

CHAPTER I

Comarch at a Glance



Comarch - innovative software and services provider



1991

Comarch onset



1993

Founding year



1999

First publicly traded on the Warsaw Stock Exchange



6,500

employees



59

companies



>500 mln USD

The total value of Comarch's shares on the Warsaw Stock Exchange



Added Value

Comarch is a software house which sells its own software products to large corporations and provides implementation and managed services



93%

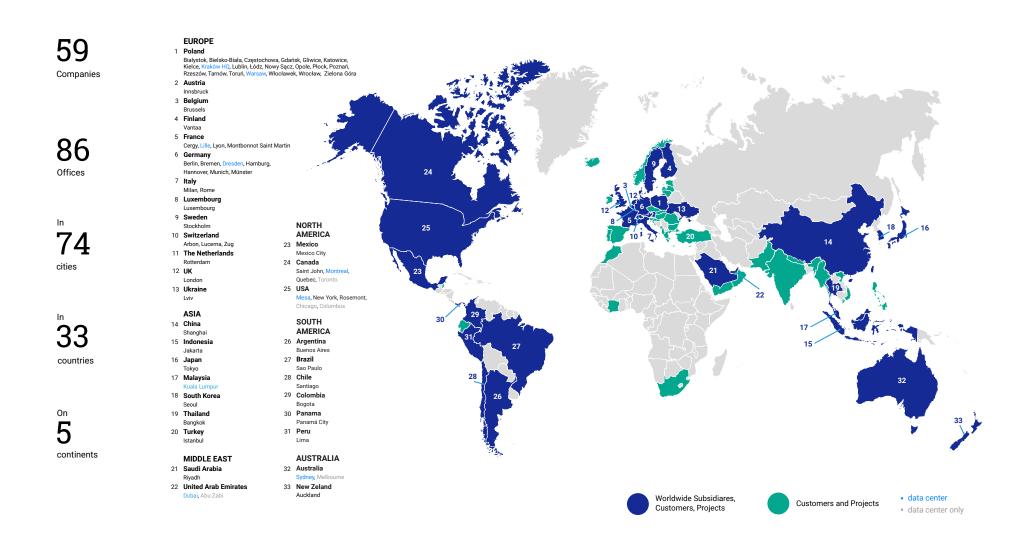
of revenues from sales of own software and products



Headquarters

Kraków, Poland

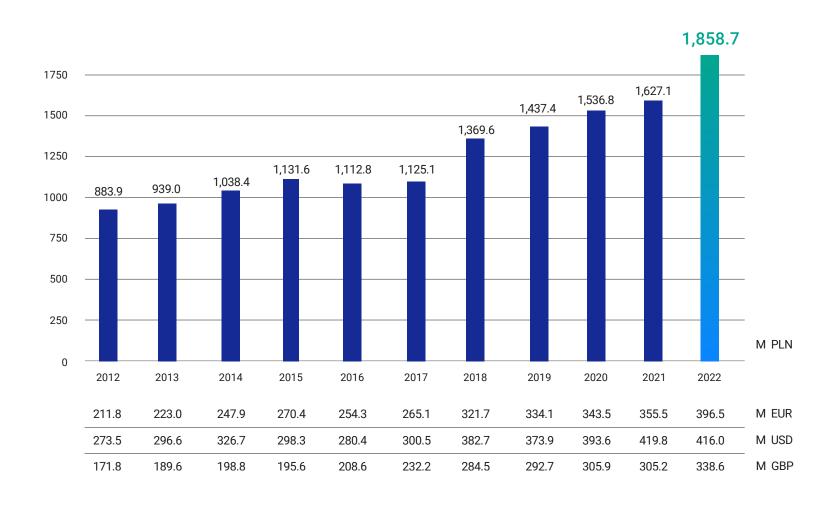
Worldwide Customers, Projects, Companies, Data Centers



