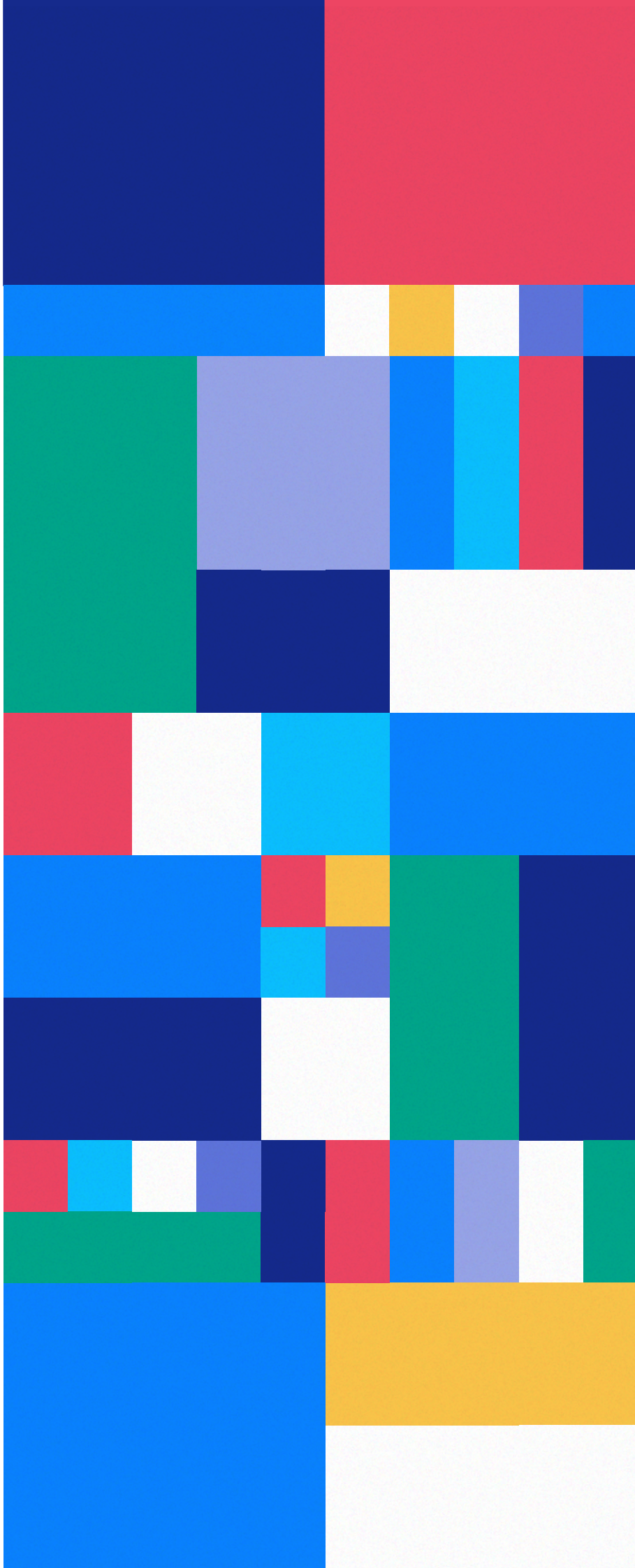
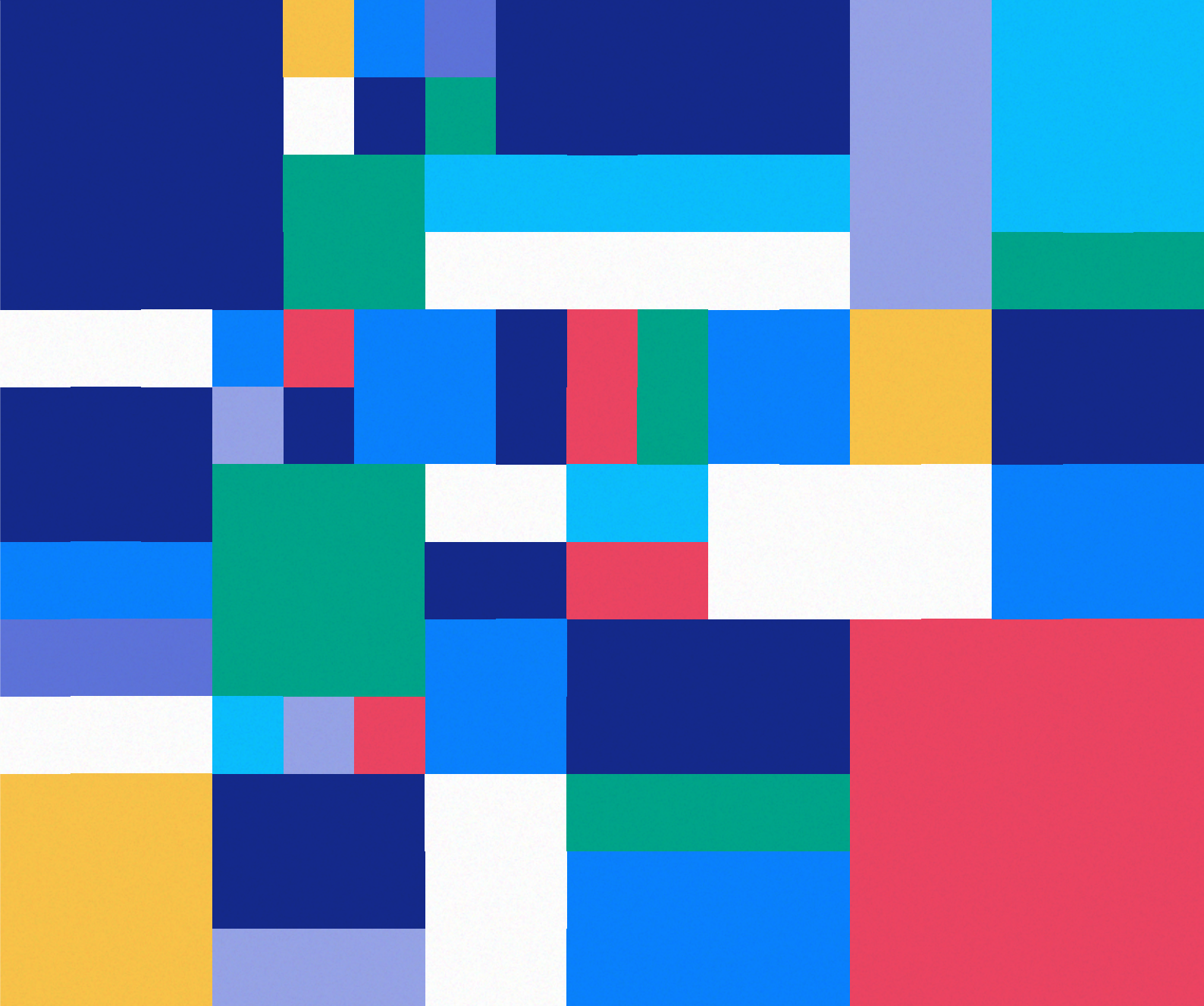


COMARCH

Annual Report **2022**







Consolidated financial data of the
Comarch Group as of December 31, 2022.



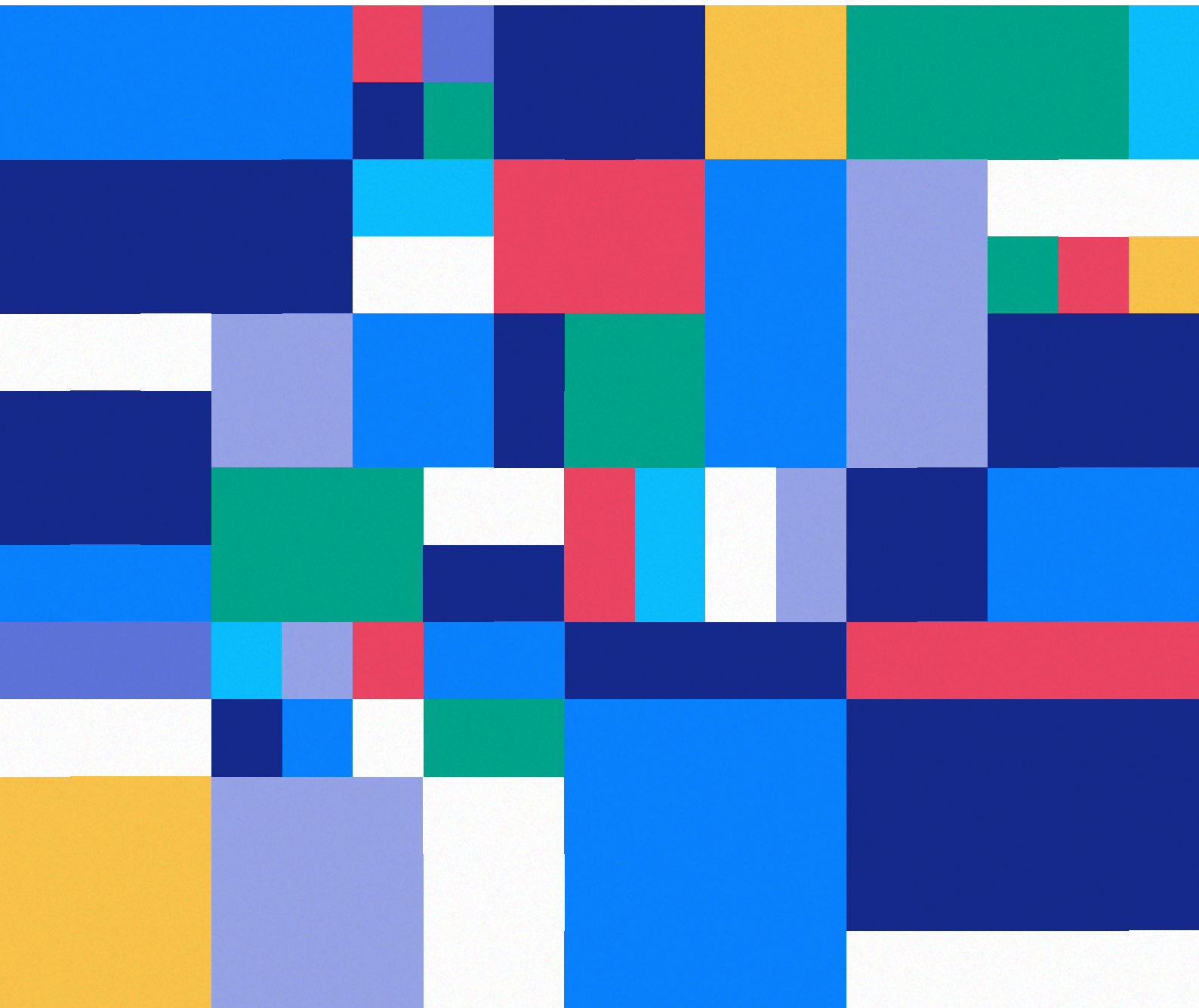
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1

Letter from the President of the Management Board of Comarch SA to Shareholders



Dear Shareholders,

2022 was filled with many challenges, such as the war in Ukraine, a tense international situation, price shocks in energy markets, high inflation and rising financing costs. For many companies, the conditions were not conducive to doing business and normalizing the situation after two previous "epidemic" years. I am all the more pleased that the Comarch Group in the past year once again demonstrated its resilience to crises, steadily developed its business and achieved outstanding financial results. The Group's consolidated revenues from sales reached PLN 1,859 million, operating profit PLN 147.6 million, while net profit attributable to Comarch S.A. shareholders. PLN 107.8 million. Net profitability in 2022 was 5.8%.

The Comarch Group consistently executed key elements of its long-term growth strategy in 2022 and focused on improving existing and developing new IT products, offering them to a wide range of industries and selling them to clients around the world. More than 94% of the Group's revenues came from sales of proprietary services and solutions and finished goods, and 58% of sales revenues were realized outside Poland. Business in foreign markets grew very rapidly last year (up 14.6%), especially in Asia and Western Europe. In the past year, the sales of ERP systems and solutions for finance, banking, retail, services, industrial and medical sectors increased, while demand for IT solutions for clients in the telecommunications and public sectors declined. Thanks to its wide and comprehensive offer of modern IT solutions and high-quality services, the Comarch Group has strengthened its position as a leading Polish software manufacturer and one of the world's leading IT providers. Thanks to its global sales network, which has been developed over many years, the Comarch Group has been able - despite the challenges mentioned in the introduction - to successfully develop sales of its solutions in existing and new markets.

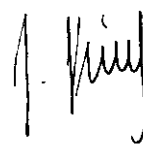
In 2022, the Comarch Group continued its large-scale R&D activities. Research expenditures reached nearly PLN 400 million, which accounted for 21.5% of revenues from sales. The Comarch Group has intensively developed, among other things, new generations of loyalty and ERP systems, systems for telecommunications operators, e-commerce, telemedicine and financial services-related solutions. In 2022, the dominant model for selling IT solutions was the service model - Comarch is invariably one of the market leaders in this area.

The Comarch Group increased its workforce by 148 people and employed 6,871 people at the end of 2022. As with every year, the summer student internship program was very popular, thanks to which Comarch is seen as a first choice employer in the IT job market.

In the past year, the Group paid special attention to the issue of IT security and took a number of measures to improve its level. In the second quarter of 2023, a Data Center in Phoenix in the United States will be put into operation, which, together with similar facilities in Kraków, Dresden and Lille, will provide a very high degree of diversification of the Comarch Group's ICT infrastructure, with the added benefit of lower electricity prices than in Europe. The Comarch Group also continued to invest in its own renewable energy sources at its campus in Kraków.

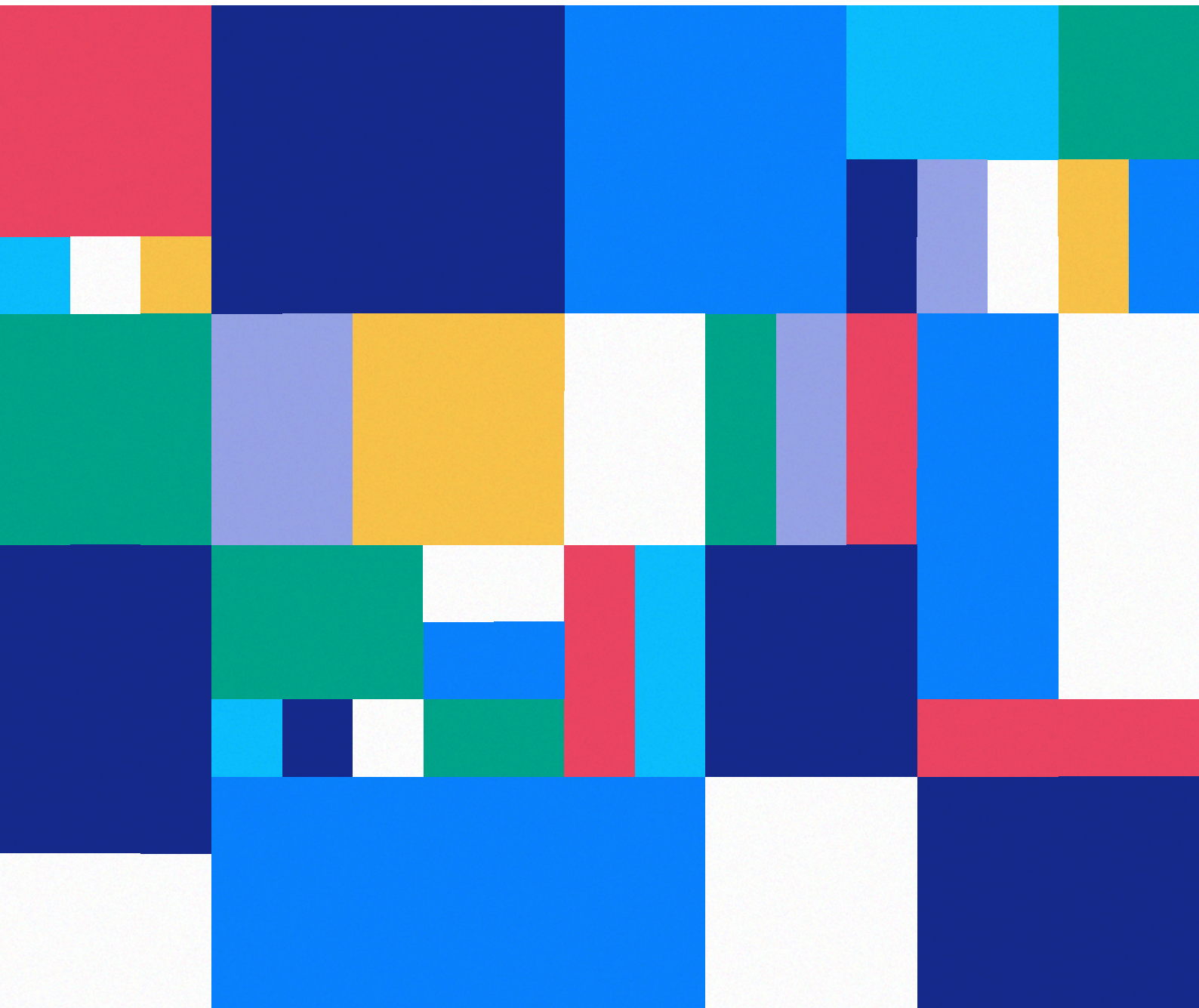
The Management Board of the Comarch Group over the past year has made efforts to effectively combine the mission of disseminating innovative technical thought created in Poland around the world with the implementation of a responsible policy of corporate social responsibility and sustainable development. In the past year, the Group was actively involved in helping refugees from Ukraine, as well as being a patron of culture, arts and sports, supporting local initiatives, local government and non-governmental organizations, health care units and charity events.

The last three years have proven that the Group's remarkable geographic and industry diversification, broad product offering, financial resources and ability to adapt efficiently to a rapidly changing environment are key to the company's long-term growth. I hope that also in 2023 the Comarch Group will be able to strengthen its market position as a global IT solutions provider and increase its value for shareholders, clients, employees and all other stakeholders.

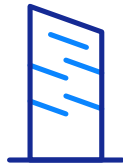


prof. zw. dr hab. Inż. Janusz Filipiak
Founder and President of the
Management Board of Comarch SA

2 Comarch Operations

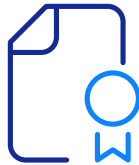


Comarch in figures



1991

The start of Comarch



1993

Year of creation



1999

Debut on the
Warsaw Stock
Exchange



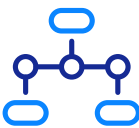
7000

Employees



USD 300 million

Comarch's capitalization
on the Stock
Exchange



61

Companies and
divisions
of Comarch Group
worldwide



Added value

Comarch is a manufacturer of
IT systems
and sells its own
software together with
implementation and
management services



95%

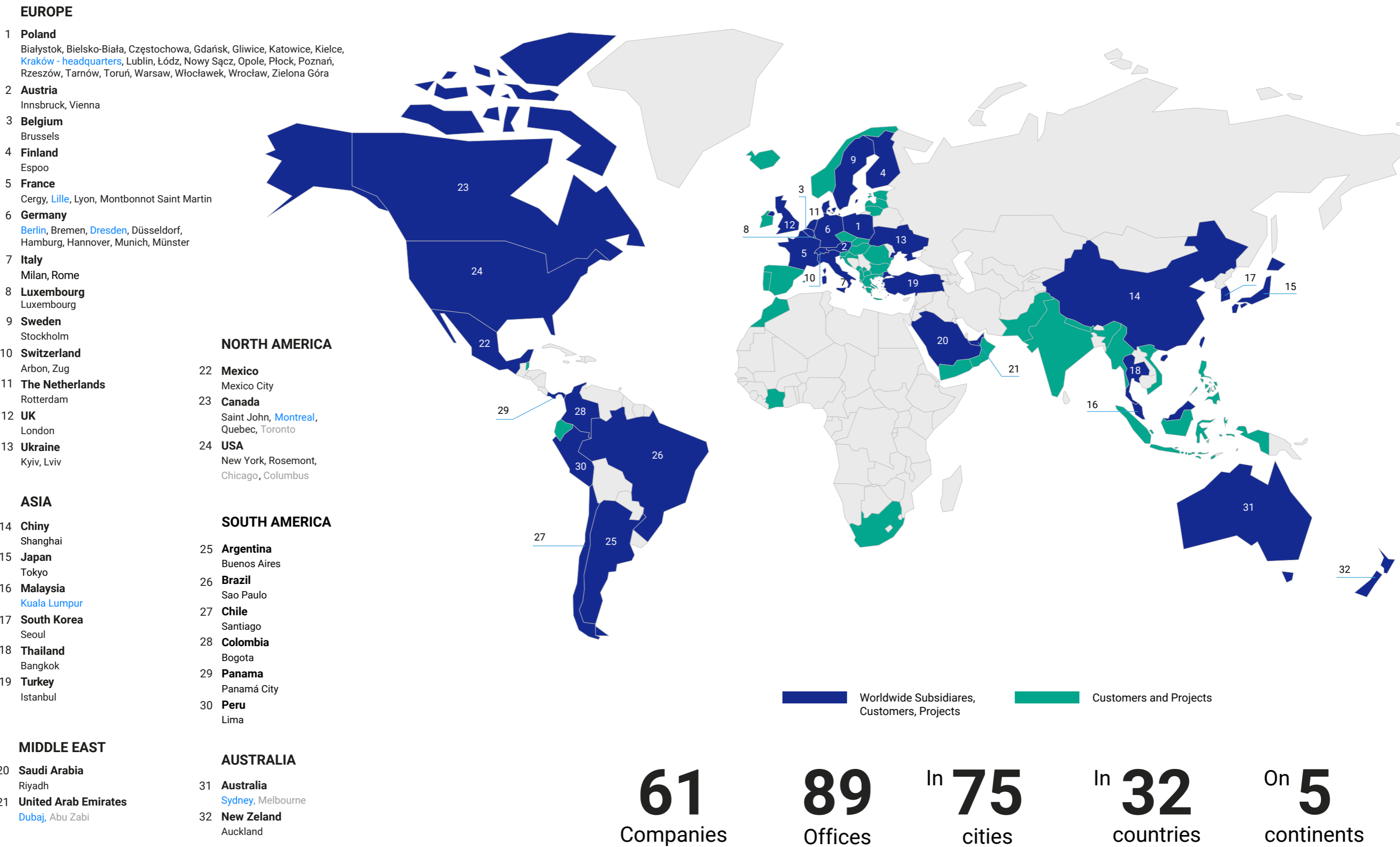
Revenues represent
sales of own
products and services



Headquarters

Kraków,
Poland

Comarch in the world – companies, projects, data centers



Comarch Capital Group Operations

The Comarch Group is a manufacturer of innovative IT systems for key sectors of the economy both in Poland and abroad. Comarch's main strategy is to provide clients with complete IT solutions based on its own products, including in a service model. Thanks to the high-class specialists it employs and its professional infrastructure, Comarch is able to provide both IT products and their implementation and maintenance services, as well as consulting and integration services to clients around the world. As a result, recipients of Comarch's products and services can take full advantage of the possibilities offered by modern IT systems and optimize their business processes.

Comarch's wide range of offerings include ERP class systems, financial and accounting systems, CRM systems, loyalty software, sales support and electronic document exchange systems, electronic banking systems, ICT network management systems, billing systems, Business Intelligence software, security and data protection management services and many other solutions. Comarch is a provider of solutions to, among others, entities in public administration, banking, accounting offices, FMCG companies, airlines, automotive, medical sector, manufacturing companies, public utilities, capital markets, telecommunications and insurance companies, universities, trade and service companies, transportation companies, fuel suppliers, as well as brokerage, e-commerce or factoring entities.

The Comarch Group focuses on developing IT solutions in a service model - Comarch is one of the market leaders in this area. In the past year, the Comarch Group has deployed a comprehensive Comarch Cloud offering, with the highest security standards, built on Comarch Data Center infrastructure. With Comarch Cloud, clients can use software, store data and run their businesses without the need for their own IT infrastructure, while being assured of high performance, reliability, security and scalability.

A detailed description of the products and services provided is included in Section 3 of the Report on Activities of Comarch SA and the Consolidated Report on Activities of the Comarch Group.

In planning its development strategy, Comarch takes into account social and environmental aspects by consciously reducing the impact of its activities on the environment, minimizing the consumption of natural resources and limiting the generation of waste generated by its current operations.

As of the date of publication of the report, Comarch SA has 21 locations. Including branches in Poland, Comarch Group consists of 61 companies located on 5 continents,

in 35 countries, in more than 100 locations around the world. In the past year, the Comarch Group successfully continued its growth strategy based on diversifying its business among different industry segments and regions of the world, developing its own products and selling them on the global market. For many years, one of the Comarch Group's main strategic goals has been to develop sales of more and more products in foreign markets, particularly in Western Europe, Asia, Oceania and North America. Last year, Comarch Software Spain S.L.U. en liquidación was liquidated and a contract of merger between Comarch Software und Beratung AG and Comarch AG was concluded, as a result of which Comarch SuB took over the rights and obligations of Comarch AG. Further capital investments in both domestic and foreign markets are planned for 2023. For details on changes in the organizational structure, see Item 1 of the 2022 Consolidated Financial Statements.

Membership in international organizations

Comarch is a member of organizations in the IT field, such as ETIS and TM Forum, for example, and thus has continuous access to the latest standards emerging in these fields (e.g. standards on TAP/RAP). The use of modern technology at Comarch is not only understood as a technical means to implement projects but also to make the most of available standards.

The TeleManagement Forum (TMF) is a non-profit organization that was founded in 1988 to accelerate the development of systems for managing telecommunications networks. ETIS, on the other hand, is an international organization aimed at exchanging information on key technology issues among telecommunications service providers in Europe. ETIS' mission is to support members in improving their business efficiency by sharing information on the effective use of computer technology. In 2019, Comarch joined MEF. MEF is a trade association of more than 200 companies in the telecommunications industry.

Since 2020, Comarch has been a member of the O-RAN Alliance, a consortium dedicated to promoting a software-based, extensible RAN and standardizing critical elements of the O-RAN Alliance architecture.

Comarch also belongs to international chambers of commerce and business, among others: Polish-German Chamber of Industry and Commerce and the French-Polish Chamber of Commerce or industry organizations around the world.



In Spain, Comarch is a member of AECOC, the Spanish representative of the global GS1 organization, and Asociación XBRL España, an association that promotes the implementation, adoption and development of the XBRL language to standardize the presentation of financial statements.

In Japan, Comarch belongs to the 21c Club business club within EGG JAPAN. The 21c Club supports companies in creating and developing new B2B businesses and is a platform for sharing knowledge and experience.

In Italy, where Comarch has been doing business since 2015, the company is a member of the Retail Institute Italy, whose mission is to promote the culture and development of the entire sector by offering core content and strategic actions to be updated and competitive in an increasingly complex market scenario. In addition, Comarch belongs to an association of companies operating in the Milan metropolitan area and in the provinces of Lodi, Monza and Brianza in Pavia - Assolombarda. The organization brings together companies of all sizes, domestic and international, manufacturers of goods and services in all product sectors. The association's role is to support member companies in dealing with local companies and institutions. The company is also a member of the Osservatorio Innovazione Digitale in Sanità. The institution's mission is to create and disseminate knowledge about the opportunities and impact that digital technologies have on businesses, public administration and citizens. Comarch also belongs to the Polish Chamber of Business in Italy, based in Bologna. The organization aims to develop constructive contacts between its members and others in the economic, scientific and entrepreneurial fields.

In the Benelux countries, Comarch belongs to the Belgian-Polish-Luxembourg Chamber of Commerce. The chamber's mission is to promote Belgian and Luxembourg investments and exports to Poland, but it also supports Polish companies in cooperation with Belgian and Luxembourg companies. Management Board member at BEPOLUX is Wojciech Pawluś, managing director of Comarch for Benelux.

In France, Comarch is a member of the HUBRETAIL "Cross-Canal and Omni-Logistics" association. The goal of the organization is to unite and collaborate the business community in the Auvergne-Rhodan-Alpes region and the related logistics sector in order to strengthen the industry and create relationships and synergies between players, especially between start-ups and large accounts that show strong business activity and create workstations. The company is also a member of the Adira organization, which brings together all regional players in information technology. Comarch is a member of AD2N, a regional association that brings together more than 40 companies that provide digital services (ESN) and manufacturers of information systems. It also operates within the structures of Syntec Numérique. It is a professional organization of

digital service companies (ESNs), software publishers and technology (ICT) consulting firms. It also belongs to Clubster NSL - Nutrition, Santé, Longevité which is a cluster of agri-food, health, healthcare, biotech and e-health companies. Clubster NSL stimulates exchange and co-operation between academia and industry and supports candidate innovation projects in their search for regional, national and European funding sources.

The company is also a member of the PIKOM cluster, which brings together small and large research laboratories and training institutions involved in a specific industry. The competitiveness cluster aims to foster innovation and promote the development of particularly innovative joint research and development (R&D) projects.

In Australia, Comarch is a member of the Australian Loyalty Association. This is an organization founded to promote education and provide networking opportunities for those working in the loyalty industry. It is also a member of Loyalty360, an association that works on customer loyalty marketing solutions with the goal of enabling and encouraging dialogue among industry leaders.

