COMARCH

# Company profile

CHAPTER I

# Comarch at a Glance

Integration
with ERP

# Comarch – innovative software and services provider

**1991**
Comarch onset

**1993**
Founding year

**1999**
First publicly traded on the Warsaw Stock Exchange

**7,000**
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

**59** Companies

**88** Offices

In **76** cities

In **33** countries

On **5** continents

**EUROPE**

1 **Poland**
Białystok, Bielsko-Biała, Częstochowa, Gdańsk, Gliwice, Katowice, Kielce, Kraków HQ, Lublin, Łódz, Nowy Sącz, Opole, Płock, Poznań, Rzeszów, Tarnów, Toruń, Warsaw, Włocławek, Wrocław, Zielona Góra
2 **Austria**
Innsbruck, Vienna
3 **Belgium**
Brussels
4 **Finland**
Vantaa
5 **France**
Cergy, Lille, Lyon, Montbonnot Saint Martin
6 **Germany**
Berlin, Bremen, Dresden, Düsseldorf, Hamburg, Hannover, Munich, Münster
7 **Italy**
Milan, Rome
8 **Luxembourg**
Luxembourg
9 **Sweden**
Stockholm
10 **Switzerland**
Arbon, Lucerna, Zug
11 **The Netherlands**
Rotterdam
12 **UK**
London
13 **Ukraine**
Lviv

**ASIA**

14 **China**
Shanghai
15 **Indonesia**
Jakarta
16 **Japan**
Tokyo
17 **Malaysia**
Kuala Lumpur
18 **South Korea**
Seoul
19 **Thailand**
Bangkok
20 **Turkey**
Istanbul

**MIDDLE EAST**

21 **Saudi Arabia**
Riyadh
22 **United Arab Emirates**
Dubai, Abu Zabi

**NORTH AMERICA**

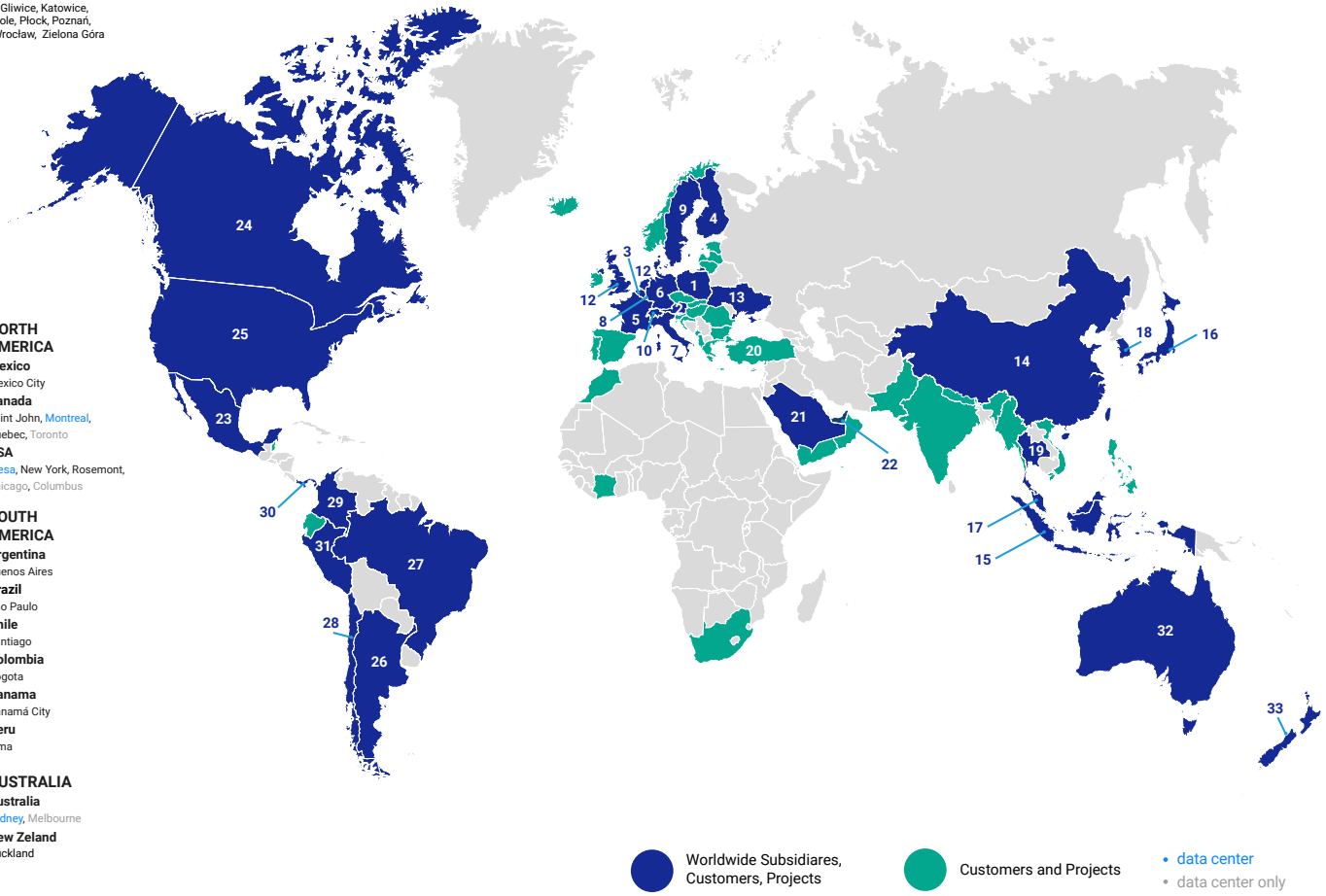
23 **Mexico**
Mexico City
24 **Canada**
Saint John, Montreal, Quebec, Toronto
25 **USA**
Mesa, New York, Rosemont, Chicago, Columbus

