

2023 EU-wide Stress Test

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



2023 EU-wide Stress Test: Summary

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	0	3	269	215	-45	-11	-11
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	243	204	204	204	-304	137	137
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-3	-10	-1	-1	-21	-2	-3
Profit or (-) loss for the year	142	5	198	160	-1,041	-113	-113
Coverage ratio: non-performing exposure (%)	33.48%	53.45%	50.76%	49.33%	58.43%	55.76%	54.73%
Common Equity Tier 1 capital	5,191	5,155	5,288	5,392	3,600	3,424	3,254
Total Risk exposure amount (all transitional adjustments included)	27,965	28,099	28,193	28,280	31,276	32,497	33,222
Common Equity Tier 1 ratio, %	18.56%	18.35%	18.76%	19.07%	11.51%	10.54%	9.79%
Fully loaded Common Equity Tier 1 ratio, %	18.56%	18.35%	18.76%	19.07%	11.51%	10.54%	9.79%
Tier 1 capital	6,191	6,155	6,288	6,392	4,600	4,424	4,254
Total leverage ratio exposures	77,190	77,190	77,190	77,190	77,190	77,190	77,190
Leverage ratio, %	8.02%	7.97%	8.15%	8.28%	5.96%	5.73%	5.51%
Fully loaded leverage ratio, %	8.02%	7.97%	8.15%	8.28%	5.96%	5.73%	5.51%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	18.56%	18.35%	18.76%	19.07%	11.51%	10.54%	9.79%

IFRS 9 transitional arrangements?	No



2023 EU-wide Stress Test: Credit risk IRB Morgan Stanley Europe Holding SE

										Actual							
										31/12/2022*							
				Exposu	re values			Risk expos	ure amounts								
			A-I	IRB	F-	IRB	A	IRB	F-	IRB	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Cover S ex
		N	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	exposure	exposure	exposure	•
	Central banks	(min EUR, %)	0		0	0	0	0	0		0		0 0			0	0 -
	Central governments Institutions		0		0 3.721	0	0	0	1,386		239		0 1			0	0 -
	Corporates Corporates - Of Which: Specialised Lending		0		15,185	17	0	0	11,739		1,406	1,07	2 1			2	0 -
	Corporates - Of Which: SME		0		0	0	0	0	0		0		0 1			0	0 -
	Retail Retail - Secured on real estate property		0		0	0	0	0	0		0		0 0			0	0 -
n Stanley Europe Holding	SE 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 1			0	0 -
	Retail - Qualifying Revolving		0		0	0	0	0	0				0 1			0	0 -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME		0		0	0	0	· ·	0		0		0 1			0	0 -
	Equity		23		Ü	0	69	0	U		0		0 1			0	0 -
	Securitisation Other non-credit obligation assets		0				0	0			0		0 1			0	0 -
	IRB TOTAL		23	0	18,907	17	69	0	13,125		1,645	1,14	9 (2	0 -
										Actual							
				-				Risk expos		31/12/2022*							
			A-1	IRB	re values F-	IRB	A-	IRB	ere amounts F-	IRB				Stock of	Stock of	Stock of	Con
											Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Co
		(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				exposure	exposure	exposure	
	Central banks Central governments		0		0	0	0	0	0		0		0 1			0	0 -
	Institutions Corporates		0		964 1,537	0	0		418		2 58		0			0	0 -
	Corporates - Of Which: Specialised Lending		0	(1,537	0	0	0	1,262	(58		0 1			0	0 -
	Corporates - Of Which: SME Retail		0		0	0	0	0	0		0		0 1			0	0 -
CERMANN	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0		0	0	0	0	0		0		0 1			0	0 -
GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0		0	0	0	0	0		0		0 1			0	0 -
	Retail - Other Retail		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 1			0	0 -
			0								0		0 0)	il .		
	Faulty		0				0										0 -
			0		2,501	0	0	0	1,680	Actual 31/12/2022*	0		9 0			0	0 -
	Equity Securitisation Other non-credit obligation assets			Exposi	re values		0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	ure amounts	Actual 31/12/2022*	0		0 0	Stock of	Stock of	0 0 Stock of	0 - 0 -
	Equity Securitisation Other non-credit obligation assets		A-1	Expost IRB	re values F-	IRB		IRB	ure amounts F-	Actual 31/12/2022*			Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0 - 0 -
	Equity Securitorious Securitor	(min EUR, %)	A-1 Non-defaulted	Exposu IRB Defaulted	re values		0 0 0	Risk expos	ure amounts F- Non-defaulted	Actual 31/12/2022* IRB Defaulted	0 60 Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 - 0 -
	Equity Societization Other nanceoff obligation assets 148 TOTAL	(min EUR, %)	A-1	Exposu IRB Defaulted	re values F- Non-defaulted 0	IRB		IRB	Non-defaulted	Actual 31/12/2022* IRB Defaulted	0 60 Stage 1 exposure	Stage 2 exposure	Stape 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0 - 0 -
	Equiv Socurisation Show installed obligation assets 188 VOTAL Central bands Central bands Central poverments Central poverments Central poverments	(min EUR, %)	A-1 Non-defaulted 0	Exposu IRB Defaulted	re values F-	IRB		IRB	ure amounts F- Non-defaulted	Actual 31/12/2022* IRB Defaulted (0 60 Stage 1 exposure 0 0 43	Stage 2 exposure		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0 - 0 - 0 - 0 - 0 -
	Equily Socratisation Other near-credit obligation assets JRR 10184. Control hories Control hories Control socrations Control hories Control socrations	(min EUR, %)	A-1 Non-defaulted 0	Exposu IRB Defaulted	re values F- Non-defaulted 0 0 280	IRB		IRB	Non-defaulted 0 0 100	Actual 31/12/2022* IRB Defaulted (Stage 1 exposure	Stage 2 exposure		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Co
	Equiv Securitation Other management of biling assets Let 1001A. Central bands Central bands Contral bands	(min ELR, %)	A-1 Non-defaulted 0 0 0 0	Exposi IRB Defauted (((((((((((((((((((re values F- Non-defaulted 0 0 280	IRB		IRB	Non-defaulted 0 0 100	Actual 31/12/2022* IRB Defaulted (0 0 60 Stage 1 exposure 0 0 0 3 825 0 0 0 0 0 0	Stage 2 exposure		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
FRANCE	Equity Securitation Other announced obligation assets 148 10764. Central bands Central bands Central bands Central powerments	(min EUR, %)	A-1 Non-defaulted 0 0 0 0 0	Exposi IRB Defauted (((((((((((((((((((re values F- Non-defaulted 0 0 280	IRB		IRB	Non-defaulted 0 0 100	Actual 31/12/2022* IRB Defaulted (0 0 60 60 60 60 60 60 60 60 60 60 60 60	Stage 2 exposure		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
FRANCE	Control State Contro	(min EUR, %)	A-1 Non-defaulted 0 0 0 0	Exposi IRB Defauted (((((((((((((((((((re values F- Non-defaulted 0 0 280	IRB		IRB	Non-defaulted 0 0 100	Actual 31/12/2022* IRB Defaulted (0 0 60 Stage 1 exposure 0 0 0 3 825 0 0 0 0 0 0	Stage 2 exposure		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Co
FRANCE	Control Senies Control Senies	(min ELR, %)	A-1 Non-defaulted 0 0 0 0	Exposi IRB Defauted (((((((((((((((((((re values F- Non-defaulted 0 0 280	IRB		IRB	Non-defaulted 0 0 100	Actual 31/12/2022* IRB Defaulted (0 0 60 60 60 60 60 60 60 60 60 60 60 60	Stage 2 exposure		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Co/
FRANCE	Equity Securitation Other announced obligation assets 148 10764. Central bands Central bands Central bands Central powerments	(min EUR, %)	A-1 Non-defaulted 0 0 0 0	Exposi IRB Defaulted () () () () () () () () () () () () ()	re values F- Non-defaulted 0 0 280	IRB		IRB	Non-defaulted 0 0 100	Actual 31/12/2022* IRB Defaulted (Stage 1 exposure 0 0 43 42 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Co
FRANCE	Central Names	(min EJR, %)	And Sion-defaulted	Expose Defaulted C C C C C C C C C C C C C C C C C C C	re values F- Non-defaulted	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		IRB	Non-defaulted	Actual 31/12/2022* 31/12/2022* Defaulted (((((((((((((((((((Stage 1 ехрозия (СССССССССССССССССССССССССССССССССССС	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Cox
FRANCE	Fourth Security Secur	(min EUR, %) N	And Non-defaulted	Expose Defaulted C C C C C C C C C C C C C C C C C C C	re values F- Non-defaulted 0 0 280	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defauted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	IRB	Non-defaulted 0 0 100	Actual 31/12/2022* 31/12/2022* Defaulted (((((((((((((((((((Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure		provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Con
FRANCE	Central Names	(min EUR, %)	And Sion-defaulted	Expose Defaulted C C C C C C C C C C C C C C C C C C C	re values F- Non-defaulted	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defauted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	IRB	Non-defaulted	Actual 31/12/2022* 31/12/2022* Defaulted (((((((((((((((((((Stage 1 ехрозия (СССССССССССССССССССССССССССССССССССС	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Cool
FRANCE	Central Names	(min EUE, %)	And Sion-defaulted	Exposition Defaulted (((((((((((((((((((Per values F- Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defauted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defauhed Defauhed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Procedure amounts F- Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/2022* BRB Defaulted C.	Stage 1 ехрозия (СССССССССССССССССССССССССССССССССССС	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Con Con
FRANCE	Central Names	(min EUR, %)	And Sion-defaulted	Expost Defauted C C C C C C C C C C C C C C C C C C C	re yalues F- Non-defaulted 0 0 2800 2800 2800 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	IRB	Vice amounts F. Non-defaulted 0 0 0 1000 1,0414 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/2022* BRB Defaulted (Stage 1. Stage	Singe 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
FRANCE	Central Names	(min EUR, %)	An Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposi Defauted C C C C C C C C C C C C C C C C C C C	Non-defaulted	Defashed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted	Cefaulted	Non-defaulted Description of the second of	Actual 31/12/2022* Defaulted	Stage 1 ехрозия (СССССССССССССССССССССССССССССССССССС	Stage 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure stage 1 stage 1 stage 2 stage 2 stage 2 stage 3 stage	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
FRANCE	Control baside Control baside	(min EUR, %)	And Storn-defaulted	Expost Defauted C C C C C C C C C C C C C C C C C C C	re yalues F- Non-defaulted 0 0 2800 2800 2800 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defashed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defaulted C	Vice amounts F. Non-defaulted 0 0 0 1000 1,0414 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/12/2022* Defaulted C C C C C C C C C C C C C C C C C C C	Stage 1. Stage	Singe 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure	provisions for Stape 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
FRANCE	Central banks Central banks Central banks Central banks Central banks Central powerments Institution Components Compon	(min EUR, %)	An Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposi Defauted C C C C C C C C C C C C C C C C C C C	Non-defaulted Non-defaulted 0 0 1.777 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defashed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted	Cefaulted	Non-defaulted F	Actual 31/11/2022* Defaulted	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stope 2 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 1 exposure stage 1 stage 1 stage 2 stage 2 stage 2 stage 3 stage	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
FRANCE	Equity Securitation of the property of the pro	(min EUR, %)	An Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposi Defauted C C C C C C C C C C C C C C C C C C C	Non-defaulted	Defashed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted	Cefaulted	Non-defaulted Description of the second of	Actual 31/11/2022* Defaulted	Stage 1. Stage	Stope 2 exposure	Stage 3 stage 3 stage 3	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
FRANCE	Fourth States Securitations Enter House Control States Enter House Control States Enter House Control States Enter Control Stat	(min EUR, %)	An Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposited Defaulted C C C C C C C C C C C C C C C C C C C	Non-defaulted Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defashed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted	Cefaulted	Non-defaulted Non-defaulted 1.543 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/11/2022* Defaulted	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 3 stage 3 stage 3	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
FRANCE	Central bands Contral bands Retal - Contral bands	(min EUR, %)	Anison-defaulted O O O O O O O O O O O O O O O O O O	Expose Defaulted C Sxpose Expose Expose C C C C C C C C C C C C C	Non-defaulted Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defashed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted	Cefaulted	Non-defaulted Non-defaulted 1.543 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/11/2022* Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 stage 3 stage 3	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
FRANCE UNITED STATES	Equity Securitation of the security of the sec	(min EUR, %)	A:1	Exposición de la contractión d	Non-defaulted Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defashed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted	Cefaulted	Non-defaulted	Actual 31/13/2022* IRR Defaulted C C C C C C C C C C C C C C C C C C C	Steps 1	Stage 2 deposer 6 7 7 Stage 2 deposer 6	Stage 3 exposure	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 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 Securitation of the security of the sec	(min EUR, %)	A A Constituted On the Constitute of the Constitute of Con	Exposited Constitution of Con	Non-defaulted Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defashed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted	Cefaulted	Non-defaulted Non-defaulted 1.543 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Actual 31/13/2022* IRR Defaulted C C C C C C C C C C C C C C C C C C C	Stage 1 exposure	Stage 2 deposer 6 7 7 Stage 2 deposer 6	Stage 3 stage 3 stage 3 stage 3	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 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 Securitation of the security of the sec	(min EUR, %)	A:1	Exposited Constitution of Con	Non-defaulted Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defashed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted	Cefaulted	Non-defaulted	Actual 31/13/2022* IRR Defaulted C C C C C C C C C C C C C C C C C C C	Steps 1	Stage 2 deposer 6 7 7 Stage 2 deposer 6	Stage 3 exposure	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	Four Processor Control State C	(min EUR, %)	A A Constituted On the Constitute of the Constitute of Con	Exposited Constituted Constit	Non-defaulted Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defashed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted	Cefaulted	Non-defaulted	Actual 31/13/2022* IRR Defaulted C C C C C C C C C C C C C C C C C C C	Steps 1	Stage 2 deposer 6 7 7 Stage 2 deposer 6	Stage 3 exposure	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
	Fourth Services Control Asinde Read Control Asinde Control Control Asinde Read Control Asinde	(min EUR, %)	A 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Exposited Defaulted C C C C C C C C C C C C C C C C C C C	Non-defaulted Non-defaulted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Defashed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Non-defaulted	Defailed	Non-defaulted	Actual 31/13/2022* IRR Defaulted	Steps 1	Stage 2 exposure	Stage 3 exposure Stage 3 exposure	provisions for Stage 1 exposure 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Cov.



2023 EU-wide Stress Test: Credit risk IRB

						Morgan Sta	ınley Europe	e Holding SE							
ĺ								Actual							
								31/12/2022*							
		Exposu	re values			Risk expos	ure amounts								
	A	IRB	FH	IRB	A	-IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio -
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
(min EUR, %)															
	0	0	0	0	0		0	0	0	0		0	0	0	-
	0	0	0	0			0	0	0			0	0	0	-
	0	0	136	0		0	76	0	0	0	0	0	0	0	-
	0	0	371	0	0	0	345	0	114	0		0	0	0	-
	0	0	0	0	0	0	0	0	0	0		0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
ty	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
e property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
h: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
h: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A	IRB	FI	RB	A-l	IRB	F-I	RB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	j
	Central governments	0	0	0		0		0		0		0	0	0		
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0	0		11-
	Corporates	0	0	4,143	0	0	0	2,177	0	16	106	0	0	0	0	1 -
	Corporates - Of Which: Specialised Lending	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	0		4-
	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	0		0	0		4-
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	J -
ONLIED KINGDOM	Retail - Secured on real estate property - Of Which; non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0		11-
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0		0	0		4-
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0	0		4-
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0		0	0		4-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	- 0	0	0		0	0	- 0	4-
	Equity	0	0			0	0			0	0	0	0	0	0	4-
	Securitisation			,						,						
	Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	1
	IRB TOTAL	0		4,143	0	0	0	2,177	- 0	16	106		0	0	- 0	il-

