SECOND AMENDMENT TO THE 2025 UNIVERSAL REGISTRATION DOCUMENT

Crédit Mutuel ARKEA



Annual Universal Registration Document filed with the French Financial Markets Authority (AMF) published on April 14, 2026 under number D.26-0250. This second amendment to the Universal Registration Document filed with the AMF on November 18, 2026

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This amendment to the universal registration document was filed on November 18, 2026 with the AMF, in its capacity as competent authority under Regulation (EU) No. 2017/1129, without prior approval in accordance with Article 9 of said regulation. The universal registration document may be used for the purpose of a public offering of financial securities or the admission of financial securities to trading on a regulated market if it is supplemented by a note on financial securities and, where applicable, a summary and any amendments to the universal registration document. The entity formed at the time is approved by the AMF in accordance with Regulation (EU) No. 2017/1129.



1. RISKS

There has been no significant change in the risk factors compared to the situation described in the 2025 Universal Registration Document and its amendment of June 2026, other than the risks set out below.

1.1 A description of the material risks that are specific to the issuer

1.1.1 Operational risk

The introductory paragraph in the URD dated December 31, 2025, under the heading "Operational risk" remains unchanged.

1.1.1.1 IT risk

Throughout 2026, certain key events have affected the operational risk environment in French and European banking, specifically in terms of information system security (ISS) and financial security.

The paragraph entitled "Impacts related to advanced artificial intelligence (Anthropic's "Mythos") and frontier models" remains unchanged.

Escalation of the cyber threat in a tense geopolitical situation:

2026 has also been marked by an escalation of the cyber threat, exacerbated by the deteriorating international situation, particularly due to ongoing tensions surrounding Ukraine, Iran, and Palestine. Several attacks directly or indirectly targeting the banking sector in Europe and France have been identified during this period. The Crédit Mutuel Arkéa Group, through its information systems security experts, has noted an increase in the frequency and sophistication of attacks, particularly those involving denial-of-service attacks, ransomware, and digital supply chain compromises. This situation has contributed to an increase in the frequency of incidents and heightening regulatory scrutiny of the sector.

In this challenging environment, Crédit Mutuel Arkéa was the target of a sophisticated external attack on its information system in November 2026, carried out via an external service provider's platform, prompting the Group to activate its security and crisis response systems. As a precautionary measure, certain transactions were temporarily suspended in order to secure operations and prevent any further fraudulent activity. The incident, which affected Crédit Mutuel Arkéa's proprietary trading accounts but had no impact on the bank's customer accounts, was brought under control and operations resumed gradually following checks and the implementation of enhanced vigilance measures.

1.1.1.2 Risk of external fraud

The risk of external fraud, arising from internal or external events, constitutes a financial risk for Crédit Mutuel Arkéa.

External fraud is on the rise and spreading across the market in all business lines and sectors, with increasingly sophisticated and evolving methods, resulting in increasingly heavy financial losses for Crédit Mutuel Arkéa's customers and institutions.

In response to these challenges, a system to combat external fraud in order to place customer protection at the heart of the strategy while securing the group's position in the market and limiting financial losses is structured around several areas within Crédit Mutuel Arkéa:

- structured governance to manage, measure and decide;
- detection tools (24/7);
- monitoring and prevention;
- a system for processing claims and reimbursements.

In November 2026, Crédit Mutuel Arkéa was the victim of a sophisticated attack on its information system that enabled fraudulent transactions to be carried out. The attackers gained unauthorized access to Crédit Mutuel Arkéa's proprietary trading account and carried out fraudulent transactions with other banks. In accordance with internal procedures, a proportionate crisis management plan was activated very quickly, enabling a coordinated response to the incident. Such external fraud is likely to result in financial losses and remediation costs. As of the date of this amendment, remediation efforts and criminal investigations are ongoing. The impact on earnings is estimated to be in the range of €100 million.

1.1.2 Reputational risk

Damage to Crédit Mutuel Arkéa's reputation could have an adverse impact on its business and financial position.

Maintaining Crédit Mutuel Arkéa's solid reputation is essential to retaining and developing relationships with its customers and other counterparties in the highly competitive banking and financial services industry.

The use of inappropriate methods to promote its products and services, inadequate management of potential conflicts of interest, ethical issues, or data protection requirements could tarnish the Group's reputation and affect its competitive position. The Group's reputation could also be damaged by any inappropriate behavior or misconduct by an employee, any fraud or embezzlement committed by financial market participants to whom the group is exposed, any act of cybercrime, any downward revision, restatement, or correction of its financial results, or any legal or regulatory proceedings with a potentially negative outcome.