**SOUTH AMERICA**

26 **Argentina**
Buenos Aires
27 **Brazil**
Sao Paulo
28 **Chile**
Santiago
29 **Colombia**
Bogota
30 **Panama**
Panamá City
31 **Peru**
Lima

**AUSTRALIA**

32 **Australia**
Sydney, Melbourne
33 **New Zeland**
Auckland



# Areas of responsibility and organizational structure

**prof. Janusz Filipiak**

Founder and CEO of Comarch SA
Strategy, HR, Marketing

**dr Anna Pruska**

Member of the Supervisory Board delegated to act as President of the Management Board of Comarch SA

**Konrad Tarański**

Finance, Administration and Internal IT Systems, CFO, Vice President

**Janusz Jeremiasz Filipiak**

Vice President, Director of the **GBC USA**

**Arkadiusz Iłgowski**

Vice President, Director of the **GBC FRANCE**

**Marcin Kaleta**

Director of the **TELCO DIVISION**

**Tomasz Matysik**

Vice President, Director of the **PUBLIC DIVISION**

**Wojciech Pawluś**

Vice President, Director of the **GBC BENELUX**

**Michał Pruski**

Vice President, Director of the **GBC DACH**

**Andrzej Przewięźlikowski**

Vice President, Director of the **FINANCIAL SERVICES DIVISION**

**Marcin Romanowski**

Vice President, Director of the **E-HEALTH DIVISION**

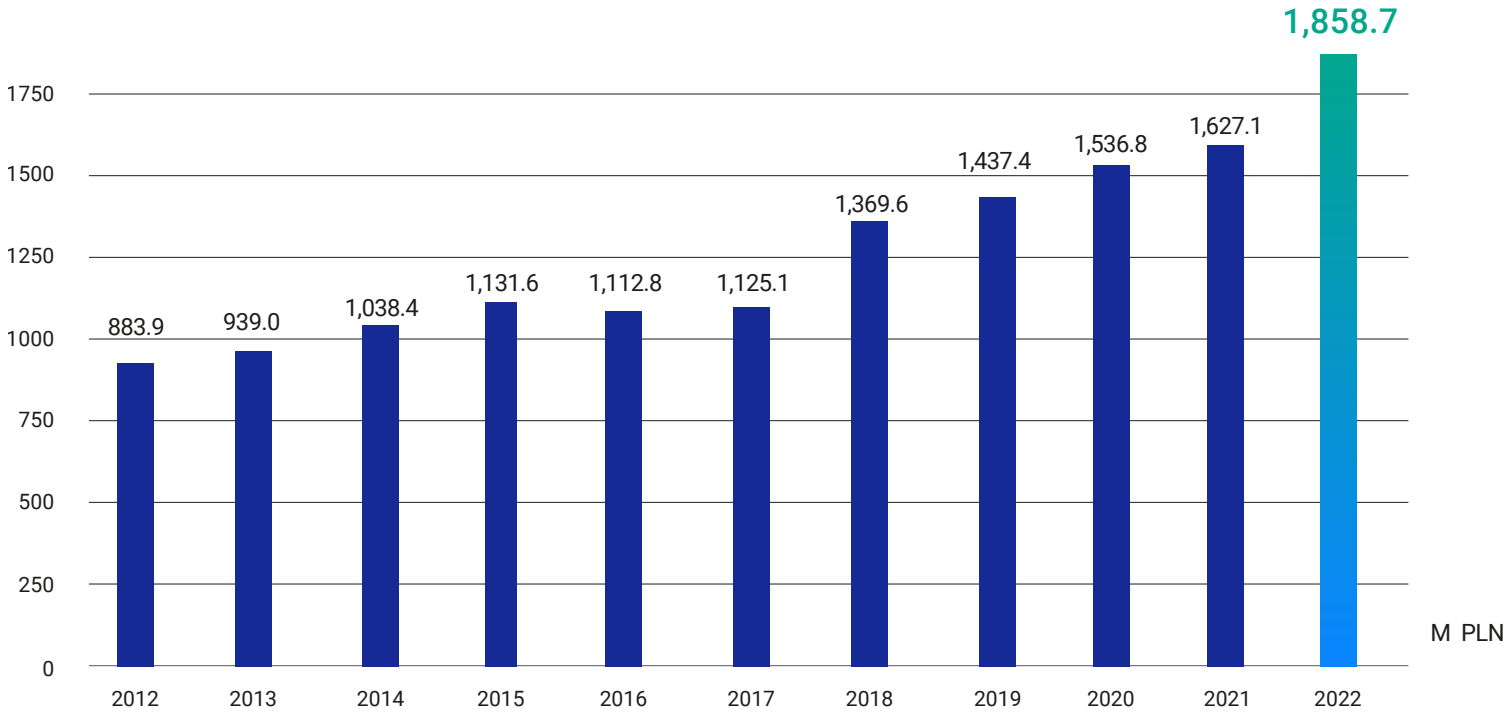
**Zbigniew Rymarczyk**

Vice President, Director of the **ES DIVISION**

**Marcin Warwas**

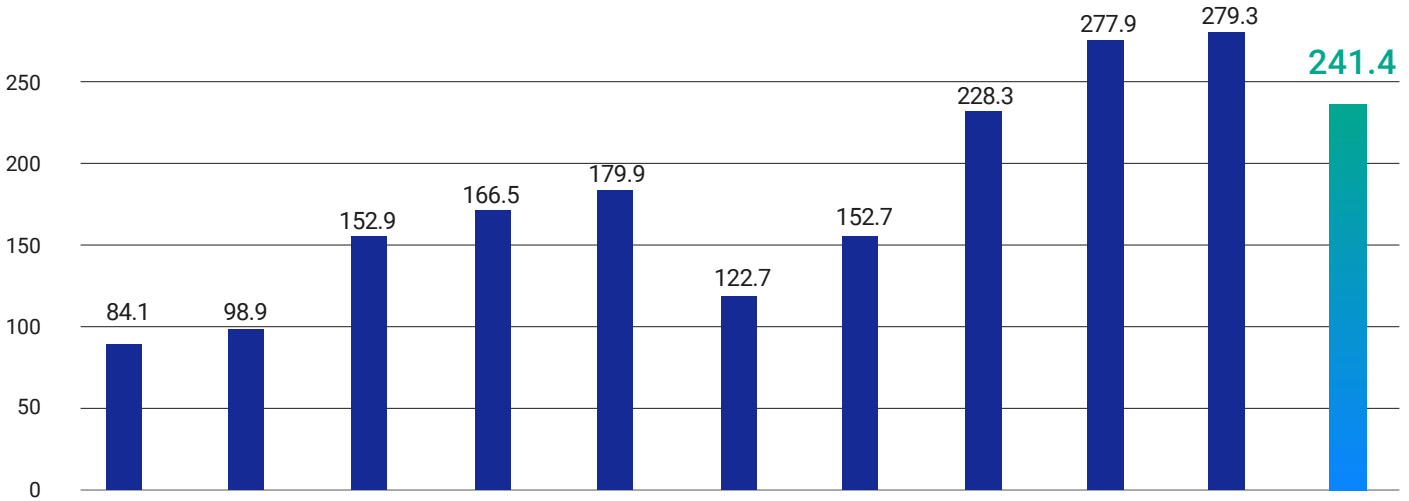
Vice President, Director of the **SERVICES DIVISION**

