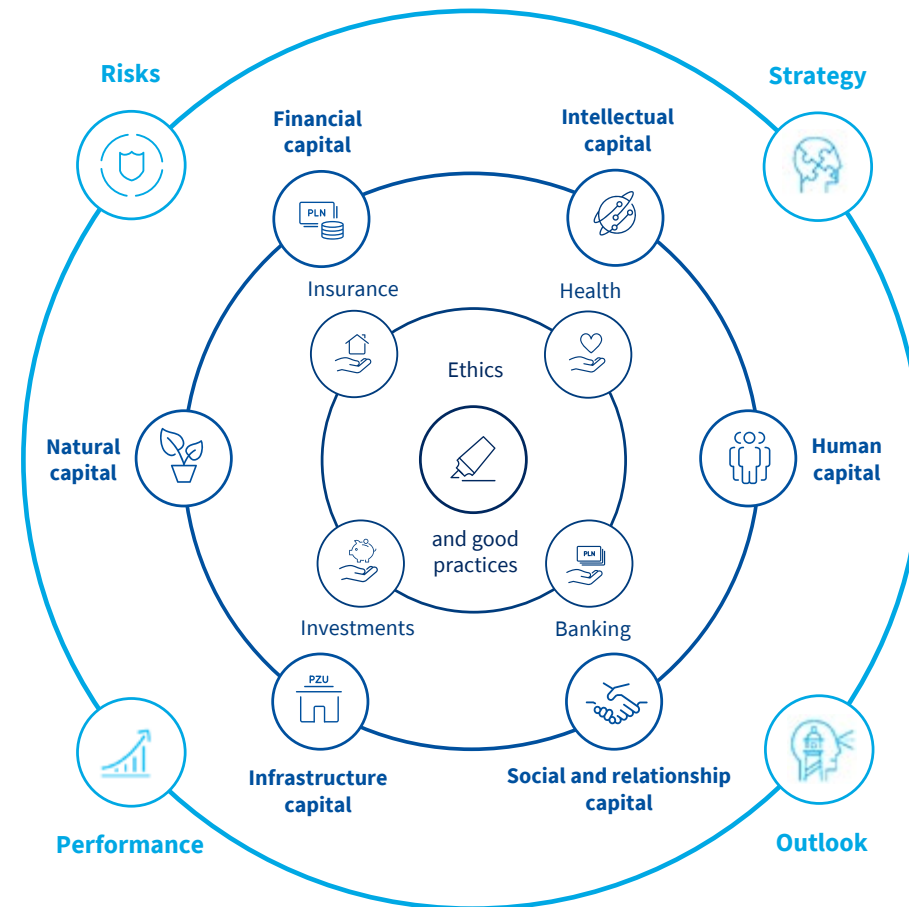


Capital (2021)

- Financial**
 - PLN 402.1 billion – assets
 - 40,0 mld zł – equity
 - 6,3 mld zł – subordinated bonds
 - 35,1 mld zł – assets under management for third party clients (KPI - strategy)
- Intellectual**
 - PLN 137 million – expenditures for project activity
 - 6 – number of innovation centers
 - 80 thou. – number of satisfaction interviews with customers
 - > 1,000 – number of start-ups analyzed by PZU LAB
- Human**
 - 38,666 – number of full time equivalents (PZU and PZU Życie)
 - 25.2 – average number of training hours per employee (PZU and PZU Życie)
 - 57% – percent of employees working remotely (PZU and PZU Życie)
 - 1,000 – number of employees affected by OHS training (PZU and PZU Życie)
- Social and relationship**
 - 900 - number of volunteers (PZU and PZU Życie)
 - PLN 47.2 million – funds allocated to prevention activities (PZU and PZU Życie)
 - PLN 24.6 million - funds allocated to sponsoring activities (PZU and PZU Życie)
 - PLN 20.7 million - funds transferred to the PZU Foundation
- Infrastructure**
 - 1,659 – number of branches of PZU (409), Pekao (650), Alior Bank (600)
 - 9.7 thous. – number of tied agents (PZU and PZU Życie)
 - 130 – number of PZU Zdrowie's own centers
 - 2 200 – number of cooperating medical centers
- Natural**
 - 377,999 [GJ] – consumption of energy from non-renewable fuels
 - 918,429 [GJ] – consumption of purchased energy
 - 116,988 [GJ] – consumption of energy from non-renewable fuels (PZU and PZU Życie)
 - 133,196 [GJ] – consumption of purchased energy (PZU and PZU Życie), of which 49,093 [GJ]