In addition, inadequate management of these issues could create a legal risk for the group, which could increase the number of disputes and expose it to regulatory sanctions.

The occurrence of an attack leading to external fraud, such as the one perpetrated against Crédit Mutuel Arkéa in November 2026, may also have a negative impact on the Group's reputation. Media coverage, questions and/or a loss of confidence among customers, partners, or investors, or the dissemination of inaccurate public information may result in financial losses.

In the event of an incident of this nature, the Group's crisis management procedures allow for immediate consultation with supervisory authorities and monitoring of remedial and communication measures designed to mitigate the reputational risk for Crédit Mutuel Arkéa.

2.

ADDITIONAL INFORMATION

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2.1 Information about Crédit Mutuel Arkéa

Information about the company

Corporate and business name: Crédit Mutuel Arkéa

Place and registration number:

Siren: 775 577 018 Brest Trade and Companies Register number/APE Code: 641 Z

Date of incorporation and lifetime:

The company was incorporated on September 24, 1960 for a 99-year term ending on September 23, 2059.

Head office: 1 rue Louis Lichou, 29480 Le Relecq-Kerhuon

Telephone: +33 (0)2 98 00 22 22

Fax: +33 (0)2 98 28 46 32

Legal form:

The company is a société anonyme cooperative de crédit à capital variable de droit français (variable capital limited liability credit cooperative). It is also a union of cooperatives.

It is governed by:

- the law of September 10, 1947 on the statute for cooperative societies;
- articles L.231-1 to L.231-8 of the French Commercial Code on variable capital;
- the provisions of the French Commercial Code on commercial companies;
- the provisions of the French Monetary and Financial Code relating to the activity and supervision of credit institutions;
- articles L.512-55 to L.512-59 of the French Monetary and Financial Code and all other texts relating to Crédit Mutuel;
- the provisions of its Articles of Association and internal regulations.

At the General Meeting of May 10, 2022, the representatives of the local banks voted to adopt Crédit Mutuel Arkéa's status as a company with a mission evidenced by the insertion of a purpose (Article 7 of the Articles of Association) and social and environmental objectives (Article 8 of the Articles of Association).

Memorandum and Articles of Association:

The latest version of Crédit Mutuel Arkéa's Articles of Association was approved at the General Meeting of May 10, 2022. The corporate purpose of the company is described in Article 6 of the Articles of Association.

Nature of control over the company

The basic structure of the Group is the local bank. This covers a limited geographical area and its capital is held by the members in the form of shares. In accordance with the provisions applicable to Crédit Mutuel, and in particular the provisions of Articles L.512-55 et seq. of the French Monetary and Financial Code, Crédit Mutuel Arkéa's capital is held by the local banks of the Crédit Mutuel de Bretagne and Crédit Mutuel du Sud-Ouest federations. There are no agreements that could lead to a change in control of the company. Changes in Crédit Mutuel Arkéa's capital are also governed by the provisions of Article 11 of the Articles of Association and are applied in accordance with the provisions applicable to cooperatives.

Legal and arbitration proceedings

At the date of filing of this Universal Registration Document, neither the company nor any other member of Crédit Mutuel Arkéa is or has been involved in any governmental, legal or arbitration proceedings (including any proceedings of which the company is aware, which are pending or of which it is threatened) that could have or have had in the last 12 months a significant effect on the financial position or profitability of the company and/or Crédit Mutuel Arkéa.

Material contracts

There have been no material contracts (other than contracts entered into in the normal course of the company's business) that could confer on any member of Crédit Mutuel Arkéa a right or obligation that would have a material impact on the company's ability to meet the obligations imposed on it by the financial securities issued to their holders.

Significant change in the company's financial position

No significant change in the company's financial position has occurred since the end of the last financial year, and in particular since the financial statements as of June 30, 2026 were approved by the company's Board of Directors on September 4, 2026.

Audit of the annual historical financial information and sources of the financial information contained in this document

Please refer to the institutional website:

https://www.cm-arkea.com/ > Investors > Financial information > Universal Registration Documents

For the 2025 financial year:

- See the Statutory Auditors' report for the 2025 financial year.

For the 2024 financial year:

- See the Statutory Auditors' report for the 2024 financial year.

