

**SEVENTH SUPPLEMENT TO THE REGISTRATION
DOCUMENT**

Morgan Stanley

*(incorporated under the laws of the State of Delaware in the United States of
America)*

MORGAN STANLEY & CO. INTERNATIONAL PLC

(incorporated with limited liability in England and Wales)

MORGAN STANLEY B.V.

(incorporated with limited liability in the Netherlands)

MORGAN STANLEY FINANCE LLC

*(formed under the laws of the State of Delaware in the United States of
America)*

and

MORGAN STANLEY EUROPE SE

(incorporated under the laws of Germany)

Morgan Stanley, Morgan Stanley & Co. International plc (“**MSI plc**”), Morgan Stanley B.V. (“**MSBV**”), Morgan Stanley Finance LLC (“**MSFL**”) and Morgan Stanley Europe SE (“**MSESE**”) have prepared this seventh supplement to the registration document (the “**Seventh Registration Document Supplement**”) to supplement and be read in conjunction with the registration document dated 14 November 2025 (as supplemented by the first supplement to the registration document dated 21 January 2026, the second supplement to the registration document dated 26 February 2026, the third supplement to the registration document dated 30 April 2026, the fourth supplement to the registration document dated 21 May 2026, the fifth supplement to the registration document dated 22 July 2026 and the sixth supplement to the registration document dated 13 August 2026, the “**Registration Document**”).

This Seventh Registration Document Supplement has been approved by the Luxembourg Commission de Surveillance du Secteur Financier (the “**CSSF**”) as competent authority under Regulation (EU) 2017/1129 (the “**Prospectus Regulation**”), as a supplement to the Registration Document issued in compliance with Article 10(1) and Article 23(1) of the Prospectus Regulation.

The CSSF only approves this Seventh Registration Document Supplement as meeting the standard of completeness, comprehensibility and consistency imposed by the Prospectus Regulation and the CSSF gives no undertaking as to the economic and financial soundness of any transaction or the quality or solvency of the issuers. Such approval should not be considered as an endorsement of the issuers that are the subject of this Seventh Registration Document Supplement.

Unless otherwise defined in this Seventh Registration Document Supplement, terms defined in the Registration Document shall have the same meaning when used in this Seventh Registration Document Supplement. To the extent that there is any inconsistency between any statement in, or incorporated by reference in, this Seventh Registration Document Supplement and any other statement in, or incorporated by reference in, the Registration Document, the statements in this Seventh Registration Document Supplement will prevail.

This Seventh Registration Document Supplement constitutes a supplement to and should be read in conjunction

with the Registration Document.

The Registration Document is intended to form part of a prospectus prepared in compliance with the Prospectus Regulation and should be read and construed with this Seventh Registration Document Supplement, and any other supplements thereto, together with all documents incorporated by reference into it, the other parts of such relevant prospectus or, as the case may be, securities note containing disclosure in relation to any issue of debt or derivative securities by any of Morgan Stanley, MSI plc, MSBV, MSFL or MSESE (or for which any of Morgan Stanley, MSI plc, MSBV, MSFL or MSESE is an obligor) and, where appropriate, the final terms containing information with respect to such debt or derivative securities. This includes, without limitation: (i) the Regulation S / 144A Program for the Issuance of Notes, Series A and B, Warrants and Certificates pursuant to an offering circular dated 25 June 2026; (ii) the Base Prospectus for Fixed Income Notes under the German Programme for Medium Term Securities dated 21 November 2025; (iii) the French Law Programme for the Issuance of Notes pursuant to a base prospectus dated 19 June 2026; and (iv) the Regulation S Program for the Issuance of Notes and Certificates, Series A and Series B, and Warrants pursuant to a base prospectus dated 10 July 2026.