Operational model

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. The PZU Group effectively utilizes the magnitude of its operations, innovation (products, administration, services), more than 200 years of experience and familiarity with clients' needs: today and tomorrow



Impact (2021)

Capital performance (2021)

- Financial**
 - PLN 25.1 billion – gross written premium (KPI - strategy)
 - PLN 10.2 billion – investment income
 - PLN 7.5 billion – operating profit
 - PLN 3.34 billion – net profit for shareholders of the parent company (PZU) (KPI - strategy)
- Intellectual**
 - PLN >3.3 billion – value of the PZU brand
 - >2.5 million – number of users of the MojePZU sales and service platform
 - 74.9 thous. – number of active users of inPZU
 - 97.9% – ratio of timely complaint handling up to 30 days (PZU and PZU Życie)
- Human**
 - 48% – employee engagement index (PZU and PZU Życie)
 - 690 – number of new employees (in FTEs for PZU and PZU Życie)
 - 10.2% – employee attrition ratio (PZU and PZU Życie)
 - 96% – women to men average base salary ratio (PZU and PZU Życie)
- Social and relationship**
 - 99% – recognition of the PZU brand (supported)
 - 39,423 – number of beneficiaries of the PZU Foundation
 - 97 – number of proprietary volunteerism projects of PZU Foundation employees
 - 58 – number of local projects in the area of health protection and safety improvement under the "Helping is Power" campaign
- Infrastructure**
 - #1 – position on the property insurance market (PZU SA)
 - #1 – position on the life insurance market (PZU Życie)
 - #3 – position in terms of revenue in the health area
 - #3 – position in terms of assets under management (TFI PZU)
- Natural**
 - 20.1% – reduction of Scope 1 eCO2 emissions vs. base year (2018)
 - 39.6% – reduction of Scope 2 (market-based) eCO2 emissions vs. base year (2018)
 - 56.9% – reduction of Scope 1 and 2 (market-based) eCO2 emissions vs. base year (2018) for PZU and PZU Życie
 - 17 thous. tons – (2020) CO2 emissions offset by purchasing "Carbon Dioxide Units" offered by State Forests.

Clients

The PZU Group has approx. 22 million clients, of which 16 million insurance clients. PZU Group companies have relations with approx. 80% of households in Poland. Through claims paid out and loans granted, PZU helps families and businesses maintain financial stability.



- 14,2 mld zł – wypłacone odszkodowania i świadczenia
- >2 bn zł – wartość ubezpieczonego majątku od szkód spowodowanych żywiołami
- 215 mld zł – należności z tytułu kredytów

Employees

The PZU Group has 40.7 thousand employees. Out of that number, PZU SA and PZU Życie employ 10.2 thousand, Pekao Group 14.9 thousand, Alior Group 7.5 thousand. As one of the largest employers in Poland, it places special emphasis on the friendly work environment, health and well-being of employees, strengthening their skills and offering a broad range of training and development opportunities



- PLN 5.6 billion – remuneration
- PLN 82 million – PPE/PPK contributions
- PLN 7 million – ZFŚS (the net profit amount allocated to the Company Social Benefit Fund)



Shareholders

PZU has shareholders in more than 50 countries. It is one of the largest Polish companies listed on the Warsaw Stock Exchange. Ever since its debut on the WSE in 2010, more than PLN 25.5 billion was allocated to dividend payments



- PLN 3.5 – dividend per 1 share
- 10.8% – dividend yield
- 20.1% – total (annual) shareholder return (TSR) for PZU shares

Central administration

- PLN 1.5 billion – income tax paid
- PLN 1.3 billion – levy on financial institutions
- PLN 96.7 billion – State Treasury bonds

Local communities



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Climate and environment



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