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note



2023 EU-wide Stress Test: Credit risk IRB Morgan Stanley Europe Holding SE

					31/12/2023							Baseline Scenari 31/12/2024	•						31/12/2025			
					Stock of	Stock of	Stock of					Charles	Stock of	Stock of					Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central banks		0 0		0	0 0	0 0	-	(0	0		0	0		0	0		0 0	0 0	0	-
	Central governments Institutions	24	0 0	0	0 0	0 0	0 0	44.20%	242	. 74	0	(0 0	0	44.22%	0 243	73		1 0	0 0	0	44.25%
	Corporates Corporates - Of Which: Specialised Lending	1,40	1,071 0 0	2	0	0 0	0 0	41.90%	1,404	1,070	3		0 0	0	42.04%	1,403 0	1,069 0		0 0	0 0	2	42.10%
	Corporates - Of Which: SME Retail		0 0	0	0 0	0 0	0 0) -) -		0 0	0		0 0	0	-	0	0		0 0	0 0	0	-
Morgan Stanley Europe Holding SE	Retail - Secured on real estate property 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	0	0		0	0		0 0	0 0	0	-
Morgan Startley Europe Holding St	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0 0	0 0	0 0) -) -		0	0		0 0	0		0	0		0 0	0 0	0	
	Retall - Qualifying Revolving Retall - Other Retall Retal - Other Retall - Of Which: SME		0 0		0	0 0			-	0	0	- 9	0	0		0	0		0 0	0 0	0	-
	Retail - Other Retail - Of Which: non-SME Equity		0 0	· ·	0	0	0	· .	Ċ	0	0	· ·	0	0		0	0		0 0	0	0	-
ĺ	Securitisation Other non-credit obligation assets								Š		0						0					
	Other non-credit obligation assets IRB TOTAL	1,64	0 0 6 1,147	2	0	4	1	42.14%	1,646	1,144	4		4	2	42.34%	1,647	1,142		5 0	4	2	42.43%
	·											Baseline Scenari										
					31/12/2023							31/12/2024	•						31/12/2025			
					Stock of	Stock of	Stock of	Coverage Patio				Stock of	Stock of	Stock of	Coversos Patio -				Stock of	Stock of	Stock of	Coversos Patio -
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %)				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
	Central banks Central governments		0 0	0	0 0	0 0	0 0) -) -		0	0		0 0	0		0	0		0 0	0 0	0	
	Institutions Corporates		2 0		0	0		45.00% 34.86%		. 0	0	,	0	0	45.00% 34.86%	2	0		0 0	0	0	45.00% 34.86%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	,	0 0		0	0		JV.8070	30	0	0		0	0	- 54.00%	0	0		0 0	0	0	- 51.00%
	Retail		0 0	· ·	0	0			Ċ	0	0		0	0		0	0		0 0	0	0	
GERMANY	Retail - Secured on real estate property 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		0	0		0 0	0 0	0	-
GENHANT	Retail - Qualifying Revolving		0 0	0 0	0 0	0 0	0 0) -) -		0 0	0		0 0	0	-	0	0		0 0	0 0	0	-
	Retail - Other Retail - Of Which: SME		0 0	0	0 0	0 0	0 0) -) -		0	0		0 0	0		0	0		0 0	0 0	0	
	Retail - Other Retail - Of Which: non-SME Equity		0 0		0	0				0	0		0	0		0	0		0 0	0	0	-
	Securitisation Other non-credit obligation assets				Ĭ					Ĭ												
	IRB TOTAL	61	0 9	0	0	0	0	40.58%	60	9	0		0	0	40.66%	60	9		0 0	0	0	40.57%
	•																					
					31/12/2023							Baseline Scenari 31/12/2024	•						31/12/2025			
					Stock of	Stock of	Stock of	S Balla				31/12/2024		Stock of	Communication Balls				Stock of	Stock of	Stock of	Communication Co
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2024		Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		31/12/2024		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Institutions	exposure 4	0 0 0 0 13 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	exposure 0 - 0 - 0 43,78%	exposure	0 0		31/12/2024		Stock of provisions for Stage 3 exposure	exposure - - - 43.78%	0 0 43	0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	43.78%
	Central banks Central governments Institutions Corporates Corporates Corporates	Stage 1 exposure	0 0 0 0 13 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	exposure	exposure	0 0		31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0 0	exposure	Stage 1 exposure 0 0 43 825	0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 1 1 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0	-
	Central polycements Central spoyerments Institutions Corporates Corporates of Which: Sectional Lending Corporates of Which: Settlement Retail	exposure 4	0 0 0 0 13 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 Stage 2 exposure	Stock of provisions for Stage 3 exposure	exposure 0 - 0 - 0 43,78%	exposure	0 0		31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0	exposure - - - 43.78%	0 0 43	0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 1 1 0 0 0 0	Stock of provisions for Stage 3 exposure	43.78%
EDANCE	Central sharies Central governments FrestRedinger Companies Companies Companies Companies of Whith: Specialized Landing Companies of Whith: Specialized Landing Refail	exposure 4	0 0 0 0 13 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	exposure 0 - 0 - 0 43,78%	exposure	0 0		31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0	exposure - - - 43.78%	0 0 43	0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0	43.78%
FRANCE	Central sharies Central governments FrestRedinger Companies Companies Companies Companies of Whith: Specialized Landing Companies of Whith: Specialized Landing Refail	exposure 4	0 0 0 0 13 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	exposure 0 - 0 - 0 43,78%	exposure	0 0		31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure - - - 43.78%	0 0 43	0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43.78%
FRANCE	Central sharks Central governments Fundations Corporates Corporates Corporates Corporates of Which Securited Lending Corporates of Which Securited Lending Entail Retail Secured on real estate property Retail Secured on real estate property Retail Country on Retail Secured on real estate property of Which SME Retail Country Retail Secured on Retail Secured Retail Secured Retail Secured Retails Secured Re	exposure 4	0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	exposure 0 - 0 - 0 43,78%	exposure	0 0 71 0 0 0 0 0 0 0 0 0 0 0		31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure - - - 43.78%	0 0 43	0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43.78%
FRANCE	Central basins Central governments Forsthations Corporates of Which Socialised Lending Corporates of Which Socialised Lending Corporates of Which Socialised Lending Retail Socialised on real estable property Retail Socialised on real estable property Retail Socialised on real estable property of Which Soff Retail Socialised on real estable property of Which Intel® Retail Socialised on real estable property of Which Intel® Retail Color Retail Of Which Intel® Retail Color Retail of Which Intel® Retail Color Retail of Which Intel®	exposure 4	0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 1 exposure	exposure 0 - 0 - 0 43,78%	exposure (0 0 71 0 0 0 0 0 0 0 0 0 0 0		31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure - - - 43.78%	0 0 43	0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43.78%
FRANCE	Central all basiles Central governments Composition of Which's Specialised Landing Record Composition of Landing Composition of Which's Specialised Landing Composition of Which Landing Composi	exposure 4	0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure O	exposure	exposure (0 0 71 0 0 0 0 0 0 0 0 0 0 0		31/12/2024		Stock of providens for stages of exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure - - - 43.78%	0 0 43	0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of providents for stages a exposure	43,78%
FRANCE	Central sharks Central governments TestBulloon Comproduce of Which Specialized Landing Comproduce of Which Specialized Landing Comproduce of Which Specialized Landing Retail - Secured on real estate property Retail - Secured on real estate property Retail - Countral Landing Recolving Retail - Countral Landing Retail - Countral L	exposure 4	0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 5 c c c c c c c c c c c c c c c c c c	exposure 	exposure (0 0 0 771 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024		Stock of provided to the stock of provided to the stock of stock of stock of the st	exposure - - - 43.78%	0 0 43	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stock of provisions for Stock of	43.78%
FRANCE	Central all basiles Central governments Composition of Which's Specialised Landing Record Composition of Landing Composition of Which's Specialised Landing Composition of Which Landing Composi	exposure 4	0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	exposure	() () () () () () () () () ()	0 0 0 771 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024 Stock of S	Stock of provisions for Stage 2 caposite of provisi	Stock of provisions of provisions of Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43.78% 43.95%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stock of provisions for Stock 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	43,78%
FRANCE	Central all basiles Central governments Composition of Which's Specialised Landing Record Composition of Landing Composition of Which's Specialised Landing Composition of Which Landing Composi	exposure 4	0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stock of provisions for Stock of Original	Stock of provisions for Stage 5 or Organization for Organi	exposure	(((((((((((((((((((0 0 0 771 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024	Stock of provisions for Stage 2 caposite of provisi	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43.78% 43.95%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	43,78%
FRANCE	Central all basiles Central governments Composition of Which's Specialised Landing Record Composition of Landing Composition of Which's Specialised Landing Composition of Which Landing Composi	exposure	exposure 0 0 0 0 0 0 0 0 13 0 0 0 15 5 7111 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 3 exposure	exposure 1 -	Caposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of Stock of Stock of Stock of Stock of Stock of	Stock of problem for a stock of problem for a stock of problem for a stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43.78% 43.95% 43.95%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provident for provident for cuposure cupos cuposure cupos	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43.78%
FRANCE	Central all basiles Central governments Composition of Which's Specialised Landing Record Composition of Landing Composition of Which's Specialised Landing Composition of Which Landing Composi	exposure 4	0 0 0 0	Stage 3 deposite George Geor	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 3 exposure	exposure 1 -	Caposure	0 0 0 771 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024 Stock of Stock of	Stock of problem for a stock of problem for a stock of problem for a stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43.78% 43.95% 43.95%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provided in the provi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43.78%
FRANCE	Central all basins Central genomembris Control ge	exposure	exposure 0 0 0 0 0 0 0 0 13 0 0 0 15 5 7111 0	exposure	Stock of provisions for Stage 1	0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stages of exponents of exponents of exponents of the stages of exponents of expon	exposure	Caposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of Stock of Stock of Stock of Stock of Stock of	Stock of provisions for respective to the provision of th	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43.78% 43.95%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provident for provident for cuposure cupos cuposure cupos	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43,78%
FRANCE	Central abusins Central governments Consorties Corporates of Whech Specialised Landing Corporates of Whech Specialised Landing Corporates of Whech Specialised Landing Retail Corporates of Whech Specialised Landing Retail Corporates of Whech Specialised Landing Retail Corporates of Landing Landing Landing Landing Retail Corporates of Landing Landing Landing Landing Landing Retail Corporate Landing Landing Landing Landing Landing Retail Corporate Landing Landi	exposure 4 4 52 52 53 54 54 55 55 55 55 55 55 55 55 55 55 55	exposure 0 0 0 0 0 0 0 0 13 0 0 0 15 5 7111 0	exposure	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 3 exposure	43.70% 43.00% 43	Caposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of Stock of	Stock of problem for a stock of problem for a stock of problem for a stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43.79% 4.57% 4.55%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provided in the provi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43,795, 43,955
FRANCE	Central all banks Control approximates Control approximates Comproduces Control approximates Comproduces Control approximates Comproduces Control approximates Excell Exce	exposure 4 4 52 52 53 54 54 55 55 55 55 55 55 55 55 55 55 55	exposure 0 0 0 0 0 0 0 0 13 0 0 0 15 5 7111 0	exposure	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 3 exposure	exposure 1 -	Caposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of Stock of	Stock of problem for a stock of problem for a stock of problem for a stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43.78% 43.95% 43.95%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provided in the provi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43,795, 43,955
FRANCE	Central sharks Control approximates Corporates of Which: Specialized panding Corporates of Which: Specialized panding Corporates of Which: Specialized panding Retail Corporates of Which: Specialized panding	exposure 4 4 52 52 53 54 54 55 55 55 55 55 55 55 55 55 55 55	exposure 0 0 0 0 0 0 0 0 13 0 0 0 15 5 711 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 3 exposure	43,55% 43,55% 43,55% 43,55% Coverage Ratio Coverage Ratio 43,95%	Caposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of Stock of	Stock of problem for a stock of problem for a stock of problem for a stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provided in the provi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43.95%
FRANCE	Central sharks Central governments Controllary Companies of Which: Specialized sunding Corporates Corporates Corporates of Which: Specialized sunding Corporates of Which: Specialized Spe	exposure 4 4 52 52 53 54 54 55 55 55 55 55 55 55 55 55 55 55	exposure 0 0 0 0 0 0 0 0 13 0 0 0 15 5 711 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 3 exposure	43,55% 43,55% 43,55% 43,55% Coverage Ratio Coverage Ratio 43,95%	Caposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of Stock of	Stock of problem for a stock of problem for a stock of problem for a stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provided in the provi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43,795, 43,955
FRANCE UNITED STATES	Central sharks Central governments Controllary Companies of Which: Specialized sunding Corporates Corporates Corporates of Which: Specialized sunding Corporates of Which: Specialized Spe	exposure 4 4 52 52 53 54 54 55 55 55 55 55 55 55 55 55 55 55	exposure 0 0 0 0 0 0 0 0 13 0 0 0 15 5 711 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 3 exposure	43,55% 43,55% 43,55% 43,55% Coverage Ratio Coverage Ratio 43,95%	Caposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of Stock of	Stock of problem for a stock of problem for a stock of problem for a stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provided in the provi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43,795, 43,955
	Central abunits Committee	exposure 4 4 52 52 53 54 54 55 55 55 55 55 55 55 55 55 55 55	exposure 0 0 0 0 0 0 0 0 13 0 0 0 15 5 711 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 3 exposure	43,55% 43,55% 43,55% 43,55% Coverage Ratio Coverage Ratio 43,95%	Caposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of Stock of	Stock of problem for a stock of problem for a stock of problem for a stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provided in the provi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43,795, 43,955
	Central basels Central governments Corporates Corporate	exposure 4 4 52 52 53 54 54 55 55 55 55 55 55 55 55 55 55 55	exposure 0 0 0 0 0 0 0 0 13 0 0 0 15 5 711 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 3 exposure	43,55% 43,55% 43,55% 43,55% Coverage Ratio Coverage Ratio 43,95%	Caposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of Stock of	Stock of problem for a stock of problem for a stock of problem for a stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provided in the provi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43,795, 43,955
	Central showle Central governments Controlled Committee Comprodes	exposure 4 4 52 52 53 54 54 55 55 55 55 55 55 55 55 55 55 55	exposure 0 0 0 0 0 0 0 0 13 0 0 0 15 5 711 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 3 exposure	43,55% 43,55% 43,55% 43,55% Coverage Ratio Coverage Ratio 43,95%	Caposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of Stock of	Stock of problem for a stock of problem for a stock of problem for a stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provided in the provi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43,795, 43,955
	Central above: Central governments Conventes: Of Whitch: Secretional conding Conventes: Of Whitch: Secretional conding Conventes: Of Whitch: Secretional conding Conventes: Of Whitch: Secretion real entire property. Real Secretion real conditions are secretive of Whitch: Secretion real entire property. Real Property Real Conference of Whitch: Secretion of Land Conference of	exposure 4 4 52 52 53 54 54 55 55 55 55 55 55 55 55 55 55 55		exposure Grant Gr	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 3 expodure	43.79% 43.79% 43.79% 43.79% 43.79% 43.99%		\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Stock of	Stock of problem for a stock of problem for a stock of problem for a stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43.79% 43.95% 43	1	\$2age 2 exposure	Stage 3 exposure	Stock of provided in the provi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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. 43.75%. 43.
	Central abusine Commanda (Central approximate) Composites of Wheth Securities Landing Composites of Wheth Securities Landing Composites of Wheth Securities Landing Composites of Wheth Securities Result Securities Landing Landing Landing Result Securities Landing Landing Landing Result Securities Landing Landing Landing Landing Landing Landing Result Securities Landing Lan	exposure 4 4 52 52 53 54 54 55 55 55 55 55 55 55 55 55 55 55	exposure 0 0 0 0 0 0 0 0 13 0 0 0 15 5 711 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure Grant Gr	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 3 expodure	43,55% 43,55% 43,55% 43,55% Coverage Ratio Coverage Ratio 43,95%		\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Stock of	Stock of problem for a stock of problem for a stock of problem for a stock of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$2age 2 exposure	Stage 3 exposure	Stock of provided in the provi	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	43,795, 43,955



2023 EU-wide Stress Test: Credit risk IRB

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks		0		0	0		-	0	0		0	0	0	-	0	0	0				0 -
	Central governments		0		0) -		0	- 1	0	0	0		0						0 -
	Institutions		0		0			45.00%		0	- 1	0	0	0	45.00%	0						0 45.
	Corporates	113	1		0	0		45.26%	112	2		0	0	0	45.26%	111	2	0)	0 45.
	Corporates - Of Which: Specialised Lending		0		0) -		0	- 1	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 -
ITALY	Retail - Secured on real estate property - Of Which: SME		0		0	0		-	0	0		0	0	0	-	0	0	0)	0 -
IIALI	Retail - Secured on real estate property - Of Which: non-SME		0		0	0) -	0	0		0	0	0		0	0	0			_	0 -
	Retail - Qualifying Revolving		0		0	0		-	0	0		0	0	0	-	0	0	0)	0 -
	Retail - Other Retail		0		0	0) -	0	0		0	0	0		0	0	0			_	0 -
	Retail - Other Retail - Of Which: SME		0		0	0		-	0	0		0	0	0	-	0	0	0)	0 -
	Retail - Other Retail - Of Which: non-SME		0		0	0		-	0	0		0	0	0		0	0	0)	0 -
	Equity		0		0	0		-	0	0		0	0	0		0	0	0			1	0 -
	Securitisation																					
	Other non-credit obligation assets		0		0	0) -	0	0		0	0	0	-	0	0	0				0 -
	IRB TOTAL	113	1		0			45,26%	112	2		0	0		45.26%	111	,					0 45.26

	i											Baseline Scenario)									1
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	exposure e	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0			0		0 0		0	-		0			0		0 -
	Central governments	0	0	0	0	0	0			0	-	0 0		0	-		0			0		o -
	Institutions	0	0	0	0	0	0			0		0 0		0			0) (0		J -
	Corporates	18	104	0		0		38.98%	20	102	-	0 0		0	39.04%	2.	100					0 39.10%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0				0		0 0		0	•							3-
	Corporates - Of Which: SME	0	0	0	0	0			-	0		0 0		0	•			-			-	3-
			U	U						U		0 0		U	•		U			U		4
	Retail - Secured on real estate property	0	0	0	0	0			-	0		0 0		0	•			-			-	3-
UNITED KINGDOM	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	•							3 -
	Retail - Qualifying Revolving		U	U						U		0 0		U	•		U			U		4
	Retail - Oualifying Revolving Retail - Other Retail	0	0	0	0	0			-	0		0 0		0	•			-			-	3-
	Retail - Other Retail - Of Which: SME		0		0	0			-			0 0				-	U			U		-
	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				,	,			-
	Securitisation		0		0	0										_		,	,			-
	Other non-credit obligation assets		0			0			-			0										0.
	IRB TOTAL	18	104	ő	ő	ő	ő	38.98%	20	102		o o	Ò	ő	39.04%	21	100		ì	ŏ		0 39,10%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



