



PZU Group Overview

Growth, profitability, sustainable development

May 2021

PZU Group offers a wide range of products and services...



Property insurance

Motor insurance
(MTPL, MOD)

Home insurance

Corporate & SME insurance

Agricultural insurance

Financial insurance

Travel insurance



Life insurance

Group and individually
continued protection
products

Individual life insurance



Health care

Health insurance

Medicine insurance

Health care services:
general health care and
packages of related
services



Savings & Investments

Participation units

Pension products:
employment pension
products - PPE, individual
pension accounts - IKE,
individual pension security
accounts - IKZE, and
employee capital schemes
- PPK)



Banking products

Current and savings
accounts

Term deposits

Credits and loans

22 m clients in five countries

... with our companies being top players in five CEE countries ...

Market share in POLAND



Life protection
(group 1) with
a periodic premium
59.1%



Life periodical
premium
45.3%



Motor
34.4%

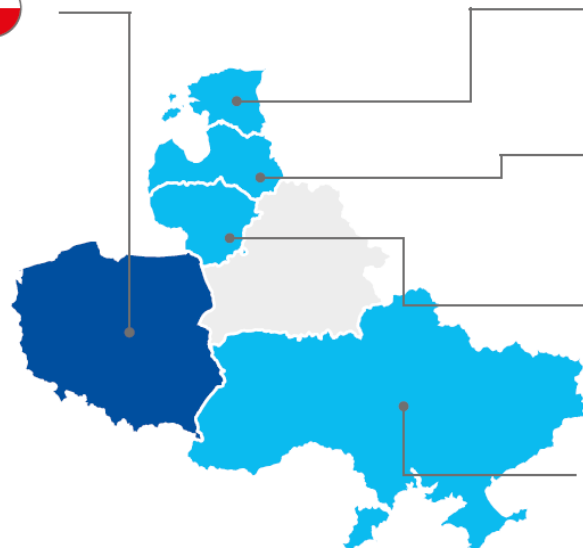


Non-life
33.4%

POLAND

	#1	
	#1	
	#2	
	#8	
TFI PZU	#4	
OFE PZU	#3	
Pekao TFI	#3	
PZU Zdrowie	#3	

Non-life insurance
 Life insurance



ESTONIA

#4

LATVIA

#2

LITHUANIA

#1
#6

UKRAINE

#6
#4



Market position by assets under management

Insurance sold in direct sales channels via internet / telephone

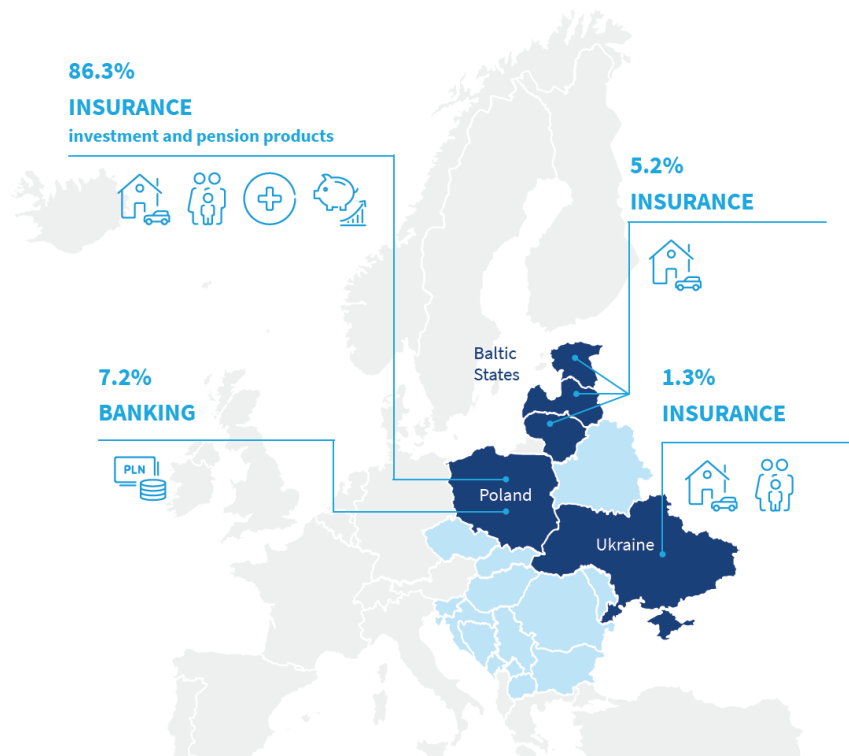


Market position by assets



Market position by revenue

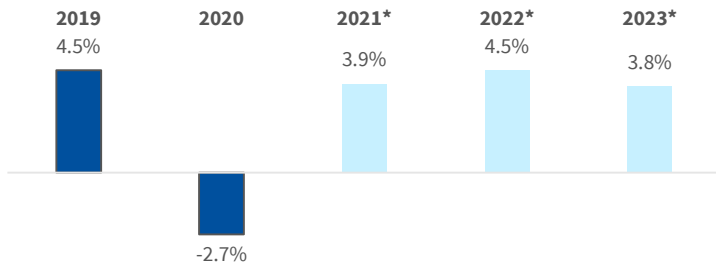
... and insurance contributing the most to the Group's operating profit...



Percentage share in the operating result (adjusted for PZU's shares in banks in 2020, excluding the impairment loss on Bank Pekao and Alior Bank goodwill and intangibles identified during the acquisition of Alior Bank).

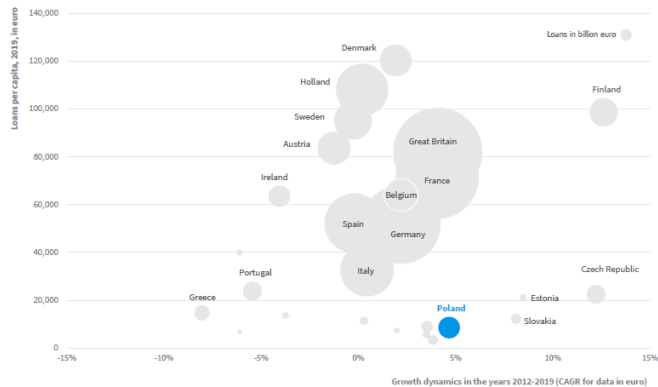
... having the growth potential in key areas of operations

Poland's GDP in 2019-2023



*Forecasts of the average annual GDP growth rate of professional forecasters - NBP survey, March 2021 (in%) - median of central forecasts; 2019-2020 GDP based on the Central Statistical Office, preliminary GDP estimate in the fourth quarter of 2020 (February 26, 2021)

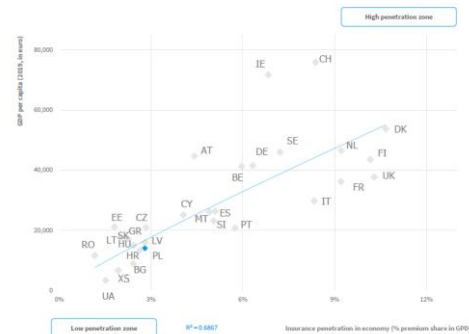
Loans per capita (2019, EUR) in relation to the growth rate (2012-2019, EUR)



Source: own calculations based on ECB data
PZU Group overview

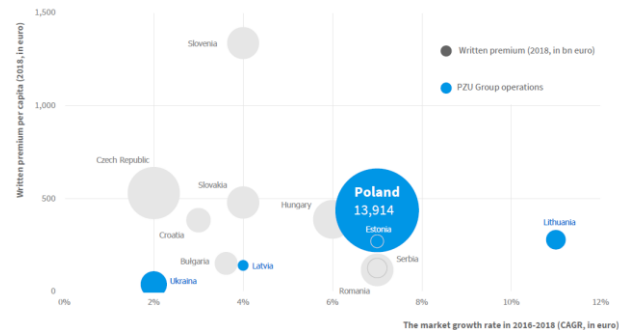
Growth, profitability, sustainable development

Insurance penetration to GDP per capita in Europe (2019, EUR)



Source: own study based on Eurostat, Swiss Re Institute, Deloitte

GWP per capita (2018, EUR) vs insurance market growth rate (2016-2018)



Source: own study based on Eurostat, Insurance Europe, Swiss Re Institute



The PZU Group combines high profitability with business safety...