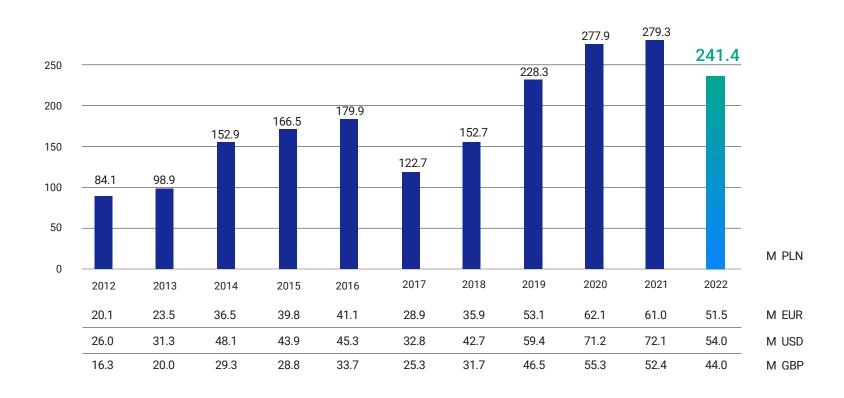
Areas of responsibility and organizational structure



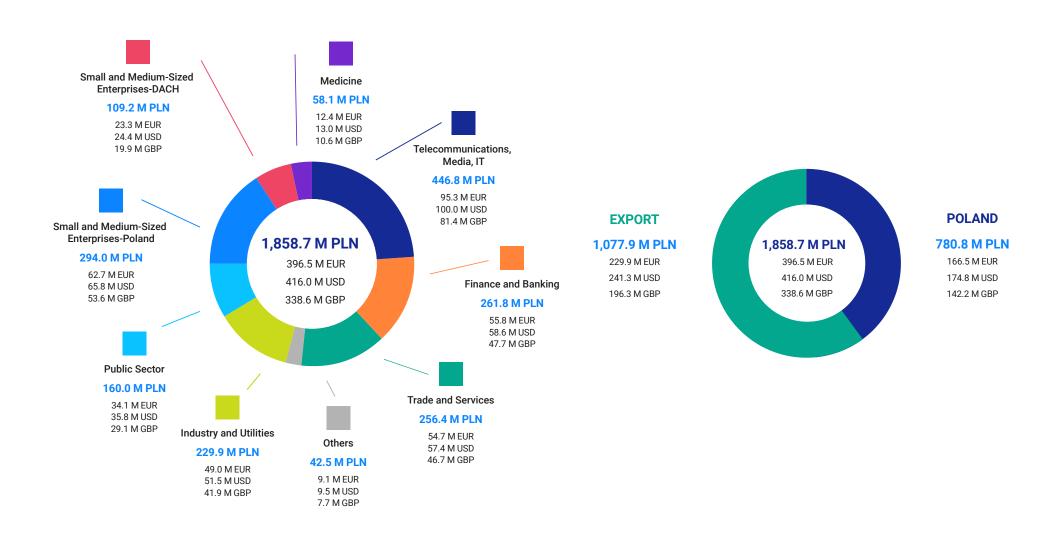
Revenues



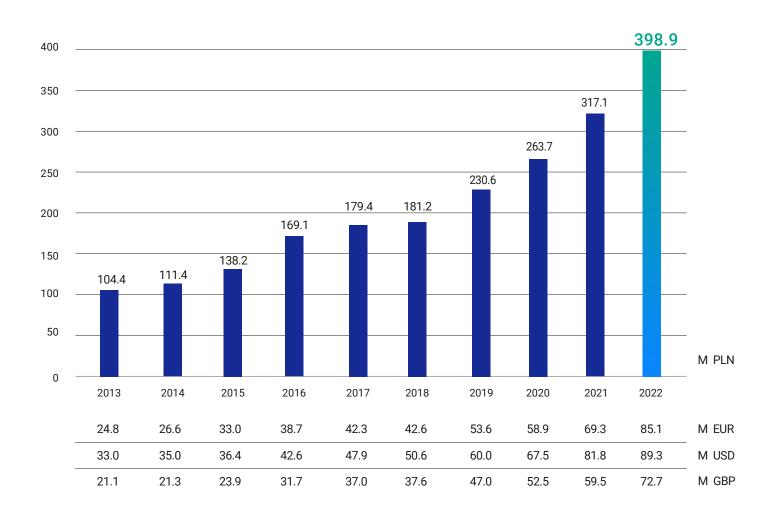
A high & stable level of EBITDA



Market and geographical sales structure



R&D Spending



Stabilization of Employment

"6,500

top-class professionals (including programmers, economists, and administration specialists), graduates of the best Polish and foreign universities.