Characteristics of factors important for the development of the Comarch Group

Internal factors

- High degree of diversification of its operations, both in terms of industry, geography and products
- Steady growth in export sales and the importance of foreign operations
- Comarch Group's position and reputation affecting the nature of clients acquired
- Comarch Group's operations in the special economic zone in Kraków
- Significant share of standard (repeatable) products in sales, which means:
 - lower costs, particularly the variable costs associated with a single contract
 - possibility of significantly increasing the profitability of a unit contract while reducing the client's burden (license fees)
 - broader and more diversified clientele meaning a larger scale of operations
- Attractive training policy and attractive working conditions offered to employees of Comarch Group companies
- Recognizable and highly popular annual summer student internship program that makes the Comarch Group one of the first choice employers in the IT industry in Poland
- High recognition of the Comarch brand among potential clients through ongoing marketing campaigns (including sports marketing) and pro-social activities
- Need to make continuous investments in human capital to maintain the company's competitiveness in the years to come
- High level of investment spending on research and development activities and the development of new IT products and services
- High level of investment spending related to the expansion of production facilities in Poland and abroad (physical investments) and expansion into foreign markets (capital investments)

External factors

- Increase in the demands placed on information systems by clients. There is an increasing demand for large, complex IT systems dedicated to individual Users. This puts larger IT companies, such as the Comarch Group, which offer a range of different technologies and products and are able to provide technologically advanced solutions, in a better position
- Rise of mobile technologies, now widely used in IT solutions for all audiences
- Change in business models in many industries and a shift in the business strategies of many companies related to technological progress and economic development, which shapes the demand for new IT systems, the spread of software sales in the cloud computing model means increased capital and resource requirements for IT companies
- Related to Poland's membership in the European Union, Polish companies' access to structural funds, some of which are allocated to the development of information systems and the financing of research and development
- Increasing competition, affecting reduced margins; competition among IT companies
- Continued upward pressure on wages in the IT industry; a declining number of technical college graduates with IT training;
- Increasing competition in the local IT labor market in Kraków and the Company's other business locations, the spread of the remote work model in the IT industry makes it easier for IT professionals to change workstation
- International economic situation, with particular emphasis on the situation in the financial markets, affecting the volume of demand for IT products and services
- Exchange rate volatility, particularly EUR/PLN, USD/PLN, GBP/PLN, JPY/PLN, THB/PLN, DKK/PLN, NZD/PLN, BRL/PLN affecting the profitability of foreign sales
- Global economic situation, with particular emphasis on the situation in Europe, affecting the volume of demand for IT products and services in this market and the financial credibility of clients in this geographic region
- International political situation, including the unstable situation in project sites hinders project implementation; in particular, the sanctions imposed on Russia after the Russian aggression in Ukraine will cause a decline in the Group's revenues from eastern markets
- Growing threat level of cybercrime

Other relevant factors, including risks and threats

The Comarch Group is exposed to the following major financial risks:

Credit risk

The Comarch Group analyzes the financial credibility of potential clients before entering into contracts for the supply of IT systems and, depending on the assessment of financial status, adjusts the terms of each contract to the potential risk. Concentration of credit risk is limited due to the diversification of Comarch Group's sales to a significant number of counterparties from different industries and regions of the world. In terms of balance sheet items subject to credit risk, there was no significant change in the level of risk during the reporting period.

Risk of changing interest rates

The Comarch Group is exposed to the risk of changes in interest rates due to its cash and cash equivalents and long-term loans and borrowings entered into. Part of the loans and borrowings bear interest at a fixed rate and part at a variable rate based on the EURIBOR rate. For variable-rate loans and advances, the Comarch Group has partially hedged interest rate risk with IRS contracts.

The Comarch Group is constantly monitoring the market situation with regard to changes in interest rate levels. The effect of changes in interest rates on the amount of interest paid on loans is partially offset by parallel changes in the interest rate received in connection with the Comarch Group's cash sub-accounts.

For an analysis of the sensitivity of the Group's financial result to interest rate risk, see Section 2.3.2. of Consolidated Financial Statements.

Risk of changes in foreign exchange rates

Due to export sales or sales denominated in foreign currencies, the Parent Company is exposed to foreign exchange risk, particularly with regard to changes in the exchange rates of the currency pairs EUR/PLN, USD/PLN, GBP/PLN, JPY/PLN, THB/PLN, DKK/PLN, NZD/PLN, BRL/PLN. At the same time, some of the Comarch Group's costs and liabilities are also denominated in or linked to foreign currency exchange rates. On a case-by-case basis, the Comarch Group hedges future payments with forward contracts,

as well as tries to use natural hedging by adjusting the structure of assets and liabilities denominated in foreign currencies (e.g., by changing the currency of investment loans).

Liquidity risk

For an analysis of the sensitivity of the Group's financial result to the risk of changes in foreign exchange rates, see Section 2.3.3. of Consolidated Financial Statements.

Comarch Group has a liquidity risk management system for managing short-, medium- and long-term funds. The main liquidity risk arises from the fact that most of the costs incurred by the Comarch Group are fixed costs, while revenues from sales are subject to the volatility characteristic of service companies. The Comarch Group manages liquidity risk by maintaining an adequate amount of working capital, maintaining reserve overdraft lines, continuously monitoring projected and actual cash flows, and analyzing the maturity profiles of financial assets and liabilities.

Prospects for the development of Comarch Group's business and its projected financial position in 2023

In 2022, demand for Comarch Group IT services and products increased, with changes in its structure. The Group has seen an increase in demand for solutions in virtually all of its business sectors, and the Comarch Group's order backlog now ensures that its capacity will be fully utilized in the next few periods.

The Management Board of Comarch S.A. is continuously monitoring the situation related to the COVID-19 incidence and its impact on the Comarch Group's operations. The Management Board of Comarch S.A. reports that, as of the date of publication of this report, the Comarch Group's operations are running smoothly. Comarch Group companies have implemented all the guidelines recommended by the Chief Sanitary Inspectorate and other state institutions in the companies' countries of operation, with a particular focus on recommendations regarding safety, health and hygiene of employees. There was no decrease in revenues from sales of services and products offered by the Comarch Group during the epidemic.

The Management Board of Comarch SA reports that it is monitoring the impact of the political and economic situation in Ukraine and Russia on the Comarch Group's operations on an ongoing basis. As of the date of publication of this report, the Comarch Group's operations are running smoothly, including in Ukraine. The impact of the Russian invasion of Ukraine did not have a significant negative impact on the Comarch Group's economic situation. The Comarch Group's business is very well diversified geographically and productively and in terms of IT infrastructure. Comarch Group conducts projects in more than 70 countries on 6 continents, during 2022 ended cooperation with clients from Russia, continuity of cooperation with clients from Ukraine is maintained.

The Comarch Group's operations and financial results in 2023 will be affected primarily by political and economic developments in Poland and around the world, as well as the labor market situation. Thanks to the strategy, which has been consistently pursued for many years, of positioning itself on the market as a technology and product company, Comarch's offer is very well diversified. The client base continues to expand, with a significant number of clients being international companies, which allows the company to continue to grow. The Comarch Group's dynamically developing activities on foreign markets further increase the number of sales and improve Comarch's image among clients, thus contributing to strengthening the company's competitive position. It also implies the need for numerous capital investments outside the borders of Poland (mainly through the establishment of foreign subsidiaries). The implementation of the company's strategy depends to a large extent on the development of macroeconomic conditions independent of the Comarch Group, particularly the level of investment in IT by medium and large companies at home and abroad, as well as fierce competition in the IT labor market.

At the same time, effective management of operational risks is a prerequisite for implementing the strategy. The opportunity for the Group lies in its strong innovation and the increase in demand for providing IT in a service model - the Comarch Group, with its wide range of proprietary products, its infrastructure, and its human and capital resources, can flexibly adapt to the business models expected by clients.

The most significant operational risks associated with the Group's operations include:

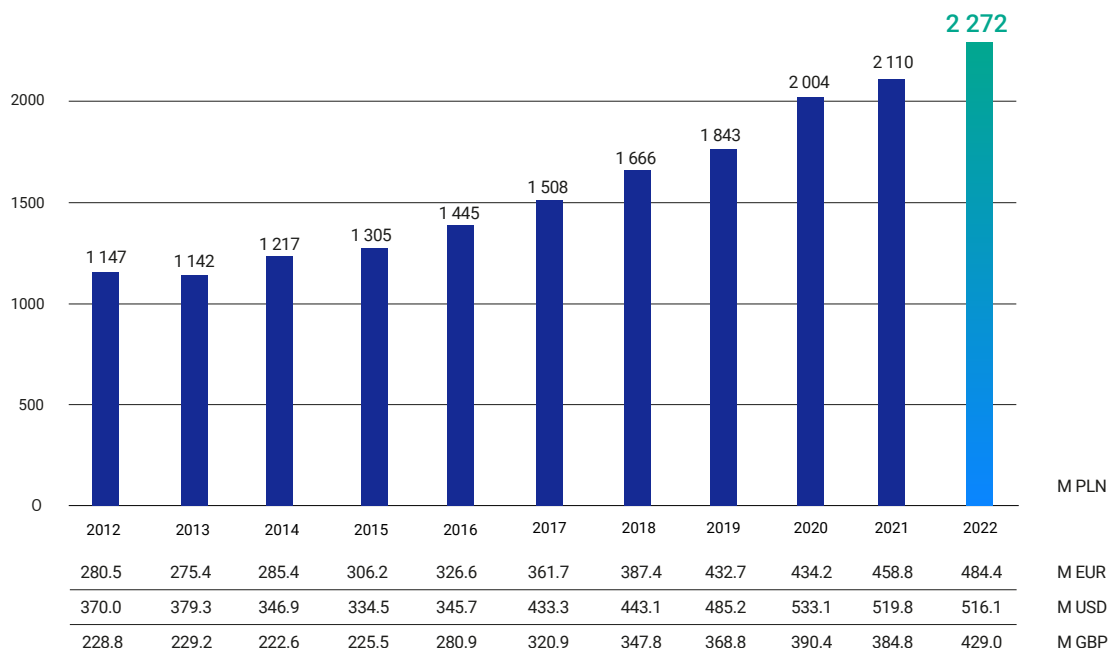
- Risks associated with R&D work (production of proprietary software products)
- Risks associated with the execution of long-term contracts
- Risks associated with the default of contracts and the use of counterparts
- Risks from their performance warranties or liquidated damages
- Risks of the foreign economic, legal and political environment related to the execution of export contracts
- Credit risks associated with deferred payment sales and often long contract terms
- Risks of staff turnover, risk of not being able to hire enough qualified employees, risk of increased labor costs
- Risks of changes in foreign exchange rates and interest rate levels
- Risks associated with international terrorism, making it difficult to send employees on business trips to certain areas of the world
- Cybersecurity risks
- Risks associated with the ongoing war on Ukrainian territory and the political, economic and social consequences of this conflict

The Group does not expect any significant changes in its financial position or in the risks associated with its operations.

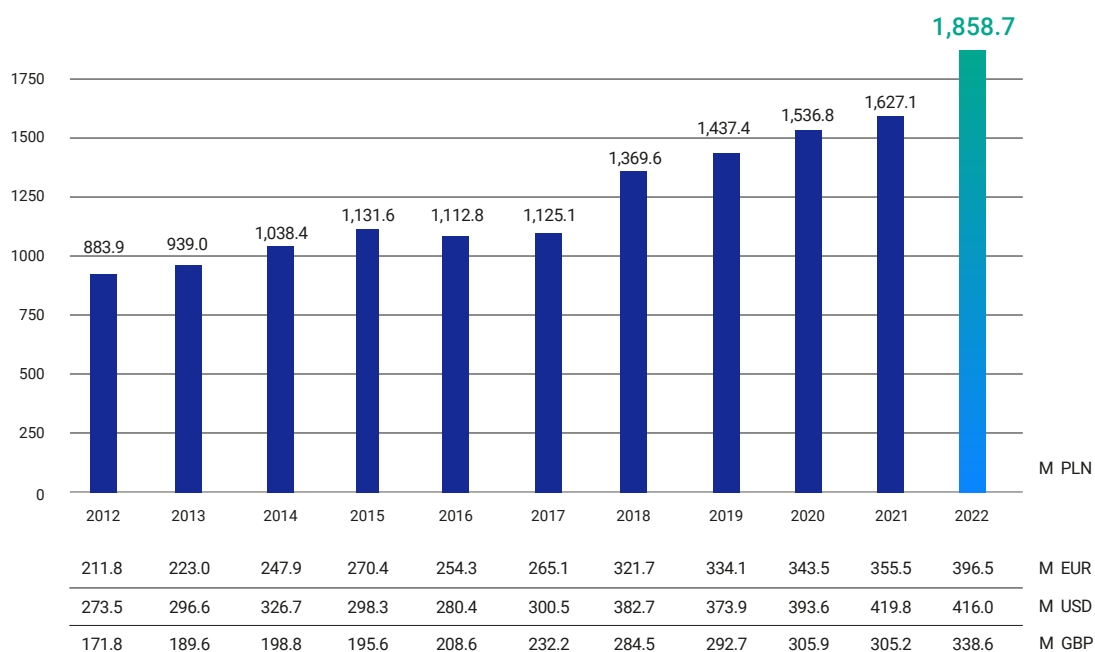


Innovation Space, Comarch SSE7 building, Kraków

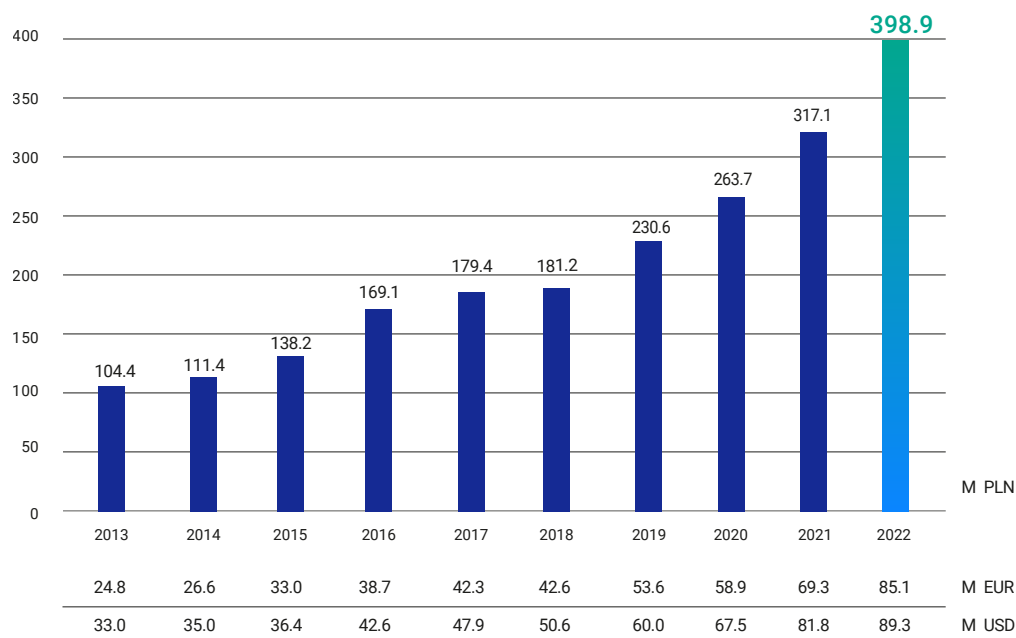
Balance sheet total



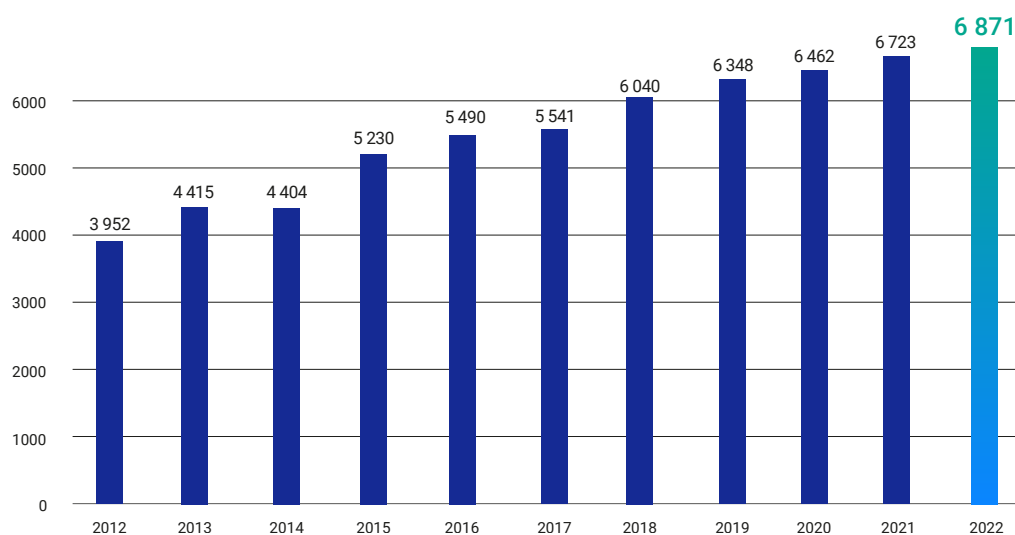
Revenues from sales



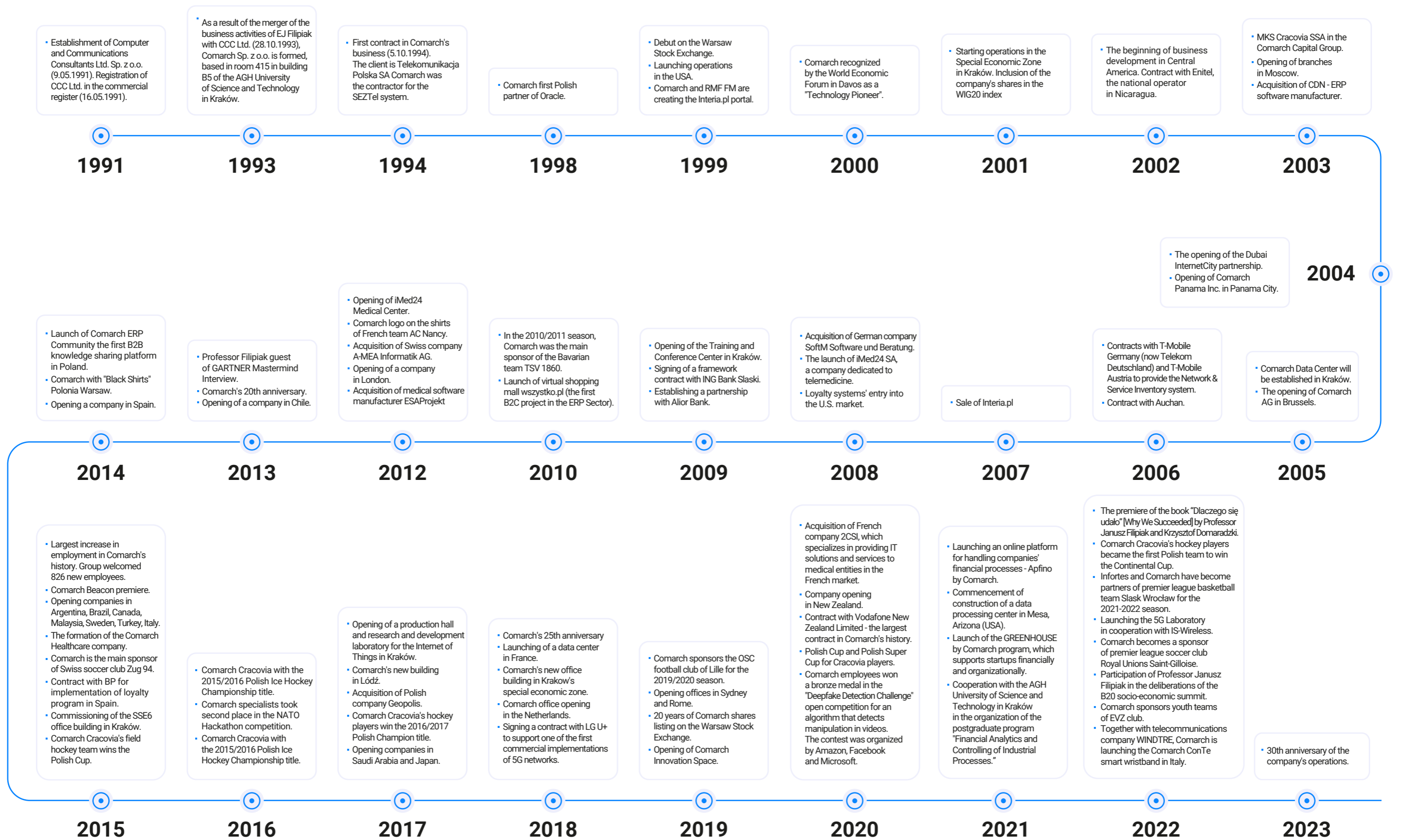
Research and development expenditures



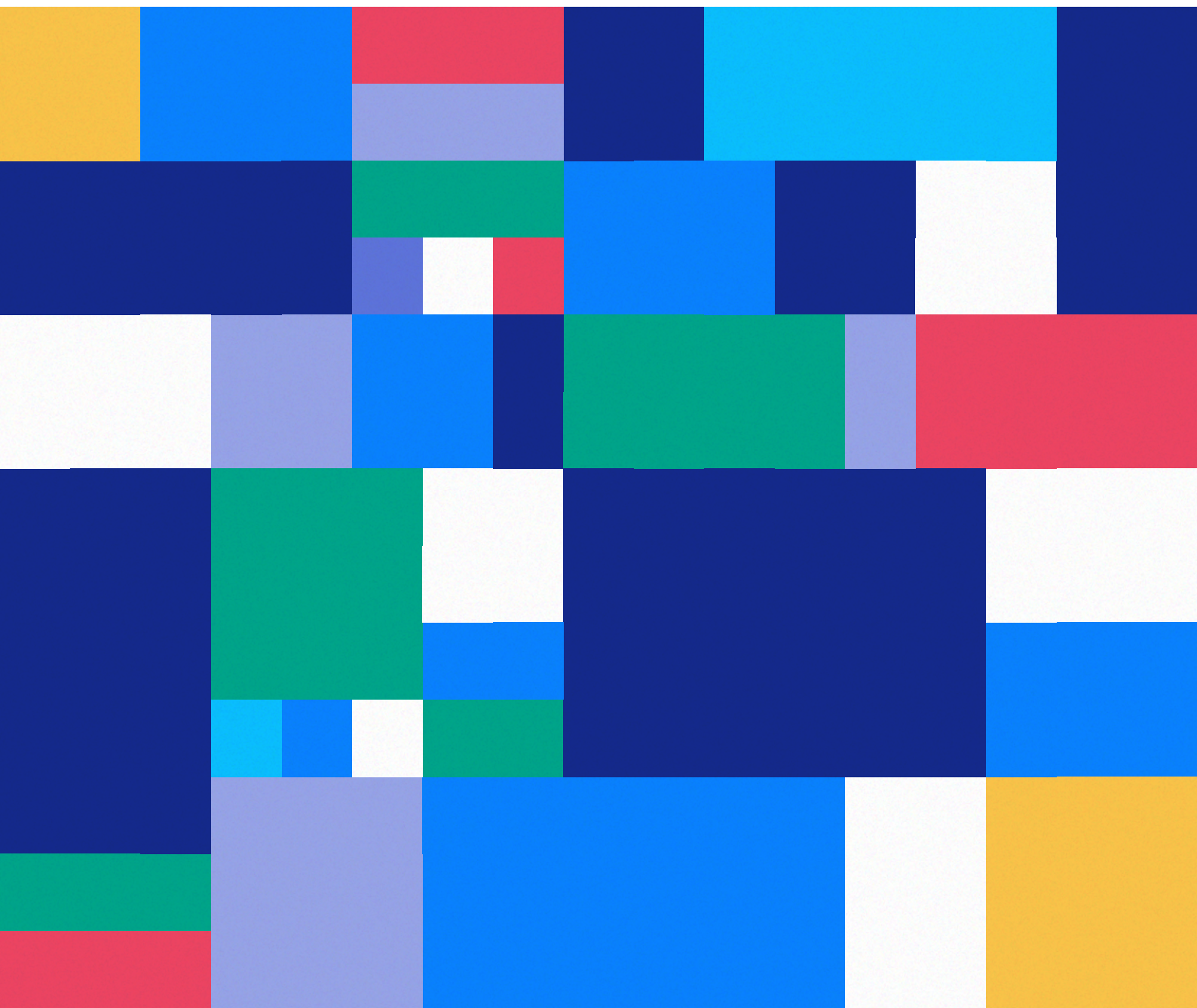
Employment



Comarch history



3 Financial data



Basic economic and financial figures

Selected consolidated financial data (in PLN thousand unless specified otherwise)

	2022	2021	2020	2019	2018
Sales revenue	1 858 715	1 627 149	1 536 753	1 437 423	1 369 619
Revenues from sales of proprietary solutions	1 759 866	1 527 472	1 448 379	1 336 083	1 242 114
Operating profit	147 606	187 227	191 561	143 383	87 543
EBITDA*	241 402	279 326	277 852	228 312	152 748
Profit before tax	153 367	174 290	164 254	142 369	62 480
Net profit attributable to shareholders of the parent company	107 848	123 038	120 631	104 846	30 616
Earnings per share (in PLN)	13.26	15.13	14.83	12.89	3.76
Assets	2 271 982	2 110 248	2 003 558	1 842 711	1 665 945
Equity	1 279 690	1 197 362	1 098 547	970 756	876 108

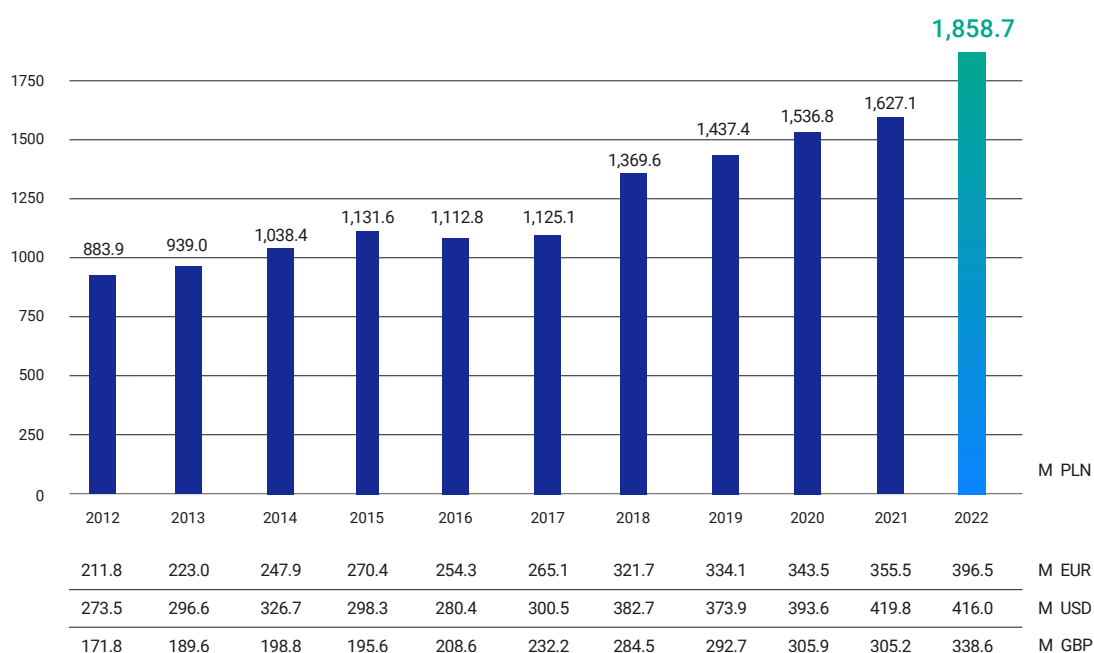
*) Operating profit + Depreciation and amortization

In 2022, the Comarch Group's revenues from sales were higher by PLN 231,566 thousand, or 14.2%, compared to the previous year. Operating profit reached PLN 147,606 thousand and was PLN 39,621 thousand, or 21.2%, lower than that achieved in 2021. Net profit attributable to shareholders of the parent company in 2022 amounted to PLN 107,848 thousand and was PLN 15,190 thousand, or 12.3%, lower than in 2021. Operating profitability was 7.9%

(11.5% in the previous year), net profitability was 5.8% (7.6% in 2021).

The value of Comarch Group's assets at the end of 2022 increased by PLN 161,734 thousand compared to last year, or 7.7%. The value of equity increased by PLN 82,328 thousand, or 6.9%, due to the net profit generated in 2022.

Revenue from sales



Sales structure

Revenue from sales – geographical structure (in PLN thousand)

	2022	%	2021	%	2012	%
Country (Poland)	780 805	42.0	686 900	42.2	637 943	41.5
Foreign Countries	1 077 910	58.0	940 249	57.8	898 810	58.5
Sales revenue	1,858,715	100,0	1 627,149	100,0	1,536,753	100,0

In 2022, the Comarch Group recorded PLN 780,805 thousand in revenues from domestic sales, by PLN 93,905 thousand (i.e., by 13.7%) more than in the same period of 2021. This was due, among other things, to an increase in revenues from sales to clients in the SME sector and the industrial and utilities sectors. Domestic sales accounted for 42% of the Group's total revenues during the period.

The value of foreign sales in 2022 amounted to PLN 1,077,910 thousand and was PLN 137,661 thousand (i.e. 14.6%) higher than in the same period of the previous year. This was mainly due to an increase in revenues from sales to customers in the telecommunications and financial and banking sectors. Foreign sales accounted for 58% of Comarch Group's total revenues in 2022.

Sales structure by customer (in PLN thousand)

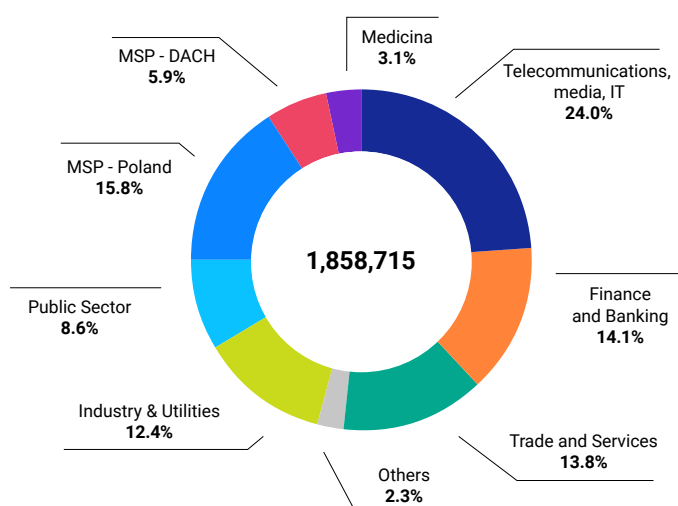
	2022	%	2021	%	2020	%
Telecommunications, media, IT	446 826	24.0	406 082	25.0	308 041	20.0
Finance and banking	261 826	14.1	226 343	13.9	259 151	16.9
Trade and services	256 362	13.8	245 813	15.1	231 684	15.1
Industry and utilities	229 941	12.4	181 558	11.2	179 019	11.6
Public sector	159 979	8.6	133 821	8.2	154 541	10.1
SME - Poland	294 033	15.8	239 459	14.7	206 169	13.4
SME - DACH	109 161	5.9	104 034	6.4	122 146	7.9
Medicine	58 103	3.1	62 488	3.8	40 820	2.7
Other	42 484	2.3	27 551	1.7	35 182	2.3
Total	1,858,715	100.0	1,627,149	100.0	1,536,753	100.0

In 2022, sales to TMT customers amounted to PLN 446,826 thousand, an increase of PLN 40,744 thousand (i.e. 10%) compared to 2021 or 10%, compared to) the 2021 year. Clients in the finance and banking sector purchased products and services worth PLN 261,826 thousand, higher than that achieved in 2021 by PLN 35,483 thousand, or 15.7%. Sales to trade and service clients increased by PLN 10,549 thousand, or 4.3%, compared to the previous year. Revenues from sales to industrial and utilities customers recorded an increase of PLN 48,383 thousand, or 26.6%. Revenues from sales to public sector customers increased by PLN 26,158 thousand, or 19.5%. Clients in the SME-Poland sector purchased products and services worth PLN 294,033 thousand, or 22.8% higher than that achieved in the same period last year.