2023 EU-wide Stress Test: Credit risk IRB Morgan Stanley Europe Holding SE

					31/12/2023							Adverse Scenark)						31/12/2025			
					Stock of	Stock of	Stock of					Charles	Stock of	Stock of					Stock of	Stock of	Stock of	
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, %) Central banks		0 0		0	0 0	0 0	-	(0	0	0	0	0		0	0		0 0	0 0		-
	Central governments Institutions	24 1.39	0 0 0 76 9 1.073	0	0 0	0 0	0 0	50.71%	241	74	0	0	0	0	50.69%	0 242	73	3	2 0	0 0	0	50.73%
	Corporates Corporates - Of Which: Specialised Lending	1,39	9 1,073 0 0	5	0 0	5	0 0	49.17%	1,390	1,076	9	1	4	5	49.12%	1,387 0	1,077	7 1	0 0	0 0	7	49.10%
	Corporates - Of Which: SME Retail		0 0	0	0 0	0 0	0 0) -) -		0 0	0	0	0	0	-	0	0		0 0	0 0	0 0) -) -
Morgan Stanley Europe Holding St	Retail - Secured on real estate property 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	0	0		0	0		0 0	0 0	0) -
Prorgan Starliey Europe Holding St	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0 0	0 0	0 0) -		0	0	0	0	0		0	0		0 0	0 0	0	-
	Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME		0 0		0	0 0	0		-	0	0	0	0	0		0	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	0	á	0 0	0 0		-
	Securitisation Other non-credit obligation assets								Š		0			0								
	Other non-credit obligation assets IRB TOTAL	1,64	0 1,149	5	1	5	3	49.31%	1,633	1,150	11	1	4	5	49.31%	1,628	1,150	1	5 1	1 4	8	49.31%
	•											Adverse Scenario										
					31/12/2023							31/12/2024)						31/12/2025			
					Stock of	Stock of	Stock of	Coverage Patio				Stock of	Stock of	Stock of	Coversos Patio -				Stock of	Stock of	Stock of	Coversos Patio -
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR, %)				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
	Central banks Central governments		0 0	0	0 0	0 0	0 0) -		0	0	0	0	0		0	0		0 0	0 0	0) -
	Institutions Corporates		2 0	0	0	0	0 0	51.75% 42.87%		. 0	0	0	0	0	51.75% 42.86%	2	0		0 0	0 0		51.75% 42.84%
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	5	0 0		0	0	0	72.8/%		0	0		0	0	42.86% -	58		Ó	0 0	0 0		12.04%
	Retail		0 0	0	0	0 0	0 0	-		0	0	0	0	0		0	0		0 0	0 0	0	
GERMANY	Retail - Secured on real estate property 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	0)	0 0	0 0	0) -) -
GERMANT	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving		0 0	0	0 0	0 0	0 0) -		0 0	0	0	0	0	-	0	0		0 0	0 0	0) -
	Retail - Other Retail Retail - Other Retail - Of Which: SME		0 0	0	0	0	0	-		0	0	0	0	0	-	0	0		0 0	0 0		-
	Retail - Other Retail - Of Which: non-SME Equity		0 0	0	0	0	0	-	Ċ	0	0	0	0	0		0	0	Ó	0 0	0 0	· ·	-
	Securitisation		0 0			0	, ,		,	0	0		0	0				,				-
	Other non-credit obligation assets IRB TOTAL	61	0 0	0	0	0 0	0 0	46.71%	60	10	0	0	0	0	46.47%	60	10	1	0 0	0 0	0	46.62%
												Adverse Scenario	•									
	(min ELE, *N)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Adverse Scenaric 31/12/2024 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2025 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks (min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure		31/12/2024		Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks Central governments Institutions	exposure 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	exposure) -) -) 50.35%	exposure	0 0		31/12/2024		Stock of provisions for Stage 3 exposure	exposure - - 50.35%	0 0 43	0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	50 35%
	Central banks Central governments Institutions Cerporates Corporates Corporates	Stage 1 exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 1 1 1 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	exposure	0 0		31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0	exposure	Stage 1 exposure 0 0 43 824 0	0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3) -) -
	Central Service Central operaments Institutions Corporates - Of Which: Secolised Lending Corporates - Of Which: Secolised Lending	exposure 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure) -) -) 50.35%	exposure	0 0		31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0	exposure - - 50.35%	0 0 43	0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 (0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3	50 35%
ED WEE	Central Basics Central governments Freshchisses Contraling Compresses Contraling Compresses Contraling Compresses of Which: Specialized Landing Compresses of Which: Specialized Landing Retail	exposure 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions of Stage 3 exposure	exposure) -) -) 50.35%	exposure	0 0		31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0	exposure - - 50.35%	0 0 43	0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 stage 2 exposure 0	provisions for Stage 3	50 35%
FRANCE	Central Basics Central governments Freshchisses Contraling Compresses Contraling Compresses Contraling Compresses of Which: Specialized Landing Compresses of Which: Specialized Landing Retail	exposure 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions of stage 3 exposure	exposure) -) -) 50.35%	exposure	0 0		31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure - - 50.35%	0 0 43	0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0	provisions for Stage 3	50 35%
FRANCE	Central basis: Central governments Enstitutions Consorties of White: Securited Lending Consorties: Of White: Securited Lending Consorties: Of White: Settle Retail: Secured on real exists property Retail: Secured on real exists property Retail: Secured on real exists property Of White: SHE Retail: Central Retail Secured on real exists property Of White: SHE Retail: Consorties property Of White: SHE Retail: Consorties property Of White: SHE Retail: Consorties property Of White: SHE	exposure 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure) -) -) 50.35%	exposure	0 0 71 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure - - 50.35%	0 0 43	0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	50 35%
FRANCE	Central basis: Central dysorements Trasthutions Corporates: Of Which: Specialised Landing Corporates: Of Which: Specialised Landing Corporates: Of Which: Specialised Landing Retail: Secured on real estate property Retail: Secured on real estate property Retail: Secured on real estate property Of Which: Specialised Landing Retail: Secured on real estate property Of Which: Specialised Landing Retail: Colore Retail: Of Which: Specialised Landing Retail: Colore Retail: Of Which: Specialised	exposure 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure C C C C C C C C C C C C C C C C C C	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure) -) -) 50.35%	exposure (((((((((((((((((((0 0 71 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure - - 50.35%	0 0 43	0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	50 35%
FRANCE	Central basels Control governments Composition of Whitch's Specialized Euroleig Composition of Whitch's Specialized Euroleig Composition of Whitch's Specialized Euroleig Retail Retail Science of an earliest property. Retail Science of Euroleigh Europeatry of Whitch's Specialized Euroleigh Europeatry of Whitch's Specialized Euroleigh Europeatry Europeatry Of Whitch's non-Specialized Europeatry	exposure 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure) -) -) 50.35%	exposure (((((((((((((((((((0 0 71 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure - - 50.35%	0 0 43	0	Stape 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0 (0	provisions for Stage 3	50 35%
FRANCE	Central basis: Central governments Testifutions Contral governments Testifutions Contral governments Contral governments Contral governments Retail Secured on test design property Retail Secured on test design property Retail Secured on test design property Retail Contral governments Retail Contral governments Retail Country Retail (1 thinks) to thinks condition Retail Country Retail (1 thinks) to thinks condition Retail Country Retail (1 thinks) to thinks condition Retail Country Retail (1 thinks) to thinks Retail Country Retail (1 thinks) to the Secure Retail (1 thinks) to the Secure Retail (1 thi	exposure 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure) -) -) 50.35%	exposure (((((((((((((((((((0 0 0 71 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure - - 50.35%	0 0 43	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure 0 () () () () () () () () () (provisions for Stage 3	50 35%
FRANCE	Central basels Control governments Composition of Whitch's Specialized Euroleig Composition of Whitch's Specialized Euroleig Composition of Whitch's Specialized Euroleig Retail Retail Science of an earliest property. Retail Science of Euroleigh Europeatry of Whitch's Specialized Euroleigh Europeatry of Whitch's Specialized Euroleigh Europeatry Europeatry Of Whitch's non-Specialized Europeatry	exposure 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for exposure stock of provisions for exposure stock of the stoc	Stock of provisions for stage 1 or provisions for stage 1 or provision	exposure	(((((((((((((((((((0 0 0 71 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024 Stock or Stock or Stock or Stock or Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	50.35% 52.51%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure () () () () () () () () () (provisions for Stage 3	50.35%
FRANCE	Central basels Control governments Composition of Whitch's Specialized Euroleig Composition of Whitch's Specialized Euroleig Composition of Whitch's Specialized Euroleig Retail Retail Science of an earliest property. Retail Science of Euroleigh Europeatry of Whitch's Specialized Euroleigh Europeatry of Whitch's Specialized Euroleigh Europeatry Europeatry Of Whitch's non-Specialized Europeatry	exposure 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1	Stack of provision for stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stack of provisions for provisions for provisions for provisions for the provision of the p	exposure	(((((((((((((((((((0 0 0 71 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024		Stock of provisions for Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	50.35% 52.51%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provisions for Stage 1	Stock of providence for Stock of providence for Stock of providence for Stock of Sto	provisions for Stage 3	50.35%
FRANCE	Central basels Control governments Composition of Whitch's Specialized Euroleig Composition of Whitch's Specialized Euroleig Composition of Whitch's Specialized Euroleig Retail Retail Science of an earliest property. Retail Science of Euroleigh Europearty of Whitch's Specialized Euroleigh Europearty Specialized Euroleigh Europearty Europea	exposure 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure G G G G G G G G G G G G G G G G G G	Stock of provisions for Stage 1 exposure 1 e	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Capesiare Cape	0 0 0 71 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024 Stock of S	Stock of produces for Stock of Produces for Stock of St	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	90.35% 50.35% 52.51%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stape 3 exposure	Stock of provisions for Stage 1 acressed of capesions of	0	provisions for Stage 3 explosure	50,35%, 52,53%, 52,53%, 1,000,000,000,000,000,000,000,000,000,
FRANCE	Central basels Control governments Composition of Whitch's Specialized Euroleig Composition of Whitch's Specialized Euroleig Composition of Whitch's Specialized Euroleig Retail Retail Science of an earliest property. Retail Science of Euroleigh Europearty of Whitch's Specialized Euroleigh Europearty Specialized Euroleigh Europearty Europea	exposure	exposure 0 0 0 0 0 3 0 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure C C C C C C C C C C C C C C C C C C	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Capesiare Cape	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of Stock of Adverse Senantial Stock of S	Stock of produces for Stock of Produces for Stock of St	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	90.35% 50.35% 52.51%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of pr. Super 1 or 2 o	0	provisions for Stage 3 explosure	50,35%, 52,53%, 52,53%, 1,000,000,000,000,000,000,000,000,000,
FRANCE	Central blacks Control governments Compresses Of Whitch's Seventional sanding Compresses Of Whitch's Seventional sanding Compresses Of Whitch's Seventional sanding Compresses Of Whitch's Sevention and estable property Read Sevention and estable property. Of Whitch's SHE Read Sevention and estable property. Of Whitch's SHE Read Could profit services and estable property. Of Whitch's SHE Read Could profit services and estable property. Of Whitch's SHE Read Could profit services and estable property. Of Whitch's SHE Read Could profit services and estable property. Read Could profit services and estable profit services and estable profit services. Read Could profit services and estable profit services and estable profit services. Read Could profit services and estable profit services and estable profit services and estable profit services. Read Could profit services and estable profit services and estable profit services and estable profit services. Read Could profit services and estable profit services and estable profit services and estable profit services. Read Could profit services and estable prof	exposure 4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stock of provisions for Stage 1	0 0 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Capesiare Cape	0 0 0 71 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		31/12/2024 Stock of	Stock of provisions for constraints of the provisions for constraints of the provision of t	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	50.35% 52.51%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of provident for capacitant of the capacit	0	provisions for Stage 3 explosure	50.35%
FRANCE	Central blacks Control governments Compresses Of Whitch's Seventional sanding Compresses Of Whitch's Seventional sanding Compresses Of Whitch's Seventional sanding Compresses Of Whitch's Sevention and estable property Read Sevention and estable property. Of Whitch's SHE Read Sevention and estable property. Of Whitch's SHE Read Could profit services and estable property. Of Whitch's SHE Read Could profit services and estable property. Of Whitch's SHE Read Could profit services and estable property. Of Whitch's SHE Read Could profit services and estable property. Read Could profit services and estable profit services and estable profit services. Read Could profit services and estable profit services and estable profit services. Read Could profit services and estable profit services and estable profit services and estable profit services. Read Could profit services and estable profit services and estable profit services and estable profit services. Read Could profit services and estable profit services and estable profit services and estable profit services. Read Could profit services and estable prof	exposure	exposure 0 0 0 0 0 3 0 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Capesiare Cape	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of Stock of Adverse Senantial Stock of S	Stock of produces for Stock of Produces for Stock of St	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	90.35% 50.35% 52.51%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of pr. Super 1 or 2 o	0	provisions for Stage 3 explosure	\$0.555 \$2.539 \$2.539 \$2.539 \$2.639 \$2
FRANCE	Central basels Central genomembs Central genomembs Carporetes Carporetes Carporetes Carporetes Carporetes College of Michael Secretaries and secretaries Retail Societaries and estable property Retail Societaries and estable property Retail College Retail Retail Retail College Retail Re	exposure	exposure 0 0 0 0 0 3 0 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 1. 50.35% 2.54% 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	Caposure Caposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of Stock of Adverse Senantial Stock of S	Stock of produces for Stock of Produces for Stock of St	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of pr. Super 1 or 2 o	0	provisions for Stage 3 explosure	\$0.555 \$2.539 \$2.539 \$2.539 \$2.639 \$2
FRANCE	Central basels Control governments Corporates Corporates Corporates Corporates Corporates of Which: Specialized sanding Corporates of Which: Specialized sanding Corporates of Which: Specialized sanding Retail Ret	exposure	exposure 0 0 0 0 0 3 0 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 50.35% 50.35% 50.54% 50.54% 50.54% 50.54% 60.55%	Caposure Caposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of Stock of Adverse Senantial Stock of S	Stock of produces for Stock of Produces for Stock of St	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$2.43% \$2.43% \$2.43% \$2.43% \$2.43%	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of pr. Super 1 or 2 o	0	provisions for Stage 3 explosure	50,35%, 52,53%, 52,53%, 1,000,000,000,000,000,000,000,000,000,
FRANCE	Central all basels Control all promitments Corporates Corporates Corporates Corporates Corporates Corporates Corporates Corporates Corporates Recall Socured on real exists property Recall Socured on real exists property Recall Socured on real exists property of Which: 59% Recall Socured on real exists property of Which: 59% Recall Corporates Cor	exposure	exposure 0 0 0 0 0 3 0 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 1. 50.35% 2.54% 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	Caposure Caposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of Stock of Adverse Senantial Stock of S	Stock of produces for Stock of Produces for Stock of St	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of pr. Super 1 or 2 o	0	provisions for Stage 3 explosure	\$0.555 \$2.539 \$2.539 \$2.539 \$2.639 \$2
	Central all basels Control all promitments Corporates Corporates Corporates Corporates Corporates Corporates Corporates Corporates Corporates Recall Socured on real exists property Recall Socured on real exists property Recall Socured on real exists property of Which: 59% Recall Socured on real exists property of Which: 59% Recall Corporates Cor	exposure	exposure 0 0 0 0 0 3 0 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 1. 50.35% 2.54% 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	Caposure Caposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of Stock of Adverse Senantial Stock of S	Stock of produces for Stock of Produces for Stock of St	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of pr. Super 1 or 2 o	0	provisions for Stage 3 explosure	\$0.555 \$2.539 \$2.539 \$2.539 \$2.639 \$2
FRANCE UNITED STATES	Central Basels Compromises Compromises Compromises of Whitch's Specialized sanding Resident Science of our real settled property. Resident Science of our real settled property. Resident Science of our real settled property of Whitch's Specialized Science of the Spe	exposure	exposure 0 0 0 0 0 3 0 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 1. 50.35% 2.54% 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	Caposure Caposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of Stock of Adverse Senantial Stock of S	Stock of produces for Stock of Produces for Stock of St	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of pr. Super 1 or 2 o	0	provisions for Stage 3 explosure	\$0.555 \$2.539 \$2.539 \$2.539 \$2.639 \$2
	Central basels Control governments Corporates Recell R	exposure	exposure 0 0 0 0 0 3 0 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 1. 50.35% 2.54% 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	Caposure Caposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of Stock of Adverse Senantial Stock of S	Stock of produces for Stock of Produces for Stock of St	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of pr. Super 1 or 2 o	0	provisions for Stage 3 explosure	\$0.555 \$2.539 \$2.539 \$2.639 \$2
	Central basels Control governments Corporates Corporates Corporates of Whitch's Secretard sanding Corporates of Whitch's Secretard sanding Corporates of Whitch's Secretard sanding Real Real Security on real center property. Of Whitch's Secretard sanding sanding species of Whitch's Secretard sanding sanding species of Whitch's Secretard sanding species of Whitch's Secretard sanding sand	exposure	exposure 0 0 0 0 0 3 0 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 1. 50.35% 2.54% 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	Caposure Caposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of Stock of Adverse Senantial Stock of S	Stock of produces for Stock of Produces for Stock of St	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of pr. Super 1 or 2 o	0	provisions for Stage 3 explosure	\$0.555 \$2.539 \$2.539 \$2.639 \$2
	Central basels Control governments Corporates Reseal Societar de seateste property Reseal Societar de seateste property Reseal Corporates Reseal Societar de seateste property Reseal Corporates Reseal Corporate on control corporates Reseal Corporates Reseal Corporate on control corporates Reseal Corporates Cof Whitels: corporates Research Corporates	exposure	exposure 0 0 0 0 0 3 0 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 1. 50.35% 2.54% 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	Caposure Caposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	31/12/2024 Stock of Stock of Adverse Senantial Stock of S	Stock of produces for Stock of Produces for Stock of St	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stock of pr. Super 1 or 2 o	0	provisions for Stage 3 explosure	\$0.555 \$2.539 \$2.539 \$2.639 \$2
	Central basels Control governments Corporates Recall Secured on real estate property Recall Secured on real estate property of Which: 59% Recall Secured on real estate property of Which: 59% Recall Secured on real estate property of Which: 59% Recall Corporates Recall Corporates Recall Corporates	exposure	exposure 0 0 0 0 0 3 0 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure G G G G G G G G G G G G G G G G G G G	Stock of provisions for Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure 1. 50.35% 2.54% 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1		\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/2024 Stock of Stock of Adverse Senantial Stock of S	Stock of produces for Stock of Produces for Stock of St	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stock of pr. Super 1 or 2 o	0	provisions for Stage 3 explosure	\$0.555 \$2.539 \$2.539 \$2.639 \$2



