	0	0	C	0	C	0	0	0	0	0
of which: small and medium-sized enterprises	0	0	0	0	O		C	0	0	0	0	
Households	0	0	0	0	O	0	C	0	0	0	0	0
DEBT INSTRUMENTS other than HFT	0	0	0	0	O		o	0	0	0	0	
Loan commitments given	0	0	0	0	O	0	O	0	0	0	0	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (3)	0						C					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	0						C					

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

(P) 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 optimized in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451. Th's on Supervisory reporting, However, for the off-balance sheet instruments, the same items of the provisions on on the provisions on on the balance sheet commitments are generally reported with a positive sign.

(**Cucumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PINREP convention. This is because, based on this sign convention, the provisions on on the Positive sign of the provisions on on the PinRep PinR



Forborne exposures

Morgan Stanley Europe Holding SE

ì			As of 31,	/03/2025			As of 30/06/2025									
		ig amount of ith forbearance	to credit risk and	nges in fair value due	received on exposu	ancial guarantees res with forbearance sures		ng amount of iith forbearance	to credit risk and	nges in fair value due	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	١		U	0				
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	U	0				
Central banks	0	0	0	0	0		0	0	0	0	U					
General governments	0	0	0	0	0		0	0	0	0	0					
Credit institutions	0	0	0	0	0		0	0	0	0	0					
Other financial corporations	0	0	0	0	0		0	0	0	0	0					
Non-financial corporations	0	0	0	0	0		0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	0	0	0	0	0	0	0	0	0	0	0	0				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0				
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0				
of which: small and medium-sized enterprises	0	0	0	0	0		0	0	0	0	0					
Households	0	0	0	0	0	0	0	0	0	0	0	0				
DEBT INSTRUMENTS other than HFT	0	0	0	0	0		0	0	0	0	0					
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0				
QUALITY OF FORBEARANCE																
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 ⁽⁸⁾	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 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/debic incoveration, as opsitive sign. If negatation (EU) 2021/451- ITS on Supervisory reporting, However, for the of-balance sheet instruments, the same tiem. (Accumulated manager in fair value due tour credit risk and provisions): Is disclosed consistently with the FINREP convention. This is because, based on this sign convention, the provisions on on the Polaulance sheet commitments are generally reported with a positive sign. (Accumulated thanges in fair value due to credit risk and provisions): Is disclosed consistently with the FINREP convention. This is because, based on this sign convention, the provisions on on the Polaulance sheet commitments are generally reported with a positive sign. (Accumulated thanges in fair value due to credit risk and provisions): Is disclosed consistently with the FINREP framework (Emplates F18.00 / F19.00). The FINREP framework (Emplates F18.00 / F19.00) which is provision on on the Polaulance sheet commitments are generally proproved with a positive sign. (Accumulated thanges in fair value due to credit risk and provisions on the Polaulance sheet commitments are generally propreted with a positive sign. (Accumulated thanges in fair value due to credit risk and provisions on the Polaulance sheet instruments, the same time of the provisions on only the polaulance sheet instruments, the same time of the provision of the Polaulance sheet instruments, the same time of the provisions of the Polaulance sheet instruments. (Accumulated thanges in fair value due to credit with the Polaulance sheet instruments, the same time of the provision of the Polaulance sheet instruments. (Accumulated thanges i



2025 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Morgan Stanley Europe Holding SE

	As of 30/09/2024 Gross carrying amount						As of 31/12/2024 Gross carrying amount					As of 31/03/2025 Gross carrying amount						As of 30/06/2025 Gross carrying amount				_		
			f which loans		Accumulated negative	GIOSS CATTY	Of which:		Of which loans		Accumulated negative	Of which: Of which loans				Accumulated negative	Gloss carryi	Gross carrying amount Of which:		Of which loans		Accumulated negative		
				r which loans nd advances	Accumulated	changes in fair				and advances	Accumulated	changes in fair				and advances	Accumulated	changes in fair				or which loans and advances	Accumulated	changes in fair
		performin		ubject to npairment	impairment (1)	value due to credit risk on		performin		subject to impairment	impairment (1)	value due to credit risk on		performin		subject to impairment	impairment (1)	value due to credit risk on		performin		subject to impairment	impairment (1)	value due to credit risk on
(min EUR)			f which: in efaulted	npairment		non-performing exposures (1)			f which: efaulted	impairment		non-performing exposures ⁽¹⁾			of which: defaulted	impairment		non-performing exposures ⁽¹⁾			f which: lefaulted	mpannent		non-performing exposures (1)
A Agriculture, forestry and fishing	0	0	0	0	0	0	0	0		0 0	0	0	0	0	c	0	0	0	0	0	0	0	0	0
B Mining and quarrying	1	0	0	1	0	0	0	0		0 0	0	0	3	0	C	3	0	0	2	1	1	2	0	0
C Manufacturing	47	0	0	47	0	0	28	0		0 28	0	0	282	0		282	0	0	538	0	0	538	0	0
D Electricity, gas, steam and air conditioning supply	182	0	0	182	0	0	185	0		0 185	0	0	376	0	c	262	0	0	318	3	3	318	2	0
E Water supply	30	0	0	1	0	0	32	0		0 0	0	0	35	0		1	0	0	36	0	0	1	0	0
F Construction	1	0	0	1	0	0	1	0		0 1	0	0	0	0		0	0	0	0	0	0	0	0	0
G Wholesale and retail trade	11	2	2	11	0	0	6	0		0 6	0	0	4	0	c	4	0	0	5	0	0	5	0	0
H Transport and storage	12	0	0	12	0	0	13	0		0 13	0	0	12	0	c	12	0	0	14	0	0	14	0	0
I Accommodation and food service activities	2	0	0	2	0	0	130	0		0 6	0	0	90	0		6	0	0	24	0	0	1	0	0
J Information and communication	99	0	0	57	0	0	85	0		0 85	0	0	67	0		67	0	0	30	0	0	30	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
L Real estate activities	1	0	0	1	0	0	1	0		0 1	0	0	0	0		0	0	0	14	0	0	14	0	0
M Professional, scientific and technical activities	9	0	0	9	0	0	18	0		0 16	0	0	15	0	c	15	0	0	0	0	0	0	0	0
N Administrative and support service activities	1	0	0	1	0	0	2	0		0 2	0	0	12	0		12	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
P Education	0	0	0	0	0	0	0	0		0 0	0	0	1	0	c	1	0	0	1	0	0	1	0	0
Q Human health services and social work activities	4	0	0	4	0	0	5	0		0 5	0	0	4	0	c	4	0	0	5	0	0	5	0	0
R Arts, entertainment and recreation	1	0	0	1	0	0	1	0		0 1	0	0	1	0	c	1	0	0	0	0	0	0	0	0
S Other services	4	0	0	4	0	0	2	1		1 2	0	0	10	0		10	0	0	3	0	0	3	0	0
Loans and advances	406	2	2	335	1	0	509	1		1 352	1	0	912	0	c	679	1	0	995	4	4	937	2	0

⁽¹⁾ The Items' accumulated impairment' and 'accumulated regative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an azest. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRNREP framework (template F06.01), 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) 2021/451-115 on Supervisory reporting.

The "NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.2) which shall pagin to the data transmissions to the Commission (European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Independent Regulation (EU) 2023/137 of 10 October 2023 (NACE rev. 2.2) in which can are asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the condition of the Council (NACE rev. 2.2). Restaurance asked to keep requiring the cond