Sales to SME-DACH clients also recorded an increase (by PLN 5,127 thousand, or 4.9%). Sales to trade and service clients increased by PLN 4,385 thousand, or 7%. Revenues from sales to other clients increased by PLN 14,933 thousand, or 54.2%, mainly as a result of higher revenues from sports and recreation and commercial real estate activities.

The business situation in 2022 has confirmed that maintaining diversification of revenues and diversity of offerings is beneficial to the stable development of Comarch Group's business. Thanks to its focus on the sale of proprietary solutions, the Comarch Group saw a significant increase in revenues and improved operating profitability.

Structure of revenues by customer (in PLN thousand)



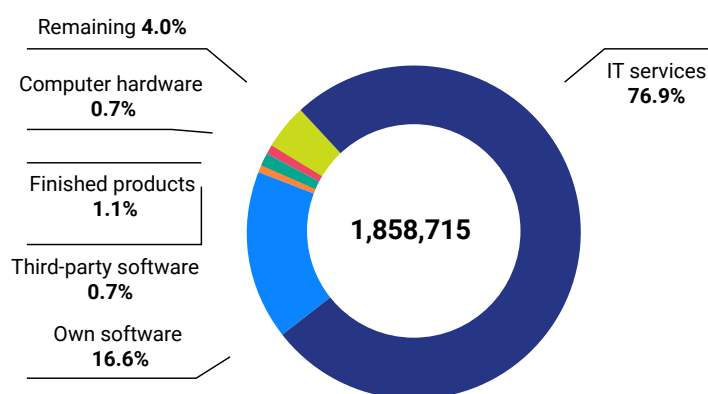
Structure of sales by type (in PLN thousand)

	2022	%	2021	%	2020	%
IT services	1 429 735	76.9	1 247 887	76.7	1 175 323	76.5
Own software	308 971	16.6	264 588	16.3	259,952	16.9
Third party software	13 367	0.7	15 705	1.0	18 219	1.2
Finished products	21 160	1.1	14 997	0.9	13 104	0.8
Computer hardware	12 927	0.7	22 050	1.3	18 597	1.2
Other	72 555	4.0	61 922	3.8	51 558	3.4
Total	1,858,715	100,0	1,627,149	100,0	1,536,753	100,0

In 2022, the type structure of the Comarch Group's sales revenues did not change significantly compared to that recorded in 2021. Revenues from the sale of IT services increased by PLN 181,848 thousand or 14.6%. Revenues from sales of proprietary software increased by PLN 44,383 thousand or 16.8%. Revenue from sales of third-party

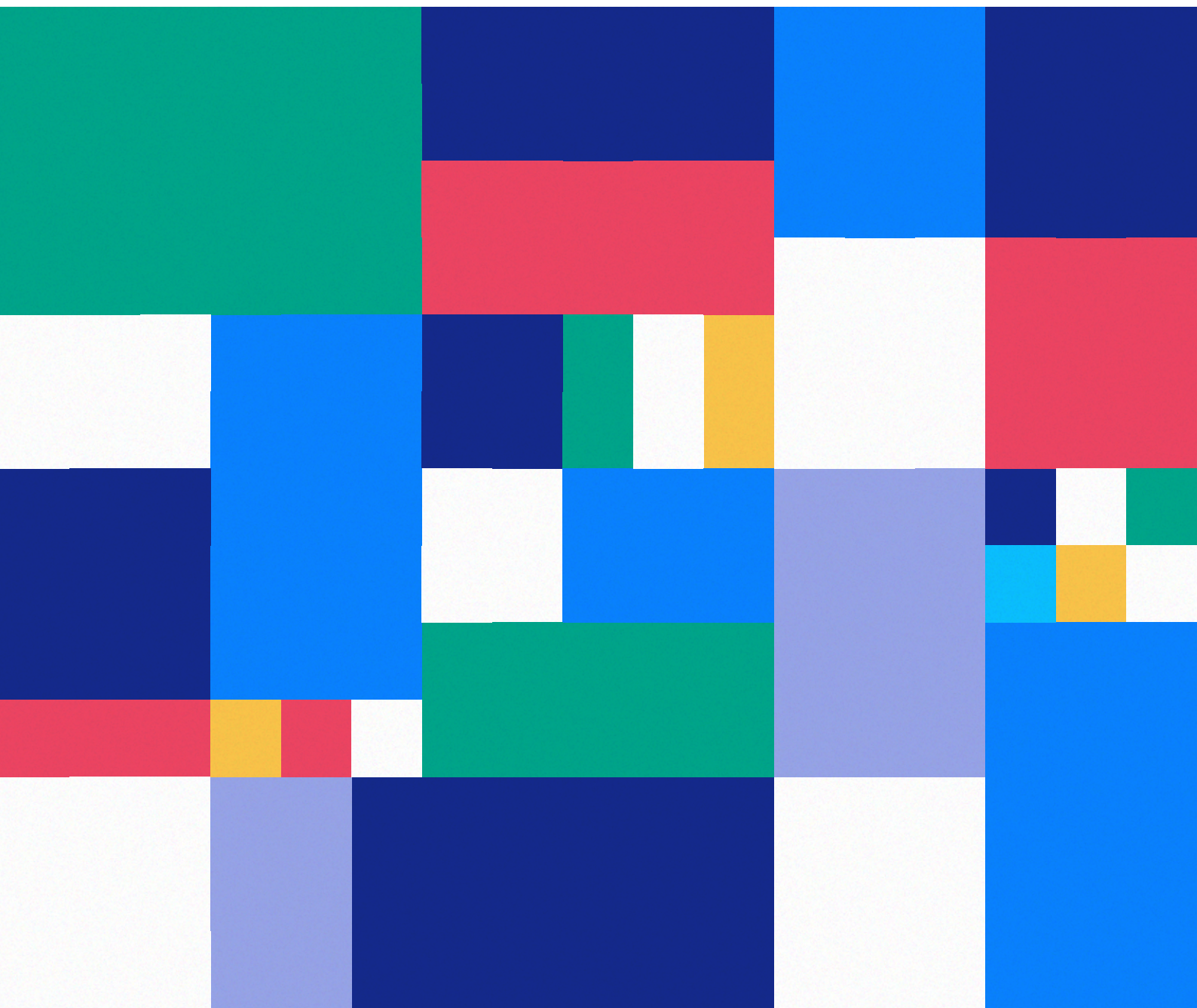
software decreased by PLN 2,338 thousand or 14.9%. Sales of the company's own finished goods increased by PLN 6,163 thousand, or 41.1%, third-party hardware sales, however, declined, with a drop of PLN 9,123 thousand or 41.4%). In 2022, the remaining sales increased by PLN 10,633 thousand or 17.2%.

Structure of sales by type (in PLN thousand)



Throughout 2022, the structure of sales by type remained stable.

4 Company Bodies



Management Board

prof. zw. dr hab. inż. Janusz Filipiak

Founder and President of the Management Board of Comarch SA

Andrzej Przewięźlikowski

Vice President of the
Management Board, Head of
Finance Sector

Zbigniew Rymarczyk

Vice President of the
Management Board, Head of
ERP Sector

Konrad Tarański

Vice President of the Management
Board, Chief Financial Officer

Marcin Warwas

Vice President of the
Management Board, Head of
Services Sector

Supervisory Board

Elżbieta Filipiak

Chairman of the Supervisory Board

Andrzej Ryszard Pach

Vice Chairman
of the Supervisory Board

Anna Pruska

Member of the Supervisory Board

Danuta Drobnia

Member of the Supervisory Board

Joanna Krasodomska

Member of the Supervisory Board

Robert Jasiński

Member of the Supervisory Board

Audit Committee

Joanna Krasodomska

Chairman of the Audit Committee

Danuta Drobnia

Member of the Audit Committee

Andrzej Ryszard Pach

Member of the Audit Committee

Organizational and Competence Structure of GK Comarch



prof. Janusz Filipiak

Founder and President of the
Management Board of Comarch SA
Strategy, HR, Marketing



Konrad Tarański

Management Board Member, Chief Financial Officer
Finance, Administration,
Internal IT systems

SECTORS



Andrzej Przewięźlikowski

Management Board Member,
Head of Sector
**FINANCE, BANKING
AND INSURANCE**



Zbigniew Rymarczyk

Management Board Member,
Head of Sector
ERP



Marcin Warwas

Management Board Member,
Head of Sector
SERVICES



Tomasz Matysik

Management Board Member,
Head of Sector
**PUBLIC
ADMINISTRATION**



Jacek Lonc

Head of Sector
**TELCO
SALES&BUSINESS
STRATEGY**



Marcin Romanowski

Head of Sector
E-HEALTH



Paweł Workiewicz

Head of Sector
TELCO OSS



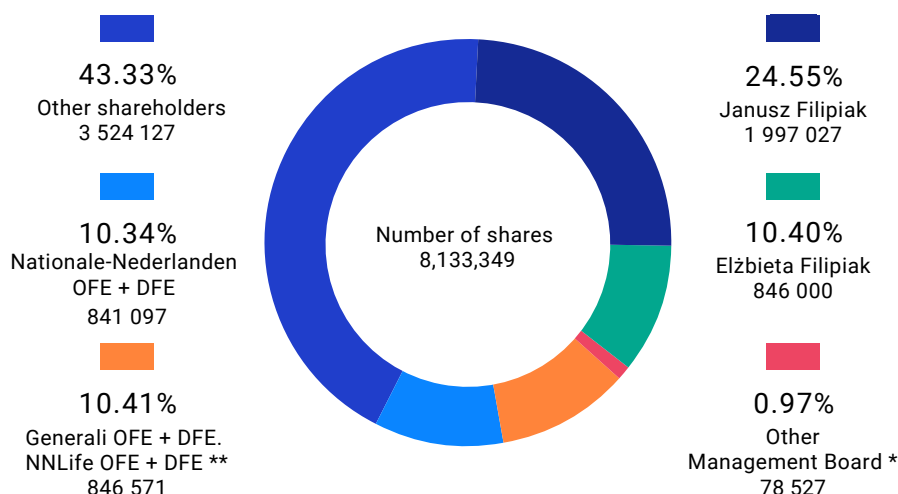
Andrzej Zasadziński

Head of Sector
TELCO BSS

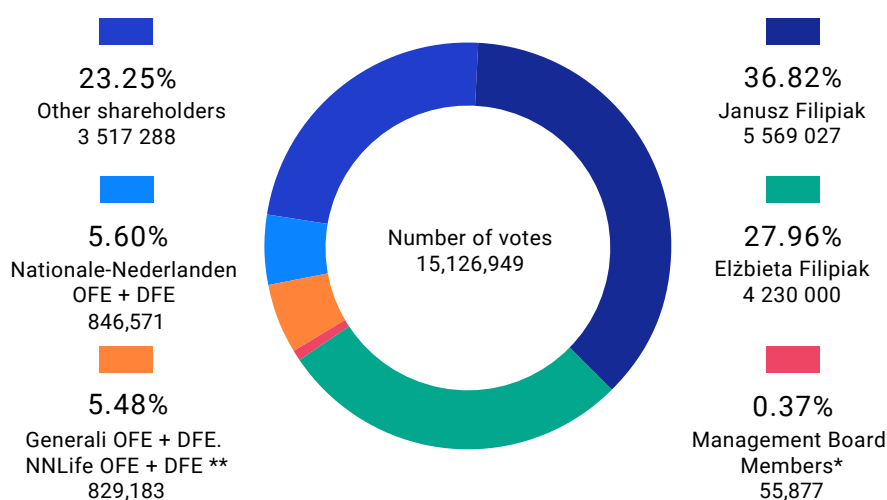
Shareholders

The share capital of Comarch S.A. consists of 8,133,349 shares with a total nominal value of PLN 8,133,349. According to information in Comarch S.A.'s possession, as of December 31, 2022, shareholders holding at least

5% of votes at the Company's AGM are Janusz Filipiak, Elżbieta Filipiak, Nationale-Nederlanden OFE + DFE and MetLife OFE.



Shareholders by number of shares. Status as of December 31, 2022.



Shareholders by number of votes. Status as of April 28, 2023.

*) On March 10, 2023, in current report No. RB-3-2023, the Management Board of Comarch S.A. announced that it had received information about the death of Comarch S.A. Board Member, Mr. Paweł Prokop. As a result, Mr. Paweł Prokop's mandate as Vice President of the Management Board of Comarch S.A. expired on March 10, 2023. Paweł Prokop has served on the Management Board of Comarch S.A. since 1996.

**) *) On February 3, 2023. Management Board of Comarch S.A. - via current report No. RB-2-2023-announced receipt of a notification from Generali Powszechne Towarzystwo Emerytalne S.A. (hereinafter: "Society") managing Generali Otwarty Fundusz Emerytalny (hereinafter: "Generali OFE") and Generali Dobrowolny Fundusz Emerytalny (hereinafter: Generali DFE), that as a result of taking over the management of NNLife Otwarty Fundusz Emerytalny (hereinafter: "NNLife OFE") and NNLife Dobrowolny Fundusz Emerytalny (hereinafter: "NNLife DFE") on February 1, 2023, the share in the share capital and the total number of votes at the General Meeting of Shareholders of Comarch S. A. in the accounts of Generali OFE, Generali DFE, NNLife OFE and NNLife DFE funds exceeded the 5% threshold.

Organizational structure of Comarch CG

Comarch SA (Kraków, Polska)

Poland

- Comarch SA
- Comarch Technologies sp. z o.o.
- CA Consulting SA
- Comarch Management sp. z o.o.
- Comarch Corporate Finance Fundusz Inwestycyjny Zamknięty
- Comarch Management sp. z o.o. SK-A CASA Management and Consulting sp. z o.o. SK-A Bonus MANAGEMENT sp. z o.o. Cracovia Park SK-A Bonus Management sp. z o.o. SK-A Bonus Development sp. z o.o. SK-A Bonus Management sp. z o.o. II Activia SK-A Bonus Development sp. z o.o. II Koncept SK-A Comarch Healthcare SA
- Comarch Polska SA
- Comarch Cloud SA
- Comarch Finance Connect sp. z o.o.
- Comarch Infrastruktura SA
- iComarch24 SA
- Geopolis Sp. z o.o.
- MKS Cracovia SSA
- WSZYSTKO.PL sp. z o.o.

Europe

- Comarch S.A.S. - France
- Comarch R&D S.A.S -France
- Comarch Luxembourg S.a r.l. - Luxembourg
- Comarch LLC - Ukraine
- Comarch OOO - Russia
- Comarch Technologies Oy - Finland
- Comarch UK Ltd. - Great Britain
- Comarch Yazilim A.S. - Turkiye
- Comarch SRL - Italy
- Comarch s.r.o. - Slovakia
- Comarch AB - Sweden
- Comarch Software und Beratung AG - Germany
- Comarch Solutions GmbH - Austria
- Comarch Swiss AG - Switzerland
- CAMS AG - Switzerland
- Comarch BV - The Netherlands
- Cabinet Conseil en Strategie Informatique SAS (2 C.S.I.) - France
- Comarch Software LLC - Ukraine
- Rox Star Maritime Limited - Malta

North America

- Comarch, Inc. – USA
- Comarch Canada, Corp. - Canada
- Comarch Espace Connecté Inc. - Canada
- Comarch Pointshub, Inc. - USA

Central and South America

- Comarch Panama, Inc. - Panama
- Comarch Sistemas LTDA - Brasil
- Comarch Chile SpA - Chile
- Comarch Colombia S.A.S. - Colombia
- Comarch Argentina SA - Argentina
- Comarch Peru S.A.C. en liquidación
- Comarch Mexico S.A. de C.V.

Asia

- Comarch Software (Shanghai) Co. Ltd. - China
- Comarch Malaysia SDN. BHD. - Malaysia
- Comarch Japan KK - Japan
- Comarch Yuhan Hoesa (Comarch Ltd.) - South Korea
- Comarch (Thailand) Limited - Thailand

Middle East

- Comarch Middle East FZ-LLC - United Arab Emirates
- Comarch Saudi Arabia Limited Liability Company Saudi Arabia

Australia and Oceania

- Comarch Pty. Ltd - Australia
- Comarch New Zealand Limited - New Zealand

Changes in ownership, capital and organizational structure of Comarch Group in 2022

On January 5, 2022, the amount of the capital of Cabinet Conseil en Strategie Informatique S.A.S was increased from EUR 500,000 to EUR 2,500,000 (i.e. PLN 11,418,000, according to the exchange rate on the day of the capital increase).

February 7, 2022, the Extraordinary Meeting of Shareholders of Comarch Management sp. z o.o. passed a resolution to increase the company's share capital by PLN 100,000 through the creation of 1,000 new shares with a nominal value of PLN 100 each. The new shares were fully subscribed by Comarch SA. Upon registration of the above increase, the company will have a share capital of PLN 500,000, which will be divided into 5,000 shares of PLN 100 each.

On February 8, 2022, there was an increase in the share capital of Comarch Pty. Ltd. from AUD 1,300,100 to AUD 2,300,100 (i.e. PLN 6,514,343.22, according to the exchange rate as of the date of the share capital increase), through the creation of 1,000,000 new shares. The shares were fully subscribed by Comarch SA.

On March 15, 2022, Comarch Software Spain S.L.U. en liquidación was liquidated.

On March 29, 2022, an extraordinary meeting of shareholders of Wszystko.pl passed a resolution to increase the company's share capital by PLN 990,000, through the establishment of 1,650 new shares with a nominal value of PLN 600 each. After the registration of the above increase on September 21, 2022, the company has a share capital of PLN 1,530,000, which it divides into 2,550 shares of PLN 600 each. On October 27, 2022, an extraordinary meeting of shareholders of Wszystko.pl passed a resolution to increase the company's share capital by PLN 2,100,000 by establishing 3,500 new shares with a nominal value of PLN 600 each. After the registration of the above increase, the company will have a share capital of PLN 3,630,000, which will be divided into 6,050 shares of PLN 600 each. As of the date of publication of this report, the increase has not been registered with the relevant registry.

On April 1 2022. CCF FIZ transferred to Bonus Development sp. z o.o.. Il Koncept S.K.A. ownership of 1,944,436 Series C registered shares of Bonus Development sp. z o.o. S.K.A.

On April 11 2022, the extraordinary general meeting of SolInteractive SA passed a resolution to dissolve the company and appoint a liquidator to carry out the liquidation of the company. SolInteractive SA operates under the name SolInteractive SA w likwidacji [in liquidation]. As of the date of publication of this report, the liquidation has not been finalized.

On May 9, 2022, a resolution was adopted to increase the share capital in Comarch SRL by EUR 1,360,000 (i.e. PLN 6,400,024 at the exchange rate of May 9, 2022) to cover a loss of EUR 460,000 (i.e. PLN 2,164,714 at the exchange rate of May 9, 2022) and to increase the share capital by EUR 900,000 (i.e. PLN 4,235,310 at the exchange rate of May 9, 2022) after it had been reduced to zero to cover the loss. The share capital of Comarch SRL has not changed as a result of these operations and is still EUR 900,000 (i.e. PLN 4,235,310 according to the exchange rate on May 9, 2022). Comarch SA has transferred the entire amount.

On June 28, 2022, an extraordinary shareholders' meeting of Comarch Finance Connect sp. z o.o. passed a resolution to increase the share

capital from PLN 205,000 to PLN 1,000,000. i.e. by PLN 795,000 through the establishment of 15,900 new shares with a nominal value of PLN 50 each. On July 1, 2022. Comarch SA transferred to Comarch Finance Connect sp. z o.o. PLN 795,000 to increase the company's capital (increase from PLN 205,000 to PLN 1,000,000).

On July 1, 2022, the liquidation of Comarch Peru S.A.C. was opened by a resolution of the general shareholders' meeting. As of this date, the company is required to use the designation "en liquidación"/in liquidation in all documents and correspondence, so the full name of the company is now: Comarch Peru S.A.C. en liquidación.

July 1, 2022. Comarch SA transferred to Comarch Finance Connect sp. z o.o. PLN 795,000 to increase the company's capital (increase from PLN 205,000 to PLN 1,000,000). As of the date of publication of this report, the increase has not been registered with the relevant registry.

On August 23, 2022, a contract for the merger of Comarch Software und Beratung AG with Comarch AG was concluded. The acquiring company is Comarch Software und Beratung AG. The merger of Comarch AG and Comarch Software und Beratung AG ("Comarch SuB") was recorded in the commercial register of Comarch SuB on September 13, 2022 and took effect on September 30, 2022. Effective October 1, 2022, Comarch SuB assumed the rights and obligations of Comarch AG. Because the merger occurred on the last day of the reporting period, September 30, 2022, the consolidated report for 9 months of 2022 was prepared on the basis of the separate reports of Comarch AG and Comarch Software und Beratung AG as of September 30, 2022, and the effects of the merger of these companies will be included in the consolidated report for 12 months of 2022.

On October 1, 2022, Comarch SuB assumed the rights and obligations of Comarch AG as a result of the merger of Comarch AG and Comarch Software und Beratung AG completed in Q3 2022.

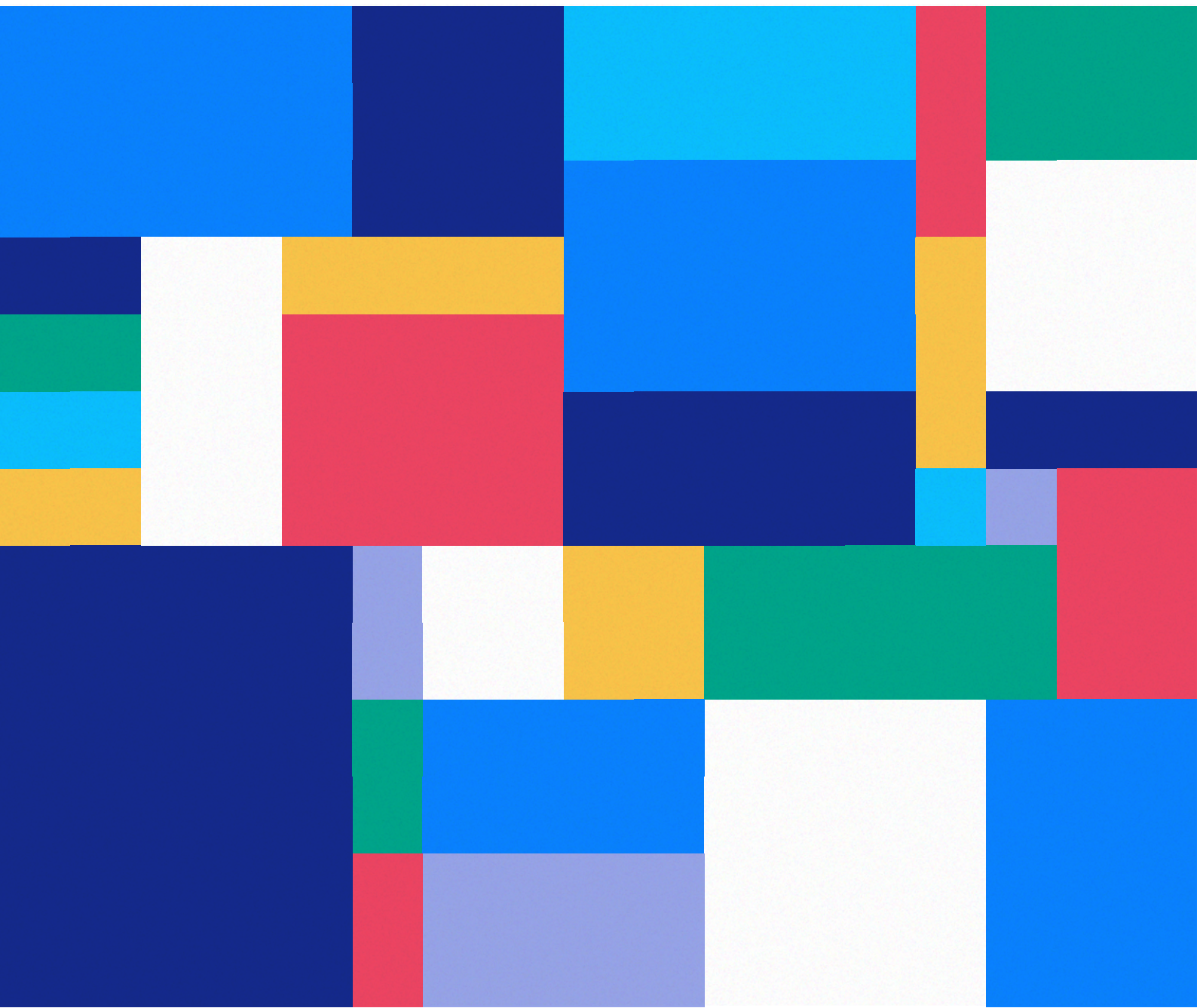
On December 27, 2022, Comarch Inc. received a payment of \$7,000,000 from Comarch SA as a non-refundable capital contribution ("Additional Paid-in Capital").

Ownership changes, capital changes and changes in the organizational structure of the Comarch Group after the balance sheet date:

On January 4, 2023, an increase in the share capital of Comarch Finance Connect sp. z o.o. was registered from PLN 205,000 to PLN 1,000,000, i.e. by PLN 795,000, through the establishment of 15,900 new shares with a nominal value of PLN 50 each.

On January 11, 2023, an extraordinary meeting of shareholders of Comarch Finance Connect sp. z o.o. passed a resolution to increase the company's share capital by PLN 3,000,000, through the establishment of 60,000 new shares with a nominal value of PLN 50 each. The shares were subscribed for by the sole shareholder of Comarch Finance Connect Sp. z o.o., i.e. Comarch S.A., and were paid for on January 12, 2023. After the registration of the above increase, the company will have a share capital of PLN 4,000,000, which will be divided into 80,000 shares, at PLN 50 each. As of the date of publication of this report, the increase has not been registered with the relevant registry.

5 Comarch Products



Products and services offered by Comarch Group in 2022

Comarch is a manufacturer of innovative IT systems for key sectors of the economy: telecommunications, finance and banking, public administration, medicine, large and small and medium-sized enterprises. Comarch's wide range of offerings include ERP class systems, financial and accounting systems, CRM systems, loyalty software, sales support and electronic document exchange systems, electronic banking systems, ICT network management systems, billing systems, Business Intelligence software,

security and data protection management services, electronic devices and many other solutions. In addition to providing clients with innovative IT solutions, Comarch focuses on professional client service and providing consulting, advisory and integration services, as well as IT infrastructure as a coherent package, so that recipients of products and services offered by Comarch can take full advantage of the opportunities offered by modern IT systems, including those offered in the cloud model.



Innovation Space, Comarch SSE7 building, Kraków



We provide certified APIs, and our products comply with industry standards.



More than 50

telecommunications companies from around the world use Comarch's BSS/OSS systems in their key client service and network maintenance activities.



Nearly 1PB of data

Every day, Comarch's systems dynamically provide information about the quality of services provided through analysis



Comarch's solutions use artificial intelligence and machine learning to improve client experience



Comarch is driving the market in the context of 5G technology through expansion in the Japanese market, innovation in the area of 5G stand-alone, as well as Network Slicing solutions



Comarch's fully ODA-compliant portfolio now includes 10 Open Api compatible APIs



Comarch's solutions make it possible to keep records of hundreds of thousands of physical and virtualized telecommunications network elements.

Telecommunications Sector

Since 1993, Comarch's telecommunications sector has specialized in providing IT solutions to telecom operators around the world. Clients in this industry include Telefónica, LG U+, Deutsche Telekom, Vodafone, KPN and Orange. Our BSS and OSS products help operators transform to increase revenues and business efficiency, simplify the IT environment, reduce costs, improve client satisfaction and rapidly create innovative services. The group has also been repeatedly recognized for its activities in the telecommunications industry by analyst firms such as Gartner, Forrester, Informa and Frost & Sullivan.

Comprehensive network monitoring

Comarch OSS provides a consolidated and consistent overview of the telecommunications network that enables efficient use of resources, fast and accurate troubleshooting, performance optimization and cost-effective business processes. By using a single tool for all network and domain technologies, telecom companies can easily reduce the complexity of their resource environment.

With Network Discovery and Reconciliation module for traditional network and domain management systems

SDN/NFV Comarch provides network-based resources and minimizes the overall effort of updating the network status. With such a solid foundation, telecom service providers can build and deploy reliable services for their clients.

Comarch products that address this business need include Comarch Real-time Network Inventory Management, Network Auto-discovery & Reconciliation, Comarch Service Monitoring, Comarch Service Catalog and Comarch Service Inventory.

Orchestration and streamlined E2E processes

Modern networks that integrate multiple technologies cannot function optimally without a high level of virtualization and programmability of network functions, especially as operators seek to profit from network segmentation and other benefits of 5G. Comarch's revolutionary products provide complete network control through thoughtful network design, execution of unmanned services, and automated network troubleshooting and maintenance.

Thanks to Comarch's unified and systemic BSS and OSS product chain, the orchestration process is streamlined and handled from start to finish, from the moment the commercial product is sold to the client to the configuration of

network devices. Comarch provides a single, integrated system in which a catalog of products and services acts as the engine of a fully automated process.

Comarch products that address this business need include Comarch Network Planning and Design, Comarch Network Configuration Management, Comarch Resource Order Management, Comarch Customer Experience Management, Comarch Service Quality Management, Comarch Service Fulfillment and Orchestration, Comarch Field Service Management, Comarch Service Activation and Comarch Service & Resource Orchestration.

Full transfer of network services to the cloud

The use of modern virtualization technologies such as NFV (VM-based and containerized) and SDN allows operators to avoid the need to maintain physical equipment and infrastructure and move to more flexible and cost-effective logical and cloud networks.

Comarch's solutions support operators in this transformation process, providing full visibility, managing and orchestrating modern clouds and telecom networks.

It provides unified and end-to-end access to all layers, from client services to infrastructure, providing powerful tools and interfaces to design services and deploy them in different environments (from legacy servers to private, hybrid, multi and public clouds) using a variety of technologies. Comarch's solutions support key industry standards to enable easy integration with data centers, clouds and SDN controllers. Among Comarch's products responding to this need are Comarch NFV solutions.