Leading position in Poland

One of the largest financial groups in CEE

Largest distribution network and customer base in Poland

Profitability leader

Unrivalled capital strength

Highest S&P rating for a Polish company

Long-term committed shareholder

A socially responsible company

#1 market position in Poland

\$101.5 bn assets
~\$7.5 bn market cap

16m customers
10k agents

10,9 / 17,9 / 22,5 ROE¹

257%
Solvency II ratio²

A- / Stable

Polish State Treasury

Presence in the **WIG ESG (sustainability) index**

¹ ROE attributable to the parent company: 10.9% - reported / 17.9% - adjusted by the impact of the impairment loss on goodwill arising from the acquisition of banks, impairment loss on assets arising from the acquisition of Alior Bank - in total PLN 1,343 million / 22.5% - adjusted by the impact of COVID-19 on the group's results and for a dividend of 80% of the PZU Group's consolidated net profit, which was not paid in 2020 in the form of a dividend and increased equity

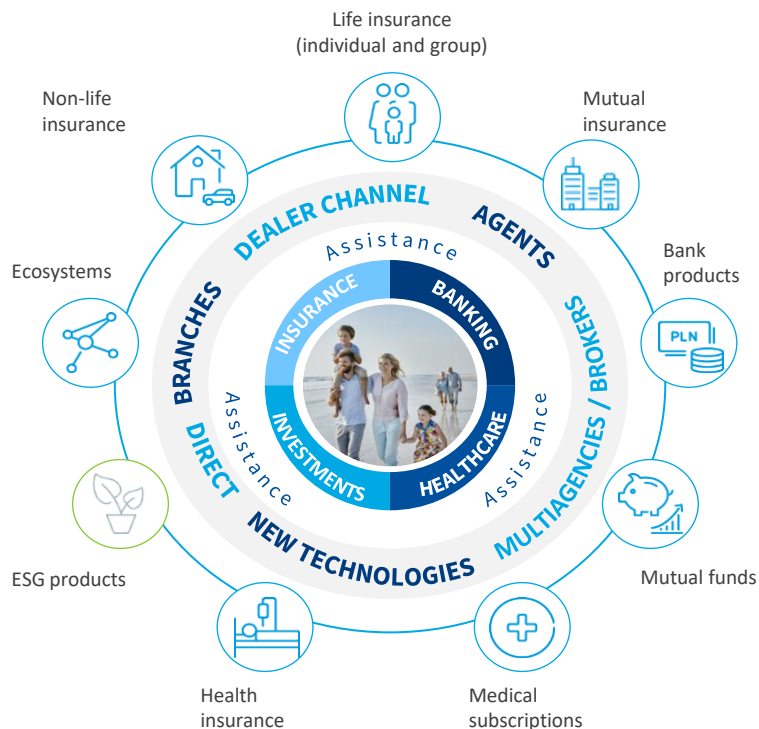
² Data as at the end of Q3

³ The WIG ESG Index is a ranking prepared on the basis of the portfolio value of companies listed on WSE and considered to be socially responsible and the ESG evaluation made by the international company Sustainalytics encompassing activities for the benefit of the environment, social responsibility and corporate governance.

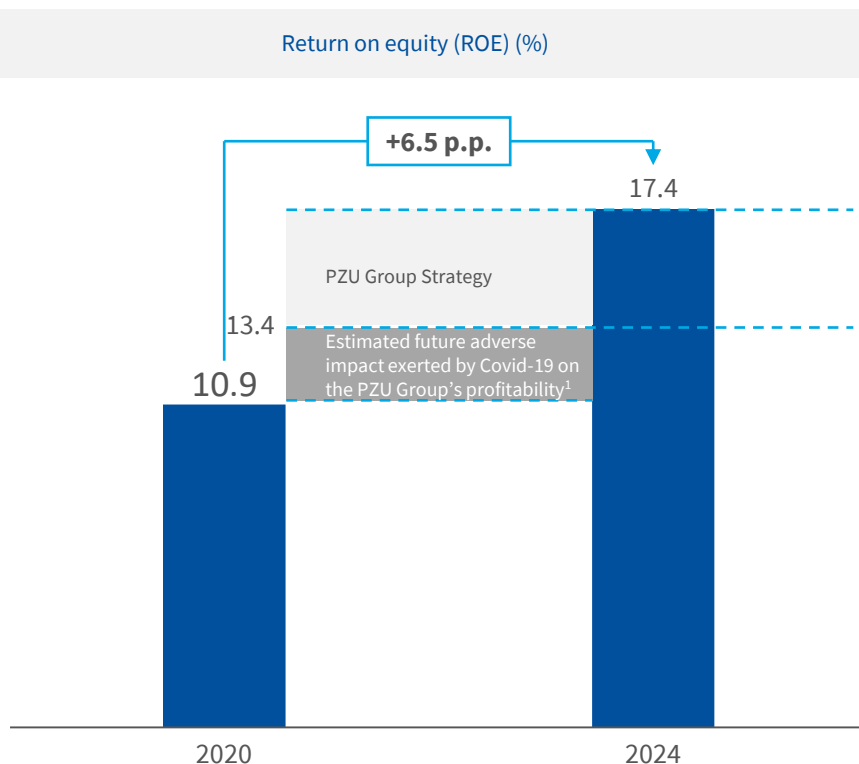
The PZU Group wants to be a supplier of comprehensive solutions that will help clients lead a healthy life and sustainable business.

We are poised to offer comprehensive solutions in a single location to currently very demanding clients, individual and entrepreneur alike, to respond to the entirety of their needs: to help them lead a healthy life and operate in a sustainable fashion, provide medical care to their families or employees, protect their assets and facilitate asset growth, afford a feeling of stabilization and taking good care of their relatives regardless of what the future brings.

...being a lifetime partner for its clients.



The PZU Group's strategy until 2024 assumes bolstering the potential to generate a high level of net profit...



¹ Estimated temporary future impact on insurance activity

Despite the Covid-19 pandemic in 2021-2024 **we will deliver a high level of profitability on the business we run thanks to the following:**



safe and sound business model predicated on business diversification,



further **streamlining of business, product and distribution processes**, as well as management, including risk management and shaping our pricing policy,



continued **cost optimization**,



leveraging synergy effects in the PZU Group.

This will translate into **ramping up the return on equity (ROE) by approximately 6.5 p.p.** despite the anticipated deterioration in the combined ratio and the operating margin on life insurance.

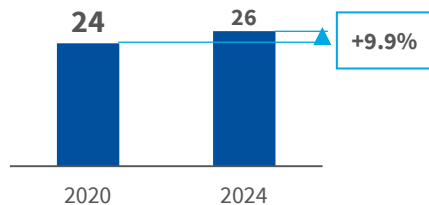
...with further growth in each of the markets of operation...