For the 2023 financial year:

- See the Statutory Auditors' report for the 2023 financial year.

For the 2022 financial year:

- See the Statutory Auditors' report for the 2022 financial year.

This amendment to the Universal Registration Document does not contain any other information audited by the auditors.

This amendment to the Universal Registration Document does not contain any third-party information, statements by experts or declarations of interest.

Profit forecasts or estimates

This amendment to the Universal Registration Document does not contain any forecast or estimate of profit.

Date of last audited financial information

The date of the last audited financial information is June 30, 2026. This was approved by the Board of Directors on September 4, 2026.

No quarterly or semi-annual financial information has been published since the date of the last audited financial statements.

Publicly available documents

During the period of validity of the Universal Registration Document, a copy of the following documents may, if necessary, be consulted:

- the Articles of Association of the company;
- all reports, letters and other documents, historical financial information, valuations and statements prepared by an expert at the request of the company included in this Universal Registration Document;
- Universal Registration Document no D.26-0250 of April 14, 2026 and the amendment to the Universal Registration Document published on September 7, 2026 under no. D. 25-0244-A01;
- Universal Registration Document no D.25-0244 of April 11, 2025 and the amendment to the Universal Registration Document published on September 4, 2025 under no. D. 25-0244-A01;
- Universal Registration Document no D.24-0277 of April 12, 2024 and the amendment to the Universal Registration Document published on September 9, 2024 under no. D. 24-0277-A01;
- Universal Registration Document no D.23-0277 of April 13, 2023 and the amendment to the Universal Registration Document published on September 6, 2023 under no. D. 23-0277-A01;
- Universal Registration Document no D.22-0296 of April 14, 2022 and the amendment to the Universal Registration Document published on August 30, 2022 under no. D. 22-0296-A01;
- Universal Registration Document no D.21-0324 of April 19, 2021 and the amendment of the Universal Registration Document published on August 27, 2021 under number D.21-0324-A01.

These documents may be consulted at the company's head office during normal business hours and days. A copy of this Universal Registration Document will be sent free of charge to any person who so requests. These documents may also be consulted on the company's website (www.cm-arkea.com). This Universal Registration Document, as well as those of the two previous financial years and their amendments are available on the website of the French Financial Markets Authority (AMF) (www.amf-france.org).

Legal Entity Identification

CRÉDIT MUTUEL ARKÉA

1, RUE LOUIS LICHOU

29480 LE RELECQ-KERHUON FRANCE

96950041VJ1QP0B69503

Documents integrated by reference

In accordance with Article 19 of European Regulation (EU) 2017/1129 of the European Parliament and the Council of June 14, 2017, readers are referred to the previous Universal Registration Documents for certain information, including financial information concerning the assets, financial position and results of the company:

- relating to the 2025 financial year: pages 91 to 468 of Universal Registration Document no. D.26-0250 of April 14, 2026;
- relating to the 2024 financial year: pages 107 to 492 of the Universal Registration Document no D.25-0244 of April 11, 2025;
- relating to the 2023 financial year: pages 97 to 487 of the Universal Registration Document no D.24-0277 of April 12, 2024;
- relating to the 2022 financial year: pages 85 to 400 of Universal Registration Document no. D.23-0277 of April 13, 2023.

Other information included in the previous Universal Registration Document other than that set out above has, where applicable, been replaced and/or updated by information included in this Universal Registration Document.

2.2 Declaration by those responsible for the registration document

Person responsible for the information contained in this document

Hélène Bernicot, Chief Executive Officer of Crédit Mutuel Arkéa.

Statement by the person responsible for this document

I certify, after having taken all reasonable care to ensure that such is the case, that the information contained in this amendment to the Universal Registration Document is, to the best of my knowledge, in accordance with the facts and contains no omission likely to affect its import.

At Le Relecq-Kerhuon, on November 17, 2026

Hélène Bernicot,
Chief Executive Officer of Crédit Mutuel Arkéa

2.3 Cross-reference table

Cross-reference table of the second amendment to the Universal Registration Document

This cross-reference table contains the headings provided for in Annex 1 to Commission Delegated Regulation (EU) 2019/980 of March 14, 2019, supplementing Regulation (EU) 2017/ 1129 of the European Parliament and of the Council, and refers to the sections and pages of the Universal Registration Document filed with the French Financial Markets Authority (AMF) on April 14, 2026, under number D.26-0250, those in the amendment to the Universal Registration Document published on September 7, 2025, under number D.25-0244-A01, and those in this amendment where information relating to each of these headings is provided.