Network performance based on artificial intelligence / machine learning

In a highly competitive telecommunications environment, network performance is the most important factor in determining the position of a telecommunications service provider. Today, we stand at the threshold of another revolution, in which the pursuit of ever higher productivity in the BSS / OSS area can be supported by systems based on artificial intelligence and machine learning.

By automating processes, Comarch's solution provides tools adequate to the capabilities, including the most promising benefit of 5G - network sharing. This allows us

to provide clients with services in less time and for faster troubleshooting.

Deep automation of operations and management of the 5G telecommunications network allows providers to reduce costs and, more importantly, enables clients to change their service offerings frequently and independently. Comarch products that address this business need include Comarch AI Powered Assurance, Comarch AI Powered Network Inventory and Comarch AI Powered Orchestration.

Business ready for 5G

Comarch's comprehensive offering assists operators in launching exciting new 5G capabilities, flexibly modeling 5G services for end-customers and third parties, managing complex collaborations, handling revenue streams between partners that participate across the 5G service delivery chain, delivering multi-technology networks, maximizing resource efficiency, and opening new markets for communications services.

With a powerful, single platform based on 3GPP standards, our clients can offer network service segmentation with full multi-access, orchestration and monitoring, private 5G networks, in real-time with dynamic network

reconfiguration, 5G network self-regeneration, and 5G network management based on artificial intelligence. To further tailor 5G services to each client's needs, we are providing operators with intent-driven solutions based on artificial intelligence/machine learning to model, orchestrate and process 5G networks.

Comarch products that address this business need include Comarch Real-time Network Inventory, Comarch MEC, Comarch AI Powered Assurance, Comarch AI Powered Network Inventory and Comarch AI-Powered Orchestration.

Improved collaboration with global partners

Diverse cultures, different languages, different time zones and currencies are just some of the difficulties telecom companies face when developing global cooperation. From the client's point of view, it is crucial to have only one contract with a supplier, under which they have access to one invoice, regardless of the location of that access or service.

Comarch offers a way to meet all of these challenges, as well as the much-needed flexibility between businesses

and various third parties, allowing any type of service to be modeled. What's more, Comarch's products provide operators with fully automated business processes - from contract negotiations with all parties to service activations and billing.

Comarch products that address this business need include Comarch Enterprise Product Catalog, Comarch Wholesale Billing, Comarch Convergent Billing and Comarch Partner Management.

Fully electronic service for corporate clients

For most large enterprises, implementing and managing a communications and collaboration platform is not the primary task - rather, they expect their telecom provider to provide them with effective tools to achieve their desired results.

Comarch provides BSS products for enterprise relationship management, covering all aspects of telecommunications

services - from simple ones such as mobile and fixed telephony and data transmission to complex services such as VPN, Data Center and Cloud. Corporate clients can independently, and in a way completely seamlessly manage even the most complex hierarchies representing their organizational structure, have access to detailed

contextual reports, and set up real-time control or bill-sharing policies for service usage.

Comarch products that address this business need include Comarch Enterprise Billing, Charging and Revenue

Management, CRM for Telecoms, Comarch Product Catalog, Comarch Customer Order Management, Comarch B2B Self-enablement Platform and Comarch Business Intelligence.

Digital client engagement across different

Comarch's IT products improve clients' digital experience by providing clear and easily digestible visual cues that give a clear picture of current packet consumption, data usage, balances and limits. They also provide a data source for multidimensional reporting, full client insights, analytics activities, recommendations and

personalization engines - all Comarch products that address this business need include Comarch Digital Self Service, CRM for Telecoms, Comarch Product Catalog, Comarch Customer Order Management, Comarch Convergent Billing and Comarch Loyalty Management.

Monetization of the Internet of Things

The introduction, deployment and management of Internet of Things solutions can be a very lucrative business for communications service providers, whether they provide Internet of Things connectivity, Internet of Things services or both.

With Comarch, telecom service providers can become true Internet of Things solution providers by providing services that allow them to cover the entire Internet value

chain things - from connectivity and device management to offering IoT services such as smart factory, smart metering, asset tracking, services for other Internet of Things verticals and more.

Comarch products that address this business need include Comarch IoT Connect, Comarch Asset Tracking, Comarch Digitals - Factory 4.0 and Comarch Smart Metering.

Monetization of vertical markets

The modern world requires digitizing services and offering them online. Subscription-based, pay-as-you-go, prepaid and postpaid services are offered to a broad client base and require robust tools to ensure revenues.

Based on our vast experience in business reconstruction and standardization, we designed Comarch's out-of-the-box BSS software to completely automate business processes and serve different markets. Whether private or corporate clients, the multitude of options and business

model-specific features of our cloud billing solution will boost telecom business and increase employee productivity. We build an end-to-end solution for all involved people (clients, potential clients, product managers, financial controllers and Service engineers) with just one system - Comarch Smart BSS, which is built from related Smart BSS modules such as: Webshop and Self-care, Billing and Finances, CRM, Product Catalog, Voucher Management, and Process Integrations.



Over 25 years

of experience in finance,
banking and insurance



Over 12 million

current and potential
insurance customers



More than 200 thousand

calculated premiums per month



More than 2.5 million

clients around the world equipped with
our corporate banking software



400 thousand

supported microprocessor cards and tokens
compliant with the PKCS#11 standard



More than 20 million

commissions calculated monthly

Finance, Banking, Insurance Sector

The FBI sector specializes in developing software and information systems for major financial institutions in the banking, insurance and capital markets industries. For more than 25 years, we have been helping businesses and institutions increase client satisfaction by creating and implementing state-of-the-art IT solutions and services. Our clients include Polish and international financial institutions operating in more than 30 countries, including: BNP Paribas, ING, Alior Bank, AXA, NBB, Allianz, Credit Suisse, Swiss Life, ERGO.

Products

Comarch Open Platform is a digital cloud-native platform based on microservices. It uses the latest technologies to enable banks to build scalable, reliable solutions using proven tools and methods. With off-the-shelf corporate banking modules for fast time-to-market, combined with agile co-development practices, clients can take an active role in the implementation project, allowing them to create truly unique solutions.

Comarch SME and **Corporate Banking** is an omnichannel platform tailored to the specific needs of companies, offered to banks serving businesses. It's a transaction banking system, a financial management tool, and a solution for facilitating bulk payments in one. Comarch SME and Corporate Banking supports businesses in managing accounts, buying currency or making local and international payments.

Comarch Small Business Mobile Banking is an application for small business owners to help them organize their daily tasks. It is based on cash management, invoicing and financing options. Comarch Small Business Mobile Banking is a comprehensive solution that helps banks reach micro and small businesses with digital services.

Comarch Factoring is a platform that allows factoring companies and their clients to manage the entire lifecycle of receivables. Comarch Factoring is a client service tool that has an advanced billing engine and multi-channel access to factoring services.

Comarch Cloud Factoring is a platform for debtors and creditors using microservices, available in the cloud. The modularity of the system allows the solution to be easily customized to meet the client's needs. By supporting end-to-end processes, the cost and effort of the factoring company are kept to a minimum.

Comarch Trade Finance is an application that allows businesses to manage the life cycle of products such as warranties, collections and letters of credit. The solution helps automate and digitize the entire trade finance process.

Comarch Relationship Manager Assistant supports banks and other financial institutions in building and maintaining lasting relationships with their business clients. Designed to effectively manage sales processes, the system helps qualify leads, monitor performance and communicate effectively.

Comarch Wealth Management is a system designed to serve retail banking, private banking and affluent clients. The system supports: relationship managers - in advisory and financial planning tasks; end clients - in the robo-advisory process; wealth managers - in portfolio management based on client authorization; and analysts - in preparing and analyzing the investment performance of portfolios.

Comarch Asset Management is a system aimed at mutual and pension funds, asset managers and insurance companies. It supports asset management, valuation and fund accounting processes, as well as risk and portfolio performance measurement and regulatory reporting.

Comarch Custody is a state-of-the-art system designed for comprehensive handling of banking operations in securities trading. It supports advanced settlement processes, including recording client and bank portfolio balances, handling corporate events, supervisory and internal reporting, collection of fees and taxes, and automatic communication with the client, the bank's internal systems and clearing houses. The system can be customized to meet the needs of financial institutions of all sizes, both at the implementation stage and in further development.

Comarch Loan Origination is a modern platform designed for commercial and cooperative banks and other lending institutions serving business and individual clients. It provides comprehensive support for the credit process and allows independent management of its elements - including User screens, printouts, business parameters or algorithms. It therefore gathers the functions necessary to efficiently sell credit products to all types of clients.

Comarch Digital Insurance is, on the one hand, a system designed for insurance agents, brokers and

intermediaries. It helps them not only to advise on and sell insurance products, but also to provide after-sales support, manage planned tasks and monitor work efficiency. On the other hand, Comarch Digital Insurance allows individual clients to purchase policies online and manage their insurance portfolio. Software ready for implementation in cloud infrastructure.

Comarch Insurance Claims is an innovative and comprehensive claims management software for life, health and property insurance companies. The system comprehensively handles claims processes: from registration and calculation to decision-making and payment of benefits, speeding up the daily work of claims adjusters. The system meets the most important requirements of companies operating in the fast-growing insurance market.

Comarch Commission & Incentive is a comprehensive solution that enables efficient management of incentive compensation, designed for insurance companies, banks, telecommunications operators, companies distributing financial products and other entities with extensive sales networks.

Comarch Life Insurance is a policy management system that supports individual and group life, pension and health insurance. Its modular structure allows it to fit perfectly into insurers' IT landscape and meet business requirements. The solution allows efficient management of such areas as risk assessment, contract and policy administration, billing and collections, investment management or reserve calculation.

Comarch NonLife Insurance is a system designed for insurance companies offering property and other personal insurance. The solution enables consistent and flexible management of all operational areas of an insurance company. It is dedicated to client service employees, as well as back-office departments such as finance, accounting, actuarial and reinsurance.

Comarch Smooth Authentication (CSA) is real-time authentication software that prevents and combats fraud by analyzing User activity and behavior, the security level of their devices, and selects the appropriate form of verification, depending on the assessed risk. By eliminating high-risk security threats, our system enables us to offer clients unique protection against online fraud while building a position as a trusted partner.

Keycloak Identity and Access Management (IAM) is open source software for identity and access

management. Includes world-class methods for identity lifecycle, authentication, User management, detailed authorization and accountability, and more. Its modular architecture makes it easy to adapt to specific types of organizations, across hierarchies and geographic regions.

Comarch tPro Solutions:

- **Comarch tPro Mobile** is an example of an advanced mobile tool for transaction authorization and strong User authentication. Real-time threat detection mechanisms allow us to detect potentially dangerous factors, such as configuration gaps and suspicious activity in our application, and ensure the security, uniqueness and integrity of the authorization code at every stage of its generation and the integrity of the transfer data presented.
- **Comarch tPro token (USB)** is a cryptographic token for electronic transaction authorization and authentication that enables banks and financial services to meet clients' privacy and online banking needs in a fast, efficient and convenient way.
- **Comarch SmartCard** is a device for securely storing sensitive information such as cryptographic keys, certificates or passwords. The cards are primarily used in PKI (Public Key Infrastructure) systems, such as in banking institutions when clients perform transactions.

Comarch Loyalty in Banking and Insurance is a state-of-the-art toolkit that enables companies - including banks and insurance companies - to both easily create and manage User-centric loyalty programs. Offering support to entities operating in B2C and B2B models, the solution leverages mechanisms used in emerging technologies such as artificial intelligence and machine learning, thus enabling it to identify patterns in client behavior and create tailored offers.

Comarch Business Intelligence in Banking and Insurance is a set of tools for accurate data analysis and reporting. With Comarch BI, business decisions can be fully based on correctly interpreted data from a variety of sources. Comarch BI makes it possible to quickly analyze large amounts of data in real time and present them in clear charts. In addition, it offers trend analysis, planning, budgeting and reporting. It can be successfully used by analysts, product managers, actuaries, sales and marketing teams and insurance agents, among others. Depending on business needs, Comarch BI is installed directly on clients' devices or available in the cloud, in a SaaS model.



Innovation Space, Comarch SSE7 building, Kraków



Comprehensive Information
System of Social Security
Institution (KSI ZUS) around
900 million



More than 10 million
court hearings served



143
e-Services ready to use on
Comarch e-Office platform



250 local government units using Comarch EZD
and about **200** working on Comarch Ergo



over **20,000**
users using Comarch EZD electronic
records management system

Public Administration Sector

Comarch specializes in the design, implementation and integration of modern IT systems for public administration, companies and public sector institutions. The company has experience in creating complex turnkey solutions and developing hardware and network infrastructure. Comarch has created a number of e-government solutions to meet the needs of public sector units. Solutions are based on international standards. Among the most important solutions being implemented in the government sector are:

The Comarch EOS platform is a platform for electronic case handling in the office. The system provides digitization of case-handling activities, allowing citizens and businesses to handle them remotely, and office employees to handle cases remotely. The platform provides a transition from electronic document management to electronic case management, overseeing the activities that must be performed in connection with the handling of a case.

The platforms form integrated systems: Comarch e-Office, Comarch EZD, Comarch ERGO and Comarch ERP Egeria. The handling of cases is based on electronic documents, the data of which is transferred progressively to the systems involved in the handling of the case using Comarch BPMN. The Comarch EOS platform provides GIS functions used in case handling that can be run directly from the systems included in the platform.

Comarch ERGO implementation of public tasks related to spatial management. It allows the maintenance of more than 60 registers and records in the areas of geodesy and cartography, real estate management, urban planning, road infrastructure management, construction, environmental protection, agricultural and forest land protection, monument protection, and spatial information portals. The modular design of the system allows information exchange between local government units and cooperating units, their departments and employees. Comarch ERGO is a comprehensive solution for launching an electronic platform for the Spatial Economy Shared Services Center.

Comarch EZD supports electronic (as well as paper) document circulation in companies and institutions (industry-specific versions specialized for individual entities have been created). The solution makes it possible to manage documents in institutions in accordance with the guidelines of the CIRCULATION manual, as well as to define and support any workflow and document processes. For this purpose, a mature BPMN-based business process editor is used, which, in cooperation with components that allow the creation of dedicated registers and forms, is able to provide each institution with a fully customizable workflow class system.

Comarch e-Office is an online public services platform that allows local government units and central offices to carry out their tasks. Intuitive tools enable self-management of the application, providing support for content creation and publication processes. Components available on the platform include: Digital Office, Resident's Profile with support for electronic payments for obligations to the institution, Public Information Bulletin, Information Portal and Intranet, as well as elements supporting social activity related to the handling of the civic budget, or opinion on legal acts.

Comarch ERP Egeria is a modern ERP system, designed in a multilayer model using microservices and microfrontend architecture. The system has a new, intuitive User interface accessible from the most popular web browsers, compliant with WCAG. The system is fully functionally adapted to the Polish law, supports the handling of financial and accounting processes, settlements with counterparts and allows you to efficiently manage the organization, and the HR and payroll area allows you to provide comprehensive support for the employee starting from their employment, through the recording of contracts, registration of working time and professional development. The system also has functionality supporting the areas of logistics (purchasing, sales, procurement), controlling with planning and budgeting, asset and project management. Enables integration with public registries and domain systems. The system's functionality provides rich reporting and analysis capabilities using business intelligence functionality.

The system is designed for dedicated entities in the public sector: local government, central administration, universities, health care, and public utilities. It provides support for industry functionality used in these entities. The system provides data security, fast access to information, transparency and process integration, and enables Users to achieve high performance and scalability at a relatively low cost of installation and maintenance in the cloud. It is characterized by a high degree of configurability and flexibility, which allows the system to be tailored to the individual needs of each client. It facilitates and automates daily data recording and proper management decisions.

Comarch Portal Pracowniczy [Employee Portal]

is a system that supports work in a company. The main task of the system is to facilitate activities related to the management of HR processes in the organization. Especially where the organizational structure is distributed, the portal becomes a tool to standardize and automate processes. The system is dedicated to any organization and its employees regardless of their position in the structure. The solution provides employees with the tools to handle their own administrative matters without personal contact with the HR department. Company employees can quickly fill out a vacation request, settle a business trip, access personal and employment data and other important documents such as: PIT or payroll slip.

The Employee Portal is dedicated to any organization and its employees, regardless of their position in the structure. The portal provides employees with tools to handle their own administrative matters without personal contact with the HR department. The responsive interface, which complies with WCAG 2.1 requirements, allows Users to access via browser on both desktop and mobile devices, supporting remote or flexible work hours.

Comarch Security Platform is a range of products dedicated to clients related to national and physical security and defense. Solutions based on proprietary and innovative designs, which have been implemented in products related to video analytics, personal and object protection systems, as well as in advanced tools for financial flow control and ICT network monitoring.

Comarch Video Cut is a solution for quick analysis of secured video footage conducted post facto. The tool effectively reduces the work time of investigative analysts or security services. It allows detection of all objects recorded on secured video footage from various devices, recorders, CCTV systems and in different formats.

The system makes it possible to find events and objects and quickly filter video based on characteristics. The solution is used in special units, security services, and facilities such as airports, stadiums, train stations, parking lots, big-box stores or other restricted access areas.

Comarch Smart Parking is a powerful platform for comprehensive management of smart city (Smart City) parking policies. The solution allows the connection of multiple sensor systems based on different technologies, such

as RFID tags, radar, radio, surface sensors (e.g., magnetic), cameras with video analytics, providing basic information on parking space occupancy in real time. In addition, it offers a range of configuration and management tools to streamline the work of city units and subordinate services. In this solution, Comarch offers its own sensory layer based on cameras and Intelligent Video Analysis (IVA) technology, which makes it possible not only to detect vacant parking spaces but also potential infractions, along with the identification of vehicles - license plates (ANPR). Development work in this area focused on hardware (cooperation with many camera models, including PTZ cameras), as well as functionality - new modules were created such as billing, control, or related to payments based on e-Wallet.

Comarch Monitoring & Automation Platform

is a tool for monitoring infrastructure and configuration elements of client systems. The primary goal of creating Comarch MAP was to provide a single, consistent tool for monitoring a client's extensive infrastructure, along with the ability to model business processes and track architectural dependencies. The process of discovering and maintaining complex infrastructure is fully automated through the use of the Discovery module, and a unified and consistent interface provides visualization of the monitored infrastructure with business logic.

Comarch eNagrywanie [eRecording] is a comprehensive and coherent solution combining the convenience of classic audio/video recorders with public address systems and a dedicated application to control the conduct of audio/video recording. The system allows recording of meetings or public speeches with associated metadata and comments for efficient search of the recording during playback. Additional sources of recorded data can be external multimedia data and remote transmissions conducted through videoconferencing. Comarch eRecording provides (along with the recording) a platform-independent, multi-track media player.

Comarch Wideoterminal [Videoterminal] is a solution that supports popular connection and audio-video transmission standards. A perfect complement to Comarch's eRecording solution, it provides point-to-point connections as well as the setup of multi-party calls based on the standards and infrastructure of video conferencing bridges from leading vendors and popular platforms supporting Simulcast technology.



Comarch SSE7 building, Kraków.



290 million

participants in loyalty programs
implemented by Comarch



8.1 billion

processed transactions
by loyalty systems supported
by Comarch



650 million

documents processed by
Comarch e-Invoicing annually



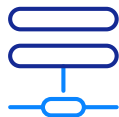
15 billion

documents stored in implemented
Comarch ECM solutions



20 million

generated delivery orders
in Comarch SFA system



16 Data Center around
the world

Services Sector

In the Services sector area, Comarch designs, implements and integrates modern IT solutions for handling loyalty programs, managing marketing campaigns, managing employee motivation, electronic exchange of data and business information, managing documents and their flow within the company, and managing sales processes with support systems and mobile applications. It also offers a comprehensive range of enterprise IT infrastructure management services.

The Services sector has projects on five continents, in 40 countries. Clients include BP, Circle K, Mapco, Prudential, Lively, Carlsberg, Unilever, Carrefour, Metro, Auchan, Heathrow Airport, Etihad, Scandinavian Airlines, XL Axiata or True Telecommunications, Schwarz, Hamelin, Agfa, among others.

Loyalty management and marketing solutions

Aimed at medium and large enterprises, the offer is a comprehensive package of IT solutions and services that allows you to build and manage loyalty programs, while optimizing marketing processes and thus improving them. It's also a set of tools to analyze the data collected and use it to strengthen positive relationships between clients, partners and the brand supported by machine learning and intelligent recommendation systems. In an effort to increase market share and respond to the expectations of different industries, the platforms are offered in two models - Cloud as an out of the box for clients expecting a quick startup, and Enterprise, for more demanding clients relying on extensive processes fully customized to their needs.

Solutions offered:

Comarch Loyalty Management Enterprise – a system for managing complex loyalty programs, enabling the launch of multiple programs on a single platform, both in the B2B and B2C model, and handling all processes related to running the program (client registration, managing profiles, promotions based on various conditions, communication with participants, rewards). The product is aimed at all sectors, with particular emphasis on those in the tourism, financial and telecommunications industries.

Comarch Loyalty Marketing Cloud – a solution for medium-sized companies looking for a comprehensive solution to run a loyalty program. The platform, developed in a SaaS model, allows the service to be launched quickly. Comarch clients can take advantage of the application's wide range of functionality just a few weeks after signing the contract and conduct promotional and communication campaigns to program members, supported by a recommendation engine and data analysis.

Comarch Marketing Automation – is a solution that allows you to design a multi-channel and personalized communication path with clients. The system automates the campaign planning process, provides an intuitive tool for segmentation and message creation. The solution helps optimize client contact frequency with the support of an intelligent recommendation engine. The system can be implemented as an independent tool or as an integrated part of a loyalty ecosystem.

Loyalty Consulting and Professional Services – professional support services at every stage of loyalty program development and management. Comarch helps build programs aimed at set goals such as increasing profits or strengthening competitive advantages. The services include the design of a loyalty program, support in the processes of organization and ongoing management of applications and promotional campaigns, as well as support of data scientists in the collection of client data and its use for process optimization.

Data exchange and document management

As part of its offering, Comarch enables effective document management and automation of sales and business processes occurring in the supply chain. A comprehensive approach to communication with partners around the world, including electronic exchange of product, commercial, logistics and financial data, allows companies to achieve tangible benefits: faster access to information and a decisive reduction in costs.

The following solutions are offered for data exchange and document management:

Comarch EDI (Electronic Data Interchange) – a cloud-based B2B2G platform that enables automation of business processes, through fast and secure data exchange, connecting supply chain partners worldwide, regardless of business sector. In an accessible, modern and comprehensive way, it enables business communication, allows full management of supply chain, purchasing and sales processes, increasing the efficiency of cooperation by synchronizing data with partners, managing and fully controlling the flow of documents. It offers a range of solutions for everyone, from support for automatic document transmission processes and full integration, to support for web service solutions and APIs, and a web portal with no integration.

Comarch EDI is also a cloud-based product data catalog based on GS1 standards. Comarch, as a certified data pool, enables direct exchange of information between business partners within and outside the GDSN network. Data can be entered manually or automatically through integrations with clients' external systems. It also allows initiating the acquisition of products for the portfolio through the creation of requests for proposals, international cooperation through translation tools, negotiation of prices and margins. The product sheets created contain comprehensive data models that can be modified according to the target market, partner or sales channel (online or offline), ensuring

the coherence of the information shared within and outside the organization.

Comarch e-Invoicing is a platform that streamlines and automates all AP/AR invoicing processes, enabling secure and highly efficient document exchange with business partners and clients. The solution complies with the latest legal regulations and modern data transfer standards and implements automatic validation and conversion of every invoice sent or received - regardless of the size and technical maturity of the company. By ensuring the integrity of the content and readability of the invoice and guaranteeing the authenticity of the origin, Comarch e-Invoicing provides adequate support for e-Invoicing regulations in dozens of countries around the world. Our goal is to manage and archive all invoices - both sent and received - for the legally required retention period. Designed to easily navigate all day-to-day invoicing operations in a wide variety of countries, this constantly updated solution is always ready to use, even with changes in the law.

Comarch Online Distribution is a modern reporting and communication platform used by manufacturers to improve cooperation with their network of business partners (distributors, wholesalers). It automatically creates detailed inventory and resale reports using data collected on an ongoing basis from trading partner systems.

Comarch ICT

Comarch ICT solutions make it easy to manage an enterprise's IT infrastructure in the areas of telecommunications, outsourcing, or data centers based on industry standards and technology partnerships with IT market leaders.

Comarch ICT products are designed so that the latest technologies serve business development. In an era of rapidly changing market and client demands, an experienced technology partner that will tailor a strategy and deliver the right IT infrastructure, outsourcing, data center and security services is a must.

Comarch Cloud is a unified and flexible cloud infrastructure with the highest security standards. The platform includes a wide range of tools to support applications built on microservices. The cloud solution provided by Comarch is designed to help solve the problems associated with lack of (or excess) computing power, allowing performance to be adjusted according to the actual demand for IT resources. The solution allows clients to reap all the benefits of the cloud, such as lower IT costs, greater business efficiency and flexibility, and full control over their resources.

All this in a secure IT environment located in the Comarch Data Center. We offer our clients a broad portfolio of IaaS and PaaS services (such as virtual machines, databases, monitoring or Kubernetes in a service model).

Comarch PowerCloud is an off-the-shelf platform that provides all the benefits of cloud solutions along with the support of IBM's expert Power Platform and managed services. Using advanced tools, it provides simplified management virtualization and cloud implementation for AIX, IBM and Linux virtual machines.

Comarch IT Services in view of the dynamic changes in the IT infrastructure market, an experienced technology partner is crucial for business development today. The company's IT environment, in the hands of Comarch engineers and analysts, is a warranty of service continuity and the required availability of systems.

The digital (r)evolution continues. As a company with more than 25 years of experience, we provide a wide range of IT services designed with our clients' needs in mind - to provide them with the right technical and business support.

- **Comarch IT Integration** – services designed to adapt the client's IT environment to new business and technical requirements. We support clients from the analysis and design stage of a new IT platform, through the delivery of appropriate hardware and software, to the implementation phase.
- **IT Outsourcing** - a set of services designed to optimize the costs associated with operating the IT area. We offer: full end-user support (service desk and desktop care), administration of LAN/WAN networks, server and security infrastructure, as well as IT process management in accordance with good practices and latest recommendations (e.g. ITIL) and agreed SLA parameters. As part of ICT services, Comarch provides services related to advanced server, array and database systems both remotely and directly at client locations.
- **Network and Security Operations Center** - a single point of contact solution for clients, providing comprehensive technical support for monitoring IT infrastructure and business applications for all types of enterprises and institutions. Provides clients with up-to-date knowledge of the availability and performance of the various components of their IT infrastructure. Proactive monitoring of environments helps detect disruptions before they affect client operations.
- **Comarch Network Services** - solutions designed to create and maintain data networks (including WAN/LAN/WLAN/VPN). CNMS is a comprehensive product for building or upgrading existing transmission networks, managing and administering these networks as well as their security.
- **Comarch Service Desk** - available 24/7 multichannel and multilingual single point of contact with Comarch's team of IT specialists. It provides full end-user support: it is responsible for handling requests (in the form agreed with the client - chat, ticket system, telephone), reporting (according to the service level agreement) and resolving issues related to your IT infrastructure. We organize our Service Desk teams according to ITIL best practices.

Comarch Data Center – advanced technology centers with high availability and TIER III and TIER IV architecture. They provide clients with an alternative to expanding their own IT infrastructure resources. Comarch SA has 16 Data Center centers around the world.

- **Hosting Managed Services** – transforms data center and IT management, providing the flexibility needed and maximizing application performance and availability. We guarantee the right professionals, processes, security and technology in the local cloud and networks to optimize data center services.
- **Comarch Multicloud Management** – a service for managing cloud platforms from third-party providers (such as MS Azure, AWS). Thanks to the continuous training of Comarch ICT engineers, our clients don't have to worry about the need to constantly update their knowledge of different cloud services from different vendors and the potential problems caused by cloud migration (such as failure to optimize resources and costs higher than anticipated).
- **Comarch PowerHosting** – fully managed services for the IBM Power platform. The end-to-end service of providing and maintaining the IBM Power platform is provided in three models - virtualized cloud, hosting the client's hardware in the Comarch Data Center and remote services implemented on the client's existing hardware at the client's premises.
- **Mainframe Services** – provides fully managed support and services for Mainframe-class systems. Provides technological and business assistance in the process of installing, configuring and maintaining Db2 products. In addition, we provide consulting services for capacity management, progress tracking and migration to higher versions of data management software.



More than 300

units use our systems dedicated
for hospitals and outpatient clinics



every day about 40 thousand

users use
our systems



More than 200

outpatient facilities
use our software



More than 20,000

patients have been covered by
remote medical care



We support
medical sector
24/7/365

e-Health Sector

The e-Health sector provides an extensive ecosystem of solutions for the healthcare industry, which consists of EHR Cloud, Hospital Cloud, Telemedicine Cloud and Medical AI Cloud. It offers, among other things, mobile applications for patients, information systems for hospitals and medical records management software at the medical facility, city and regional levels. It is also a provider of innovative remote care technologies based on its own software, devices and medical infrastructure. Product integration helps provide coordinated health care, supporting patients, caregivers and medical staff.

Comarch S.A. has an implemented and certified ISO 13485 medical device quality management system. We would like to inform you that the Comarch e-Care 2.0 platform, the Comarch Holter application and the Comarch CardioNow device are medical devices certified for compliance with EU Regulation 2017/745 (MDR).

MojeZdrowie24 [MyHealth24] is an online health booklet that allows you to collect a complete and up-to-date health history directly in the mobile application. It allows users to enter measurements and test results, monitor ailments, scan and view medical documents, and share this data with doctors. Thanks to its integration with Poland's largest network of medical laboratories, patients can also receive through it the results of tests performed at any of the collection points belonging to the network.

Comarch Hospital Cloud is a set of solutions for comprehensive management of medical facilities, regardless of specialization and size - from small offices to multi-department hospital complexes. Interoperable, integrated information systems are tailored to each stage of patient service. These are intuitive tools that coordinate the activities of personnel, increasing the ergonomics of work. They were designed with all employees of medical facilities in mind, taking into account their function in the organization, their role and their authority. All data is stored in Comarch's secure cloud, so there is no risk of data loss or unauthorized access. As part of Comarch Hospital Cloud, we offer: Comarch medNote, Comarch Optimed NXT, Comarch EDM and Comarch Concierge.

Comarch Mednote is a state-of-the-art medical office management application. It organizes medical records, provides necessary patient information and minimizes paperwork time. Among other things, the system allows easy issuance of e-Prescriptions, e-Referrals and other medical documents.