We will consistently **develop our activity**

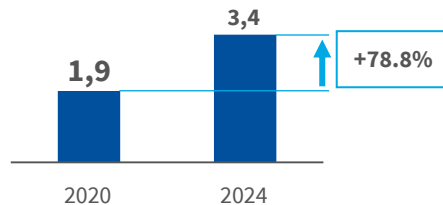
We will **significantly improve the net result** while increasing the contribution of Bank Pekao and Alior Bank

We will retain **high capital stability** and **increase the value of assets** under management

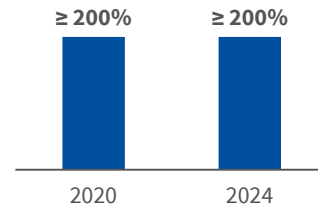
PZU's gross written premium¹ (bn PLN)



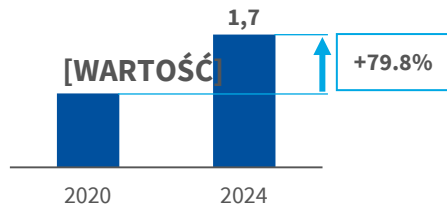
PZU's net profit² (bn PLN)



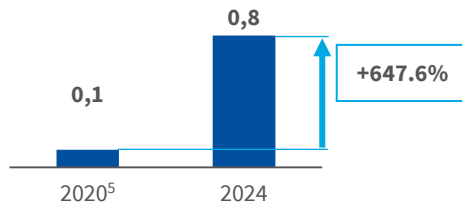
Solvency II ratio (%)



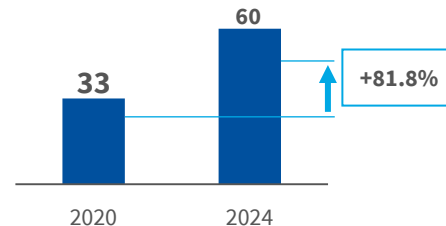
PZU Zdrowie's revenues (bn PLN)



Banks' contribution to PZU Group's net result³ (bn PLN)



Assets under management⁴ (bn PLN)



¹ Gross written premium of the PZU Group

² Net profit attributable to the parent company

³ Net profit attributable to the parent company

⁴ Third party assets under management TFI PZU, Pekao TFI and Alior TFI

⁵ Does not incorporate the impairment losses for intangible assets following from the acquisition of Alior Bank and Bank Pekao

... and development carried out in a sustainable manner.

We set the objective of **supporting the development of low-emission economy, caring for sustainable transformation**

We want to encourage our clients and **local communities to lead a sustainable and safe lifestyle**

We will take care of **responsible management giving consideration to ESG factors**

Reaching climate neutrality of own operations thanks to reduction of emissions, purchase of green energy and compensation of CO² emissions

Number of recipients of social activities in the area of safety and sustainable lifestyle during the year

Giving consideration to **ESG targets** in the Company's strategic objectives **and handing them over for execution by Senior Management**

scope
1 and 2

10-15
m

ESG goals
in Senior
Mgmt
targets

55%

500
m

70%

70%

Assessment from the ESG perspective **of 55 percent of the biggest corporate insurance clients** from sectors sensitive to ESG risks

Increase of the current exposure in investments supporting climate and energy transformation by **500 m PLN** in 2021-2024

Percentage of employees covered by the **#Well-being program**

Percentage of key procurement processes which **give consideration to ESG criteria**

The achieved financial results ensure a predictable and attractive model of generating value for shareholders ...



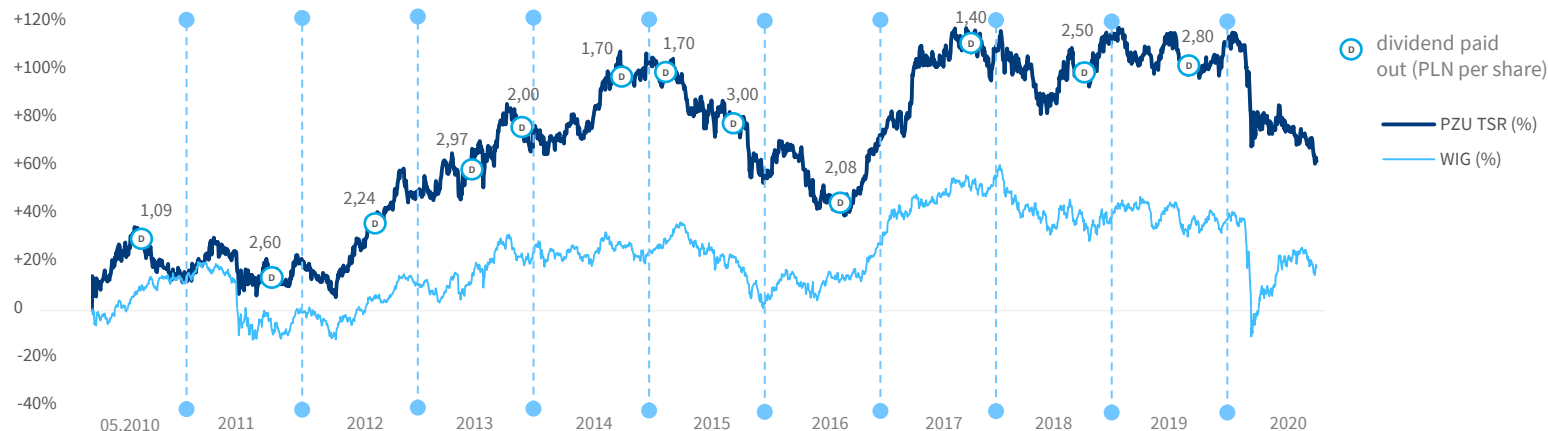
Gross Written Premium (PLN bn)	20.2	22.8	23.5	24.2	23.9
	2016	2017	2018	2019	2020
				-1.3%	
Net profit - parent company (PLN bn)	1.9	2.9	3.2	3.3	1.9
	2016	2017	2018	2019	2020
				+16.8%	3.8 ¹
ROE – parent company (%)	14.9%	21.0%	22.1%	21.2%	10.9%
	2016	2017	2018	2019	2020
					22.5% ²

¹ PLN 3.8 bn - net profit attributable to the parent company (comparable) adjusted by the impact of COVID-19 on the group's results; PLN 1.9 bn reported net profit attributable to the parent company

² ROE attributable to the parent company: 10.9% - reported / 17.9% - adjusted by the impact of the impairment loss on goodwill arising from the acquisition of banks, impairment loss on assets arising from the acquisition of Alior Bank - in total PLN 1,343 million / 22.5% - adjusted by the impact of COVID-19 on the group's results and for a dividend of 80% of the PZU Group's consolidated net profit, which was not paid in 2020 in the form of a dividend and increased equity

...delivering superior returns to our shareholders and outperforming the WSE's main indice.

Dividend distributions and PZU's total shareholder return (TSR) (2010-2020)



PZU's total return since the IPO until 31 December 2020 **totaled 87%**
vs. the growth in the **WIG Index of 36%**



Appendices

- Business model
- Digital transformation
- Shareholder structure
- Financial highlights by segments & KPIs
- Capital position & profit distribution
- History & milestones
- Awards & distinctions

By conducting business ethically and responsibly...

- 200 years of tradition
- Sound capital base, high Solvency II ratio
- Largest financial group in Central and Eastern Europe
- Strong brand

A- with a stable outlook
AAA capital strength rating
 S&P Global Ratings 2020

PZU / Super Ethical Company
 Puls Biznesu 2018-2021

PZU Życie / Super Ethical Company
 Puls Biznesu 2021



- Artificial intelligence and machine learning¹
- Continuation of the process of digitalizing insurance, banking, investment and health products and services
- Advanced analytics
- Process optimization

Innovation Lab
 Corporate Innovation Awards

AI² in Claims Handling
 Gazeta Bankowa 2019

PZU GO
 Fintech and Insurtech Awards 2019
 Gazeta Bankowa 2019

PZU
 Employer Branding Excellence Awards 2019

- We keep our promises
- We observe transparent rules of doing business
- We are fair in our internal and external relations
- We cultivate a culture of ethics and compliance

- We respond to the needs of clients, employees and society
- We manage our environmental impact deliberately and responsibly
- We offer an inspiring place of work

¹ Machine learning is a technology assuming that the program utilizes algorithms to “learn” on the basis of large data sets whereby it is capable of executing tasks without having to be designed directly by a human

² AI (artificial intelligence)

CELEO
 ZBIENIOWALNOŚĆ ROKOWA



...we build value for the stakeholders of the PZU Group

Capital

The PZU Group leverages its tangible and intangible resources to create value for its shareholders, clients, employees and agents, and exert an influence on the Polish economy and its sectors.



