

COMARCH CAPITAL GROUP

ANNUAL REPORT 2013

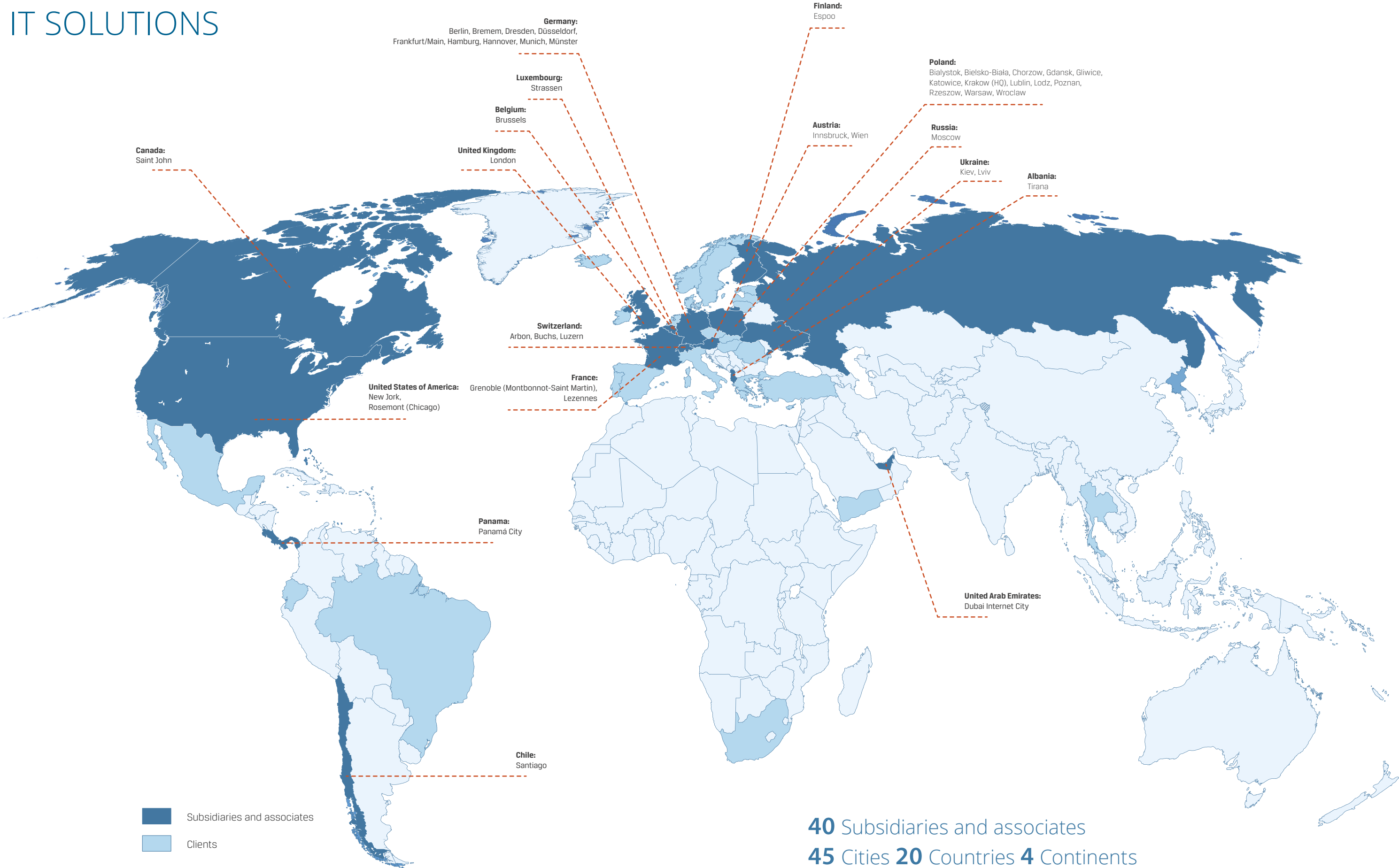
Consolidated statement of financial position
as of 31 December, 2013



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SOFTWARE HOUSE, INTEGRATOR
OF INNOVATIVE IT SYSTEMS,
PROVIDER OF COMPLETE
IT SOLUTIONS





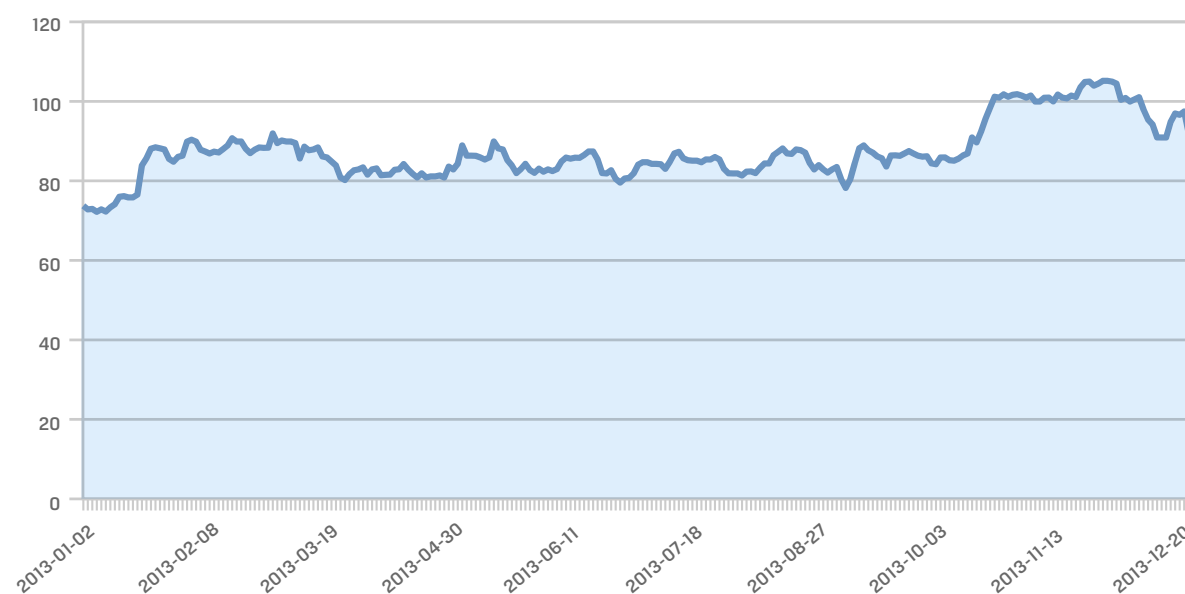
COMARCH CAPITAL GROUP IN FIGURES

- » **939.0 m PLN** – Proceeds from sales
- » **34.4 m PLN** – Operational profit
- » **25.1 m PLN** – Net profit for Company shareholders

PHILOSOPHY REGARDING COOPERATING WITH CUSTOMERS

- » Implement projects within budgets and schedules.
- » We understand your business needs and the technology you use, and create solutions with this in mind.
- » We provide faster implementation and easier integration, thus reducing project risks.
- » We create easy, configurable solutions that grow with business requirements.
- » We offer the best value for money.
- » We provide services to many business models from the traditional and wireless MVNOs.
- » We specialise in ERP business management systems, information security, CRM systems and sales support, electronic communications, and business intelligence.
- » We offer outsourcing services and consulting.

COMARCH SA (CMR) SHARE PRICE 2013



INDUSTRIES

- » Telecommunications
- » Retail
- » Transport & Tourism
- » Oil & Gas
- » Logistics
- » Banking
- » Capital Markets
- » Automotive
- » Financial Services
- » Insurance
- » Services
- » Consumer Products
- » Industrial Manufacturing
- » Healthcare
- » Public Administration
- » Mobility

STRATEGY

- » The development of our own products
- » Large investment in research and development
- » Hiring employees with the best qualifications
- » Encouraging the development of international sales
- » Caring about quality and customer satisfaction

PRODUCTS

- » BSS/OSS for Telecommunications
- » Business Intelligence
- » CRM
- » Customer Loyalty Management
- » Enterprise Content Management
- » Enterprise Marketing Management
- » Enterprise Resource Planning
- » IT Management
- » IT Security
- » M2M
- » Mobile Applications
- » Multi-enterprise Communication
- » Network & Service Management
- » Revenue Management & Billing
- » Risk Management
- » Sales Support
- » Supply Chain Management
- » Engagement and Motivation Solutions

SERVICES

- » Business Continuity
- » Business Process Optimization
- » Cloud Computing
- » Customer Analytics
- » Data Center
- » Data Protection & Security
- » IT Audits
- » IT Integration
- » Loyalty Consulting
- » Managed Services
- » Mobile Channels
- » OSS/BSS Transformations
- » Outsourcing
- » Program Management Services
- » Training
- » UPnP & DLNA Certification
- » Sales Support Services
- » Creative services

HIGH RANKINGS IN IT ANALYST RATINGS

- » Gartner,
- » Truffle 100,
- » Computerworld's Top 200,
- » IDC,
- » EU Industrial R&D Investment Scoreboard.



A LETTER FROM COMARCH SA CEO, PROF. JANUSZ FILIPIAK TO SHAREHOLDERS

Krakow, 30th April, 2014

Dear Shareholders,

on behalf of the Management Board of Comarch SA. I am happy to present a report of the activities of the Comarch Group. 2013 was a symbolic year for us as we celebrated the 20th anniversary of Comarch's operation. History of the company's development from its very beginning to the status of a global IT company exporting Polish engineering solutions and capital to many countries in the world, proves to be one of the most inspiring achievements among Polish entrepreneurship. It was a very good year also in terms of financial results achieved by the Group. Revenue reached 939 million PLN, operating profit amounted to 34.4 million PLN and net profit was 25.1 million PLN. Net margin amounted to 2.7%.

In the previous year, the Group successfully continued its long-term growth strategy based on proprietary products and development of foreign activity. The Comarch brand is renowned both domestically and internationally thanks to wide range of technologically advanced IT systems and high quality services. In 2013, subsidiaries of the Comarch Group were developing dynamically, especially those operating in Western Europe and North America. In relation to acquiring new contracts on the market of North America, Comarch SA founded Comarch Chile SpA, new subsidiary in Santiago, Chile. On the domestic market the Comarch Group is one of the largest IT enterprises and pursues a large number of projects in all sectors of the economy.

In order to strengthen Comarch's market position as a global provider of IT products and services, as well as to ensure its capability for long-term growth, the company continues the stable development and improvement of existing IT products. Expenditure on research and development has now exceeded 11% of sales revenue, which has been financed both from the company's own resources and by proactively seeking out European funds. In 2013, research and development works related to innovative IT solutions within cloud computing were particularly important as well as development of innovative IT solutions for medicine. Continuation of R&D works within medicine remains a strategic goal of the Group for the following years. Within the next few years, the medical sector will become one of the main sources of clients for Comarch products and services, and this will ensure the further diversification of the Group. The company invests not only in the latest technologies but also in human resources. In 2013, the company increased its employment level by 463, mostly with IT specialists, as this is a key factor in executing an increasing number of more and more complex contracts.

In the previous year, the Comarch Group put into use an office building and a data center in Dresden. Due to the infrastructure in Dresden, the Group can now offer a wide range of IT solutions in the cloud computing model, especially within the area of finance, ERP and ECM systems to demanding markets in the DACH region. In 2013, the construction of a new data center and a production and office building (SSE6) in the Krakow Special Economic Zone began. Purpose of the investment is convenient working places for new employees and high quality technical infrastructure that enables seamless execution of IT projects performed by Comarch.

The Comarch SA Management Board shall make every effort to ensure that consistent growth of the Comarch Group's operations is aligned with its profitability. High level of innovativeness, taking care of the satisfaction of customers, investment in new products and stable gains in the efficiency of operations allow to take an optimistic view of the Comarch Group's future within the following years.

Professor Janusz Filipiak
President of the Management Board
Comarch SA

OPINION OF AN INDEPENDENT AUDITOR

To the Shareholders and the Board of Supervisors of Comarch S.A.

We have conducted an audit of the Comarch S.A. Capital Group's consolidated financial report, where Comarch S.A. with its registered office is a parent company, that included consolidated balance sheet as at 31st of December, 2013, consolidated income statement, total income consolidated statement, changes in consolidated equity, consolidated cash flow statement for the period from 1st of January, 2013 to 31st of December, 2013, and additional information including adopted accountancy policy and annotations.

The Management Board of the dominant unit takes responsibility for drawing up the consolidated financial report and the report regarding the activities of the Capital Group compliant with binding regulations.

The Management Board of the parent company and members of the Supervisory Board are obliged to ensure that the consolidated financial statement and report regarding the activities are compliant with the regulations of the Act on Accounting dated the 29th of September, 1994 (Journal of Laws from 2013, pos. 330 and subsequent changes), hereinafter referred to as the "Act on Accounting".

Our task was to audit this consolidated financial statement and present our opinion regarding whether this consolidated financial statement has been prepared according to the accounting principles applied by the company, and whether it presents, in all significant aspects, a true and fair view of equity and financial situation as well as financial result of the Capital Group.

The audit of the consolidated financial report was prepared and conducted according to:

- » provisions of chapter seven of Act on Accounting,
- » national standards for financial review, issued by the National Board of Expert Auditors in Poland ("KRBR").

The audit was planned and executed so as to provide sufficient certainty in order to allow us to present our opinion regarding this consolidated financial statement. The audit included, in particular, verification of the correctness of the accounting principles applied by the parent company and subsidiaries, as well as verification, largely on the basis of the sample, evidence and accounting records confirming the amounts and information presented in the consolidated financial statement. The audit included also the general assessment of the consolidated financial statement's presentation. We believe our audit constituted sufficient basis for expressing our opinion.

In our opinion, the audited consolidated financial statement, in all significant aspects:

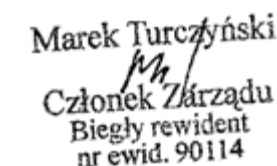
- » presents a true and fair view on the Capital Group's equity and financial situation as at 31st of December, 2013, and on the financial result for financial year from 1st of January to 31st of December, 2013,
- » was prepared compliant with the International Accounting Standards, the International Financial Reporting Standards, and their interpretations have been announced in the form compliant with the regulations of the European Union; and whereas not regulated within these standards – in compliance with the regulations of Act on Accounting and regulations formed on the basis of this act,
- » was prepared compliant with the law binding the capital group.

The report regarding the activities of the Capital Group in 2013 is complete in the sense of art. 49 sec. 2 of Act on Accounting and the Regulation issued by the Minister of Finance on the 19th of February, 2009 concerning current and periodical information pertaining to companies traded on the stock exchange, as well as conditions for recognizing the equivalence of information required by legal regulations binding in a country which is not a member state (Journal of Laws from 2014, pos. 133) and included information come directly from the audited consolidated financial statement and are compliant with it.



Marek Turczyński
Key Expert Auditor
Registration no. 90114

On behalf of Deloitte Polska Spółka z ograniczoną odpowiedzialnością Sp. k. – the entity entitled to audit financial statements registered in the list of entities entitled under item no. 73:



Marek Turczyński
Vice-President of the Management Board of Deloitte Polska Sp. z o.o.,
a general partner of Deloitte Polska Spółka z ograniczoną odpowiedzialnością Sp. k.

Warsaw, 30th of April, 2014

FINANCIAL ANALYSIS OF THE COMARCH CAPITAL GROUP

Balance Sheet

ASSETS	31 December 2013	%	31 December 2012	%	Change	Change %
Non-current assets						
Property, plant and equipment	360,825	31.6%	357,715	31.2%	3,110	0.9%
Goodwill	44,061	3.9%	44,061	3.8%	0	0.0%
Other intangible assets	79,720	7.0%	96,401	8.4%	-16,681	-17.3%
Non-current prepayments	904	0.1%	904	0.1%	0	0.0%
Investment in associates	49	0.0%	244	0.0%	-195	-79.9%
Other investment	106	0.0%	48	0.0%	58	120.8%
Deferred income tax assets	28,985	2.5%	27,791	2.4%	1,194	4.3%
Other receivables	1,639	0.1%	1,844	0.2%	-205	-11.1%
	516,289	45.2%	529,008	46.1%	-12,719	-2.4%
Current assets						
Inventories	53,687	4.7%	62,307	5.4%	-8,620	-13.8%
Trade and other receivables	362,404	31.7%	399,840	34.9%	-37,436	-9.4%
Current income tax receivables	1,527	0.1%	408	0.0%	1,119	274.3%
Long-term contracts receivables	32,264	2.8%	10,165	0.9%	22,099	217.4%
Available-for-sale financial assets	6,685	0.6%	1,616	0.1%	5,069	313.7%
Other financial assets at fair value – derivative financial instruments	1,644	0.1%	1,059	0.1%	585	55.2%
Stock or shares	112	0.0%	22	0.0%	90	409.1%
Cash and cash equivalents	167,689	14.7%	142,318	12.4%	25,371	17.8%
	626,012	54.8%	617,735	53.9%	8,277	1.3%
Total assets	1,142,301	100.0%	1,146,743	100.0%	-4,442	-0.4%

As of the end of 2013, the value of the Comarch Group's assets has remained at a similar level to those in the previous year (a decrease of 4.4 million PLN, i.e. 0.4% less compared to those in 2012). Non-current assets diminished by 12.7%, i.e. 2.4% as compared to the previous year, mostly as a consequence of a decrease in other intangible assets from 96.4 million PLN to 79.7 million PLN caused by their planned depreciation. Property, plant and equipment grew by 3.1 million PLN, i.e. 0.9% compared to those in 2012. The share of particular items of non-current assets in the total structure of assets has remained at a similar level to those in 2012. An increase of 8.3 million PLN, i.e. 1.3% in current assets is mostly a result of increases of 25.4 million PLN, i.e. 17.8% in cash and cash equivalents, and in long-term contracts receivables (an increase of 22.1 million PLN, i.e. 217.4%). At the same time, their share in total structure of assets grew. The share of other items of current assets in the total structure of assets has remained at a similar level to those in the previous year. There was also a significant increase in available-for-sale financial assets (of 5.1 million PLN, i.e. 313.7%), which is a consequence of an increased investment by Comarch companies in participation units in a money market fund in 2013. At the same time, decreases of 37.4 million PLN, i.e. 9.4% in trade and other receivables and of 8.6 million PLN, i.e. 13.8% in inventories influenced current assets..

EQUITY	31 December 2013	%	31 December 2012	%	Change	Change %
Capital attributable to the company's shareholders						
Share capital	8,051	0.7%	8,051	0.7%	0	0.0%
Other capitals	145,205	12.7%	142,332	12.4%	2,873	2.0%
Exchange differences	2,670	0.2%	3,090	0.3%	-420	-13.6%
Net profit for the current period	25,077	2.2%	40,660	3.5%	-15,583	-38.3%
Retained earnings	445,340	39.0%	427,490	37.3%	17,850	4.2%
	626,343	54.8%	621,623	54.2%	4,720	0.8%
Minority interest	11,368	1.0%	3,319	0.3%	8,049	242.5%
Total	637,711	55.8%	624,942	54.5%	12,769	2.0%
LIABILITIES						
Non-current liabilities						
Credit and loans	110,751	9.7%	94,892	8.3%	15,859	16.7%
Deferred income tax liabilities	599	0.1%	0	0.0%	599	100%
Provisions for other liabilities and charges	40,545	3.5%	41,575	3.6%	-1,030	-2.5%
	151,895	13.3%	136,467	11.9%	15,428	11.3%
Current liabilities						
Trade and other liabilities	194,042	17.0%	232,316	20.3%	-38,274	-16.5%
Current income tax liabilities	11,237	1.0%	7,323	0.6%	3,914	53.4%
Long-term contracts liabilities	33,416	2.9%	17,045	1.5%	16,371	96.0%
Credit and loans	20,700	1.8%	36,325	3.2%	-15,625	-43.0%
Financial liabilities	0	0.0%	180	0.0%	-180	-100.0%
Provisions for other liabilities and charges	93,300	8.2%	92,145	8.0%	1,155	1.3%
	352,695	30.9%	385,334	33.6%	-32,639	-8.5%
Total liabilities and charges	504,590	44.2%	521,801	45.5%	-17,211	-3.3%
Total equity and liabilities	1,142,301	100.0%	1,146,743	100.0%	-4,442	-0.4%

Over the course of 2013, the share structure of equity and liabilities has not changed significantly. Equity grew over the year 2013 by 2%, mostly as a result of high net profit generated in 2012.

There was a significant increase in minority interest (11.4 million PLN compared to 3.3 million PLN in 2012). The share of equity in total equity and liabilities has grown slightly (55.8% in 2013 compared to 54.5% in 2012). Total liabilities and charges constituted 44.2% in total equity and liabilities compared to 45.5% in the previous year. Their value decreased by 17.2 million PLN, i.e. 3.3% compared to those in the previous year, mostly as a consequence of a decrease of 38.3 million PLN in trade and other liabilities. Their share in total equity and liabilities structure also diminished (from 20.3% to 17%). Credits and loans have maintained the previous year's level, long-term credit and loans grew by 15.9 million PLN as a consequence of acquiring new credits and short-term credits and loans decreased by 15.6 million PLN, mostly as a consequence of payment of loans granted by suppliers of computer hardware and software. There was an increase in long-term contracts liabilities (33.4 million PLN compared to 17.1 million PLN in 2012). The share of other items of total liabilities and charges has not changed significantly.

Debt analysis	31 December 2013	31 December 2012	31 December 2011	31 December 2010	31 December 2009
Debt ratio	11.51%	11.44%	11.38%	10.11%	10.69%
Debt/equity ratio	20.99%	21.11%	19.38%	17.03%	17.82%

Debt/equity ratio decreased from 21.11% to 20.99% and debt ratio increased from 11.44% to 11.51%. This is related to bank credits taken out by the Comarch Group to finance investments. The Group is financed with internal means in 55.8% and with external means in 44.2%.

	2013	%	2012	%	Change	Change %
Revenue	938,976	100.0%	883,876	100.0%	55,100	6.2%
Cost of sales	-729,103	-77.6%	-688,379	-77.9%	-40,724	-5.9%
Gross profit	209,873	22.4%	195,497	22.1%	14,376	7.4%
Other operating income	11,710	1.2%	16,299	1.8%	-4,589	-28.2%
Sales and marketing costs	-98,932	-10.5%	-85,396	-9.7%	-13,536	-15.9%
Administrative expenses	-72,083	-7.7%	-73,295	-8.3%	1,212	1.7%
Other operating expenses	-16,122	-1.7%	-22,338	-2.5%	6,216	27.8%
Operating profit	34,446	3.7%	30,767	3.5%	3,679	12.0%
Finance revenue -net	2,316	0.2%	8,993	1.0%	-6,677	-74.2%
Share of profit / (loss) of associates	-38	0.0%	-23	0.0%	-15	-65.2%
Profit before income tax	36,724	3.9%	39,737	4.5%	-3,013	-7.6%
Income tax expense	-13,470	-1.4%	-2,485	-0.3%	-10,985	-442.1%
Net profit for the period	23,254	2.5%	37,252	4.2%	-13,998	-37.6%
<i>Attributable to:</i>						
Shareholders of the parent company	25,077	2.7%	40,660	4.6%	-15,583	-38.3%
Interests not entitled to control	-1,823	-0.2%	-3,408	-0.4%	1,585	46.5%

In 2013, the Comarch Group sales revenue climbed by 6.2%, i.e. 55.1 million PLN year on year.

Operating profit reached 34.4 million PLN (an increase of 12% compared to 2012). Net profit attributable to the parent company's shareholders decreased by 38.3% and amounted to 25.1 million PLN.

Profitability analysis	31 December 2013	31 December 2012	31 December 2011	31 December 2010	31 December 2009
Margin on sales	22.35%	22.12%	24.45%	23.14%	19.01%
EBIT margin	3.67%	3.48%	4.94%	3.26%	1.97%
Gross margin	3.91%	4.50%	5.06%	3.28%	2.53%
Net margin	2.67%	4.60%	4.61%	5.74%	4.43%

In 2013, the Comarch Group's activity was profitable. Margin on sales and EBIT margin slightly grew, and gross margin and net margin decreased as a result of a decrease in profit before income tax and net profit attributable to the shareholders of the parent company.

