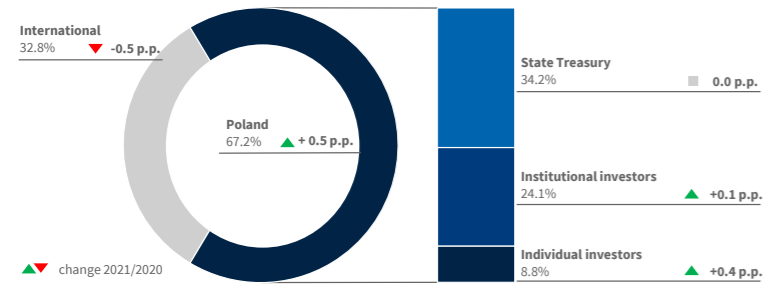


PZU'S STOCK

Number of shares	863,523,000	P/E	6.4x	Average trading value per session	PLN 45.8 m
Free float (%)	65.81%	P/BV	1.3x	Average number of trades per session	4,793
Market capitalization	PLN 20.0 bn	D/Y	5.5% ⁷⁾	Average trading volume per session	1,609,403 shares

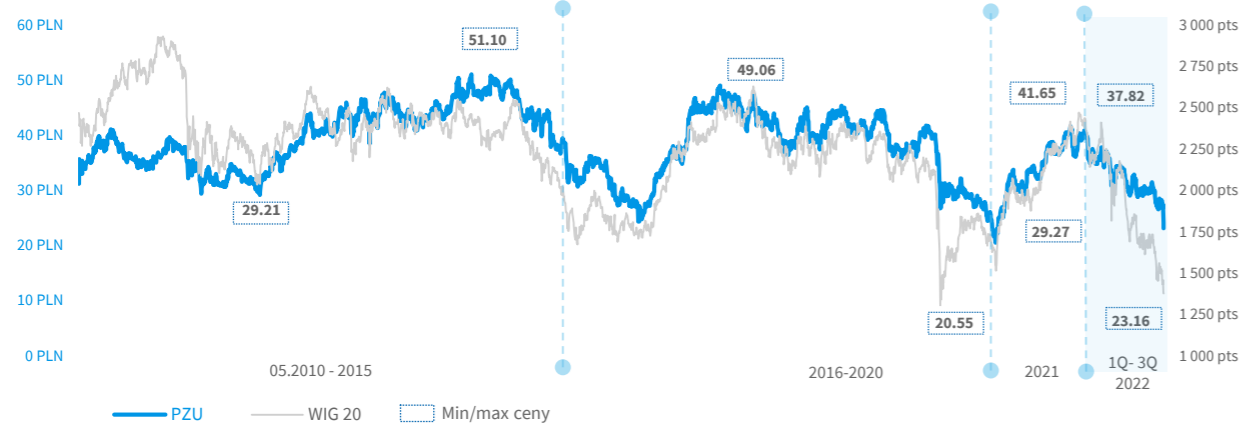
Shareholder structure (31 December 2021)



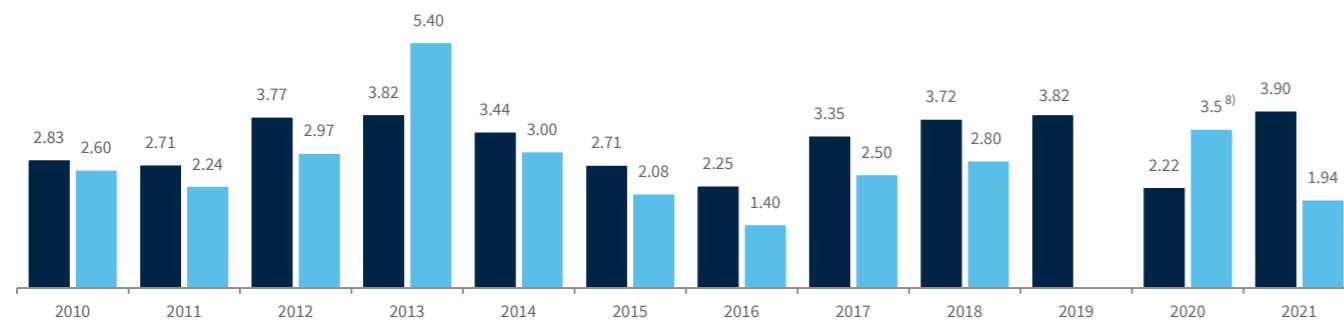
Recommendations statistics (30 September 2022)

11	▲ 4	Buy, Outperform
	5	Neutral, Hold
	▼ 2	Underperform, Reduce
Highest target price		PLN 46.9
Average target price		PLN 35.4
Lowest target price		PLN 26.2

