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INDEPENDENT AUDITOR'S REPORT

To the General Meeting and the Supervisory Board of Bank Millennium S.A.

Report on the Audit of the Annual Consolidated Financial Statements

Opinion

We have audited the annual consolidated financial statements of the group (the "Group") with Bank Millennium S.A. as the parent (the "Parent", "Bank"), which comprise the consolidated balance sheet as of 31 December 2021, and the consolidated income statement, consolidated statement of total comprehensive income, consolidated statement of changes in equity and consolidated cash flow statement for the year then ended, and notes to the consolidated financial statements, including a summary of significant accounting policies and other explanatory information (the "consolidated financial statements").

In our opinion, the accompanying consolidated financial statements:

- Give a true and fair view of the economic and financial position of the Group as at December 31, 2021, and of its financial performance and its cash flows for the year then ended in accordance with the applicable International Financial Reporting Standards, as endorsed by the European Union, and the adopted accounting policies;
- comply, as regards their form and content, with the applicable laws and the articles of association of the Parent.

Our opinion is consistent with the Additional Report to the Audit Committee, which we issued on the date of this report.

Basis for Opinion

We conducted our audit in accordance with the Polish Standards on Auditing ("PSAs") in the wording of the International Standards on Auditing adopted by the National Council of Statutory Auditors and in compliance with the Act on Statutory Auditors, Audit Firms and Public Oversight of 11 May 2017 (the "Act on Statutory Auditors", Journal of Laws of 2020, item 1415, as amended) as well as Regulation (EU) No 537/2014 of the European Parliament and of the Council of 16 April 2014 on specific requirements regarding statutory audit of public-interest entities ("EU Regulation", Official Journal of the European Union L158, as amended). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Consolidated Financial Statements* section of our report.

We are independent of the Group in accordance with the principles of professional ethics specified in the International Code of Ethics for Professional Accountants (including International Independence Standards) ("Code of ethics") developed and issued by the International Ethics Standards Board for Accountants and adopted by the National Council of Statutory Auditors, together with the ethical requirements that are relevant to the audit of the financial statements in Poland, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of ethics. Throughout the audit, both the key statutory auditor and the audit firm remained independent of the Group in accordance with the independence requirements set out in the Act on Statutory Auditors and in the EU Regulation.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

Please note the disclosure in section 13.2 of the consolidated financial statements, in which the Management Board of the Parent provided relevant information on the pending decision of the Civil Chamber of the Supreme Court, which may have an impact on the current status of disputes concerning mortgage loans indexed to Swiss franc (CHF) and the alternative solution concerning the above-mentioned loans which is currently under consideration. Our opinion does not contain qualification in relation to this matter.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the consolidated financial statements of the current period. They encompass the most significant assessed risks of material misstatement, including assessed risks of material misstatement due to fraud. These matters were addressed in the context of our audit of the consolidated financial statements as a whole, and in forming our opinion thereon. We summarized our response to those risks and, where appropriate, we presented the key findings related to those risks. We do not provide a separate opinion on these matters.

Key audit matter	How we addressed the matter
<i>Provisions for litigations concerning the portfolio of mortgage loans indexed to Swiss franc (CHF)</i>	
<p>The Parent has granted foreign currency mortgage loans indexed to CHF ("CHF loans"). The value of mentioned credit portfolio amounted PLN 10 billion as of 31 December 2021. In point 7.1 of the consolidated financial statements the Parent described accounting policy change that took place in 2021 regarding provisions for court cases for CHF loans. As it is described in point 13.1 of the consolidated financial statements Current level of provision for the legal risk, the Parent is a defendant in numerous legal cases which include claims regarding the partial invalidity of the credit agreements, i.e. in terms of indexation provisions or a ruling that the agreements are fully invalid.</p> <p>Management's judgments regarding the recognition and measurement of provisions for legal cases are inherently burdened with risk and may change in the future due to the fact that the estimated results of the current cases depend on future resolutions.</p> <p>It should be noted that the judgement of the European Union Court of Justice from 3 October 2019 regarding CHF loans increases the uncertainty of estimates of the essential provisions.</p> <p>Due to the materiality of the CHF loan portfolio, as well as the significant role and complexity of the Management Board's judgments and estimates regarding provisions for the current and potential claims and the proposed settlements, the recognition and the valuation of the mentioned provision was considered</p>	<p>Our procedures included, among the others:</p> <ul style="list-style-type: none">- review of the accounting policy applied and basis for implemented changes during financial year;- understanding of the process and controls of the Bank towards creation of individual provisions on CHF loans legal cases and review of the mentioned process and controls with regard to the model applied for the estimation of the provision for CHF loans portfolio;- verification of the methodology of estimating provisions with regard to the legal proceedings and proposed settlements related to loans indexed to CHF and the analysis of the rationality and validity of the adopted assumptions as well as the correctness of the input data and the calculation of the provisions estimates, including especially:<ul style="list-style-type: none">- the probability of assumed scenarios and the occurrence of the particular types of verdicts for pending and future legal cases;- the estimated amount of losses in the event of the each type of verdict and the proposed settlements;- the estimated inflow of new individual claims and estimated number of settlements and their distribution over the time;- verification of the list of claims in which the Parent is a defendant and verification of the opinions of the external lawyers including verification of independent confirmations from external law firms;- assessment of the adequacy and the completeness of provisions for the legal cases identified by the Parent with regard to the existing legal documentation, and analysis of the provision sensitivity to the changes in the most important assumptions;- review of the current jurisdiction in case of CHF loans claims,