Liquidity analysis	31 December 2013	31 December 2012	31 December 2011	31 December 2010	31 December 2009
Current ratio	1.77	1.60	1.98	2.21	2.37
Quick ratio	1.53	1.41	1.78	1.98	2.16
Cash to current liabilities ratio	0.48	0.37	0.70	0.81	1.01

In 2013, the Comarch Group maintained very good financial liquidity. In the Management Board's opinion, the Comarch Group has no problems with meeting contracted financial liabilities on-time. Temporarily free funds are invested by the Group in safe financial instruments like bank deposits and shares in financial investment funds.

Turnover analysis	31 December 2013	31 December 2012	31 December 2011	31 December 2010	31 December 2009
Current assets turnover ratio	1.50	1.43	1.44	1.38	1.52
Receivable turnover ratio (days)	140	163	135	136	110
Inventories turnover ratio (days)	109	107	140	121	75
Liabilities turnover ratio (days)	185	209	189	184	166
Liabilities turnover excluding liabilities due to investment credit ratio (days)	147	162	139	140	122

Turnover ratios confirm the effective use of the Comarch Group's funds. In 2013, the current assets turnover ratio slightly increased, inventories turnover ratio maintained the previous year's level, liabilities and receivables turnover ratios decreased compared to the previous year.

SELECTED FINANCIAL DATA

	2013	2012	2011	2010	2009	2008	2007
Revenue from sales	938,976	883,876	785,653	761,361	729,403	700,965	581,048
Operating profit	34,446	30,767	38,783	24,819	14,373	45,919	44,006
Profit before income tax	36,724	39,737	39,764	24,979	18,465	244,521	45,519
Net profit attributable to the parent company's shareholders	25,077	40,660	36,257	43,717	32,306	199,126	42,770
Profit per share	3.11	5.05	4.50	5.44	4.06	25.01	5.46
Assets	1 142,301	1 146,743	1 022,474	968,105	895,106	915,247	558,489
Equity	637,711	624,942	609,851	584,189	554,316	534,174	300,780

In 2013, the Comarch Group sales revenue climbed by 6.2%, i.e. 55.1 million PLN year on year. Operating profit reached 34.4 million PLN and increased by 12.0% compared to 2012. Net profit attributable to the parent company's shareholders decreased by 38.3% and amounted to 25.1 million PLN. EBIT margin was at 3.7% (3.5% in 2012) and net margin amounted to 2.7% (4.6% in 2012). On the 31st of December, 2013, the Comarch Group employed 4,222 people, excluding employees of MKS Cracovia SSA. This represented an increase of 463 people compared to the end of 2012.

REVENUES FROM SALES – GEOGRAPHICAL STRUCTURE (PLN'000)

	2013	%	2012	%	2011	%
Domestic	543,620	57.9%	516,577	58.4%	423,299	53.9%
Export	395,356	42.1%	367,299	41.6%	362,354	46.1%
Total	938,976	100.0%	883,876	100.0%	785,653	100.0%

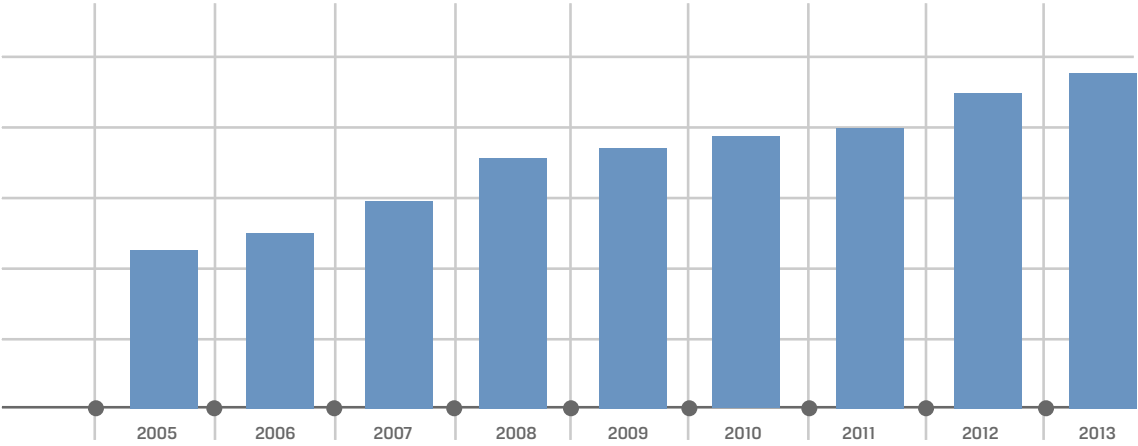
In 2013, the Group's export sales increased by 28.1 million PLN, i.e. 7.6%. An increase in domestic sales was 27 million PLN, i.e. 5.2%.

PRODUCTS SALES STRUCTURE (PLN'000)

	2013	%	2012	%	2011	%
Services	676,329	72.0%	580,946	65.7%	559,000	71.2%
Proprietary software	91,706	9.8%	106,178	12.0%	110,178	14.0%
Third party software	79,495	8.5%	136,231	15.4%	53,986	6.9%
Others	65,237	6.9%	41,481	4.7%	41,678	5.3%
Pozostałe	26,209	2.8%	19,040	2.2%	20,811	2.6%
Total	938,976	100.0%	883,876	100.0%	785,653	100.0%

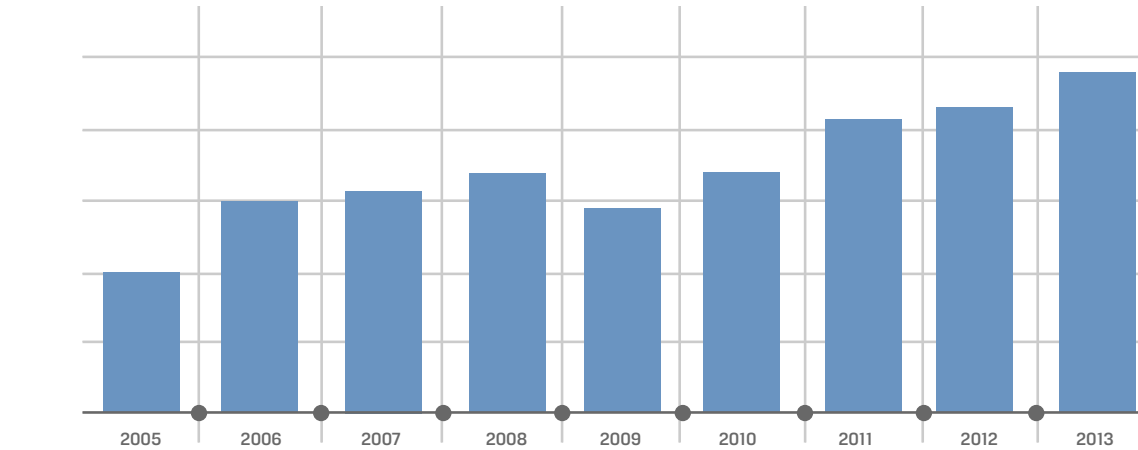
Over 2013, demand for services offered by the Comarch Group increased and for proprietary software slightly decreased. Sales of services increased by 95.4 million PLN, i.e. 16.4% and sales of proprietary software decreased by 14.5 million PLN, i.e. 13.6%. Sales of third party software decreased by 56.7 million PLN, i.e. 41.6%. Sales of computer hardware grew by 23.8 million PLN, i.e. 57.3% and reached 65.2 million PLN. However, they are of a little significance to the Comarch Group. Other sales increased by 7.2 million PLN, i.e. 37.7%. The products sales structure has remained at the stable level throughout the 2013, except for the third quarter when share of sales of computer hardware were at a higher level due to a delivery of computer hardware of significant value to a customer in the public sector.

SALES REVENUE



PLN	444.0	491,6	581,0	701,0	729,4	761,4	785,7	883,9	939,0
EUR	110,4	126,1	153,8	198,5	168,0	190,1	189,8	211,8	223,0
USD	136,5	159,1	211,4	290,7	233,5	250,4	264,7	273,5	296,6
GBP	75,4	85,9	105,6	159,6	149,5	162,3	165,3	171,8	189,6

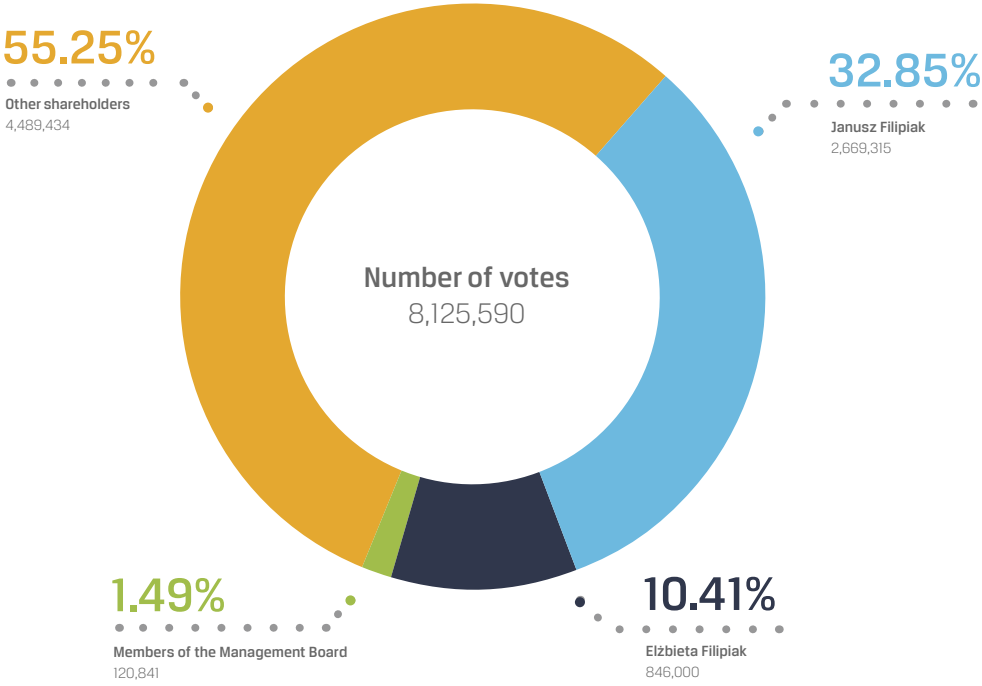
EBITDA



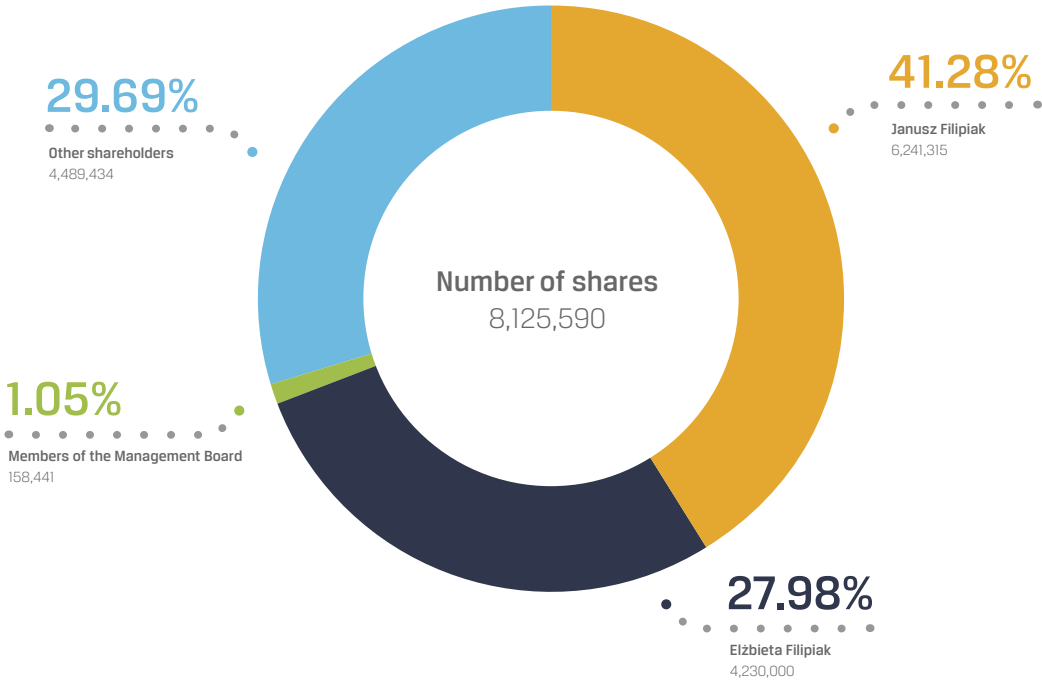
PLN	38,6	58,3	61,1	66,0	56,2	66,2	80,8	84,1	98,9
EUR	9,6	14,9	16,2	18,7	13,0	16,5	19,5	20,1	23,5
USD	11,9	18,9	22,2	27,4	18,0	21,8	27,2	26,0	31,3
GBP	6,6	10,2	11,1	15,0	11,5	14,1	17,0	16,3	20,0

in millions

SHAREHOLDERS



Shareholding Structure. Number of votes. 30th April 2014



Shareholding Structure. Number of shares. 30th April 2014

MANAGEMENT BOARD



Professor JANUSZ FILIPIAK
Founder, President of the Management Board, Chief Executive Officer Comarch SA



PIOTR PIĄTOSA
Vice President Comarch SA. Member of the Management Board. Director of the Telecommunications Business Sector



PAWEŁ PROKOP
Vice President Comarch SA. Member of the Management Board. Director of the Public Administration and Utilities Business Sector



PIOTR REICHERT
Vice President Comarch SA. Member of the Management Board. Director of the Financial Services Sector



ZBIGNIEW RYMARCZYK
Vice President Comarch SA. Member of the Management Board. Director of the ERP Business Sector



KONRAD TARAŃSKI
Vice President Comarch SA. Member of the Management Board. Chief Financial Officer



MARCIN WARWAS
Vice President Comarch SA. Member of the Management Board. Director of the Services Business Sector

SUPERVISORY BOARD



ELŻBIETA FILIPIAK
Chairman of the Board



MACIEJ BRZEZIŃSKI
Deputy Chairman of the Board



DANUTA DROBNIAK
Member of the Board



WOJCIECH KUCHARZYK
Member of the Board



ANNA ŁAWRYNOWICZ
Member of the Board



ANNA PRUSKA
Member of the Board

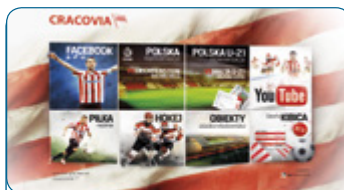
Tadeusz Syryjczyk was member of the Supervisory Board of Comarch S.A. till the 26th of June, 2013. On the 26th of June, 2013, the Annual General Meeting of Comarch S.A. passed resolutions on election of members of the Supervisory Board of Comarch S.A. (RB 13/2013 dated the 26th of June, 2013): Elżbieta Filiplik – Chairman of the Supervisory Board, Maciej Brzeziński – Vice-Chairman of the Supervisory Board, Danuta Drobniak- member of the Supervisory Board, Wojciech Kucharzyk- member of the Supervisory Board, Anna Ławrynowicz- member of the Supervisory Board, Anna Pruska- member of the Supervisory Board.

20 years COMARCH

- » Foundation of Computer and Communications Consultants Ltd. Sp. z o.o. (09.05.1991). Companies CCC Ltd. entry into the commercial register (16.05.1991 onwards).
- » Merger EJ Filipiak with CCC Ltd. (28.10.1993) formed Comarch Sp. which was located in Room 415 in Building B5 at AGH - University of Science and Technology Krakow.
- » The first contract with TP SA system SEZTel (5.10.1994).



- » Comarch becomes Oracle's first Polish partner.
- » The first Authorized Java Center in Poland is completed (a project of Sun Microsystems and Comarch).
- » The first foreign Comarch contract begun in Denmark in the second half. 90s.



- » MKS Cracovia SSA Comarch Capital Group.
- » Contract with the Department of Informatics and Telecommunications of the State of Washington.
- » Opening of branches in Moscow and Wroclaw.
- » Taking over CDN – ERP software house.
- » The decision to pay a dividend in the amount of PLN 0.60 for a single share.



- » Opening of Comarch AG in Brussels.
- » A professional Comarch Data Center is established in Krakow.

- » Comarch signs contracts with T-Mobile Germany (now Telekom Deutschland) and T-Mobile Austria for the delivery of a Network & Service Inventory system.
- » Comarch signs a contract with Auchan.

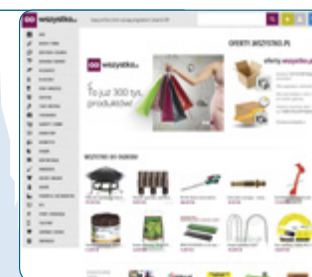


- » 5,000 network devices and 2,000 servers operating with 100 clients from 17 countries are under the supervision of the Comarch Network Operations Center.

- » Opening of the Training and Conference Center, and part of the Administrative Comarch SSE4 in Krakow.
- » The signing of the framework agreement with ING Bank Slaski. Implemented, among others, Comarch Mobile Banking, Host 2 Host Banking.
- » Establishing cooperation with Alior Bank, under which, among others, Comarch Internet Banking, Comarch Contact Center, Comarch Credit Process Management have been implemented.



- » Comarch becomes the main sponsor of the Bavarian football team, TSV 1860 for the 2010/2011 season.
- » Contract with Diageo.
- » Selection by E-Plus to Comarch solutions provider Next Generation Network Planning.
- » Starting a virtual shopping mall wszystko.pl (B2C first project in Sector ERP).



- » Comarch in the Polish courts. Inauguration of e-protocol.
- » Opening a company in Luxembourg.
- » Contract with Azul Brazilian Airlines.



- » 20th anniversary of Comarch.
- » Couch "Forbes" on the occasion of the 20th anniversary.
- » The decision to distribute a dividend of PLN 1.50 per share.
- » Agreement for the Podlaski e - Health Information System.
- » Opening of the company in Santiago, Chile.
- » Contract with Síminn, a leading Icelandic operator.
- » Contract with the Group Hortex in Russia.
- » Investment in SSE6 in Krakow (Comarch Data Center).
- » Prof. Filipiak guest on GARTNER Mastermind Interview.



- » Opening of the Comarch Data Center in Dresden.



- » Operations are launched in the USA.



- » Comarch and RMF FM create Interia.pl.



- » Comarch relocates its operations to the Special Economic Zone, Krakow.
- » The inclusion of the shares on the WIG 20 index.



- » Comarch is recognised by the World Economic Forum in Davos as a "Technology Pioneer."
- » Founding of the first German branch of the company - Comarch Software AG, based in Frankfurt am Main.

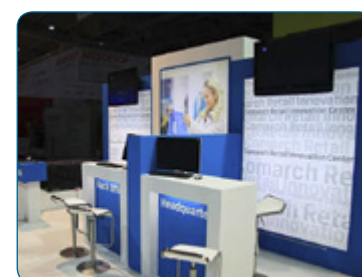
- » Start of business development in Central America. The contract with Enitel, national operator in Nicaragua.
- » The agreement with British Petroleum.

- » Opening a company in Dubai Internet City.
- » Opening of Comarch Inc., Panama. in Panama City.



- » Sales Interia.pl.

- » A German SMB software producer operating in the Austrian, German and Swiss markets publicly traded in Frankfurt, SoftM Software und Beratung AG is acquired.
- » Founding Comarch Corporate Finance FIZ dedicated to telemedicine iMed24 SA.
- » Login loyalty systems for the U.S. market.



- » The iMed24 Medical Centre is opened.
- » Comarch becomes the sponsor of AC Nancy, a professional French football team.
- » The Swiss company A-MEA Informatik AG is acquired.
- » A London branch is opened.
- » The medical software producer. Esaprojekt is acquired.
- » The decision to distribute a dividend of PLN 1.50 per share.



- » Startup Communities Comarch ERP, Poland's first B2B platform for the exchange of knowledge.
- » Contract with Air Austral.
- » Comarch with football team Polonia Warsaw.
- » Further development of Comarch in the Middle East.
- » Contract with TVCable from Ecuador.

COMARCH S.A. STATEMENT TO THE COMPANY STAKEHOLDERS ON THE SUBJECT OF REPORTING OF NON-FINANCIAL DATA

Dear Stakeholders,

The latest directive of the European Parliament, enacted in April 2014, introduces mandatory reporting of non-financial data. Its guidelines speak of three core areas related to the disclosure of information concerning the Company operations. The first one is the mandatory reporting of environmental, social, employment and human rights policies as well as anti-corruption standards. The second one concerns the duty of determining business objectives, outcomes and risk factors related to specific issues in the first area. The reporting scope should also include elements related to diversity management, especially in the field of management and supervisory bodies. The directive encourages companies to publish reports based on recognised international standards, such as: GRI, UNGP, the OECD Guidelines and ISO 26000.

The new Directive will operate according to the "report or explain" principle. This means that the companies that do not report the details of their operations will be forced to explain the reasons for such omissions.

EU requirements are nothing new for Comarch, since the Krakow-based company already applies good practices in this field and reports on non-financial activities. This is due to both the internal need for communication with stakeholders, as well as the recommendations for listed companies and provisions of the Accounting Act.

This year's marketing report of the Comarch Capital Group contains elements characteristic of integrated reports, as, outside of the financial part, the socio-environmental part of the report attempts to comply with G4 standards.

Driven by concern for the environment and taking into account the profile of the company, Comarch reports most of the specific GRI standard requirements on the Internet.

Reporting period (01.01.2013 - 31.12.2013) covers the calendar year, which is also a financial year for Comarch.

Due to the fact that Comarch SA is a company listed on the Warsaw Stock Exchange, the financial part of the report is reviewed by an auditor. The Company does not provide external verification of non-financial part of the report. All activities associated with this part of reporting will be carried out using Comarch's own resources, without involving third parties.

Comarch is a service company and a software manufacturer – it creates intangible assets and directs its services to business, not to the consumer by definition of the Civil Code. The industry in which it operates, causes most categories related to the points raised in the audits, rankings, reporting standards in the field of sustainable development and corporate responsibility, to become irrelevant or minimally related to the company's activities.

Management Board

SUSTAINED BUSINESS

The Comarch Management Board, having in mind the best interest of our Customers, building upon a long history of close cooperation with the academic community, having the newest technologies at our disposal as well as a highly experienced and skilled team of dedicated employees; hereby commits itself to the implementation of the Integrated Management System Policy for Quality, Information Security, Environmental and Occupational Safety

MISSION

Providing international markets with high-quality IT products and services for companies, while simultaneously caring about the security of information assets, the natural environment and the safety of employees.

VISION

Delivering innovative IT solutions to key sectors of the economy worldwide

QUALITY

Comarch takes special care for the quality of the products and services it provides.

The Integrated Management System ensures the proper, system-based management of executing all business processes which affect the quality of products and services. Efficient operation of the system guarantees monitoring of all processes in terms of efficiency and effectiveness, their improvement and adjustment to the continuously changing market and technological conditions, and to the changing requirements and expectations of clients. The high quality of products and services is supported with the continuous care for ensuring the safety of information assets and care for the environment and the safety of employees. The system-based attitude of Comarch to executed processes contributes to the increased trust between Comarch, clients and suppliers. It also strengthens the image of the company in the eyes of all entities interested in the results of Comarch activities in the scope of the quality of offered products and services, impact on the environment, work safety and hygiene conditions, as well as ensuring security of information and data, and control in trading dual-use goods. As a result, Comarch is perceived as a reliable and trustworthy business partner.

