FOR IMMEDIATE RELEASE

Notice Regarding the Issuance of U.S. Dollar-Denominated Senior Unsecured Notes outside Japan by a U.S. Subsidiary

Tokyo, July 14, 2026 --- Mitsubishi HC Capital Inc. (TSE: 8593, Representative Director, President & CEO: Taiju Hisai, the “Company”) hereby announces the issuance of U.S. dollar-denominated senior unsecured fixed-rate notes due 2031 (the “Notes”) outside Japan by its regional treasury subsidiary in the United States (“U.S.”).

Overview of the Notes

1.	Issuer	Mitsubishi HC Finance America LLC (Guarantor: Mitsubishi HC Capital Inc.)
2.	Total Issue Amount	USD 500 million
3.	Interest Rate	5.197% per annum
4.	Issue Price	100.000% of the principal amount
5.	Redemption Method and Maturity Date	Bullet repayment due on July 21, 2031 (5 years). The Issuer may, however, redeem the Notes, in whole or in part, prior to the maturity date under certain conditions.
6.	Issue Date	July 21, 2026
7.	Listing	Singapore Exchange Securities Trading Limited
8.	Ratings	A3 (Moody’s Japan K.K.) A - (S&P Global Ratings Japan Inc.)

This announcement has been prepared for the sole purpose of publicly announcing the issuance of securities by the Company’s group, and not for the purpose of soliciting investment or engaging in any other similar activities within or outside Japan. This announcement does not constitute or form a part of any offer of securities for sale in the U.S. or elsewhere. The securities referred to above have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the “Securities Act”), and may not be offered or sold in the U.S. absent registration or an exemption from registration under the Securities Act. No public offering of the securities will be made in the U.S.

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This release is written in Japanese and translated into English. The Japanese text is the original and the English text is for reference purposes. If there is any conflict or inconsistency between these two texts, the Japanese text shall prevail.