PZU's share performance - min/max share price at session closing



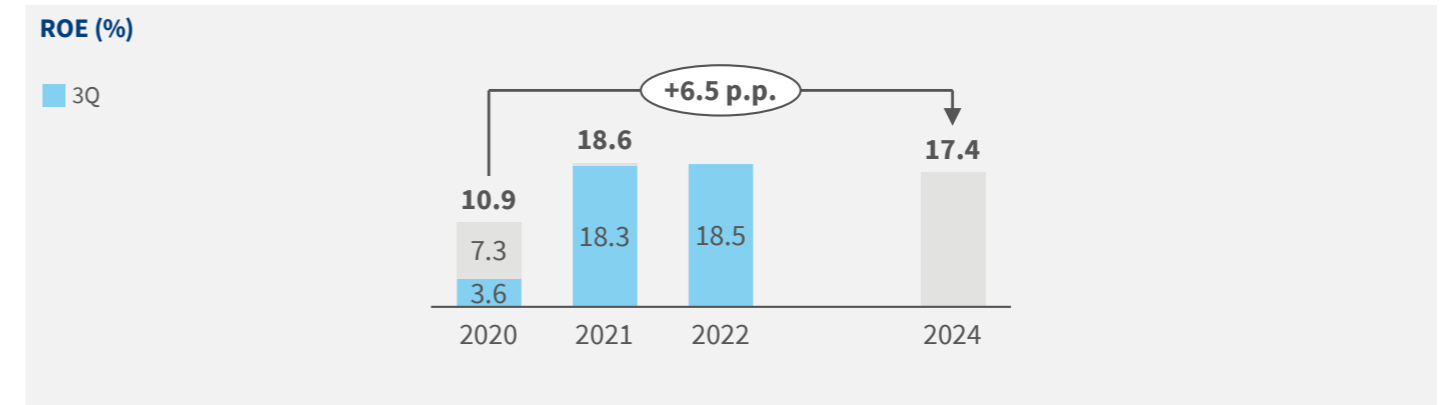
PZU's earnings per share and dividend per share



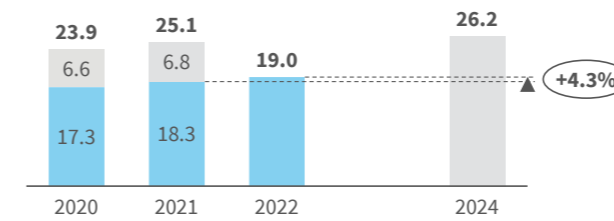
■ Earnings per share (EPS) attri. to the parent company for a given year (PLN)

■ Dividend per share (in PLN) from the profit for a given year (DPS)

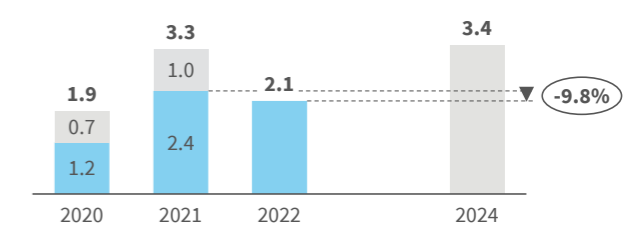
STRATEGY EXECUTION- FINANCIAL MEASURES



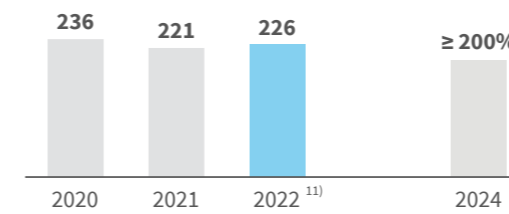
PZU'S GROSS WRITTEN PREMIUM⁹ (BN PLN)



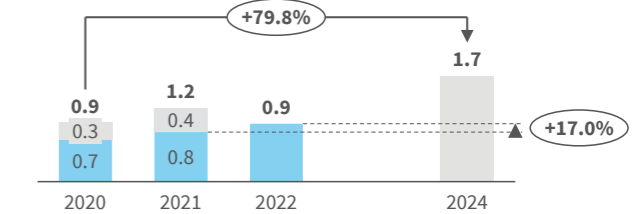
PZU'S NET PROFIT¹⁰ (BN PLN)



