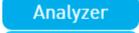




FUNCTIONALITIES OF PZU ONLINE REPORT

The main menu of the 2015 online report has been designed to ensure quick and intuitive access to selected content of the report. Below you will find the presentation of key functionalities and tools:

Tools and functionalities (from most recommended)

  	<p>The interactive analyzer enables a comparison of financial results and PZU share prices over the period of last 5 years. By choosing custom categories and time periods, you can display the required information in the form of a table, line chart or bar chart. Selected financial data may be saved in the XLS format.</p>
  	<p>Interactive PZU stock prices compared to the performance of the key Warsaw Stock Exchange indices. The tool supports stock price analysis in technical terms (Volume, Momentum, RSI, ROC, MACD, Stochastic, Bollinger band) and in fundamental terms (corporate events affecting the stock price or dividend payments). "Interactive stock prices" is also an intuitive archive of periodic reports, Shareholder Meetings or video recordings (broadcasts of conferences reporting results as well as marketing and CSR video clips).</p>
 <p>Download center</p>	<p>Download center supports downloading of the entire content of an online report in the PDF format and numerical data in the XLS format. It is an extensive archive containing a vast collection of materials about the PZU Group, including among others: presentations, historical reports, videoconferences, recordings of shareholder meetings, CSR reports, Newsletters for individual investors, Factsheets or reports, other market reports on PZU.</p>
	<p>An interactive shareholder map is a brand new tool in the Online annual report. Hovering a mouse over a legend item (number of shareholders) highlights an area where the specific shareholder group is located. Clicking "read more" takes an investor to a detailed shareholder map where full shareholder structure by country can be viewed.</p>
	<p>Synthetic graph mapping business areas of the entire PZU Group.</p>
<p>Social Media</p>	<p>This functionality will allow you to visit PZU profiles in the social media such as Facebook, YouTube and Twitter and become familiar with our experts' opinions on their blogs.</p>
<p>Annual report 2015</p>	<p>This functionality offers a quick download of a PDF version of the annual report.</p>



<p>Online annual report 2014 – download PDF</p>	<p>This icon is a quick link to the 2014 online annual report.</p>
<p>SHARE:    </p>	<p>This functionality lets you publish the currently displayed content of the online report on your social media profile on Facebook, Twitter or Google+.</p>
	<p>Search engine will help you find a word or phrase quickly.</p>
	<p>Functionalities from this tab allow you to add the specific report content to browser bookmarks, comment on them in the form of personal notes and save and browse a PDF version of the report.</p>
	<p>With the basket, individual elements and information from the annual report may be gathered in a single place, where they can be used again (e.g. printed) with no need to open the online report again.</p>

Language and text

EN — PL

The 2015 online annual report has been prepared in Polish and in English. The language icon, which can be used to easily toggle between the two languages, is located in the top right corner of the screen.

AAA

The icon consisting of three capital A's may be used to adjust the font to a preferred size.



The online report also offers an easy change of contrast.

Must see!

- A video clip with the results, available on the main page, containing a synthetic presentation of key information about the PZU Group in 2015.
- A video clip with the letter from President Michał Krupiński to shareholders.