The purpose of this Seventh Registration Document Supplement is to:

- (a) disclose the publication by MSI plc of its unaudited half-yearly financial report for the six months ended 30 June 2026 (the “**MSI plc June 2026 Interim Accounts**”);
- (b) disclose the publication by MSBV of its unaudited interim financial report for the six months ended 30 June 2026 (the “**MSBV June 2026 Interim Accounts**”);
- (c) disclose the publication by MSFL of its unaudited interim financial report for the six months ended 30 June 2026 (the “**MSFL June 2026 Interim Accounts**”);
- (d) disclose the publication by MSESE of its unaudited interim financial report for the six months ended 30 June 2026 (the “**MSESE June 2026 Interim Accounts**”);
- (e) incorporate by reference into the Registration Document the MSI plc June 2026 Interim Accounts, MSBV June 2026 Interim Accounts, MSFL June 2026 Interim Accounts and MSESE June 2026 Interim Accounts, as set out in “Part A” of this Seventh Registration Document Supplement;
- (f) make certain amendments to the “*Description of Morgan Stanley & Co. International plc*” section in the Registration Document pursuant to the publication of the MSI plc June 2026 Interim Accounts, as set out in “Part B” of this Seventh Registration Document Supplement;
- (g) make certain amendments to the “*Description of Morgan Stanley B.V.*” section in the Registration Document pursuant to the publication of the MSBV June 2026 Interim Accounts, as set out in “Part C” of this Seventh Registration Document Supplement;
- (h) make certain amendments to the “*Description of Morgan Stanley Finance LLC*” section in the Registration Document pursuant to the publication of the MSFL June 2026 Interim Accounts, as set out in “Part D” of this Seventh Registration Document Supplement; and
- (i) make certain amendments to the “*Description of Morgan Stanley Europe SE*” section in the Registration Document pursuant to the publication of the MSESE June 2026 Interim Accounts and a further additional amendment to such section, as set out in “Part E” of this Seventh Registration Document Supplement.

Each Responsible Person (as defined below) accepts responsibility for the information contained in the relevant document and confirms that, to the best of its knowledge, having taken all reasonable care to ensure that such is the case, the information contained in the relevant document is in accordance with the facts and does not omit anything likely to affect the import of such information.

“**Responsible Person**” means:

- (i) MSI plc with regard to this Seventh Registration Document Supplement with the exception of items 2, 3 and 4 of Part A, Part C, Part D and Part E hereto;
- (ii) MSBV with regard to this Seventh Registration Document Supplement with the exception of items 1, 3 and 4 of Part A, Part B, Part D and Part E hereto;
- (iii) MSFL with regard to this Seventh Registration Document Supplement with the exception of items 1, 2 and 4 of Part A, Part B, Part C and Part E hereto; and
- (iv) MSESE with regard to this Seventh Registration Document Supplement with the exception of items 1, 2 and 3 of Part A, Part B, Part C and Part D hereto.

Save as disclosed in this Seventh Registration Document Supplement, no significant new factor, material mistake or material inaccuracy relating to information included in the Registration Document has arisen since the publication of the Sixth Supplement to the Registration Document on 13 August 2026.

Any information or documents incorporated by reference into the MSI plc June 2026 Interim Accounts, the MSBV June 2026 Interim Accounts, the MSFL June 2026 Interim Accounts and the MSESE June 2026 Interim Accounts are not incorporated by reference into this Seventh Registration Document Supplement as such information or documents are either not relevant for the investor in any securities issued by Morgan Stanley, MSI plc, MSBV, MSFL or MSESE (as applicable) or are covered in the relevant prospectus or securities in respect of such securities.

This Seventh Registration Document Supplement and each of the MSI plc June 2026 Interim Accounts, the MSBV June 2026 Interim Accounts, the MSFL June 2026 Interim Accounts and the MSESE June 2026 Interim Accounts are available for viewing and copies may be obtained from the offices of the relevant Responsible Person, and are available on Morgan Stanley's website at <http://sp.morganstanley.com/EU/Documents> and on the website of the Luxembourg Stock Exchange at www.luxse.com.

The MSI plc June 2026 Interim Accounts are available on Morgan Stanley's website at <https://sp.morganstanley.com/download/prospectus/04c8a724-c164-45b1-b195-1b9cee6808ca>.

The MSBV June 2026 Interim Accounts are available on Morgan Stanley's website at <https://sp.morganstanley.com/download/prospectus/91b88caf-4489-4653-b6d1-0a4f4366768e>.

