NINTH 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 ninth supplement to the registration document (the "**Ninth 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, the sixth supplement to the registration document dated 13 August 2026, the seventh supplement to the registration document dated 29 September 2026 and the eighth supplement to the registration document dated 21 October 2026, "**Registration Document**").

This Ninth 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 Ninth 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 Ninth Registration Document Supplement.

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

This Ninth 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 Ninth 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 Ninth Registration Document Supplement is to:

(a) disclose the publication by Morgan Stanley of its Quarterly Report on Form 10-Q dated 5 November 2026 for the quarterly period ended 30 September 2026 (the "**Morgan Stanley November 2026 Form 10-Q**");

(b) incorporate the Morgan Stanley November 2026 Form 10-Q by reference into the Registration Document, as set out in "Part A" of this Ninth Registration Document Supplement;

(c) make certain amendments to the "*Information Incorporated by Reference*" section in the Registration Document, as set out in "Part B" of this Ninth Registration Document Supplement;

(d) make certain amendments to the "*Description of Morgan Stanley*" section in the Registration Document, as set out in "Part C" of this Ninth Registration Document Supplement;

(e) make certain amendments to the "*Description of Morgan Stanley & Co. International plc*" section in the Registration Document, as set out in "Part D" of this Ninth Registration Document Supplement; and

(f) make certain amendments to the "*Description of Morgan Stanley Europe SE*" section in the Registration Document, as set out in "Part E" of this Ninth 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:

(a) Morgan Stanley with regard to this Ninth Registration Document Supplement with the exception of Part D and Part E hereto;

(b) MSI plc with regard to this Ninth Registration Document Supplement with the exception of Part A, Part B, Part C and Part E hereto; and

(c) MSESE with regard to this Ninth Registration Document Supplement with the exception of Part A, Part B, Part C and Part D hereto.

Save as disclosed in this Ninth 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 Eighth Supplement to the Registration Document on 21 October 2026.

Any information or documents which are not incorporated by reference are either not relevant for an investor or

are covered in another part of this Ninth Registration Document Supplement.

This Ninth Registration Document Supplement and the Morgan Stanley November 2026 Form 10-Q are available for viewing, and copies may be obtained from the offices of Morgan Stanley and are available on Morgan Stanley's website at https://sp.morganstanley.com/EU/Documents and on the website of the Luxembourg Stock Exchange at http://www.luxse.com/.

The Morgan Stanley November 2026 Form 10-Q is available on Morgan Stanley's website at https://sp.morganstanley.com/download/prospectus/b100605e-e223-45fb-8662-73a4e5d3d08b.

10 November 2026

MORGAN STANLEY

MORGAN STANLEY & CO. INTERNATIONAL PLC

MORGAN STANLEY B.V.

MORGAN STANLEY FINANCE LLC

MORGAN STANLEY EUROPE SE

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PART A – INCORPORATION BY REFERENCE

This Ninth Registration Document Supplement incorporates by reference the Morgan Stanley November 2026 Form 10-Q 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 November 2026 Form 10-Q https://sp.morganstanley.com/download/prospectus/b100605e-e223-45fb-8662-73a4e5d3d08b	(1)	Management's Discussion and Analysis of Financial Condition and Results of Operations	4 – 29
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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 – AMENDMENT TO THE "*INFORMATION INCORPORATED BY REFERENCE*" SECTION

1. The first sentence of the first paragraph on page 34 of the Registration Document shall be deleted and the following substituted therefor:

   "Morgan Stanley's Quarterly Report on Form 10-Q for the quarterly period ended 30 September 2026 (at page 23 of the report), incorporated by reference, includes details of the long-term and short-term credit ratings assigned to Morgan Stanley by DBRS, Inc. ("**DBRS**"), Fitch Ratings, Inc. ("**Fitch**"), Moody's, Rating and Investment Information, Inc. ("**R&I**") and S&P Global Ratings ("**S&P**")."

PART C – AMENDMENTS TO THE "DESCRIPTION OF MORGAN STANLEY" SECTION

1. The section titled "*7. LEGAL PROCEEDINGS AND CONTINGENCIES*" on pages 53 to 54 of the Registration Document shall be deleted and the following substituted therefor:

"**7. LEGAL PROCEEDINGS AND CONTINGENCIES**

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 "*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;

(c) 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

(d) the paragraphs under the heading "*Contingencies*" under the heading "*13. Commitments, Guarantees and Contingencies*" in "*Notes to Consolidated Financial Statements (Unaudited)*" at page 67 and the section titled "*Legal Proceedings*" at page 81 of Morgan Stanley's Quarterly Report on Form 10-Q for the quarterly period ended 30 September 2026;

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

2. The paragraph under the heading "*Significant Change*" in the section titled "*8. ADDITIONAL INFORMATION*" on page 55 of the Registration Document shall be deleted and the following substituted therefor:

"**Significant Change**

There has been no significant change in the financial performance or financial position of Morgan Stanley since 30 September 2026 (the date of the last published interim (unaudited) financial statements of Morgan Stanley)."

PART D – AMENDMENT TO THE "DESCRIPTION OF MORGAN STANLEY & CO. INTERNATIONAL PLC" SECTION

1. The section titled "*7. LEGAL PROCEEDINGS AND CONTINGENCIES*" on pages 61 to 62 of the Registration Document shall be deleted 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;

(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; and

(f) the paragraphs under the heading "*Contingencies*" under the heading "*13. Commitments, Guarantees and Contingencies*" in "*Notes to Consolidated Financial Statements (Unaudited)*" at page 67 and the section titled "*Legal Proceedings*" at page 81 of Morgan Stanley's Quarterly Report on Form 10-Q for the quarterly period ended 30 September 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 Ninth 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."

PART E – AMENDMENT TO THE "DESCRIPTION OF MORGAN STANLEY EUROPE SE" SECTION

1. The section titled "*7. LEGAL PROCEEDINGS*" on page 74 of the Registration Document shall be deleted 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;

(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; and

(f) the paragraphs under the heading "*Contingencies*" under the heading "*13. Commitments, Guarantees and Contingencies*" in "*Notes to Consolidated Financial Statements (Unaudited)*" at page 67 and the section titled "*Legal Proceedings*" at page 81 of Morgan Stanley's Quarterly Report on Form 10-Q for the quarterly period ended 30 September 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 Ninth Registration Document Supplement which may have, or have had in the recent past, a significant effect on the financial position or profitability of MSESE."