Comarch meets the high expectations of clients from the domestic and international markets. With continuous work on improving and developing the quality management system, Comarch has been awarded the certificate of the Integrated Management System and the certificate of Management – Internal Compliance System, issued by the Polish Centre for Testing and Certification (PCBC), compliant with the requirements of the following standards:

- » PN-EN ISO 9001:2009 Quality management systems
- » PN-EN ISO 14001:2005 Systems of Environmental Management
- » PN-ISO/IEC 27001:2007 Information Security Management Systems
- » PN-N 19001:2006 Internal Control System
- » PN-N 18001:2004 Occupational Safety and Hygiene Management Systems



CULTURE AND SYSTEM OF VALUES

- » Ongoing efforts aimed at ensuring the quality and competitiveness of our products and services
- » Improving our products and services in order to meet the requirements and expectations of our Customers
- » Engaging in mutually beneficial cooperation with our suppliers to improve the quality of offered products and services
- » Protecting the information assets of our clients and reinforcing the confidence of customers and other interested parties in the area of information security
- » Improving the skills and qualifications of personnel through

- an effective education system and trainings aimed at areas related to quality, information security, environmental protection and occupational safety
- » Continual improvement of occupational safety and health of all employees
- » Actively engaging in activities aimed at limiting negative environmental impacts
- » Obeying applicable legal and other requirements
- » Continual improvement of the effectiveness of the Integrated Management System.

INTERNAL CONTROL SYSTEM



Comarch is a global supplier of business IT solutions which are used to provide comprehensive support for client relationships and to optimise operational activities and business processes. Technological progress and dynamically growing competition pose new challenges for software, implemented IT systems and trading goods. The necessity of meeting these requirements results in the fact that products supplied by Comarch can be dual-use items which may be used in ways that do not comply with domestic regulations and international laws. To prevent such practices, Comarch has implemented the Internal Control System (ICS) within which it is obligated to adhere to the following rules:

- » ensuring that no profits are earned in violation of the Export Control System restrictions,
- » restraining from trading goods or services in violation of domestic or international law,
- » ensuring strict adherence to provisions of the Export Control System in all positions involved with trading goods and services,
- » ensuring the supervision of the Transaction Control Officer over all export control processes.

With understanding, implementing and applying the requirements of the Internal Control System, Comarch joins the activities undertaken by the international community, aimed at preserving international peace and safety.

ENVIRONMENT ABOVE ALL

Materials

APPROACH TO MANAGEMENT

Comarch is a software house organisation, therefore we cannot describe the typical use of materials. Comarch is a software and IT systems manufacturer, benefiting from the typical resources consumed during the current operation.

Within the framework of the environmental management system implemented in accordance with the requirements of ISO 14001, Comarch has identified environmental aspects that it monitors, supervises, and affects. Among the materials used we identified: electricity, heat, water, gas and fuels (gasoline and diesel)

Energy

APPROACH TO MANAGEMENT

Consumption of electricity and heat is being continuously monitored at Comarch . Every year we prepare environmental programs, where we plan actions aimed at reducing the negative impact on the environment and raising awareness of employees.

All of Comarch buildings are modern, and each of them has heat and electricity management systems.

We monitor the consumption of electricity, heat and fuels. Comarch server rooms were remodeled to reduce electricity consumption and heat emissions. Gradually we are replacing light bulbs with those created in LED technology and we are introducing more modern and energy efficient appliances. Many employees have signed a voluntary “green statement” containing principles that help us take care of the environment. These rules are formulated and tailored to the

company in a manner that could be used by employees with no problems :

- 1. I turn off the lights, leaving common areas
- 2. After work I turn off computers and other electronic devices
- 3. I do not leave appliances on standby
- 4. I unplug unused chargers from the mains
- 5. I deliberately use tap water
- 6. I save paper - I print double-sided
- 7. I reuse the envelope in the internal circuit

Year	Electricity consumption
2012	11,579,600 kWh
2013	11,717,300 kWh

Rok	Gas consumption
2012	346,570 kg
2013	386,400 kg

Gas consumption is given in kg, using the following factors:
for 2013 - 1 m³ = 0.75 kg; for 2012 - 1 m³ = 0.7 kg.

Year	Gasoline consumption	Diesel consumption
2012	271,705 kg	55,316 kg
2013	255,319 kg	63,691 kg

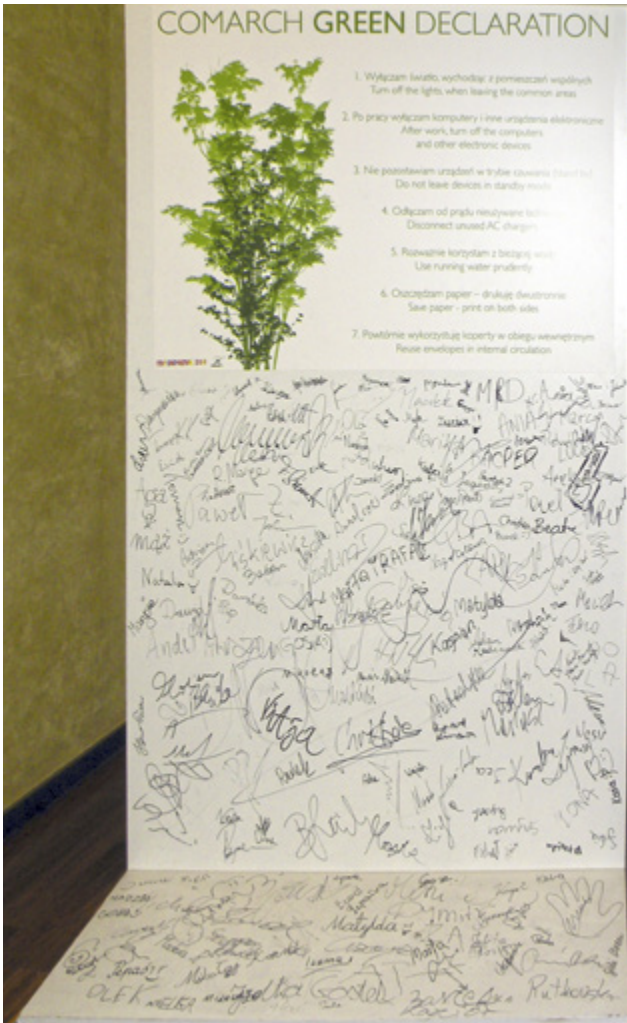
Fuel consumption is given in kg, using the following factors: for 2013 - 1 liter of gasoline = 0.73421 kg, 1 liter of diesel = 0.83752 kg; for 2012 - one liter of gasoline = 0.7353 kg, 1 liter of diesel = 0.8396 kg.

Year	Energy consumption*	Energy / person
2012	76,002,115 MJ	39,543 MJ
2013	78,175,823 MJ	36,805 MJ

* When calculating the total energy consumption within the organization, consumption of electricity, gas and fuels were taken into account . The following factors were used: for 2013 - 1 kg of gas = 14.71 kWh, 1 kg of gasoline = 13.8 kWh, 1 kg of diesel = 12.69 kWh ; for 2012 - 1 kg of gas = 14.71 kWh, 1 kg of gasoline = 13.8 kWh, 1 kg of diesel = 12.68 kWh.

The increase of total energy consumption in 2013 was primarily related to a significant increase in employment. As of December 31th, 2013, Comarch SA employed 464 more people than on December 31th, 2012. Despite the increase

in total energy consumption and employment growth, energy consumption per one employee decreased from 39,543 MJ in 2012 to a level of 36,805 MJ in 2013.



Many employees have signed a voluntary „green statement”

Water

APPROACH TO MANAGEMENT

Water consumption is being continuously monitored in the form of water meter readings. To minimise the consumption, awareness among employees is constantly being increased, measures are being taken to increase the speed

and effectiveness of response to different types of failures, including cracked pipes, leaking taps.

Water consumption decreased significantly in 2013 compared to 2012, despite an increase in employment.

Year	Water consumption
2012	46,490 m³
2013	27,640 m³

Emissions

APPROACH TO MANAGEMENT

Comarch constantly aims to minimise the negative impact on the environment. Therefore, since 2012, emissions of the carbon dioxide equivalent into the environment are being estimated. The methodology consists of multiplying the activity data, such as energy consumption, water consumption by the relevant emission conversion factors. These conversion factors allow the exchange of such data on a carbon dioxide equivalent (CO₂e). CO₂e is the universal unit of measurement that allows the global warming potential of various GHGs to be compared. Below, the

direct (resulting from the activities of the organisation) and indirect (from all other actions) carbon dioxide emissions for the base year are presented.

As a result of a significant increase in employment in 2013, carbon dioxide equivalent emissions increased slightly compared to the previous year, while emissions per person employed have decreased from 4.30 MgCO₂e/year in 2012, to a level of 3.93 MgCO₂e/year in 2013

Year	CO ₂ e emission	CO ₂ e/person
2012	8,255.94 MgCO ₂ e	4.30 MgCO ₂ e
2013	8,337.09 MgCO ₂ e	3.93 MgCO ₂ e

Data based on DEFRA Greenhouse Gas Conversion Factor Repository.

Year	CH ₄ emission	N ₂ O emission
2012	4.73 MgCH ₄	31.51 MgN ₂ O
2013	4.83 MgCH ₄	31.91 MgN ₂ O

Waste

APPROACH TO MANAGEMENT

Comarch has implemented procedures for dealing with waste. Hazardous wastes are being collected in a selective manner and prevented from being damaged. Transport of waste to the recovery site is contracted-out to outside companies authorised to operate in the transport of

hazardous waste. Wastes are transferred to the holder of the waste, who hold the permission of the competent authority to collect the type of waste in order to recycle it. Below is a table showing the amount of waste produced and transferred in 2013. Hazardous waste are marked *.

Code	The amount of produced and transferred waste
15 02 03	0.477 Mg
16 02 11*	0.172 Mg
16 02 13*	1.399 Mg
16 02 14	5.900 Mg
16 02 16	0.208 Mg
16 06 05	0.172 Mg
19 08 09	5.020 Mg

We recycle for our own good

For several years Comarch has worked with the organisation of recovery of electrical and electronic equipment. On one hand legal obligations are being implemented,

and on the other hand actions aimed at raising awareness and involvement of employees in the protection of the environment are taken.

The level of compliance with regulations

Comarch has implemented a process of identifying and accessing the legal requirements. At least once a year, we carry out an assessment of compliance with applicable legal requirements and other requirements adopted for use by Comarch. The evaluation results are presented in

the documentation prepared for review of the integrated management system by top management.

Comarch meets the requirements of applicable laws and regulations

COMARCH CAPITAL GROUP

CODE OF CONDUCT

I. The Highest Ethical Standards

The Comarch CG is aware of the importance of abiding by the regulations, legal provisions, working procedures and ethical standards set by the company. As a leader of the IT market in Central Europe, Comarch is committed to promoting ethics and to striving to be among the world leaders in fostering corporate responsibility, respect for human rights and environmental protection. The achievement of this goal is the joint responsibility of all Comarch employees.

The present Code of Conduct has been approved by the Comarch CG Management Board, which is committed to the regular assessment of the observance of the code and to amending it on the basis of the proposals submitted.

The Code reflects the ethical values that Comarch upholds and intends to abide by. For the employees of Comarch CG, it constitutes a standard of behavior towards fellow-employees as well as towards superiors, customers, partners, and local communities when doing business and also when involved in business-related activities.

The present Code of Conduct shall be circulated and publicized by the activity of Comarch SA's PR department.

II. The Mission of the Comarch Capital Group Responsibility for the Success of our Customers

Comarch is a global supplier of IT services, which comprehensively support customer relationships, and optimize operational activity and business processes. The company's in-depth knowledge of the industry is its main advantage and we hand this on to our customers in the form of integrated IT solutions. Ever since its establishment Comarch has placed great emphasis on the delivery of applications and professional services of the highest quality in such a way as to ensure that they can be optimally applied in the Customers' day to day activities. In this respect, Comarch has already acquired a strong position as a supplier of comprehensive IT solutions. The Comarch CG aims at delivering innovative IT solutions to all sectors of the economy. Almost 4,222 experienced specialists and consultants work for our customers in the US, Europe and the Middle East. We have conducted 3,000 comprehensive implementations and these have benefitted from the use of the most modern technologies, in-depth knowledge of market trends and a sense of responsibility. More than 60,000 customers in Poland and abroad use Comarch software and we are proud of the fact that many of our international customers consider Comarch to be an excellent example of a thriving Central European IT company that is efficiently winning global markets. The company's domestic and international product development strategy is supported by extensive R & D investments. In concentrating its efforts on spreading knowledge, Comarch organizes research and development programs based on cooperation with consultants, analysts and customers. The main idea of these programs is to disseminate knowledge and to check, compare and revise our ideas for the development of new technologies while also taking into account market trends. Comarch's strategy is based on using the diversified experience and knowledge of its employees to deliver a full range of IT services from consulting and the implementation of individual solutions through to outsourcing.

III. The Values Cherished by the Comarch Capital Group

Both in the Group's internal as well as external relations with its stakeholders, Comarch cherishes universal values by fostering honesty, diligence and conscientiousness in the delivery of the tasks the Group is entrusted with, quality and innovation as individual goals the employees set themselves, free cooperation for the benefit of all, the building and maintenance of trust among co-workers and business partners, as well as respect, understanding and a willingness to lend help and assistance regardless of the position held in the company or diversity of opinion.

IV. Maintenance of the Highest Standards of Work

The Comarch Capital Group respects and maintains international standards regarding human rights as well as international standards of work, perceiving them as fundamental and universal.

The Comarch CG respects and executes labor law regulations as well as health and safety provisions and ensures that employees are always treated in accordance with the requirements in force.

The group respects the prohibition of discrimination based on: race, social status, ethnicity, religion, impairment, disability, sex, sexual orientation, political affiliation and views, age and marital status. The company guarantees freedom of conscience and religion as well as freedom of speech and opinions.

The Comarch CG promotes teamwork that is free from any prejudice and consciously derives strength from the values which are there to draw on and that stem from the diversity among the employees. In return, the group makes every effort to ensure their employees fair remuneration paid regularly, development possibilities, stimulating challenges as well as very good conditions of work.

The Comarch CG protects its employees' copyright and, with regard to international standards, respects their intellectual property as a personal good that should be free from any abuse.

The group respects the prohibition of the following: the work of children below the age of fifteen, the use of corporal punishment, mental and physical coercion, insults and sexual harassment and considers the workplace as one which is free of such practices.

V. Lack of Tolerance for Corruption, Fair Competition

The Comarch Capital Group observes the rules of fair competition and prevents bribery, illegal payments and corruption.

It is the duty of Comarch Capital Group employees to avoid any activity leading to a conflict of interests, namely receiving and offering presents as a part of business and commercial activity. It is forbidden to pay or to propose bribes or illegal services to state officials or to the representatives of political parties in order to make or to keep a transaction. Comarch employees shall not derive

benefits or assist in deriving benefits from opportunities which may arise as a result of using company information or their position within the Group.

VI. Partnership in Business Customer Relationships

Comarch CG's main principles are responsibility for its customers' success as well as respect and openness to their needs. Comarch delivers innovative IT services of the highest quality, which result from the employees' experience and exceptional skill, and from cooperation with the leading research and development centers in Poland and abroad. The Group spares no effort in ensuring that the IT solutions delivered correspond with the highest standards and customer requirements.

Contacts with Public Administration

As far as contact with public sector customers (central and local government, community partnerships, treasury companies, public health centers) is concerned, the provisions of the Public Procurement Act of 29 January 2004 (Journal of Laws, 2007 no. 223, item 1655 with amendments) are applied. These provisions regulate the method of communication with the ordering person during the tender procedures, the scope of activities which can be undertaken by the parties to the procedure as well as the resources available for legal protection.

Security in International Business

In order to ensure control and security in the trading of products, technologies and services which are strategically important for your security, Comarch CG has implemented the Export Control System, which guarantees that international and domestic standards and requirements are applied.

VII. Integrated Management System

Comarch Capital Group sets particular store by the quality of the products it offers and the services it provides. Quality-raising initiatives are therefore undertaken to ensure that the ever-increasing and more specific expectations of customers on both the Polish and international markets can be met.

The Integrated Management System guarantees the correct and system-administered realization of all business processes which have a bearing upon the product and on service quality. The effective operation of this system ensures that processes are continuously monitored and that they are improved and adapted according to changing market conditions, technologies and customer requirements. The emphasis placed upon the quality of products and services runs parallel to the Group's active support of environmental protection and strict adherence to the security principles that apply to employees and suppliers.

Compliance with the rules and systems implemented at Comarch results in relations of trust being developed between the company and its customers and suppliers. In this way Comarch's corporate image is reinforced in the eyes of all parties interested in the effects of the company's activities within such areas as product and service quality, impact upon the natural environment, occupational safety and health, information and data security and the sale of dual-use products.

VIII. Ecological Awareness

The Comarch Capital Group follows the legal regulations regarding the protection of the natural environment.

Comarch makes great efforts to limit the impact of its activities upon the natural environment by minimizing the exploitation of natural resources and the amount of waste resulting from current activities. Moreover, the company promotes an ecological lifestyle among its employees by supporting initiatives that encourage the active protection of the natural environment.

IX. Corporate Social Responsibility

The Comarch Capital Group has been deeply involved in social activities since its inception by propagating the idea of an extended social platform for promoting sport and advanced IT technologies.

As far as promoting and supporting sports is concerned, the principal object of Comarch's engagement is MKS Cracovia SSA, the oldest sports club in Krakow which participates in professional leagues and competitions in several sports disciplines with a focus on football and ice hockey. The Comarch Capital Group is also involved in promoting sports among young people.

Comarch provides its employees with permanent and free access to recreation facilities located in one of the company buildings, and so encourages them and their families to lead an active life.

Another idea widely promoted by the Comarch Capital Group is the organisational of knowledge regarding the most recent IT technologies. Every year a group of approximately 200 students of IT participate in a three-month summer internship program at Comarch which enables young people from all over the world to become familiar with cutting-edge IT solutions for business. Furthermore, Comarch supports Polish science by taking part in and co-financing scientific conferences.

Finally, the Comarch Capital Group is also a frequent sponsor of cultural events, including festivals, concerts and other socially significant events.

X. Implementation and Enforcement

All obscurities, ambiguities and problems related to the interpretation of the Code of Conduct should be submitted to the Spokesperson on Ethics appointed by the Management Board. Comarch employees are encouraged to present any remarks or suggestions regarding the modification of the Code of Conduct.

The Spokesperson on Ethics is responsible for:

- »Supporting employees with regard to complying with the Code of Conduct
- »Promoting the Code within the company
- »Updating the Code

Taking the proper steps in response to current problems that employees may have as regards the ethical dimensions of the business activities they undertake.

Employees of the Comarch Capital Group are entitled to expect assistance and support from the Spokesperson on Ethics regarding questions submitted by e-mail to: etyka@comarch.com

XI. CORPORATE GOVERNANCE

Corporate Governance is a set of principles of operation addressed to both companies and the members of these entities, as well as to majority and minority shareholders. The principles of corporate governance refer to the broadly understood management over a company.

On 4 July 2007, the WSE Supervisory Board, on the motion of the Stock Exchange Management, adopted new rules for corporate governance under the name of The Code of Best Practice for WSE Listed Companies. The following have been changed by following the WSE Supervisory Board resolutions: Resolution of 19 May 2010 (amended on 1 July 2010), Resolution of 31 August 2011 (amended on 1 January 2012), Resolution of 19 October 2011 (amended on 1 January 2012) and Resolution of 21 November 2012 (amended on 1 January 2013).

To supplement the annual report released on 30 April, 2014 Comarch SA Management enclosed, in accordance with the contents of Article 29(5) of the stock exchange regulations, a report on the application of the principles of corporate governance by Comarch SA in 2013.

The document is divided into four parts:

- I. Recommendations related to good practices in stock exchange listed companies.
- II. Best practices executed by the management of stock exchange listed companies.
- III. Best practices used by the members of the supervisory boards.
- IV. Best practices used by the shareholders.

The Board of Directors and the Supervisory Board of Comarch SA do their best to observe most of the principles of the Good Practices of Companies Listed in SE in the scope covered by the principle of “comply or explain” which consists of the Company providing the market with unanimous information about practice violation. The Code of Best Practice for WSE Listed Companies is the subject of annual reports on the proceedings in the scope of observing the corporate order principles, prepared by companies listed in the stock exchange. Comarch SA fully complies with all the principles contained in the Code of Best Practice for WSE Listed Companies excluding the recommendation concerning the exercise of the right to vote during the general meeting in person or by proxy, outside of the general meeting by means of electronic communication. The Company does not observe some recommendations in the scope of the salary policy and sustained participation of men and women in the execution of the management and supervision functions in the companies. The detailed information on these issues may be found in the report on the observation of corporate governance principles by Comarch SA in 2013.

Comarch Capital Group pays special attention to the activities which improve the communication of the company with its external surroundings. The team responsible for investor relations along with the Department of Communication spare no effort to ensure credible, complete and transparent information about Comarch is readily available with the company’s website, email communication, and with direct contact. The main source of information is the expanded website, as well as numerous meetings with company management organised during the year on the request of investors, analysts or public media. Comarch SA management representatives also participate in conferences dedicated to the issues of capital markets, during which they characterise the activities conducted by Comarch, the current successes of the Comarch Group, the achieved results, as well as business plans for the coming years.

The source of current information about Comarch also comes in the form of presentations of periodical results of the Comarch Capital Group organised most often in the head office of in Krakow, in which investors, analysts and

representatives of public media take part. For those who cannot come to the meetings in person, live broadcasts are organised during which answers may be given to questions related to Comarch SA and the Comarch Capital Group.

The Company prepares video recordings with commentaries to the results, broadcasts and rebroadcasts of conferences, uploaded to the Comarch SA website after the meetings.

The Management of Comarch SA is responsible for managing the company’s accounting pursuant to the Accounting Act of 29 September, 1994 (Journal of Laws, No 121, Item 591 as amended) and in accordance with the requirements set forth in the Ordinance of the Minister of Finances of 18 October, 2005 regarding the scope of information given in financial statements and consolidated financial statements, required to be included in the prospectus for the issuers with the office in the territory of the Republic of Poland, to whom the Polish accounting principles apply (Journal of Laws, No. 209, Item 1743 as amended) and in the Ordinance of the Minister of Finance of 19 February, 2009 regarding current and periodical information provided by the issuers of securities and the conditions for considering the information equivalent as required by the regulations of the law of the country which is not a member country (Journal of Laws, No 33 Item 259).

The consolidated statements of the Comarch Capital Group are prepared according to the International Financial Reporting Standards in a format approved by the European Union (EU). In determining the scope and methods of consolidation, as well as in the relation to dependency, the criteria are used as set forth in the International Financial Reporting Standards. The consolidation of the statements of the Capital Group in reference to the subsidiary units is

conducted with the full method by summing up the total amounts of all respective items in the financial statements of the dominant entity and of the subsidiary units covered by the consolidation. The method of rights of ownership is used for the affiliated units. The value of the share of the dominant unit in the affiliated unit is adjusted by the relevant increase in equity of the affiliated unit within the period covered by the consolidation. The internal control and risk management in reference to the process of preparing financial statements in the Comarch Capital Group are executed according to internal procedures for preparing and approving financial statements in force in the Group. The dominant company manages the documentation (pursuant to the regulations of the Accounting Act of 29 September, 1994) describing the adopted accounting principles, which includes, among others, information related to the method of valuation of assets and liabilities and determination of the financial result, the method of managing the books of account, the system of protection of data and their sets. Postings of all business events are done with computer-based accounting systems (including EGERIA and Comarch ERP Suite) which are provided with protection measures against access of unauthorised persons and functional access limitations.

Both unit and consolidated statements are prepared jointly by employees of the Departments of Control, Finance and Accounting under the inspection of the Chief Accountant and the Chief Financial Officer. The annual unit and consolidated statements are also subject to auditing by an expert auditor selected by the Supervisory Board of the Company, whereas the six-month statements are subject to review by an independent auditor. The financial statements of some dependent units are also subject to examination by the entities authorised for auditing financial statements.