The MSFL June 2026 Interim Accounts are available on Morgan Stanley's website at <https://www.morganstanley.com/content/dam/msdotcom/en/about-us-ir/shareholder/morgan-stanley-finance-llc-interim-financial-report-30-june-2026.pdf>.

The MSESE June 2026 Interim Accounts are available on Morgan Stanley's website at <https://sp.morganstanley.com/download/prospectus/a76e567e-49f0-4d46-a061-5f04c9303016>.

29 September 2026

MORGAN STANLEY

MORGAN STANLEY & CO. INTERNATIONAL PLC

MORGAN STANLEY B.V.

MORGAN STANLEY FINANCE LLC

MORGAN STANLEY EUROPE SE

CONTENTS	Page(s)
PART A – INCORPORATION BY REFERENCE	5 – 6
PART B – AMENDMENTS TO THE “ <i>DESCRIPTION OF MORGAN STANLEY & CO. INTERNATIONAL PLC</i> ” SECTION	7
PART C – AMENDMENTS TO THE “ <i>DESCRIPTION OF MORGAN STANLEY B.V.</i> ” SECTION	8
PART D – AMENDMENTS TO THE “ <i>DESCRIPTION OF MORGAN STANLEY FINANCE LLC</i> ” SECTION	9
PART E – AMENDMENTS TO THE “ <i>DESCRIPTION OF MORGAN STANLEY EUROPE SE</i> ” SECTION	10

PART A – INCORPORATION BY REFERENCE

This Seventh Registration Document Supplement incorporates by reference each of the MSI plc June 2026 Interim Accounts, MSBV June 2026 Interim Accounts, MSFL June 2026 Interim Accounts and MSESE June 2026 Interim Accounts into the Registration Document, and the information incorporated by reference must be read in conjunction with the cross-reference table below which supplements the section titled “*Information Incorporated by Reference*” contained on pages 22 to 34 of the Registration Document.

The following documents and/or information shall be deemed to be incorporated by reference in, and form a part of, the Registration Document:

Document filed	Information incorporated by reference	Page(s)
1. Morgan Stanley & Co. International plc		
MSI plc June 2026 Interim Accounts https://sp.morganstanley.com/download/prospectus/04c8a724-c164-45b1-b195-1b9cee6808ca	(1) Directors’ responsibilities statement	17
	(2) Independent review report to the members of Morgan Stanley & Co. International plc	18 – 19
	(3) Condensed consolidated income statement	20
	(4) Condensed consolidated statement of comprehensive income	21
	(5) Condensed consolidated statement of changes in equity	22
	(6) Condensed consolidated statement of financial position	23
	(7) Condensed consolidated statement of cash flows	24
	(8) Notes to the condensed consolidated financial statements	25 - 57
2. Morgan Stanley B.V.		
MSBV June 2026 Interim Accounts https://sp.morganstanley.com/download/prospectus/91b88caf-4489-4653-b6d1-0a4f4366768e	(1) Directors’ responsibility statement	7
	(2) Condensed statement of comprehensive income	8
	(3) Condensed statement of changes in equity	9
	(4) Condensed statement of financial position	10
	(5) Condensed statement of cash flows	11
	(6) Notes to the condensed financial statements	12 - 36
	(7) Independent auditor’s review report to the shareholder of Morgan Stanley B.V.	37 - 39
3. Morgan Stanley Finance LLC		
MSFL June 2026 Interim	(1) Directors’ Responsibility Statement	4

Accounts	(2) Statements of Financial Condition (Unaudited as at June 30, 2026)	5
https://www.morganstanley.com/content/dam/msdotcom/en/about-us-ir/shareholder/morgan-stanley-finance-llc-interim-financial-report-30-june-2026.pdf	(3) Statements of Comprehensive Income/ (Loss) (unaudited)	6
	(4) Statements of Cash Flows (unaudited)	7
	(5) Statements of Changes in Member's Deficit (Unaudited as at June 30, 2026 and June 30, 2026)	8
	(6) Notes to the Financial Statements (unaudited) for the six months ended June 30, 2026 and June 30, 2025	9 - 21
	(7) Glossary of common terms & acronyms	22

4. Morgan Stanley Europe SE

MSESE June 2026 Interim Accounts	(1) Balance Sheet as at 30 June 2026	4
https://sp.morganstanley.com/download/prospectus/a76e567e-49f0-4d46-a061-5f04c9303016	(2) Income Statement for the period from 1 January to 30 June 2026	5
	(3) Cash Flow Statement for the period from 1 January to 30 June 2026	6
	(4) Notes	7 - 17

Any non-incorporated parts of a document referred to herein, which for the avoidance of doubt are not listed in the cross-reference list above, are either deemed not relevant for an investor or are otherwise covered elsewhere in the Registration Document.