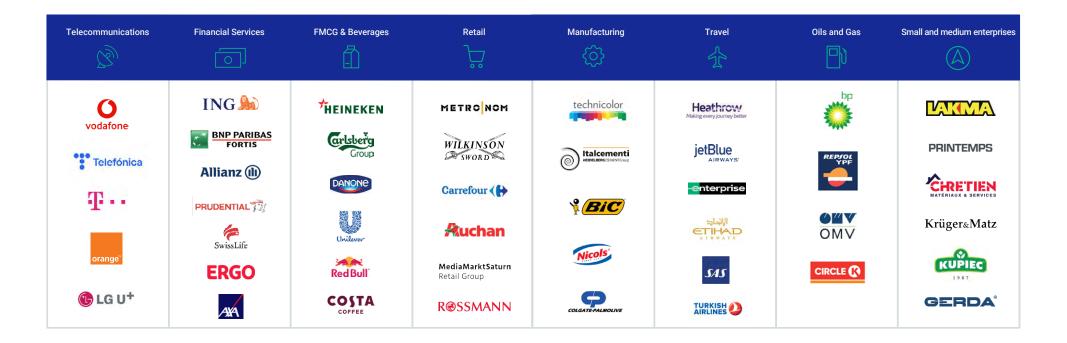


Philosophy regarding cooperating with customers

- Implement projects within budgets and schedules.
- We understand your business needs and the technology that you use, we take these into consideration when creating solutions.
- We provide faster implementation and easier integration, thus reducing the risks of a project.
- We create easy, configurable solutions that will 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 specialize in ERP business management systems,
- information security, CRM systems and sales support, electronic communications, and business intelligence.
- We offer outsourcing services and consulting.



Diversified portfolio of products & customers



CHAPTER II

Comarch in everyday life





over 50 telecoms

from around the world use comarch BSS/OSS systems in their key customer service and network maintenance activities



nearly 1 pb

of data every day Comarch systems dynamically provide information on the quality of services thanks to the analysis



Comarch solutions use AI/ML to improve customer experience



Comarch drives the market in the context of 5G technology through expansion on the japanese market, innovations in the area of standalone 5G and network slicing



The company uses the public azure cloud to launch BSS/OSS solutions for a key operator in New Zealand



over 50 telecoms

from around the world use comarch BSS/OSS systems in their key customer service and network maintenance activities



Comarch solutions allow records to be kept of hundreds of thousands of physical and virtualized elements of telecommunications networks



over 25 years of experience in finance,

banking and insurance



over 12 million

insurance clients and prospects



more than 200,000

calculated insurance offers per month



over 2.5 million

corporate clients around the world provided with our corporate banking software



support for nearly

400,000

microprocessor cards and tokens compliant with the PKCS#11 standard



over 20 million

commissions calculated monthly



KSI ZUS about 500 million insurance documents processed during a year



over 10 million court cases handled



143

e-services ready for use on the comarch e-office platform



over 250

local government units who use Comarch EZD and about 200 working on Comarch Ergo



20,000

users of Comarch EZD - system for electronic management documentation



27

Trademarks that have been applied for and registered worldwide



digital transformation participant



smart home and IOHT life-saving solutions



pioneer on the european market and the second company globally in the world of integrating Spotify with the infotainment system