Headings of Annex I of the Delegated Regulation (EU) no. 2019/980		Sections in the 2025 URD	Pages in the 2025 URD	Sections in the 2025 URD amendment	Pages in the 2025 URD amendment	Sections in the second amendment to the 2025 URD	Pages in the second amendment to the 2025 URD
1.	**PERSONS RESPONSIBLE, THIRD PARTY INFORMATION, EXPERTS' REPORTS AND COMPETENT AUTHORITY APPROVAL**	**7.**	**483-493**	**6.3**	**103**	**2.2**	**10**
1.1	All persons responsible for the information, indicating the name and function	7.2	487	6.3	103	2.2	10
1.2	Declaration by those responsible for the registration document	7.2	487	6.3	103	2.2	10
1.3	Statement or report attributed to a person as an expert	6. 4.5	337-481 252-255	5.3	99		
1.4	Information sourced from a third party	N/A	N/A	N/A	N/A	N/A	N/A
1.5	Statement that the document has been approved by a competent authority		3		3		3
2.	**STATUTORY AUDITORS**	**6.3**	**469**	**5.2**	**98**		
2.1	Names and addresses of the issuer's auditors	6.3	469	5.2	98		
2.2	If auditors have resigned, been removed or have not been re-appointed during the period covered by the historical financial information, indicate details if material	N/A	N/A	N/A	N/A	N/A	N/A
3.	**RISK FACTORS**	**5.2**	**275-290**	**4.1**	**21-22**	**1.1**	**5-6**
3.1	A description of the material risks that are specific to the issuer	5.2	275-290	4.1	21-22	1.1	5-6
4.	**INFORMATION ABOUT THE ISSUER**	**7.1**	**484-486**	**6.1**	**101-102**	**2.1**	**8-9**
4.1	Legal and commercial name of the issuer	7.1	484-486	6.1	101-102	2.1	8
4.2	Place of registration of the issuer, its registration number and legal entity identifier	7.1	484-486	6.1	101-102	2.1	8
4.3	Date of incorporation and the length of life of the issuer	7.1	484-486	6.1	101-102	2.1	8
4.4	Domicile and legal form of the issuer, the legislation under which the issuer operates, its country of incorporation, the address, telephone number of its registered office and website of the issuer	7.1	484-486	6.1	101-102	2.1	8
5.	**BUSINESS OVERVIEW**						
5.1	Principal activities	1.5	17-21				
5.2	Principal markets	1.1 1.5 7.1	8-10 17-21 484-486	1.1 6.1	5-6 101-102		
5.3	Important events in the development of the issuer's business	1.7	24-27	1.2	6-8		
5.4	Strategy and objectives	1.6 2.1 4.1	22-23 33 104-133				
5.5	If material to the issuer's business or profitability, summary information regarding the extent to which the issuer is dependent, on patents or licenses, industrial, commercial or financial contracts or new manufacturing processes	N/A	N/A	N/A	N/A	N/A	N/A
5.6	Basis for any statements made by the issuer regarding its competitive position	1.5 5.2	17-21 275-290	4.1	21-22		
5.7	Investments	1.7	24-27	1.2	6-8		
5.7.3	Information relating to the joint ventures and undertakings in which the issuer holds a proportion of the capital likely to have a significant effect on the assessment of its own assets and liabilities, financial position or profits and losses	6.1	338-436	5	24-97		
6.	**ORGANIZATIONAL STRUCTURE**	**1.**	**7-29**				