Comarch Optimed NXT is an advanced IT system for managing a medical facility, allowing the organization of health care during a patient's stay in the facility's various departments and clinics - from registration to discharge. It has six core modules and more than 30 specialized modules. The system can be operated on tablets, allowing doctors to access patient information right at the patient's bedside. Comarch Optimed NXT is dedicated to

all medical facilities, regardless of their structure and the type of services they provide. It supports, among other things, keeping electronic medical records, handling patient visits, issuing e-Prescriptions and e-Referrals. It also provides a functional management tool for facility managers.

Optimed NXT Cloud is a cloud-based HIS system dedicated to clinics and doctors' offices. Localization of data in the cloud provides quick and convenient access to any information about patients or facility resources, and optimizes system implementation time. The subscription includes a full system package to handle the patient and their electronic medical records, including modules: Registration, Cabinet, EDM, Administration, Billing and Clinic24, e-Prescription and e-Referral issuance, etc.

Comarch EDM (Electronic Medical Record) is an information system for managing e-documentation in all types of medical entities and at the regional level. Central access to documents from different systems enables efficient collection and processing of medical data. The solution allows the exchange of information between facilities, which speeds up the process of making a diagnosis and avoids redundant tests.

Comarch Concierge is a multi-channel communication platform for patients to ensure continuity of medical care. The solution facilitates the exchange of information between the medical facility, the doctor and the patient. It allows a patient to remotely sign up for appointments with a specialist, order e-Prescriptions, access test results and even consult a doctor without leaving home.

Comarch Telemedicine Cloud is an open cloud platform that supports remote patient monitoring. Information from systems, applications and measuring devices goes to the Comarch e-Care 2.0 platform, where it is analyzed and available to medical personnel. As a result, the process of diagnosis, treatment and prevention is optimized and coordinated, and some services

are transferred outside medical facilities. The Comarch e-Care 2.0 platform is a flexible and scalable solution, allowing the modification of existing elements and the addition of new devices, procedures and schemes.

The implementation of Zdalna Opieka Medyczna [Remote Medical Care] services is possible thanks to the cloud-based Comarch e-Care 2.0 platform, which allows the monitoring of patients' health. The e-Care 2.0 platform receives and processes medical data from systems, applications and measurement devices. Artificial intelligence (AI) is being used to quickly analyze a large amount of this information, and identify correlations and anomalies. AI, combined with developed procedures for handling, supports medical personnel in providing effective care.

Punkty Diagnostyczne [Diagnostic Points] is a solution consisting of a mobile application communicated with external measuring devices (such as blood pressure monitor, ECG event recorder, thermometer, scale, pulse oximeter, among others). Patients, with the help of medical devices, can perform tests on their own, or with the help of medical staff, before visiting a doctor's office or undergoing procedures. The Diagnostic Points application collects and sends the collected results - depending on the model of operation - to the Comarch e-Care 2.0 telemedicine platform or to the HIS system - Optimed NXT, where the data is saved on the patient's chart. Diagnostic Points may also be available to patients outside medical facilities, such as in shopping malls or airports. The patient, thanks to an intuitive application, can go through the testing process themselves and receive a report with the generated results by email. Diagnostic Points are also available in the form of a mobile suitcase, making it easier to transport medical apparatus and health checks anywhere (e.g., to an area in crisis or with limited access to medical care).

Comarch CardioNow, with its companion software, is a comprehensive solution that enables the Holter ECG service to be implemented in a medical facility. The Holter test allows recording the entire ECG signal on the device's memory card. It is performed offline - the ECG signal is analyzed only after the entire test is completed in the Comarch Holter application. During the test, the patient has the option to mark activities (e.g. stress, emotions) in the patient's diary - the medical staff can see the markers of these activities during signal analysis. At the end, the patient receives a report with the results of the analysis.

Comarch CardioVest is a solution for preventive testing, diagnosis and monitoring of cardiac patients.

The special electrodes used in our product ensure safe, reliable and comfortable long-term ECG testing. The ECG recording is sent to the CMAP platform, where artificial intelligence algorithms flag abnormalities, making the test much shorter and easier to interpret. Wireless data transfer allows ECG analysis every 24 hours of testing. Among other things, the set consists of 2 independent recorders, swapped every 24 hours. When one recorder is in use, the other sends a record of the completed portion of the test. This allows the doctor to respond earlier to detected heart rhythm abnormalities, especially in the case of severe abnormalities.

Comarch HomeHealth 2.0 is a mobile application integrated with external measurement devices (e.g., event ECG recorder, pulse oximeter, blood pressure monitor, glucometer, weight/body composition analyzer, spirometer, thermometer). The solution is used for remote medical care of chronically ill or hospitalized patients who need to undergo regular examinations and be under constant medical supervision, but their health condition is not severe and they do not require hospital care. The application also supports in prevention and allows regular monitoring of health. Patients using the application have a set schedule, so they receive reminders to take their medications, take a test, or fill out a dedicated questionnaire. The application communicates with the Comarch e-Care 2.0 telemedicine platform, providing medical personnel with access to up-to-date information on the patient's health status, early detection of abnormalities and the ability to contact the patient.

Comarch Opaska Życia [Lifeband] is a digital elderly caregiver kit that is always at hand. The Remote Senior Caregiver Service consists of a mobile application that, combined with an integrated Comarch Lifeband device, offers a state-of-the-art solution for the elderly and chronically ill, people who want to increase their independence, parents of children and caregivers of the sick, who can conveniently monitor the location and safety of their loved ones 24/7/365.

Centrum Zdalnej Opieki Medycznej [Remote Medical Care Center]

Comarch has its own R&D center, where proprietary medical devices that work with the e-Care 2.0 platform are designed, tested and manufactured. Among them are telemedicine solutions for cardiac diagnostics (Comarch CardioVest), as well as sleep apnea diagnostics (Comarch Sleep Polygraph). More telemedicine solutions are constantly being developed.

A key component of telemedicine systems is the Remote Medical Care Center, where medical personnel monitor patients' vitals around the clock:

- It brings together qualified medical personnel: paramedics, midwives, doctors of various specialties, nutritionists and physical therapists
- It monitors patients' vitals around the clock, including on holidays
- It intervenes in cases of automatically detected anomalies parameterized individually for each patient (exceeded norms and alarm values), as well as on any patient call
- It uses medical treatment regimens that enable faster and more targeted intervention

Comarch Healthcare SA has an implemented and certified ISO 13485 medical device quality management system. The Comarch e-Care platform, as well as the telemedicine devices manufactured, are certified medical devices.

Comarch IoT Plant – a production hall that offers high-quality rapid prototyping and electronic device assembly (EMS) services. It provides clients with comprehensive support at every stage of the production process, from design and mechanical prototyping, to assembly and post-production quality control. An innovative production line that enables short-run production of consumer electronics prototypes in a very short period of time, with special emphasis on the quality of the products and services offered. The IoT Plant was established in response to the company's own needs for electronics assembly, or EMS services, and operates under Comarch SA's Integrated Management System.

In 2022, Comarch's expert products were also joined by Comarch Energy Saving Platform, a comprehensive solution dedicated to energy saving in entities of various sectors, including manufacturing companies and medical facilities. Comarch Energy Saving Platform is Comarch's answer to the ever-increasing energy expenses around the world. The platform allows you to securely collect data on utility consumption, such as electricity, water, etc. This data is then analyzed, and the company gains the knowledge to take appropriate, thoughtful steps to optimize energy consumption.



Innovation Space, Comarch SSE7 building, Kraków



More than 9,000

companies use backup
and data exchange in Comarch iBard



More than 2,200

online stores launched
based on Comarch e-Store



Over 3,400

accounting offices in the
iAccounting24 community



More than 35,000

companies use paid solutions
of Comarch Cloud



More than 100

successfully implemented dedicated
business intelligence projects



300,000

monthly delivered reports
as part of business intelligence

ERP Sector

Comarch ERP Enterprise (CEE) is an ERP software developed for large enterprises with an international profile, with a particular focus on the needs of manufacturing and trading companies. This modern, browser-based ERP system can successfully map the structures of a company, including a multi-company one. The solution has very high performance and scalability, and runs on various database platforms as well as operating systems. CEE's open architecture allows you to integrate your own modules and applications, and the Business Services Integration Engine (BIS), among others, is responsible for data consistency and ease of integration with external solutions. CEE is a system counted among the ERP 4.0 solutions enriched and integrated with a number of modern Comarch solutions: POS, mPOS, MOS, OCR, DMS, e-Sklep [e-Store] or BI.

Comarch ERP XL has been the most popular ERP system in Poland for many years, used by nearly 7,000 companies in various industries. The solution is recommended for medium and large manufacturing, retail and service companies. Each year nearly 400 new companies choose to implement it, appreciating its rich functionality and great flexibility in modeling any business process. The system is open and has built-in IoT, AI and RPA components needed for process automation and integration with external devices, such as all kinds of sensors and production machines. Complementing this unified environment are tools for warehouse management (including WMS) and electronic document circulation, i.e. DMS along with OCR. The total information entered in all business areas can be analyzed in the Business Intelligence module, which is designed to support management in making effective decisions.

Comarch ERP Optima – is the most popular program in Poland, created for small and medium-sized companies in any industry, supporting sales, management, accounting, human resources and payroll. With built-in dedicated solutions, it is the most popular accounting software among accounting offices and tax consultants. Comarch ERP Optima system is available in the desktop model and in the service model ("cloud"), so users can comprehensively manage processes in the company via the Internet. The client, for a fixed monthly subscription fee, gets access to software that supports online business management from virtually anywhere.

Comarch ERP XT – innovative system to manage a small company, both in Poland and Germany. Thanks to its modular design, the User decides for themselves which functionalities they want to use at any given time and which

ones they want to pay for. The system is available from a web browser, as well as in the form of an application for your phone (iOS&Android) allowing you to work and access information freely, anywhere, anytime. A simple and intuitive program that allows you to issue an invoice in a few seconds, and is perfectly suited for more advanced Users thanks to the possibility of using a warehouse, simplified accounting (flat-rate register and tax book of revenues and expenditures) or full account accounting. Additional solutions such as e-Store or e-Sale will allow you to quickly set up your own online store and integrate with popular sales services (including Allegro, Amazon, and eBay). The Comarch Shipping service will guarantee easy preparation of bills of lading, sending of shipments, and checking their status. The POS module will provide retail sales in stationary stores, while the Factoring and Collection services will free up frozen funds in invoices and improve the company's financial health. In addition, each User will benefit from 20 pages of expense documents free of charge through the OCR service each month, and will receive regular information on taxes to be paid through the free data exchange (IWD) service with the accounting office.

Comarch Moje BR [My AO] – is a free application for invoicing and communication with the accounting office. Each month, the application's clients can issue up to 10 sales invoices, and by using OCR technology, they can add up to 20 pages of expense documents using their phone's camera. Just take a picture and the invoice data will automatically transfer to the program. With the built-in communicator, Users can contact their accounting office at any time and speed up information exchange and workflow. The free invoicing application is designed for the smallest businesses and employees needing a mobile invoicing and expense document entry tool to thrive and maximize their time savings. The system is available both from a web browser and in mobile applications available for iOS and Android.

Comarch OCR – an optical text recognition tool (Optical Character Recognition) from scanned documents. The service reads and categorizes data from files and scans. Based on this, it automatically creates completed documents in ERP and DMS systems. Comarch OCR allows you to automate work with invoices and warehouse documents in different languages. With the OCR API available, the service can be integrated with external programs.

Comarch POS and Comarch mPOS are applications dedicated to supporting processes in stationary points of sale, both related to the sale of goods and the organization of the store's back office and warehouse. Comarch POS is a solution designed for stationary checkout counters, enabling, among other things, sales and after-sales support for store clients, realization of processes of preparing goods for client orders placed in other channels within unified commerce, handling of deliveries and issues, and realization of inventory processes. Comarch mPOS is an application dedicated to mobile devices equipped with Android. It allows the implementation of processes at the back of the store and support of customer service directly on the sales floor. The applications, together with the OMS, provide a unified environment dedicated to managing multichannel sales, in line with the idea of unified commerce.

Comarch Mobile – a collection of applications that enable the execution of sales, service and purchasing processes from the level of a mobile device such as a phone or tablet. With the help of Comarch Mobile Sales, a salesman on their phone will schedule a sales visit, register an order from a client, print an invoice at the client's premises or conduct a survey with the client. A service technician working in the field using the Comarch Mobile Service application will record the process of performing a repair, accept the service order and then settle it with the client. Comarch Mobile Management is a tool designed for the manager, which will enable him or her to schedule sales visits for employees in the field, check their completion and monitor the route of salesmen and service technicians. The application also uses AI mechanisms to recognize merchandise on store shelves and calculate their facings.

Comarch WMS – a solution that enables comprehensive operation of a high-storage warehouse. The package includes: Comarch WMS Management and Comarch WMS Warehouse Manager. Comarch WMS Management is a tool designed for the warehouse manager and system Controller to control warehouse operations and manage the flow of goods within an extended warehouse structure. Within the tool, using a graphical interface, it is possible to manage the way employees' tasks are carried out, including multi-step, complex warehouse processes. Comarch WMS Warehouse Manager is a tool that streamlines the daily work of warehouse workers.

Using an application running on an online collector, the warehouse worker is informed of the tasks ahead and is guided step by step through the execution of the tasks assigned by the manager. Comarch WMS cooperates with Comarch ERP XL.

Comarch Magazynier [Warehouse Manager] – the application is designed for mobile handling of simple

warehouse processes. With its help, the User can carry out one-step tasks of receiving and releasing goods from the warehouse, record transfers of goods between warehouses and carry out inventory. The application works with Comarch ERP XL and can use a simple warehouse structure created on the side of the ERP system.

Comarch Business Intelligence – a system successfully implemented in various industries around the world, is an analytical platform that helps our clients transform structured and unstructured data into tangible business information. Based on data warehouse technology, it enables data analysis through interactive reports and dashboards visualized in the Comarch BI Point analytical tool.

Comarch BI Point – a web-based Business Intelligence reporting tool that allows you to create, view and share cross-sectional reports and interactive management cockpits. An integrated repository and a built-in permission management mechanism allow you to manage User access to selected statements and individual data models. The application's responsiveness also allows it to be used on mobile devices. Through an intuitive interface and many interesting forms of data visualization, the application allows even less skilled Users to prepare attractive dashboards. The tool is used in all types and sizes of business. It is mainly aimed at analysts, controllers and executives.

Comarch sPrint – a web-based tool for generating and modifying printouts. Its main task is to support the company's document printing process. The application is integrated with Comarch ERP systems, and in the future will also operate in standalone mode as an independent solution for use with third-party systems. Comarch sPrint will allow you to use ready-made standard templates for printouts (in case of integration with Comarch ERP) as well as to easily define printouts on your own, according to your client's specific requirements.

Comarch IBARD – an easy-to-use, multifunctional tool for an automatic backup of databases, ifolders, network locations and mobile devices, as well as for sharing and secure storage of data in the cloud. The service allows you to manage and constantly access your data from any device and location 24 hours a day. Comarch IBARD is available in four languages (Polish, English, German, French). The service is universally applicable and is designed for both small and large companies, as well as service providers such as telecommunications companies that provide the service to their clients under their own brand (white label model).

Comarch TNA (Time and Attendance) – is a modern system for recording and managing working time, business trips, vacations and other employee-centered

processes in a company. A tool that allows you to record entries and exits using RCP cards, manually record work hours remotely from both the web and mobile applications. This way, the employer knows what time the employee started and finished work, and has the ability to control the employee's availability in real-time. The employee, on the other hand, has a declaration and proof of hours worked that was agreed upon with their supervisor. Comarch TNA can operate independently, in integration with Comarch ERP Optima or Comarch HRM.

Comarch Cloud – smart solutions for small, medium and large organizations in various industries, available through public cloud or private cloud. A wide range of modern systems and applications to support both standard and specific business processes. Currently, after more than 20 years of consistent development of the cloud computing business, more than 35,000 companies use Comarch Cloud.

Comarch Cloud Portal – a comprehensive shopping platform with services provided in a cloud model. Comarch Cloud Portal enables self-management of cloud services for both clients and Comarch S.A. Partners, and collects all information about orders, prices, payment statuses, or Users accessing services.

Comarch Hosting – an integrated, comprehensive solution tailored to individual client requirements. Service in the Platform as a Service model, which involves leasing a hardware platform with specific parameters located in the Comarch Data Center along with the necessary licenses from third-party manufacturers (including Microsoft). In addition, the offer includes a range of services related to the management and administration of the hardware and software platform. A unique feature of the solution is the ability to flexibly manage resources that scale as the client's needs grow.

iKsięgowość24 [iAccounting24] – is a community of Accounting Offices, bringing together businesses that provide services and consulting in the field of accounting and human resources and payroll, having Comarch ERP Optima or Comarch Optima in the Cloud software version for Accounting Offices. The purpose of creating the Community of Accounting Offices is to make it easier for entrepreneurs to reach the right business entity for professional accounting and payroll services, and to promote companies working on Comarch software.

Comarch B2B is a state-of-the-art B2B Internet platform that enables remote operation of sales networks in the business-to-business model. The platform is fully integrated with Comarch ERP XL and Comarch ERP Altum systems, so all data is immediately available directly from the ERP system. Counterparties, using a web browser,

have access to an always up-to-date business offer, which may be different for each counterparty. By working online directly on Comarch ERP's own database, all changes and news are visible in Comarch B2B without any delay. Counterparties, on the other hand, can access the offer from anywhere and at any time.

Comarch e-Store – online store service for small, medium and large companies fully integrated with Comarch ERP management systems. Comarch e-Store enables both B2C and B2B sales. Integration with the ERP system allows comprehensive support of the entire order process, management of the database of goods and counterparts, as well as carrying out logistics operations, including integration with couriers, Polish Post, Parcel Post and other suppliers. In addition, Comarch e-Store provides many features and modules for effective e-commerce, including integration with auction platforms, wholesalers, online payment systems, price comparison sites and tools to support marketing activities. Comarch e-Store has a responsive design that allows Users to shop from a web browser and from mobile devices in the same comfortable way.

Comarch e-Sale – is an intuitive solution for integration with popular auction services: Allegro, eBay and Amazon. With Comarch e-Sale, you can list goods on the listed auction services from the assortment available in the Comarch ERP system. Orders from issued auctions are available in the administration panel, and thanks to direct integration with the ERP system, they are sent automatically to the given system where further order processing takes place. Comarch e-Sale allows you to view all auctions, including those prepared directly in the auction service or through another integration. Such auctions can be linked to goods from the ERP system and auction management can be automated in terms of pricing or inventory, among other things.

Wszystko.pl – a modern marketplace, dedicated to sellers who have a registered business in Poland. On the shopping platform, we connect sellers and Purchasers, and sell products in all the most popular categories. The platform has integration with Comarch ERP management software, but it is also possible to integrate with the portal using other popular e-commerce systems that allow selling products online. The sales platform wszystko.pl is another channel for distributing products on the Internet, whose biggest advantage is 0% commission on sales and no account maintenance fees. The platform is being successively developed and more functionalities for sellers and purchasers are being implemented.

Comarch HRM – an employee self-service tool, running in a web browser or from a mobile application, designed for employees and their supervisors. The main task of the application is to provide real-time access to data related

to daily activities and the formal side of work in the company - work schedule and time, vacations, business trips, or remote work. In addition, the tool allows handling such aspects of an employee's functioning in the company as recruitment, training records, and the evaluation system.

Comarch DMS (Document Management System)

is a flexible tool for managing documents and processes in a company. On the one hand, it optimizes work with various types of Workflow (including invoice workflow, approval of applications), and on the other hand, it provides secure archiving of documents within a digital archive (Repository). The use of the system minimizes the amount of work and time required to carry out ordered tasks, thanks to such elements as OCR, access from any device (desktop, web, mobile applications) or email and mobile reminder mechanisms. Comarch DMS as a low-code platform (graphical process configurator) provides a simple and quick adaptation of the system's operation to any company, regardless of the industry and scale of operation, as well as the ERP system used - Comarch systems, as well as integration with other systems in the Standalone variant.

Comarch e-Sprawozdania [e-Reports] – a program for creating electronic financial statements in XML format, compliant with the Law on Accounting, distinguished by rich functionality (e.g. the possibility of electronic signature in the application), ease of use and the possibility of integration with ERP systems. The application generates financial statement structures in accordance with the schemes published by the Ministry of Finance.

Comarch ESEF – application, which allows generating annual financial reports in the European Single Electronic Format - ESEF form, which defines the form in which annual reports and statements of companies listed on EU regulated markets are produced. The application is available in both a desktop version (installed on a computer/server) and a cloud-based version accessible from a web browser.

Comarch KSeF – this application is a response to changes in the provisions in Poland related to the exchange of invoices in XML format through the National e-Invoice System. The Comarch KSeF tool is built into Comarch ERP systems and enables data exchange with the National e-Invoice System.

Comarch PPK – the application is designed to handle Employee Capital Plans in the company and through an accounting office. It is tightly integrated with HR and payroll modules of Comarch ERP HR, but also works with HR and payroll systems of other manufacturers. Thus, it can work independently. The key functionalities of the application are the ability to record PPK participant data, calculate and record premiums on a monthly basis and send them to a selected financial institution.

Comarch Shipping – a service that automates collaboration with courier and hauler systems. It enables the generation of waybills and instant shipment of shipments with printing of labels. Shipping orders can be initiated directly from Comarch ERP and Comarch WMS systems as well as manually from the application. Two-way communication ensures that you can keep up to date on their status.

Comarch IoT MES (Manufacturing Execution System) is an advanced manufacturing management system, or software used to support and monitor manufacturing processes. Key production data is collected in real time, directly from machines and production stations. They are then analyzed and displayed in a User-readable manner. All information, including OEE or other KPIs, can be presented on the operator's screen, aggregated Andon screens or transferred to ERP and BI systems. With MES systems, managers and directors can monitor production and make operational and business decisions based on the generated production efficiency reports, resulting in production optimization and an overall increase in productivity.

Comarch Asset Tracking – based on Ultra WideBand technology - is a solution for locating and monitoring materials, tools or vehicles. With the help of Internet-connected devices and a dedicated application, it is possible to track key logistical assets inside buildings. Integrating the product with other systems (e.g., ERP, IoT MES) paves the way for further process automation. Meanwhile, generated reports and analytical tools help identify bottlenecks in real time and improve productivity. The solution also locates resources and reduces search time, improves logistics processes through digital spaghetti diagrams and resource flow analytics.

Comarch Software und Beratung AG Systems is a line of ERP and finance and accounting systems for small and medium-sized companies in the German-speaking market:

Comarch Financials Enterprise – a new generation financial and accounting system, developed as a complement to Comarch ERP Enterprise, enabling complete financial management of a modern enterprise. The system is also available in a service model (SaaS).

Comarch ERP Suite – a classic ERP system, offering proven and industry-specific functional solutions for a wide range of Users.

Comarch Financials Suite – a powerful, certified financial and accounting system, with controlling and electronic document archiving modules, enabling work in an international environment, also taking into account different accounting standards (US GAAP, IFRS).

Comarch Financials Schilling – a classic financial and accounting system.

Comarch Financials DKS – a financial and accounting system developed for clients in the Austrian market, also equipped with a controlling module and functions from the HR area.

Comarch eBilanz – an application for electronic submission of financial reports to government bodies in Germany that works with various financial and accounting systems.

Comarch eRechnung – an application for e-invoicing in Germany in accordance with legal provisions, working with Comarch's German financial and accounting systems.



25 years

of experience as a knowledge-based company



More than 10,000

training participants per year



More than 300

training programs



90

enlisted trainers



8

of the largest training centers
in Poland

Training Center

About the Center:

- Open and "tailor-made" business and IT training courses
- Authorized Microsoft Center
- Mobile training rooms

Training is provided in 5 forms:

1. **Onsite courses:** in the computer lab.
2. **Remote courses:** distance learning training courses that give the participant the opportunity to take the course from anywhere using a computer with Internet access, a microphone and a camera. The dates of training courses implemented in this formula are marked in the course search engine with the icon "REMOTE". Distance learning courses are also implemented in closed groups. Analysis of data obtained from the company's own systematically conducted training evaluation and analysis of publicly available sources of information on the situation in the education market are used in building the offer.
3. **E-learning courses:** training courses that do not require direct participation of a trainer in the learning process. The courses allow the acquisition of knowledge according to a set template and scenario, using modern technology and the right equipment (computer, laptop, tablet).
4. **Hybrid courses (quick learn):** the course consists of short video lessons that you can always return to, do-it-yourself assignments and remote meetings with the trainer.
5. **Bootcamps:** Comarch Bootcamp is an intensive weekend course geared towards practical acquisition of knowledge and skills necessary to enter the job market.

Offer:

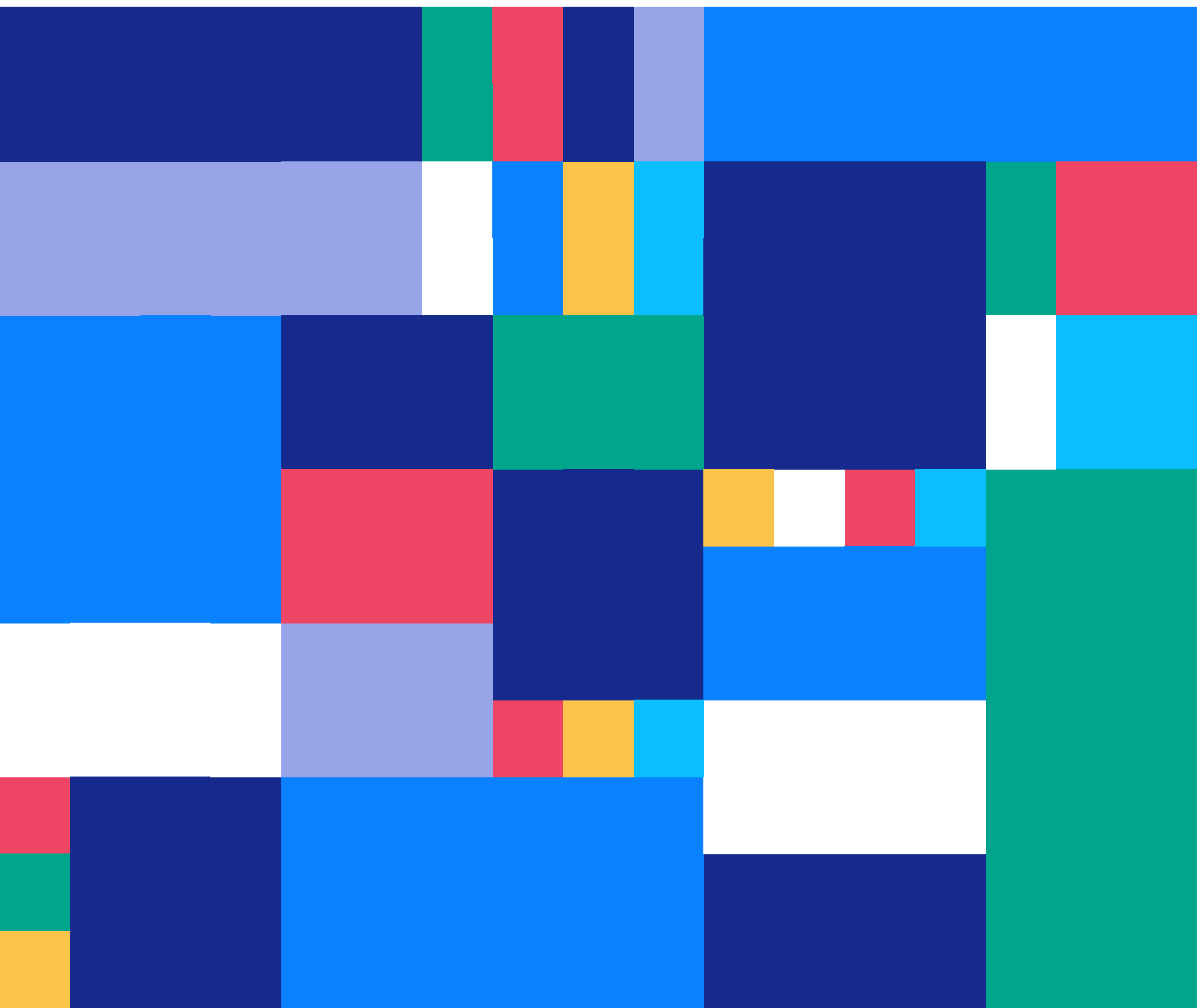
- Programming (Java, .NET, PL/SQL, XML, HTML, VBA, PHP)
- Application design (UML)
- Operating systems (Windows, Linux)
- Relational databases (Oracle, Microsoft, MySQL)
- Office packages (Microsoft Office)
- Computer graphics
- Network operation and configuration
- Management support applications
- Systems produced by Comarch
- Project management
- Financial and accounting training
- Internet marketing training
- Interpersonal training



Quality assurance:

- **ISO 9001:2000 quality certification for training services.** This means that the process of preparing, conducting and evaluating training is subject to the rigor of procedures, and our clients can expect high standards.
- **Microsoft Authorized Center.**
- **The quality mark of the Malopolska Education and Training Standards.** The MSUES quality mark is awarded by the Malopolska Region - the Provincial Labor Office in Kraków as part of the Malopolska Education Quality Assurance Center. The center is also an authorized Pearson VUE testing center. As a result, it conducts exams for professional titles authorized by major IT companies, including: Oracle, Microsoft, Novell, IBM, Lotus and Cisco.

6 Sustainable business



Comarch SA Management Board's statement to the company's stakeholders on reporting non-financial issues

Dear Stakeholders,

The Comarch Group, by virtue of its size and the scope of its operations, has a significant impact on its environment, particularly in economic and social terms. Sustainability has been one of the key cornerstones of the company's strategy since its inception and, according to the Management Board of Comarch SA, has contributed significantly to the company's market success.

Regardless of formal requirements, the Comarch Group has been following good practices in non-financial and corporate social responsibility reporting for many years. This is due both to the internal need to communicate with stakeholders and to comply with corporate governance recommendations for listed companies and the provisions of the law on accounting.

Given the company's business profile, the Comarch Group's key sustainability issues are social, employment and human rights issues, as well as issues related to diversity management, particularly with respect to management and supervisory bodies. In the opinion of the Management Board of Comarch SA, adherence to and reporting on relevant standards is essential for the proper management of the company's human resources, and is thus a key element in ensuring the company's ability to grow in the long term and maintain its competitive edge.