Financial



Products and Distribution



HR



Intellectual



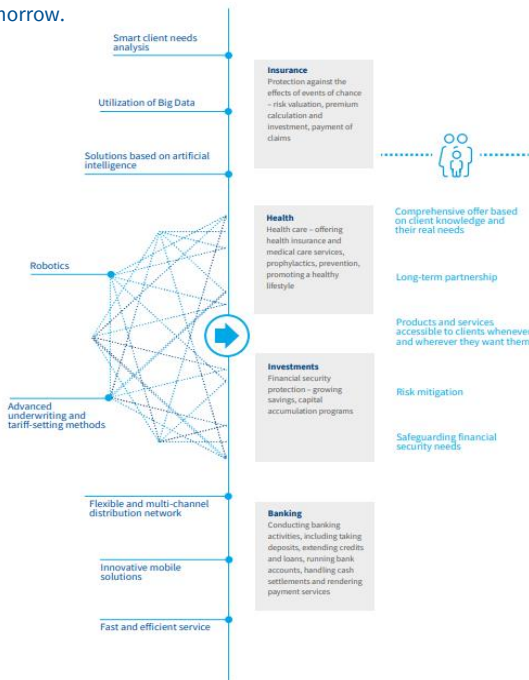
Natural



Social relations

Value proposition

At the same time, we effectively utilize business size, innovativeness (products and services), more than 200 years of experience and knowledge of client needs – today and tomorrow.



Stakeholder value

The new and more integrated PZU Group will be able to help clients better at all stages of their life and support the Polish economy's sustainable development.



Clients



Investors and shareholders



Employees and agents

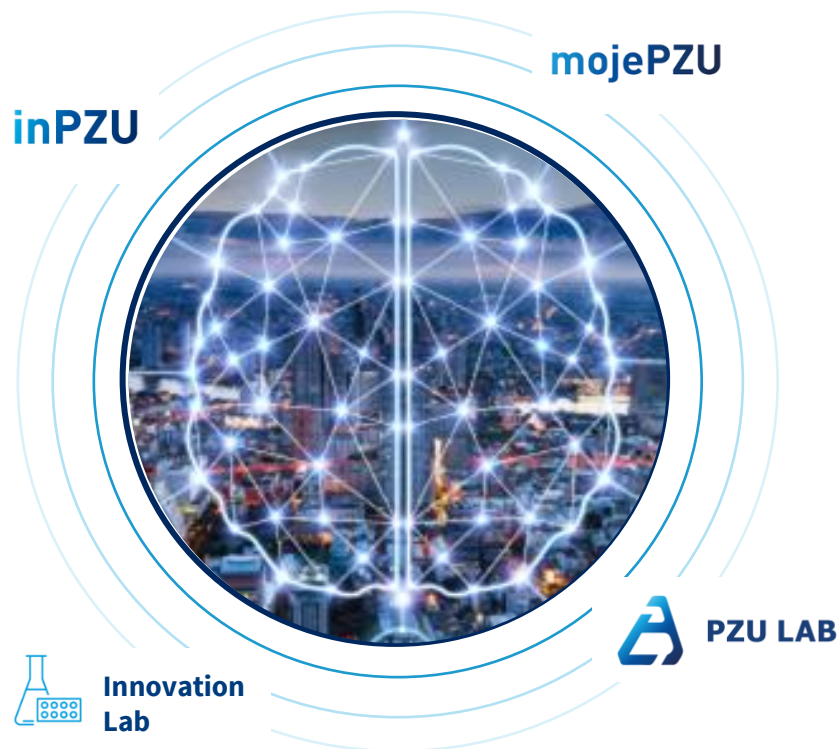


Local communities



Central administration

We leverage new technologies in all operating areas...



Digitalization and streamlining processes



We continue to implement solutions for clients that are simple, intuitive and universal.

As consumer trends are evolving, mobile solutions will play an ever more important role in interactions with clients.

Utilization of AI, Big Data¹ and advanced analytics



We will continue to focus on the utilization of opportunities offered by new technologies, including AI, Big Data and solutions supporting advanced analytics. Implementation of new technologies should lead to improved operating efficiency and profitability of business, among others through automation and streamlining of decision-making processes.

New channel approach (mobility and multi-channel)



We will use new digital distribution channels as an addition to traditional channels.

Cloud computing²



We plan to implement cloud computing solutions, a technology which offers significant support for technology transformation and new opportunities to support business operations, such as greater efficiency of the infrastructure.

Cybersecurity



We ensure and continuously improve security of our IT networks; we will introduce tools for estimating cybersecurity risk in the financial sector. We offer assistance and protection in case of cybernetic incidents and breaches of data of our business clients.

¹ Big data is a term that depicts diverse, volatile, high-volume data sets and, usually, all the analysis and systematization procedures on such data, as well as the technologies used to store them

² Cloud computing is a technology, in which users take advantage of the processing capacity available over the Internet rather than investing in, among others, servers, database service tools or software

... to create new value proposition for clients ...



CASH

Pożyczka na remont?
Zakup samochodu?
A może na inne
marzenia?

Ściągnij po wygodną pożyczkę dla pracowników.

WYPRÓBUJ / ZAPISZ SIĘ



#my PZU

Most sophisticated platform available on the insurance, financial and health markets. Modern self-service offers a single avenue to access PZU Group's products and services and helps take care of numerous matters without having to visit a branch or call a hotline. It is accessible from anywhere at any time on personal computers and through the myPZU mobile app. In 2019 this service was integrated with the **inPZU** platform enabling customers to invest on their own in the passive funds that are making their debut on the Polish market.

Cash

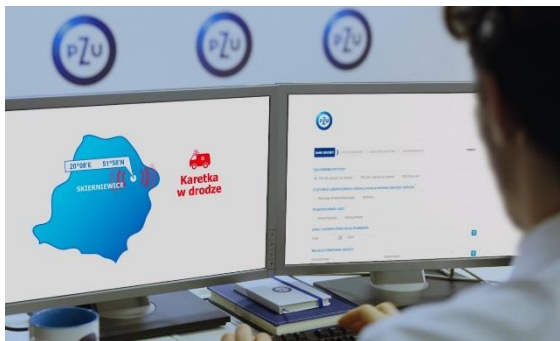
The Cash Platform is a one-of-a-kind offer for employers who would like to give their employees additional non-wage-related benefits and for employees who gain rapid access to money from a trusted institution. It is an example of successful synergy and the utilization of the strengths of the companies operating in the PZU Group. The Cash Platform is an innovative solution not only in technical terms. It also marks a unique approach to the distribution of bank products.



Cyber SME

A tool that scans the websites of small and medium-sized enterprises (SMEs) and verifies their cyberattack safeguards. It protects companies against threats coming from the Internet, providing them with tools to react quickly in the event of a cyberattack. PZU agents may also use this platform to prepare customized reports on cyber risks for distinct companies.

... and to care for their life and health



PZU GO

PZU GO is a small electronic device which looks like a sticker adhered to the car's windshield. It connects to the PZU GO app in a smartphone by Bluetooth and when it detects a large g-force that may suggest an accident, it alarms PZU's operating center. At the same time, it transmits information concerning the vehicle's location. A PZU consultant immediately calls the client to check whether assistance is needed, and if the client does not pick up, the consultant summons rescue services.