Headings of Annex I of the Delegated Regulation (EU) no. 2019/980		Sections in the 2025 URD	Pages in the 2025 URD	Sections in the 2025 URD amendment	Pages in the 2025 URD amendment	Sections in the second amendment to the 2025 URD	Pages in the second amendment to the 2025 URD
6.1	Brief description of the group and the issuer's position within the group	1.1	8-10	1.1	5-6		
6.2	List of the issuer's significant subsidiaries	1.5	17-21				
7.	**OPERATING AND FINANCIAL REVIEW**	**3.**	**91-102**	**3.**	**14-19**		
		6.	**337-481**	**5.**	**24-97**		
7.1	Financial condition	1.1	8-10	1.1	5-6		
		3.3	99-102	3.2	17-18		
		6.	337-481	5.	24-97		
7.1.1	Fair review of the development and performance of the issuer's business and of its position, consistent with the size and complexity of the business	3.1	92-96	3.1	14-16		
		3.2	97-99	3.2.	17-18		
		3.3	99-102	5.	24-97		
		6.	337-481				
7.1.2	Issuer's likely future development / activities in the field of research and development	N/A	N/A	N/A	N/A	N/A	N/A
7.2	Operating results	1.1	8-10	1.1	5-6		
		3.3	99-102	3.2	17-18		
		6.	337-481	5.	24-97		
8.	**CAPITAL RESOURCES**	**6.1**	**338-436**	**5.**	**24-9**		
8.1	Information concerning the issuer's capital resources	6.1	338-436	5.	24-97		
8.2	Sources and amounts of and a narrative description of the issuer's cash flows	6.1	338-436	5.	24-97		
8.3	Information on the borrowing requirements and funding structure of the issuer	5.9	318-321	5.	24-97		
		6.	337-481				
8.4	Information regarding any restrictions on the use of capital resources that have materially affected, or could materially affect, directly or indirectly, the issuer's operations	N/A	N/A	N/A	N/A	N/A	N/A
8.5	Information regarding the anticipated sources of funds needed to fulfill commitments referred to in item 5.7.	N/A	N/A	N/A	N/A	N/A	N/A
9.	**REGULATORY ENVIRONMENT**	**4.**	**103-271**				
		5.	**273-335**	**4.**	**21-22**		
		6.	**337-481**	**5.**	**24-97**		
10.	**TREND INFORMATION**	**3.1**	**92-96**				
10.1	The most significant recent trends in production, sales and inventory, and costs and selling prices since the end of the last financial year Any significant change in the financial performance of the group or provide an appropriate negative statement	3.1	92-96				
10.2	Information on any known trends, uncertainties, demands, commitments or events that are reasonably likely to have a material effect on the issuer's prospects for at least the current financial year	N/A	N/A	N/A	N/A	N/A	N/A
11.	**PROFIT FORECASTS OR ESTIMATES**	**7.1**	**484-486**				
12.	**ADMINISTRATIVE, MANAGEMENT AND SUPERVISORY BODIES AND SENIOR MANAGEMENT**	**2**	**31-90**	**2.**	**10-12**		
12.1	Members of the administrative, management or supervisory bodies	2.2	34-58				
		2.4	60-61	2.	10-12		
		2.5	62-63				
12.2	Administrative, management and supervisory bodies and senior management conflicts of interests	2.7	64-65				
13.	**REMUNERATION AND BENEFITS**	**2.9**	**76-90**				
13.1	Amount of remuneration paid and benefits in kind	2.9	76-90				
		6.1	338-436				

