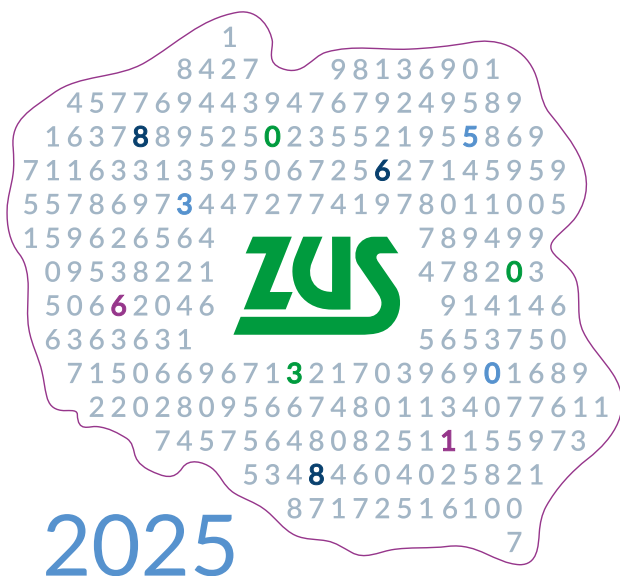


SOCIAL INSURANCE INSTITUTION Poland

in Numbers



SOCIAL
INSURANCE
INSTITUTION

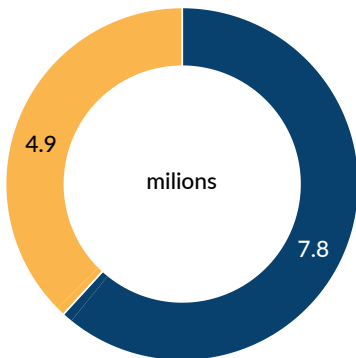
Our customers, 2025

Persons, in millions

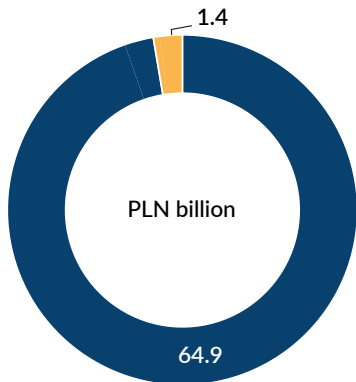
	2025
Insured persons	16.4
Retirees and disability pensioners	8.2
Contribution payers	3.1

Government benefits for parents and children, 2025

Number of children covered, in millions



- Family 800+ (child benefit)
- Good Start (school allowance)

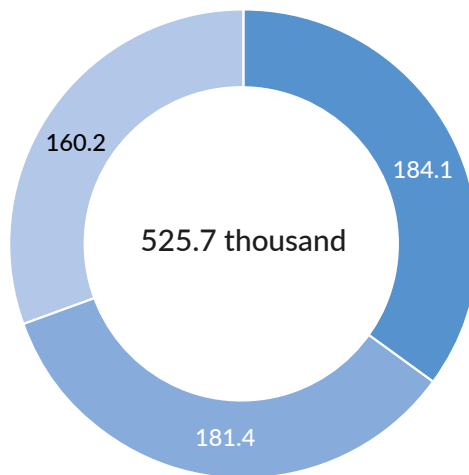


Benefits paid, PLN billion (PLN 1M = EUR 235K, PLN 1B = EUR 235M*)

* All figures in euro are based on National Bank of Poland exchange rate as of 11 May 2026