Key audit matter	How we addressed the matter
<p>as the key audit matter.</p>	<ul style="list-style-type: none"> – analysis of the significant data after the balance sheet date in relation to the assumptions adopted by the Parent as at the balance sheet date, – analysis of the accuracy and completeness of disclosures in the consolidated financial statements in this respect.
<p><i>Impairment of loans and borrowings granted to customers</i></p>	
<p>Detailed information on the methods and models applied by the Group and the level of impairment losses on loans and advances to customers is presented in point 7.3 Adopted accounting principles, point 8.3 Credit risk and Note 14.22 Loans and advances to customers in the consolidated financial statements.</p>	<p>We have critically analyzed the design and implementation of the process and policy of calculation of the impairment allowances on credit exposures and we have assessed the control system in this process, including automated controls in the Group's IT systems, considering also possible omission of controls.</p>
<p>This matter was considered by Deloitte to be the key audit matter due to the significant impact of impairment allowances on valuation of credit receivables as well as due to the fact that they require a significant judgement of the Parent's Management Board and adoption of significant assumptions in the process of their estimation, including the adopted macroeconomic estimates, especially with regard to the estimation of credit risk parameters in models of expected credit losses calculation in accordance with the requirements of the International Financial Reporting Standard 9 "Financial Instruments" ("IFRS 9").</p>	<p>Our audit procedures included reconciliation of the loan database with the general ledger of the Group to confirm the completeness of the recognition of credit receivables that are the basis for impairment losses calculation, as well as the value of these impairment allowances on loans.</p> <p>With regard to the verification of the correct application of the requirements of IFRS 9, our procedures included, among the others:</p> <ul style="list-style-type: none"> – evaluation of the methodology applied by the Group with respect to the classification and valuation of financial assets in terms of their compliance with the requirements of IFRS 9 and with the market practice; – evaluation of the Group's impairment methodology from the perspective of compliance with the requirements of IFRS 9, in particular as regards the application of SICR criteria, which means a significant increase in credit risk from the moment of granting a loan, for a selected sample of loan exposures, definition of default, adopted PD and LGD parameters and taking into account prospective information in the calculation of expected credit losses; – assessment of the completeness and correctness of the disclosures, especially as regards the credit risk of financial assets.
	<p>For the collectively assessed loans, we have performed, among the others, the following procedures:</p> <ul style="list-style-type: none"> – analysis of the applied methodology of estimating allowances for expected credit losses, including adequacy of risk parameters used by the Group, – independent recalculation of the expected loss allowances for randomly selected exposures and portfolios in the portfolio approach, – evaluation of changes in the assumptions made for the construction of models used for the measurement of credit risk and the applied approach to the verification of models based on historical data (so-called "back-tests").

Key audit matter	How we addressed the matter
	<p>With regard to the impairment estimated on the basis of the individual method we have performed the following procedures:</p> <ul style="list-style-type: none"> – analysis of the correctness of the process of identifying the triggers for impairment; – assessment of the correctness of the estimation of write-offs for the selected sample of the credit exposures with identified evidences of the impairment in terms of the correctness of the assumed values of collaterals and assumptions concerning other cash flows. <p>With reference to the impact of the Covid-19 on credit receivables and the impairment process, our procedures included:</p> <ul style="list-style-type: none"> – inclusion in the credit review entities from the industries of the increased risk and which have benefited from the credit moratoria, – analysis of protocols from the Diagnostic Committee of the Parent in response to the outbreak of the Covid-19; – analysis of the loan database including exposures where clients as at year end have benefited from the credit moratoria.