The full contents of the *Report on Application of Corporate Governance Principles* is available at: <http://www.comarch.com/investors/corporate-governance>

CRACOVIA

Comarch's patronage of the club has continued for 13 years (since 2001). Cracovia, a legend of Polish football with over one hundred years of history, has again become a brand in Polish sport, thanks to Comarch. It has achieved better results and established an opinion of a fully reliable, solvent employer, which is not a universal phenomenon in Polish football. The fact that Comarch is the owner of 66.11 % of MKS Cracovia SSA shares and a majority shareholder guarantees the stability of the Club. Cracovia was founded in 1906 and is the oldest continuously existing Polish sports club. The football team is a five-time Polish champion (1921, 1930, 1932, 1937 and 1948) and the hockey team won ten league titles (1937, 1946, 1947, 1948, 1949, 2006, 2008, 2009, 2011, 2013). Outdated facilities of the club have been turned into a professional sports complex, including a stadium which meets all UEFA and FIFA requirements, an indoor ice rink and a training center. However, the Cracovia stadium, which is one of the most successful sports facilities recently built in Poland, does not mark the end of investments planned by the Board. The club is also investing in development of sports infrastructure in areas known as the "Silent Corner" (Polish: Cichy Kącik). Comarch supports the School of Athletic Championship. It promotes passion for sport, healthy living and respect for fair play principles among young people.



The most famous supporter of Cracovia was St. Pope John Paul II, who always referred to the club as "his" Cracovia. The Cracovia team met Pope John Paul II during a private audience in January 2005.

Cracovia is a special club, not just because we are their investor. It is the oldest sports institution in Poland, operating continuously since 1906. Krakow is also extraordinary in itself. This statement is not the result of emotion. Krakow is one of the few cities in Poland, in which people remained throughout two world wars. Another one is probably Poznań, where generations of people lived on the same streets, in the same parts of the city for 4 or 5 generations. In Krakow, we are dealing with people whose grandfather and great-grandfather supported Cracovia, taking their sons and grandsons to see the team play, just like I take my own children now. People bring newborn children to the stadium. No matter in what position the club places on the football or hockey table, this tradition is passed down from generation to generation. That is true value. Today, it would be impossible for Comarch to withdraw from this investment, because Krakow would never forgive us. If it was any other club in the city, without tradition, one could easily get out of such an investment. That is not the case with Cracovia. What one has to understand, is that Cracovia is a value in itself. We appreciate it because Comarch's headquarters are located in Krakow. Residents of Krakow and our employees expect us to give something more to the region than just jobs.

Professor Janusz Filipiak

POLONIA WARSAW

There are two crown clubs that are the pride of Poles – it is Warsaw's Polonia and Cracovia Krakow, sing Polonia and Cracovia supporters.

Comarch financially supports Polonia, who is currently playing in the fourth league. This cooperation is primarily a gesture of friendship extended to the Warsaw club. What makes it even more symbolic is the fact that the club's partner is the Museum of Warsaw Uprising. Comarch's logo appears on the right sleeve of the players' shirts. *We are pleased that another big and reliable company supports and validates its commitment to rebuilding our Polonia – say representatives of the "Black Shirts".*

After the withdrawal of two strategic sponsors, Polonia lost its license for the right to play in the premier league. It was hard to accept that. Polonia Warsaw is a tradition, heritage of many generations. A very well-known brand and honorable supporters. These famous Polish brands with long traditions should be nurtured. In addition, Polonia is a friend of Cracovia, who requested our assistance. We had to address their request. It is primarily a gesture of friendship. – says Professor Janusz Filipiak.



WOJTASZEK COMARCH TEAM

Comarch, as the main sponsor of the Wojtaszek Comarch Team of chess talents, supports the preparation of candidates to represent Poland in the Chess Olympics in 2018.



- » The best Polish chess players of the young generation.
- » The leader of the team is Grandmaster Radosław Wojtaszek (25), along with the World Master runner-up, Vishwanathan Anand.
- » The greatest achievements for some of the young players of the team include: two World Master titles for Dariusz Świercz (<18 and <20) and a European Championship for Jan Krzysztof Duda (<14).
- » The team players participate in the most prestigious national and international matches.
- » Participating on this team allows the exchange of experience between winning competitors and young stars in junior chess games.
- » Being part of the team ensures access to an elite group of trainers and innovative training forms.
- » The team uses ultra-modern computer hardware, necessary for the preparation of challenging chess matches.
- » Members of the team are idols and models for the youngest lovers of this royal game.
- » Membership of the team is a prestigious award and goal strived for by young Polish chess players.
- » Members of the team enjoy spectacular success on an international stage.
- » The team promotes chess in Poland and attracts more lovers of this discipline. Currently, over 46,000 players are registered in the Polish Chess Federation.



Comarch is a signatory to the declaration on sustainable development in business

Comarch signed a “Declaration of Polish business in favor of sustainable development.” The document is a form of a guarantee on behalf of the companies with active measures to implement the vision outlined in Sustainable Development for the Polish Business 2050 development objectives. Its content is the ten principles that will allow us to live worthily in the future and wisely use the limited resources of our planet.



Declaration of Polish Businesses for Sustainable Development

Aware of the challenges faced by the Polish economy and fully recognising 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 dialogue;
- III. to cooperating with academic institutions and schools in 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 dialogue 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 enhance ethical standards of business conduct, including relations with all groups of stakeholders.

Internship program

In 2013, the internship program at Comarch enjoyed a record-breaking interest among students of information technology and related faculties of the best Polish universities. During the recruitment process, Comarch received more than 2,300 applications. Finally, after the testing stage, 311 candidates were invited to participate in the internship. For most of them, summer holidays spent at Comarch proved to be the beginning of a professional career in the IT industry. Immediately following completion of the internship, 80% of the participants opted to continue cooperation with Comarch.

The internship program, organised for over ten years, is an important contribution to the development of professional potential of IT students from leading Polish universities.

Other educational projects:

- » Organisational of IT technology.
- » Substantive support for projects, competitions, workshops and conferences.
- » Educational visits at Comarch's headquarters.

Education and organisational of CSR

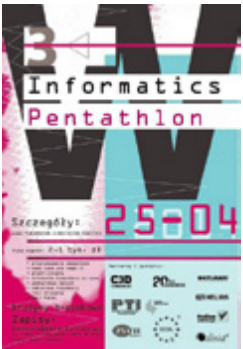
Comarch, Cracovia and CSRinfo organised a free seminar on “Recent trends in reporting.” 40 companies from Lesser Poland participated in lectures and discussions on issues related to the latest trends in reporting in the GRI G4 standard (Global Reporting Initiative – fourth generation reporting guidelines).



As part of the “Coalition for Responsible Business”, Comarch employees took part in a free CSR training organised by the Polish Employers. The training was completely free, thanks to funding from the European Union. The e-seminar became a unique opportunity to increase the skills of the team at no additional cost. The training was directed to employees of the company, regardless of their position or department in which they work, and conducted entirely via the Internet. This gave each employee of the company an opportunity to enhance his or her knowledge of CSR, the benefits from its implementation, challenges faced by the industry in this context as well as good practices undertaken in this respect. After completing the course with positive test results, the participants were given certificates.



Last Night of the Proms in Krakow.
For the 12th time, Comarch sponsored a concert inspired by the most important musical event in the UK.



For the second time Comarch showed its support for students taking part in the 3rd **Informatics Pentathlon** at the School of Electronic Technology in Kalisz.

Employee social projects

- » Preparing Christmas gifts for pupils of the AGAPE Foundation.
- » Preparing Christmas gifts for the Janusz Korczak Orphanage in Lublin.
- » Fundraising for Single Mothers’ Home at ul. Strzegomska in Wrocław.
- » Support for the “Tęcza” Orphanage in Katowice.
- » Help for one of the homes for single mothers in Łódź.
- » Organising numerous Christmas gifts as part of the Noble Box project.

- » Christmas collection of food for the poorest people organised via the Food Bank in Poznań.
- » Support for children from the socio-therapeutic facility in Łębcz.
- » Participation of 19 five-person teams in the charity Krakow Business Run.

AWARDS AND RANKINGS

Comarch was promoted in the prestigious Truffle 100 ranking presenting one hundred of the largest of European IT companies providing services for business. The Truffle ranking is prepared every year by the IDC&CXP Group under auspices of the European Commission. Classification is based on the criterion of total revenue earned in the previous year. The company from Krakow moved from the 50th spot to the 48th in 2013. Comarch first appeared in the classification in 2011 and was ranked in the 91st place. Aside from Comarch only one other Polish company was listed in the ranking.

Comarch was one of the four Polish companies among 1000 greatest innovators on the "EU Industrial R&D Investment Scoreboard." Only four Polish companies appeared in the EU ranking of spending on innovation. In this ranking, the European Commission takes into account global enterprises' expenditures on research and development. For the first time the leader is a company from the European Union.

In a published report of **PwC's Global 100 Software Leaders**, Comarch was placed in the 78th position of the EMEA100 ranking of the largest producers of software (Central and Eastern Europe, Middle East and Africa). Aside from Comarch only one other Polish company was listed in the ranking.



Professor Janusz Filipiak, the founder and President of Comarch, was awarded the IEEE Communications Society Distinguished Industry Leader Award for the year 2012. The prize was awarded for his contribution to the development of communication and information technology. The outstanding achievements of Professor Filipiak as a creator of a globally reaching company were highlighted as well as his academic achievements. Professor Filipiak is the ninth personality from the world of new technologies who has been awarded this title. During the thirteen years of the award's existence, three editions were held, during which the jury did not find a representative of telecommunications industry worthy of a nomination.

Comarch's website was recognised as the Golden Website VI for the second time, in a contest organised by the Polish Association of Listed Companies with the highest score obtained in the category of sWIG80 companies. In support of their decision, the jury emphasised the website's modernity and the rich content of information about both the company and the market in which it operates.

Statuette in 3D printing technology and the **title of the best company in the last 25 years went to Comarch.** The award was granted by the Polish edition of the U.S. business to business magazine - "Computer Reseller News."

Comarch brand was recognised as one of the strongest in the Polish market of telecommunications and IT, receiving the **title of Business Superbrands 2013/2014.** The company from Krakow was also awarded the Created in Poland Superbrands title. Superbrands is an organisation rewarding the most recognised and strongest brands.



"For shark-like dominance of the market and setting the course in a sea of business," software company Comarch received the title of a **"Business Shark" in 2013.** The title is awarded by "Miesięcznik Kapitałowy" on the basis of the following typology: analyst, brokerage houses, opinions of the Polish Association of Listed Companies and the Responsible Business Forum. Experts pointed out the large share of export contracts, increase in the level of sales, broad contract portfolio, participation in economic recovery through expected increase of investment from the company.

Creator of ICT systems, Comarch, was named **the most innovative company on the "Rzeczpospolita" 2000 List for another consecutive year.** For the last two years, Comarch has won the most innovative Polish company title in the retail and service sector category.

Institute of Economics of the Polish Academy of Sciences and MSN Scientific Network singled out Comarch, granting the company the certificate of innovation. The assessment took into account market and process novelty, investment in innovation, as well as the number of patents and European contracts. Comarch was featured in the 14th place (17th in 2010) on the list of 500 most innovative companies in Poland in 2011.

Comarch Exchange Trading solution for brokerage houses was among the 86 products featured in the Report of the Institute of Economics of the Polish Academy of Sciences on innovation of Polish economy in 2012.

For another consecutive year, Comarch received the title of "Pearl of Polish Economy" in the Big Pearls category of the 11th edition of the ranking organised by the editors of the English-language economic magazine - "Polish Market" in cooperation with the Institute of Economics of the Polish Academy of Sciences. The company was recognised for its consistent policy and strategy, as well as its leading position among the most dynamic and effective companies in Poland.

In the 2013 Computerworld TOP200 report Comarch was placed on the winning podium in as many as twelve categories – four times in the first, three times in the second and five times in the third place. In all remaining categories the company appeared in the top fifteen.

Comarch was featured in two "Book of Lists 2013" rankings of the "Warsaw Business Journal." In the ranking of "Computer system integrators" (by revenues from systems integration in 2012) it was awarded the honorable first place. In the ranking of software vendors by revenue from sales of software in 2012, the company was placed in the 4th position.

A report published by "Gazeta Finansowa," the President and founder of Comarch, **Professor Janusz Filipiak, was among the 25 most important people in outsourcing.**

"Dziennik Gazeta Prawna" nominated Comarch for the "Company without borders" award, given for outstanding achievements in promoting Polish business in the world.

During the gala celebrating 10 YEARS of "Harvard Business Review Poland," Comarch, a company from Krakow, received a commemorative statuette as an expression of gratitude of the editors for several years of collaboration.

Comarch M2M platform received the Pipeline Innovation Award 2013 in the "Innovation in Connectivity" category. Comarch was recognised for intelligent solutions in Machine-to-Machine connectivity that support the operators in entering the M2M market. Pipeline is the leading trade magazine in the field of new technologies and solutions for OSS and BSS.

The Universal Plug and Play Forum Organization, which deals with communication between electronic devices, recognised Comarch with two **Outstanding Contribution Awards 2013** for outstanding contributions to its work. The organisation acknowledged, among others, that Comarch proactively took over new roles in projects and proposed innovative solutions, becoming an actual partner in a discussion with UPnP Forum.

Comarch won two awards in the IT@ BANK 2012 ranking – special award for the 1st place in the category "Position of companies in the financial sector in the ranking of IT companies working for the financial sector and public institutions," and a special award for winning the third place in the category of "Computer companies working for the financial sector and public institutions."

Comarch Wealth Management Platform was featured in the report of CELENT European Wealth Management Technology Vendors: Evaluating Front-to-Back Office Technology in 2013.

Comarch EDI Logistics took the 4th place in innovative product category of the Eurologistics 2013 magazine.

Comarch CRM & Marketing received the award for Best use of CRM in a Loyalty Environment 2013.

iBard24 offered by Comarch, was the only Polish product among the global market leaders in data backup listed in a ranking of the "Business Benchmark" magazine. The program was praised for its ability to easily share documents with other users as well as powerful online file sharing and professional data centers, in which user files are stored. iBard24 service is the only one of the world's leading products to enable automatic backup of databases and full integration with ERP systems



Comarch is featured in the Gartner 2013/2014 reports

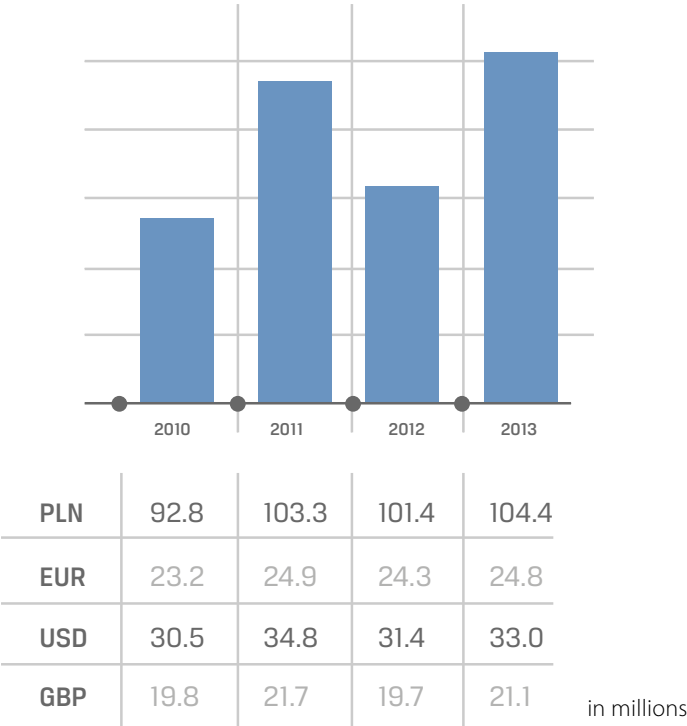
- » Comarch Mobile Banking in the Hype Cycle for Digital Banking 2013 report.
- » Comarch Commission & Incentive in the Hype Cycle for Life Insurance 2013 report.
- » Comarch Commission & Incentive in the Hype Cycle for P&C Insurance 2013 report.
- » Comarch OSS in the Magic Quadrant for Operations Support Systems 2013 report.

- » Comarch BSS in the Magic Quadrant for Integrated Revenue and Customer Management for CSPs 2013 report.
- » Comarch SFA in Gartner's Vendor Landscape for Trade Promotion Management in Consumer Goods 2014 report.
- » Comarch EDI has once again been awarded in the Gartner Magic Quadrant for Integration Brokerage 2014 report.

ACHIEVEMENTS IN RESEARCH AND DEVELOPMENT

Globalisation of the world economy and liberalisation of trade causes the barriers for companies and their products to disappear. The IT market is becoming an open and global market with continual comparison of prices and quality of available products. With the increasing presence of foreign capital in Poland, even the IT companies operating exclusively on the Polish market must offer products, which are competitive from the point of view of the global market. Since the very beginning, Comarch has been gaining reputation as a technological company developing innovative products and successfully selling them in the domestic as well as the foreign market. Therefore, the main strategic goal of Comarch is the development of new and competitive products, which will ensure the company's further development, thus increasing its value. Maintaining sales growth requires investment in development of products, as well as their proper promotion and marketing. This applies both to modification of existing products and technologies as well as development of new products.

EXPENDITURES ON RESEARCH AND DEVELOPMENT OF THE COMARCH CAPITAL GROUP



Comarch's policy is to conduct research and development related to the implementation of new products and standardisation of products from the very beginning of their preparation for the client. As a result, even if the product is tailored to the needs of a particular client, a part or all of the software/code can still be used to prepare a standardised version of the product. This results in higher profitability of individual contracts and expansion of the client base. Expenditures on R&D in 2013 reached a value of PLN 104.4 million, which is almost 11% of the Group's total revenue. Comarch financed its R&D efforts from own resources as well as by proactively seeking European Union funding.

Comarch software production and development centers:

Poland
Chorzow, Gdansk, Katowice, Krakow,
Lublin, Lodz, Poznan, Rzeszow,
Warsaw, Wroclaw

Switzerland
Buchs

Germany
Bremen, Dresden
Hannover, Munich

France
Montbonnot-
Saint-Martin (Grenoble)

SUPPLEMENTARY FINANCING FOR RESEARCH AND DEVELOPMENT WORK

In 2013 Comarch SA continued work on 7 projects funded through the Operational Programme Innovative Economy 1.4-4.1 (grant contracts signed in 2010):

- » Secure Internet Transaction Authorisation System Based on External Devices
- » Comarch Mobile Finance
- » Customer Relationship Management System
- » Innovative IT System for the Factoring Process
- » Advanced Marketing Information Management Platform
- » Innovative Mobile Sales Support Platform ECOD Agent 3.0
- » Reporting and Customer Service Platform for Traditional Distribution Channels, ECOD Distribution 3.0

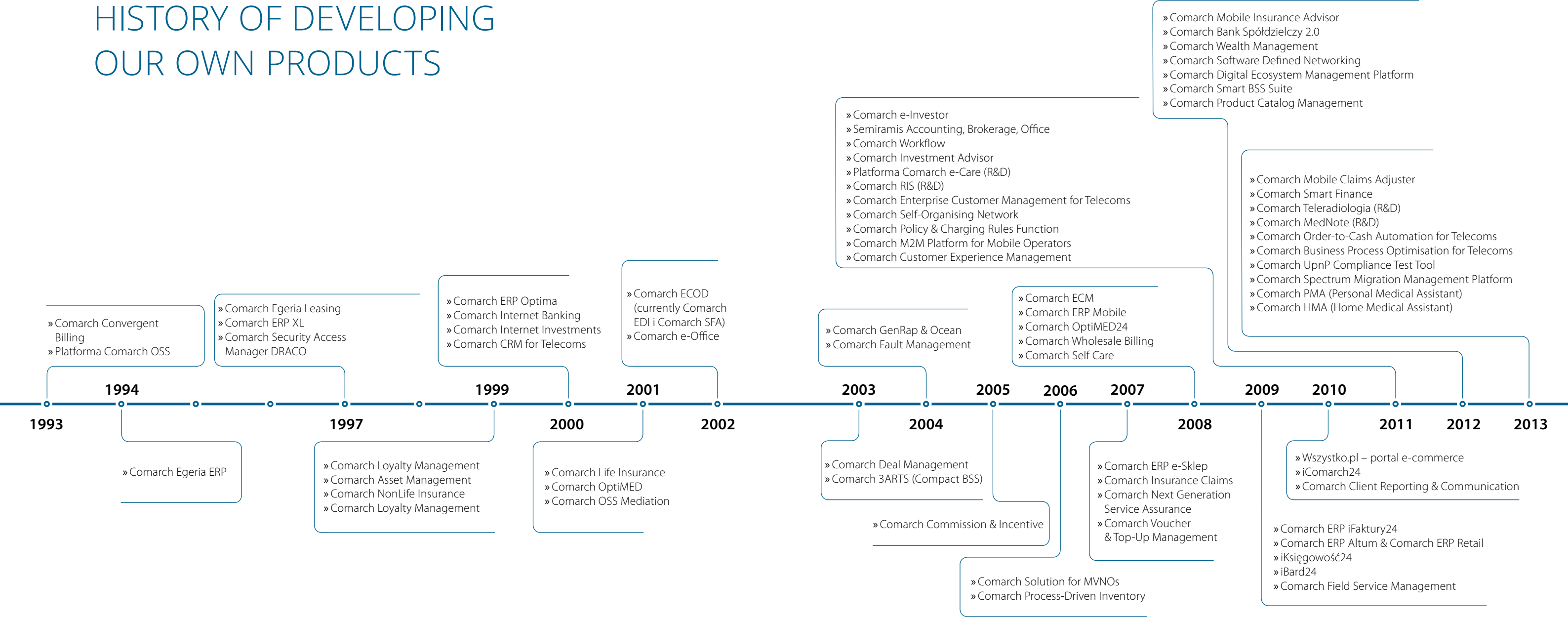
Furthermore, in 2013 Comarch SA continued work on the "Innovative Platform for Market Research Analysis" project funded through the INITECH Initiative of the National Center for Research and Development.

In the second half of 2013 Comarch SA signed a grant contracts for the "Social Business Intelligence Module" project funded through the DEMONSTRATOR Plus - Supporting scientific research and development works in demonstration scale initiative of the National Center for Research and Development.

Comarch SA has also continued work on the e-Medicine project "Efficient, Ergonomic and Secure System for Viewing and Transmitting Medical Images" funded through the Operational Programme Innovative Economy 1.4 (grant contract signed in 2012). Within the 7 Framework Programme work continued on the "Shaping the Future of Electronic Identity (FutureID)" project, in which Comarch SA is a partner. In the latter part of 2013 Comarch SA signed the grant agreement for the SAWSOC (Situation AWare Security Operations Center) project funded through the 7 Framework Programme.



HISTORY OF DEVELOPING OUR OWN PRODUCTS



COMARCH – HEALTHCARE OF THE FUTURE

Healthcare and modern technologies seem to be inseparable nowadays. Such achievements as patient health data processing and management, telecare in a friendly home environment and the possibility of precise remote medical imaging evoke the image of medical care of the future, in which the patient is the main beneficiary of the implemented technologies. Comarch recognizes the potential and the need for applying well-proven IT solutions in the medical field. Comarch e-Health products and services combine the company's experience rooted in the information and communication technology with trends positively assessed by the medical community, very much needed in healthcare. Comarch's ambition is to offer a comprehensive portfolio tailored to the medical industry. Therefore, in 2013 in e-Health R&D department, intense work was conducted on the following projects:

- » intuitive application for doctors that enables creation of electronic medical documentation;

- » an advanced, software-hardware ICT system to enable comprehensive execution of remote care at home;
- » teleradiology system allowing for remote consultation and interpretation of medical images.