Varso

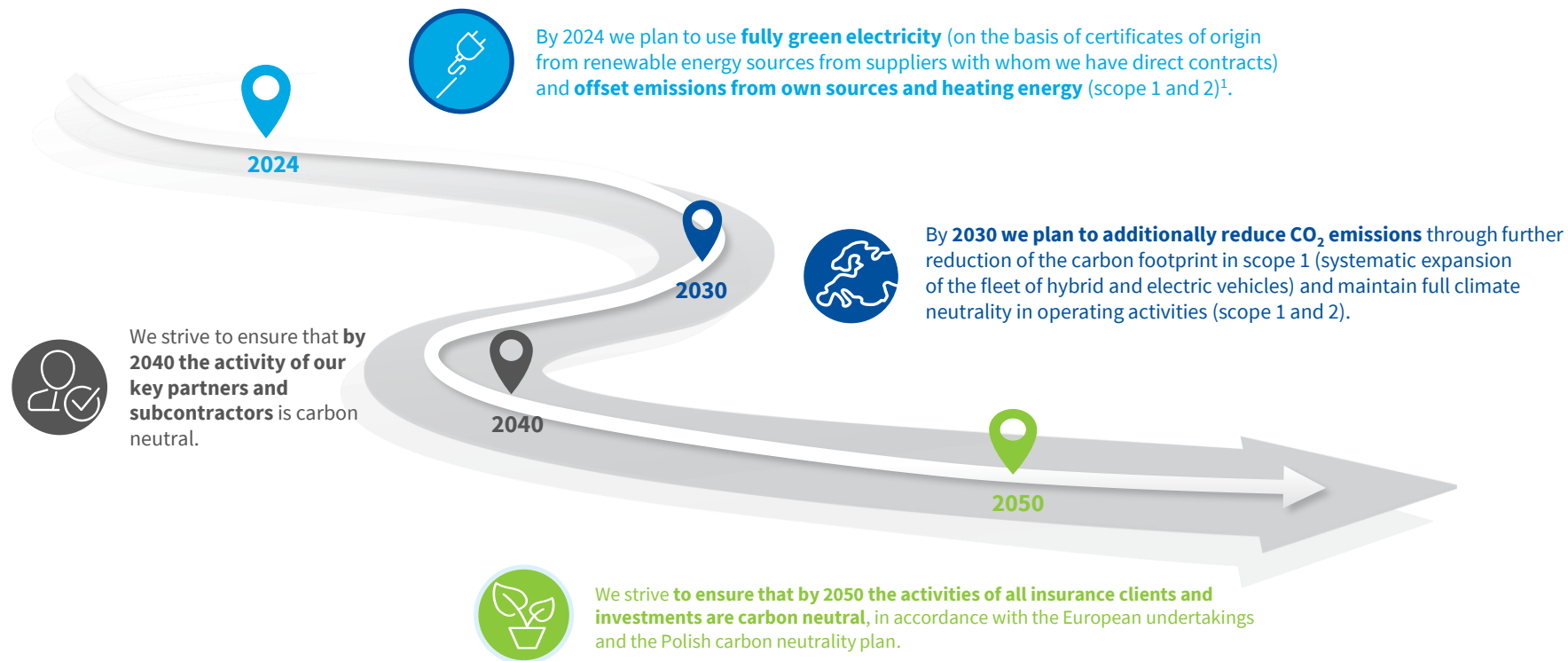
In 2020, PZU Zdrowie opened its most state-of-the-art. medical center. It is located in the Varso modern office complex at ul. Chmielna in Warsaw. The Warsaw Chmielna PZU Zdrowie Medical Center is unique in terms of its innovative medical equipment as well as services provided to the patient. The medical center features several innovative solutions such as: examination with StethoMe electronic stethoscope, painless and safe blood draw thanks to state-of-the-art AccuVein vein visualization, medical examination with LUMIFY handheld ultrasound device



Band of Life COVID-19

The Band of Life, adapted for use in care for patients infected with coronavirus, is an electronic device worn on a wrist that helps save human life. It monitors the basic vital parameters of patients, such as blood oxygen saturation, pulse and temperature, and alerts medical personnel of any emergencies. The Bands, introduced by PZU in 2019 under a pilot project, have been modified after the outbreak of the pandemic to support the care for patients suffering from COVID-19. By enabling remote monitoring of the patients' health, the Bands reduce the risk of transmission of the virus to medical personnel.

We are an active participant in the green energy transformation...



¹ The definition of scope 1 and 2 is available on the page with indicator definitions
Comments regarding emission scopes refer to the classification specified in the GHG Protocol

...we take actions towards ultimate climate neutrality...

2024 Goals

- Increase of the current exposure in investments supporting climate and energy transformation by **500 m PLN in 2021-2024**

- **Assessment from the ESG perspective of 55 percent of the biggest corporate insurance clients** from sectors sensitive to ESG risks

- Achieving CO2 neutrality in own operations (scope 1 and 2) thanks to reduction of emissions, purchase of green energy certificates of origin (in own properties where PZU and PZU Życie have signed direct electricity supply agreements) and offset of CO2 emissions

Actions

- We conduct investment activity respecting the **principles of sustainable development**
- We support **energy transformation of the Polish economy** - by 2024 we will develop a development strategy for a portfolio in low-emission and sustainable industries until 2050
- We invest in climate-friendly products and sectors; we will systematically **increase the share of sustainable and green investments and funds in our portfolio**



Investments

- We consistently and responsibly support our clients and the public in the journey towards **climate neutrality**
- By 2024 we plan **to expand and increase our insurance offer supporting decarbonization** and energy mix change process
- We consciously and responsibly manage **the risk associated with our activity and climate transformation**



Insurance

- We will offset direct **CO₂ emissions of PZU and PZU Życie** to the extent it is not possible to reduce them
- **We will reduce consumption of resources** – water, paper, energy, toners, petrol, Diesel oil – we will use certified materials and raw materials
- We will increase **the employees' environmental awareness**
- To develop a responsible organization making decisions supporting sustainable development we will fully **incorporate ESG factors into the process of managing individual risk categories**



Operating activities



... and ensuring better life quality of our employees and clients.

2024 Goals

- **10-15 million recipients of social activities** in the area of safety and sustainable lifestyle during the year
- **70 percent of employees** covered by the well-being program

Actions



- We consistently **support education and training for road participants** and conduct social campaigns to augment the safety on Polish roads
- As a leader in the insurance market we want to set **market standards and inspire others to take actions improving safety** – therefore we undertake initiatives towards insurance education and projects supporting sustainable lifestyles
- Being one of the largest employers in Poland we put special emphasis on the **health and well-being of our employees** – we strengthen their skills, offering them a broad range of training
- We take care of not only physical health and prophylactics but also care for **preventing mental health problems**, which intensify, especially during the pandemic



Social responsibility

- Giving consideration to **ESG targets in the Companies strategic objectives** and handing them over for execution by Senior Management
- **Giving consideration to ESG requirements in 70 percent of key procurement processes**

- We constantly develop and **strengthen the organizational culture based on openness and ethics** and make our employees aware of the meaning underlying the norms that we observe
- As a market leader we assume responsibility for **fostering responsible attitudes of the employees** at each level of the organization
- We are aware that we have material impact on the procurement market and **assume responsibility for fostering the highest business standards in our environment** – we expect that our business partners will comply with the Best Practices for PZU Group's Suppliers and conduct their activity in a sustainable and responsible manner
- We want to be an active member of key organizations which deal with sustainable development issues and operate in the Polish market – therefore one of our ambitions is to **actively take part in the experience exchange forums and constantly improve the solutions in the area of ESG**



Corporate governance

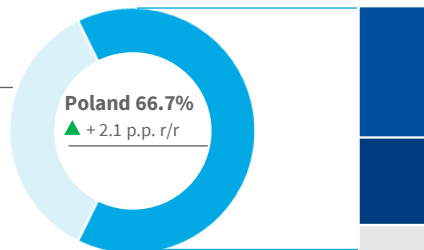


The sole shareholder controlling an equity stake in excess of 5% is the State Treasury of the Republic of Poland (34.2%)

The State Treasury of the Republic of Poland is PZU's main shareholder ...