Important issues related to sustainability and non-financial reporting are the continuous improvement of management quality, the significant role of "soft" motivational factors, the promotion of physical and cultural activities among employees, raising awareness of diversity among management and employees, and the continuous improvement of management procedures. The Comarch Group is constantly working to protect the environment, investing in its own renewable energy sources and promoting environmentally friendly attitudes among its staff. In the past year, the Comarch Group has been actively involved in helping refugees from Ukraine and has invariably been a patron of culture, art and sports, supporting local initiatives, local government and non-governmental organizations, health care units and charity events.

2022 was filled with many challenges such as the war in Ukraine, a tense international situation, price shocks in energy markets, high inflation and rising financing costs. For many companies, the conditions were not conducive to doing business and normalizing the situation after two previous "epidemic" years. The Comarch Group also proved in this situation that it is very well prepared to act in crisis conditions, regardless of their causes. The Comarch Group, thanks to its very good financial position, significant diversification in terms of products, industries and geography of its operations, its ability to adapt efficiently to a rapidly changing environment, and the strong commitment of its employees, is able to carry out its mission of disseminating innovative technical thought created in Poland around the world to the satisfaction of clients, employees, shareholders and the entire socio-economic environment.

The Management Board of Comarch SA notes that the Non-Financial Information Report covers non-financial information concerning Comarch SA and the Comarch Group. The report was prepared in accordance with the requirements of the Law of September 29, 1994 on accounting, the European Commission's guidelines on Directive 2014/95/EU on the disclosure of non-financial information, and based on the national Non-Financial Information Standard (SIN) issued by the Reporting Standards Foundation. Disclosure of data on key performance indicators was also made in accordance with Regulation (EU) 2020/852 of the European Parliament and of the Council of 18 June 2020 on establishing a framework to facilitate sustainable investment (EU Taxonomy). This report includes data for 2022 and comparative data for 2021. No significant adjustments were made to the comparative data presented in previous reports. This report is not subject to certification as well as external verification by professional auditors.

Management Board of Comarch SA

Integrated Management System

The Comarch Group places particular emphasis on the quality of its products and services. Measures to enhance this value are taken to meet the growing and well-defined expectations of clients operating in the domestic and international markets. Comarch S.A.'s continuous efforts to improve and develop the Integrated Management System have earned it:

- Integrated Management System certificate in accordance with the requirements of PN-EN ISO 9001:2015-10 Quality Management Systems, PN-EN ISO 14001:201509 Environmental Management Systems, PN-ISO 45001:2018-06 Occupational Health and Safety Management Systems, PN-EN ISO/IEC 27001:2017-06 Information Security Management Systems
- Energy Management System certification in accordance with the requirements of PN-EN ISO 50001:2018-09 Energy Management Systems
- Certification of the Internal Control System, meeting the requirements of Paragraph 2 of Article 11, of the Law of 29.11.2000 on foreign trade in goods, technologies and services of strategic importance for state security, as well as for the maintenance of international peace and security (as amended)
- Certificates confirming that the Quality Management System meets the requirements of standards: AQAP 2110:2016 NATO Requirements for Quality Assurance in Design, Development and Production and AQAP 2210:2015 NATO Supplementary Requirements to AQAP 2110 for Software Quality Assurance

Certificates for the Integrated Management System, Energy Management System, Internal Control System and AQAP Systems were issued by the Polish Center for Testing and Certification (PCBC).

The Integrated Management System is certified at Comarch S.A., while its provisions apply to Comarch Group companies.

Comarch Healthcare S.A. BU HIS, so far certified to the ISO 9001:2015 Quality Management Systems standard, has been incorporated into the Comarch S.A. structure and certified for IMS in 2021.

The **Integrated Management System** ensures proper, system-administered execution of all business processes affecting the quality of products and services. The smooth operation of the system ensures that all processes are monitored for effectiveness and efficiency, improved and adapted to ever-changing market and technological conditions and to changing client requirements. The high quality of products and services is supported by constant concern for the environment and the safety of employees and suppliers. The Comarch Group's use of the rules of systems implemented and certified at Comarch S.A., contributes to increasing trust between the company and clients and suppliers. It also strengthens the Comarch Group's image in the eyes of all those interested in the effects of our company's activities in the areas of the quality of the products and services offered, environmental impact, energy management, ensuring occupational health and safety, as well as ensuring information and data security and control in the circulation of goods, technologies and services of strategic importance for national security.

The Integrated Management System Policy is the supreme document of the IMS. This policy contains the totality of the organization's intentions and objectives regarding quality, environmental protection, occupational health and safety, energy management and information security, which are expressed in a formal manner by the company's top management.

Detailed information on Comarch S.A.'s IMS Policy and implemented standards can also be found at:

<https://www.comarch.com/company/quality/>

Widespread technological development and rapidly increasing competition are placing new demands on software, the information systems being implemented and the goods being traded. The need to meet these requirements means that products supplied by the Comarch Group may be dual-use goods and be used in a way that does not comply with the rules of domestic and international law. In order to prevent such practices, an Internal Control System has been implemented within the Comarch Group, the chief document of which is the **Internal Control System Policy**.

The main tenets of the policy are as follows:

- Exclusion of the possibility of making profit in a manner contrary to the requirements of the Internal Control System
- Omission to handle commodity trading when it conflicts with national and international law
- Preventing transactions with counterparties involved in the proliferation of weapons of mass destruction
- Enforcing the rules of the Internal Control System at all workplaces related to the circulation of goods
- Supervision of the Supervisor of Circulation Control over the course of the Internal Control System processes

Each of the systems that make up the Integrated Management System covers a different subject matter and is characterized by specific risks. As part of the Integrated System, risks and opportunities are identified and monitored. The Quality Management System places special emphasis on risks associated with the overall operation of the organization and its processes, documentation and supplier relations. Environmental and energy management address risks related to environmental impacts, while OHS management addresses risks related to labor issues. The Internal Control System regulates issues of international trade in goods and technologies, and ensures that the processes implemented comply with specific legal requirements. The AQAP system, for the implementation of projects for the armed forces, contains stringent requirements and is built on the management of risk in the projects implemented. The opportunity for the organization is to start working with new clients to establish new business relationships.

Risks are considered and addressed at various levels - starting with policies that define the main assumptions in a given area, through procedures that regulate the functioning of processes, and ending with specific actions sewn into internal mechanisms and IT systems used by the Comarch Group. The risks listed under each system and the mechanisms for managing them are described in the following section.

The Comarch Group is aware of the importance of risk management. As part of the ongoing activities, the Integrated Management System is being adapted on an ongoing basis to the requirements of updated international standards, which place particular emphasis on risk-related issues - a risk-based approach to management and consideration of risk at the system level is recommended.

For the Integrated Management System, the following risks, among others, were identified as part of the company-wide process:

- Risks associated with the deterioration of the quality of products and services offered, failure to meet clients' quality expectations
- Risks associated with the occurrence of non-compliance and instability in internal processes
- Risks associated with non-compliance with applicable legal and other IMS requirements for the organization, as well as negative results of external audits
- Risks associated with doing business with a counterparty on refusal lists, an entity from restricted or banned countries, or other types of sanctions
- Risks associated with negative environmental impacts
- Risks related to future energy supply due to global warming and the EU's energy transition
- Risks associated with the occurrence of near misses
- Risks associated with the epidemiological situation
- Risks associated with the inability to win a contract to provide products and/or services to the armed forces in Poland and other NATO countries
- Risks associated with low employee awareness of IMS
- Risks associated with failure to maintain IMS certification

Within the Comarch Group, there are a number of mechanisms whose effective functioning makes it possible to conclude that the company operates in accordance with the applicable internal regulations and provisions - both at the national and international level. These mechanisms can include, but are not limited to: the establishment of internal procedures that define processes and define responsibilities, ongoing oversight of legal requirements, ongoing verification of process implementation through internal audits, and the use of internal information systems dedicated to particular issues. It is also important from the point of view of the Internal Control System to monitor and respond to the global situation, including possible sanctions.

In 2021, a compliance and internal audit function was established at Comarch SA in the form of a separate unit responsible for, among other things, ensuring compliance with legal provisions, the area of internal control and internal audit. The main tasks of the newly established unit are:

- Supporting the organization in minimizing the risk of non-compliance with laws, internal regulations, as well as ethical and moral standards
- Assessment of the effectiveness of the organization's internal control and risk management system
- Enabling the identification of risks that may affect the realization of the organization's designated business objectives and manage these risks accordingly

All the activities described above are aimed at minimizing the identified risk areas, controlling them and exercising ongoing control. The Comarch Group applies the rule of prudence in its operations at all levels of the organizational structure, especially when developing and launching new IT products.

In the case of the Internal Control System, an important role is played by IT systems dedicated to related issues, such as a system for contract circulation, where individual steps enforce specific actions required by the ICS. ICS-specific processes, such as the handling of dual-use goods and services or counterparty verification on Refusal Lists, are described in internal procedures. Ongoing measures are being taken to improve the Internal Control System.

For communication purposes, email addresses have been made available for employees to submit their comments. Employees also have the opportunity to file anonymous reports on violations of the provisions of implemented policies, which are forwarded to the addressees in paper form via internal mail.

Internal audits are conducted as part of the Integrated Management System, the number of which in 2022 was 135. Internal audits are carried out in all units covered by the IMS according to an annual program. Oversight of ICS-specific processes is also carried out through internal audits.

As part of internal audits, statistics are kept on non-compliance in relation to the internal procedures of the Integrated Management System. A register of the strengths and weaknesses of the audited units is also maintained. In 2022, 38 nonconformities were identified, along with 209 strengths and 133 potentials for improvement.

The policies implemented as part of the Integrated Management System are described below.

Information Security Management System and Security Policy

Information and information processing systems are a critical and extremely important corporate asset, which is why the Comarch Group places great emphasis on protecting its own and clients' data and assets. Implemented as part of the Integrated Management System at Comarch SA was a comprehensive information protection system based on the PN-EN ISO/IEC 27001:2017-06 and PN-EN ISO/IEC 27002:2017-06 standards. The system is certified to PN-EN ISO/IEC 27001:2017-06 by the Polish Center for Testing and Certification (PCBC) as part of the Integrated Management System. The system covers all internal processes that support the company's operations and business processes, and covers all of the company's assets. Its first certification took place in 2008.

The regulations of the Comarch Group Security Policy cover organizational issues, employee awareness, physical protection of assets, IT technical security, business continuity and response to information security incidents. Internal policies and procedures have been defined, governing how to ensure the confidentiality, integrity and availability of Comarch Group and client data, which in particular specify:

- Rules of system and application administration
- Rules for staying on Comarch Group premises and access to Comarch Group premises
- Rules for the use of assets and removal of equipment
- Rules for securing personal computers
- Rules for securing information carriers
- Rules for remote access
- Rules for email security
- Password policy
- Business continuity policy,
- Antivirus policy

A number of organizational and technical measures have been implemented to ensure comprehensive and multi-level protection of data and assets to counter and minimize the impact of information security incidents.

The system provides a continuous process for monitoring and responding to information security risks. This allows us to continuously improve the protection of Comarch Group and client data and assets. Conclusions on the operation of the safety management system are reported to the Management Board and necessary preventive and corrective actions are taken.

Among the most significant threats that are countered by the implemented safeguards are:

- Breach of information security
- Unavailability of key services
- Unauthorized activities, and Comarch group surfaces
- Non-compliance with legal provisions

There are dedicated business units within the company dedicated to information security, defining and implementing standards and monitoring the security status of Comarch Group assets.

Business continuity plans have been developed to maintain business continuity in key areas of the company.

Supplier Sustainability

As a global organization specializing in the design, implementation and integration of advanced IT products, the Comarch Group has a significant impact on supply chain operations. In addition, as a company, we realize that the success of the projects undertaken does not depend only on us, but also to a large extent on our business partners. The issue of appropriate selection of counterparties that meet certain criteria as much as possible is crucial. This gives us confidence that cooperation with them will in no way disturb the stability and efficiency of supply chain processes.

The Comarch Group has a Supplier Sustainability Policy, which defines the most important rules that the company follows in carrying out cooperation with business partners. In addition, the document represents a commitment to a balanced procurement policy and sets expectations for key suppliers.

These commitments are mainly implemented through:

- Supporting and encouraging our clients and suppliers to be guided by the rules of ethics, social responsibility and environmental protection in their operations
- Providing high quality products and services to clients in the international market, while paying special attention to the security of information resources, environmental aspects and occupational health and safety of employees
- Building a good partnership with suppliers, based on mutual cooperation, trust and integrity
- Conducting procurement activities in accordance with legal and regulatory provisions - domestic and international
- Selecting suppliers with the belief that only responsible practices in the supply chain can ensure the highest quality of the final product or service, while taking care of the environment, good labor standards, business ethics and local communities

We believe that the high standards of business conduct to which the Comarch Group is committed should also be enforced on our counterparties. Therefore, we expect the following rules from our key suppliers:

- Managing environmental impacts responsibly in accordance with ISO 14001 or a similar standard to reduce negative environmental impacts
- Using occupational health and safety standards in accordance with ISO 45001 or a similar standard to minimize occupational risks and prevent injuries
- Applying with an understanding of good business practices, social and environmental issues that are related to the supplier's operations
- Acting in accordance with applicable provisions of the law
- Recognition of the right of workers to organize and for collective negotiations

- Prohibition of discrimination in all its forms, based on: race, social status, ethnicity, religion, disability, gender, sexual orientation, union or political affiliation, age or marital status
- Prohibition of the employment of children under 16 and the use of corporal punishment, mental and physical coercion, insult and sexual harassment, the elimination of forced labor

In terms of supplier sustainability, the following critical risks were identified:

- Risks of disrupting the stability and efficiency of supply chain processes
- Risks of engaging with counterparts that do not meet policy requirements and violate ethical, social responsibility and environmental rules
- Risks associated with the insolvency of counterparties, risks associated with the occurrence of non-compliance with legal requirements and internal procedures as they relate to counterparties

Cooperation based on the Comarch Group's professed rules, consistent enforcement of counterparty requirements, and the use of mechanisms to verify and ensure compliance with applicable regulations effectively minimize the risk of instability and non-compliance within the supply chain.

Respect for the Intellectual Property of Third Parties

The Comarch Group, as a software developer, is well aware of the need to respect intellectual property rights and, for its part, strives to fully respect the intellectual property of third parties, including other software developers, as well as suppliers and clients. The Comarch Group complies with legal rules on the rules of respect for third-party intellectual property at the level of international, community and national law, supports the intellectual property protection system, and makes every effort to ensure the highest level of protection for third-party intellectual property rights.

The Comarch Group has implemented a **Third Party Intellectual Property Respect Policy**. The primary policy goals are:

- Taking care to ensure respect for intellectual property of third parties
- Ensuring respect for patents, trademarks and other industrial property rights of third parties
- Use of intellectual property, patents, trademarks and other industrial property rights of third parties in accordance with the provisions of the law and the licenses obtained by the Comarch Group
- Use of third-party software only within the scope of the granted licenses
- Protection of intellectual property, patents, trademarks and other industrial property rights of the Comarch Group
- Protection of the Comarch Group's interests, particularly financial and legal, concern for the high quality of products and services offered
- Risks management to the extent covered by the policy,
- Intellectual property and license management

The specific objectives of the Policy derived from the primary objectives are:

- Protecting the intellectual property of Comarch Group suppliers and customers
- Familiarizing employees with the policy and enforcing compliance with it
- Achieving transparency in the rules for the use of third-party intellectual property by employees
- Achieving the highest possible degree of understanding and respect for intellectual property rights
- Prohibition on the use by employees and cooperators of the Comarch Group of software that infringes on the intellectual property of third parties

The Comarch Group aims to achieve the policy's goals by training employees and acting in accordance with procedures that organize the process of evaluating, selecting and acquiring software and storing licenses for:

- Software for the Comarch Group's internal needs: tools and office
- Programming components and source codes for use in Comarch Group products

- Programming components and source codes for use in programming services implemented in such a way that the results of Comarch Group's work become the property of the client (dedicated products)

It is the responsibility of each employee and cooperator of the Comarch Group to be aware of and comply with the Policy for Respect for Intellectual Property Rights and the procedures arising therefrom, insofar as they apply to them, i.e., in terms of:

- Responsibility for the use of the software by the Comarch Group
- Responsibility for the use of software on Comarch Group hardware by an employee or cooperator
- Ways to obtain permission to use third-party intellectual property in Comarch Group products and dedicated products
- Ways to obtain approval for the purchase of new software

The following critical risks have been identified in respecting the intellectual property of third parties:

- Risks of using unlicensed software for internal purposes
- Risks of illegal use of software owned by third parties in Comarch Group products
- Risks of possible financial and legal claims and image losses
- Risks associated with the occurrence of non-compliance with legal requirements and internal procedures regarding respect for the intellectual property of third parties

The minimization of risks associated with respecting the intellectual property of third parties is carried out within the framework of the mechanisms described in the section on the "Integrated Management System." Both the supplier and the recipient of the software have the right to have their intellectual property rights respected. The warranty of respect for intellectual property is the application of appropriate procedures by employees and cooperators of the Comarch Group when using such property. Implementation of activities in accordance with the guidelines provided minimizes the risk of non-compliance with applicable legal regulations in this area and possible financial claims. In the event that Comarch Group discovers or becomes aware of any non-compliance with this policy, as well as any infringement of third-party intellectual property, Comarch Group obliges its employees, cooperators, suppliers and customers to report such cases to the Quality and OHS Department and the Legal Department via a dedicated email address.

Management systems implemented in Comarch Group companies

Quality Management System for Medical Devices Comarch S.A. and Comarch Healthcare SA.

In addition to the core business of software and IT system development and services, selected Comarch Group companies are also engaged in the design and development, production and marketing of medical devices, and have a certified Medical Device Quality Management System in accordance with EN ISO 13485:2016.

The scope of the certificate for Comarch Healthcare S.A. includes the design and development, production, distribution and servicing of vital signs monitoring systems as well as post-implementation service, while the scope of the certificate for Comarch S.A. includes the design and development, in-house and contract production, distribution, implementation and servicing of software and products and accessories and vital signs monitoring systems, as well as the implementation of post-implementation service in this regard.

Medical Device Quality Management System certificates were issued by TUV Rheinland LGA Products GmbH for both companies.

By Management Board decision, Comarch Healthcare SA was to serve as a medical device manufacturer until its certificates expire in February 2023. As of 2022, Comarch S.A. is the main manufacturer of medical devices, also certified for compliance with the requirements of Parliament and Council Regulation (EU) 2017/745 of April 5, 2017 on medical devices (MDR).

Comarch S.A. designs and manufactures medical devices with a view to enhancing the quality of life and sense of security, as well as for the sake of clients' health. Given the problems of access to medical personnel, telemedicine and telemonitoring solutions are being implemented to shorten the distance between the patient and medical personnel. The solutions allow remote care and monitoring of the health of multiple patients at the same time. The offered products are a response to market needs in the field of prevention and treatment, moreover, they are prepared on the basis of the latest technologies, as a result of cooperation between qualified employees and the scientific medical community. Comarch Group companies thus guarantee the proper quality and security of the products offered, professional and ethical service, as well as assistance and advice tailored to clients' individual needs.

Quality Policies have been implemented at Comarch S.A. and Comarch Healthcare S.A.. In order to implement the provisions of the Policy, the Management Board and employees of the aforementioned companies undertake to:

- Meet legal requirements and maintain the effectiveness of the quality management system
- Establish goals appropriate to the needs of the organization
- Adapt products and services to clients' expectations and requirements, maintaining the requirements of legal provisions for the production and distribution of medical devices and the provision of medical services
- Market products and services that meet quality and safety requirements
- Reliably report on the quality and safety of the products and services offered
- Constantly and systematically ensure the quality and competitiveness of the products and services offered,
- Develop cooperation with suppliers to improve the quality of products and services offered
- Upgrade their skills

The means of achieving the above goals is the implementation and continuous improvement of the ISO 13485 quality management system correlated with the applicable legal requirements.

The following critical risks have been identified within the Medical Device Quality Management System:

- Risks associated with the expansion of device requirements
- Risks associated with the increased cost of medical certification, and limited access to notified bodies for MDR compliance

Risk management for medical devices is an extremely important, system-regulated issue. As part of the implemented and certified Quality Management System for Medical Devices in accordance with ISO 13485, there is a risk management process in accordance with ISO 14971 described in internal procedures. The process includes rules for identifying risks associated with a medical device, its accessories and software, estimating and assessing the acceptability of risks, controlling these risks and monitoring the effectiveness of the control.

In the case of medical devices, it is also possible to report so-called medical incidents. The MDR regulation has changed the definition of a medical incident and the term now includes any malfunction or deterioration of properties or performance, including a usability error due to ergonomic features of a device made available on the market, as well as any irregularity in the information provided by the manufacturer and any adverse reaction. Responding to the requirements, an application system was launched and made available to clients. A dedicated group of people in weekly cycles reviews submissions and makes decisions on solving reported problems and planning development work.

Submissions are also reviewed for whether they have the hallmarks of so-called "serious incidents," which may directly or indirectly result in the death of a patient, User or other person, temporarily or permanently impair the health of a patient, User or other person, or seriously endanger public health.

Since the beginning of activities related to the design, development and manufacture of medical devices, no serious medical incidents have been identified.

Quality Management System at iMed24 Medical Center (Comarch Healthcare SA)

Founded in 2012, iMed24 Medical Center is guided by the rules of professionalism, innovation and cooperation based on trust and understanding. Many years of experience have allowed us to develop the highest standards of service, which is reflected in a large volume of clients and subcontracting facilities.

The iMed24 Medical Center operates within the framework of applicable legal requirements and is certified for the ISO 9001:2015 Quality Management System. The scope of the certificate includes the provision of health services within the framework of the clinics and laboratories run, including the provision of remote services. The certification process is conducted by TUV Rheinland Poland Sp. z o.o.

The provision of medical services carries specific risks. Risks within the system are identified on a company-wide level. The system identified, among other things:

- Risks associated with the occurrence of a medical error
- Risks associated with exposure of medical personnel to harmful agents
- Risks associated with the failure of medical equipment, systems or power supply
- Risks associated with unauthorized access to medical data
- Risks associated with the occurrence of non-compliance with legal requirements and procedures at Medical Center iMed24

Risk management in a healthcare provider is particularly important. The entity has appropriate internal mechanisms in place to minimize identified risk areas, control them and exercise ongoing control. Special attention is paid to the security of personal and medical data.

Information Security Management System at Comarch S.A.S.

Comarch S.A.S. is a subsidiary of the Comarch Group that aims to expand into the French market. The company's business area is offering IT infrastructure and software, especially in the health sector.

Comarch S.A.S., with a Data Center in Lezennes, France, has an Information Security Management System. The company has obtained the corresponding certificate, which proves that the management system meets the requirements of ISO/IEC 27001:2013. The scope of certification for Comarch S.A.S. includes infrastructure and services hosted at a Data Center location in Lezennes, France, managed by Comarch S.A.S.'s French team. The certification process is conducted by Bureau Veritas Certification Holding SAS - UK Branch.

Comarch S.A.S. has also obtained HDS certification to store and process personal health data, and confirms that it operates in this field in accordance with the highest standards for security and data protection. With the certification, Comarch S.A.S. will be able to offer its clients and partners highly secure data hosting with control. The certification process is conducted by Bureau Veritas Certification France.

Risk management within the system is carried out on a continuous basis using an appropriate methodology. As part of risk management, appropriate internal audit and verification mechanisms have been put in place for the implemented systems.

Information Security Management System at Comarch Software und Beratung AG

Comarch Software und Beratung AG is a subsidiary of the Comarch Group, which aims to expand into the German market.

Comarch Software und Beratung AG, with a Data Center in Dresden, Germany, has an Information Security Management System. The company has obtained the corresponding certificate, which proves that the management system meets the requirements of ISO/IEC 27001:2013. The scope of certification for Comarch Software und Beratung AG includes IT services including data center operation, IT services and software development. The certification process is conducted by TUV Rheinland Cert GmbH.

Human rights

The Comarch Group respects and complies with national human rights standards and international labor standards, treating them as fundamental and universal, respects and implements the provisions of labor laws and occupational health and safety.

Recognizing the right of employees to free association, dialogue is being undertaken with Employee Representatives. The Comarch Group has not identified any cases in which there may be violations or serious risks of violations of employees' rights to organize and enter into collective contracts either within the organization or among suppliers. The Comarch Group adheres to the prohibition of discrimination based on: race, social status, ethnicity, religion, disability, gender, sexual orientation, union or political affiliation, age or marital status.

It guarantees freedom of opinion, conscience and religion, and freedom of belief and expression. The Comarch Group promotes teamwork free of any bias and consciously draws strength and values from the diversity of its employees. In return, it makes every effort to provide its employees with a decent and regularly paid salary, opportunities for development, interesting and challenging challenges and very good working conditions. The Comarch Group protects the copyrights of its employees and, in relation to international standards, respects intellectual property as an individual asset safe from abuse.

The Comarch Group adheres to the prohibition of child labor under the age of 16, forced labor, corporal punishment, mental and physical coercion and insult, and the prohibition on sexual harassment, and considers the workplace to be free of such practices. Neither Comarch S.A. nor the Comarch Group has identified any human rights violations, child labor or forced labor, including subcontractors. No complaints were received regarding respect for human rights.

Employees of Comarch Group companies are informed about the rules under the adopted Code of Ethics during First Step and onboarding trainings organized by the employer in the first days of work, and later during IMS trainings conducted every 5 years.

Climate policy

Taking care of climate issues is one of the Management Board's priorities. When planning new investments and carrying out current activities, the Management Board of Comarch SA takes climate issues into account, which is reflected both in office investments (low- or zero-emission buildings, construction of photovoltaic installations, use of energy-efficient lighting solutions) and in established internal rules related to the organization of workstations and building climate awareness among employees (introduction of company-wide solutions for waste segregation, promotion and support of pro-environmental initiatives and activities).

A preliminary analysis of climate policy phenomena identified the following potential risks:

- Risks associated with negative environmental impacts
- Risks of establishing cooperation with counterparts that do not comply with climate policy requirements and violate environmental rules
- Risks of incidents related to leaks in refrigeration and air conditioning equipment
- Risks of increased use of energy required to power refrigeration and air conditioning equipment (office buildings and cdcs) during periods of above-normally high temperatures

Since management of climate-related risks and issues is one of the important responsibilities of the Management Board of Comarch SA, the identified risks are monitored on an ongoing basis by the Management Board, which takes all necessary measures to minimize the occurrence of events that could negatively affect the climate and the environment. Starting in 2020, risk management activities adopted a systemic character, manifested in the annual review and analysis of the Company's activities in this regard. Regardless of the systemic analytical and verification activities, the Management Board of Comarch S.A. is adequately prepared to take all necessary preventive measures to minimize the negative impact of potential risks and events on Comarch's climate policy.

"Declaration of Polish Business for Sustainable Development."

In March 2014, Comarch signed the "Declaration of Polish Business for Sustainable Development," and thus made an assurance that it will actively work to achieve the development goals outlined in the Vision of Sustainable Development for Polish Business 2050. The content of the Declaration is ten assumptions, the implementation of which will enable us to live with dignity and use our planet's limited resources wisely in the future.

The signing of the Declaration was held in conjunction with the Inauguration of Stage III of the project Wizja Zrównoważonego Rozwoju dla Polskiego Biznesu 2050 [Vision of Sustainable Development for Polish Business 2050]. Participants of the meeting reviewed proposals for activities planned under Stage III of Vision 2050. Signatories of the Declaration have the opportunity to engage in the following working groups: social innovation, sustainable production and consumption, renewable energy, greening a new perspective, and small and medium-sized enterprises.

The Vision 2050 project follows an international initiative launched by the World Business Council for Sustainable Development (WBCSD). Vision 2050 is a joint project of the Ministry of Economy, the Ministry of Environment, the Responsible Business Forum and the consulting firm PwC. The aim of the activities undertaken is to integrate business in Poland around the idea of sustainable development, to indicate to business representatives the importance of challenges in this regard, and to strengthen the dialogue between administration and business for the development of specific solutions to support the realization of Poland's development goals.

By signing the "Declaration of Polish Business for Sustainable Development," Comarch pledged to:

- Base its activities on broad cooperation, innovative thinking and education of both its own employees and the public
- Conduct business based on trust and dialogue
- Undertake cooperation with academic centers and schools in the education of future employees
- Create conditions and opportunities for employees to develop
- Promote and support the implementation of new technological solutions
- Create infrastructure and conduct investments based on dialogue and in accordance with the rules of sustainable development
- Take action to reduce our negative impact on the environment
- Introduce solutions to reduce energy consumption, both in terms of implementing new technological solutions, optimizing processes and education, engaging in dialogue with the government and sharing their experiences on issues relevant to businesses and the economy
- Raise the level of ethics in business, including in relations with all stakeholder groups

The risk to the above Declaration is the failure to meet its objectives. Comarch successively strives to meet them through the effective implementation of processes within the Integrated Management System and the implementation of all the policies described above.



Declaration of Polish Businesses for Sustainable Development

Aware of the challenges faced by the Polish economy and fully recognizing the need to pursue a path of sustainable development, we, the undersigned, hereby commit:

- I. To running our operations based on extensive cooperation, innovative thinking and education of our own employees and society at large.
- II. To carrying out business based on trust and dialog.
- III. To cooperating with academic institutions and schools in the education of future employees.
- IV. To creating conditions and opportunities for the professional advancement of employees.
- V. To promoting the implementation of new technologies and their support.
- VI. To building infrastructure and running projects based on dialog and in line with principles of sustainable development.
- VII. To taking steps to reduce our adverse impact on the environment.
- VIII. To introducing solutions designed to reduce energy consumption by deploying new technologies, streamlining processes and education.
- IX. To communicating with the government and sharing our experience in areas relevant to business and economy.
- X. To enhancing ethical standards of business conduct, including relations with all groups of stakeholders.

Declaration of Polish Businesses for Sustainable Development

Comarch Capital Group Code of Ethics

I. Highest ethical standards

The Comarch Group believes in the importance of complying with applicable regulations, legal provisions and acting in accordance with the ethical standards it has set for itself as part of its practices. As a leader in the Central European IT market, Comarch feels obliged to promote ethics and wishes to join the world's leading companies in terms of corporate responsibility, respect for human rights and environmental protection. The responsibility for achieving this goal rests with all Comarch employees. This Code of Ethics has been approved by the Management Board of the Comarch Group, which commits to regularly

assess compliance with the rules of the Code and update its content based on the conclusions obtained. The Code reflects the ethical values that Comarch upholds and wants to uphold. It serves as a benchmark for Comarch Group employees to conduct themselves in relation to cooperators, supervisors, clients, partners and local communities, both in business and circular relationships. This Code is disseminated and popularized through the activities of the PR section of Comarch SA and by the Quality and OHS Department.

