

**THE STATEMENT OF MANAGEMENT BOARD OF KRUK S.A. ON THE RELIABILITY OF INTERIM CONDENSED CONSOLIDATED FINANCIAL STATEMENTS OF THE KRUK GROUP FOR THE PERIOD FROM JANUARY 1ST TO JUNE 30TH 2021**

The Management Board of KRUK S.A. declares that to the best of its knowledge interim condensed consolidated financial statements of the KRUK Group for the period from January 1st to June 30th 2021 and the comparative data have been prepared in accordance with the applicable accounting standards and give a true, fair and clear view of the financial position and assets as well as financial result of the KRUK Group.

The Directors' Report on the operations of the KRUK Group presents a true view of the KRUK Group's development, achievements and condition, including a description of key risks and threats.

**THE STATEMENT OF MANAGEMENT BOARD OF KRUK S.A. ON THE RELIABILITY OF INTERIM CONDENSED SEPARATE FINANCIAL STATEMENTS OF KRUK S.A. FOR THE PERIOD FROM JANUARY 1ST TO JUNE 30TH 2021**

The Management Board of KRUK S.A. declares that to the best of its knowledge interim condensed separate financial statements of KRUK S.A. for the period from January 1st to June 30th 2021 and the comparative data have been prepared in accordance with the applicable accounting standards and give a true, fair and clear view of the financial position and assets as well as financial result of KRUK S.A.