The projects we conduct are innovational and require a series of actions in the field of research and development. Some of the solutions have already undergone the process of medical certification, which proves their high standard and safety. Modern technologies we are working on are only just becoming widely used. However, because of the benefits they provide they already have their believers and potential users. We rejoice in the fact that we can be a step ahead in this field and influence the standards in such a demanding industry as healthcare – says Rafał Dunał, Comarch Sales Director.

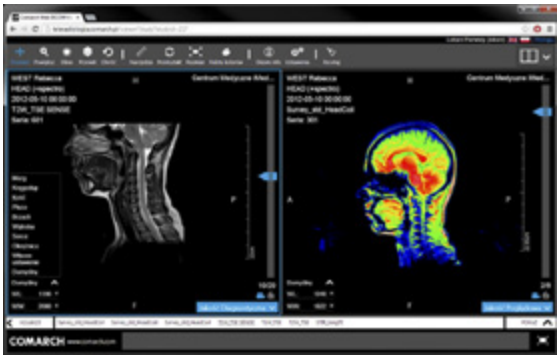
Centrum Zdalnej Opieki Medycznej e-Care (e-Care Remote Health Care Centre) was launched to provide tele medical program for cardiological patients.



Comarch PMA is certified as a IIa class medical product.



Comarch Teleradiology is certified as IIa class medical product.



Comarch MedNote – application as intuitive as a piece of paper

Objectively speaking, the introduction of e-documentation in healthcare facilities and the possibility of remote access to data on patient health will directly optimize the workflow of medical staff. Although the implementation of just any information technology product does not guarantee real profits, applying good IT solutions does. Considering the history of medicine, it may be hard to imagine a doctor's work without the possibility to create hand written notes. Despite the omnipresence of technology, an ordinary piece of paper is still the most comfortable to write on and the basic instruments in a doctor's hands are still... a piece of paper and a pen. Based on this observation the Comarch MedNote application was created. It resembles a text editor which facilitates the easy and quick generation of electronic medical records. Taking from earlier experience in developing applications for SME sector, Comarch experts have created

an interface which is an answer to doctors' essential needs. Instead of completing technical forms the user enters information in a manner resembling filling out paper documents. The time required to learn the manual and the functions of the application is reduced to a minimum thanks to simple and functional design. In medical practice time is one of the most crucial factors. The application adjusts to a doctor's work - suggesting the most frequently entered data, diagnosed diseases, prescribed medications or procedures conducted. What is important, all activities are performed in the context of a current visit, without any fear of accidental data loss. Administrative activities performed during the patient's current visit are limited to a minimum. Both the doctor and the patient become beneficiaries, rather than victims of the introduction of new technologies, which is not often the case with non-ergonomic and non-intuitive systems.

Comarch HMA – tele-hub device which ensures remote care for patients at home

Telemedicine, or remote care, is one of the most popular trends in modern medicine. Telemedical systems offer vast possibilities - from medical monitoring of athletes (high-performance sports or long-distance events) to remote care of chronically ill patients. Comarch is developing an advanced, software-hardware ICT system Comarch e-Care Platform which comprehensively fits to the needs of remote care. A part of the telemedical platform is the HMA (Home Medical Assistant) device - a stationary hub/telemedical terminal allowing for remote medical care in a home environment. Synchronized with numerous medical sensors (ECG, sphygmomanometer, Peak Flow Meter, pulseoxymeter, spirometer, tonometer, scales, thermometer, glucometer), HMA will find its application in many clinical cases, especially in chronic cases, such as cardiological diseases, COPD, respiratory failures or diabetic problems. Collected patient's medical data are sent to the e-Care Centre to be

processed and analyzed. Based on them, medical staff may initiate adequate actions and monitor the correctness of the course of treatment, up to undertaking life-saving actions. Comarch HMA , when integrated with a tablet, offers the doctor the possibility to communicate with the patient, order tests or conduct them remotely, from many locations. HMA is an ergonomic device fitted with an alarm button and an independent power supply. It may also be connected to the GSM or landline telephone network. The e-Health R&D department's works on Comarch HMA are well under way. The application of the device will increase safety and psychological comfort of the treated patients and their loved ones by 24/7 and effective care in their friendly home environment. Medical facilities will benefit from the technology as well, by gaining a new service delivery channel: remote communication with the patient, which deepens the doctor-patient relationship.

Comarch Teleradiology

The accessibility of modern diagnostic equipment, digitalization of medical images, introduction of the DICOM standard and demographic changes in developed countries all contribute to the organisational of medical imaging. For correct diagnosis, time, knowledge and experience of the radiologist are necessary, however their number is still too low for the needs. Teleradiological systems are the solution to this problem, as they enable access and the analysis of imaging data outside the place in which they were generated and provide ongoing support in the absence of, or limited access to radiological personnel. Comarch Teleradiology is a complex system allowing for safe collection, transfer and authorized access of radiological data from any place in the world via an Internet connection. The solution can integrate various diagnostic devices, commonly found in a number of facilities that generate images in the DICOM standard, together with management and transmission of medical images to Description Centers or between partner institutions. Moreover it gives the possibility to send imaging data to an external diagnostic facility reducing the

necessity of having radiological staff available 24/7/365. System facilitates fast remote access to medical images and their efficient analysis, which further optimizes the work of radiologists and enhances the flow of knowledge and experience among medical centres. Comarch Teleradiology system can be connected to the medical unit which can receive and which can order analysis of image data. The system will not only expedite and optimize the work of radiological facilities, but also increase patient comfort and safety.

Comarch has been developing the portfolio for medical branch, treating it as a long-term investment. The technologies developed are favorably received by medical professionals, and they also correspond to the real needs of modern healthcare. For 20 years, Comarch has gained experience on many markets - including healthcare - as a software house and integrator of IT solutions. e-Health R&D department closely cooperates with the qualified staff of doctors in the parent iMed24 Medical Centre. All Comarch medical solutions are first opined, consulted and tested so that they answer the needs of both doctors and patients.

EMPLOYMENT AND PRODUCTION CAPACITY OF THE GROUP

Most of the production by Comarch consists in the production of the company's own, versatile software products and in production of computer software on the basis of customer orders. The basic factor limiting the production capacity is human resources. As the company makes active investments in new products and technologies, it strives to provide an appropriately wide range of competencies for all its employees. The company flexibly manages teams of employees through continuous optimisation of placements for current commercial projects and internal R&D projects (developing new products and updating the existing ones, which are not directly connected to contractual requirements), using proprietary IT solutions for this target. In effect, there are almost no unused resources.

As at 31st of December, 2013, in Comarch S.A. there were 3,448 employees compared to 3,062 persons as at 31st of December, 2012, and in the Comarch Group number of employees reached 4,222 persons compared to 3,759 persons as at the 31st of December, 2012 (excluding employees of MKS Cracovia SSA due to different type of activity).

Average employment in the Comarch Group, excluding employees of MKS Cracovia SSA, from 2009 to 2013 is presented in tables below:

Number of employees:	2013	2012	2011	2010	2009
full-time	3,376	3,048	2,815	2,945	2,760
co-workers	738	612	532	532	566
Total	4,114	3,660	3,347	3,477	3,326
Employees:	2013	2012	2011	2010	2009
production employees and technical consultants	3,213	2,785	2,534	2,724	2,586
marketing and sales	516	500	442	395	413
management and administrative employees	385	375	371	358	327
Total	4,114	3,660	3,347	3,477	3,326



31 average age of employees.

94% of all employees are university-level educated.

25% of all employees graduated from Academy of Mining

and Metallurgy (AGH in Krakow).

62% of all employees are employed in Krakow.

4,222 first-class professionals (programmers, computer scientists

and economists), graduates of the best universities.

41,520 hours of training dedicated to employees,

including 10,292 hours of training for women.

FOR YEARS ONE OF THE LARGEST AND MOST RELIABLE EMPLOYERS IN THE IT INDUSTRY

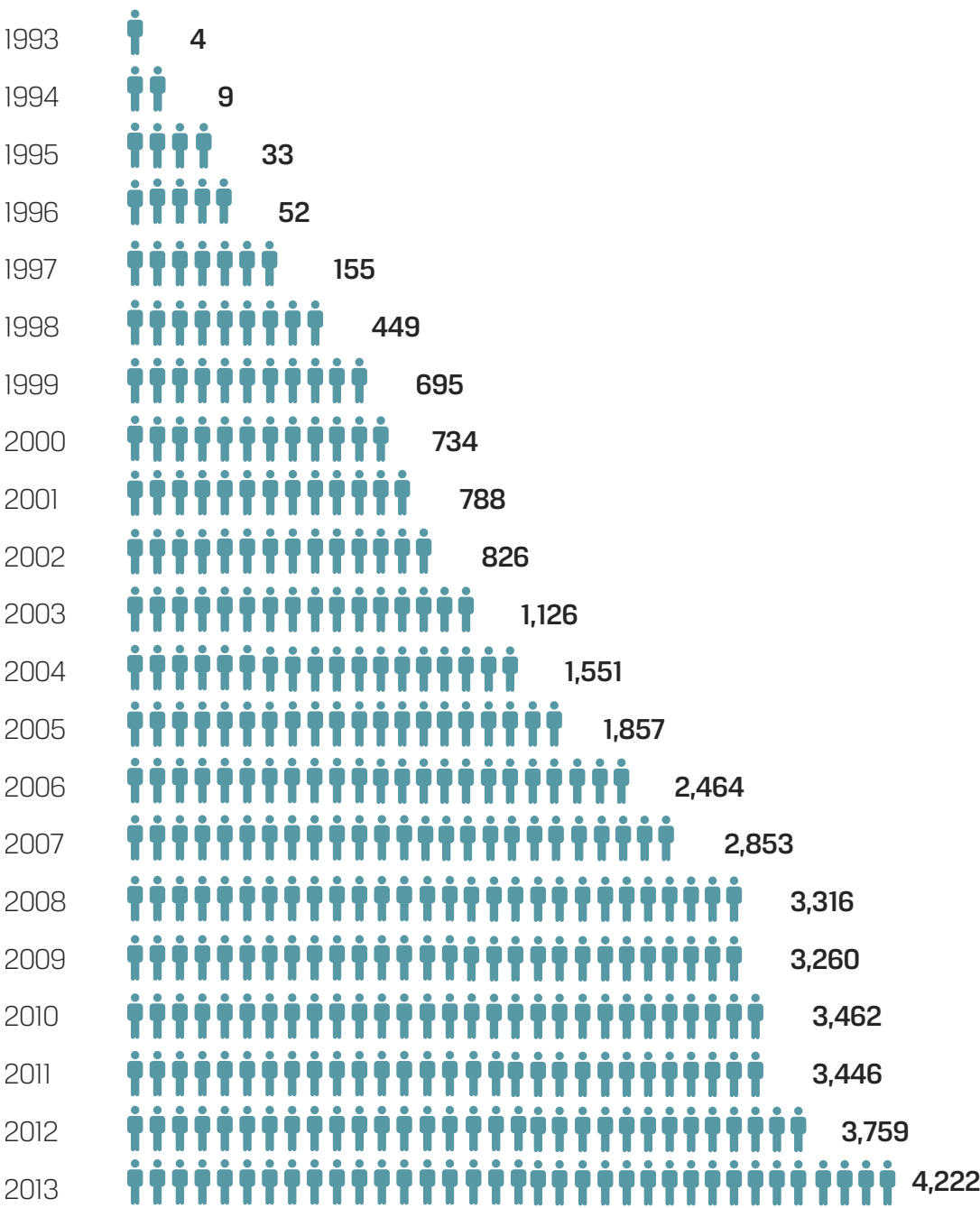
Comarch seeks to provide comprehensive care for its employees, taking into account their needs and passions. Megapiknik, an annual integration meeting for all employees and their families, has been organised for many years. It is just one of many opportunities to gather the people scattered around the Polish and foreign branches of the company all in one place.

It is also the perfect time to play together and engage in a bit of healthy sportsmanship. Employees also have a chance to get together in a more casual setting as part of St. Nicholas' Day, Children's Day or Christmas Eve celebration. The Bene Meritus medal award ceremony is an excellent opportunity to talk about the company and discuss changes which have taken place within. This award is given to people who have worked in the company for 10 or more years and who made a special contribution to its development. In 2013, commemorative medals were awarded to 38 people.

In addition, each of the employees may participate in training – both external and internal – within the framework of the Comarch Training Center. Employees also benefit from an extensive social package: private medical care, modern Sports and Recreation Center in Krakow (pool, gym, sauna) and passes to sports and cultural events in other cities.



EMPLOYEES OF THE COMARCH CAPITAL GROUP



* The summary does not include employees of MKS Cracovia SSA

COMARCH JOINT STOCK COMPANY

Comarch SA

Poland

CA Consulting SA
Warsaw
(100%)

ESAPROJEKT Sp. z o.o.
Chorzów
(100% votes held by CASA
Management and Consulting)

SouthForge Sp. z o.o.
Krakow
(100%)

**Comarch Management
Sp. z o.o.**
Krakow
(100%)

**Comarch Corporate
Finance FIZ**
(100% of issued
investment certificates)

**Comarch Management
Sp. z o.o. SKA**
Krakow
(38.57% votes held by CCF FIZ;
61.43% votes held by Comarch S.A.;
shares purchased by Comarch
Management Sp. z o.o. SKA to be
redeemed don't give any votes)

**CASA Management and
Consulting
Sp. z o.o. SKA**
Krakow
(100% held by CCF FIZ)

**Bonus Management
Sp. z o.o. SKA**
Krakow
(100% held by CCF FIZ)

**Bonus Development
Sp. z o.o. SKA**
Krakow
(100% held by CCF FIZ)

**Bonus Management
Sp. z o.o. II Activia SKA**
Krakow
(100% held by CCF FIZ)

**Bonus Development
Sp. z o.o. II
Koncept SKA**
Krakow
(100% held by CCF FIZ)

iMed24 SA
Krakow
(100% held by CCF FIZ)

Comarch Polska SA
Krakow
(100% held by CCF FIZ)

iReward24 SA
Krakow
(100% held by CCF FIZ)

Infrastruktura24 SA
Krakow
(100% held by CCF FIZ)

iComarch24 SA
Krakow
(100% held by CCF FIZ)

Opso Sp. z o.o.
Krakow
(100%)

MKS Cracovia SSA
Krakow
(66.11%)

COMARCH JOINT STOCK COMPANY

Comarch SA

Europe

Comarch AG
Dresden
(100%)

**Comarch Software und
Beratung AG**
Munich
(100% subsidiary of Comarch AG)

Comarch Solutions GmbH
Innsbruck
(100% subsidiary of Comarch Software
und Beratung AG)

Comarch SAS
Lezennes
(100%)

Comarch R&D SARL
Montbonnot-Saint-Martin
(30.00% held by Comarch SA;
70.00% held by Comarch SAS)

Comarch LLC
Kiev
(100%)

OOO Comarch
Moscow
(100%)

Comarch Oy
Espoo
(100%)

Comarch Luxembourg SARL
Luxembourg
(100%)

Comarch UK Ltd.
London
(100%)

Comarch s.r.o.
Bratislava
(100%)

CAMS AG
Luzern
(51% held by CASA Management
and Consulting Sp. z o.o. SKA)

Comarch Swiss AG
Luzern
(100% subsidiary of CASA Management
and Consulting Sp. z o.o. SKA)

Americas

Comarch, Inc.
Rosemont
(100%)

**Comarch Panama,
Inc.**
Panama
(100% held by Comarch, Inc.)

**Comarch Canada,
Corp.**
Sanint John
(100%)

Comarch Chile SpA
Santiago
(100%)

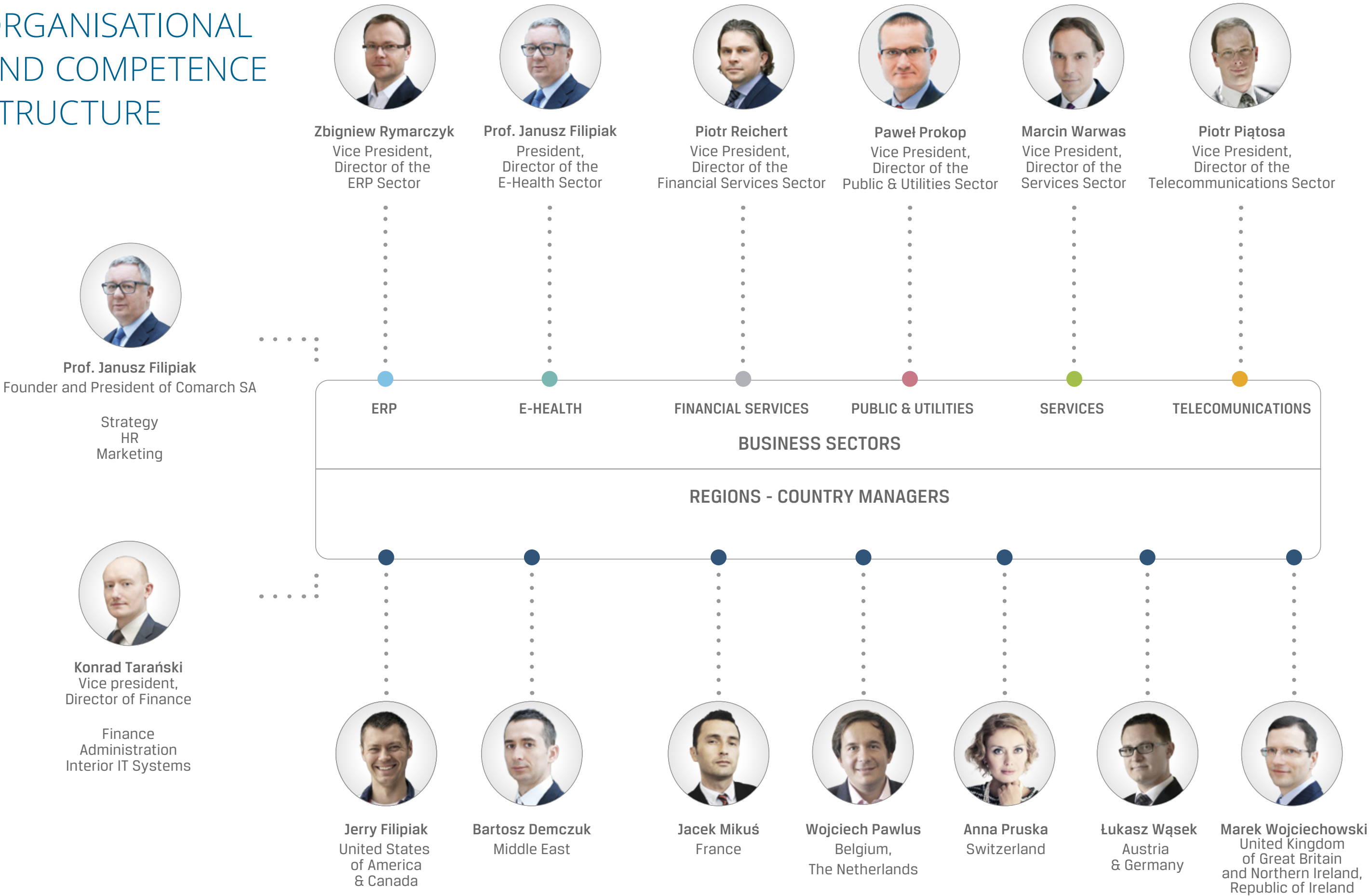
Others

**Comarch Middle East
FZ-LLC,**
Dubai
(100%)

**Comarch Software
(Shanghai) Co. Ltd.**
Shanghai
(100%)

Comarch Vietnam Co. Ltd.
Vietnam
(100%)

ORGANISATIONAL
AND COMPETENCE
STRUCTURE



IT SECURITY

Due to the very rapid development of IT security and data protection systems, IT solutions in this area must be constantly modified and adapted to the working environment. Comarch has extensive experience in providing and maintaining the security of IT systems. A growing number of implementations, extensive know-how, experienced engineers and long-term relationships with leading suppliers of security solutions allow us to provide more advanced services as well as to develop our own security systems.

Over 18 years
of experience



More than 300
IT security
projects

Comarch CentralLog – a complex solution used to manage security information generated by the IT infrastructure of the company. It contains tools used to centralize, analyze and archive audit information generated by various security based systems and applications as well as independent ones (e.g., databases).

Comarch MobileID – a new method of authentication and authorization based on mobile devices. The solution is easy to use and technically advanced. It is available as a separate product or integrated with Comarch Security Access Manager DRACO.

Comarch Security Access Manager DRACO – a solution, which guarantees identification, authentication, authorization and accountability according to the most modern trends in the area of security and customer individual needs. DRACO's functional scope covers different user management areas e.g., user rights and sensitive data access management.

Comarch MobilePKI – an application supporting authentication and authorization with the use of mobile technologies. It allows to use Public Key Infrastructure (PKI) on the mobile phone using the SIM card.

Comarch SecureAdmin – a system that transparently monitors user activity on the network level (passive and active analysis). The implementation of Comarch SecureAdmin does not require any modification or reconfiguration of existing applications or systems. It is not visible to users.

Comarch SOPEL System (Electronic Signature Service System) – a complete implementation of a device, which verifies a qualified electronic signature and provides a secure solution to create an electronic signature in accordance with the current law.

Comarch SmartCard – a java-based cryptographic microprocessor card for the secure storage of sensitive information such as cryptographic keys and passwords. They are chiefly used in PKI (Public Key Infrastructure) systems and more and more often in banking, where very high security standards, for example for customer transactions, are required.

Comarch SmartCard Bio – a biometric solution allowing to use a fingerprint as an element that ensures safe access to the private key stored on a cryptographic card.

Comarch T-PRO – a transaction protector token, developed by Comarch as a response to increasingly emerging malignant software, executing ManInTheBrowser or key logging attacks.

Comarch SmartToken – a solution based on USB tokens, which link the characteristics of a cryptographic micro-processing card with the card reader in one device. The software was designed by Comarch.

Comarch SmartCard Workshop – a solution used to manage the life cycle of cards and cryptographic tokens. Apart from the basic functionality, i.e. supporting workflow processes and reporting on the current status of individual cards allocated by the system, it also allows for a full integration with Comarch CertificateAuthority.

Comarch CertificateAuthority – it allows for a full implementation of the system based on Public Key Infrastructure (PKI), covering mailbox, www servers and communications channels securing certificates, as well as authorization and authentication of users. It services a certificate throughout its life cycle, starting from the certificate application until it runs out or becomes void.

Comarch SmartCard Reader Bio – a smart card reader combined with a fingerprint reader. It is used in PKI systems for authentication and authorization. For the first time in Europe, it was used by Pekao SA to authenticate s online corporate banking users, and to authorize transactions.

Comarch SmartCard Reader Bio Tempest – a smart card reader combined with a fingerprint reader. It is used in PKI systems for authentication and authorization. A tempest cover protects against electromagnetic radiation – eavesdropping of information processed by the reader is not possible.

Comarch SmartCard microSD – a microSD card integrated with Comarch SmartCard. It is used in PKI systems for authentication and authorization, especially in mobile devices.

Comarch IT Security Products and Services guarantee:

- » access control;
- » identity management;
- » information security management;
- » strong authentication and authorization;
- » IT security analysis and design;
- » designing multithreaded high availability systems;
- » design, development and implementation of security policies;
- » design and implementation of PKI procedures;
- » security training;
- » audit of networks, operating systems and applications;
- » implementation of safety monitoring systems;
- » implementation of intrusion detection and prevention systems (IDS, IPS);
- » implementation of network distribution systems;
- » content filtering systems;
- » cryptography devices



14th birthday Comarch of cloud computing

Sales Cloud Comarch solutions are growing **15** times faster than traditional boxed solutions

82,000 customers use Comarch Cloud

35% of customers use ERP solutions available in the cloud

43,000 users use the iBard24 service backup

10 TB is the iBard24 account of largest capacity

users send **5.2 TB** of iBard24 data every day to the Comarch servers

35% of customers use ERP solutions available in the cloud

91% of business clients extended iBard24 service account for another year

» Starting a business in the field of integration services.