290 million

members of loyalty programs implemented by Comarch



8.1 billion

transactions processed through loyalty systems supported by Comarch



650 million

documents processed by Comarch's EDI



15 billion

documents stored in Comarch ECM



20 million

generated delivery orders in the Comarch SFA system



15 data centers around the world



more than

90 Hospitals

use our systems



about 40,000 users a day benefit from our systems



more than

200

outpatient clinics use our software



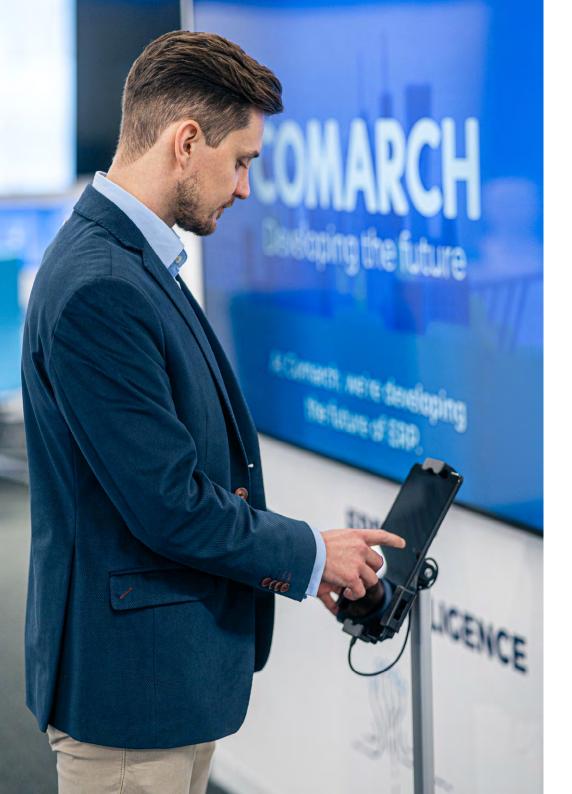
more than

20,000

patients were included in our remote medical care projects



we support Healthcare **24/7/365**





over 11,000 companies use backup services and data exchange in Comarch IBARD



more than 2,200 of web stores launched

based on Comarch e-Store



more than 3,200 accounting offices in the iKsięgowość24 community



more than 36,800 Comarch ERP Cloud Clients



over 100 successfully implemented dedicated business intelligence projects



300,000 reports delivered monthly

COMARCH

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Germany Turkey

Italy UK
Japan Ukraine

Luxembourg United Arab Emirates

Malaysia USA

About Comarch

Comarch was founded in 1993 in Kraków, Poland and it's been listed on the Warsaw Stock Exchange since 1999. It's one of the biggest IT companies in Europe and carries out projects for the leading Polish and global brands in the most important sectors of the economy, including among other things telecommunications, finance, banking, insurance, trade and services, infrastructure, public administration, industry, healthcare, and in the sector of small and medium-sized enterprises. Tens of thousands of well-known brands in over 100 countries on 6 continents have used Comarch services, among others: Allianz, Auchan, BNP Paribas Fortis, BP, Carrefour, Heathrow Airport, Heineken, ING and LG U+, Orange, Telefónica, T-Mobile, Vodafone.

Comarch ranks high in the league tables prepared by IT analysts, including Gartner, Truffle 100, TOP 200 "Computerworld", IDC. the Polish Academy of Sciences, and EU Industrial R&D Investment Scoreboard. Every year Comarch invests 15% of its revenues in innovative products. In 2022 the expenditures on R&D amounted to EUR 85 million. Presently, the Company employs over 7 000 experts in over 90 offices in more than 30 countries, from Australia and Japan to the Middle East, Europe, and both Americas.

Comarch Spółka Akcyjna with its registered seat in Kraków at Aleja Jana Pawła II 39A, entered in the National Court Register kept by the District Court for Kraków-Środmieście in Kraków, the 11th Commercial Division of the National Court Register under no. KRS 000057567. The share capital amounts to 8,133,349.00 zł. The share capital was fully paid. NIP 677-00-65-406. Copyright © Comarch 2023. All Rights Reserved.