2023 EU-wide Stress Test: Credit risk IRB

												Adverse Scenario)									
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rai Stage 3 exposure
	Central banks		0		0	0		-	0	0		0 0	0	0	1	0	0	0		0	1 5	0 -
	Central governments		0		0	0) -	0	0	-	0 0	0	0	1-	0	0	0		0		0 -
	Institutions		0		0			51.75%	0	0	- 1	0	0	0	51.75%	0						0 51.
	Corporates	112	1		0			53.45%	111	2		1 0	0	0	53.45%	109	- 4					1 53.
	Corporates - Of Which: Specialised Lending		0		0	0) -	0	0	-	0 0	0		1	0				0		0 -
	Corporates - Of Which: SME		0		0) -	0	0	- 1	0	0	0		0						0 -
	Retail		0		0	0) -	0	0	-	0 0	0		1	0				0		0 -
	Retail - Secured on real estate property		0		0	0		-	0	0		0 0	0	0	-	0	0	0		0	<u></u>	0 -
ITALY	Retail - Secured on real estate property - Of Which: SME		0		0	0		-	0	0		0 0	0) -	0	0	0		0		0 -
IIALI	Retail - Secured on real estate property - Of Which: non-SME		0		0	0		-	0	0		0 0	0	0	-	0	0	0		0	<u></u>	0 -
	Retail - Qualifying Revolving		0		0	0		-	0	0		0 0	0) -	0	0	0		0		0 -
	Retail - Other Retail		0		0	0		-	0	0		0 0	0	0	-	0	0	0		0	<u></u>	0 -
	Retail - Other Retail - Of Which: SME		0		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		0 -
	Securitisation															_					4	4
	Other non-credit obligation assets		0		0	0) -	0	0		0	0	0		0	0	0		0		0 -
	IRB TOTAL	113	1	-			-	53,44%	111	- 2			- 0		53,44%	109	4	1			4	1 53.44

												Adverse Scenario	1									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0		0)	-		0	0	0)	1		0) (-
	Central governments	0	0	0	0) 1	-		0	0	0		1	1-		0			0 0		-
	Institutions	0	0	0	0	-) 1) -		0	0	0) (1)) (-
	Corporates	17	104	0	0)	48.50%	15	103	0	0		1	48.55%	20	101) (48.58%
	Corporates - Of Which: Specialised Lending	0	0	0	0	-) 1			0	0	0) (-		0)	0 0		-
	Corporates - Of Which: SME	0	0	0	0	-) 1			0	0	0) (-		0)) (-
	Retail	- 0	0		0	-) 1			0	0	0		1)			
	Retail - Secured on real estate property	0	0	0	0	-) 1			0	0	0) (-		0)) (-
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0	0	0)			0	0	0) (-		0)) (-
ONLIED KINGDOM	Retail - Secured on real estate property - Of Which; non-SME	0	0		0)			0		0		1	1 -)) (-
	Retail - Qualifying Revolving	0			0)			0	0	0) (0)) (-
	Retail - Other Retail	0	0		0)			0		0		1	1 -)) (-
	Retail - Other Retail - Of Which: SME	0	0	0	0)			0	0	0) (-		0)) (-
	Retail - Other Retail - Of Which: non-SME	0	0	0	0)	-		0	0	0) (-		0)) (-
	Equity	0			0)			0		0) (0)) (-
	Securitisation																					
	Other non-credit obligation assets	0	0		0					0	0) 1) (-
	IRB TOTAL	17	104	0	0			48.50%	15	103		0	0) (48.55%	20	101) 0		48.58%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth



Control Inches			STA			ess Tes			2023				BA MANAGE MINISTRY
Morgan Stanley Europe Holding SE Separate Separat											!		
Morgan Stanley Europe Holding SE Secretary Secret	<u> </u>			2*	31/12/202		uro amounte	Birk overes	o univos	Eventur			
Morgan Stanley Europe Holding SE **Mark and the manufacture of the second seco	Stock of provisions for Stage 3 exposure exposure	rovisions for p Stage 2	provisions for Stage 1								(min FUR %)		
Morgan Stanley Europe Holding SE ### Authors of Section Plant Stanley Europe Holding Section Plant Stanley Europe Holding SE ### Authors of Section Plant Stanley Europe Holding Sectio	0 0) 0 0)						0				(inti Los, 10)	Central banks	
Morgan Stanley Europe Holding SE March Ma	0 0.	0	0	0	0	0	0	201				Regional governments or local authorities	
Morgan Stanley Europe Holding SE March Ma	0 0	- 0	0	0	0	0	0					Multilateral Development Banks	
Morgan Stanley Europe Holding SE Section 1985 1985	0 0	- 0	- 0				0	0 151		2 924		International Organisations	
Morgan Stanley Europe Holding SE Comment	2 32	0	ō	7	51	210	ő					Corporates	
Morgan Stanley Europe Holding SE	0 0	0	- 0				0	0	-	-			
Committee Comm	0 0.	0	0				0	0				of which: SME	Morgan Stanley Europe Holding SE
Control bands Control band	0 0	0	0				0	0					
Control brains Cont	0 0	0	0				0					Items associated with particularly high risk	
Control Investments understand (CEI)	0 0	0	0	0	0	0	0	0			credit assessment	Claims on institutions and corporates with a ST of	
Secretarion Secretario Secretario Secretario Secretario Secretario Secretario Secretario Secreta	0 0	0	0				0					Collective investments undertakings (CIU)	
Second Final Second Seco										,			
Actual content State Sta	0 0	0	0									Other exposures	
Part Continues	provisions for Stage 3 exposure	Stage 2 exposure	Stage 1 exposure	0	0	15.390	0			15.400	(min BJR, %)	Central governments	
Militative of Eventoment Broke D D D D D D D D D	0 0.		0			0	0					Regional governments or local authorities	
September Sept	0 0	0	0	0	0		0					Multilateral Development Banks	
CERMANY Compared	0 0 0 92	0	0			0	0	0		101		International Organisations	
GERMANY Germany Germa	0 0	0	0	0	0	0	0	49				Corporates	
GERMANY	0 0		0				0	0	-			of which: SME	
Green Company	0 0	0	0	0	0	0	0	0		,		of which: SME	GERMANY
These associated with particularly high rich.	0 0		0				0	0	-			Secured by mortgages on immovable property	
Control Intellection and connection of the ST Control Assessment 0 0 0 0 0 0 0 0 0	0 0	0	0	0	0	0	0	0		,		Items associated with particularly high risk	
Control Service Carter Service Car	0 0	- 0	- 0				0	0		-	crodit assessment	Covered bonds Claims on institutions and cornorates with a ST of	
Secretarian	0 0	0	0				0	0	-			Collective investments undertakings (CIU)	
Actual	0 0	- 0	- 0				U			,		Securitisation	
Actual	0 0											Other exposures	
Non-difficults				24				Disk armon	o vestivos	Syncolor			
Carrier consuments 22 3 13 2 6 5 5 0 0	Stock of provisions for Stage 3 exposure	rovisions for p Stage 2	provisions for Stage 1	exposure	exposure	exposure			Defaulted	Non-defaulted	(min EUR, %)	Constitute	
PANS curies entities	0 0	0	0	ő	5	0	0	13		20		Central governments	
Millisteral Eventionness 0 0 0 0 0 0 0 0 0	0 0	0	0				0		-	-			
Institutions	0 0	0	0	0	0	0	0	0				Multilateral Development Banks	
Comparates 236 8 265 0 117 0 0 0 0 0 0 0 0 0	0 0 0 85	- 0	0				0	73				International Organisations Institutions	
FRANCE 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0	0	0	0	117	0			308		Corporates	
FRANCE of white: SHE 0 0 0 0 0 0 0 0	0 0	0	0	0	0	0	0					Retail	
	0 0	0	0				0					of which: SME	FRANCE
	0 0	0	0	0	0	0	0	- 0				of which: SME	

							31/12/202	2*				
		Exposure	values	Risk exposi	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)		Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	138		0		74	0		0	0	0	0.00%
	Central governments	20		13		0	5		0	0	0	0.00%
	Regional governments or local authorities	0		0		0	0		0	0	0	0.00%
	Public sector entities	1		0		0	0		0	0	0	0.00%
	Multilateral Development Banks	0		0		0	0		0	0	0	0.00%
	International Organisations	0		0		0	0		0	0	0	0.00%
	Institutions	520		23		12	12			0	0	85.65%
	Corporates	308		265		117	0			0	0	0.00%
	of which: SME	0		0		0	0		0	0	0	0.00%
ED LLIOT	Retail	0		0		0			0	0		0.00%
FRANCE	of which: SME	0		0		0	0		0	0	0	0.00%
	Secured by mortgages on immovable property	0		0		0	0		0	0	0	0.00%
	of which: SME	0		0		0	0		0	0	0	0.00%
	Items associated with particularly high risk	0		0		0	0		0	0	0	0.00%
	Covered bonds	0		0		0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0				0	0		0	0	0	0.00%
	Equity	0		0			0			0	0	0.00%
	Securitisation											
	Other exposures	40		40		0	0			0	0	0.00%
	Standardised Total	1,027	0	342		203	17			0		85.65%

							Actual					
							31/12/2022	•				
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0		0	0	0	0		0	0		0.00%
	Central governments	0			0	0	0		0	0		0.00%
	Regional governments or local authorities	0			0	0	0		0	0		0.00%
	Public sector entities	0		0	0	0	0		0	0		0.00%
	Multilateral Development Banks	0		0	0	0	0		0	0		0.00%
	International Organisations	0		0	0	0	0		0	0		0.00%
	Institutions	1,355		70	0	1	0		0	0		0.00%
	Corporates	28		28	0	0	0		0	0		0.00%
	of which: SME	0		0	0	0	0		0	0		0.00%
	Retail	0		0	0	0	0		0	0		0.00%
UNITED STATES	of which: SME	0		0	0	0	0		0	0		0.00%
	Secured by mortoages on immovable property	0		0	0	0	0		0	0		0.00%
	of which: SME	0		0	0	0	0		0	0		0.00%
	Items associated with particularly high risk	0		0	0	0	0		0	0		0.00%
	Covered bonds	0		0	0	0	0		0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0		0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0		0	0		0.00%
	Equity	0		0	0	0	0		0	0		0.00%
	Securitisation											
	Other exposures	0		0	0	0	0		0	0		0.00%
	Standardised Total	1.384		98	0	1	0	0	0	0		0.00%

EBA BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk STA

					1organ Sta	inley Europe	e Holding SE					
							Actual					
							31/12/202	2*				
		Exposure	values	Risk exposu	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	18		2	0		0		0	0	0	0.00%
	Central governments	102		51	0	0	3		0	0	0	0.00%
	Regional governments or local authorities	0		0	0	0	0	0	0	0	0	0.00%
	Public sector entities	0		0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0	0	0	0	0	0.00%
	International Organisations	0		0	0	0	0	0	0	0	0	0.00%
	Institutions	100		3	0	0	0	0	0	0	0	79.30%
	Corporates	89		52	0	75	0	0	0	0	0	0.00%
	of which: SME	0		0	0	0	0	0	0	0	0	0.00%
	Retail	0		0	0	0	0	0	0	0	0	0.00%
ITALY	of which: SME	0			0	0	0		0	0	0	0.00%
	Secured by mortgages on immovable property	0			0	0	0		0	0	0	0.00%
	of which: SME	0			0				0			0.00%
	Items associated with particularly high risk				0				0			0.00%
	Covered bonds				0				0			0.00%
	Claims on institutions and corporates with a ST credit assessment	0			0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	0			0	0	0		0	0	0	0.00%
	Equity	0			0	0	0		0	0	0	0.00%
	Securitisation											
	Other exposures	0			0		0		0	0		0.00%
	Standardised Total	310	0	108	0	75	4	0	0	0		79.30%

							Actual					
							31/12/202	2*				
		Exposure	: values	Risk exposi	ire amounts				Stock of	Stock of		
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0		0	0	0	0	-	0	0	0	0.00%
	Central governments	0		0	0	0	0		0	0		0.00%
	Regional governments or local authorities	0		0	0	0	0		0	0		0.00%
	Public sector entities	0		0	0	0	0		0	0		0.00%
	Multilateral Development Banks	0		0	0	0	0		0	0		0.00%
	International Organisations	0		0	0	0	0		0	0		0.00%
	Institutions	540		11	0	0	0		0	0		0.00%
	Corporates	103		101	0	18	14		0	0		0.00%
	of which: SME	0		0	0	0	0		0	0		0.00%
LILITEED LANGE OLD	Retail	0		0	0	0	0		0	0		0.00%
UNITED KINGDOM	of which: SME	0		0	0	0	0		0	0		0.00%
	Secured by mortoages on immovable property	0		0	0	0	0		0	0		0.00%
	of which: SME	0		0	0	0	0		0	0		0.00%
	Items associated with particularly high risk	0		0	0	0	0		0	0		0.00%
	Covered bonds	0		0	0	0	0		0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0		0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0		0	0		0.00%
	Equity			0	0	0	0		0	0		0.00%
	Securitisation											
	Other exposures	0		0	0	0	0		0	0		0.00%
	Standardised Total	643		112		18	14					0.00%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

