SUPPLEMENTAL OFFERING CIRCULAR DATED 19 DECEMBER 2024

MITSUBISHI HC CAPITAL UK PLC

(incorporated with limited liability in England and Wales)

as Issuer

and

MITSUBISHI HC CAPITAL INC.

(incorporated with limited liability in Japan)

as Guarantor

U.S.$6,500,000,000
Euro Note Programme

This supplement (the "**Supplement**") to the offering circular dated 30 August 2024 (the "**Offering Circular**") constitutes a supplement to the Offering Circular for the purposes of Article 23(1) of Regulation (EU) 2017/1129 as it forms part of domestic law in the United Kingdom (the "**UK Prospectus Regulation**") and is prepared in connection with the U.S.$6,500,000,000 Euro Note Programme (the "**Programme**") of Mitsubishi HC Capital UK PLC (the "**Issuer**") guaranteed by Mitsubishi HC Capital Inc. (the "**Guarantor**").

This Supplement is supplemental to, and should be read in conjunction with, the Offering Circular and any other supplements to the Offering Circular. A copy of this Supplement will be made available for inspection at the registered office of the Issuer and from the specified office of the Principal Paying Agent in London. This Supplement will be published on the website of the Regulatory News Service operated by the London Stock Exchange at www.londonstockexchange.com/exchange/news/market-news/market-news-home.html.

Terms defined in the Offering Circular have the same meaning when used in this Supplement.

This Supplement has been approved by the Financial Conduct Authority (the "**FCA**"), which is the competent authority for the purposes of the UK Prospectus Regulation. The Offering Circular constitutes a base prospectus prepared in compliance with the UK Prospectus Regulation for the purpose of giving information with regard to the issue of Notes under the Programme. The FCA only approves this Supplement as meeting the standards of completeness, comprehensibility and consistency imposed by the UK Prospectus Regulation, and such approval should not be considered to be an endorsement of the Issuer, the Guarantor or the quality of the Notes that are the subject of the Offering Circular. Investors should make their own assessment as to the suitability of investing in the Notes.

Each of the Issuer and the Guarantor accepts responsibility for the information contained in this Supplement. To the best of the knowledge of the Issuer and the Guarantor, the information contained in this Supplement is in accordance with the facts and the Supplement makes no omission likely to affect its import.

The purpose of this Supplement is to incorporate by reference into the Offering Circular:

(a) the document named "Financial Results for Quarter Ending 30 Sep 2024" (the "**Issuer Interim Financial Information**"), reflecting the Issuer's unaudited consolidated interim financial information for the six months ended 30 September 2024, which was published on the Issuer's website at https://www.mitsubishihccapital.co.uk/media/ookhje1j/mhcuk-group-interim-financial-statements-september-2024.pdf; and

(b) pages 7 to 16 (inclusive) of the document named "Consolidated Financial Highlights for the Second Quarter (Interim Period) of the Fiscal Year Ending March 31, 2025 [Based on J-GAAP]" (the "**Guarantor**

Interim Financial Information"), reflecting the Guarantor's unaudited interim consolidated financial information for the six months ended 30 September 2024, which was published on the Guarantor's website at https://www.mitsubishi-hc-capital.com/english/investors/library/account/pdf/2024111404.pdf.

Documents Incorporated by Reference

By virtue of this Supplement, the Issuer Interim Financial Information and the Guarantor Interim Financial Information shall be deemed to be incorporated in, and form part of, the Offering Circular and supplement the section entitled "Documents Incorporated by Reference" on pages 25 to 26 of the Offering Circular.

General

Where only certain parts of a document are incorporated by reference, the non-incorporated parts of the document are either not relevant for investors or are covered elsewhere in the Offering Circular.

To the extent that there is any inconsistency between (a) any statement in this Supplement or any statement incorporated by reference into the Offering Circular by this Supplement and (b) any other statement in or incorporated by reference into the Offering Circular, the statements in (a) above will prevail.

Save as disclosed in this Supplement, there has been no other significant new factor, material mistake or inaccuracy relating to information included in the Offering Circular since the publication of the Offering Circular.