Revenue recognition of interest income and fee and commission income

<p>Interest income and fee and commission income are presented in detail in Note 14.1 Interest income and other of similar nature and Note 14.3 Fee and commission income and expenses in the consolidated financial statements.</p> <p>We assess this as key audit matter due to the share of interest and commission income in the Group's total income and the fact that they are the key elements of the Group's profitability assessment.</p>	<p>Our procedures included, among the others:</p> <ul style="list-style-type: none"> – analysis of the internal control environment in terms of the recognition and presentation of the interest income and the fee and commission income; – review of the accounting policy with regard to the revenue recognition and assessment of the rules for determining the effective interest rate on interest income on loans, including automatic controls in the IT systems of the Group; – analysis of trends in interest and commission income recognition, including explanation of unusual events and one-off transactions; – detailed verification of revenues recognized as one-off; – evaluation of the existence and valuation of revenues based on a sample of transactions.
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Responsibilities of the Management Board and the Supervisory Board of the Parent for the Consolidated Financial Statements

The Parent's Management Board is responsible for the preparation of consolidated financial statements which give a true and fair view of the economic and financial position of the Group and of its financial performance in accordance with the applicable International Financial Reporting Standards, as endorsed by the European Union, the adopted accounting policies as well as the applicable laws and articles of association of the Parent, and for such internal control as the Parent's Management Board determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the consolidated financial statements, the Parent's Management Board is responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Parent's Management Board either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

The Management Board and members of the Supervisory Board of the Parent are obliged to ensure that the consolidated financial statements meet the requirements of the Accounting Act of 29 September 1994 (the "Accounting Act", Journal of Laws of 2021, item 217, as amended). Members of the Parent's Supervisory Board are responsible for overseeing the financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with PSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

The scope of an audit does not include an assurance about the future profitability of the Group or the effectiveness or efficiency of the Parent's Management Board in managing the Group's affairs at present or in the future.

As part of an audit in accordance with PSAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control;
- obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Group's internal control;
- evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Parent's Management Board;
- conclude on the appropriateness of the Parent's Management Board's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern;
- evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation;
- obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the Group audit. We remain solely responsible for our audit opinion.

We communicate with the Parent's Supervisory Board regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide the Parent's Supervisory Board with a statement that we have complied with relevant ethical requirements regarding independence, and that we will communicate with it all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with the Parent's Supervisory Board, we determined those matters that were of most significance in the audit of the consolidated financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Other Information, Including the Report on the Activities

Other information includes a report on the Group's activities in the financial year ended December 31, 2021 (the "Report on the Activities"), together with a statement of compliance with corporate governance principles and a non-financial information statement, as referred to in Article 49b.1 of the Accounting Act, which constitute separate parts of the Report (together: the "Other Information").

The report of the Management Board on the Activities of the Bank Millennium Capital Group and of the Bank for 2021, pursuant to Article 55.2a of the Accounting Act, has been prepared jointly.

Responsibilities of the Management Board and the Supervisory Board

The Parent's Management Board is responsible for the preparation of the Other Information in accordance with the applicable laws.

The Management Board and members of the Supervisory Board of the Parent are obliged to ensure that the Report on the Activities, along with the separate parts, meet the requirements of the Accounting Act.

Auditor's Responsibilities

Our opinion on the consolidated financial statements does not cover the Other Information. In connection with our audit of the consolidated financial statements, our responsibility is to read the Other Information and, in doing so, consider whether the Other Information is materially inconsistent with the consolidated financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this Other Information, we are required to report that fact in our auditor's report. Additionally, under the Act on Statutory Auditors we are obliged to express an opinion on whether the Report on the Activities has been prepared in accordance with the applicable laws and whether it is consistent with the information contained in the consolidated financial statements. Additionally, in accordance with the requirements of Article 111a par. 3 of the Banking Law Act of August 29, 1997 (Journal of Laws of 2021, item 2439) hereinafter referred to as the "Banking Law", we are required to audit the particular financial information contained in the Report on the Activities. Furthermore, we are obliged to state whether a non-financial information statement has been prepared by the Group and to express an opinion on whether the Group has included the necessary information in the statement of compliance with corporate governance principles.