2023 EU-wide Stress Test: Credit risk STA Morgan Stanley Europe Holding SE

Part													Baseline Scenari										
May 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1						31/12/2023														31/12/2025			
Mary Sample Sam			Street 1	Stans 2	Stano 2	Stock of	Stock of	Stock of	Coverage Ratio -	Strong 1	Stage 2	Stano 2	Stock of	Stock of	Stock of	Coverage Ratio -	Strong S	Stano 3	Stano 2	Stock of	Stock of	Stock of	Coverage Ratio
Marie Mari		(min FIR %	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio Stage 3 exposure
Part		Central banks Central governments	15,517	13	0	0	0	- :	0.00%	15.517 n	0 13		-	0 0	0	0.00% 40.00%	15.51	7 0	0			-	0.009
Maria Sing River R		Bankand annual and an Irad anthony	0	0	0	0	0		40.00%	0	0	0		0	0	40.00%		0 0	0	-	0		0 40.009 0 0.009 0 45.009
Marie Cale		Multilateral Development Banks	,	i i	Ö	o o	0	-	45,00%	o o	0	0	, i	0	0	45,00%		0 6	ő		i i	·	0 45.009
Marie Carlo Carl		International Organisations Institutions	60	13	0	0	0			0 8	12	1		0	0	45.24% 50.17%	61	0 1	0				0 45.249 1 48.489
Column C			210	47	11	0	4	- 6	55.32%	209	44	14		3	7	53.05%	205	9 42	16	-	2	5	
Column C	Margan Stanlay Europa Holding SE	Retail	0	0	0	0	0		0.00%	0	0	0	Ì	0	0	0.00%		0 0	0			Ċ	0 0.009 0 0.009 0 0.009
STATE STAT	Prorgan Startley Europe Holding 3E	Secured by mortgages on immovable property	0	0	0	0	0		0.00%	0	0	0		0	0	0.00%		0 0	0	,	0		
A			0	0 0	0	0	0		0.00%	0	0	0		0 0	0	0.00%		0 0	0		0		0.009
Table Part		Covered bonds Claims on institutions and cornorates with a ST credit assessment	0	0 0	0	0	0		0.00%	0	0	0		0	0	0.00%		0 0	0		0		0 0.00° 0 0.00° 0 0.00°
Ministry		Collective investments undertakings (CIU)	0	0	0	0	0		0.00%	0	0			0	0	0.00%		0 0	0		0		0.00
The column		Securitisation																					
State Part		Other exposures Standardised Total	15,786	73	11	0	5	6	55.28%	15,786	70	15	0	4	8	52.82%	15,786	5 67	18	0	3	9	0.00
TANCE ***********************************													B										
FAME						31/12/2023							31/12/2024							31/12/2025			
Sample S			Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3 exposure
GSHAVI WINDOWS NAME AND ADDRESS OF THE PROPERTY OF THE PROPERT					exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure	
GSSANY State Stat		Central povernments	15,390 0	0 3	0	0	0		40.00%	15.390	3	0		0 0	0	40.00%			0		0		0.009
GRIMIY Sample Sa		Regional governments or local authorities	0	0	0	0	0		40.00%	0	0	0		0	0	40.00%		0 0	0		0		0 40.00
SCHANN		Multilateral Development Banks	0	0	0	0	0		0.00%	0	0	0	, c	0	0	0.00%		0 0	0		0		0.009
SERANY March 1		Institutions	0	0 0	0	0	0		91.53%	0	0	0		0 0	0	90.45%		0 0	0		0		0 0.009 0 0.009 0 89.509
FINCE March March		Corporates of which: SME		0 0	0	0	0	-	45,38% 0.00%	0	0	0		0 0		45,38% 0.00%		0 0	0		0	-	0 45.389 0 0.009 0 0.009 0 0.009
FRINCE March Sage and Sage	CERMANY	Retail	0	0	0	0	0		0.00%	0	0	0		0	0	0.00%		0 0	0	-	0		0.009
FANCE Secretary Secretary	GERMANT	Secured by mortgages on immovable property	0	0	0	0	0		0.00%	0	0	0		0	0	0.00%		0 0	0	,	0		0.009
FRANCE Secretary Control Cont			0	0 0	0	0	0		0.00%	0	0	0		0 0	0	0.00%		0 0	0		0		0.009 0 0.009 0 0.009
FRACE Second		Covered bonds			0	0		-	0.00%	0	0			0	0	0.00%		0 0	0				0.009
FANCE Second		Collective investments undertakings (CIU)	0	0	0	0	0		0.00%	0	0	0		0	0	0.00%		0 0	0	,	0		0 0.009
FRANCE 18 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		Securitisation		0	0	0				0	0			0	0			0 0	0		0		
FONCE 1987		Other exposures	15.390	0	0	0	0		0.00% 86.69%	15.390	0	0		0		0.00% 82.26%	15.390	0 0	0		0		0.009
FANCE Commonweight Commonweight						21/12/2022							Baseline Scenari	0						21/12/2026			
FRANCE State State			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
FRANCE FRANCE FR		Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure 74	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.009
FRANCE State State		Central banks	Stage 1 exposure 0 0	Stage 2 exposure 0 5 0 0 0	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 74 0 0	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 0.009 0 40.009 0 0.009 0 0.009
Second and with material brain from 1		Central banks	Stage 1 exposure) 74 0 0 0	Stage 2 exposure 0 0 5 0 0 0	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 0.00% 0 40.00% 0 0.00% 0 0.00%	Stage 1 exposure 74 0 0 0	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00%	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0 0.009 0 40.009 0 0.009 0 0.009
Note that the first control bear in the cont		Central banks Contral over-ments Recinal ever-ments or local authorities Public active central to the Contral banks Market Contral Con	Stage 1 exposure 74 0 0 0 0 1 12	Stage 2 exposure 0 5 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stage 3 exposure		Stock of provisions for Stage 2 exposure 0 0 0 1 0 1	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 51.62%	Stage 1 exposure 74 0 0 0 1 12	Stage 2 exposure 0 5 0 0 11	Stage 3 exposure	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00% 48.29%	71	4 C C C C C C C C C C C C C C C C C C C	Stage 3 exposure 0 0 0 0 1	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0 0.00° 0 40.00° 0 0.00° 0 0.00° 0 0.00°
Note the first contribution of the contribution of the contribution of contr		Central shares Central enveraments Resinant oncomments or local authorities Public sector central comments are local authorities Public sector central comment facilies Multitativas Develorament facilies Februaries Accordants Central Central Comment facilies Central Central Comments facilies Central Ce	Stage 1 exposure 74 0 0 0 0 12 12 116	Stage 2 exposure 0 5 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0		Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	Stage 1 exposure 74 0 0 0 0 0 12 115 0 0	Stage 2 exposure 0 0 5 0 0 111	Stage 3 exposure 0 0 0 0 1 1 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00% 48.28% 45.64% 0.00%	71	4 C C C C C C C C C C C C C C C C C C C	Stage 3 exposure 0 0 0 0 1 1 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0 0.009 0 40.009 0 0.009 0 0.009 0 0.009
Note the first contribution of the contribution of the contribution of contr	FRANCE	Central Mariana Control and Co	Stage 1 exposure 74 0 0 0 0 12 12 116 0 0	Stage 2 exposure 0 0 5 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	0.09% 40.09% 0.09% 0.09% 0.09% 0.09% 51.62% 45.64% 0.09% 0.09%	Stage 1 exposure 74 0 0 0 0 12 116 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 5 0 0 111 0 0 0 0	Stage 3 exposure 0 0 0 0 0 1 1 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0.00% 40.00% 0.00% 0.00% 0.00% 0.00% 48.28% 45.64% 0.00% 0.00%	71	4 C C C C C C C C C C C C C C C C C C C	Stage 3 exposure 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure	0 0.009 0 40.009 0 0.009 0 0.009 0 0.009
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		Control of National Contro	74 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for otage 1 deponder of the provision of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure Comparison of Comparison	0.00% 0.00%	744 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for capacitate of the provision of the capacitate	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	202	4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Seck of processors for the processor for the processo	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure () () () () () () () () () (6.000 B
Standardized Total 1 0 0 0 0 0 4552% 1 0 0 0 0 0 0 0 0 0 0		Control of the second s	74 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for otage 1 deponder of the provision of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure Comparison of Comparison	6.00% 6.00%	744 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for capacitate of the provision of the capacitate	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0.00% 0.00%	202	4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Seck of processors for the processor for the processo	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure () () () () () () () () () (6.000 B
		Control to Market Control of Con	74 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for provisions for otage 1 deponder of the provision of	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure Comparison of Comparison		744 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for provisions for capacitate of the provision of the capacitate	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		202	4	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Seck of processors for the processor for the processo	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure () () () () () () () () () (6.000 1 6.000

2023 EU-wide Stress Test: Credit risk STA

											Morgan Sta	anley Europe Baseline Scenario	Holding St									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Star expo
	Central banks		0		0			0.00%		0		0	0	0	0.00%	0	0	0	0	0		0
	Central governments		0 3		0			40.00%		3		0	0		40.00%	0	3	0	0			0
	Regional governments or local authorities		0		0			0.00%		0		0	0		0.00%	0	0	0	0			0
	Public sector entities		0		0			0.00%		0		0	0		0.00%	0	0	0	0			0
	Multilateral Development Banks		0		0			0.00%		0		0	0		0.00%	0	0	0	0			0
	International Organisations		0		0			0.00%		0		0	0		0.00%	0	0	0	0			0
	Institutions		0		0			78.64%		0		0	0		77.73%	0	0	0	0			0
	Corporates	75	5 0		0			59.82%	75	0		0	0		59.29%	75	0	0	0			0
	of which: SME		0		0			0.00%		0		0	0		0.00%	0	0	0	0			0
	Retail		0					0.00%				0			0.00%	0	0		0			0
ITALY	of which: SME		0					0.00%				0			0.00%	0	0		0			0
	Secured by mortgages on immovable property		0					0.00%				0			0.00%	0	0		0			0
	of which: SME		0					0.00%				0			0.00%	0	0		0			0
	Items associated with particularly high risk		0					0.00%				0			0.00%	0	0		0			0
	Covered bonds		0					0.00%				0			0.00%	0	0		0			0
	Claims on institutions and corporates with a ST credit assessment		0		0		0	0.00%		0		0	0	0	0.00%	0	0	0	0	0		0
	Collective investments undertakings (CIU)		0		0			0.00%		0		0	0		0.00%	0	0	0	0			0
	Equity		0 0		0			0.00%		0		0	0	0	0.00%	0	0	0	0	0		0
	Securitisation																					4
	Other exposures		0 0					0.00%				0			0.00%	0	0	0	0			0
	Standardised Total	75	5 4				0	69.63%	75	4					63.92%	75	4	0	0	0		0

	i											Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0		0	0	0	0	0.00%	0	0		0	0	0	0.00%				0	0		0.00%
	Central governments	0		0	0	0		40.00%	0	0		0	0	0	40.00%				0	0		40.00%
	Regional governments or local authorities	0		0	0	0		0.00%	0	0		0	0	0	0.00%				0	0		0.00%
	Public sector entities	0		0	0	0		0.00%	0	0		0	0	0	0.00%				0	0		0.00%
	Multilateral Development Banks	0		0	0	0		0.00%	0	0		0	0	0	0.00%				0	0		0.00%
	International Organisations	0		0	0	0		0.00%	0	0		0	0	0	0.00%				0	0		0.00%
	Institutions	0		0	0	0		0.00%	0	0		0	0	0	0.00%				0	0		0.00%
	Corporates	18	14		0	0		45.37%	18	14		0	0	0	45.37%	18	14		0	0		45.37%
	of which: SME	0		0	0	0		0.00%	0	0		0	0	0	0.00%				0	0		0.00%
	Retail	0		0	0	0		0.00%	0	0		0	0	0	0.00%				0	0		0.00%
UNITED KINGDOM	of which: SME	0		0	0	0		0.00%	0	0		0	0	0	0.00%				0	0		0.00%
	Secured by mortgages on immovable property	0		0	0	0	0	0.00%	0	0		0	0	0	0.00%			(0	0		0.00%
	of which: SME	0			0	0	0	0.00%	0	0		0 0	0	0	0.00%				0	0		0.00%
	Items associated with particularly high risk	0			0	0	0	0.00%	0	0		0 0	0	0	0.00%				0	0		0.00%
	Covered bonds	0			0	0	0	0.00%	0	0		0 0	0	0	0.00%				0	0		0.00%
	Claims on institutions and corporates with a ST credit assessment	0			0	0	0	0.00%	0	0		0 0	0	0	0.00%				0	0		0.00%
	Collective investments undertakings (CIU)	0			0	0	0	0.00%	0	0		0 0	0	0	0.00%				0	0		0.00%
	Equity	0		0	0	0	0	0.00%	0	0		0	0	0	0.00%				0	0		0.00%
	Securitisation																					
	Other exposures	0			0	0		0.00%	0	0		0	0	0	0.00%				0	0		0.00%
	Standardised Total	18	14	0	0	0	0	45.37%	18	14		0	0		45,37%	18	14		0	0		0.00% 45,37%

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog

2023 EU-wide Stress Test: Credit risk STA Morgan Stanley Europe Holding SE

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Office the investments undertaking (COL) 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Securisasions
Simulateriosed Total 15,390 3 0 0 0 0 95,32% 15,390 3 0 0 0 0 84,18% 15,390 3 0 0 0
Maria Serai G 31/12/203 31/12/204 31/12/205
Stage 1 Stage 2 Stage
Control Services 21 0 0 0 0 0 0 0000 74 0 0 0 0 0 0 0 0 0 0
Certif development
International Organisations 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
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2023 EU-wide Stress Test: Credit risk STA

											Morgan Sta	anley Europe	Holding SE									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks		0	0	0		0	0.00%		0) 0	0	0	0	0.00%	0	0	0	0	0		0 (
	Central governments		3	0	0		0	40.00%		3		0	0	0	40.00%	0	3	0	0	0		0 40
	Regional governments or local authorities		0	0			0	0.00%		0		0	0		0.00%	0	0	0	0	0		0 0
	Public sector entities		0	0			0	0.00%		0		0	0		0.00%	0	0	0	0	0		0 0.
	Multilateral Development Banks		0	0			0	0.00%		0		0	0		0.00%	0	0	0	0	0		0 0.
	International Organisations		0	0			0	0.00%		0		0	0		0.00%	0	0	0	0	0		0 0.
	Institutions		0	0			0	88.27%		0		0	0		85.16%	0	0	0	0	0		
	Corporates	75	0	0			0	68.33%	75			0	0		67.85%	75	0	0	0	0		0 67.
	of which: SME		0	0			0	0.00%		0		0	0		0.00%	0	0	0	0	0		0 0.
	Retail		0	0	0		0	0.00%				0	0	0	0.00%	0	0	0	0	0		0 0
ITALY	of which: SME		0	0				0.00%				0			0.00%	0	0	0		0		0 0.
	Secured by mortgages on immovable property		0	0				0.00%				0			0.00%	0	0	0		0		0 0.1
	of which: SME		0	0				0.00%				0			0.00%	0	0	0		0		0 0.
	Items associated with particularly high risk		0	0				0.00%				0			0.00%	0	0	0		0		0 0
	Covered bonds		0	0				0.00%				0			0.00%	0	0	0		0		0 0.
	Claims on institutions and corporates with a ST credit assessment		0	0	0		0	0.00%		0	0	0	0	0	0.00%	0	0	0	0	0		0 0.1
	Collective investments undertakings (CIU)		0	0	0		0	0.00%		0	0	0	0	0	0.00%	0	0	0	0	0		0 0.
	Equity		0	0	0		0	0.00%		0	0	0	0	0	0.00%	0	0	0	0	0		0.0
	Securitisation																					4
	Other exposures		0	0	0			0.00%		0		0		0	0.00%	0	0	0	0	0		0 0.0
	Standardised Total	75	4	0			0	74.76%	75	4			0		67.29%	75	4	0	0	0		d 63.2

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
	Central banks		0		0			0.00%		0		0	0	0	0.00%	0	0	0	0			0.00
	Central governments							40.00%		0		0	0	0	40.00%	0	0	0	0			40.00
	Regional governments or local authorities							0.00%		0		0	0	0	0.00%	0	0	0	0			0.00
	Public sector entities				0			0.00%		0		0	0	0	0.00%	0	0	0	0			0.00
	Multilateral Development Banks				0			0.00%		0		0	0	0	0.00%	0	0	0	0			0.00
	International Organisations				0			0.00%		0		0	0	0	0.00%	0	0	0	0			0.00
	Institutions				0			0.00%		0		0	0	0	0.00%	0	0	0	0			0.00
	Corporates	18	14		0			54.81%	18	14		0	0	0	54.80%	18	14	0	0			54.8
	of which: SME				0			0.00%		0		0	0	0	0.00%	0	0	0	0			0.00
	Retail							0.00%		0		0	0	0	0.00%	0	0		0			0.0
UNITED KINGDOM	of which: SME		0		0			0.00%		0		0	0	0	0.00%	0	0	0	0			0.0
	Secured by mortgages on immovable property		0		0			0.00%		0		0	0	0	0.00%	0	0	0	0			0.0
	of which: SME		0		0			0.00%		0		0	0	0	0.00%	0	0	0	0			0.0
	Items associated with particularly high risk		0		0			0.00%		0		0	0	0	0.00%	0	0	0	0			0.0
	Covered bonds		0		0			0.00%		0		0	0	0	0.00%	0	0	0	0			0.0
	Claims on institutions and corporates with a ST credit assessment		0		0			0.00%		0		0	0	0	0.00%	0	0	0	0			0.0
	Collective investments undertakings (CIU)		0		0			0.00%		0		0	0	0	0.00%	0	0	0	0			0.00
	Equity		0		0			0.00%		0		0	0	0	0.00%	0	0	0	0			0.00
	Securitisation																					
	Other exposures		0		0			0.00%		0		0	0	0	0.00%	0	0	0	0			0.0
	Standardised Total	18	14	0		0	0	54.80%	18	14		0		0	54.80%	18	14		0		0	54.80

^{*} Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolox

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Morgan Stanley Europe Holding SE

								Public quara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	A-188	F-IRB	A-188	FIRE	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks														
	Central opvernments														4
	Institutions														
	Corporates			. 0		. 0				۰		. 0			_
	Competes - Of Which- Spanished Landon														_
	Corporates - Of Which: SME			- 0	- 0	- 0	- 0		- 0			- 0		- 0	+
	Retail	- 0		- 0	0	- 0			- 0			- 0	- 0	- 0	+
Morgan Stanley	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME														_
Morgan Stanley Europe Holding SE	Retail - Secured on real estate property - Of Which: non-	- 0		- 0		- 0		- 0				- 0			
Europe Holding SE	Retail - Qualifying Revolving	- 0		0	0	0	0					0	0		
	Retail - Other Retail			0	0	0						0	0		_
	Retail - Other Retail - Of Which: SME			0	0	0						0	0		_
	Retail - Other Retail - Of Which: non-SME	0	0	Ó	0	Ó	Ó		Ó	0	0	Ó	Ô	0	
	Equity			_		_						_			-
	Securitisation														
	Other non-credit obligation assets														
	IR8 TOTAL		0	0	0	0					0	0	0	0	

								Public guar	antees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	iure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min ELIR, %)	A-IRB	F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0					0				0	0	0		-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail										0	0	0		
	Retail - Secured on real estate property														
GERMAN	V Retail - Secured on real estate property - Of Which: SME														
GERMAN	Retail - Secured on real estate property - Of Which: non-										0	0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB	A-DEB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure 2006 2
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0			0	0	0	0	0		
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0			0	0	0	0	0		
	Retail - Secured on real estate property														
FRANCE	Retail - Secured on real estate property - Of Which: SME														
TIONICE	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0			0	0	0	0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL				0	0	0		0				0		

								Public guara	ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	A-IFB	F-IRB	A-198	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0		0	0	0				٥	٥	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
UNITED STATES	Retail - Secured on real estate property - Of Which: SME														
ONTIED STATES	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Constitution														
	Other non-credit obligation assets														
	IRS TOTAL												0	0	

EBA RUBCOPAN RANCORG

						Morgan Sta	nley Europe	Holding St	Ē						
									ntees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	are amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)					exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Cantral hanks														
	Central governments														
	Institutions														
	Corporates	0	0	0	0	0	0	0		0	0	0	0		
	Corporates - Of Which: Specialised Lending														1
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0		0	0	0	0		
	Retail - Secured on real estate property														
ITALY	Retail - Secured on real estate property - Of Which: SME														
IIALI	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0		0	0	0	0		
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														1
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	TRR TOTAL														

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	A-198	F-IRB	A-DEB	FIRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central assernments														
	Institutions														4
	Corporates	0		0	0	0						0	0	0	1 -
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	•		0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														
DIVITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	•		0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														
	Detail - Other Datail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Fnsite														
	Securitisation														
	Other non-credit obligation assets														