Recipients of Active Parent Program benefits, 2025

Number of children recipients (aged 12-35 months), in thousands



- Actively at nursery
- Actively at home
- Active parents at work

PLN 624.6M

2025 Active Parents Program benefits paid

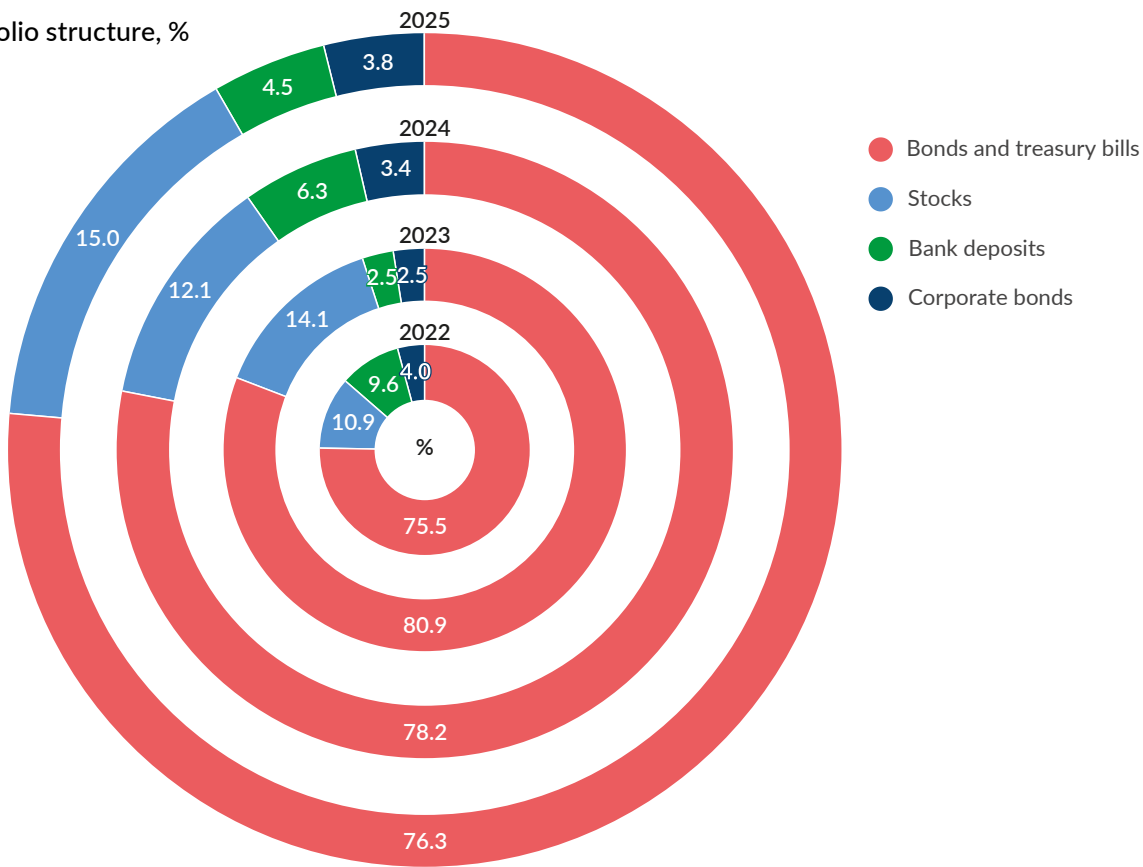
Social Insurance Fund, 2022–2025

Revenue and costs, PLN (PLN 1M = EUR 235K, 1B = EUR 235M)

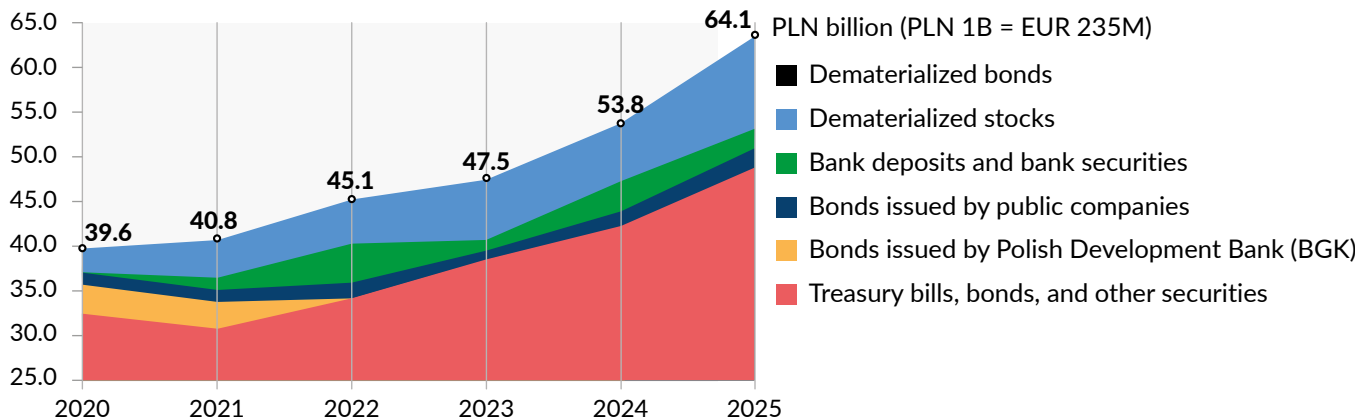
	2022	2023	2024	2025
Revenue, PLN million	312,653.0	366,448.0	425,000.0	458,217.0
Contributions	263,620.0	302,773.0	345,937.0	377,205.0
State budget allocation	38,663.0	51,652.3	64,702.0	64,371.0
Payments from Open Pension Funds	6,768.0	7,641.0	9,706.0	11,907.0
Other revenue	3,505.0	4,316.0	4,623.0	4,688.0
Other increases	97.0	66.0	31.0	45.0
Costs, PLN million	310,934.0	365,305.0	418,056.0	460,302.0
Old-age and disability pensions	269,362.0	319,533.0	369,033.0	403,856.0
Other benefits	30,605.0	32,551.0	37,161.0	41,358.0
Current expenditure	5,150.0	5,462.0	6,217.0	6,691.0
Part of the old-age pension contribution transferred to the Demographic Reserve Fund (FRD)	2,990.0	3,430.0	3,932.0	4,322.0
Other decreases	2,827.0	4,329.0	1,713.0	4,075.0
Fund at year-end, PLN billion	9.0	10.2	17.1	15.0
Avg. benefit, PLN	2,713.74	3,269.49	3,735.34	4,054.23

