

COMARCH

- Billing & Rating
- Business Intelligence
- Business Support Systems (BSS)
- Comarch Enterprise Marketing Management
- Comarch Enterprise Content Management
- EDI, Integration and Sales Support
- ERP
- IT Infrastructure
- IT Management
- Mobile platforms
- Mobile Solutions
- Network and Service Management
- Operations Support Systems (OSS)
- Safety
- Software for small and medium-sized enterprises
- Travel CRM

Fast forward to the present, Comarch is now a global provider of IT solutions. As an international integrator and manufacturer of innovative systems, the company provides solutions for major economic sectors.

Comarch hires nearly 3,500 highly skilled specialists (programmers, computer scientists and economists - graduates of the best Polish and foreign universities), from Chicago to Shanghai, across Europe, the Americas, the Middle East and Asia. Comarch is listed on the Warsaw Stock Exchange (symbol CMR) and the Frankfurt Stock Exchange (Frankfurter Wertpapierbörse FWB®). Comarch has strengthened its position in the DACH markets in 2008, taking over the German group SoftM.

Comarch completed several dozen of thousands of projects in Poland and implemented over 1500 products for more than 500 clients.

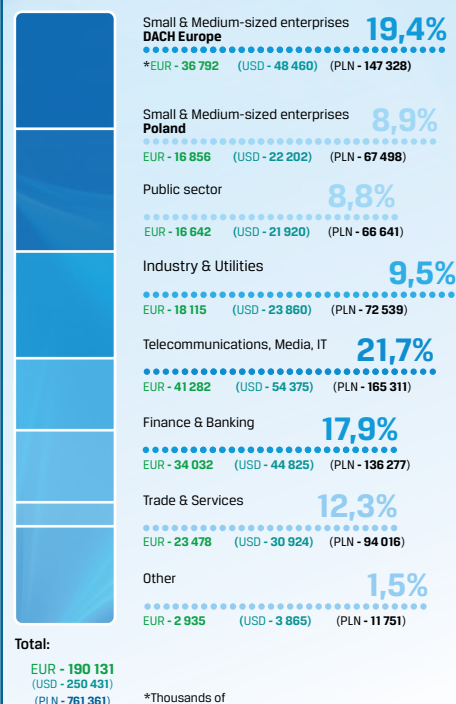
In 2010, research and development expenditures reached over 92 m PLN and exceeded 12% of Comarch Group revenues. Expenditures were financed by the European Union as well as Company's own funds.

Comarch Group in 2010	EBITDA	Total assets	Revenue	Operating profit
	16 543 EUR	244 452 EUR	190 131 EUR	6 198 EUR
	(21 790 USD)	(326 610 USD)	(250 431 USD)	(8 164 USD)
	(66 245 thousands of PLN)	(968 105 thousands of PLN)	(761 361 thousands of PLN)	(24 819 thousands of PLN)



- Development of own products
- Accumulation of high quality human resources
- Permanent extension of international sales, R&D and delivery
- Keeping the Comarch organization lean and mean
- Customer satisfaction
- Efficient shareholding structure
- Good mix of private and public ownership
- Conservative financial management
- Corporate Social Responsibility (CSR)

- Airlines & Travel
- Telecommunication
- Public Sector
- Finance
- Banking
- Insurance
- Capital Markets
- Services
- Petrol Stations
- Logistics
- IT Infrastructure
- Consulting
- Trade
- Retail & FMCG
- Wholesale
- ERP Systems
- Data Backup
- Building Industry
- E-commerce
- Business Management
- Financial Services



COMARCH

Europe - others

11,5%

EUR 21 834 (USD 28 759) (PLN 87 433)

Albania: Tirana
Belgium: Brussels
Finland: Espoo
France: Lille (Lezennes), Grenoble (Mont Bonnot St-Martin), Paris (La Defense)
Luxembourg: Strassen
Ukraine: Kiev, Lviv
Russia: Moscow

Poland

58,5%

(EUR 111 294) (USD 146 591) (PLN 445 666)

Bielsko-Biala, Odansk, Katowice, Krakow (HQ), Lublin, Lodz, Poznan, Warsaw, Wroclaw

Americas

2,0%

EUR 3 769 (USD 4 964) (PLN 15 091)

Canada: Saint John
Panama: Panama City
USA: Chicago

DACH Region

27,3%

EUR 51 847 (USD 68 291) (PLN 207 618)

Austria: Innsbruck, Kirchbichl, Wien
Germany: Berlin, Bremen, Dresden, Düsseldorf, Frankfurt on the Main, Hamburg, Hannover, München, Münster, Stuttgart
Switzerland: Buchs

Others

0,7%

EUR 1 387 (USD 1 827) (PLN 5 553)

China: Shanghai
Vietnam: Ho Chi Minh City
United Arab Emirates: Dubai

* Countries where Comarch has registered companies or branches are highlighted on the map. They are not analogous to the sales structure.

Geographical sales structure and Comarch's offices worldwide

Global Accounts

At the current stage of company development it is important for Comarch to deliver products and services to well recognized global accounts. Recently, based on proprietary software products, Comarch has rendered services to several global accounts:



ERP Business Unit: De Heus (France, Netherlands), Gino Rossi, Equus, Enion, BP (Poland, Spain, Portugal, France, Luxembourg), Atlantic, PKM Duda, Dossche (Belgium), Staples (USA), DNB Nord Bank, Skagen Funds (Norway), Polmos Lublin (Grupa Stock), Suedzucker, Amplico AIG Life (Metlife). **ERP Semiramis Customers:** Blizzard, Copenrath & Wiese, Sonax, Victorinox, Zalando.



Services Business Unit: Akzo Nobel, Alma, Auchan, Bacardi Martini, BP (Poland, Germany, United Kingdom, France, Luxembourg, Spain, Portugal, Austria), Carlsberg, Carrefour, Colgate Palmolive, Diageo, Eurocash, GlaxoSmithKline, Grupa Żywiec, Hortex, Intermarché, JetBlue Airways, Leroy Merlin, LOT, Lotos, Mattel, Metro Group, Navo, OKKO, OMV, PPG Deco Polska sp. z o.o., Praktiker, Renault, S7 Airlines, Sobieski, Statoil, Tchibo, Tesco, Unilever, Wawel, Wyeth, X5 Retail Group.



Finance, Baking, Insurance, Capital Markets: Alior Bank SA (Carlo Tassara Group), Allianz (Allianz SE), AMPLICO AIG Life, Aviva, AXA, BNP Paribas Fortis (BNP Paribas Group), CitiFinacial (Citigroup), Deutsche Bank Polska SA, Generali, ING Bank Śląski (Internationale Nederlanden Group), Raiffeisen Bank Polska SA, UNIQA TU SA (UNIQA Group).



Telecommunications Business Unit: Auchan (France), Belize Telemedia Limited, Bite Latvia & Lithuania, Bouygues Telecom (France), E-Plus Gruppe (Germany), KPN (Netherlands), MTS Russia, T-Mobile Austria, Telekom Deutschland (T-Mobile Germany), Telefónica, O2 Germany GmbH & Co, Telekomunikacja Polska SA (FT Group), WildBlue Communications (USA), Vodafone D2 (Germany).



Public Sector, Utilities and Self - Government Bodies: The Information Department of the State of Washington, The National Revenue Agency of Bulgaria, The Albanian State Police, The Czech Trade Control Office, The Ministry of Interior and Administration of the Republic of Poland, The Ministry of Foreign Affairs of the Republic of Poland, The National Bank of Poland.