

Independent auditor's report on the audit of the full-year financial statements

For shareholders of Kredyt Inkaso S.A.

Report on the audit of full-year financial statements

Opinion

We have audited the accompanying full-year financial statements of Kredyt Inkaso S.A. (the Company) of Warsaw, with its registered office at ul. Domaniewska 39, Warsaw, Poland, which comprise the statement of financial position as of 31 March 2022, statement of profit or loss, statement of comprehensive income, statement of changes in equity, statement of cash flows for the financial year ended on that day, description of the adopted accounting policies and the related notes.

In our opinion, the accompanying full-year financial statements:

- give a true and fair view of financial position as at 31 March 2022 and its financial performance and cash flows for the financial year ended on that day in accordance with the International Accounting Standards, International Financial Reporting Standards and related interpretations issued in the form of European Commission's regulations and the adopted accounting policies, the Company.

This opinion is consistent with the additional report for the Audit Committee issued on the date of this auditor's report.