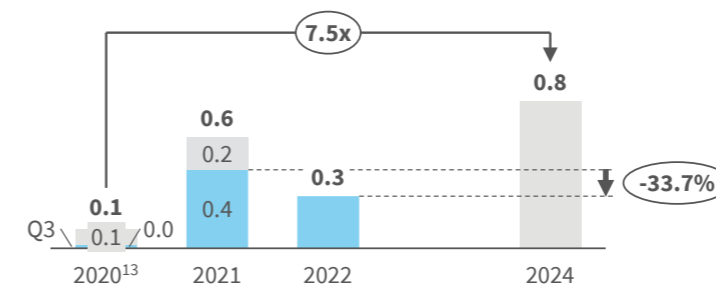
SOLVENCY II RATIO (%)



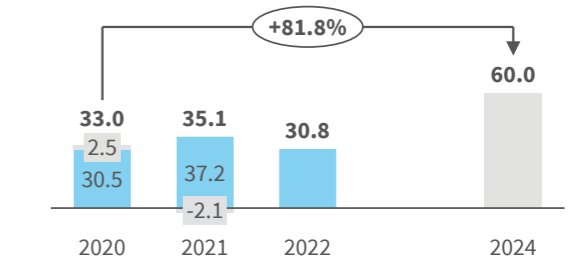
HEALTH PILLAR REVENUE (BN PLN)



BANKS' CONTRIBUTION TO PZU GROUP'S NET RESULT¹² (BN PLN)



ASSETS UNDER MANAGEMENT¹⁴ (BN PLN)



STRATEGY EXECUTION- ESG INDICATORS

ESG targets in Senior Management objectives		Implementation 2021
55%	Giving consideration to ESG targets in the Company's strategic objectives and handing them over for execution by Senior Management	<ul style="list-style-type: none"> Targets were allocated to all WKK involved in strategy execution Execution of 100%
500m	ESG assessment of 55% of the biggest corporate insurance clients from sectors sensitive to ESG risks	<ul style="list-style-type: none"> Assessment methodology developed The level of the indicator will be reported from 2022
70%	Increase of the current exposure to investments supporting climate and energy transition by 500 m PLN in 2021-2024	<ul style="list-style-type: none"> An investment was made for 450 m PLN
scope of emissions 1 and 2	Percentage of key procurement processes which give consideration to ESG criteria	<ul style="list-style-type: none"> Supplier segmentation was conducted The level of the indicator will be reported from 2022
70%	Reaching climate neutrality of own operations thanks to reduction of emissions, purchase of green energy and offsetting CO2 emissions ¹⁵	<ul style="list-style-type: none"> Reduced emissions¹⁶: 26,2% Electricity from RES (~80%) Offsetting 17 thousand tons of CO2 by purchasing carbon dioxide units from the State Forests
10-15 m	Percentage of employees covered by the #Well-being program	<ul style="list-style-type: none"> The #DobryStan (#Well-being) strategy was developed and implemented The level of the indicator will be reported from 2022
	Number of recipients of social activities in the area of safety and sustainable lifestyle during the year	<ul style="list-style-type: none"> 10 million recipients Execution of 100%



ANNOTATION:

¹⁾ Net profit and equity attributable to equity holders of the parent company, net profit for 3Q21 adjusted; ²⁾ Including the Bank Protection System, credit holidays and legal risk provision related to FX loans; ³⁾ ROE in 3Q 2022 attributed to equity holders of the parent company, annualized; ⁴⁾ Margin in 3Q 2021 and 3Q 2022 for the group and individually continued insurance segment; ⁵⁾ Non-life insurance in the PZU Group (Poland); ⁶⁾ Adjusted 3Q21 result; ⁷⁾ stopa liczona jako dywidenda (wg daty ustalenia prawa do dywidendy) wobec ceny akcji na koniec poprzedniego raportowanego roku; ⁸⁾ 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; ⁹⁾ PZU Group's gross written premium; ^{10,12)} Net profit attributable to equity holders of the parent company; ¹¹⁾ Data for 2Q. It does not incorporate the new rules set forth in the Polish FSA's circular to insurance undertakings dated 16 April 2021; ¹³⁾ Net of the impairment loss for goodwill on the acquisition of Bank Pekao and Alior Bank; ¹⁴⁾ Third party assets under management TFI PZU, Pekao TFI and Alior TFI; ¹⁵⁾ Climate neutrality in PZU and PZU Życie in terms of emissions under scope 1 and scope 2; ¹⁶⁾ PZU and PZU Życie, location-based method.

CONTACT FOR INVESTORS::

Magdalena Komaracka, CFA, IR Director

Piotr Wiśniewski, IR Manager

PZU SA
al. Jana Pawła II 24
00-133 Warszawa
ir@pzu.pl

www.pzu.pl/ri

+48 22 582 22 93
+48 22 582 26 23

mkomaracka@pzu.pl
pwisniewski@pzu.pl