															Morgan Sta	inley Europe	Holding Si	E													
					_					_			_			Public guarantees	- Baseline Scenar	io				_	_		_						
			Stage 1		Stage 2	31/12							State 1		State 2	31/1:	/2024 State 3						Stage 1		Steps 2	31/:	12/2025 Stage 3				
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	(min BUR, %))	guaranteed amount	exposure .	guaranteed amount	esponsie	guaranteed amount	exposure	exposure	exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	ехрологе	guaranteed amount	Stage 1 exposure	exposure	exposure	exposure	шрожи	guaranteed amount	Схроного	guaranteed amount	exponent	guaranteed amount	exposure	exposure	exposure	exposure
	Central ownernments Institutions																														
	Corporates Corporates - Of Which: Specialised Landon		0 0	0	0	- 0	٥	0	0	0		0	0	-	0	٥	0	-	0	-		٥	۰	-	0			0		0 -	
	Corporates - Of Which: SME Retail		0 0		0	0	0		0	0		0	0			٥	0						٥		0			0		0	
Morgan Stanley Europe Holding S	Retail - Secured on real estate property - Of Which: ron-																														
Europe Holding 5	Retail - OuaThrino Revolvino Retail - Other Retail Retail - Other Retail - Other Retail - Of Which: SME																														
	Rotal - Other Rotal - Of Which: SME Rotal - Other Rotal - Of Which: non-SME Family																														
	Securitisation Other non-credit oblication assets IRS TOTAL																														
	IRS TOTAL		0 0				۰	•																	0)	•	0	0 -	
																Public guarantees		io													
			Stage 1		Stage 2		1/2023 Stage 3	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1		Stage 2		/2024 Stage 3	Stock of	Stock of	Stock of	Coverage Ratio		Stage 1		Stage 2		12/2025 Stage 3	Stock of	Stock of	Stock of	overage Ratio -
		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3 exposure
	(min EUR, %) Control banks)	amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure			amount		amount		amount	exposure	exposure	exposure	
	Central covernments Institutions Corporates																														
	Corcorates - Of Which: Socialised Lending Corcorates - Of Which: SME			·				Ů	,	Ů								,		,		_ •		,	·					- 1	
	Retail Retail - Secured on real estate property		0 0	0	0		0		0	Ô			0		0				0	-			۰		0			0			
GERMANY	Rotal - Secured on real estate oncome - Of Which: SME Rotal - Secured on real estate process - Of Which: non- Rotal - Ouelfying Revolving		0 0	0	0		0	٥	0	0			0		٥	٥	0					۰	٥		0			0			
	Retail - Other Retail Retail - Other Retail - Of Which: SME																														
	Rutal - Other Retal - Of Which: non-SME Equity																														
	Securitisation Other non-credit obligation assets TER TOTAL																														
			•													•						•	•	•	•			•			
						31/12										Public guarantees 31/1:	/2024	io								31/:	12/2025				
		Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2	31/1	/2024 State 3	David of	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		Stane 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	overage Ratio
	(min EUR, %	exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure		31/1	/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central banks Central covernments	exposure	exposure, of	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which	31/1	/2024 State 3	David of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stane 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Central banks	exposure	exposure, of	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which	31/1	/2024 State 3	David of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stane 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
	Control banks Control covernments Institutions Consortials Consort	exposure	exposure, of	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3	Stage 3	Stock of provisions for Sage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which	31/1	/2024 State 3	David of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stane 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
FRANCE	Control leavine Central covernments Institutions Corrorates Corror	exposure	exposure, of	Stage 2 exposure	Stage 2 styposors, of which guaranteed amount	Stage 3	Stage 3	Stock of provisions for Stage 1 exposure	Steck of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Stage 1 styposors, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which	31/1	/2024 State 3	David of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Steps 2 exposure, of which guaranteed emount		Stane 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
FRANCE	Control power months Control power months Control power months Control power (or White Security Limites Control (or White Security Limites Control (or White Security Limites Ref Ball Security (or yet all power	exposure	exposure, of	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage I exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which	31/1	/2024 State 3	David of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Steps 2 exposure, of which guaranteed amount		Stane 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
FRANCE	Combination Control community Control community Control Control community Control Cont	exposure	exposure, of	Stage 2 exposure 0	Stage 2 exposure, of which guaranteed amount	Stage 3	Stage 3	Stock of provisions for Stage 1 exposure	Steck of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount 0 0	Stage 2 exposure	Stage 2 exposure, of which	31/1	/2024 State 3	David of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Steps 3 exposure	Stage 1 exposure	Stage I exposure, of which guaranteed armount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stane 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
FRANCE	Control Assessment Control Con	exposure	exposure, of	Stage 2 exposure	Stage 2 exposus, of guaranteed amount	Stage 3	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 expossre	Stage 1 exposure	Stage 1 exposus, of guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which	31/1	/2024 State 3	David of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which gur author amount amount of amount of amount of amount of the stage o	Stage 2 exposure	Stage 2 exposure, of which guranteed amount		Stane 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
FRANCE	Combination Control community Control community Control Control community Control Cont	exposure	exposure, of	Stage 2 exposure	Steps 2 expent of expent of parameter amount	Stage 3	Stage 3	Stock of provisions for provisions for sexpensive expensive of the sexpensive of the	Stock of provisions for Stage 2 exposure	Stack of provisions for 2ape 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Steps 1 expose, of expose, of expose, of publish gueranised amount 0 0 0	Stage 2 ехромите 0 0 0	Stage 2 exposure, of which	31/1	/2024 State 3	David of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 sayoure	Coverage Ratio Stope 3 exponers	Stege 1 exposure	Stage 1 expours, of which of the stage of th	Stage 2 exposure	Stage 2 exposure, of which a survival and a surviva		Stane 3	Stock of provisions for Stage 1 exposure	Stank of provisions for provisions for Stank of provisions for Stank of Stank	Stack of provisions for Compression of Compression	overage Ratio - Stage 3 exposure
FRANCE	Control Assessment Control Con	exposure	exposure, of	Stays 2 exposure	Steps 2 exposes, of white, or or guaranteed annount	Stage 3 exposure	Stage 3 supposers, of supposers, of supposers, of supposers	Stock of product of the product of t	Stock of provisions for Stage 2 exposure	Stock of providents for Bayes and Stock of providents for Bayes and Bayes an	Coverage Ratio - Stage 3 exposure exposure	Stage 1 exposure	Steps 1 exposure, of exposure, of exposure, of exposure, of exposure exposu	Stage 2 exposure	Stage 2 exposure, of which which amount a mount of a mo	31/1/1 Stage 3 exposure 0 0 0 Public guarathess	1/2024 Stage 3	Stock of provisions for Stages i exposure	Stock of provious for a superior of the superi	Stock of provisions for Stops 3 stopmers	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Roge 1 exposure, of exposure, of which which go are not held amount of exposure of the exposur	Stage 2 exposure	Steps 2 exposure, of which guaranteed emount	Stage 3 exposure	Stage 3 expense which shinks of guaranteed guaranteed a mount	Stock of products of the products of the products of the products of the product	Starck self provisions for provisions for stages of stag	Stock of provinces for C Step 3 exposure C C C C C C C C C C C C C C C C C C C	Overlag Raiso Steps 3 exposure
FRANCE	Control Assessment Control Con	exposure	exposure, of which guerante ed executed and on the control of the	0	exposer, of which guaranteed amount of the control	Stage 3 exposure	Stage 3 explorer, of explorer stage of explorer	provisions for Stage 1 exposure 0	provisions for Stage 2 expessors 0 0	0 0 0	Stage 3 exposure	0 0	exposes, of which guaranteed amount of the control	Stage 2 exposure	Stage 2 exposure, of exposure, of guaranteed amount.	31/1: Stage 3 exposure 0 0 0 0 2 Dublic guarantees	2024 Steps 3 O O O O Steps 3 Steps 3 Steps 3 Steps 3 Steps 3 Steps 3	Darck of provisions for Stage 1 exposure	0	(0	expours, of which guaranteed amount of the control	(expours, of which guaranteed emount of the control	Stage 3 exposure	Stage 3 exposes of which grammated amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 .	
FRANCE	Control season Control seasons	Sape 1	exposure, of which which sensors to a constraint of the constraint	0	espouse, of which which which guaranteed associated aso	Stage 3 exposure	Stage 3 explorer, of explorer should be explorer, of explorer should be explorer. The explorer should be explorer. The explorer should be explorer	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for Stage 2 exposure 0	O O O O O O O O O O O O O O O O O O O	Stage 3 exposure	0 0	espouse, of which which guaranteed amount of the control of the co	Stage 2 exposure	Steps 2 estates, of control of the c	31/1: Stage 3 exposure 0 0 0 0 2 Dublic guarantees	2024 September of Stage 3 Sept	Stock of provisions for Stage 1 exposure (O O O O O O O O O O O O O O O O O O O			0	expours, of which which which and the control of th	(expours, of which which which amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 3 exposure, of minds	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	
FRANCE	Control Assessment Control Con	Sape 1	exposure, of which guerante ed executed and on the control of the	0 0	exposer, of which guaranteed amount of the control	Stage 3 exposure 0 0 31/11	Stage 3 explorer, of explorer should be explorer, of explorer should be explorer. The explorer should be explorer. The explorer should be explorer	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 expessors 0 0	O O O O O O O O O O O O O O O O O O O	Coverage Batto- Stage 3 seponer Coverage Ratio- Stage 3 seponer	0 0	exposes, of which guaranteed amount of the control	exposure of the control of the contr	Stage 2 exposure, of exposure, of guaranteed amount.	31/1: Stage 3 exposure 0 0 0 0 Public quarantees	2024 Steps 3 O O O O Steps 3 Steps 3 Steps 3 Steps 3 Steps 3 Steps 3	Darck of provisions for Stage 1 exposure	O O O O O O O O O O O O O O O O O O O	Stock of		0	expours, of which guaranteed amount of the control		expours, of which guaranteed emount of the control	Stage 3 exposure	Stage 3 exposes of which grammated amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 .	overage Ratio . Stage 3 exposure exposure exposure overage Ratio . Stage 3 exposure
FRANCE	Control season Control seasons	Sape 1	exposure, of which which sensors to a constraint of the constraint	0 0	espouse, of which which which guaranteed associated aso	Stage 3 exposure 0 0 31/11	Stage 3 explorer, of explorer should be explorer, of explorer should be explorer. The explorer should be explorer. The explorer should be explorer	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for Stage 2 exposure 0	O O O O O O O O O O O O O O O O O O O	Stage 3 exposure	0 0	espouse, of which which guaranteed amount of the control of the co	exposure of the control of the contr	Steps 2 estates, of control of the c	31/1: Stage 3 exposure 0 0 0 0 Public quarantees	2024 September of Stage 3 Sept	Stock of provisions for Stage 1 exposure (O O O O O O O O O O O O O O O O O O O			0	expours, of which which which another		expours, of which which which amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 3 exposure, of minds	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	
FRANCE	Control season Control seasons	Sape 1	exposure, of which which sensors to a constraint of the constraint	0 0	espouse, of which which which guaranteed associated aso	Stage 3 exposure 0 0 31/11	Stage 3 explorer, of explorer should be explorer, of explorer should be explorer. The explorer should be explorer. The explorer should be explorer	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for Stage 2 exposure 0	O O O O O O O O O O O O O O O O O O O	Stage 3 exposure	0 0	espouse, of which which guaranteed amount of the control of the co	exposure of the control of the contr	Steps 2 estates, of control of the c	31/1: Stage 3 exposure 0 0 0 0 Public quarantees	2024 September of Stage 3 Sept	Stock of provisions for Stage 1 exposure (O O O O O O O O O O O O O O O O O O O			0	expours, of which which which another		expours, of which which which amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 3 exposure, of minds	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	
	Control season Control of Control	Sage 1	exposure, of which which sensors to a constraint of the constraint	0 0	espouse, of which which which guaranteed associated aso	Stage 3 exposure 0 0 31/11	Stage 3 explorer, of explorer should be explorer, of explorer should be explorer. The explorer should be explorer. The explorer should be explorer	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for Stage 2 exposure 0	O O O O O O O O O O O O O O O O O O O	Stage 3 exposure	0 0	espouse, of which which guaranteed amount of the control of the co	exposure of the control of the contr	Steps 2 estates, of control of the c	31/1: Stage 3 exposure 0 0 0 0 Public quarantees	2024 September of Stage 3 Sept	Stock of provisions for Stage 1 exposure (O O O O O O O O O O O O O O O O O O O			0	expours, of which which which another		expours, of which which which amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 3 exposure, of minds	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	
FRANCE UNITED STATES	Control Marian Control Marian Control Marian Control Marian Control Marian Control Marian Marian	Sage 1	exposure, of which which sensors to a constraint of the constraint	0 0	espouse, of which which which guaranteed associated aso	Stage 3 exposure 0 0 31/11	Stage 3 explorer, of explorer should be explorer, of explorer should be explorer. The explorer should be explorer. The explorer should be explorer	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for Stage 2 exposure 0	O O O O O O O O O O O O O O O O O O O	Stage 3 exposure	0 0	espouse, of which which guaranteed amount of the control of the co	exposure of the control of the contr	Steps 2 estates, of control of the c	31/1: Stage 3 exposure 0 0 0 0 Public quarantees	2024 September of Stage 3 Sept	Stock of provisions for Stage 1 exposure (O O O O O O O O O O O O O O O O O O O			0	expours, of which which which another		expours, of which which which amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 3 exposure, of minds	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	
	Control Mental Mental Control Mental Mental Control Mental Mental Control Mental Mental Mental Mental Control Mental Men	Sage 1	exposure, of which which sensors to a constraint of the constraint	0 0	espouse, of which which which guaranteed associated aso	Stage 3 exposure 0 0 31/11	Stage 3 explorer, of explorer should be explorer, of explorer should be explorer. The explorer should be explorer. The explorer should be explorer	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for Stage 2 exposure 0	O O O O O O O O O O O O O O O O O O O	Stage 3 exposure	0 0	espouse, of which which guaranteed amount of the control of the co	exposure of the control of the contr	Steps 2 estates, of control of the c	31/1: Stage 3 exposure 0 0 0 0 Public quarantees	2024 September of Stage 3 Sept	Stock of provisions for Stage 1 exposure (O O O O O O O O O O O O O O O O O O O			0	expours, of which which which another		expours, of which which which amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 3 exposure, of minds	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	
	Control Marian Control Marian Control Marian Control Marian Control Marian Control Marian Marian	Sage 1	exposure, of which which sensors to a constraint of the constraint	0 0	espouse, of which which which guaranteed associated aso	Stage 3 exposure 0 0 31/11	Stage 3 explorer, of explorer should be explorer, of explorer should be explorer. The explorer should be explorer. The explorer should be explorer	provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provision for Stage 2 exposure 0	O O O O O O O O O O O O O O O O O O O	Stage 3 exposure	0 0	espouse, of which which guaranteed amount of the control of the co	exposure of the control of the contr	Steps 2 estates, of control of the c	31/1: Stage 3 exposure 0 0 0 0 Public quarantees	2024 September of Stage 3 Sept	Stock of provisions for Stage 1 exposure (O O O O O O O O O O O O O O O O O O O			0	expours, of which which which another		expours, of which which which amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stage 3 exposure, of minds	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	

EBA ANTHORITY												20	23 EU-		Morgan Sta	nley Europe	Holding SE	E	ID-19	IRB											
						31/1	12/2023									Public guarantees 31/12	- Baseline Scenari :/2024	io								31/	12/2025				
	(min BUR.	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Provisions for S	age Ratio - Rage 3 sposure
	Central banks	-,	ansont		amedite		amount						amount		amount		amount						amount		amount		amount				
	Central governments																														
	Institutions Corporates			0													0		,								0	0	0 0		
	Corporates - Of Which: Specialised Lending			u u		,	,	,	,		1		- v	,	·	,	,	Ü	,	,			,		,	1	u u				
	Corporates - Of Which: SME																														
	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	0 -	
	Retail - Secured on real estate property																														
ITALY	Rutal - Secured on real estate property - Of Which: SM																														
IIALI	Retail - Secured on real estate property - Of Which: nor Retail - Qualifying Revolving		0 0	0	0 0	0		0 0					0	0		0	0			0 0			0 0)	0 0	2	0	0	0 0	0 -	
	Retail - Qualifying Revolving Retail - Other Retail		1			<u> </u>	1		1		<u> </u>									1		1	1			1					
	Ratal - Other Ratal - Of Which: SME																					1									
	Rutal - Other Rutal - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
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						91/1	12/2022									Public guarantees		io								***	13/3638				
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	(min ELR),	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	12/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	12/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		age Ratio - Rage 3 sposure
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2023 EU-wide Stress Test: Credit risk COVID-19 IRB Morgan Stanley Europe Holding SE