Opinion on the Report on the Activities

Based on our work performed during the audit, we are of the opinion that the Report on the Activities:

- has been prepared in accordance with Article 49 of the Accounting Act and par. 71 of the Regulation of the Minister of Finance of 29 March 2018 on current and periodic information published by issuers of securities and the rules of equal treatment of the information required by the laws of non-member states (the "Current Information Regulation", Journal of Laws of 2018, item 757, as amended);
- is consistent with the information contained in the consolidated financial statements.

Furthermore, in the light of the knowledge and understanding of the Group and its environment obtained in the course of the audit, we have not identified any material misstatements of the Report on the Activities.

Opinion on the Statement of Compliance with Corporate Governance Principles

In our opinion, the statement of compliance with corporate governance principles contains the information referred to in par. 70.6.5 of the Current Information Regulation. We are also of the opinion that the information referred to in par. 70.6.5(c)-(f), (h) and (i) of the Regulation, as contained in the statement of compliance with corporate governance principles, is in accordance with the applicable laws and consistent with the information included in the consolidated financial statements.

Information on Non-Financial Information

In accordance with the requirements of the Act on Statutory Auditors, we would like to inform you that the Group does not prepare a non-financial information statement, relying on the exemption under Article 55.2e of the Accounting Act.

In the Report on the Activities, the Group included information concerning the preparation of a separate non-financial report and publication on the Bank's website on 21 February 2022.

Report on Other Legal and Regulatory Requirements

Opinion of an independent auditor on the performance of an attestation service for verifying the conformity of consolidated financial statements drawn up in a single electronic reporting format with the requirements of the Technical Standards Regulation concerning the specifications of the single electronic reporting format

Subject matter of the service

In connection with the audit of the consolidated financial statements, we conducted an attestation service providing reasonable assurance as to the assessment, whether the Group's consolidated accounts for the year ended 31 December 2020 prepared in a single electronic reporting format contained in a file named groupamillennium-2021-12-31-pl.zip ('consolidated financial statements in ESEF format') have been drawn up in accordance with the requirements set out in Commission Delegated Regulation (EU) 2019/815 of 17 December 2018 supplementing Directive 2004/109/EC of the European Parliament and of the Council with regard to regulatory technical standards for the specification of the single electronic reporting format ("ESEF Regulation").

Identification of criteria

The consolidated financial statements in ESEF format have been prepared by the parent company's management to comply with the labeling and technical requirements for the specifications of the uniform electronic reporting format that are set out in the ESEF Regulation.

The object of our assurance service is the compliance of the labeling of the consolidated financial statements in ESEF format with the requirements of the ESEF Regulation, and the requirements set forth in those regulations are, in our opinion, appropriate criteria for forming our opinion.

Responsibility of the Management Board and the Supervisory Board of the Parent

The Management Board is responsible for the preparation of the consolidated financial statements in ESEF format in accordance with the labeling requirements and technical requirements for the Uniform Electronic Reporting Format specifications set forth in the ESEF Regulation. This responsibility includes the selection and application of appropriate XBRL tags, using the taxonomy specified in the ESEF Regulation.

The responsibility of the Management Board shall also include the design, implementation and maintenance of an internal control system ensuring that consolidated financial statements are drawn up in an ESEF format free from material non-compliance with the requirements of the ESEF Regulation.

The members of the Parent Company's Supervisory Board are responsible for overseeing the financial reporting process, which includes the preparation of financial statements in accordance with the format prescribed by applicable laws.

Auditor's responsibilities

Our objective was to express an opinion, on the basis of the assurance service performed, that provides reasonable assurance whether the consolidated financial statements of the Group for the year ended 31 December 2021 have been labelled in accordance with the requirements of the ESEF Regulation.

We conducted this service in accordance with the National Standard on Assurance Engagements Other than Audit and Review 3001PL - "Audit of Financial Statements Prepared in Uniform Electronic Reporting Format" adopted by the National Council of Statutory Auditors (hereinafter: "KSUA 3001PL") and, where applicable, in accordance with the National Standard on Assurance Engagements Other than Audit and Review 3000 (Z) as set forth in International Standard on Assurance Engagements 3000 (Revised) - "Assurance Engagements Other than Audits or Reviews of Historical Financial Information" (hereinafter: "KSUA 3000 (Z)").

This standard requires the auditor to plan and perform procedures to obtain reasonable assurance that the consolidated financial statements in ESEF format have been prepared in accordance with specified criteria.