» Start of Comarch Data Center in Warsaw.
» First projects in the Private Cloud model for customers in the fuel and automotive industries.

» First Polish bank is implementing the Comarch Credit Process Management in the Software as a Service (SaaS).
» First Polish bank is implementing the Comarch Internet Banking model Platform as a Service (PaaS).

» Start of the second server Comarch Data Center in Krakow.
» Data center services manages premium services for foreign clients.
» The first projects using virtualisation techniques.

» Accounting portal for businesses is founded for www.iKsiegowosc24.pl.

» Start of Comarch Data Center in Dresden (Germany).

» Starting next investment of Comarch Data Center in Krakow (SSE6).
» Integrated offer in the field of data processing.

2000

2001

2003

2003

2005

2006

2007

2008

2009

2010

2010

2012

2013

2014

» The first sale of Comarch ERP Optima in the service model.

» Start of the first server in Comarch Data Center in Krakow

» First project of the Comarch Data Center for a public institution.

» Debut on the e-commerce – start of the Comarch ERP e-shop

» The first customers start backing up their data through iBard24.
» The provision of data center services in the United States.
» Start of the data center projects for international telecom operators.

» Starting the online trading platform Wszystko.pl.

» Creating IBM iSeries competence center solutions. Cloud Projects on IBM Power.

» All applications provided by the Finance, Banking, Insurance sector are available in a SaaS model

5 Comarch Data Centers in the world

5 PB of data held in the Comarch Data Center

30 GB capacity is usually selected on iBard24 account

0.5 million end users of Comarch Data Center

5,000 monitored devices and services

90% of users are willing to recommend iBard24 to friends

Customers of Comarch Data Center in **50** countries

PUBLIC AND UTILITIES

Comarch Workflow

This supports the electronic (and paper) flow of documents in companies and institutions (industry-specific versions have been developed for particular entities).

Comarch Portal

This proprietary Content Management System (CMS) not only provides tools to create and publish website content, but also provides advanced management over content and communication. The system facilitates managing multimedia files and e-learning support. The thematic video chat and forum solutions, as well as the FAQ options, will ensure the efficient interchange of information throughout a company.

Comarch e-Investor

This is a useful tool to provide support for investors (individuals, institutions and companies). The system is offered to local government bodies and investment agencies, and is used in many different fields of the Investment Industry (information, research, organisation, spatial management and transport).

Comarch e-Tourist

This platform provides support to promote locations and regions attractive to tourists. Interactive maps (connected to GPS maps) can include visualisations of tourist trails, descriptions of noteworthy restaurants, overnight accommodation, local attractions as well as weather forecasts. Apart from the information function, users can book various activities (including group guides, special attractions, and support in selected languages) for individual tourists and groups.

Comarch GIS Platform Suite

is a comprehensive, multi-functional, fully-configurable, Enterprise-class platform, allowing for optimal implementation of solutions for large public sector clients. It fulfills requirements of the INSPIRE Directive. The platform enables advanced presentations and editing of spatial data and their analysis. Comarch GIS has a wide range of ready-made interfaces enabling connection to different data sources.

Comarch Egeria

This ERP class Integrated IT System supports organisation management and decision making processes. It features a high configuration capacity and flexibility, which allows it to be adjusted to the individual needs of each client. The system is offered to different types of companies and institutions (government and local level administration, utilities, health care, etc.).

Comarch Egeria Education

This is an integrated tool to provide support for academic institutions. The system consists of two parts: FrontOffice, to support didactic processes, control over student and

scientific issues, and BackOffice, which is responsible for accounting, warehouse, HR and other processes related to administration over higher education institutions. The system is fitted with a wide range of reporting tools.

Comarch Egeria Leasing

This integrated IT system gives support to companies that provide financial services (including leasing). The system supports the sale of financial products with calculators, templates and tools which facilitate customising offers and adjusting them to changing market requirements.

Comarch Egeria e-Health

is a system designed to handle the administrative part of health care facilities. Its modular construction makes it easy to be adapted to current needs and gradually expanded. The system is prepared to work with data from working time recorders, data collectors and fiscal printers. For your convenience, the system is divided into the following areas: Finance and Accounting, Logistics, Client Management, Personnel Management, Repairs and Investments, Decision Support, Industry Modules.

Comarch Egeria EBOK

Comarch Egeria eBOK is a portal with elements of CMS for the client. It provides direct online access to basic data about the client, in particular the statements of sales documents, settlement balances, list of contracts and equipment related to the client as well as relevant readout data. EBOK allows direct transfer of information from the enterprise to the user and vice versa, and the CMS elements enable free publication of profiled articles. Additionally, the eBOK portal makes it possible to send queries, record any issues directly related to the client, or report a possible fault. This greatly simplifies and accelerates the process of communication between the client and the service provider. The direct access to sales documents eliminates the need to collect a large number of documents, including paper invoices.

Comarch Mobile Inventory

Comarch Mobile Inventory is a solution enabling that enables full support for the process of inventory of fixed assets recorded in the COMARCH ERP Egeria system using mobile devices. The inventory process comprehensively supports various steps of the process: downloading data from Comarch ERP Egeria, verification of fixed asset data (including photographs), their adaptation or adjustment, settlement within spreadsheets, submitting a request to change an asset. The application works both online and offline, and, after completion of the inventory, allows you to organize your fixed assets in the system. Comarch Mobile Inventory works with Motorola MC40 terminal, a standard tablet, phone with Android version 4.1 or higher and Motorola CS3000 Series reader, which enables comprehensive service of the inventory process.

Comarch Work Expenditures Recording

This system is used for planning and recording time worked (as well as registering attendance). The system provides a way to plan employee tasks, and records actual attendance, as well as the execution of assigned tasks.

Comarch e-Office

Comarch e-Office is a platform of online public services with a set of modules that allow local public administration bodies to execute tasks set by the legislator. Intuitive tools allow autonomous management of the application, and ensure support for content creation and publication. Comarch e-Office includes the following modules, among others: Digital Office, Public Information Newsletter, Information Portal, and an Intranet.

Comarch CBO for media trading companies and distributed recipients

This is a solution dedicated for companies that trade electricity, heat, gas, water and sewage networks, as well as for recipients. It ensures fast access to data collected from various sources (such as distribution companies or Independent Reading Operators), tracking the consumption of utilities and providing multi-plane analysis of gathered data. Data in the system constitutes a credible basis for settlement of recipients, planning purchases and conducting proactive business activities. The system supports forecasting requirements, tariff analyses and client segmentation in terms of their consumption structure.

Comarch CBO for media distribution companies

This system acts as a measurement operator for companies. It provides a number of automatic mechanisms for data acquisition taken from various sources and its verification, and makes it available for multidimensional analysis. It ensures easy integration with billing systems already in operation, network property management systems and other systems vital to a company's activities. This solution facilitates managing readings from electricity meters and other utilities, including water, heat, and gas.

Comarch Network Assets Management System

This is a solution dedicated for network companies such as electricity distribution companies, gas distribution companies, or water and sewage network companies. The system ensures a complete registration and management of data concerning a company's entire network infrastructure and improvements in executing core business processes such as connections, planning and execution of investment and repairs, operational use of networks, processing service calls, network complaints, emergency events and disconnections.

Comarch IT Cost & Risk Analysis

Comarch ICRA is a tool for determining the total costs of providing IT support and comparing it to the alternative of having no IT support. The system calculates the costs and risks related to migrating support for business processes. It provides valuable information related to the profitability of providing IT support including: ROI, NPV, and IRR. It presents a simulation for processes, systems and entire models of providing IT support.

Comarch Business Intelligence

The thematic data warehouses built by Comarch include various data ranges and carry out many different objectives. We have been creating data warehouses which are knowledge databases, the tools to analyse medical and financial data, and to support business activities. Our solutions are specifically valuable for the management of large volumes of data, collected from numerous systems and locations.

Comarch Database Archive

This is a tool used for optimising archived data and the planned management of it. The system facilitates creating new data partitions by selecting them from active partitions and correctly rebuilding database structures, partition disconnection and archiving, and authorisation of data deletion and restoration.

E-HEALTH

The organisational units of the Comarch e-Health Sector:

iMed24 SA is a company established in April 2008 from isolation of the project dedicated to tele-medical services from Comarch. iMed24 Products: e-Care Platform, analytical tools for medical facilities, OptiMED24 software dedicated to provide support for small and medium-size medical facilities..

ESAPROJEKT is one of the leading Polish producers and suppliers of comprehensive IT solutions for the Health Care Sector. In April 2012, 100% of the shares in the company were taken over by Comarch. The software packages developed by iMed24 (OptiMED24) and ESAPROJEKT (OptiMED) are mutually complementary. Long-term experience, the profile of products and references of ESAPROJEKT in the medical services sector, are aligned with Comarch's strategy and form a new perspective for both companies.

Some Esaprojekt clients include: Wojskowy Szpital Kliniczny z Polikliniką in Krakow, SP ZOZ Wojewódzki Szpital Zakaźny in Warsaw, Wojewódzki Szpital Specjalistyczny im. L. Rydygiera in Krakow, Zakład Opieki Zdrowotnej Ministerstwa Spraw Wewnętrznych i Administracji in Opole, and the Instytut Hematologii i Transfuzjologii in Warsaw.

iMed24 Medical Center is a facility fitted with highly specialised and unique diagnostic equipment. The Center provides services in the scope of radiology (computer tomography, magnetic resonance, X-ray, mammography, and densitometry), in the scope of specialised clinical services (endoscopy, ophthalmology, gynecology, stomatology, neurology, cardiology and others) and in the field of basic health care. The role of iMed24 Medical Center is also to manage didactic activities for physicians, electro-radiology technicians along with scientific and research and development work by combining modern diagnostic solutions in medicine, physics, and IT. One of the areas in which intense work of this type is conducted is remote care services and IT solutions for radiology specialists. Opening a company-owned medical and research facility with expert support is a strategic move in the development of the e-Health Sector.

iMed24 Medical Systems: With its own database of clients and physicians, opening research work in the scope of a comprehensive solution for remote care services was a natural continuation of the development strategy of the Comarch e-Health Sector. The possibility of cooperating with a team of specialised physicians who promote developing remote care services and indicate its optimum directions from the point of view of medical aspects brought forth the establishment of the iMed24 Medical Systems business unit at the end of 2011. Within this structure, specialised medical devices are developed and produced, which are dedicated for remote care services for patients in their home environment or on the move. One such solution has been developed: the diagnostic and communication unit which provides fast exchange of information and health parameters of patients with the use of a telecommunications infrastructure. The product has been developed in two versions, stationary and mobile, so as to provide patients with continuous remote monitoring and medical care. The said solutions ensure the transmission and analysis of medical data, and are an element of an independent, comprehensive system of remote health care which supports two-way communication in real time between the medical facility and patients.

R&D Comarch e-Health: Since 2012, intense work has been conducted in the Comarch e-Health research and development department on developing systems which support imaging diagnostics and the work of radiology specialists, such as RIS (Radiology Information System) and the Comarch DICOM Viewer medical images browser. Since July 2012, the Comarch Electronic Health Record (EHR) system has been developed, ultimately becoming the heart of the eco-system of IT solutions dedicated to the medical field. The system stores and manages information concerning the health of patients, with their medical data retained from birth until death. Data is stored so that they can be safely co-used by patients and physicians. At the same time, the desktop application for physicians is in the development stage: Comarch MedNote, this will ensure intuitive and simple creation of medical documentation in electronic format.



Products

Comarch OptiMED: the comprehensive IT system for hospital management

Systems offer a complete range of modules required for providing IT support for hospitals and clinics, both in the medical and the administrative section. The OptiMED and OptiMED24 systems are mutually complementing, thus

creating a comprehensive offer for healthcare facilities. Products available for polish market.

The OptiMED and OptiMED24 systems are mutually complementing, thus creating a comprehensive offer for organisational units in the health care system.

Systems and applications for radiologists

Comarch RIS: a system for managing departments of imaging diagnostics.

Comarch RIS can be used with HIS systems, although it may also be a fully autonomous management system for imaging diagnostics departments. Comarch RIS facilitates the effective functioning of an imaging diagnostics department in the scope of recording orders, annotating examination results, and creating reports and administration tasks. It manages routing, i.e. transfers images taken during examinations between various PACS systems. With such inter-operation capacities, this tool facilitates creating descriptions and consultations of examinations not executed in the home unit of the physician.

Comarch DICOM Viewer: the browser provides access for physicians and patients to digital radiological images. This advanced tool can be used for browsing and describ-

ing images and displaying images generated by various types of equipment, including a computer tomography unit (CT), a magnetic resonance unit (MR) or a mammography unit (MMG).

Comarch Teleradiology: an innovative we-based design for exchanging medical images.

Comarch Teleradiology is a comprehensive teleradiology system for the secure storing, transmitting and granting authorised access to radiological data from any place in the world over the Internet. This solution facilitates integrating various diagnostic devices distributed in many facilities and generating images in DICOM, their effective management and easy distribution to a central unit or between partner facilities, depending on the business model.

Comprehensive medical telecare platform

Comarch e-Care Platform: This system consists of a medical unit for patients at home (Comarch HMA), a portable device for mobile patients (Comarch PMA), e-Care Center software, as well as mobile applications for physicians. The basic task of the system is storing and processing data from Comarch PMA and Comarch HMA units, and analysing and presenting the transmitted parameters with the Comarch e-Care Center, integrated with e-Health class ICT systems (HIS, EHR, EMR). As the e-Care Center may be accessed

from any terminal, immediate consultation of critical cases by medical personnel is possible. The Comarch e-Care Platform directly addresses social, market and medical needs for a comprehensive system to facilitate executing a broad package of remote medical services. Its application includes fields such as cardiology, psychiatry, care for the elderly and chronically ill, gynecology and obstetrics, and medical monitoring of active persons or during clinical trials.

Solutions for processing, gathering and constructing electronic medical records

Comarch EHR: the system facilitates gathering and processing electronic medical records which are made available to authorized users at different locations in the healthcare system. Solution permits the integration of existing e-Health class systems whilst ensuring ergonomics and intuitiveness, along with a high standard of data safety.

Comarch MedNote: is a simple application which resembles a text editor. MedNote facilitates the easy and quick generation of electronic medical records. Instead of technical forms, doctors see in front of them a print-out form.

ERP

Comarch is the largest Polish producer of software for business entities. The financial and accounting software and ERP and Business Intelligence class systems created by Comarch's ERP Sector are used in 85,000 small-, medium- and large-sized companies, not only in Poland, but also in Germany, France and Austria. Modern, secure and user-friendly Comarch solutions are used to support activities of companies in Trade, Services and Production Sectors.

Line of ERP systems for one-person, micro, small and medium-sized as well as large enterprises:

Comarch ERP Altum – the first, intelligent ERP platform that comprehensively supports all key business processes in medium and large commercial and service companies, as well as trading networks. This solution is tailored to the needs of the Polish market as well as foreign ones. The system is also available in the Software as a Service model (SaaS).

Comarch ERP XL – the most frequently chosen ERP system in Poland for many years now. The software was chosen by approximately 4,000 companies from various industries. The solution meets the specific needs of production as well as trade and service companies. The system is also available in the Software as a Service model (SaaS).

Comarch ERP Optima – the program supports sales, management, bookkeeping and payroll. It is designed for micro, small and medium businesses with different activity profiles. Along with the additional module, Accounting Office, and the portal Accounting Offices iKsięgowość24 Community, Comarch ERP Optima is a tool that guides and promotes accountancy offices and tax advisory firms. The program is also available in the Software as a Service model (SaaS).

Comarch ERP iFaktury24 is a modern online application for invoicing and storage simplifying accounts and available through a Web browser. The solution is dedicated to micro and small businesses. Its main advantage is simplicity in use, full automatization of processes, possibility of integration with an accounting office, Wszystko.pl and Comarch ERP e-Sklep. The solution is available only in the Software as a Service model (SaaS).

Comarch ERP Retail – a standalone system for conducting retail sales which allows to efficiently managing a commercial network in a comprehensive manner, starting from the front-office through the back-office and to point of sale (POS).

Comarch ERP Mobile – a suit of mobile applications supporting ERP systems: Comarch ERP Optima, Comarch ERP XL and Comarch ERP Altum. It includes: Comarch ERP Mobile Warehouseman which supports work of warehousemen possible to work online or offline; Comarch ERP Mobile Salesman – a SFA application that allows the user to work on Android smartphone or tablet, supporting workforce

in the field, such as sales representatives and sales assistants in stores; Comarch ERP Mobile BI – an application for managers enabling review of Business Intelligence reports on Android smartphone or tablet; Comarch ERP Mobile Flota – an application enabling the monitoring of place by GPS and communication with employees.

Comarch Business Intelligence – a system based on data warehouse technology, designed for large and medium-sized companies and international corporations. The solution supports decision-making processes and tasks related to reporting services. It is dedicated to the following industries: financial and insurance institutions, FMCG, services and manufacturing.

iBard24 – easy-for-use, multipurpose tool for, among others, automatic backup, synchronisation of files between tools and joint group work on documents. iBard24 is a solution which allows to access files from anywhere in the world, 24 hours a day. High security level for the stored data is its great advantage: double coding of data and data is stored in the Comarch Data Centre in Poland. iBard24 is available in four languages (Polish, English, German and French).

Comarch ERP Customer's Desktop – B2B platform that enables ordering goods over the Internet, among others. After logging in, the contractor has access to the history of their orders, payments, reported complaints, as well as implementation status of service and production orders. Application works with Comarch ERP XL and Comarch ERP Altum.

iKsięgowość24 – accounting services for business, provided by over 1,000 accounting offices using Comarch ERP Optima.

Comarch ERP e-Sklep – shop software for small and medium-sized companies fully integrated with Comarch ERP management systems, price comparison sites, Allegro auction site and Wszystko.pl, as well as online payment sites.

Wszystko.pl – trading platform (previously operating in the www.iMall24.pl domain), which enables online sales directly from the invoicing and storage system used by the company. Any company using Comarch ERP management software may offer its products via this platform.

Comarch Cloud – solutions dedicated to micro and small enterprises that seek modern web solutions to support management of the company and online sales. Operation of the tools is possible from any location with Internet access, 24 hours a day, 365 days a year. Using the program does

not require installation in the company's IT environment, because they are available through any web browser. Among the products offered are: iBard24, iKsięgowość24, Comarch ERP Optima in the service model, Comarch ERP iFaktury24, Comarch ERP e-Sklep and Wszystko.pl service.

The Comarch Software und Beratung AG systems include a line of ERP systems and financial and accounting systems for SMEs in the German-speaking market:

Comarch ERP Enterprise: the ERP system of a new generation, for active entrepreneurs operating in international markets with the use of the Internet. It has an ergonomic user interface, the integrated WorkFlow module, and is optimised for the best reflection of business processes and the structure of the organisation.

Comarch Financials Enterprise: the financial and accounting system of a new generation, developed to supplement the Comarch ERP Enterprise system, facilitating complete management over the finances of a modern company.

Comarch ERP Suite: the classic ERP system, offering proven functional solutions matching the specific nature of the industry for a wide range of users.

Comarch Financials Suite: the expanded, certified financial and accounting system with modules for con-

trolling and archiving documents electronically, allowing work in an international environment, including various accounting standards (US GAAP, IFRS).

Comarch Financials Schilling: the classical financial and accounting system.

Comarch Financials DKS: the financial and accounting system developed for clients operating on the Austrian market, also fitted with controlling and HR modules.

Comarch HR: the system dedicated to providing support for HR and employee settlements, supporting work time and recruitment process management.

Comarch ECM: the system for electronic document archiving and management which facilitates introducing



Comarch: Austria, Germany and Switzerland

FINANCIAL SERVICES

Comarch Business Process Management – a modern tool geared toward modeling and managing business processes in every institution. At the same time it is an integration platform based on a mature and flexible architecture, which integrates many dispersed applications, such as transactional systems, CRM, Contact Center, data warehouse or document archives.

Comarch Internet Banking – a comprehensive solution that provides business customers of all segments with access to services offered by the bank, 7 days a week, 24 hours a day, using internet and a smartphone type mobile phone. Thanks to integration with various central systems, it is a universal, complete, efficient and safe supplement to the bank's IT environment. The Comarch Internet Banking platform offers solutions for financial services delivered via self-service channels, fulfilling high expectations of banks, brokerage houses, investment funds and other financial institutions. It is also an integration platform, which gathers services and products offered by one financial institution or by a whole financial group.

Comarch Host-to-Host Banking – a platform that constitutes an additional channel of communication with business customers. Comarch H2H provides the connection between the bank's systems and client's internal ERP software. Owing to H2H service, communication and mass transaction processing is fully automated, thus releasing bank clients from time-consuming export file generation, import handling and data processing.

Comarch Personal Finance Management (PFM) – an electronic banking module for personal finance management. It is a solution that helps customer manage personal finance by gathering all information about their resources in one place.

Comarch Mobile Banking – as mobile financial services are a natural consequence of technological progress, Comarch created an application, which allows to manage finances via mobile devices. Thanks to Comarch Mobile Banking, money transfers, investment tasks, balance checks or other banking operations are possible with the use of a mobile phone.

Comarch Smart Finance – a solution that provides intuitive personal finance management addressed to retail bank customers. It analyzes customer financial habits and predicts monthly cash flows. Owing to such an advantage, customer personal preferences are recognised and bank offers customized individually. Without unwelcome sales pitches, customers receive relevant, highly personalized offers. Comarch Smart Finance combines functionalities

of online banking and personal finance management in one solution that guides customers to financial fitness and help them make sound financial decisions – anytime and anywhere.

Comarch Data Connect – an electronic banking channel that ensures direct integration between the customer financial-accounting solution and the bank system.

Comarch Fraud Detection – a tool that analyzes a wide range of entities that may participate in frauds and abuses.

Comarch Content Management System – a platform that manages the content and structure of a portal. It offers a set of tools allowing for mobile updates and management of websites. Comarch CMS ensures the user a large degree of freedom as far as the presented content is concerned and a high level of security. The system does not require installing any additional applications by the user – all necessary actions can be carried out from the browser level.

Comarch Contact Center – a strategic point of contact that allows for integration of all communications channels with the customer: telephone (conversations, voice mail, text messaging), fax, email, internet. The solution increases competitiveness thanks to strong customer relationships. It also increases communication effectiveness as well as gathers and manages all information about customers. Comarch Contact Center is a modern, modular and easy-to-develop platform, used to effectively handle all types of communications channels with the help of the automatic IVR as well as customer consultants. The solution is based on its own integrated application and supported by advanced mechanisms of chosen tool platforms.

Comarch CRM Sales Management – a new generation, integrated, front-end application. It guarantees a complex customer service from the acquisition, through sales program launch (cross/up-selling) to the operational handling, using the whole scope of the product offer. The system covers functionality for front-office (sales application) employees, who work directly with customers, as well as middle- and back-office employees (Branch Director Application, Central Application) responsible for managing the sales process.

Comarch CRM Campaign Management – a system supporting the management cycle of a whole marketing campaign, starting with planning, through testing, realization, modification, ending with its effectiveness analyses. It allows to reach a chosen customer group, whose profile is carefully chosen, at the right time with the right information and via appropriate communication channel. Comarch CRM Campaign Management offers the possibility to integrate

mass ATL campaigns with direct BTL campaigns, which leads to synergy effects between these two types of activity as well as cutting the costs of reaching customers.

Comarch eForms – a modern tool that supports processing of applications for financial products in banking and insurance. It enables submitting, management and administration of applications without involving the software provider. Comarch eForms supports applications in a variety of distribution channels. The flexibility of the tool allows for easy customization of products to the changing environment.

Comarch Commission & Incentive – a provisional system geared toward institutions, which use an extensive agent, broker and intermediary network. The solution integrates all the sales network data, commission policy for all distribution channels and settlements with units in the sales network, in one place. Gathering all sales data in a single location allows for better control of sales as well as optimization of motivational systems.