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															Public guarantees - A	verse Scenario														
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		Stage 1	Stage 1 exposure, of	Stage 2 63	Stage 2 exposure, of which	tage 3 exp	Stock of provisions which		Stock of provisions for	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 xposure, of	Stock of revisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of which guaranteed amount	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of Covera	age Ratio -
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FRANCE	Central banks Control construction Control	exposure	exposure, of which guranteed exposure of the guranteed of	Steps 2 exposure g	appositing of which pursuanted amount of amoun	11/12/2023 99/13/14/2023 99/13/29/23 99/13/20 99/13/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10	Jack v. Secretary Sec	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0 0	exposes, of which your answer as a second of the control of the co	0 0	Stage 2 exposers of a spore to the spore to	\$1/12/21 \$1993 1 \$2993 1 \$0 \$0 \$0 \$1 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21	24 September 2 Sep	0 0 0	0	0 0	Stage 3	exposure	exposure, of white, gueranteed gueranteed aeround aeround 0	0 0	exposure, of which guaranteed which guaranteed amount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	Stops 3 supposers, of supposers, of supposers, of supposers, of supposers, of supposers, of supposers, or of	0	O O O O O O O O O O O O O O O O O O O	0	age Ratio - tage 3 posture posture age Ratio - tage 3 posture
FRANCE	Coming baseds Commission Commission Comm	exposure	exposure, of which guaranteed enteriors of the control of the cont	Steps 2 exposure g	appearing of which a serviced of which a serviced of the servi	11/12/2023 99/13/14/2023 99/13/29/23 99/13/20 99/13/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10	hope 3 Sock of Comment of International Comment of International Comment of C	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0 0	expours, of which you which you will have a second of the	0 0	Steps 2 exposers of exposers	\$1/12/21 \$1993 1 \$2993 1 \$0 \$0 \$0 \$1 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21	24 September 2 Sep	0 0 0	0	0 0	Stays 3 exposure	exposure	expoure, of which you make a mount of the control o	0 0	exposure, of which gar an arteral which gar an arteral annual to the second of the sec	Stage 3 exposure	Stops 3 exposers, of our of the control of the cont	O O	O O O O O O O O O O O O O O O O O O O	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	
FRANCE	Control services Control serv	exposure	exposure, of which guaranteed enteriors of the control of the cont	Steps 2 exposure g	appearing of which a serviced of which a serviced of the servi	11/12/2023 99/13/14/2023 99/13/29/23 99/13/20 99/13/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10	hope 3 Sock of Comment of International Comment of International Comment of C	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0 0	expours, of which you which you will have a second of the	0 0	Steps 2 exposers of exposers	\$1/12/21 \$1993 1 \$2993 1 \$0 \$0 \$0 \$1 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21	24 September 2 Sep	0 0 0	0	0 0	Stays 3 exposure	exposure	expoure, of which you make a mount of the control o	0 0	exposure, of which gar an arteral which gar an arteral annual to the second of the sec	Stage 3 exposure	Stops 3 exposers, of our of the control of the cont	O O	O O O O O O O O O O O O O O O O O O O	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	
FRANCE	Control bands (pinh 604, ts) Control (pinh 604, ts) Mark Control (pin	exposure	exposure, of which guaranteed enteriors of the control of the cont	Steps 2 exposure g	appearing of which a serviced of which a serviced of the servi	11/12/2023 99/13/14/2023 99/13/29/23 99/13/20 99/13/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10	hope 3 Sock of Comment of International Comment of International Comment of C	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0 0	expours, of which you which you will have a second of the	0 0	Steps 2 exposers of exposers	\$1/12/21 \$1993 1 \$2993 1 \$0 \$0 \$0 \$1 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21	24 September 2 Sep	0 0 0	0	0 0	Stays 3 exposure	exposure	expoure, of which you make a mount of the control o	0 0	exposure, of which gar an arteral which gar an arteral annual to the second of the sec	Stage 3 exposure	Stops 3 exposers, of our of the control of the cont	O O	O O O O O O O O O O O O O O O O O O O	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	
	Control services Control serv	Sapr 1	exposure, of which guaranteed enteriors of the control of the cont	Steps 2 exposure g	appearing of which a serviced of which a serviced of the servi	11/12/2023 99/13/14/2023 99/13/29/23 99/13/20 99/13/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10	hope 3 Sock of Comment of International Comment of International Comment of C	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0 0	expours, of which you which you will have a second of the	0 0	Steps 2 exposers of exposers	\$1/12/21 \$1993 1 \$2993 1 \$0 \$0 \$0 \$1 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21	24 September 2 Sep	0 0 0	0	0 0	Stays 3 exposure	exposure	expoure, of which you make a mount of the control o	0 0	exposure, of which gar an arteral which gar an arteral annual to the second of the sec	Stage 3 exposure	Stops 3 exposers, of our of the control of the cont	O O	O O O O O O O O O O O O O O O O O O O	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	
FRANCE FRANCE UNITED STATES	Control services Control serv	Sapr 1	exposure, of which guaranteed enteriors of the control of the cont	Steps 2 exposure g	appearing of which a serviced of which a serviced of the servi	11/12/2023 99/13/14/2023 99/13/29/23 99/13/20 99/13/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10	hope 3 Sock of Comment of International Comment of International Comment of C	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0 0	expours, of which you which you will have a second of the	0 0	Steps 2 exposers of exposers	\$1/12/21 \$1993 1 \$2993 1 \$0 \$0 \$0 \$1 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21	24 September 2 Sep	0 0 0	0	0 0	Stays 3 exposure	exposure	expoure, of which you make a mount of the control o	0 0	exposure, of which gar an arteral which gar an arteral annual to the second of the sec	Stage 3 exposure	Stops 3 exposers, of our of the control of the cont	O O	O O O O O O O O O O O O O O O O O O O	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	
	Control services Market Control services Ma	Sapr 1	exposure, of which guaranteed enteriors of the control of the cont	Steps 2 exposure g	appearing of which a serviced of which a serviced of the servi	11/12/2023 99/13/14/2023 99/13/29/23 99/13/20 99/13/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10	hope 3 Sock of Comment of International Comment of International Comment of C	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0 0	expours, of which you which you will have a second of the	0 0	Steps 2 exposers of exposers	\$1/12/21 \$1993 1 \$2993 1 \$0 \$0 \$0 \$1 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21	24 September 2 Sep	0 0 0	0	0 0	Stays 3 exposure	exposure	expoure, of which you make you which guernteed amount of the control of the contr	0 0	exposure, of which gar an arteral which gar an arteral annual to the second of the sec	Stage 3 exposure	Stops 3 exposers, of our of the control of the cont	O O	O O O O O O O O O O O O O O O O O O O	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	
	Control services Control serv	Sapr 1	exposure, of which guaranteed enteriors of the control of the cont	Steps 2 exposure g	appearing of which a serviced of which a serviced of the servi	11/12/2023 99/13/14/2023 99/13/29/23 99/13/20 99/13/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10	hope 3 Sock of Comment of International Comment of International Comment of C	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0 0	expours, of which you which you will have a second of the	0 0	Steps 2 exposers of exposers	\$1/12/21 \$1993 1 \$2993 1 \$0 \$0 \$0 \$1 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21	24 September 2 Sep	0 0 0	0	0 0	Stays 3 exposure	exposure	expoure, of which you make you which guernteed amount of the control of the contr	0 0	exposure, of which gar an arteral which gar an arteral annual to the second of the sec	Stage 3 exposure	Stops 3 exposers, of our of the control of the cont	O O	O O O O O O O O O O O O O O O O O O O	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	
	Central banks (on Ed. 1). Control banks (on Ed. 1). And (on	Sapr 1	exposure, of which guaranteed enteriors of the control of the cont	Steps 2 exposure g	appearing of which a serviced of which a serviced of the servi	11/12/2023 99/13/14/2023 99/13/29/23 99/13/20 99/13/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10/20 99/10	hope 3 Sock of Comment of International Comment of International Comment of C	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	0 0	expours, of which you which you will have a second of the	0 0	Steps 2 exponent of special points of special po	\$1/12/21 \$1993 1 \$2993 1 \$0 \$0 \$0 \$1 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21 \$1/12/21	24 September 2 Sep	0 0 0	0	0 0	Stays 3 exposure	exposure	expoure, of which you make you which guernteed amount of the control of the contr	0 0	exposure, of which gar an arteral which gar an arteral annual to the second of the sec	Stage 3 exposure	Stops 3 exposers, of our of the control of the cont	O O	O O O O O O O O O O O O O O O O O O O	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	

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MMMVIIIII/A															Morgan Sta	inley Europe	e Holding Sl	E													
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						31/1	2/2023									31/1	2/2024									31/:	2/2025				
	(min BUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed emount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stane 3	erage Ratio - Stage 3 exposure
	Control banks		annount.		annon.		annount						announc		anoun		anosiic						anoun		MIIOSIIC		amount				
	Central governments																														
	Institutions																														
	Corporates		0 0		0 0				0	0			0	0			0	0	0				0		0 1	1	1	0 0		0 -	
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME														_							_									
	Retail - Secured on real estate property		0 0	1	0 0																				0 1			0 0		0 -	
	Retail - Secured on real estate property - Of Which: SME				_	-			-						_			-							+						
ITALY	Rutal - Secured on real estate property - Of Which: non-		0 0																	,											
	Retail - Qualifying Revolving			1			,	,						,	,	,	Ü		- v	,		,	,				—	,			
	Ratali - Other Retail			1																											
	Rutal - Other Rutal - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit oblination assets																														
	IRB TOTAL		0 0		0 0					0			0	0			0		0				0		0 0			0	0	0 -	
																Public quarantees	- Adverse Scenari	in .													
							2/2023										2/2024									-	2/2025				_
						31/1										31/1.										31/.					
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	erage Ratio - Stage 3 exposure
	Central banks		amount		amount		amount	_					amount		amount		amount						amount		amount		amount				
	Central revernments																														
	Institutions																														
	Corporates		0 0		0 0				0	0		0	0	0	0	0	0		0				0		0			0 0	0	0 -	
	Corporates - Of Which: Soscialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0 0		0				0	0		0	0	0	0	•	0	0	0			0	0		0			0	0	0 -	
	Retail - Secured on real estate property																														
UNITED KINGDO	OM Rutal - Secured on real estate property - Of Which: SME																														
OTTED TENODO	Patell - Qualifying Brundsing		0 0	2	0 0				0	0			0	0		٥	0		0) -				0 1		_	0 0	0	0	
	Retail - Other Betail Retail - Other Retail - Of Which: SME		1	1		1	1	1	1									1		1						1	1	1			
	Retal - Other Retal - Of Which: SME Retal - Other Retal - Of Which: non-SME		+					_							_								-								
	Ratal - Other Ratal - Of Which: non-SME Provide		+					_							_								-								
	Securitiestian		+					_							_								-								
	Other non-credit obligation assets																														

EBA BURGHAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk COVID-19 STA Morqan Stanley Europe Holding SE

					i-ioi qaii 5ta	nley Europe	: Holding St						
	I						Public guara						
							31/1	/2022					
			Risk exposure	Steen 1	Stage 1 exposure, of	Steps 2	Stage 2 exposure, of	State 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR. %)	Exposure values	amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Cantral bunks												
	Central governments Reployed governments or local authorities												
	Public sector entities Multilateral Development Banks International Organisations												
	International Organisations Institutions												
	Corporates	0	0	0		0	0	0					
Morgan Stanley	of which SMC		0		0	0	0	- 0	0	0			
Europe Holding SE		0	0	0	0	0	0		0	0	0	0	
	of which: non-SME	0		0					0				_
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Collective investments undertakings (CIU)												
	Equity Securitisation												
	Other exposures Standardised Total					0							
	"						Public guara	ntees - Actual					
							31/1						
					Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	
		Exposure values	Risk exposure amounts	Stage 1	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	provisions for Stans 2	Stock of provisions for Stage 3	Coverage Rati Stage 3 exposure
	(min ELR, %)				guaranteed emount		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central banks Central governments												
	Reclanal covernments or local authorities Bublic sector entities Multilateral Development Bunks												
	Patronello and Considerations												
	Corporates					-		_					
	of which: SPE						0						<u> </u>
GERMANY	Retail of which: 知知	0	0	0 0	0	0	0			0	0		
	Secured by mortosous on immovable property	0	0	0	0	0	0		0	0		0	
	of which: non-592 Stems associated with particularly high risk Covered bonds												
	Claims on institutions and corporates with a ST credit assessment												
	Collection investments undertakings (CIII) Equity												
	Equity Securitization												
			0	0	0	0	0	0		0	0	0	
	Equity Securitization		0		0	0	Public guara	ntees - Actual	۰	0	0	۰	-
	Equity Securitization	۰	0	۰		0	Public guara 31/12						-
	Equity Securitization	0				Stans 2	Public guara 31/12 State 2	rtees - Actual /2022		Dark of	Seek of	Seed of	
	Equity Securitization	0 Exposure values	Risk exposure	Stage 1 exposure		Stage 2 exposure	Public guara 31/12	ntees - Actual		Dark of	Seed of	Seed of	
	Each variation State remove	O Exposure values				Stage 2 exposure	Public guara 31/12 Stage 2 exposure, of which	rtees - Actual /2022					
	Tender September 2 (1997) Control bods (19	Coposites values				O Stage 2 exposure	Public guara 31/12 Stage 2 exposure, of which	rtees - Actual /2022		Dark of	Seed of	Seed of	
	Control denter Control	Cxposure values				Stage 2 exposure	Public guara 31/12 Stage 2 exposure, of which	rtees - Actual /2022		Dark of	Seed of	Seed of	
	Continues	©				Stage 2 exposure	Public guara 31/12 Stage 2 exposure, of which	rtees - Actual /2022		Dark of	Seed of	Seed of	
	Control stocks Control stocks	Deposite values				Stage 2 exposure	Public guara 31/12 Stage 2 exposure, of which	rtees - Actual /2022		Dark of	Seek of	Seed of	
	Constitution of the Consti	Deposire values				Stage 2 exposure	Public guara 31/11 Stage 2 exposure, of which guaranteed	rtees - Actual /2022		Dark of	Seek of	Seed of	
FRANCE	Control lands Contro	Corposare values 0 0 0 0 0				Stage 2 exposure	Public guara 31/12 Stage 2 exposure, of which	rtees - Actual /2022		Dark of	Seek of	Seed of	
FRANCE	Construction Const	0 Capotent values 0 0 0 0 0				Stage 2 exposure 0 0 0 0 0 0 0	Public guara 31/11 Stage 2 exposure, of which guaranteed	rtees - Actual /2022		Dark of	Seek of	Seed of	
FRANCE	Construction Const	© 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 Stage 2 exposure	Public guara 31/11 Stage 2 exposure, of which guaranteed	rtees - Actual /2022		Dark of	Seed of	Seed of	
FRANCE	Construction Food of the Construction Food	Caposara values Caposara values Caposara values				5 tage 2 exposure	Public guara 31/11 Stage 2 exposure, of which guaranteed	rtees - Actual /2022		Dark of	Seed of	Seed of	
FRANCE	Control lates. Control lates.	Coposure values 0 0 0 0 0 0 0				0 Stage 2 exposure	Public guara 31/11 Stage 2 exposure, of which guaranteed	rtees - Actual /2022		Dark of	Seed of	Seed of	
FRANCE	Construction Food of the Construction Food	Caposara values 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure	Stage 1 exposure, of which control of the control o	0 Stage 2 expensive	Public guera 31/11 Stage 2 exposure, of which gueranted arrows a constant of the constant of t	Printer - Actual (2002) Stage 3 exposure	Stage 3 exposure, of which of the control of the co	Hock of provisions for Stage 1 exposure	Speck of provisions for provisions for stage 2 supporters	Stock of provisions for Stage 3 exposure	Coverage Pate Stage 3 exposure
FRANCE	Control Service Contro	0 0 0 0 0	Risk exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure	Stage 1 exposure, of which control of the control o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guera 31/11 Stage 2 septomer, of the septomer of the se	these - Actual Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which of the control of the co	Hock of provisions for Stage 1 exposure	Speck of provisions for provisions for stage 2 supporters	Stock of provisions for Stage 3 exposure	Coverage Pate Stage 3 exposure
FRANCE	Control Service Contro	0 0 0 0 0	Risk exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure	Step 1 expount, et expount, ex	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public gows as 31/12 Steps 2 control of the second of the	Press - Actual (2022) Stage 3 exposure	Steps 3 septembre of the steps of the step of the steps of the step of the	Stock of provinciant or description of the stock of the s	Seck of provision for provision for Step 2 sponsor	Stock of provisions for stage 3 say, more stage	Coverage Pate Stage 3 exposure
FRANCE	Control Service Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Elik exposure amounts 0 0 0 0 0 0 0 0	Stage 1 Exposure	Step 1 expount, et expount, ex	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public gows as 31/12 Steps 2 control of the second of the	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 septembre of the steps of the step of the steps of the step of the	Zlock of production for the production for conductor for exception for exercision for exercision for exercision for exercision for the production for exercision for e	Dischard provisions for exposure of the control of	Stock of processing to appear of the process of the	Coverage Rate Stage 3 expenses
FRANCE	Control Service Contro	0 0 0 0 0	Risk exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure	Stage 1 exposure, of which control of the control o	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guera 31/11 Stage 2 septomer, of the septomer of the se	these - Actual Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which of the control of the co	Zlock of production for the production for conductor for exception for exercision for exercision for exercision for exercision for the production for exercision for e	Dischard provisions for exposure of the control of	Stock of processing to appear of the process of the	Coverage Rate Stage 3 expenses
FRANCE	Control Service Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Elité exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stope 1	Step 1 expount, et expount, ex	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public gows as 31/12 Steps 2 control of the second of the	Stage 3	Steps 3 septembre of the steps of the step of the steps of the step of the	Stock of provinciant or description of the stock of the s	Seck of provision for provision for Step 2 sponsor	Stock of provisions for stage 3 say, more stage	Coverage Rate Stage 3 expenses
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FRANCE	Control banks Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Elité exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stope 1	Step 1 expount, et expount, ex	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public gows as 31/12 Steps 2 control of the second of the	Stage 3	Steps 3 septembre of the steps of the step of the steps of the step of the	Zlock of production for the production for conductor for exception for exercision for exercision for exercision for exercision for the production for exercision for e	Dischard provisions for exposure of the control of	Stock of processing to appear of the process of the	Coverage Rain Stage 3 capature capature
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FRANCE UNITED STATES	Control banks Contro	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Elité exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stope 1	Step 1 exposers of exposers of pursated	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public gows as 31/12 Steps 2 control of the second of the	Stage 3	Steps 3 septembre of the steps of the step of the steps of the step of the	Zlock of production for the production for conductor for exception for exercision for exercision for exercision for exercision for the production for exercision for e	Dischard provisions for exposure of the control of	Stock of processing to appear of the process of the	Coverage Rain Stage 3 capature capature
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								ntees - Actual					
							31/1	1/2022					
	(min ELIR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks												
	Central governments												
	Denional novemments or local authorities												
	Public sector entities												
	Multilateral Development Banks												
	International Grasnisations												
	Institutions												
	Corporates					0							
	of which: SME				۰								
ITALY	Retail					0							
ITALY	Al which Off		0			0		0					
	Secured by mortospes on immovable property												
	of which: non-SME												
	Stems associated with narticularly high risk												
	Covered bonds												
	Claims on institutions and connerstor with a ST credit assessment												
	Collective investments undertakings (CIU)												
	Equity												
	Securitisation												
	Other exposures												
	Standardised Total		0	0		0	0	0		0	0		
								ntees - Actual					
							31/12	/2022					
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which ourranteed	Stage 2 exposure	Stage 2 exposure, of which overenteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR, %)				guaranteed	Ì	guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central banks												
	Central governments					_							
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Sanks												