Reasonable assurance is a high level of assurance but does not guarantee that a service performed in accordance with KSUA 3001PL and, where applicable, in accordance with KSUA 3000 (Z), will always detect an existing material misstatement.

The selection of procedures depends on the auditor's judgment, including his or her assessment of the risks of material misstatement due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the preparation of the consolidated financial statements in ESEF format to design appropriate procedures to provide the auditor with sufficient and appropriate evidence in the circumstances. An assessment of the operation of the internal control system has not been made for the purpose of expressing an opinion on its effectiveness.

Quality control requirements

We apply the National Quality Control Standards adopted by the National Board of Auditors in the version of the International Standard on Quality Control 1 – "Quality Control of companies conducting audits and reviews of financial statements and other attestation and related services" and in accordance with it we maintain a comprehensive quality control system including documented policies and procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Ethical requirements and independence

In performing our services, both as an audit firm and as a statutory auditor, we comply with the independence and other ethical requirements set out in the Code of Ethics. The Code of Ethics is based on the fundamental principles of integrity, objectivity, professional competence and due care, confidentiality and professional conduct. We have also complied with other independence and ethical requirements that are applicable to this assurance service in Poland.

Summary of the work performed:

The procedures we planned and carried out included, among others:

- understanding of the process for preparing consolidated financial statements in ESEF format, including the Company's process for selecting and applying XBRL tags and ensuring compliance with the ESEF Regulation, including an understanding of the internal control system mechanisms related to this process;
- reconciliation of the labeled (on a selected sample) information contained in the consolidated financial statements in ESEF format to the audited consolidated financial statements;
- using a specialized IT tool to assess compliance with the technical standards for the Single Electronic Reporting Format specification, to assess the completeness of tagging the information in the consolidated financial statements in ESEF format with XBRL tags;
- assessing whether the applied XBRL tags from the taxonomy defined in the ESEF Regulation have been applied appropriately and whether taxonomy extensions have been used in situations where relevant elements have not been identified in the basic taxonomy defined in the ESEF Regulation;
- an assessment of the correct anchoring of the applied taxonomy extensions to the core taxonomy defined in the ESEF Regulation.

We believe that the evidence we have obtained provides a sufficient and appropriate basis for our opinion on the label's compliance with the requirements of the ESEF Regulation.

Opinion on compliance with the requirements of the ESEF Regulation

The basis for the formulation of the auditor's opinion is the matters described above, and the opinion should therefore be read with these matters in mind.

In our opinion, the accompanying consolidated financial statements in ESEF format have been labelled, in all material respects, in accordance with the requirements of the ESEF Regulation

Information on compliance with prudential regulations

The Management Board of the Parent Company is responsible for ensuring compliance of the Group's activities with the prudential regulations resulting from the provisions of Banking Law, resolutions of the Management Board of the National Bank of Poland and resolutions of the Financial Supervision Commission. Our task was, on the basis of the conducted study, to provide information on whether the Group complied with its prudential regulations. Our aim was not to express an opinion on the Group's compliance with these regulations.

Based on our investigation, we would like to inform you that we have not identified any breaches of the applicable Prudential Regulation Group and have not identified any irregularities that could have a material impact on the Consolidated Financial Statements of the Group, in particular as regards the correctness of the determination of capital ratios.

Statement Concerning Provision of Non-Audit Services

To the best of our knowledge and belief, we represent that non-audit services which we have provided to the Parent and to its subsidiaries are not prohibited under Article 5.1 of the EU Regulation and Article 136 of the Act on Statutory Auditors. The non-audit services which we provided to the Parent and to its subsidiaries in the audited period have been listed in the Report on the Activities.

Appointment of the Auditor

We were appointed as the auditor of the Group's consolidated financial statements by resolution 10/2021 of the Parent's Supervisory Board of the Bank of 22 February 2021. Our total uninterrupted period of engagement to audit the Group's consolidated financial statements is three consecutive financial years, i.e. starting from the financial year ended 31 December 2019.

The key statutory auditor on the audit resulting in this independent auditor's report is Dorota Snarska-Kuman.

Acting on behalf of Deloitte Audyt Spółka z ograniczoną odpowiedzialnością Sp. k. with its registered seat in Warsaw, entered under number 73 on the list of audit firms, in the name of which the consolidated financial statements have been audited by the key statutory auditor:

Dorota Snarska-Kuman
Registered under number 9667

Warsaw, 21 February 2022

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