

# Statutory Auditor's Report



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Accountants &  
business advisers

# Independent Statutory Auditor's Report

on the interim condensed consolidated financial statements of  
Kredyt Inkaso S.A. Group with its  
registered office in Warsaw  
for the period from 1 April 2022 to 30 September 2022.



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# INDEPENDENT STATUTORY AUDITOR'S REPORT

for Shareholders and Supervisory  
Board of Kredyt Inkaso S.A.  
on the interim condensed consolidated financial statements of the Kredyt  
Inkaso S.A. Group  
for the period from 1 April 2022 to 30 September 2022.

## Introduction

We have conducted the audit of the attached interim condensed consolidated financial statements of Kredyt Inkaso S.A. Group with its registered office in Warsaw, ul. Postępu 21B, which include: consolidated statement of profit or loss, consolidated statement of other comprehensive income for the period from 1 April 2022 to 30 September 2022, consolidated statement of financial position drawn up as at 30 September 2022, consolidated statement of cash flows, consolidated statement of changes in equity, for the period from 1 April 2022 to 30 September 2022 as well as selected notes, hereinafter referred to as interim condensed consolidated financial statements.

This report was prepared as an electronic file titled SSF KISA 2022-09-30 HY on 19 December 2022 and bears electronic signatures of the Management Board of Kredyt Inkaso S.A.

The interim condensed consolidated financial statements have been prepared in accordance with the requirements of the International Accounting Standard 34 *Interim Financial Reporting*, approved by the European Union, hereinafter referred to as IAS 34.

## Responsibilities of the Management Board

The Management Board of Kredyt Inkaso S.A. is responsible for preparing and presenting the above interim condensed consolidated financial statements in accordance with the requirements of IAS 34.



Signed by /  
Podpisano przez:

Cezary Hubert

B kiewicz

Date / Data: 2022-12-  
19 16:58

Cezary Bąkiewicz  
Statutory auditor No. 12 232

statutory auditor conducting the audit  
on behalf of PKF Consult Polska z ograniczoną odpowiedzialnością  
Sp. k. audit firm No. 477  
ul. Orzycka 6 apt.  
1B 02—695  
Warszawa

Warsaw, 19 December 2022

## Responsibilities of the Statutory Auditor

Our task is to formulate a conclusion regarding these interim condensed consolidated financial statements on the basis of the conducted audit.

## Scope of the audit

We have conducted the audit in accordance with the National Audit Standard 2410 in the wording of the International Standard on Auditing 2410 "Audit of the interim financial information prepared by the independent statutory auditor of the entity". The audit of the interim condensed consolidated financial statements consists in the submission of queries, primarily to persons responsible for financial and accounting matters and conducting analytical and other audit procedures.

The audit is much more extensive in scope than the study conducted in line with the National Standard on Auditing and, in consequence, does not allow us to achieve certainty that all relevant issues that would have been identified in the course of the audit have been identified. In light of the above, we do not express an opinion from the audit regarding these interim condensed consolidated financial statements.

## Conclusion

On the basis of our audit, we did not identify anything that would give us grounds to believe that the attached interim condensed consolidated financial statements of Kredyt Inkaso S.A. Group for the period of 6 months ended 30 September 2022 have not been prepared, in all relevant aspects, in accordance with IAS 34.