Demographic Reserve Fund, 2022-2025

Fund portfolio structure, %



Demographic Reserve Fund assets



Support for contribution payers in debt, 2022-2025

	2022	2023	2024	2025
Debt covered by installment plans, PLN billion	3.5	2.6	3.3	2.8
Contribution payers supported, in thousands	48.4	55.1	55.3	51.3
Debt with deferred payment, PLN billion	1.0	0.530	0.732	1.03
Contribution payers supported, in thousands	8.0	7.0	7.0	5.6
Remitted debt, PLN million	40	38	44	81

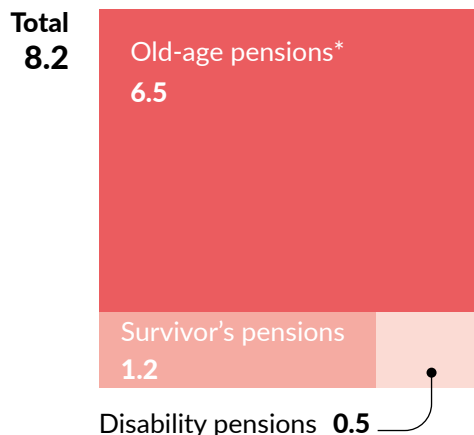
Health insurance collection, 2022-2025

Contributions and receivables, PLN

	2022	2023	2024	2025
Health insurance contributions transferred from ZUS to National Health Fund, billion	116.7	134.3	152.2	165
Receivables for the costs of collecting and recovering contributions, million	235	272	292	345

