

COVID-19 Disclosures

Morgan Stanley Europe Holding SE
As of December 31, 2020

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 2020, 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 2020, 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 | <i>of which: Collateralised by residential immovable property</i> | 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 | <i>of which: Small and Medium-sized Enterprises</i> | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 6 | <i>of which: Collateralised by commercial immovable property</i> | 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 |
|---|--|-----------------------|--------------------|--|-------------------------------------|
| | | | of which: forborne | Public guarantees received | Inflows to non-performing exposures |
| 1 | Newly originated loans and advances subject to public guarantee schemes | 0 | 0 | 0 | 0 |
| 2 | of which: Households | 0 | | | 0 |
| 3 | of which: Collateralised by residential immovable property | 0 | | | 0 |
| 4 | of which: Non-financial corporations | 0 | 0 | 0 | 0 |
| 5 | of which: Small and Medium-sized Enterprises | 0 | | | 0 |
| 6 | of which: Collateralised by commercial immovable property | 0 | | | 0 |