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	(min EUR, %)	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks												
	Central governments												
	Regional governments or local authorities												
	Public sector entities												
	Multilateral Development Earles												
	International Organisations												
	Institutions												
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	of which: SE	0											-
	Retail	0	0	0	0	0	0	0	0	0	0		
UNITED KINGDOM	of which: SE	٥	0		٥	0	0	0	0	0	0	•	
	Secured by mortgages on immovable property	0	0										-
	of which resulting			- 0									1-
	Items associated with particularly high risk												
	Covered bonds												
	Claims on institutions and corporates with a ST credit assessment			_									
	Collective investments undertakings (CIU)												
	Equity			_									
	Securitization												
	Other exposures												
	Standardised Total		0										-

2023 EU-wide Stress Test: Credit risk COVID-19 STA Morgan Stanley Europe Holding SE

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														Public guarantees	- Baseline Scenari	lo .												
			Stage 1		age 2	22 Stage 3	David of	Daniel and	Don't of			Stage 1	Stage 2	31/1	2/2024 Stage 3	Florid ad	Front of	Dent of			Stage 1		Stage 2	31/1	Stage 3	Floridad .	Front of	Description of the last of the
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	age 2 issure, of Stage 3 thich exposure	exposure, of which	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	stage 2 exposure, composure guarantees	Stage 3 exposure	exposure, of which	provisions for	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for	provisions for	Stock of provisions for Stage 3 exposure
	(min EUR, %)	exposure	guaranteed	exposure gu	ranteed exposur	guaranteed	exposure stage 1	exposure scage 2	exposure scade 3	exposure	exposure	guaranteed	guarantee	епроните	guaranteed	exposure	exposure	exposure scage 3	exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure stage 1	exposure	exposure expo
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						1/12/2023								31/1	2/2024									31/1	2/2025			
			Stage 1		age 2	Stage 3	Stock of	Stock of	Stock of			Stage 1	Stage 2	T	Stage 3	Stock of	Stock of	Stock of			Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	age 2 sture, of shich Stage 3 ranteed exposure	exposure, of which	Stock of provisions for Stage 1 exposure	provisions for Stans 2	provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, c which posure guarantees	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for Steam 1	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which	provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	(min EUR, %)		guaranteed		ranteed neural	guaranteed	exposure	exposure	exposure	exposure		guaranteed amount	guarantees		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure
	Central governments																											
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	post-sense form	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	age 2 sture, of stage 3 diskind exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, o which guarantees	Public quarantees 31/1 Stage 3 exposure	e - Baseline Scenari 2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3
	Control banks (eds CUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure gas	age 2 sure, of Stage 3 hich exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, children which guarantees	Public quarantees 31/1 Stage 3 exposure	s - Baseline Scenari 2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stack of provisions for Stage 3 exposure
	General States (old Diff, %) General States (old Diff, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	2age 2 exposure gu	age 2 sure, of Stage 3 hich exposure	51/12/2023 Singe 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, children which guarantees	Public guarantees 31/1 Stage 3 exposure	0 - Baseline Scenari 2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure expo
	Control States Control States Control States Control Control Control Control Control Control Control Cont	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Slage 2 eappeaum gar	sage 2 store, of Stage 2 store and stage store	Slage 3 exposers, of which guarantees	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of guarantees	Public quarantees 31/1 Stage 3 exposure	C Esseline Scenari 2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 Exposure	Stage 1 exposure, of which guarantees	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure expo
	Control Service Contro	Stage 1 exposure	Stage I exposure, of which guaranteed	Stage 2 cape	sage 2 store, of stage 3 deposits another	51/12/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, of guarantees	Public guarantees 31/1 Stage 3 exposure	0 - Baseline Scenari 2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 supcause	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranted	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage I exposure	Stock of provisions for Stage 2 exposure	Stack of provisions for Stage 3 says
	Control banks (refs 100, %) Control banks (r	Stage 1 exposure	Shape 1 exposure, of which guaranteed	Stage 2 expeasure ger	age 2 sure, of Stage 2 surband exposers	0 Sign 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure, which guarantees	Public guarantees 31/1 Stage 3 exposure	0 - Baseline Scenari 2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 expanse, of which guaranted	31/1: Stage 3 exposure	2/2025 Stage 3 exposers, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stack of provisions fee Stage 3 exposure exposure
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FRANCE	Control banks Contro	Stage 1 exposure	Stage 1 exposure, of which which guaranteed	Stage 2 september growth	age 2 spe 2 spe 2 spe 3 spe 4 sp	Stape 3 exposure, of which guaranteed of the control of the contro	Stock of provisions for exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage of exposure	Coverage Ratio- Stage 3 exposure	Stage 1 exposure	Sheet I separate sepa	Shape 2 experience of the control of	D C C C C C C C C C C C C C C C C C C C	C Saseline Scenario 2/2024 Stage 3 expasses, of which guaranteed	Stock of provisions for Stock of provisions for Stock of provisions for Stock of Sto	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stape 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of positions for Stage I exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stops 3 sapesure sapesure c c c c c c c c c c c c c c c c c c c
FRANCE	Control Sealon (Anni Col. N.) Control Sealon (Col. N.) Control Sealo	Stage 1 exposure	Stage 1 exposure, of which which guaranteed	Sage 2 expeasure gu	2 spp 2 store, of stopp 2 store, of stopp 2 store, of stopp 2 store, of stopp 2 store stor	0 1/12/2023 23gp 3 25gp	Stock of provisions for Stock of provisions for Stock of explosure	Stock of provisions for Stage 2 stages are	Detak of provisions for Sagar	Coverage Radio - Stage 3 exposure	Stage 1 exposure	Coppe 1 Spage 1 Supporting of suppo	Stege 2 exposure, or which persons grantered to the control of the	D C C C C C C C C C C C C C C C C C C C	O - Saseline Scenari 2/2024 Stage 3 expasses, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Speck of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	2/2025 Singe 3 exposure, of which guaranteed	Stock of provisions for Stage I stock of provisions for Stage I stock out of the stage I stage	Stock of provisions for Stage 2 exposure	Stock of Converging to Stock of Stock o
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2023 EU-wide Stress Test: Credit risk COVID-19 STA Morgan Stanley Europe Holding SE

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	Institutions Connector		0									0			0	0	0	0	0	0		0				0			0		
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	of which: non-SME Items associated with particularly high risk																														
	Covered bonds Claims on institutions and corporates with a ST credit assessment																														
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	Standardised Total							0	0	0 -		0	0	0			0	0	0				0		0	0		0	0		-
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						31/12	2/2023									Public guarantees - 2				•						31/12	1/2025				
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	(min PIE No.	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 excosure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	5/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
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	Control forms Control forms Control community Co	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for C Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure				Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central Seales (print DSE, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/22 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure				Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	1/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Control hands Control hands Control accounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Sage 2 exposure	Stage 2 exposure, of which guaranteed	31/11 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Cape 3 supposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure				Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage I exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1: Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
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FRANCE	Control states Control consensation for authorities Child control cont	Stage 1 exposure	Stage 1 exposure, of which guaranted	Stage 2 expression	Stage 2 exposume, of which guaranteed	Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Shock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stoge 1 exposure, of which guaranteed	Stage 2 exposure				Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stape 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Entio - Stage 3 exposure
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			Stage 1	T	Stage 2		Stage 3					+	Stage 1		Stage 2		Stage 3						Stage 1		Stage 2		Stage 3				
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	(min EUR, %)	exposure	exposure, of	Stage 2 exposure	exposure, of	Stage 3	Stage 3 exposure, of					Stage 1 exposure	exposure, of	Stage 2 exposure	exposure, of	Stage 3	Stage 3 exposure, of	provisions for	provisions for			Stage 1 exposure	exposure, of		exposure, of	Stage 3	Stage 3 exposure, of	provisions for	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	Central banks	exposure	exposure, of	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
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UNITED KINGDOM	Control state Control convenience or investment of control co	exposure	exposure, of	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
UNITED KINGDOM	Central Marian Control Construction of Central Construction Control Construction of Central Construction Control Construction Control Construction Construction Construction Control C	exposure	exposure, of	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
UNITED KINGDOM	Owned basics Owned owners and a state of the	exposure	exposure, of	Яворе 2 ехрониле	exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage I exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
UNITED KINGDOM	Owner belief or the control of the c	exposure	exposure, of	Stage 2 ехроните	exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
UNITED KINGDOM	Control Manual Contro	exposure	exposure, of	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
UNITED KINGDOM	Control Manual Contro	exposure	exposure, of	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
UNITED KINGDOM	Order March Control Co	exposure	exposure, of	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
UNITED KINGDOM	Control basis of Contro	exposure	exposure, of	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3	Stage 3 exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3	Stage 1 exposure	exposure, of which		exposure, of which	Stage 3	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3



2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario			Adverse Scenario	
	(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	0						
	SEC-SA	0						
Exposure values	SEC-ERBA	0						
	SEC-IAA	0						
	Total	0						
	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	0	0	0	0	0	0	0
REA	SEC-ERBA	0	0	0	0	0	0	0
REA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	0	0	0	0	0	0	0
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

	Actual		Baseline scenario		ı	Adverse scenario	
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	14,897	15,031	15,125	15,212	15,323	15,965	16,286
Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0
Risk exposure amount other credit risk	14,897	15,031	15,125	15,212	15,323	15,965	16,286
Risk exposure amount for market risk	8,227	8,227	8,227	8,227	11,112	11,691	12,096
Risk exposure amount for operational risk	1,005	1,005	1,005	1,005	1,005	1,005	1,005
Other risk exposure amounts	3,836	3,836	3,836	3,836	3,836	3,836	3,836
Total risk exposure amount	27,965	28,099	28,193	28,280	31,276	32,497	33,222
Total Risk exposure amount (transitional)	27,965	28,099	28,193	28,280	31,276	32,497	33,222
Total Risk exposure amount (fully loaded)	27,965	28,099	28,193	28,280	31,276	32,497	33,222



		IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
A	OWN FUNDS		7,191	7,155	7,288	7,392	5,600	5,424	5,254
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		5,191	5,155	5,288	5,392	3,600	3,424	3,254
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	4,650	4,650	4,650
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		232	196	335	447	-809	-922	-1,035
A.1.3	Accumulated other comprehensive income		9	9	9	9	34	34	34
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		0	0	0	0	0	0	0
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		9	9	9	9	34	34	34
A.1.3.3	Other OCI contributions		0	0	0	0	0	0	0
A.1.4	Other Reserves		472	472	472	472	472	472	472
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters		-142	-123	-123	-123	-238	-238	-238
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-54	-54	-54	-54	-169	-169	-169
A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	0
A.1.7.3	Other adjustments		-88	-69	-69	-69	-69	-69	-69
A.1.8	(-) Intangible assets (including Goodwill)		0	0	0	0	0	0	0
A.1.8.1	of which: Goodwill (-)		0	0	0	0	0	0	0
A.1.8.2	of which: Software assets (-)		0	0	0	0	0	0	0
A.1.8.3	of which: Other intangible assets (-)		0	0	0	0	0	0	0
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-24	-24	-24	-24	-470	-518	-567
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		-3	-23	-23	-22	-28	-37	-37
A.1.11	(-) Defined benefit pension fund assets		0	0	0	0	-9	-9	-9
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	C	0	0	C	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	C	0	0	C	O	0
	A.1.15	(·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	C	0	0	C	o c	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	C	0	0	C	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	C	0	0	C	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	C	0	0	C	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-2	-2	-8	-17	-2	8	-17
	A.1.18B	(-) Minimum value commitment shortfalls		0	C	0	0	C	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	C	0	0	C	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0	C	0	0	C	0	0
	A.1.20	CET1 capital elements or deductions - other		0	C	0	0	C	0	0
	A.1.21	Amount subject to IFRS 9 transitional arrangements		0	C	0	0	C	o c	0
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	0	0	C	0	0	C	o c	0
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	C	0	0	C	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		0	C	0	0	C	0	0
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		0	C	0	0	C	0	0
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		0	C	0	0	C	C	0
	A.1.22	Transitional adjustments		0	C	0	0		0	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		0	C	0	0		0	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		0	C	0	0		0	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	C	0	0		0	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	C	0	0		0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	C	0	0		0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	- C	0	0		0	0



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		1,000	1,000	1,000	1,000	1,000	1,000	1,000
	A.2.1	Additional Tier 1 Capital instruments		1,000	1,000	1,000	1,000	1,000	1,000	1,000
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		6,191	6,155	6,288	6,392	4,600	4,424	4,254
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		1,000	1,000	1,000	1,000	1,000	1,000	1,000
	A.4.1	Tier 2 Capital instruments		1,000	1,000	1,000	1,000	1,000	1,000	1,000
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT		27,965	28,099	28,193	28,280	31,276	32,497	33,222
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio		18.56%	18.35%	18.76%	19.07%	11.51%	10.54%	9.79%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		22.14%	21.91%	22.30%	22.60%	14.71%	13.61%	12.80%
	C.3	Total Capital ratio		25.71%	25.47%	25.85%	26.14%	17.90%	16.69%	15.81%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		5,191	5,155	5,288	5,392	3,600	3,424	3,254
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		6,191	6,155	6,288	6,392	4,600	4,424	4,254
	D.3	TOTAL CAPITAL (fully loaded)		7,191	7,155	7,288	7,392	5,600	5,424	5,254



			IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	E.1	Common Equity Tier 1 Capital ratio		18.56%	18.35%	18.76%	19.07%	11.51%	10.54%	9.79%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		22.14%	21.91%	22.30%	22.60%	14.71%	13.61%	12.80%
	E.3	Total Capital ratio		25.71%	25.47%	25.85%	26.14%	17.90%	16.69%	15.81%
	H.1	Total leverage ratio exposures (transitional)		77,190	77,190	77190	77190	77190	77190	77190
	H.2	Total leverage ratio exposures (fully loaded)		77,190	77,190	77190	77190	77190	77190	77190
Leverage ratios (%)	H.3	Leverage ratio (transitional)		8.02%	7.97%	8.15%	8.28%	5.96%	5.73%	5.51%
	H.4	Leverage ratio (fully loaded)		8.02%	7.97%	8.15%	8.28%	5.96%	5.73%	5.51%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		0.35%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%
Transitional combined	P.3	O-SII buffer		0.00%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		2.85%	3.60%	3.60%	3.60%	3.60%	3.60%	3.60%
	R.1	Pillar 2 capital requirement		2.75%	2.75%	2.75%	2.75%	2.75%	2.75%	2.75%
	R.1.1	of which: CET1		1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%
	R.1.2	of which: AT1		0.52%	0.52%	0.52%	0.52%	0.52%	0.52%	0.52%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.75%	10.75%	10.75%	10.75%	10.75%	10.75%	10.75%
	R.2.1	of which: CET1		6.05%	6.05%	6.05%	6.05%	6.05%	6.05%	6.05%
	R.3	Overall capital requirement (applicable requirement the baseline scenario according to EBA/GL/2018/03)		13.60%	14.35%	14.35%	14.35%	14.35%	14.35%	14.35%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		8.90%	9.65%	9.65%	9.65%	9.65%	9.65%	9.65%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		5,191						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17			5,155	5,288	5,392	3,600	3,424	3,254
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		27,965						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17			28,099	28,193	28,280	31,276	32,497	33,222
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		18.56%	18.35%	18.76%	19.07%	11.51%	10.54%	9.79%



2023 EU-wide Stress Test: P&L

	Actual		Baseline scenario			Adverse scenario	
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	0	3	269	215	-45	-11	-11
Interest income	475	3,349	3,924	3,763	3,688	4,826	4,512
Interest expense	-475	-3,347	-3,654	-3,548	-3,733	-4,440	-3,788
Dividend income	0	0	0	0	0	0	0
Net fee and commission income	478	430	430	430	335	335	335
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	243	204	204	204	-304	137	137
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					0		
Other operating income not listed above, net	112	20	20	20	20	20	20
Total operating income, net	833	657	924	870	6	481	481
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-3	-10	-1	-1	-21	-2	-3
Other income and expenses not listed above, net	-594	-640	-640	-640	-1,472	-639	-639
Profit or (-) loss before tax from continuing operations	236	8	283	229	-1,487	-161	-161
Tax expenses or (-) income related to profit or loss from continuing operations Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	-94 0	-2	-85	-69	446	48	48
Profit or (-) loss for the year	142	5	198	160	-1,041	-113	-113
Amount of dividends paid and minority interests after MDA-related adjustments	41	41	59	48	0	0	0
Attributable to owners of the parent net of estimated dividends	101	-36	139	112	-1,041	-113	-113
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	0	0	0
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17		0	0	0	0	0	0



Issuance of CET 1 Instruments 01 January to 31 March 2023

Raising of capital instruments eligible as CET1 capital (+)

2023 EU-wide Stress Test: Major capital measures and realised losses

(MIN EUR)	
	Impact on Common Equity Tier 1
	0

Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023	
Realised fines/litigation costs (net of provisions) (-)	0
Other material losses and provisions (-)	0