International 33.3%

▼ - 2.1 p.p. y/y



Polish State Treasury 34.2%

■ + 0.0 p.p. y/y

Institutional investors 24.1%

▲ + 1.1 p.p. y/y

Retail investors 8.5%

▲ + 1.0 p.p. y/y

▲▼ change 2020/2019



Investors' interest was marked on the basis of the number of investor meetings in 2020 and the country of origin of the investors; shareholding structure (excluding the State Treasury) at the end of 2020

According to a survey carried out among shareholders at the end of 2020, the shareholder structure in terms of stakes and geographies remained stable. The total stake held by domestic investors increased by 2.1 p.p. y/y, at the expense of foreign investors. This was likely partly related to the development of Employee Capital Schemes. The exposure of retail investors also increased, to 8.5%, or by 1.1 p.p. y/y.

The share of open-end pension funds and mutual fund management companies remained at similar levels to those in the corresponding period of 2019: it stood at 16.9% and 4.7%, respectively.

In terms of geographic mix, the exposure of Asian investors increased by 1.3 p.p. to 5.9%. At the same time, the exposure of investors from North America and Europe (excluding Poland) declined by 1.5 p.p. y/y to 13.2% and 2 p.p. y/y to 14.2%, respectively.

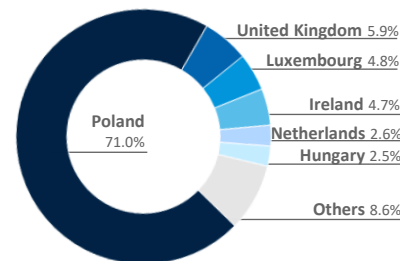
... however, PZU's shares are held by investors from around the world

Europe

Institutional investors excl. the Polish State Treasury (with 295.2 m shares, or a 34.2% equity stake)

330.2m shares (**38.2%** of equity)

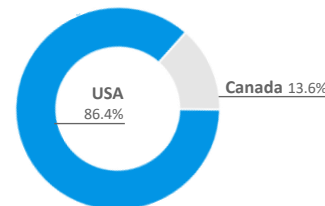
▼ - 0.8 p.p. y/y



North America

113.9 m shares (**13.2%** of equity)

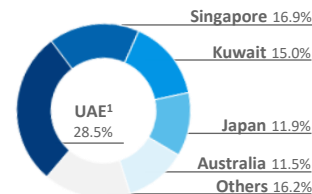
▼ - 1.5 p.p. y/y



Asia & Australia

51.1 m shares (**5.9%** of equity)

▲ + 1,3 p.p. y/y



▲▼ change 2020/2019

¹ United Arab Emirates



Profitable growth in insurance ...

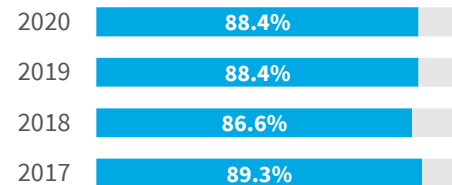


Non-life insurance in Poland

Gross Written Premium (bn PLN)



Profitability (COR)



Life insurance in Poland

Gross Written Premium (bn PLN)



Profitability (operating margin in group insurance)

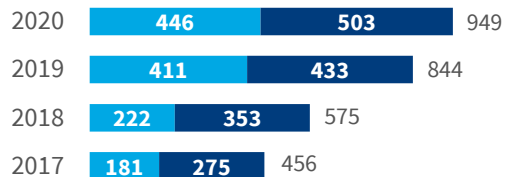




... dynamic development of health business ...

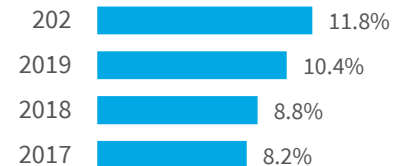


PZU Zdrowie revenue (m PLN)

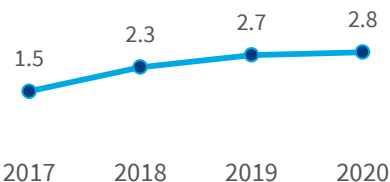


■ Health care companies ■ Health insurance and subscriptions

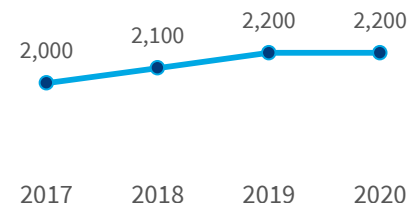
Profitability (EBITDA margin)



Number of agreements (million)



Number of partnership branches

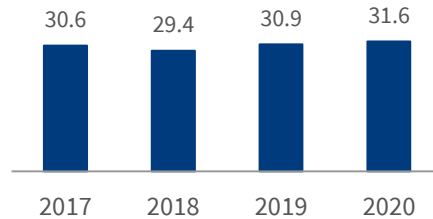




... wide offer of savings & investment products ...



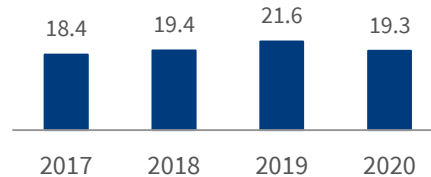
Third Party Assets of TFI and OFE - PZU clients (bn PLN)



Net result of asset management of TFI and OFE – PZU clients (m PLN)



Assets of Peakto TFI (bn PLN)



Net result of asset management of Pekao TFI (m PLN)

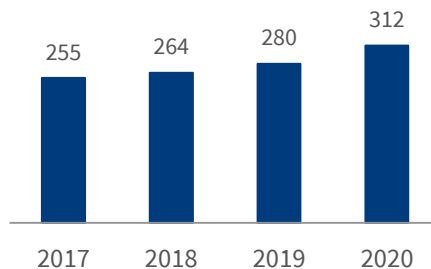




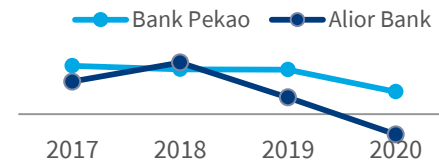
... and potential in banking ...



