

# **COVID-19 Disclosures**

**Morgan Stanley Europe Holding SE**  
**As of December 31, 2022**

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The following disclosures relating to Morgan Stanley Europe Holding SE (MSEHSE) are pursuant to the “Guidelines on reporting and disclosure of exposures subject to measures applied in response to the COVID-19 crisis” (EBA/GL/2020/07) issued by the European Banking Association (EBA).

As of 31 December 2022, MSEHSE had no exposures in these categories.

The templates set out in Annex 3 of the guidelines, completed for the reference date of 31 December 2022, are included below.

### Template 1: Information on loans and advances subject to legislative and non-legislative moratoria

		Gross carrying amount							Accumulated impairment, accumulated negative changes in fair value due to credit risk							Gross carrying amount
		Performing			Non performing				Performing			Non performing				Inflows to non-performing exposures
			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		
1	Loans and advances subject to moratorium	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	of which: Households	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
3	of which: Collateralised by residential immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	of which: Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5	of which: Small and Medium-sized Enterprises	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6	of which: Collateralised by commercial immovable property	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

**Template 2: Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria**

		Number of obligors	Gross carrying amount							
				Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria				
						<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year
1	Loans and advances for which moratorium was offered	0	0							
2	Loans and advances subject to moratorium (granted)	0	0	0	0	0	0	0	0	0
3	of which: Households		0	0	0	0	0	0	0	0
4	<i>of which: Collateralised by residential immovable property</i>		0	0	0	0	0	0	0	0
5	of which: Non-financial corporations		0	0	0	0	0	0	0	0
6	<i>of which: Small and Medium-sized Enterprises</i>		0	0	0	0	0	0	0	0
7	<i>of which: Collateralised by commercial immovable property</i>		0	0	0	0	0	0	0	0

**Template 3: Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis**

		Gross carrying amount	Maximum amount of the guarantee that can be considered	Gross carrying amount
			Public guarantees received	Inflows to non-performing exposures
			of which: forbore	
1	<b>Newly originated loans and advances subject to public guarantee schemes</b>	<b>0</b>	<b>0</b>	<b>0</b>
2	of which: Households	<b>0</b>		<b>0</b>
3	of which: Collateralised by residential immovable property	<b>0</b>		<b>0</b>
4	of which: Non-financial corporations	<b>0</b>	<b>0</b>	<b>0</b>
5	of which: Small and Medium-sized Enterprises	<b>0</b>		<b>0</b>
6	of which: Collateralised by commercial immovable property	<b>0</b>		<b>0</b>