Comarch Loyalty Management – a comprehensive suite of business applications for managing both, simple and advanced loyalty programs. The system offers flexibility, an ergonomic user interface and ease of operations. A scalable architecture guarantees adjusting the loyalty program to the company growth.

Comarch Pricing & Billing – a flexible tool, which allows for the speedy design, testing and implementation of charges and commissions packages. It gathers rules, rates and the logics for selection and calculation of the charges and commissions. The solution allows for entering negotiable programs of charges & commissions according to the customer profile with the acceptable levels of costs for the customer as well as benefits for the bank.

Comarch Credit Process Management – a set of applications, which support credit process management in all customer segments: corporate, retail and SME. It supports product construction, simulation, task preparation, decision making support, contract preparation, fund initialization, collateral management, active contract monitoring, transaction settlements, sales network management, commission calculations, and debt collection from unreliable customers.

Comarch Scoring Engine – a system platform supporting the work of credit analysts in terms of the optimal credit strategy building, credit applications rating, the risk valuation as well as the credit portfolio analysis. The flexibility of used scoring definitions and simple integration with the bank systems allows for a fast implementation and launch of Comarch Scoring Engine.

Comarch Rating – a tool supporting the rating of corporate customers. It is possible to use the application to check the rating of transactions. The tool is fully configurable by bank employees as it does not require programming knowledge. Due to the high elasticity and integration with the credit process it is possible to change the risk

management policy within a few minutes without the need to utilize IT resources.

Comarch Credit Monitoring – an IT solution dedicated to financial institutions engaged in credit activities. It handles credit risk management after the credit granting. This is a consequence of the potential possibility of the customer not fulfilling the credit conditions. These conditions not only concern credit repayment, but also other aspects requiring individual identification and analysis e.g., maintenance of a complete and up-to-date documentation. The solution was designed to act as a basic application supporting the monitoring of accounts and collaterals, as well as the financial situation of customers.

Comarch Asset Management – the system is addressed to asset management companies, bank depositaries, investment and pension funds, insurance companies as well as other institutions, which deal with investment activity and portfolio handling. Among others, the system guarantees modeling of portfolios, handling of orders, access to the current portfolio structure, control of investment limits, registering transactions and operations on portfolios, portfolio asset valuations, reporting as well as risk and performance measurement.

Comarch Wealth Manager – a solution for private banking customers, wealth management and family office, responsible for the management and reporting of customer assets. An important advantage is the ability to support different asset classes (cash operations, financial instruments, property, insurance policies, non-financial assets) held in various institutions, as well as those registered directly by the customer and handling entities. Among other features are e.g., analyses of performance, cash flows, documents and contacts associated with customer assets and liabilities.

Comarch Custody – a comprehensive tool that helps the custodian bank process transactions and corporate actions on securities. The system keeps a record of all the transactions conducted by customers on regulated and OTC domestic or foreign markets. It also takes care of all settlement elements (trade instruction matching, electronic communication with the customer and Central Depository of Securities (SWIFT, XML), position accounting, internal and regulatory reporting, fees and taxes).

Comarch Exchange Trading – a brokerage core trading system characterized by highly efficient trade processing, a flexible and multi-currency register module, effective communication with markets and brokers based on the FIX protocol, full handling of customer data, accounts, accounts settling, deposits, collaterals, corporate shares and communication with deposits as well as with clearing and settlement institutions based on the SWIFT standard.

Comarch Internet Investments – is both an independent system or the Comarch Internet Banking functional extension, ensuring access to investment financial services via internet and other electronic distribution channels for

brokerage customers, depositaries, investment and pension funds as well as other capital market institutions.

Comarch NOL (Online Trading) – a fully developed application that enables real-time tracking of quotations and trading of financial instruments listed on the stock exchange, analysis of current and past market trends, as well as creating individual investment strategies tailored to the profile of the investor. The access to securities quotations is realized through the use of an exchange data stream (e.g., SIR – Stream of Market Information) or industry protocols. The application can be used both by internet users and brokerage house employees.

Comarch Mobile Investments – an innovative solution dedicated to brokerage houses customers who need unrestricted access to their brokerage accounts. The platform supports both passive access, e.g., viewing the list of transactions, access to current stock quotes, as well as active access, e.g., submitting orders.

Comarch Risk Management – a system, which manages the investment-credit portfolio risk. It also automates the risk control processes geared toward limiting the influence of risk factors on elements of the business activity. It indicates whether the observed fluctuations can be used for investment purposes.

Comarch Performance Measurement & Attribution – a system allows for active assessment of the performance sources and effectiveness of the managed portfolios. It supports among others a comprehensive multifactor analysis of investment results and measuring performance indicators with consideration of the risk taken. Moreover, it allows for the analysis of performance attribution presenting different attribution effects compliant with investment process on equity, fixed income and multi-asset and multi-currency portfolios.

Comarch CAFE Broker – an application ensures consistency of information, operations and authorization in headquarters, branches and brokerage houses call centers. The key functional features of Comarch CAFE Broker include complex customer investment account handling, i.e. orders on different markets, access to an investment profile, order monitoring, account activity tracking as well as support of customer communication.

Comarch Deal Management – a solution, which enables processing of transactions made on currency markets, as well as on derivatives and debt instruments, realized by bank dealers or internet banking customers. It supports transaction booking, transactions accounting and fixing, monitoring of credit limits, calculations of profit margins for contracts by business lines, dealers, head office, branches, etc., as well as calculations of balance sheet equivalents, capital adequacy for contracts and contract valuation, the Greek indices, Value-at-Risk based on the system's or its own bank libraries.

Comarch Investment Advisor – a tool, which manages customer relationships and chooses the right investment-pension product according to customer expectations and possibilities, as well as monitoring of their investments. It creates an optimal link between CRM and investment advisors.

Comarch Fund Registers – a solution that allows for presentation of data concerning transactions on participation units and fund shares, customers and distribution channels in a form of interactive reports based on data imported from the transfer agent as well as additional information and classifications defined in the system.

Comarch Client Reporting & Communication – a system that generates high quality reports including the value, profitability and risk of pension-investment products, based on investment funds, securities and other financial instruments. It combines the process of large volume data management with the process of designing, generating, publishing and distributing reports, according to the policy of a given institution.

Comarch Trade Finance – an application, which supports trade finance transactions. It can be accessed both by bank customers and employees, allowing for effective bank-client communication starting from the product application up to its final settlement. It can be integrated with the system support communication network and the Swift message system service, e.g., Swift Alliance. The solution generates Swift messages (e.g., as flat files) compatible with the Swift standard. The system is equipped with commission and accounting modules.

Comarch Factoring – a complex solution geared toward handling of factoring process. It supports electronic and paper invoices. The solution is characterized by a large degree of flexibility in modeling the customer service process. It allows for adding data concerning the debtor and vendor and defining a proper financing program.

Comarch NonLife Insurance – a comprehensive core business solution supporting processes in the P&C insurance company. The scope of the implementation may include all modules and product lines, or just functional areas and products selected by the insurance company. Comarch NonLife Insurance differs from the other products on the market by way of its flexible product generator, system configuration, modern web front-end, the SOA architecture and full support for all nonlife insurance lines of business as well as new distribution channels.

Comarch Life Insurance – a comprehensive solution supporting business processes of a life insurance company. The system is designed to enable life insurance companies to effectively implement new insurance products, optimize distribution channels, automate business processes and respond promptly and flexibly to demands of the quickly developing insurance market. The system is designed to

support multi-channel operations and covers all back- and front-office functionalities. It is multilingual, multicurrency and can support numerous insurance companies in one instance.

Comarch Insurance Claims – a solution that provides comprehensive support of all types of life insurance claims. The solution helps reduce costs incurred in handling claims thanks to limiting paper-based tasks and the use of an internal workflow. The solution functionality covers the entire process of handling life insurance claims.

Comarch Insurance Agent Portal is a front-office system, consisting of a set of tools and solutions, which support insurance product distribution and servicing. It provides functionality for insurance agents, employees and partners as well as individual customers. The system allows agents to perform offer simulations and to accurately and efficiently fill in insurance applications. It also enables the registration of insurance terms changes, tracking and reporting claims processes. The solution offer advantages for customers as they are provided with quicker and more direct service, and the ability to view the status of their application in a web portal.

Comarch Insurance Customer Portal provides the functionality of an online insurance account. It allows the insureds to perform basic operations, i.e. browse the offering, select the insurance, calculate the premium, submit the insurance application, and pay the premium. The solution also supports filing a claim online, modifying the basic personal data, and, in the case of policies with insurance capital funds, managing the investments.

Comarch Insurance Front-End – a platform for insurance companies providing the sales support and customer service strategy. The main advantage is the simplicity of matching the scope of functionality to meet the needs of insurance business. Comarch Insurance Front-End users are insurance intermediaries (agents, multi-agency employees, brokers), insurance company managers as well as employees, affiliates and marketing departments along with contact centers. Comarch Insurance Front-End allows for full, real-time collaboration in communication and task implementation, leads processing, as well as maintenance and running marketing campaigns.

Comarch Insurance Net – a front-office solution supporting sales and handling of insurance products. It supports insurance agents, multi-agents, brokers, insurer employees and others business partners (bancassurance, financial advisors, points of sales).

Comarch Internet Insurance – a tool providing customers with the functionality of an online insurance account allowing for the performance of insurance operations in a self-service mode and integrating all communication channels in one place. The application is available for various types of smartphones & tablets, ensuring multiscreen

support. Customers are guaranteed the unlimited access to information and the possibility to buy insurance cover anytime they need, as well as to file a claim in case of loss.

Comarch Debt Management – a modern and effective solution supporting debt collection processes. All collection procedures, debt cases and data are stored in the system and handled through a definable workflow. Each case at every stage is assigned to a specific operator, manager and department in order to prevent the duplication of effort.

Comarch Insurance Data Warehouse – a separate database for aggregating information supporting decision making. Separating analyses and reporting from production bases allow to use dedicated tools and mechanisms improving preparation of databases and analytical data processing. The information stored in the warehouse is collected periodically from other operating data systems. During the import they merge, unify, and aggregate. The solution makes use of OLAP technologies, which allow to conduct comprehensive data analyses owing to rapid access to multilevel company views.

Comarch Mobile Claims Adjuster – a tool supporting and managing claim adjusters in the field. In addition to the basic functionality, which includes assigning adjusters to claims and scheduling their inspections, the system automates the planning and allocating of coordinators' and adjusters' tasks, which facilitates direct communication such as receiving new orders or transferring data/pictures of damages. Moreover, the solution can be used as a reporting tool that helps control the time and expenses of adjuster trips.

Comarch Mobile Insurance Advisor – a powerful solution designed to provide agents & advisors with a comprehensive tool supporting sales of even most advanced insurance products, including investment policies. It covers the whole sales process: from identification of the customer and needs analysis, through simulations and quotations, investment advisory, to generation and signing of the proposal.

Comarch Mobile Insurance – a solution supporting insurance companies in their activity via mobile devices. It offers rich functionality for three categories of users: agents, claim adjusters and customers. The applications guarantees the competitive advantage and ensures effective customer communication.

Comarch Underwriting – a solution that provides comprehensive support for all stages of the risk assessment process, starting from receiving the application, through the management of questionnaires and accompanying documentation, to the decision making. The system supports the underwriter in all kinds of decisions, e.g., about granting a standard policy conditions, imposing loadings, or rejecting the application. Comarch Underwriting can also be used as an automatic risk assessment tool.

TELECOMMUNICATIONS

Since 1993 Comarch has helped communication service providers 4 continents optimize costs, increase business efficiency and transform BSS/OSS operations. Comarch solutions combine rich out-of-the-box functionalities with high configurability and are complemented with a wide range of services. The company's flexible approach to projects and a variety of deployment models help telecoms make networks smarter, improve customer experience and quickly launch digital services, such as cloud and M2M. This strategy has earned Comarch the trust and loyalty of its clients, including the world's leading CSPs: Vodafone, T-Mobile, Telefónica, E-Plus, KPN and MTS.

PRODUCTS

REVENUE & CUSTOMER MANAGEMENT

Comarch Convergent Billing is a high capacity, scalable telecom billing system, suitable both for traditional and modern business models, including multi-service operators, content providers and MVNOs. As a single convergent platform it provides billing, revenue management and policy management.

Comarch Self Care enables customers of all sorts of telecommunication services acquire information on their accounts, activation and deactivation of services and data exchange with a call centre.

Comarch Corporate Self Care provides online ordering, data management and reporting for corporate customers. It is also a telecom expense management solution.

Comarch CRM for Telecoms enables managing relationships with a customer. The solution is designed to integrate well with the existing OSS/BSS architecture. This flexible product for telecom operators provides a single customer view and automates key sales, marketing and customer care processes.

Comarch Loyalty Management enables managing loyalty programs created for both individual and business customers. Thanks to its intuitiveness and fluency of service, it enables defining and administering, among others, client accounts, contacts, rewards and promotions.

Comarch Customer Order Management enables CSPs to simplify order management processes and make them independent from various BPM engines. Based on generic flows driven by product order specifications, the system enables CSPs to achieve significant time-to-market improvements without a need for a big IT transformation.

Comarch Voucher and Top-up Management is an independent component which supports mobile and IP operators with the management of vouchers and recharging of user accounts.

Comarch Service Controller Module enables telecom operators to control digital services in real-time, as well as to manage complex integrations between the IT and the network equipment via a range of interfaces.

Comarch BSS Mediation is a system supporting any kind of service and providing the chargeable data to any billing system. This solution enables data de-duplication, data filtering, data correlation, etc., and supports different data processing scenarios.

PRODUCT MANAGEMENT

Comarch Product Catalog Management speeds up new product launches by providing a single place for managing your product catalog and product life cycle. The product deals with offers and product specifications, defines relationships between various products, and specifies which of these are exclusive or sold only as a component of a bigger package.

SERVICE FULFILLMENT & ASSURANCE

Comarch Next Generation Service Fulfilment helps CSPs automate their service fulfilment & delivery processes. The solution assumes, among others, building services from pre-defined components.

Comarch Next Generation Service Assurance enables a telecom operator to monitor complex services, automatically find problem root causes. As a result it enables to optimize customer experience and ensure high quality of service.

Comarch Customer Experience Management provides information on service quality by providing an insight into customers' perception of services. This also brings an additional benefit of pro-activeness deriving from the ability to monitor the network and predict the impact of network faults on customer services.

Comarch Service Monitoring enables monitoring of complex services implemented over various network technologies and management domains.

Comarch Service Quality Management allows for modelling services and their monitoring, as well as measuring the service quality by indexes and statistics from the perspective of the network impact and is presented on the customer level.

Comarch SLA Monitoring allows to manage service level agreements ("SLA") and monitors whether a telecom operator fulfils conditions resulting from these agreements.

Comarch Service Inventory enables management of network services and streamlines the service management process in fulfilment and assurance areas.

Comarch OSS Process Management enables the fully monitored and controlled execution of all management processes within the Operations, Fulfilment and Assurance areas.

NETWORK / RESOURCE MANAGEMENT

Comarch Next Generation Network Planning is a solution enabling planning and management of mobile network, including radio, transport and wire network. It enables simplification and automation of network tasks through integration of planning, optimization and management of network configuration.

Comarch Network Inventory stores the complete information about network resources and presents cur-

rent, historical and future state of telecommunications/IT networks.

Comarch Fault Management enables effective control identification of problems and failures in a telecommunication network. Through continuous monitoring of all elements of the network, it displays and efficiently tracks alarms.

Comarch Performance Management plays a significant role as a source of network metrics used by SQM for quality of services calculation, and for providing drill-down capability to pin down network performance issues causing customer experience problems.

Comarch Field Service Management is a complete solution for scheduling, staffing, managing, and supporting workforce in the field. Efficiency is achieved by selecting the most suitable resources for each task as well as accounting for scheduling issues.

Comarch OSS Mediation provides integration of the physical infrastructure of the network with Comarch OSS Suite. The system's goal is to reduce network complexity while keeping the service and customer base intact.

SUPPLIER / PARTNER MANAGEMENT

Comarch Inter-Partner Billing enables service providers to exchange settlements and invoices, and share revenue or costs with other service providers. The system also facilitates managing relations with other business partners.

Comarch Roaming Agreement Management is a comprehensive suite of tools for managing roaming agreements, costs and profits related to a telecom operator's business, as well as managing relations with roaming partners.

Comarch Commission & Incentive enables telecoms managing multichannel sales and implementation of their own rules for commissions.

SOLUTIONS AND SERVICES

Comarch supplements its offer with a wide range of solutions and services. Thus, the company offers complex service to telecommunication operators. Comarch solutions are created and developed with focus on specific business areas, and use a dedicated set of Comarch COTS products as well as knowledge gained from numerous project implementations worldwide.

DIGITAL SERVICES

Comarch Digital Ecosystem Management is a platform that enables communication service providers to comprehensively manage the entire digital service value chain, from service inception, through its modelling and management, launching commercial product offers

in sales channels, to managing relations and settlements with all involved partners.

Comarch M2M Platform is a complex solution supporting mobile operators in entering and succeeding in the M2M (Machine-to-Machine) market. It enables them to provide M2M services, SIM cards and managing M2M.

Comarch B2B Service Enablement is designed for managing services offered to enterprise customers including small, mid-sized and Multi-National Corporations (MNC), as well as ensuring the highest quality of enterprise customer service. The solution has been specifically designed to reflect the particularities of the enterprise customer segment.

SMARTER NETWORKS

Comarch Planning & Inventory Automation is a complex tool for management of network infrastructure planning, making OSS landscape leaner and defining processes related to planning and development of the network.

Comarch Network Optimization is based on a multi-source analysis and demands the correlation of data from various measurement, reporting and planning systems. The platform enables users full network optimization while monitoring both the technical indicators and those related to network quality, as perceived by clients.

Comarch Self-Organizing Network (SON) enables automation of network failures management and optimisation of network processes, thus operators may not only diminish OPEX, but also shorten time to market for new technologies and network services.

Comarch LTE Rollout provides end-to-end support for LTE introduction processes. From the creation of search areas for new LTE sites, the selection of candidate sites (including existing site information) and coverage/capacity simulation, through detailed site design and transmission planning, up to triggering building permission processes and site construction, to preparing configuration files, and site integration and commissioning.

Comarch Software Defined Networking (SDN) places the BSS/OSS suite in the SDN controller layer, effectively shifting its role from a purely managing and orchestrating one towards being the true heart of the network.

CUSTOMER EXPERIENCE

Customer-driven OSS enables transformation of an OSS environment so that it reflects true customer needs. It thus enables switching the telecom operator's perspective from network resources onto customer experience.

Comarch Order-To-Cash Automation is created to automate and thus speed up the end-to-end process, which starts from customer order capture and goes through service, network provisioning and activation and ends at billing the customer.

Comarch Loyalty & Engagement Suite has been designed to help telecom operators increase customer loyalty and prevent churn. Its integrated mechanisms help you make your customers remain loyal and improve their experience with your brand.

SERVICE CONVERGENCE

Comarch Smart BSS Suite is a compact platform for managing network and telecommunication business. This solution covers activating, controlling and billing all kinds of services in addition to monitoring and reporting.

Comarch MVNO/MVNE Solution can help service providers pursue these business models, easily manage relations with customers, business partners, the portfolio of offered services, as well as revenue flows.

Comarch Cable and Multi-play Solution is a comprehensive offer consisting of many BSS modules integrated and configured having in mind the needs of a cable operator. It was built based on Comarch experience from many implementations for this kind of companies.

Comarch Cable Inventory Consolidation secures critical Cable Inventory and Planning Processes across whole organizations and technologies employed by infrastructure vendors.

SERVICES

Managed Services offer telecom operators the opportunity to outsource system and/or process management, enabling them to optimize delivering services to customers and increase their availability, while decreasing the workload and business costs, without compromising process quality or business/technology independence.

End-to-end Project Delivery adds extra value on top of delivering a system to a customer, and encompasses the following services: requirement analysis and solution design, training, implementation and integration, as well as maintenance and support.

BSS/OSS Transformations - as a software vendor and a business partner for global telecoms we understand the nature and complexity of telecom transformation projects. Based on our experience we have developed a complete offer of products and services to support local and multi-country transformation projects in OSS and BSS domains.

Outsourcing of processes, R&D or systems, through their hosting in Comarch Data Centre (IaaS/PaaS model).

SERVICES

Comarch CRM & Marketing-solutions for managing marketing activities

Comarch Campaign Management is a system designed to manage multi-stage marketing campaigns, automate their execution, and monitor and analyze the performance of individual marketing campaigns. The solution enables marketers to simplify planning and to run personalized communication with customers through multiple channels, provides control over marketing costs and allows testing of a campaign. The system also helps to coordinate and track tasks of particular team members.

Comarch Customer Engagement is a solution for the management of commitment and customer loyalty. The system can function either as an aid to other solutions, as well as in a stand-alone model. The solution allows users to define a variety of engaging tasks (educational, social, entertainment) for users, for which they are rewarded with badges or a higher level or position in the ranking.

Comarch Loyalty Management for Retail is a world-class system for managing loyalty programs of all sizes, both multi-partner and in a stand-alone model. The system supports the operators of B2C and B2B loyalty programs and provides support for all areas, ranging from customer registration and profile management by creating promotions based on different currencies and communication with participants, to rewarding customers with gifts, discounts and special offers from partners. Customers are engaged with built-in geo-located marketing offers and promotional actions, such as lotteries, auctions, coupons, or benefits for rewarding the best customers-all this in order to maintain a high level of satisfaction and to increase customer retention and sales. Commonly used interfaces and technologies allow for easy integration with existing systems.

Comarch Loyalty Management Travel Edition is a version of the product dedicated for companies in the transport and tourism sector, particularly airlines. The platform supports airline loyalty programs for all types of

carriers, both for individual clients (Frequent Flyer Programs), as well as B2B. The system supports the creation of sector-specific rules for points accrual and redemption, defining Elite Tiers and privileges, as well as a separate module that automates the process of adding new partners and exchanging data with them. Comarch Smart Analytics is a Business Intelligence system that allows simultaneous acquisition and use of information about customers, their behavior or preferences. For the analysis to be maximally reliable and to most faithfully reflect the behavior of the market, the tool retrieves data from loyalty systems, CRM, marketing campaign management, as well as from other sources such as accounting systems, revenue registration or Controlling systems.

Social Comarch Mining is a system that allows the user to monitor the behavior of a loyalty or gamification program participants within the portals of social media by analyzing posts, comments, amount of the provider's shared content, including the verification of its popularity. Additionally, the system collects the personal data of portals' participants which allows for an even more personalized marketing communication in terms of loyalty programs.

Comarch CRM is a central element of advanced Comarch CRM & Marketing platform, which supports marketers in collecting all the information about the customer. Comarch CRM is an application that provides a cross-disciplinary knowledge, focused mainly on increasing the cost effectiveness of customer service processes. The system is dedicated for handling complex customer service processes that relate to the marketing and sales activities, ensuring the implementation of customer contact through communication channels such as the Internet, phone, email, social media and mobile devices based on integrated data from external sources and Comarch Campaign Management and Comarch Loyalty Management applications, as well as the processing of this knowledge by Comarch Smart Analytics solution.

Managed Services

Loyalty Consulting is a package of services, in which we help our customers to create a complete, innovative programs or to revamp existing ones, so as to attract customers, increase profits and build a stronger bond between customer and brand. Comarch offers its customers the development of strategies and concepts of the program, helps in reward strategy and fulfillment, marketing communication planning, program organiza-

tion and the development of detailed procedures and an IT requirements analysis.

Creative Services are professional and comprehensive services, which, thanks to the focus on the visual and conceptual side of an implementation, boost engagement and motivation of the participants. Characteristic elements of creative services include: designing an involving strategy

scheme, setting out the basic principles and mechanisms of an engagement program, developing unique graphic design (Mobile, Web, TV spots, brochures, posters), managing the program that engages clients.