Banking assets in the PZU Group (bn PLN)



ROE (return on equity)



Contribution of banking to the net profit of the parent (m PLN)



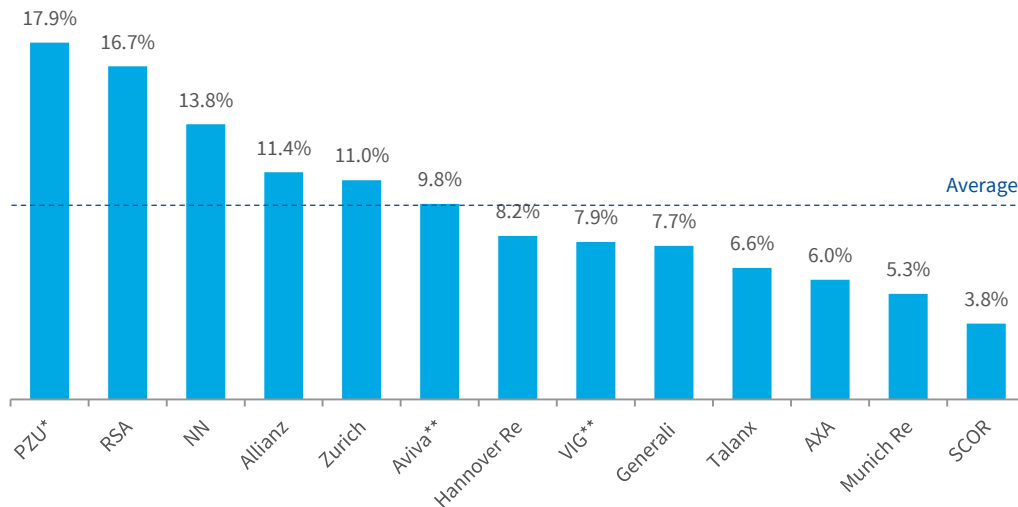
■ Net profit of the PZU Group (excl. banks) ■ Net profit of banks (Pekao, Alior) attributed to PZU



The PZU Group's strategy assumes achieving the return on equity (reported ROE) of 17.4% in 2024, i.e. an increase by approx. 6.5 p.p. vs. ROE reported at the end of 2020 (10.9%)

... allow to achieve above average results ...

PZU's ROE versus European insurers (2020)



* profit and equity adjusted by the impairment loss on assets related to bank acquisitions in the amount of PLN 1,343 million

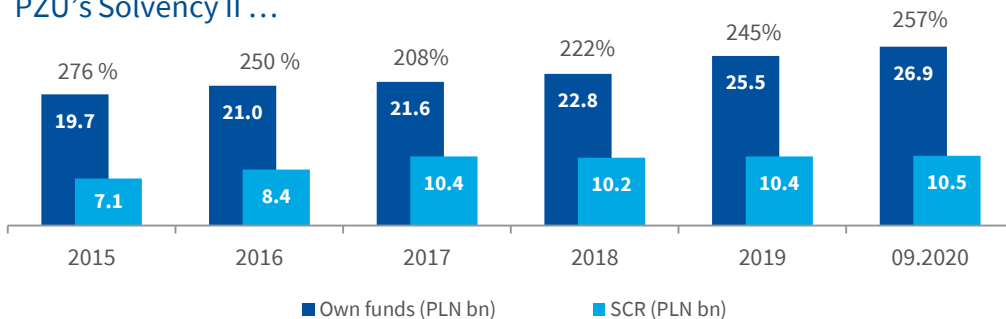
** based on preliminary data

Source: PZU, company reports - annual data

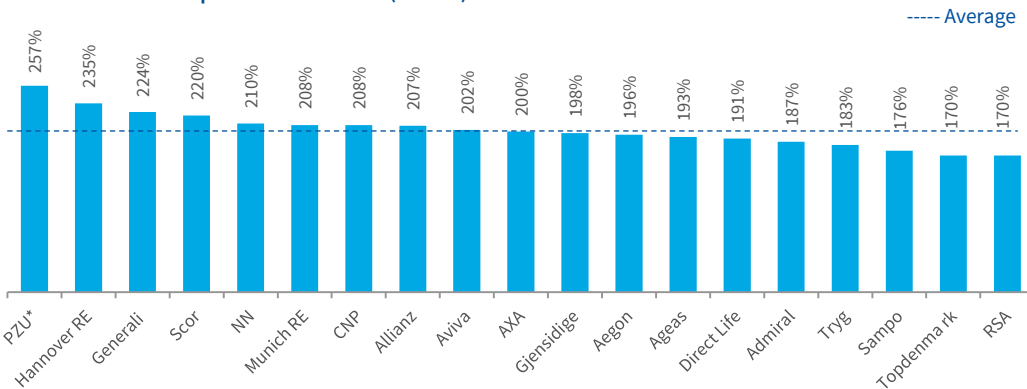


... coupled with its strong capital position ...

PZU's Solvency II ...



... versus European insurers (2020)



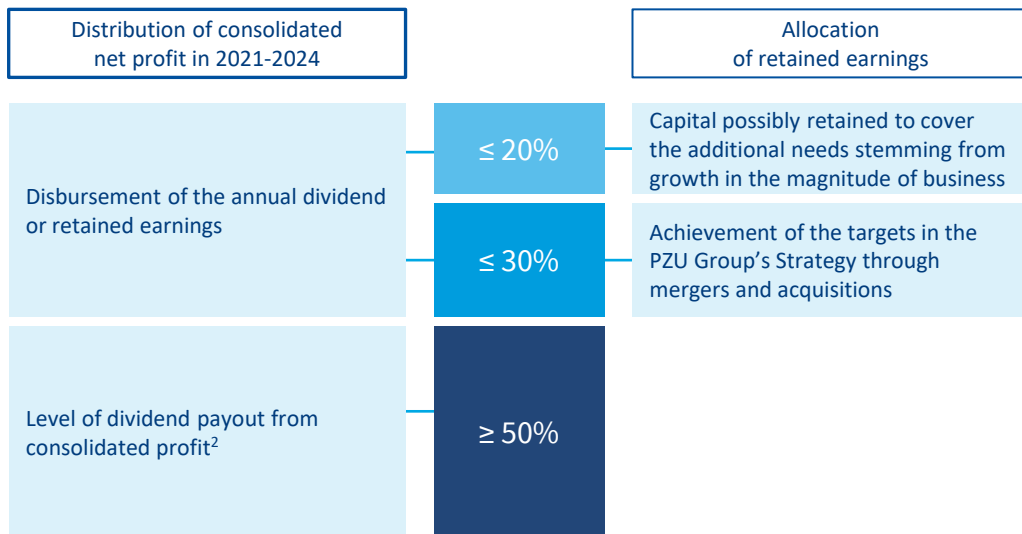
A – /Stable/

Financial strength rating and credit rating awarded to PZU by S&P Global Ratings

Source: PZU – the data after Q3 2020 (unaudited), in the case of the other insurers - data at the end of 2020

... and consistently pursued the capital and dividend policy ...

Polityka dywidendowa na lata 2021-2024



¹ PZU's net profit attributable to the parent company

² Financial leverage ratio – quotient of debt to the PZU Group's sum total of debt and equity attributed to the equity holders of the parent company minus goodwill and intangible assets attributed to the equity holders of the parent company. Ratio calculated on the basis of the categories disclosed in the PZU Group's consolidated financial statements net of the banking sector

Principal assumptions



We will continue to be a **dividend company** while generating an above average return on equity.



Every year we will pay a dividend of 50 to 100 percent of the PZU Group's¹ consolidated annual earnings.



We will **maintain our solvency ratios at a level no lower than 200%** for the PZU Group, PZU and PZU Życie (according to Solvency II).



We will **maintain the our financial leverage ratio²** at a level no higher than 25%.