Old-age and other pensions, 2025

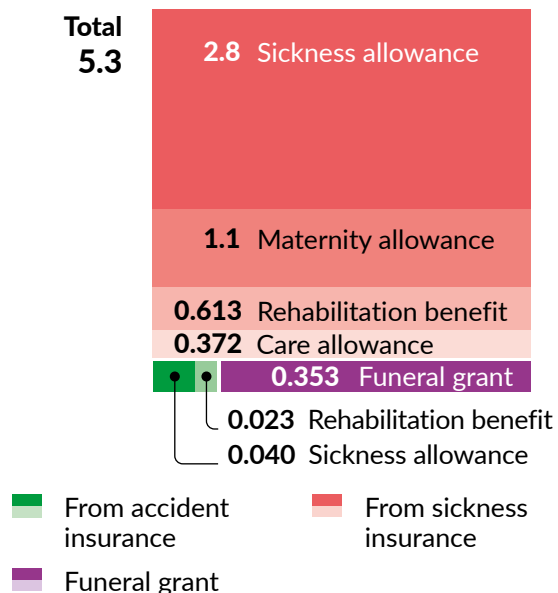
Number of pensions paid, in millions



* Incl. pensions received concurrently with other insurance benefits

Number of benefits paid, 2025

In millions



Contribution payer inspections, 2025

Number of inspections

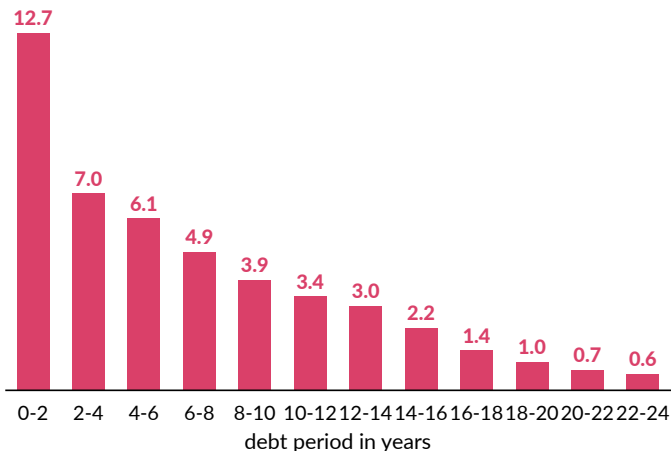
	2025
All inspections	31,100
Scheduled inspections	30,400
Ad hoc inspections	679
Inspections with irregularities found	28,400
Irregularities that affected the bottom line	23,600
Irregularities that didn't affect the bottom line	4,700
Inspections with no irregularities found	2,700

Funds recovered thanks to ZUS inspections

PLN **545.6M**

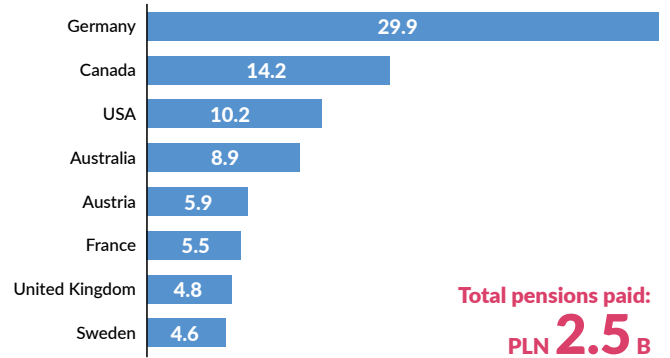
Contribution debt, 2025

At year-end, PLN billion (PLN 1B = EUR 235M)



Cross-border benefits, 2025

Number of Polish old-age and other pension payments to persons living abroad, in thousands



We issued the following documents to people moving for work purposes within the **EU/EFTA member states and the UK**:



850.9 K

A1 certificates issued as proof that Polish regulations apply to the holder per UE Regulation No **883/2004**

3.9 K

E104 and **S041** certificates, and forms for confirmation of 1st pillar insurance registration in Poland after departure from Switzerland issued to aggregate periods of insurance, employment or residence

2.0 K

Certificates issued as proof that Polish regulations apply to the holder per bilateral social security agreements between Poland and other countries

Additional benefits, 2024-2025

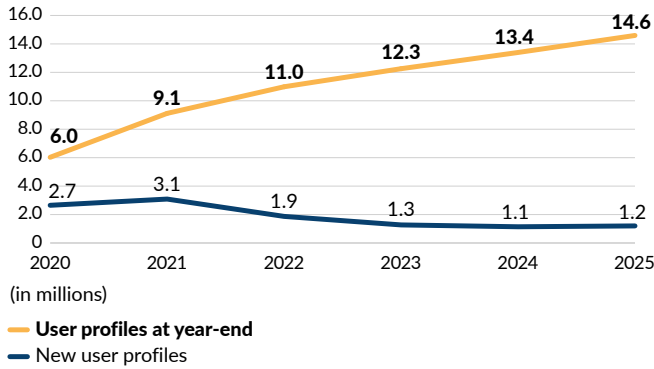
	2024	2025
13th pension, total benefits paid, PLN billion	15.5	16.6
Gross pension, PLN/month	1780.96	1878.91
Number of recipients, in millions	8.7	8.8
14. pension, total benefits paid, PLN billion	9.9	9.4
Gross pension, PLN/month	1780.96	1878.91
Number of recipients, in millions	6.7	6.4
Supplementary benefit for persons incapable of independent existence, total benefits paid, PLN billion	2.0	1.52
Pre-retirement allowances and benefits, PLN million	657.9	595.2
Funeral allowances, PLN thousand	364.0	356.0