Program Management Services – dedicated and highly experienced program managers will manage and coordinate your loyalty program by executing operational tasks, software application administration as well as by providing expert guidance for future improvements and further growth. By choosing Comarch services you will mitigate the risk of program management and simultaneously free up internal resources by delegating time-consuming processes.

The range of services provided by Comarch includes support in program organization, setup and selection of marketing service providers and fulfillment partners, managing

on-going relationships with strategic program partners and subcontractors, ongoing administration of software applications involved in program operations, reporting of program KPIs and service performance, fraud detection and prevention, overall communication management, as well as configuration and administration of the program web portal.

Customer Analytics is a service in which we provide support and assistance in the gathering, analysis and interpretation of data for the construction of customer focused business strategies. We specialize in building customer segmentation models, analysis of data from loyalty programs, analysis of customer migration and customer activation strategies, development of predictive models and scoring, database marketing and analysis of customer satisfaction.

Solutions for document and process management

Comarch ECM (Enterprise Content Management) is a comprehensive platform with over 20 years of experience in the markets of Switzerland, Germany and Austria developed in the framework of the Polish-Swiss research and development cooperation conducted in the Comarch Capital Group. Basic functionality is the efficient capture of data from different sources (fax, email, scanner, disk resources), scalable archive, advanced search mechanisms, management and viewing of documents, as well as large integration capabilities that provide support for billing systems, such as ERP, FK, CRM or HR, reflecting the individual needs of companies in cycling of documents. A key element of the platform is the efficient BPM engine that allows for efficient process design and implementation. Comarch ECM may also include a reporting module and dedicated business modules that support work in specific areas of business, such as service procurement processes (Comarch ECM for Procurement), HR Administration (Comarch ECM for HR), contract management (Comarch ECM Contract Management) or support processes (Comarch ECM for Manufacturing). As part of the portfolio and services, Comarch ECM is offered as its own Comarch product as well as implementation services, consulting, support and integration of technologies such as IBM FileNet or MS Sharepoint.

Comarch EDI (Electronic Data Interchange) is a platform for rapid and secure exchange of electronic data. This ensures the automation of data processing throughout the supply chain starting from the ordering process through the delivery, up to invoicing and processing of payments.

The ability to implement projects in the cloud allows the client to significantly reduce investment costs and ensures a quick return on investment

Comarch EDI allows the user to quickly launch a secure communication with business partners without the need for complex systems modifications and changes in the standards used. The platform currently supports a com-

munity of over 30 000 companies from 30 countries, providing, inter alia:

- » • Validation of data
- » • Mapping / translation from / to the appropriate formats
- » • Integration with IT systems (e.g. ERP, WMS)
- » • Data routing

Comarch EDI e-Invoicing – solution for servicing electronic invoice in accordance with applicable regulations. As part of the solutions we offer:

- » Comarch EDI Archive - module provides electronic archiving of invoices in accordance with applicable regulations.
- » Comarch EDI Signature-module enables electronic signature of invoices and their transfer via e-mail or website.

Comarch EDI Tracking – current control of exchanged documents, and quick response in case of any problems.

Comarch EDI Reporting – the solution provides reliable reports about cooperation with a partner on the basis of EDI data.

Comarch EDI Financing – faster receipt of payment or extension of the due date- thanks to the integration with banks' invoicing financing portfolio (from the selection through financing to the execution of the payment).

Comarch EDI e-Market – Comarch EDI e-Market Solution is an e-commerce solution that mainly allows manufacturers to effectively cooperate with smaller business partners. It provides:

- » Customization of the application's layout
- » Defining the individual product catalogues
- » Determination and calculation of discounts

- » Entering a variety of promotions
- » Ordering of products / Shopping cart
- » Reporting

Comarch EDI Logistics – is a professional solution for process optimization in the supply chain. It provides effective communication with logistic operators, ensuring fast and secure flow of information and access to the current status of logistics operations.

Comarch EDI Master Data Management – the central product catalog that streamlines the management of product data in one place. It allows the user to define various attributes of general, as well as dedicated to the business partner, areas.

Comarch EDI Mobile – Mobile application for quick and easy ordering of products by scanning barcodes. Another feature is the ability to optimize the reception of deliveries through a combination of EDI documents (DESADV) with a logistic label (SSCC).

Solutions to support the sales and distribution

Comarch SFA is a comprehensive sales support platform for sales organizations. Comarch SFA is divided into Mobile Sales Force Applications and Online Sales Support Applications.

Mobile Sales Force Applications is a professional Sales Force Automation -class system that provides full support for point of sale by the mobile field workers. Within its offer, Comarch SFA provides users with applications that depend on the role and responsibility they have. Users can use mobile applications (smartphones and tablets) and applications available on-line via a web browser or installed locally on computers. Mobile applications are available on the Google Android platform and iOS.

Comarch SFA Online Manager and **Comarch SFA Online Administrator** are applications for managers and business administrators who manage sales forces in the organization. Applications provide the functionality associated with the reporting and control of sales and medical representatives who operate in the area and use Mobile Sales Force Applications.

Comarch SFA Online Sales Support Applications is a sophisticated B2B platform that integrates business

partners-manufacturers, distributors and shops. It provides comprehensive communication, reporting and support for sales and marketing organizations. As part of the system, Comarch SFA also provides applications for managers and business administrators who manage sales forces in the organization.

Comarch SFA Trade Promotion Management – a support module for planning and settlement of trade promotion budget. It gives the ability to easily define long-and short-term promotional activities with selected customers, to take stock of the effectiveness of these measures and to use the historical data to analyze and find the best solutions to increase sales.

Comarch SFA Online Distribution – a communication and integration service for automatic, daily reporting to manufacturers of key information from the traditional sales channel, such as inventory or resale. Online Distribution Service is provided on the basis of international standards for the electronic communication of EDI (Electronic Data Interchange), using the necessary integration of financial and accounting systems with sales departments of manufacturers and distributors (wholesalers).

The solution for the management of employee motivation

Comarch Enterprise Engagement Platform – a comprehensive solution for the management of motivation and commitment of employees. The system enables the definition and design of engaging, diverse tasks (education,

sales, entertainment) for employees for the execution of which they are rewarded with badges or a higher level or position in the ranking.

Comarch ICT – IT services offered to all sectors of the economy

The strategic point of Comarch activities is to use the experience and knowledge of the company's employees by providing a full range of services-from consulting through implementation of individual solutions, to outsourcing.

The services provided by Comarch are an important and effective way to use the competences of employees of the company. The implementation of many software projects and integration has enabled the company to gather unique

experience and create a unique team of people. This experience is confirmed by numerous certificates and authorizations of the leading providers of IT solutions. A wide range

Comarch Integration & Outsourcing

Comarch IT Outsourcing

It is a group of continuous services, whose task is to provide comprehensive IT support for the customer, ranging from full support for the end user (Service Desk and care stations), through the administration of LAN / WAN, server infrastructure and security, to the management of IT processes in accordance with the best practices of ITIL. We execute the services relying on a team of experienced engineers and Service Managers in accordance with the agreed SLA parameters. In addition, we provide customers with continuous service performed remotely or directly at the customer location, associated with advanced server matrix and database systems, and therefore the most critical systems for the client's business and the most demanding in terms of availability and reliability.

Comarch IT Integration

It is a group of services, whose task is to adjust the customer's IT environment to new business requirements and technical specifications. We support clients beginning at the stage of analysis and design of a new IT platform, through the delivery of appropriate hardware and software, to the implementation phase. Services relate to both the launch of new systems on new platforms, extension of functionality by updating the software version and migration between systems, systems consolidation or virtualization of environments currently used by the client.

Comarch Business Continuity

It is a group of services designed to provide customers with a high level of availability of their systems, minimize the consequences of accidents and disasters, and possibly to enable a quick return to the state before failure. Based on Comarch office space in Krakow and Warsaw, we offer customers a spare office for their key employees. High availability solution is a service for those customers for whom even a few minutes' critical system failure is a huge loss. In contrast, data backup and archiving is a service for all businesses that are aware of the validity of the data stored and processed in IT systems. In addition, within this group of services we also provide services of audits of various IT areas. IT infrastructure audit is the most general audit, but at the same time it covers the entire customer infrastructure. IT security audit and IT performance audit focus in detail on specific aspects of individual systems, and IT operational efficiency audit provides the client with knowledge about the functioning of the entire IT department in the company, especially in terms of efficient use of hardware and human resources, but also the organization of work, to ensure the quality of services for business, the correctness of the definition and operation of IT processes.

of Comarch services is provided in a highly competent and reliable fashion. The most important services provided by Comarch include:

Comarch IT Networks

Solutions offered by Comarch are designed to improve communication within the organization, but also with business partners and customers. Comarch IT Networks is a range of solutions for the integration of solutions to support the exchange of information and efficient communication within the company. This includes any communications technology, applications, and data resources such as WAN or LAN improving not only communication, but also the exchange and access to corporate information.

Comarch Network Managed Services (CNMS)

It is a comprehensive solution for:

- » Construction or modernization of existing WAN network that consists of different types of links which are used to connect the client branches distributed in a homogeneous and converged (data, voice and video) network
- » The implementation and management of LANs
- » The launch of a wireless Wi-Fi data network
- » Providing solutions for network security

Comarch Contact Center (CCC)

It is a comprehensive package of solutions that supports customer relationship management, and internal communications of organizations, as well as many other areas of business. The solution proposed by Comarch facilitates efficient management of information in the enterprise and allows the user to optimize the customer service process using customer owned systems. Within the proposed solution, we provide both the supply of the necessary hardware layer - such as servers, gateways, phones or headphones- as well as an integrated application layer, equipped with business logic modules. On request, Comarch Contact Center can also be provided in a service model, allowing for availability of Comarch Contact Center customer resources. The customer, under a solution receives the access to Contact Center infrastructure and a required number of agent stations (IP phone with the CC, CC Agent application and headphones). The customer, itself, only provides CC agents and internet access.

Comarch Network Operations Center (Comarch NOC)

Comarch NOC is a comprehensive solution that provides a single point of contact with the client, providing technical support for the monitoring and Service Desk in the area of IT infrastructure and business applications for all types of businesses and institutions. Thanks to the built-in functionality, automated and reliable system in place to monitor the IT services offered by Comarch, the service can be helpful both for administrators and IT managers.

Comarch Service Network Operations Center provides customers with current knowledge on the availability and efficiency of the various elements of their IT infrastructure, operating systems, or operating platform.

Comarch Data Center

Comarch has been providing data center services since 2001. The most complete range on the market and thoughtful solutions distinguish us from the competition. In the years 2001-2002, Comarch opened its own data centers in Warsaw and Krakow. Since then the offer of the Comarch Data Center has been constantly expanding, and new services have been introduced. In 2013, a new data center was opened in Dresden, and a facility is being built in France. We are also renting external DCs in other countries (USA). We accompany the client at all stages of the project, starting from the preparation of the initial concept, through design solutions, their implementation and migration, to the maintenance and management.

IaaS (Infrastructure as a Service)

Infrastructure as a Service is the least advanced service in understanding of the scope of services offered by Comarch. Its basic premise is to provide customers with the hardware platform to be used on their own. The equipment is co-located in a secure environment of a Comarch Data Center, and maintaining the software layer is the customer's responsibility. Comarch offers service support (remote hands) and services related to monitoring devices and optionally the backup. As part of the IaaS Comarch provides:

- » co-location systems in secure data center premises, designed and secured in accordance with the highest industry standards
- » Shared network infrastructure and a central backup system
- » Redundant access links to the Internet

PaaS (Platform as a Service)

The service PaaS Comarch delivers a complete hardware platform system with a complete range of services that support the so-called Managed Services necessary to support the client application. As part of the PaaS Comarch delivers:

- » Equipment (arrays and servers) co-located in the center (s)

- of the Comarch Data Center
- » all necessary third-party licenses
- » Administration and management of the operational layer (e.g. operating system, database)
- » Management of the network layer and the safety systems
- » Provide redundant telecommunications links
- » Monitoring of the entire solution, 24x7
- » One level SLA for the entire system

SaaS (Software as a Service)

SaaS is the most comprehensive service provided by Comarch Data Center. It includes the supply of Comarch application together with the necessary server infrastructure delivered as a service model. As part of the SaaS services we provide:

- » Platform as a Service (hosting)
- » Comarch applications or in certain cases, foreign applications
- » Application administration services and IT infrastructure
- » 24-hour monitoring and supervision of the system components and a very short response time / repair
- » A single point of contact for the customer and one SLA for all solutions
- » Optional help-desk for end users

Disaster Recovery Center (DRC)

Comarch DRC is an optional extra service to all the above-mentioned solutions offered by Comarch Data Center. It includes providing backup data center for critical systems. The service is offered in various models within which Comarch provides:

- » The primary data center facility-emergency facility is located at the customer location
- » Reserve data center facility -the center core is located at the customer location
- » Primary and backup data center facilities-both centers are located in one or two physical locations

This service can be delivered in a PaaS model, or SaaS with regard for ensuring the replication of data between the two centers, and booting the backup system after a failure of the primary location.

EUROPE

Albania

» VeVe Bussiness Center,
Bulevardi „Zog I” nr 72
Tirana
Phone: +355 672 648 404

Austria

www.comarch.at

» Müllerstr. 1
6020 Innsbruck
Phone: +43 512 909 05 0

» Nußdorfer Lände 23
A-1190 Wien
Phone: +43 1 91066 0
Fax: +43 1 910 66 66

Belgium

www.comarch.be

Email: benelux@comarch.com

» Avenue Louise 65
B-1050 Brussels
Phone: +32 2 535 78 69
Fax: +32 2 535 77 00

Finland

» Innopoli II, Technopolis Business Park
Tekniikantie 14
02150 Espoo
Phone: +48 12 687 7450

France

www.comarch.fr

Email: contact@comarch.fr

» 17 rue Paul Langevin
59260 Lezennes
Phone: +33 3 62 53 49 00
Fax: +33 9 55 24 46 94

» 100A Allée Saint-Exupéry
38330 Montbonnot Saint-Martin
Phone: +33 4 57 58 23 00

Germany

www.comarch.de

Email: info@comarch.de

» Fasanenstraße 4
10623 Berlin
Phone: +49 30 76 79 67 0
Fax: +49 30 76 79 67 1467

» Anne-Conway-Straße 2
28359 Bremen
Phone: +49 421 201 40 0
Fax: +49 421 201 40 140

» Chemnitzer Straße 59 b,
01187 Dresden
Phone: +49 351 3201 3200
Fax: +49 351 438 97 10

» Lyoner Straße 20
60528 Frankfurt am Main
Phone: +49 69 962 37 62 00

» Heerdter Lohweg 57
40549 Düsseldorf
Phone: +49 211 415 55 300
Fax: +49 211 415 55 399

» Heidenkampsweg 82
20097 Hamburg
Phone: +49 40 235 03 300
Fax: +49 40 235 03 400

» Großer Kolonnenweg 21
30163 Hannover
Phone: +49 511 966 05 0
Fax: +49 511 966 05 199

» Riesstraße 16
80992 Munich
Phone: +49 89 143 29 0
Fax: +49 89 143 29 1114

» Haferlandweg 8
48155 Münster
Phone: +49 251 899 30 0
Fax: +49 251 899 30 10

Luxembourg

www.comarch.lu

Email: luxemburg@comarch.com

» Route d'Arlon 23
L-8008 Strassen
Phone: +352 271 168 18
+352 271 168 19

Russia

www.comarch.ru

» 4 Lesnoy Pereulok 4,
room 438
125047 Moscow
Russian Federation
Phone: +7 495 641 3771
+7 495 641 3772

Switzerland

www.comarch.ch

» Grabenstrasse 2/4
9320 Arbon
Phone: +41 71 447 90 3 0
Fax: +41 71 447 90 3 1

» Ledergasse 12
6004 Luzern
Phone: +41 41 410 90 12

» Bahnhofstrasse 21 b
9471 Buchs SG
Phone: +41 81 755 55 00
Fax: +41 81 755 55 01

Ukraine

» 18/7 Kutuzova Str.
01133 Kiev
Phone: +380 44 492 2842
Fax: +380 44 492 2843

» Bohdana Khmelnytskiesgo 176
Business Center LEMBERG
79024 Lviv
Phone: +38 322 949 31 43
Fax: +38 322 42 50 11

United Kingdom

www.comarch.com

Email: uk@comarch.com

» 19 Eastbourne Terrace
Paddington
London W2 6LG
Phone: +44 20 3626 0145
Fax: +44 20 3626 0203

AMERICAS

Chile

www.comarch.es

» Apoquindo N° 3650
piso 12 Santiago

Canada

» 44 Chipman Hill, Suite 1000
Saint John NB E2L 2A9

Panama

» Obarrio, 53th Street Hi-Tech Plaza
8th floor, , Office A
Panamá
Phone: +507 263 25 69
Fax: +507 263 25 69

United States of America

www.comarch.us

» 9450 W. Bryn Mawr Ave, Suite 325
Rosemont, IL 60018
Phone: +1 847 260 5500
Fax: +1 847 260 5501

» 25 Broadway
NY 10004, New York

MIDDLE EAST

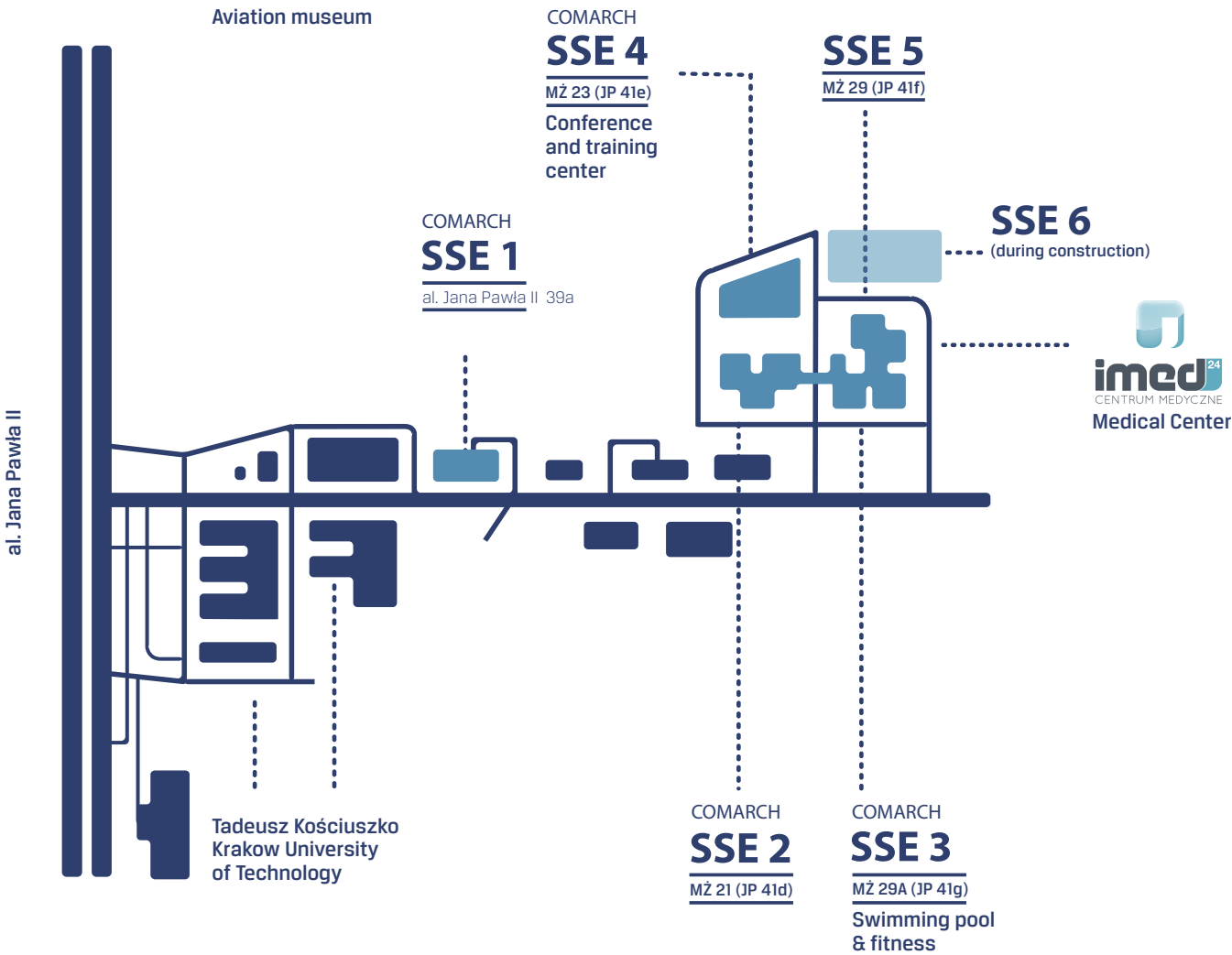
United Arab Emirates

» East FZ-LLC
Building 1, G15
PO. Box 500398 Dubai, UAE
Dubai Internet City

Comarch Headquarters

COMARCH SA

al. Jana Pawła II 39 a
31-864 Krakow, Poland
Phone: +48 12 646 1000
Fax: +48 12 646 1100
Email: info@comarch.com



Białystok

» ul. Lipowa 19/21
15-424 Białystok
Phone: +48 85 871 6600

Bielsko-Biała

» ul. Michałowicza 12
43-300 Bielsko-Biała
Phone: +48 33 815 0734
Fax: +48 33 815 0735

Chorzów

» ul. Długa 1-3
41-506 Chorzów
www.esaprojekt.pl
Phone: +48 32 349 2989
Fax: +48 32 349 2988

Gdańsk

» ul. Strzelecka 7 b
80-803 Gdańsk
Phone: +48 58 326 4550
Fax: +48 58 326 4563

Media, Public Relations,
Internet, Social Media

» Paweł Kozyra
mobile +48 608 646 173
» Łucja Burek
mobile +48 694 464 818
Email: media@comarch.pl

CSR

» Email: csr@comarch.pl

Gliwice

» ul. Mikołowska 7
44-100 Gliwice

Katowice

» ul. Krasieńskiego 29
40-019 Katowice
Phone: +48 32 603 3900
Fax: +48 32 603 3940

Lublin

» ul. Rusałka 17a / Wesoła 9
20-103 Lublin
Phone: +48 81 538 3400
Fax: +48 81 528 9432

Łódź

» ul. Jaracza 76
90-251 Łódź
Phone: +48 42 288 3000
Fax: +48 42 678 4100

Poznań

» ul. Roosevelta 18
60-829 Poznań
Phone: +48 61 828 6300
Fax: +48 61 828 6301

Investor Relations

» Aleksandra Zaniewska
Phone: +48 12 687 7926
mobile +48 608 646 251
Email: investor@comarch.pl

Marketing

» Email: marketing@comarch.pl
Phone: +48 12 646 1000

Rzeszów

» ul. Dąbrowskiego 20
35-136 Rzeszów
Phone: +48 17 785 5906

Warsaw

» Al. Jerozolimskie 81
02-001 Warsaw
Phone: +48 22 564 2400
Fax: +48 22 830 7400

» ul. Puławska 525

02-844 Warsaw
Phone: +48 22 567 2600
Fax: +48 22 644 4166

Wrocław

» ul. Długosza 2-6
budynek nr 5
51-162 Wrocław
Phone: +48 71 335 6000
Fax: +48 71 335 6001

Edidtor-in-chief: Paweł A. Kozyra
Consulting: Łucja Burek, Anna Lik
Proofreading: Lauren Hogg
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Comarch SA

Al. Jana Pawła II 39a, 31-864 Kraków
Phone: +48 12 646 1000 Fax: +48 12 646 1100
Email: info@comarch.pl
www.comarch.com



Comarch Spółka Akcyjna with its registered seat in Krakow at Aleja Jana Pawła II 39A,
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