II. Comarch Capital Group mission

Responsibility for our clients' success

Comarch is a global provider of business IT solutions that support end-to-end client relationships and optimize operations and business processes. Our main asset is our deep sector knowledge, which we pass on to our clients in the form of integrated information systems. From the beginning, Comarch has emphasized providing the highest quality applications and professional services so that they can be optimally used in clients' daily operations. In this respect, Comarch has achieved a strong position as a provider of complete IT solutions. The Comarch Group's goal is to provide innovative IT solutions to all key sectors of the economy. More than 6,000 experienced professionals and consultants work for our clients around the world. Based on cutting-edge technology, knowledge of market trends and a sense of responsibility, we have so far successfully implemented thousands of complex projects in more than 100 countries, on 6 continents. Comarch software is used by several

hundred thousand companies at home and abroad. We are proud of the fact that many of our international clients and analysts consider Comarch to be an excellent example of a thriving IT company from Europe that is successfully conquering global markets. Our product development strategy is supported by investment in research and development, which amounts to several percent of revenues from sales each year. Focusing its efforts on knowledge promotion, Comarch organizes research and development programs based on cooperation between consultants, analysts and clients. The idea behind these programs is to disseminate knowledge and verify our vision of the development of new technologies, taking into account market trends. Comarch's strategic focus is to leverage the diverse experience and knowledge of the company's employees by providing a full range of IT services - from consulting to implementations of customized solutions to outsourcing.

III. Values upheld by the Comarch Capital Group

Both in its internal and external relations with its stakeholders, Comarch honors universal values, promoting: honesty, diligence and conscientiousness in the performance of tasks entrusted to it, quality and innovation as goals set individually own work, open cooperation for

the common good, building and maintaining trust among cooperators and business partners, as well as respect, forbearance and assistance, regardless of position or diversity of views.

IV. Attention to the highest standards of work

The Comarch Group respects and adheres to international human rights standards and international labor standards, treating them as fundamental and universal. Respects and implements labor and occupational health and safety provisions, and ensures that employees are always treated in accordance with applicable requirements. Recognizing employees' right to free association, Comarch engages in dialogue with an elected council of employee representatives.

It adheres to the prohibition of discrimination based on: race, social status, ethnicity, religion, disability, gender, sexual orientation, union or political affiliation, age or marital status.

It guarantees freedom of opinion, conscience and religion, and freedom of belief and expression. The Comarch Group

promotes teamwork free of any bias and consciously draws strength and values from the diversity of its employees. In return, it makes every effort to provide its employees with a decent and regularly paid salary, opportunities for development, interesting and challenging challenges and very good working conditions.

The Comarch Group protects the copyrights of its employees and, in relation to international standards, respects intellectual property as an individual asset safe from abuse. It adheres to the prohibition of child labor under the age of 16, forced labor, corporal punishment, mental and physical coercion and insult, as well as the prohibition on sexual harassment, and considers the workstation to be free of such practices.

V. No tolerance for corruption, fair competition

The Comarch Group adheres to the rules of fair competition, prevention of bribery, illegal payments and corruption. The Comarch Capital Group has implemented an Anti-Corruption Policy, establishing rules and standards of conduct to prevent and respond to activities that may bear the hallmarks of corruption.

It is the duty of Comarch Group employees to avoid activities that lead to conflicts of interest, i.e. accepting and

offering gifts in the conduct of business and commercial activities. It is forbidden to pay or offer bribes or illegal benefits to government officials, or representatives of political parties, in order to make or keep a deal. Comarch employees shall not derive any benefit or assist in profiting from opportunities that may arise from the use of information or position in the company.

VI. Business partnerships

Client relations

The Comarch Group's most important rules are responsibility for clients' success and respect and openness to their needs. Comarch provides its clients with innovative IT products of the highest quality, which is achieved through the use of high skills, experience and competence

of employees, cooperation with leading research and scientific centers both in Poland and abroad. Comarch is committed to ensuring that the IT solutions provided meet the highest standards and expectations of clients.

Government client contacts

The provisions of the Law of September 11, 2019, shall apply in dealing with clients in the public sector (central and local government administration, municipal companies, state-owned companies, and public health care institutions). Public Procurement Law (Journal of Laws of 2019,

item 2019, as amended). These provisions regulate how to communicate with the Principal during the tender procedure, the scope of actions that can be taken by the parties to the procedure, and legal remedies.

Security in international business

Comarch Capital Group to ensure the control and security of trade with foreign countries in goods, technologies and services of strategic security importance States,

implemented an Internal Control System to ensure the application of international and domestic standards and legal requirements.

VII. Integrated Management System

The Comarch Capital Group places particular emphasis on the quality of its products and services. Measures to enhance this value are taken to meet the growing and well-defined expectations of clients operating in the domestic and international markets.

The Integrated Management System ensures proper, system-administered execution of all business processes affecting the quality of products and services. The smooth operation of the system ensures that all processes are monitored, supervised, improved and adapted to ever-changing market and technological conditions and to changing of the client's requirements. The high quality of

products and services is supported by constant concern for the environment and the safety of employees and suppliers.

The application of the rules of the systems implemented at Comarch contributes to increased trust between the company and clients and suppliers. It also strengthens Comarch's image in the eyes of all those interested in the effects of our company's activities in the areas of the quality of our products and services, environmental impact, energy management, ensuring occupational health and safety, as well as ensuring information and data security and control in the circulation of dual-use goods.

VIII. Corporate Governance - compliance with the rules of Corporate Governance

In complying with the Code of Best Practices for Companies Listed on the WSE, Comarch, as a listed company, operates under the "comply or explain" rule, the mechanism of which is for the company to provide the market with unambiguous information about violations of good practice.

All rules contained in the Code of Best Practices for Companies Listed on the WSE 2021 are subject to annual reports on corporate governance conduct, prepared by

the Company. The Management Board of Comarch S.A. has published a report on the Company's application of rules under the new set of corporate governance rules, which has been posted on the Company's website. According to the published report, the Company does not apply the rule: 2.1. and 2.2.

Provisions of the set of corporate governance rules from which the issuer has deviated and an explanation of the reasons for this deviation.

IX. Environmental awareness

The Comarch Group complies with environmental provisions. Comarch consciously reduces the environmental impact of its operations by minimizing the consumption of natural resources and the generation of waste generated

as a result of ongoing operations. It also promotes green lifestyles among its employees, conducting campaigns to encourage active participation in environmental protection.

X. Socially responsible business

The Comarch Capital Group has been extensively involved in social activities since its inception, promoting the idea of creating a broad social platform on the grounds of which sports and the latest IT technologies are promoted.

As part of its sports activities, the Comarch Capital Group's main focus of social commitment is MKS Cracovia SSA, the oldest sports club in Kraków, which participates in professional leagues and competitions in several disciplines - the most important being soccer and ice hockey. The Comarch Group is also widely involved in promoting sports among young people.

Comarch Capital Group provides its employees with permanent and free access to the Recreation Center, built on

its premises, encouraging its employees and their families to live an active lifestyle.

The second idea widely promoted by the Comarch Capital Group is the popularization of knowledge regarding the latest IT technologies. Every year, about 300 IT students take three-month summer internships at Comarch, which enable young people from all over the world to learn about cutting-edge business IT solutions. The Comarch Group also supports Polish science by participating in and co-financing scientific conferences.

The third element of the Comarch Capital Group's social activities is the sponsorship of cultural events. In this regard, the group lists, among others: sponsorship cultural festivals, concerts or events of significant social importance.

XI. How the provisions of the code are implemented and enforced?

Adherence to the rules set forth in the Code of Ethics is the responsibility of every employee. Any ambiguities, or problems related to the interpretation of the content of the Code of Ethics are resolved by the Ethics Officer appointed by the Management Board. Comarch employees are encouraged to submit any comments or modifications related to the content of this Code of Ethics. The Ethics Officer's responsibilities include:

- Supporting employees in complying with the code of ethics
- Promoting the idea of the code internally
- Updating the content of the code
- Responding with appropriate undertakings to employees' current problems related to the ethics of their business activities

Comarch Group employees have the right to expect assistance and support from the Ethics Officer for inquiries submitted by e-mail to: etyka@comarch.pl

The following critical risks have been identified under the Comarch Group Code of Ethics:

- Risks of violating rules of ethics, corporate responsibility, respect for human rights and environmental protection
- Risks of discrimination in all its forms
- Risks related to non-compliance with rules on fair competition, prevention of bribery, illegal payments and corruption
- Risks associated with the occurrence of non-compliance with legal requirements, international human rights and labor standards, internal procedures as they relate to ethics

The Comarch Group minimizes risks associated with non-compliance with the rules of the Code of Ethics by adhering to international standards for the protection of human rights, creating a safe and ergonomic work environment, and caring for the environment. Employees have the right to expect the Ethics Officer to assist and support them with their reported inquiries at a dedicated email address. In addition,

employees have the option of anonymously reporting any ethics violations via internal paper mail. All applications are considered by independent commission and qualified as accepted or rejected applications. If the report is recognized, appropriate action is taken to resolve them. According to the registry, there was one report of an ethics violation in 2022, which resulted in an investigation.

If there are any irregularities, including in the area of employment, employees have the opportunity to report them to their superiors. In addition, reports of any violations in the areas of working conditions, ethics and environmental protection can be made by employees to the Ethics Officer at the address etyka@comarch.pl or anonymously via internal mail.

In the first quarter of 2022, an additional breach reporting channel in the form of an application was implemented, enabling anonymous reporting along with the possibility of anonymous two-way communication with the person reporting the breach. At the same time, relevant procedures have been implemented to govern the rules for filing notifications, conducting investigations and protecting whistleblowers.

Verification of ethics compliance in the Comarch Group is continuous. Employees receive periodic training and can use various paths to report irregularities related to non-compliance with the Comarch Group Code of Ethics. Other stakeholders, such as clients, often take the opportunity to verify ethical issues through meetings, second-party audits and by collecting information through surveys. Adherence to the organization's rules, including the Code of Ethics, is also one of the elements of periodic evaluation of employees.

Comarch does not conduct stationary ethics audits of suppliers; however, as part of its Supplier Sustainability Policy, Comarch supports and encourages suppliers to be guided by ethical rules in their operations and comply with the ethical standards implemented in the Comarch Group. In the 2022 supplier survey question: Does your company have a Code of Ethics implemented? "YES" was answered by 66% of respondents who returned the completed questionnaires. Suppliers who answered yes to this question in 2021 accounted for 100% of respondents.

Reporting of environmental and other factors

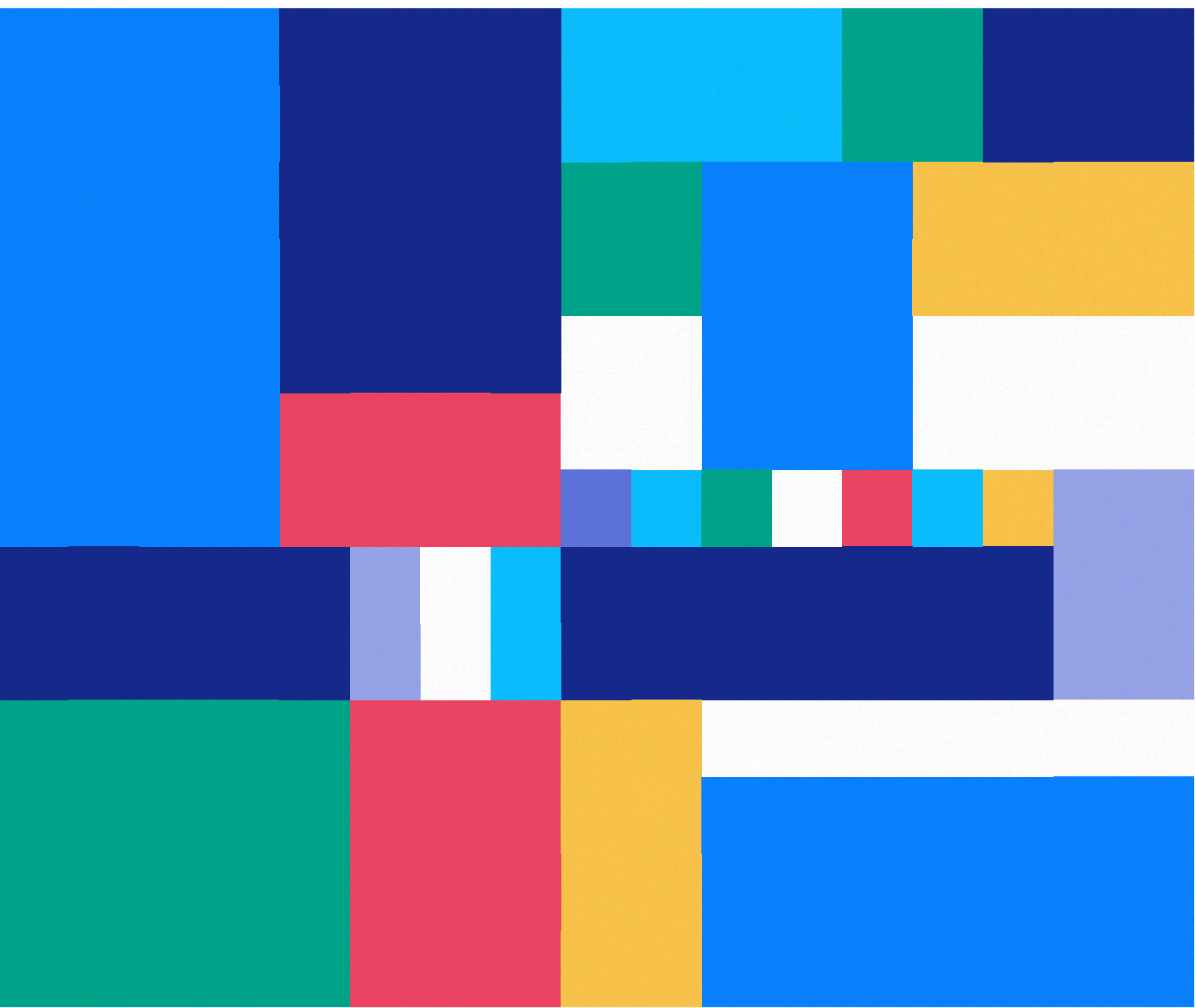
The Comarch Group complies with local environmental provisions. Comarch is consciously reducing the environmental impact of its operations by minimizing the consumption of natural resources and limiting the generation of waste from ongoing operations. It also promotes green lifestyles among its employees, conducting campaigns to encourage active participation in environmental protection. The environmental policy and procedures operating within the framework of the Integrated Management

System oblige Comarch SA to take active measures to reduce its negative impact on the environment. As part of its implementation of an Environmental Management System that complies with the requirements of ISO 14001, Comarch has identified environmental aspects that it monitors, supervises and influences. The 2022 Non-Financial Data Report was published on April 28, 2022. The document covers non-financial information about Comarch SA and the Comarch Capital Group.



7

Highlights of 2022





Professor Janusz Filipiak during the B20 summit in Bali, Indonesia.

1. Comarch participates in B20 summit deliberations

Janusz Filipiak, founder and CEO of Comarch, took part in a convention of B20 global business representatives in Bali. Business 20 (B20) is the official forum for G20 dialogue with the international business community. Formed in 2010, the B20 is one of the most important groups involved in the G20 and is tasked with making policy recommendations on specific issues. The recommendations are then forwarded to the G20 presidency.

- "At the time of the B20 summit in Indonesia, I became convinced that there was a pragmatic dimension to attending such meetings and that my arrival in Asia was justified. I had first-hand access to knowledge of the latest trends in the global economy. I also noted the potential to increase our company's presence in Southeast Asia, where there is no sign of a crisis. I made sure that despite the distance and 24 hours of air travel, it was worth it to be there and have local resources. In difficult times, everyone is afraid to invest in the region, so it has to be done at a reasonable pace, in a sustainable way," describes Janusz Filipiak.

Comarch's participation in the B20 work continues. In January 2023, Andrzej Przewieźlikowski, vice president of Comarch, attended the Inception Meeting conference of business leaders, which inaugurated India's G20 presidency.

2. Preparations for the launch of the sales platform wszystko.pl

For several months, a team of Comarch specialists has been working on a new version of the wszystko.pl platform and enriching the service with important functionalities. The marketplace is scheduled for release in June/July 2023. As of August 2022, vendors register on wszystko.co.uk to integrate sales and listings. Consumer testing is currently underway, involving Comarch Group employees and more than 11,000 vendors who have registered and verified an account on the portal.

wszystko.pl is a modern shopping platform that allows sellers to sell products in all categories. Any entrepreneur who runs an e-commerce store and has a registered business in Poland can join the service.

The service is part of the Comarch Capital Group, one of the leaders in the IT and new technology industry in Poland. Among other things, the portal offers sellers 0% commission on sales, no account maintenance fees with convenient integrations (through Comarch ERP systems, BaseLinker or Open API).



"Partnerstwo 2022" [Partnership 2022] Conference.

3. "Partnership 2022" Conference

Every year Comarch organizes a "Partnership" conference, whose participants are the company's business partners involved in implementations of ERP family systems.

The "Partnerships" program is a series of workshops and lectures, during which participants have the opportunity to learn about new products offered by Comarch, trends in the IT market, as well as the application of new technologies in information systems. During the conference, awards are also given for the most interesting implementations of ERP systems from the IT manufacturer's product portfolio. When evaluating the submitted projects, the jury takes into account the benefits and business goals achieved by the completed IT project and the level of innovation.



Inauguration of internship, 2022 edition.

More than 30 projects were submitted for the 2022 competition, and "Partner of the Year" titles were awarded in nine categories that corresponded to the implementations of each system: Comarch ERP XL, Comarch ERP Optima, Comarch Cloud, Comarch WMS, Comarch BI Point, Comarch e-Store, Comarch Mobile, Comarch POS and Comarch DMS. The selection of the most interesting project was decided by a jury of Comarch executives. The winners of this year's edition were the following partner companies: Infortes, Prospeo, Softsol, CDN PARTNER in Wrocław, ERP Serwis, GTECH, ITEGER and Hardbit.

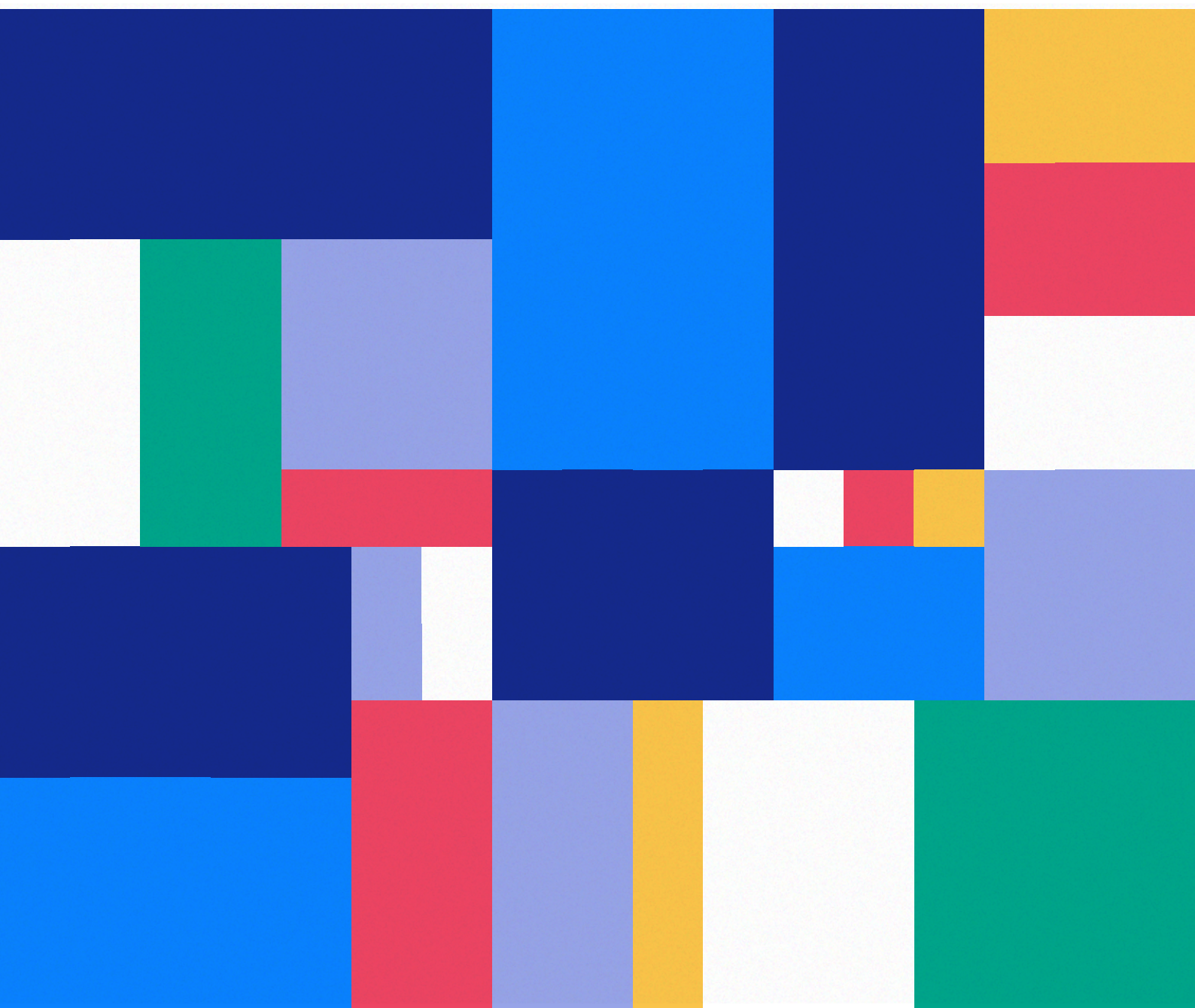
4. Summer internship at Comarch

More than 300 daredevils from all over Poland have decided to dedicate their vacation to start climbing the career ladder. We are talking about participants in the summer internship program at Comarch, one of the largest of its kind in Europe. This was the 20th edition of summer internships. The program has again taken hold in Comarch offices across the country, and has provided an opportunity for both graduates of IT and related fields and future interface designers. Participants eager to start working in IT had as many as 7 internship profiles to choose from: programmer, systems engineer/DevOps, Telecommunications, embedded, AI/ML, cyber security and mobile applications.

There were 3,500 applicants for Comarch internships received in 2022. The great interest stems from the opportunity to verify the knowledge gained at university and gain first experience, which is important at the beginning of a career. A solid motivation for completing the application form was also the chance of further employment at Comarch after the internship. 311 people among the applicants managed to qualify for participation in the project. After three months of working with specialists, as many as 83% of trainees were offered jobs and decided to stay with Comarch for the long term.

8

Corporate Social Responsibility



Corporate Social Responsibility (CSR)

Comarch has been extensively involved in social activities since its inception, promoting the idea of creating a broad social platform on the grounds of which sports and the latest IT technologies are promoted. Also important are activities that promote healthy lifestyles and environmental protection, help animals, as well as involvement in culture and support for local community initiatives.

Fundamenty CSR w Comarch

The foundations of CSR at Comarch are the basis of the company's social responsibility activities, and a Code of Ethics has also been adopted and is in place at the company. A detailed report on CSR in the Comarch Group is documented and presented annually in the Comarch Group Corporate Social Responsibility Report, which is posted online at: <https://www.comarch.com/company/corporate-social-responsibility/>.

Community activities

Aid to the Ukrainian people

The Comarch Group stands in full solidarity with the Ukrainian people on the very first day of unjustified Russian aggression. On February 24, 2022, the company launched an organized campaign to support the arrival in Poland and provide a stay for its Ukrainian employees and their families. Dozens of people were helped, mostly women and children. The company has provided long-term support to Ukrainian employees and signed contracts with them to work in Poland.

At the same time, assistance is addressed to all Ukrainian citizens. The company is providing support in all possible forms, including by directly financing the supply of materials needed in Ukraine, using its vehicle fleet to organize transportation, providing company housing, medical care at the iMed24 Medical Center, Comarch's recreational

facilities, and assistance in organizing the stay in Poland for people coming from Ukraine. The company also organized and carried out the transport and deployment in Germany and Italy of 250 children with cancer from the devastated Children's Cancer Hospital in Kiev.

In addition, Comarch has specified that it is able to offer long-term jobs for more than 100 people coming to Poland from Ukraine.

The Comarch Group has ceased operations in Russia due to the hostilities in Ukraine and the sanctions being implemented. Every effort is being made to maintain the continuity of project implementation in Ukraine. The impact of the conflict has no significant negative impact on the company's economic situation, as clients from Ukraine and Russia account for about 1.5 percent of the Group's sales revenues.



#SolidarniZUkrainą, building Comarch SSE6, Kraków.

Śląsk Wrocław Sponsorship

Comarch, together with Infortes, were partners of ex-class basketball team Śląsk Wrocław for the 2021/2022 season. The team from the capital of Lower Silesia then won the title of Polish Champion, for the 18th time in the club's history.

Day of Polish Communities and Poles Abroad in Switzerland

Comarch supported the organization of the Day of Polish Communities and Poles Abroad in Switzerland. The celebration took place on May 2, 2022, and followed the rich tradition of celebrating important Polish occasions and anniversaries in Rapperswil, which began in 1868.

Royale Union Saint-Gilloise SCRL Sponsorship

In July 2022, Comarch became a sponsor of the Royal Unions Saint-Gilloise football club of the Belgian Premier League. The company is supporting the players through 2022/2023. The sponsorship of the team from the Brussels Capital Region is aimed at creating cooperation on a broader scale, which will help build even greater recognition of the Comarch brand in the Kingdom of Belgium. Comarch is the largest Polish investor in Belgium, and the Benelux region is one of the most important markets for the entire Comarch group.

Ice Hockey Team Sponsorship in Switzerland

With the start of the 2022/23 season, Comarch has become the official sponsor of the youth teams of the EVZ



Andreas Tresch (head of EVZ Young), Michal Pruski (director of Comarch DACH) and Patrick Lengwiler (CEO of EVZ)

ice hockey club from Zug, Switzerland. The company will support 300 young players in age groups U9, U11, U13, U15, U17A and U20A for at least three years. These strong youth teams make the EVZ an important institution in Swiss amateur and professional sports. The club especially promotes young talent with the goal of a career in professional field hockey and provides many young people with a reasonable and active way to spend their free time.



Sponsorship of Śląsk Wrocław by Infortes and Comarch



A visit by Arkadiusz Ilgowski, CEO of Comarch France, to the Polish School in Lille.

Computers, bags and audiovisual materials for the Polish School in Lille (France)

Students from the Polish School in Lille received computer equipment, carry bags and audiovisual materials from Comarch's French office staff. The handover of the gifts took place in April 2022 during the students' visit to the company's headquarters. The guest of honor at the meeting was Mr. Andrzej Szydło, Polish Consul in Paris.

Comarch plays with Last Night of the Proms

Once again, Comarch has financially supported the Krakow edition of the Last Night of the Proms event, which combines the highest artistic level with the spontaneous behavior of the audience, which chorally sings songs from the program's final tracks. The concert was held at the Kraków Opera House, and the soloists were accompanied by the Beethoven Academy Orchestra and the Kraków Opera Choir. The program included compositions by Williams, Puccini, Wood and Komasa-Łazarkiewicz, among others. The concert was organized for the 26th time.

Pipe organ music

The company has been involved for several years in the projects of St. Mary's Church in Kraków to promote pipe organ music. In 2022, Comarch financially supported the organization of the St. Mary's Pipe Organ Concerts.

Share what is most valuable - blood donation action

Responding to the needs of the regional blood donation center, a blood donation campaign was again organized on the company's campus in Kraków, in which employees participated, donating a total of 13,700 ml of blood.

The action was organized in cooperation with the iMed24 Medical Center and the Regional Center for Blood Donation and Hemotherapy in Kraków.

We support DKMS

Every 40 minutes in Poland and every 27 seconds worldwide, one person learns they have blood cancer. Bone marrow donor days were organized at the company's Kraków and Warsaw branches, during which educational campaigns were held and willing individuals could register for the database of potential bone marrow donors.

For animals

Organizations that help homeless animals also need help. In 2022, Comarch organized in-kind collections for foundations or associations in more than a dozen Polish cities. Thanks to the commitment of employees, it was possible to support, among others, the Shelter for Homeless Animals in Wrocław, Białystok, Poznań, Katowice, Gdańsk, Gliwice, as well as the Kraków Society for Care of Animals or the Lepszy Świat Foundation in Cieszyn.

Christmas helping

As in previous years and in 2022, employees from Polish Comarch Group companies in branches across Poland joined in organizing Christmas collections in kind for people in need. More than a dozen organizations and institutions have received support, including: Care and Education Institution in Kęty, Hospice of St. Lazarus, Center for Care and Education Institutions "Parkowa," Little Prince Lublin Children's Hospice, the Sociotherapeutic Center in Poznań, the Podkarpackie Hospice for Children and the Children's Home in Łódź.

IT equipment for those in need

In 2022, Comarch made donations of several hundred pieces of computer equipment to, among others, the S. Żeromski, numerous schools, municipalities, orphanages and other non-profit organizations.

Support for the Full Life Foundation

Comarch has provided support to the Full Life Foundation in the form of free assistance to Comarch ERP Optima from November 1, 2021, as well as access to e-learning courses on HR and payroll and accounting.

Popularization of science and education

Comarch Group has been actively cooperating with schools, universities and other educational institutions since its inception, including: AGH University of Science and Technology, Wrocław University of Technology, Silesian University of Technology, Jagiellonian University, Łódź University of Technology, University of Economics in Kraków.

In the past year, Comarch specialists also took part in various meetings with students in Poland and abroad, along with career days in Poland, France and Belgium. The company has also financially or substantially supported the organization of the Cerebro student conference, Click, technology meetups or UX Poland - one of the largest conferences for designers in Europe.

There are also staff initiatives in the various departments that involve devoting time to students at dedicated courses or branch meetings, as well as meetings with study circles.

In addition, Comarch specialists are eager to share their knowledge, creating many expert articles and authoritative podcasts.

The partnership with the AGH University of Science and Technology in Kraków for the postgraduate program "Financial Analytics and Industrial Process Controlling" also continued in 2022.

The company also organizes internal knowledge-sharing activities such as meetups or cyber security text series created by specialists from the Internal Security Department.

During the gala of the 10th anniversary of the Lublin IT Highlands, the Mayor of the City of Lublin, among others, presented a medal to a Comarch representative in recognition of the company's full commitment to the development of Lublin's ICT sector and co-creation of a strong IT ecosystem in Lublin.