Adjustment of the lowest benefits, 2025 (after March 1)

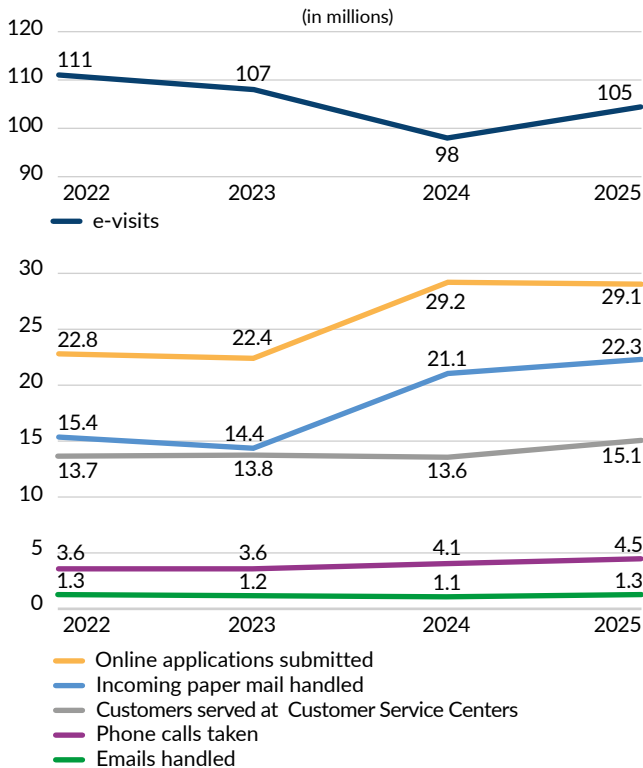
Amounts of benefits and adjustments, PLN

	Base	Adjustment	Adjusted
Old-age, full disability and survivor's pension	1,780.96	97.95	1,878.91
Partial disability pension	1,335.72	73.46	1,409.18
Full disability due to accident or occupational disease pension, and accident survivor's pension	2,137.15	117.54	2,254.69
Partial disability due to accident or occupational disease pension	1,602.87	88.15	1,691.02

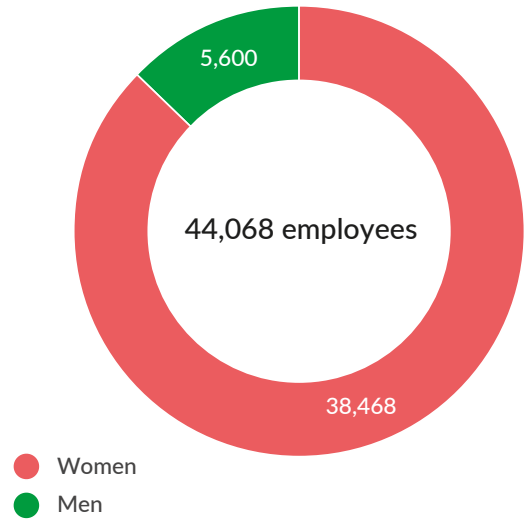
eZUS e-services portal user profiles, 2020-2025