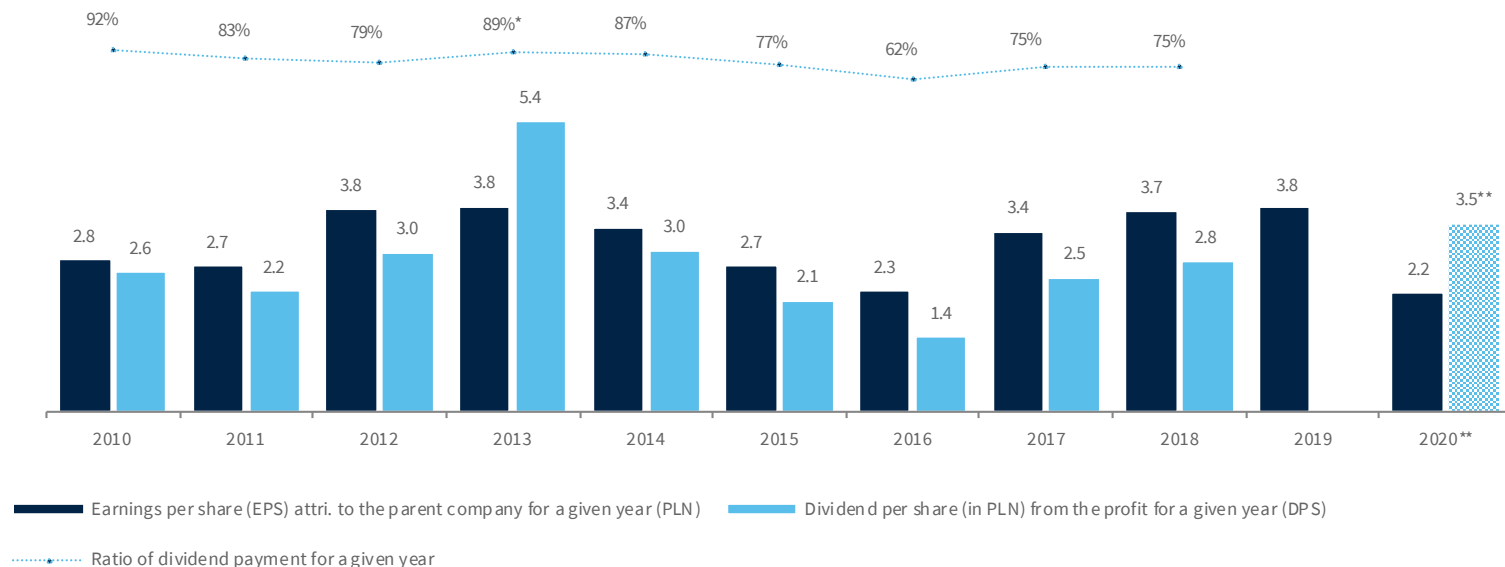
We will procure **funds for growth and acquisitions** in the coming years.



We will **maintain the financial conglomerate's surplus own funds above the requirements** for solvency.

... generated an attractive dividend stream for our shareholders

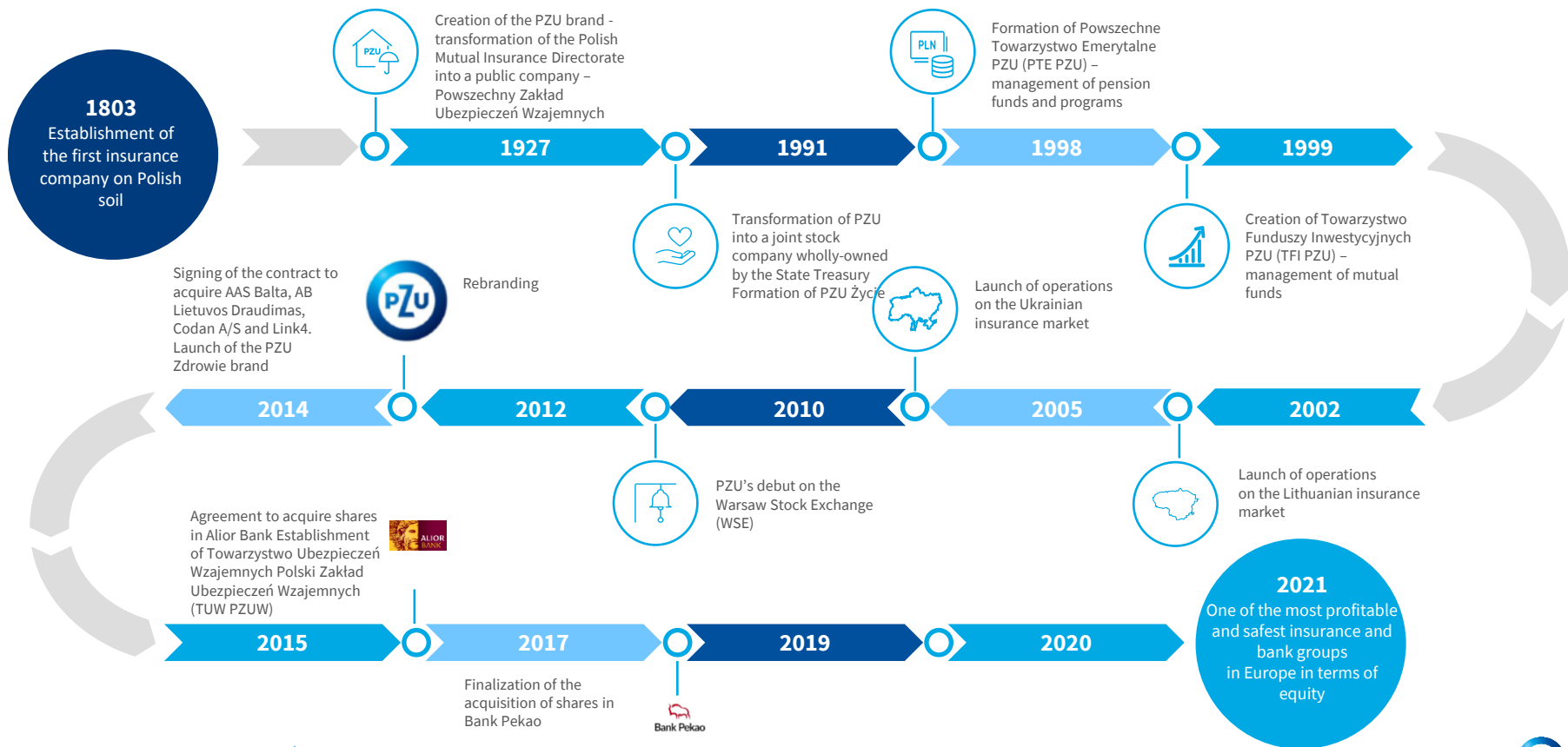
PZU's earnings and dividend per share in 2010-2020



* The payout ratio net of the dividend payout from excess capital (PLN 2 per share)

** On 26 March 2020, the Polish Financial Supervision Authority (KNF) issued a decision prohibiting the disbursement of dividends in 2020 by insurance companies and banks from their 2019 profits. On 16 December 2020 the Polish Financial Supervision Authority (KNF) issued a decision allowing the disbursement of dividends in an amount equal to 100% of the 2019 profit and 50% of the 2020 profit. On 12 May 2021 the Supervisory Board issued a positive opinion on the Management Board's motion to the OGM for dividend payment of PLN 3.5 per share.

Jako Grupa PZU od ponad 200 lat rozwijamy się na rynku finansowym...





Selected awards and distinctions conferred on PZU in 2020



PZU: Trustworthy Brand



PZU: Master of Innovative Transformation, special distinction in a contest organized by the ICAN Institute and the MIT Sloan Management Review Poland



PZU Zdrowie: Wprost Business Leader for its health protection activities



PZU Życie: Super Ethical Company



PZU: Distinction in the Internet campaign category in the Employer Branding Excellence Awards 2020



LINK4: Client's Golden Laurel in 2020 in the motor insurance category



PZU: Celent Model Insurer 2020 in the Data, Analytics, and AI category



PZU: Innovation Eagle awarded by the Rzeczpospolita daily in the category of Innovative Solutions mitigating the effects of the COVID-19 pandemic



TFI PZU: "TFI of the Year" in the ranking published by Gazeta Giełdy i Inwestorów "Parkiet"



PZU: The Best Annual Report 2019 - The Best of the Best" (a second time)



PZU Zdrowie: Golden OTIS Trust Award 2020 for its Virtual Clinic



TFI PZU: Two "Alfa" awards from the Analizy Online service given to PZU Obligacji Krótkoterminowych and PZU Dłużny Aktywny



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