Comarch for Education

Comarch is popularizing knowledge of ERP systems among universities and vocational schools with economic profiles. This activity is carried out through:

- Conducting lectures by employees at universities on related topics
- IT, technology and economics
- Lending Comarch ERP systems in educational versions (650 educational establishments and institutions retrofitted with educational versions of Comarch ERP)
- Comarch ERP systems training for teaching staff
- Other educational programs for business students

We also distribute special workbooks dedicated to vocational education that prepare for the state vocational exams of the economic technician profile.

Sports and healthy lifestyles

Cycling to work

The Comarch Group has been encouraging employees to rely on the bicycle as an alternative means of transportation for many years now, providing bicycle infrastructure (e.g. racks, lockable bike rooms, repair stations, locker rooms with showers) and occasional bicycle-related activities (organization of bicycle services for the company's employees or "bicycle breakfast", which was held once again in the company's Polish branches).

Once again, the company has joined the Malopolska campaign organized by the Department of Municipal Economy of the City of Krakow, "Rowerem do pracy, czyli - dom, rower, praca... i tak w kółko" [Cycling to work, that is - home, bicycle, work.... and so on and so forth]. Comarch employees participated in the campaign, which aims to promote the bicycle as an everyday means of transportation, from June to the end of September, adding their green contribution to the fight for a cleaner environment.

Regular bicycle commuting is possible thanks to the infrastructure provided by Comarch. The company's Polish branches include: lockable bicycles, racks, locker rooms with showers, and self-service repair stations.

The company's cycling campaigns are part of its environmental policy, which is embedded in the company's strategy and management model.



"Cycling to Work" Award.

Running and helping

After a break due to the pandemic, in 2022 employees from various departments returned to more intensive participation in external sporting events, some of which were charitable in nature such as the Poland Business Run, "Daj piątką dla dzieciaka" [Give a Fiver to a Kid] or the IT Championship football tournament in Lublin.

Among other dozens of events where Comarch teams have appeared on the route are the Cracovia Królewski Half Marathon, Run Warsaw, 4Rest Run, Eco Run, Wild Run, Runmagedon, Independence Run, Lucky 13 and the Warsaw Uprising Run.





Mundial - Megapicnic 2022

Charity sports competition

Two months of competition, two tasks to be completed, two categories, one common goal - financial support for the chosen aid organization. Several hundred employees took part in last year's Comarch ONrun/ONbike competition, and together they cycled and ran nearly 65,000 kilometers. Thanks to the commitment of the employees, the goal was met and financial support was provided to the Give Children Strength Foundation, which protects children from abuse and helps those who have experienced psychological, physical violence and sexual abuse.

Catch the balance

Good employee energy is the foundation of a well-functioning organization. That's why the wellbeing program - Catch the Balance - Body, Emotions, Healthy Lifestyle - continued at Comarch specifically in 2022. Webinars with mental health and diet experts, exercises with physiotherapists, articles on healthy diet, work ergonomics or time planning have been implemented.

Academy of eHealth Managers

The e-Health Managers Academy is a mailing course initiated by Comarch Healthcare in 2022. The project was born out of the need to share practical, key knowledge in the field of healthcare digitization with a really wide audience that has one thing in common - working in the healthcare sector. During the course, we discussed such topics as law, Electronic Medical Records (EMR), artificial intelligence and telemedicine. Each of the planned lessons has been

meticulously prepared in cooperation with industry experts to provide inspiring material for medical directors as well as medical staff, physiotherapists, and medical and nursing students.

In addition, the company was involved in Gazeta Wyborcza's "Catch the Bust" educational campaign on breast cancer prevention (webinars with specialists, educational materials in the press and online, and at an outdoor exhibition in Łódź). In addition, as part of the campaign, women working in the company's Lodz branch, as well as mothers and partners of employees, could take advantage of free examinations, and were included in the genetic program "Early detection of malignant tumors in families at high hereditary risk of breast cancer and ovarian cancer."

Football competition

Companies are also trying to encourage employees to be physically active in disciplines other than running or cycling. More than a dozen teams made up of Comarch employees from various divisions competed in September's Comarch Mundial tournament. The day-long soccer competition took place at Cracovia's Training Center in Rączna.

Family

After the pandemic break, the Megapicnic - a team-building event for employees and their families - was organized again. The event was held at the Cracovia Training Center in Rączna and was accompanied by various attractions for both children and adults.

Cracovia – CSR 2022

There was no shortage of Corporate Social Responsibility activities in 2022. Comarch Cracovia, despite difficult circumstances at the beginning of the period, related to the outbreak of armed conflict in Ukraine, created a good CSR practice using the club's brand. In later months, the Cracovia brand's activities in the PKO BP Ekstraklasa and the Polish Hockey League and Continental Cup could further promote corporate responsibility practices for their impact on society.

The Great Orchestra of Christmas Charity

Supporting the Great Orchestra of Christmas Charity foundation is already part of Comarch Cracovia's great tradition. A Cracovia commemorative PIN for the club's 115th anniversary and a medal for the Polish Ice Hockey Vice-Championship for Comarch Cracovia were donated for auction in 2022. All income was donated to help treat children.

Extra Help

Comarch, together with MKS Cracovia SSA, continues to actively participate in the Extra Help campaign, which involves the mutual promotion of charity collections and the donation of memorabilia for auction by all teams participating in Ekstraklasa games. In 2022, on behalf of the Club, we helped Oliwier, who was ill.

International Day Against Racism

Part of the tradition of the oldest sports club in Poland is respect for multiculturalism. Comarch together with MKS Cracovia SSA on the International Day for the Elimination of Racial Discrimination and every other day of the year say a firm no to racism.

Day for the Elimination of Discrimination Against Persons With Disabilities

MKS Cracovia SSA also remembered the Day for the Elimination of Discrimination Against Persons With Disabilities. The day was meant to encourage reflection about the situation of people with disabilities in Poland, as well as a chance to express opposition to discrimination against people with disabilities in workplaces or offices.

Extra Class Academy

Comarch in cooperation with MKS Cracovia SSA and the Ekstraklasa Foundation once again organized the Ekstra Class Academy tournament. The event is aimed at young people aged 11-12 and is designed to promote physical activity among young people.



Teddy Bear Game

Cracovia organized the first action of its kind on Polish Ekstraklasa fields - the "Teddy Bear Game." Fans who came to this match brought teddy bears with them, which flew onto the turf after the goal.

The teddy bears collected during the campaign went to patients of the University Children's Hospital in Kraków - Prokocim.

Pasiasty Dzień Dziecka [Striped Children's Day]

Children's Day at Cracovia is an integral tradition of the club during the month of June. Thanks to Comarch, the youngest fans were treated to a tour of the Stadium, a fanfare lottery, inflatables or demonstration trainings and a Cracovia Kids tournament.

Project #PasiastaWizyta and #PasiasteLekcjeWF

The campaign, conducted in schools and kindergartens in Kraków and throughout the Małopolska province, was aimed at presenting fair-play attitudes by the Belt players and instilling a love of sports and exercise. The action, which had been held periodically for many years but was interrupted by the coronavirus pandemic, will again ring in 2022 as a permanent fixture in marketing. Football players visited schools and early childhood institutions a minimum of 2 times a month mentioning to the children present there about healthy competition, mutual respect, or eliminating any signs of racism in sports. Also presented at the meetings are sample exercises in the warm-up of professional athletes, adapted to the level of teenagers.

Pasiasty Przedsmak Świąt [Striped Christmas Pre-Taste] Action

Among the club's values is respect for tradition. In line with the guiding purpose, an event was organized for families with children who enjoy celebrating the holiday season. A week before Christmas, a dedicated event was held at the Stadium at ul. Kałuży, during which, accompanied by atmospheric carols and pastorals, children could create Christmas decorations with their own hands, which were later hung on the Christmas tree erected in the VIP area. The most original Christmas decorations were recognized and the best could win one of dozens of prizes. They included participation in a children's escort before the start of the Stripes' match, or several copies of the latest soccer games to lead Cracovia to great success. In addition, those wishing to do so could also learn about the inaccessible nooks and crannies of the facility through a tour of the stadium.

Szlachetna Paczka [Noble Gift]

As every year, the Club supported the popular nationwide campaign to help the needy. Creating Cracovia's image as a socially responsible sports organization, in this case, consisted of making purchases of needed goods by football and hockey players, and then donating them to people designated by the Noble Parcel. In 2022, we helped a family of several people in Kraków, who were extremely grateful for the help we provided.

"Klasy w Pasy" [Classes in Stripes] action

After a covid hiatus, the campaign has returned, with the aim of spreading the idea of safe cheering at stadiums and

promoting a sporty and healthy lifestyle among children and young people. The "Classes in Stripes" campaign is aimed at, among others, schools, educational institutions or sports schools, which are invited completely free of charge to matches in the football Family Sector.

Supporting the activities of the Polish Red Cross

Comarch has actively supported the activities of the "Polish Red Cross" in providing humanitarian and social assistance, teaching first aid, conducting medical security at mass events or promoting honorary blood donation. During the ice hockey matches, PRC volunteers at specially prepared stands, together with Club staff, sensitized the public to the aforementioned ideas and values.

Promoting fair-play rules at Canpack 2022 tournament

During the junior ice hockey tournament in March, Comarch Cracovia held a series of workshops for young players, stressing the importance of sportsmanship and fair play rules among the youngest.

Polish Day at the Continental Cup Tournament in Aalborg

Comarch, together with MKS Cracovia SSA, actively joined in the promotion of Polishness during the Continental Cup Final in Aalborg, Denmark. Players, coaches and Club staff promoted national colors, traditions and culture during meetings with local people.



Canpack 2022 tournament



#SolidarniZUkraina, Cracovia - Bruk-Bet Termalica Nieciecza match

Ice hockey "Classes in Stripes"

Organized school groups have been showing up at Comarch Cracovia matches. The campaign, like the soccer campaign, aims to promote cultural cheering at sports venues.

Special Olympics

The club has joined another action by title sponsor PKO BP Ekstraklasa, this time to promote the European Special Olympics Football Week. The action was aimed at promoting the game of soccer among people with intellectual disabilities, as well as encouraging support and cheering for the participants in the competition.

Aid to Ukraine

#SOLIDARNIZUKRAINA

23. The PKO BP Ekstraklasa round was played under the slogan #SolidarniZUkraina. In the wake of Russia's aggression against Ukraine, Comarch, together with MKS Cracovia SSA, also stood in solidarity with Independent Ukraine in these difficult times.

Before the match against Bruk-Bet Termalica Nieciecza, as an expression of support for Ukraine, Comarch and MKS

Cracovia SSA prepared a special playlist. All the songs played by the announcer from the speakers during the warm-up were exclusively by Ukrainian artists. Moreover, a collection of items for those most affected by the war was held in front of the Stadium. It was an expression of support for Ukrainians. For the warm-up before the aforementioned meeting, players of MKS Cracovia SSA came out in dedicated T-shirts. In addition, throughout the meeting the players wore armbands on their shoulders in the colors of the Ukrainian flag.

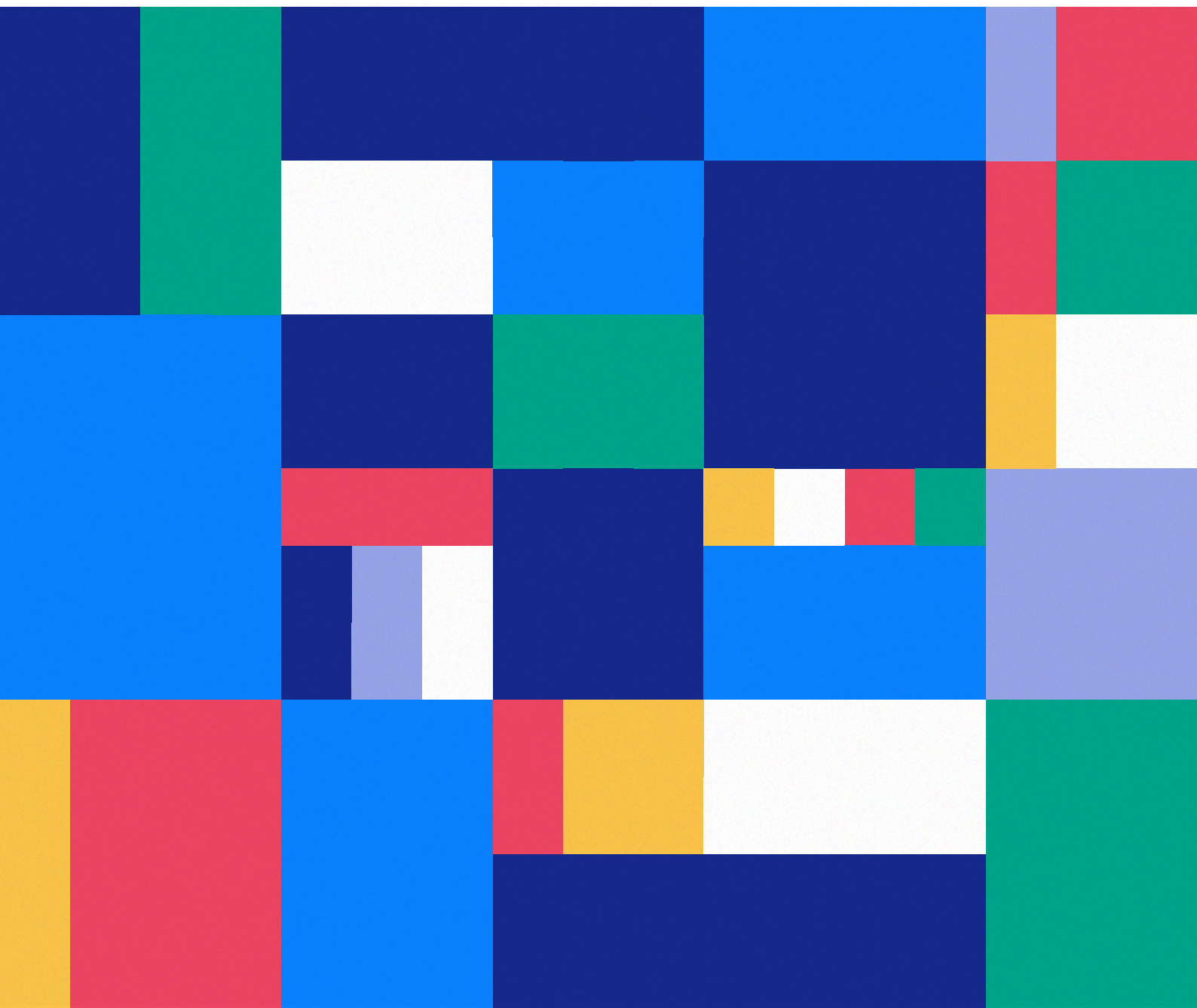
"Us with You" Campaign.

In the wake of Russia's aggression against Ukraine, Comarch, together with MKS Cracovia SSA, has launched a campaign expressing support for Ukrainian citizens. Media displaying the prepared content were distributed in the main points of the city and at the Main Railway Station in Kraków. Moreover, such a message was also displayed on LED media from the home match against Bruk-Bet Termalica Nieciecza.

"Polish football for Ukraine" campaign

Comarch, together with MKS Cracovia SSA, has provided promotional support for the Polish Football Association's initiative - an online fundraiser held in cooperation with the Polish Red Cross.

9 Awards and Rankings





ENOC Award

Awards and rankings

Comarch has received a **"Partner Award" from ENOC (Emirates National Oil Company)**, a leading energy group operating in the oil and gas sector. To commemorate more than seven years of extremely successful business cooperation, the award was presented to Comarch's founder and President of the Management Board, Professor Janusz Filipiak, three representatives of ENOC - Zaid Alqufaidi (Managing Director), Taleb Al Saleh (Head of Retail Marketing) and Suryaveer Singh (Head of Loyalty Management) - during their visit to Comarch headquarters in Kraków on May 23, 2022.

"Partner Award" is given by ENOC to companies whose activities have had a significant impact on the growth and strategic development of the Middle East energy group. The support Comarch has provided to ENOC over the past seven years covers many different business areas, including increasing client engagement and marketing, and has thus played an important role in ENOC's achievement of many of its business goals.

Every year, the editors of Computerworld prepare a report on the condition of the Polish ICT industry **"Computerworld TOP200"**, but the last edition was special - the anniversary edition. This is the 30th time that the magazine's journalists have analyzed surveys sent in by IT companies, in order

to respond to them on their basis develop statements and rankings in more than a dozen categories. Comarch took first place in two of them: the largest providers of IT solutions and services to the telecommunications sector and the largest providers of RPA and automation systems. Comarch also won high positions in other categories including: largest Enterprise Resource Planning system providers, largest cloud service providers, and IT companies with the largest R&D expenditures.



Computerworld TOP200 Report.

Commerce and telecommunications are the industries for which Comarch is the largest provider of IT services and systems, according to the authors of this year's **"ITwiz Best 100" report**. Comarch was ranked as the company with the best sales performance to the telecommunications and retail sectors. In addition, the company topped in several other categories including: companies with the highest sales to the SME sector (2nd place), sales of ERP systems (2nd place) and sales of cloud computing services (2nd place). Comarch "won bronze", among others, in the list of the largest exporters of IT products and services, companies with Polish capital selling their own products and services and sales to large companies. The company was also included in the ranking of the "100 largest IT companies operating in Poland," taking 16th place.

The "ITwiz Best100" report is a ranking of manufacturers and providers of IT solutions and services present on the Polish market, according to sales results. The publication is being prepared by the editors of ITwiz.

Comarch was the winner in two categories and runner-up in two others at the 11th **Pipeline Innovation Awards in 2022**. The annual Pipeline Innovation Awards represent the industry's highest recognition of technical innovation. Companies have a chance to win in 10 categories. In this year's edition, Comarch was included in four of them:

- Innovation in Operational Support Systems (OSS)
- Innovation in Business Support Systems (BSS)
- Innovation in Assurance
- Innovation in IoT and Connected Devices

Comarch proved to be the best in the areas: Innovation in Operational Support Systems and Innovation in IoT and Connected Devices. The company also took second place in the Innovation in Assurance and Innovation in Business Support Systems categories.

"We proudly accept the grand prize in two categories and second place in two more areas. The Comarch team will continue to support telecom service providers in transforming telecom companies to become more future-oriented. The Pipeline Innovation Awards are a powerful incentive for us to make the day-to-day work of telecom-related businesses even simpler."
– says Tymoteusz Wrona, Head of International Presales and Product Managers team at Comarch.



Presentation of the Polish Innovation Award

"The Polish Innovation Award honors our mission, which we have been carrying out consistently since 2008. Our mission, (R)evolutionary approach to eHealth, is based precisely on innovation implemented in an evolutionary way. Our innovative solutions save patients' health and lives, and this is the most important thing for us. We are pleased that this has been recognized by the award chapter" – concludes Marcin Romanowski, President of Comarch Healthcare.

Comarch Healthcare's activities have been recognized with the **Polish Innovation Award**. It is Awarded to the most innovative and creative entities in Poland. Among the winners are universities, institutes, companies and institutions of many industries, whose daily research and development activities significantly contribute to the development of the economy on many different levels. Comarch Healthcare has joined the ranks of the winners.

On the 10th anniversary of the Lublin IT Highlands, were presented the medals of the **President of the City of Lublin** to companies that in the special manner have contributed to the development of the industry and the IT ecosystem in Lublin. Comarch was among honored this award of IT companies.

In the main ranking **IT@BANK**, organized by The Miesięcznik Finansowy Bank, Comarch ranked in the second place. This is a promotion from the fourth position, where the company was a year ago. The excellent ranking was achieved, among other things, thanks to the rate of spending on research and development to revenues and the number of active clients in the financial sector.

Comarch in the reports of analytical companies

Comarch was included in the "**Gartner® Market Guide for CSP Customer Management and Experience Solutions 2022**" report. The company was included in this report because of its strong position in the CM&X market, and in particular because of the innovative and forward-thinking Enterprise BSS and IoT Connect products it offers.

Bartłomiej Kordas, BSS Product Manager at Comarch, said: *"We strive to continuously improve, strengthen and innovate our products, and we think that our company's presence in this year's Gartner report is a testament to our success in this regard. Using our systems, clients can easily reap the benefits of new technologies such as the cloud, 5G and the Internet of Things (IoT) - this applies to today's status as well as solutions that will emerge in the future."*

Comarch was included in the **Gartner® Market Guide for CSP Service Design and Orchestration Solutions for 2022** report with the title of Representative Vendor.

"Orchestration is currently probably the most frequently (and overly) used marketing term and this report plays an important role in clarifying it and providing valuable insights on how to distinguish between real transformational tools and marketing slogans. Therefore, we are extremely pleased that Comarch's product has been awarded as a transformational tool. One of the most important features for us, which has been appreciated, is automation based on so-called intent-driven, which in Comarch's product is modeled as customer facing service. This approach enables the use of AI/ML (i.e., artificial intelligence and machine learning) algorithms responsible for automating the technical execution of service delivery and maintenance processes, where client needs (high level intent) are the overriding criterion controlling the course of these processes." - said **Łukasz Mendyk, OSS Product Manager at Comarch.**

The Kraków-based company was listed in the report among 12 global technology providers. This is by no means an exhaustive list, but according to Gartner®, these 12 entities are a representative list of vendors in the market for SD&O solutions for telecommunications entrepreneurs.

Comarch appeared among the largest companies in the telecommunications industry in the report "**Market Outlook: End-to-end Service Orchestration**" prepared by **Appledore Research**. The document is a must-have for Communication Service Providers (CSPs) and vendors interested in cross-domain orchestration who want to keep up with this growing market. It provides an analysis of what is meant by end-to-end cross-domain service orchestration, explains the meaning of the term, and describes the key concepts and practices necessary for its successful implementation. The whole thing is backed by the knowledge and experience of the largest and most significant players in this market today.

Michał Mędrala, Director OSS Presales at Comarch, said: *"We are very pleased to be among the entities named Representative Vendors in the latest Gartner® report. We accept with satisfaction that the efforts of our cooperators and the entire company have been recognized by such respected analysts. Comarch will invariably innovate and push technology barriers in the areas of cloud solutions, 5G, Internet of Things (IoT) and others to support our clients in their efforts to advance telecommunications services."*

In Gartner®'s 2022 report titled "**Competitive Landscape: CSP Customer Management and Experience Solutions Report**" on management and user experience solutions for CSP platform clients, featured a mention of Comarch.

The Gartner® report includes aspects such as market definition, description, key findings and future recommendations. "Gartner has identified five competitive trends related to the way CM&X vendors address three key areas." Among the key recommendations, Gartner® cites "company performance as part of project execution by following the right project road map, focusing on business KPIs that clients prioritize, and customer success functions." In addition, the goal of "creating a clear and differentiated strategy to compete in the future by focusing on products for specific market segments and developing partnerships in terms of target value propositions."

Comarch is listed in the report among eight competitive profiles of CM&X vendors in the management and user experience market for BSS service clients. According to the report, "suppliers were included in the document based on their relevance, interest and client base to represent various competitive trends." The report states that "many CM&X solution providers within BSS services are enhancing BSS service capabilities that support CSP platform growth areas such as digital consumer segments, B2B and industry markets with ecosystem support and partner relationship potential."

"We believe that our values and the way we operate are in line with the requirements set by Gartner® in this report. Comarch is betting on digitization and automation along with multichannel usage for the B2B segment with 5G and IoT offerings. Our system is standardized on the basis of TM Forum Open API, so we can provide comprehensive and flexible services" – says Andrzej Zasadzinski, head of BSS telecommunications services at Comarch.

Telco Republic has published a report detailing a number of industry vendors that are helping telecom service providers overcome the limitations of traditional BSS and OSS systems by introducing next-generation telecom infrastructures and business support systems (NG-TOBS). Comarch is listed in the publication as one of them.

All companies are presented in five categories, called "quintiles," based on the strengths and challenges they face. Also considered were "the breadth and depth of portfolios, market presence, market entry strategies and organizational structures." Vendors have been grouped into categories: Precursors, Innovators, Reformers, Transformers, and Niche Innovators.

Comarch is part of the transformers. Among the company's most important activities were listed:

- "Comprehensive NG-TOBS product offering built entirely in-house, combined with a professional services organization"
- "A long history of stable, predictable and reliable product development in response to the requirements of CSPs - communications service providers"

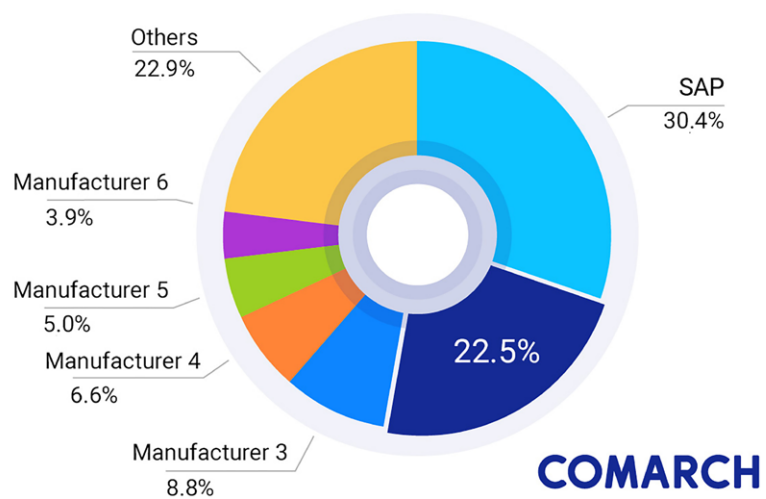
Comarch's portfolio is described in the report as follows: "[...] covers the entire spectrum of NG-TOBS. All modules are developed entirely in-house, providing the portfolio with a high degree of consistency and interoperability."

The portfolio is TMF, GSMA, ETSI, 3GPP and O-RAN compliant and can be deployed locally, in private, hybrid and public cloud, in a best-of-breed or best-in-class package (Google Cloud, Microsoft Azure, VMware and Red Hat)."

Telco Republic also provides useful information for telecom service providers who are considering NG-TOBS vendors and solutions. It's easy to see why they should consider the companies mentioned in the report. In the case of Comarch it says:

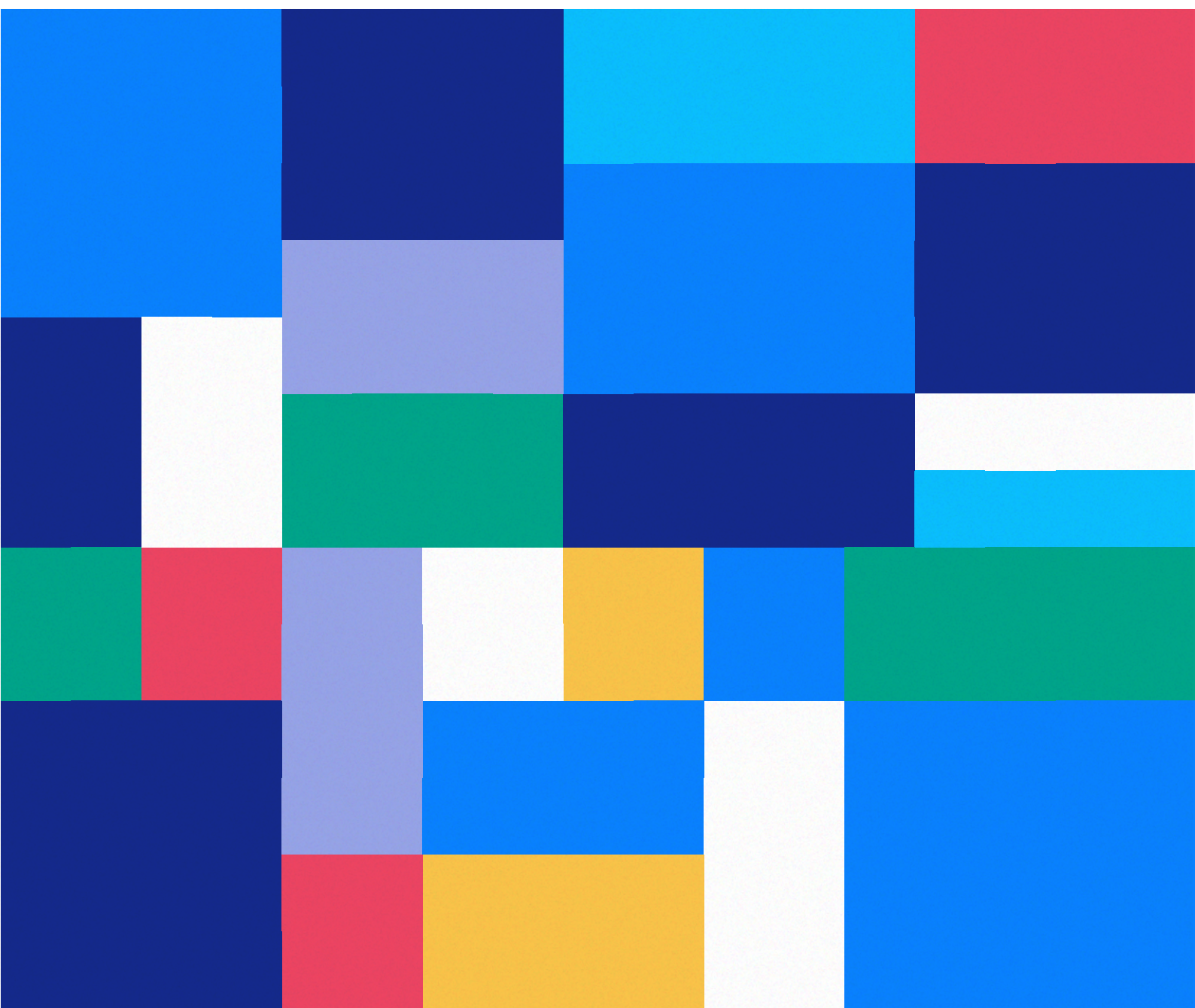
- "CSP vendors of any size looking for an integrated NG-TOBS solution with a full spectrum of solutions"
- "CSPs of all sizes who prefer to work with a vendor that has equally competent software publishing and systems integration capabilities, especially CSPs looking for nearshoring options in Europe"
- "Any CSP providers who prefer an alternative to the largest NG-TOBS providers"

Comarch is the only one of the four largest manufacturers of business management IT systems to increase its share of the domestic market for these solutions. According to the report "**Poland Enterprise Application Software Market Analysis and 2021 Vendor Shares**" - prepared by analytical firm IDC - Comarch holds 22.5 percent of the market and is the largest Polish ERP systems provider. Shares of the other three IT companies declined compared to 2020.



Custom Report: Poland Enterprise Application Software Market Analysis and 2021 Vendor Shares

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Publisher:

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