

SUPPLEMENTAL OFFERING CIRCULAR DATED 17 JULY 2026

MITSUBISHI HC CAPITAL INC.

(incorporated with limited liability in Japan)

as Issuer and Guarantor

and

MITSUBISHI HC CAPITAL UK PLC

(incorporated with limited liability in England and Wales)

as Issuer

and

MITSUBISHI HC FINANCE AMERICA LLC

(incorporated with limited liability in the State of Delaware)

as Issuer

**U.S.\$12,500,000,000
Euro Note Programme**

This supplement (the “**Supplement**”) to the offering circular dated 29 August 2025 (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.\$12,500,000,000 Euro Note Programme (the “**Programme**”) of Mitsubishi HC Capital Inc. (“**MHC**” and the “**Guarantor**”), Mitsubishi HC Capital UK PLC (“**MHCUK**”) and Mitsubishi HC Finance America LLC (“**MHFA**”) (each of MHC, MHCUK and MHFA, in its capacity as issuer, an “**Issuer**” and together the “**Issuers**”).

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 MHC and MHCUK 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**”), in its capacity as competent authority under the UK Prospectus Regulation, and constitutes a base prospectus for the purposes of the UK Prospectus Regulation. 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 Issuers, 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 Issuers and the Guarantor accepts responsibility for the information contained in this Supplement. To the best of the knowledge of the Issuers 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 audited consolidated annual financial statements prepared under IFRS Accounting Standards as adopted by the United Kingdom for the year ended 31 March 2026 of MHCUK and the auditor’s report for the year ended 31 March 2026 (appearing at pages 57 to 161 of MHCUK’s 2026 Annual Report) which was

published on MHCUK's website at <https://www.mitsubishihccapital.co.uk/media/1wgjezkn/annual-report-and-financial-statements-year-ended-31-march-2026.pdf>; and

- (b) the independent auditor's report and audited consolidated annual financial statements prepared in accordance with auditing standards generally accepted in Japan and in accordance with accounting principles generally accepted in Japan ("Japanese GAAP") of MHC for the financial years ended 31 March 2026 and 2025, in English (contained in pages 2 to 84 of the document titled Financial Information 2026), which was published on MHC's website at <https://contents.xj-storage.jp/xcontents/AS03685/3017f03b/4e59/4d23/be65/667c5f94eebf/20260708171215464s.pdf>.

Documents Incorporated by Reference

By virtue of this Supplement, such sections from the MHCUK Financial Information and the MHC 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 (i) any statement in this Supplement or any statement incorporated by reference into the Offering Circular by this Supplement and (ii) any other statement in or incorporated by reference into the Offering Circular, the statements in (i) 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.

MHFA will not issue listed Notes admitted to the Official List or to trading on the main market of the London Stock Exchange.