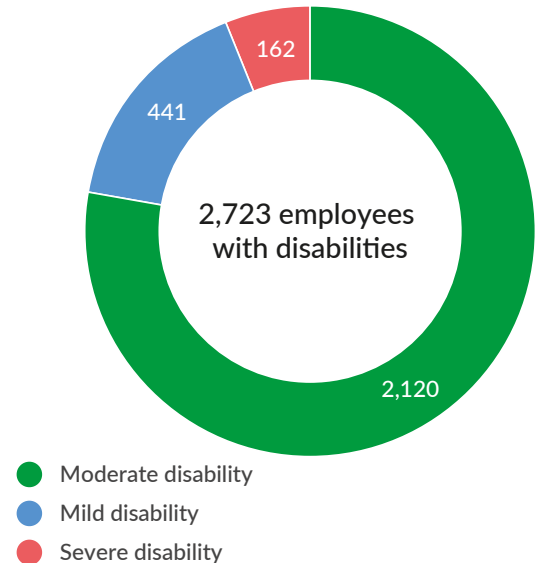
Our customer service stats, 2022-2025



Our staff at year-end, 2025



Our staff: Employees with disabilities, 2025

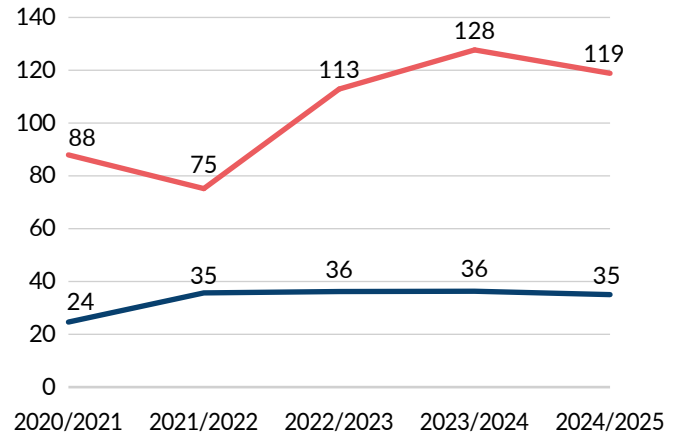


Our counseling for Poles living abroad, 2025



Our projects for schools, 2020-2025

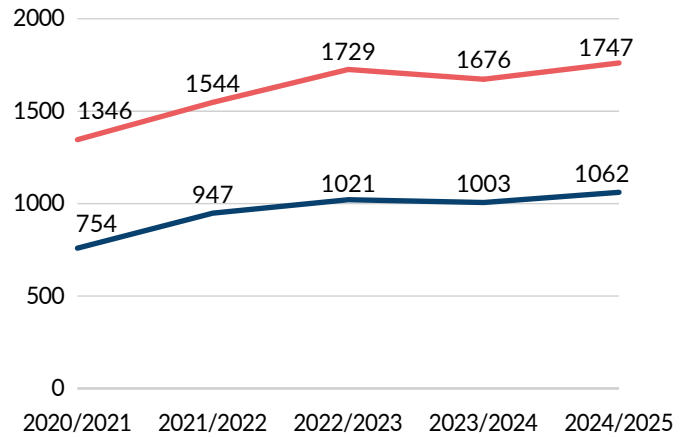
Student participants, in thousands



— "Lessons with ZUS"

— "It is Worth Knowing More about Social Security" Olympiad

Participating schools



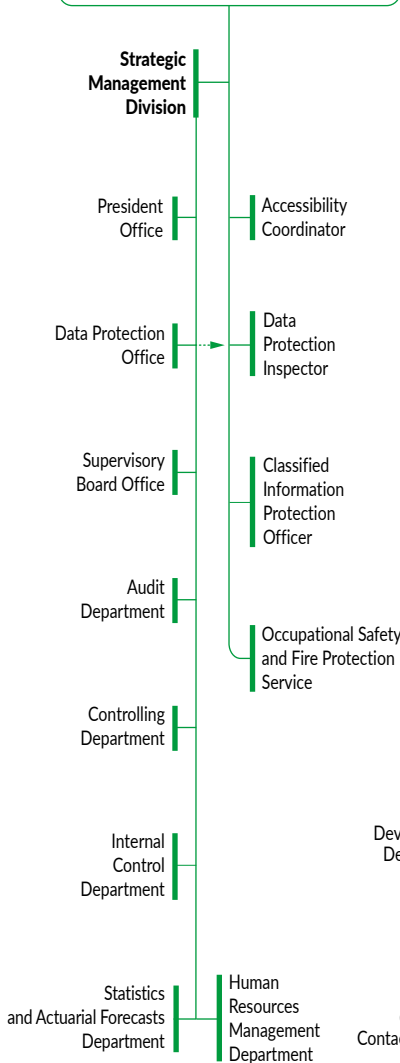
— "Lessons with ZUS"

— "It is Worth Knowing More about Social Security" Olympiad

Our org chart

President

Appointed and dismissed by the Prime Minister at the request of the minister in charge of social security and following consultation with ZUS Supervisory Board. Manages ZUS activities and represents ZUS externally.