**PART B – AMENDMENTS TO THE “DESCRIPTION OF MORGAN STANLEY & CO.
INTERNATIONAL PLC” SECTION**

1. The section titled “7. *LEGAL PROCEEDINGS AND CONTINGENCIES*” on pages 61 - 62 of the Registration Document shall be deleted in its entirety and the following substituted therefor:

“7. LEGAL PROCEEDINGS AND CONTINGENCIES

Save as disclosed in:

- (a) the section titled “18.1 *Litigation Matters*” and the section titled “18.2 *Tax Matters*” under the heading “18. *Provisions and Contingent Liabilities*” in “Notes to Consolidated Financial Statements” at pages 92 to 95 of MSI plc's report and financial statements for the year ended 31 December 2025;
- (b) the paragraphs under the heading “Contingencies” under the heading “14. *Commitments, Guarantees and Contingencies*” in “Notes to Consolidated Financial Statements” at pages 125 to 128 and the section titled “Legal Proceedings” at page 154 of Morgan Stanley's Annual Report on Form 10-K for the year ended 31 December 2025;
- (c) the paragraphs under the heading “Contingencies” under the heading “13. *Commitments, Guarantees and Contingencies*” in “Notes to Consolidated Financial Statements (Unaudited)” at pages 64 to 66 and the section titled “Legal Proceedings” at page 77 of Morgan Stanley's Quarterly Report on Form 10-Q for the quarterly period ended 31 March 2026;
- (d) the paragraphs under the heading “Contingencies” under the heading “13. *Commitments, Guarantees and Contingencies*” in “Notes to Consolidated Financial Statements (Unaudited)” at pages 65 to 68 and the section titled “Legal Proceedings” at page 79 of Morgan Stanley's Quarterly Report on Form 10-Q for the quarterly period ended 30 June 2026; and
- (e) the section titled “Litigation Matters” under the heading “13. *Provisions and contingent liabilities*” in “Notes to the condensed consolidated financial statements” at pages 34 to 35 of MSI plc's half-yearly financial report for the six months ending 30 June 2026,

there are no, nor have there been, any governmental, legal or arbitration proceedings involving MSI plc Group (including any such proceedings which are pending or threatened of which MSI plc Group is aware) during the 12-month period before the date of the Seventh Registration Document Supplement which may have, or have had in the recent past, a significant effect on the financial position or profitability of the MSI plc Group.”

2. The paragraph headed “Significant Change” in the section titled “8. *ADDITIONAL INFORMATION*” on page 62 of the Registration Document shall be deleted in its entirety and the following substituted therefor:

“Significant Change

There has been no significant change in the financial performance or financial position of the MSI plc Group since 30 June 2026, the date of the last published interim (unaudited) financial statements of MSI plc.”

PART C – AMENDMENT TO THE “*DESCRIPTION OF MORGAN STANLEY B.V.*” SECTION

1. The paragraph headed “*Significant Change*” in the section titled “8. *ADDITIONAL INFORMATION*” on page 66 of the Registration Document shall be deleted in its entirety and the following substituted therefor:

“Significant Change

There has been no significant change in the financial performance or financial position of MSBV since 30 June 2026, the date of the last published interim (unaudited) financial statements of MSBV.”

2. The section titled “7. *LEGAL PROCEEDINGS*” on page 66 of the Registration Document shall be deleted and the following substituted therefor:

“There are no governmental, legal or arbitration proceedings involving MSBV (including any such proceedings which are pending or threatened of which MSBV is aware) during the 12-month period before the date of the Seventh Registration Document Supplement which may have, or have had in the recent past, a significant effect on the financial position or profitability of MSBV.”