Headings of Annex I of the Delegated Regulation (EU) no. 2019/980		Sections in the 2025 URD	Pages in the 2025 URD	Sections in the 2025 URD amendment	Pages in the 2025 URD amendment	Sections in the second amendment to the 2025 URD	Pages in the second amendment to the 2025 URD
13.2	Total amounts set aside or accrued by the issuer or its subsidiaries to provide for pension, retirement or similar benefits	2.9 6.1	76-90 338-436				
14.	**BOARD PRACTICES**	**2.**	**31-90**				
14.1	Date of expiration of current terms of office	2.2	34-58				
14.2	Information about members of the administrative, management or supervisory bodies' service contracts with the issuer or any of its subsidiaries providing for benefits upon termination of employment	2.6	64				
14.3	Information about the issuer's audit committee and remuneration committee	2.2.4	53-58				
14.4	Statement as to whether or not the issuer complies with the corporate governance regime(s) applicable to the issuer	2.1	33				
14.5	Potential material impacts on the corporate governance, including future changes in the board and committees composition	1.8	28-29	2.	10-12		
15.	**EMPLOYEES**	**4.3.2**	**205-222**				
15.1	Number of employees	1.1 4.3.2	8-10 205-222				
15.2	Shareholdings and stock options	N/A	N/A	N/A	N/A	N/A	N/A
	Description of any arrangements for involving the employees in the capital of the issuer	N/A	N/A	N/A	N/A	N/A	N/A
16.	**MAJOR SHAREHOLDERS**	**4.4.2**	**244-245**				
16.1	Shareholders holding more than 5% of the share capital or voting rights	N/A	N/A	N/A	N/A	N/A	N/A
16.2.	Whether the issuer's major shareholders have different voting rights, or an appropriate statement to the effect that no such voting rights exist	N/A	N/A	N/A	N/A	N/A	N/A
16.3	Control of the issuer	N/A	N/A	N/A	N/A	N/A	N/A
16.4	A description of any arrangements, known to the issuer, the operation of which may at a subsequent date result in a change in control of the issuer	N/A	N/A	N/A	N/A	N/A	N/A
17.	**RELATED PARTY TRANSACTIONS**	**6.1**	**338-436**				
18.	**FINANCIAL INFORMATION CONCERNING THE ISSUER'S ASSETS AND LIABILITIES, FINANCIAL POSITION AND PROFITS AND LOSSES**	**3.** **6.**	**91-102** **337-481**				
18.1	Historical financial information, including financial statements	1.1 6.2 7.1	8-10 436-468 484-486	6.1	101-102	2.1	9
18.1. 1	Audited historical financial information covering the latest three financial years (or such shorter period as the issuer has been in operation) and the audit report in respect of each year	7.1	484-486	6.1	101-102	2.1	9
18.1. 3	Accounting standards: the financial information must be prepared according to International Financial Reporting Standards as endorsed in the Union based on Regulation (EC) No 1606/2002. If Regulation (EC) No 1606/2002 is not applicable, the financial information must be prepared in accordance with: (a) a Member State's national accounting standards for issuers from the EEA, as required by Directive 2013/34/ EU; (b) a third country's national accounting standards equivalent to Regulation (EC) No 1606/2002 for third country issuers. If such third country's national accounting standards are not equivalent to Regulation (EC) No 1606/2002 the financial statements shall be restated in compliance with that Regulation.	6.1 6.2 6.4 7.2	338-436 436-468 470-481 487	5 5.3 6.3	24-97 99 103		
18.1. 7	Age of financial information: the balance sheet date of the last year of audited financial information may not be older than one of the following: (a) 18 months from the date of the registration document if the issuer includes audited interim financial statements in the registration document; (b) 16 months from the date of the registration document if the issuer includes unaudited interim financial statements in the registration document.	7.1 6.3	484-486 469	6.1 6.2	101-102 103	2.1	9
18.2.	Interim and other financial information	7.1	484-486	6.1	101-102	2.1	9
18.3	Auditing of historical annual financial information	7.1	484-486	6.1	101-102	2.1	9
18.3. 2	Indication of other information in the registration document that has been audited by the auditors.	4.	103-271				

Headings of Annex I of the Delegated Regulation (EU) no. 2019/980		Sections in the 2025 URD	Pages in the 2025 URD	Sections in the 2025 URD amendment	Pages in the 2025 URD amendment	Sections in the second amendment to the 2025 URD	Pages in the second amendment to the 2025 URD
18.3. 3	Where financial information in the registration document is not extracted from the issuer's audited financial statements state the source of the information and state that the information is not audited.	3.2.2	97-99				
18.4	Pro forma financial information	N/A	N/A	N/A	N/A	N/A	N/A
18.5	Dividend policy	N/A	N/A	N/A	N/A	N/A	N/A
18.6	Legal and arbitration proceedings	7.	483-493	6.1	101-102	2.1	8
18.7	Significant change in the issuer's financial position	7.	483-493	6.1	101-102	2.1	8
19.	**ADDITIONAL INFORMATION**	**7.1**	**484-486**	**6.1**	**101-102**	**2.1**	**8-9**
19.1	Share capital	6.1 6.2	338-436 436-468	5.	24-97		
19.1. 1	The amount of issued capital, and for each class of share capital: (a) the total of the issuer's authorized share capital; (b) the number of shares issued and fully paid and issued but not fully paid; (c) the par value per share, or that the shares have no par value; and (d) a reconciliation of the number of shares outstanding at the beginning and end of the year. If more than 10% of capital has been paid for with assets other than cash within the period covered by the historical financial information, state that fact.	6.2	436-468				
19.1. 7	A history of share capital, highlighting information about any changes, for the period covered by the historical financial information.	6.2	436-468				
19.2	Memorandum and Articles of Association	7.1	484-486	6.1	101-102	2.1	8
20.	**MATERIAL CONTRACTS**	**7.1**	**484-486**	**6.1**	**101-102**	**2.1**	**8**
21.	**DOCUMENTS AVAILABLE**	**7.1**	**484-486**	**6.1**	**101-102**	**2.1**	**9**

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