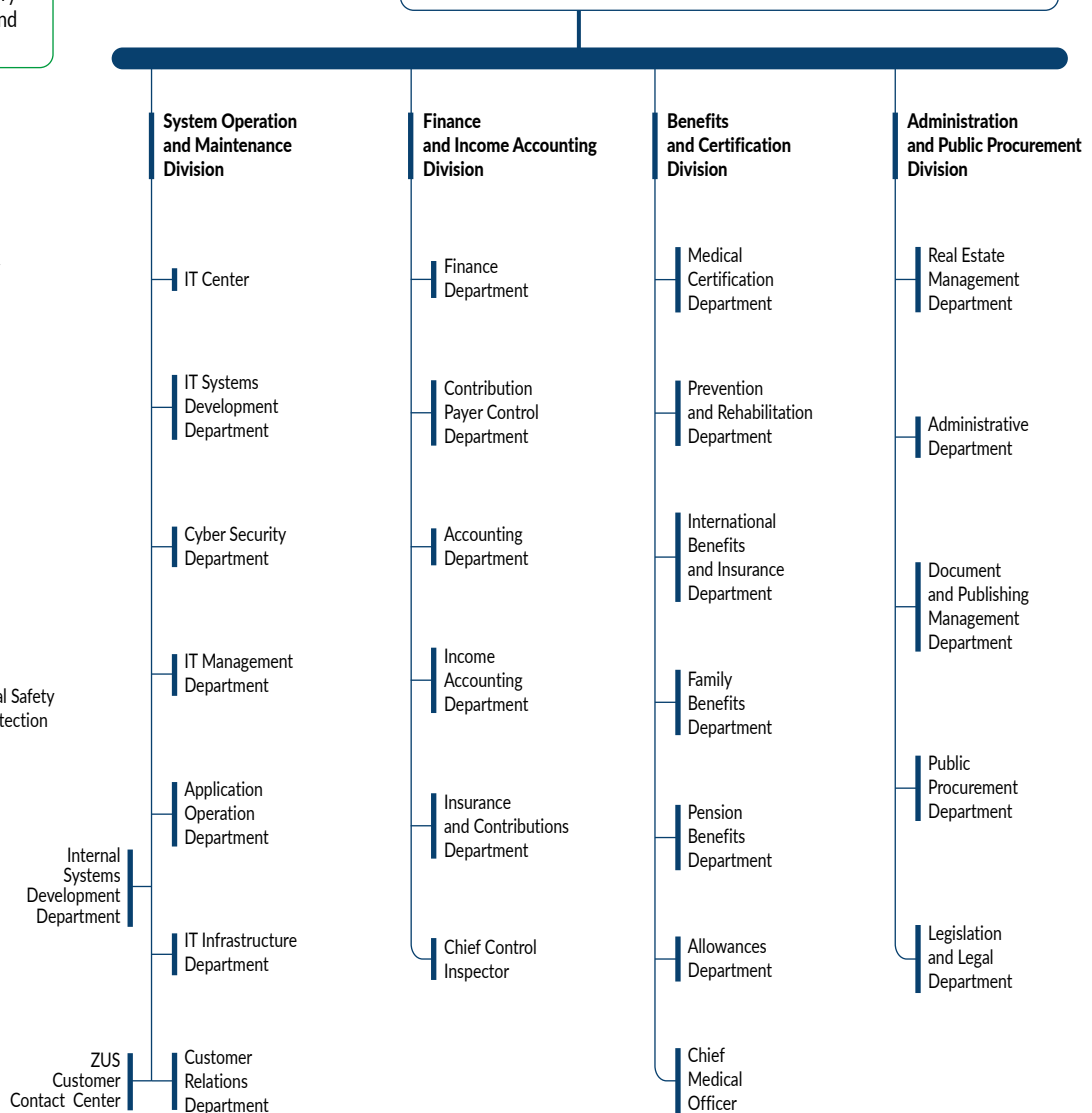


Supervisory Board

Represents the key social security system stakeholders, incl. insured people, beneficiaries, employers and the government. Consists of up to 10 members.

Management Board

Consists of the President and 2-4 members appointed by ZUS Supervisory Board at the request of ZUS President.



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Piotr Pulnar

ZUS President Office

in cooperation with

Finance Department

Accounting Department

Legislation and Legal Department

Customer Relations Department

Medical Certification Department

Prevention and Rehabilitation Department

Income Accounting Department

Family Benefits Department

International Benefits and Insurance Department

Statistics and Actuarial Forecasts Department

Pension Benefits Department

Insurance and Contributions Department

Allowances Department

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