PART D – AMENDMENTS TO THE “*DESCRIPTION OF MORGAN STANLEY FINANCE LLC*” SECTION

1. The paragraph headed “*Significant Change*” in the section titled “8. *ADDITIONAL INFORMATION*” on page 70 of the Registration Document shall be deleted in its entirety and the following substituted therefor:

“Significant Change

There has been no significant change in the financial performance or financial position of MSFL since 30 June 2026, the date of the last published interim (unaudited) financial statements of MSFL.”

2. The section titled “7. LEGAL PROCEEDINGS” on page 69 of the Registration Document shall be deleted in its entirety and the following substituted therefor:

“7. LEGAL PROCEEDINGS

Save as disclosed in:

- (a) the section titled “*Legal*” under the heading “8. *Contingencies*” at page 22 of MSFL’s annual financial report for the year ending 31 December 2025; and
- (b) the section titled “*Legal*” under the heading “8. *Contingencies*” at page 20 of MSFL’s interim financial report for the six months ending 30 June 2026,

there are no governmental, legal or arbitration proceedings involving MSFL (including any such proceedings which are pending or threatened of which MSFL is aware) during the 12-month period before the date of the Seventh Registration Document Supplement which may have, or have had in the recent past, a significant effect on the financial position or profitability of MSFL.”

PART E – AMENDMENTS TO THE “*DESCRIPTION OF MORGAN STANLEY EUROPE SE*” SECTION

1. The paragraph headed “*Significant Change*” in the section titled “8. *ADDITIONAL INFORMATION*” on page 75 of the Registration Document shall be deleted in its entirety and the following substituted therefor:

“Significant Change

There has been no significant change in the financial performance or financial position of MSESE since 30 June 2026, the date of the last published interim (unaudited) financial statements of MSESE.”

2. In the table titled “*Management Board of MSESE*” in the section titled “4. *MANAGEMENT OF MSESE*” on pages 72 – 73 of the Registration Document, the row for “Martin Borghetto” shall be removed.
3. The section titled “7. *LEGAL PROCEEDINGS*” on page 74 of the Registration Document shall be deleted in its entirety and the following substituted therefor:

“7. LEGAL PROCEEDINGS

Save as disclosed in:

- (a) the paragraphs under the heading “*Contingencies*” under the heading “14. *Commitments, Guarantees and Contingencies*” in “*Notes to Consolidated Financial Statements*” at pages 125 to 128 and the section titled “*Legal Proceedings*” at page 154 of Morgan Stanley’s Annual Report on Form 10-K for the year ended 31 December 2025;
- (b) the paragraphs under the heading “*Contingent Liabilities Arising from Litigation Matters*” under the heading “12. *Provisions*” at pages 13 to 14 of MSESE’s financial statements and management report for the year ended 31 December 2025;
- (c) the paragraphs under the heading “*Contingencies*” under the heading “13. *Commitments, Guarantees and Contingencies*” in “*Notes to Consolidated Financial Statements (Unaudited)*” at pages 64 to 66 and the section titled “*Legal Proceedings*” at page 77 of Morgan Stanley’s Quarterly Report on Form 10-Q for the quarterly period ended 31 March 2026;
- (d) the paragraphs under the heading “*Contingencies*” under the heading “13. *Commitments, Guarantees and Contingencies*” in “*Notes to Consolidated Financial Statements (Unaudited)*” at pages 65 to 68 and the section titled “*Legal Proceedings*” at page 79 of Morgan Stanley’s Quarterly Report on Form 10-Q for the quarterly period ended 30 June 2026; and
- (e) the paragraphs under the heading “*Contingent Liabilities Arising from Litigation Matters*” under the heading “12. *Provisions*” at pages 12 to 13 of MSESE’s interim financial statements (unaudited) as at 30 June 2026,

there are no, nor have there been, any governmental, legal or arbitration proceedings involving MSESE (including any such proceedings which are pending or threatened of which MSESE is aware) during the 12-month period before the date of the Seventh Registration Document Supplement which may have, or have had in the recent past, a significant effect on the financial position or profitability of MSESE.”