# Revenues



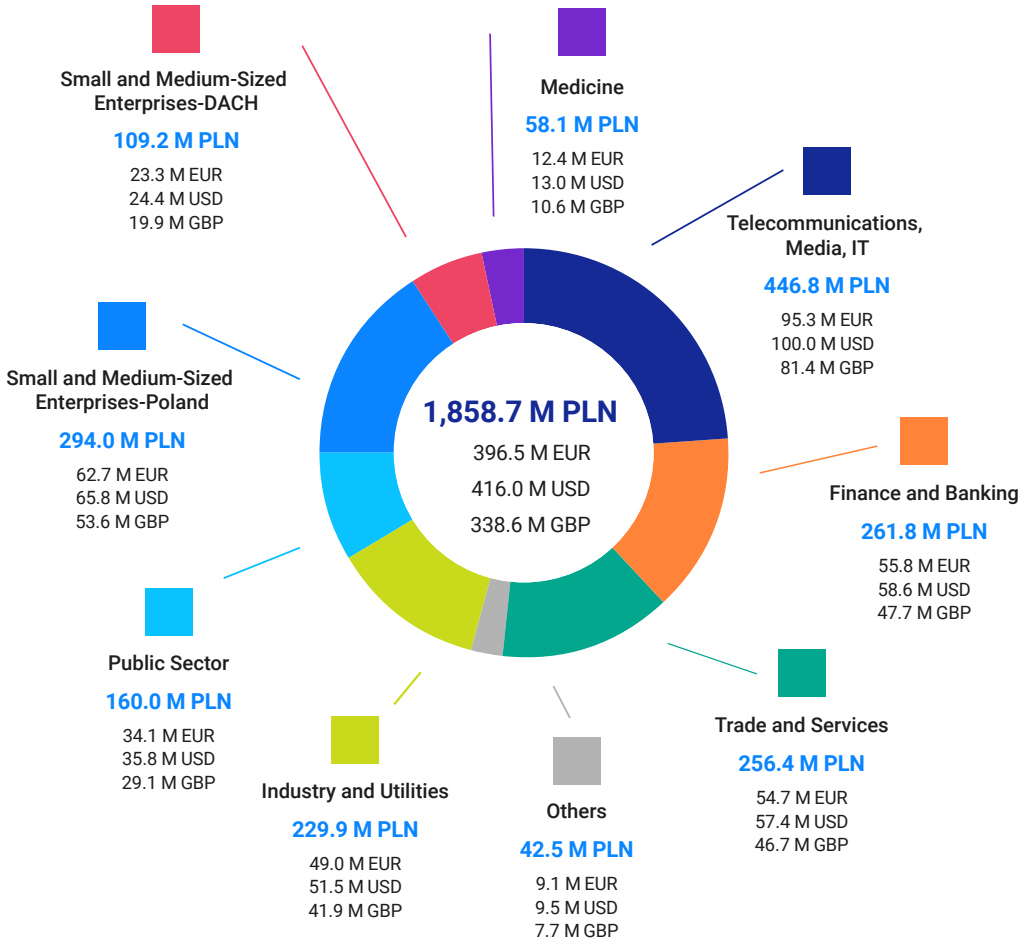

| | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| 211.8 | 223.0 | 247.9 | 270.4 | 254.3 | 265.1 | 321.7 | 334.1 | 343.5 | 355.5 | 396.5 | M EUR |
| 273.5 | 296.6 | 326.7 | 298.3 | 280.4 | 300.5 | 382.7 | 373.9 | 393.6 | 419.8 | 416.0 | M USD |
| 171.8 | 189.6 | 198.8 | 195.6 | 208.6 | 232.2 | 284.5 | 292.7 | 305.9 | 305.2 | 338.6 | M GBP |

# A high & stable level of EBITDA




| | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | | | | | | M PLN |
| | 20.1 | 23.5 | 36.5 | 39.8 | 41.1 | 28.9 | 35.9 | 53.1 | 62.1 | 61.0 | 51.5 | M EUR |
| | 26.0 | 31.3 | 48.1 | 43.9 | 45.3 | 32.8 | 42.7 | 59.4 | 71.2 | 72.1 | 54.0 | M USD |
| | 16.3 | 20.0 | 29.3 | 28.8 | 33.7 | 25.3 | 31.7 | 46.5 | 55.3 | 52.4 | 44.0 | M GBP |

# Market and geographical sales structure



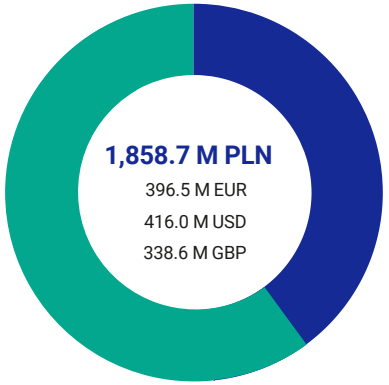

**EXPORT**

**1,077.9 M PLN**

229.9 M EUR

241.3 M USD

196.3 M GBP




**POLAND**

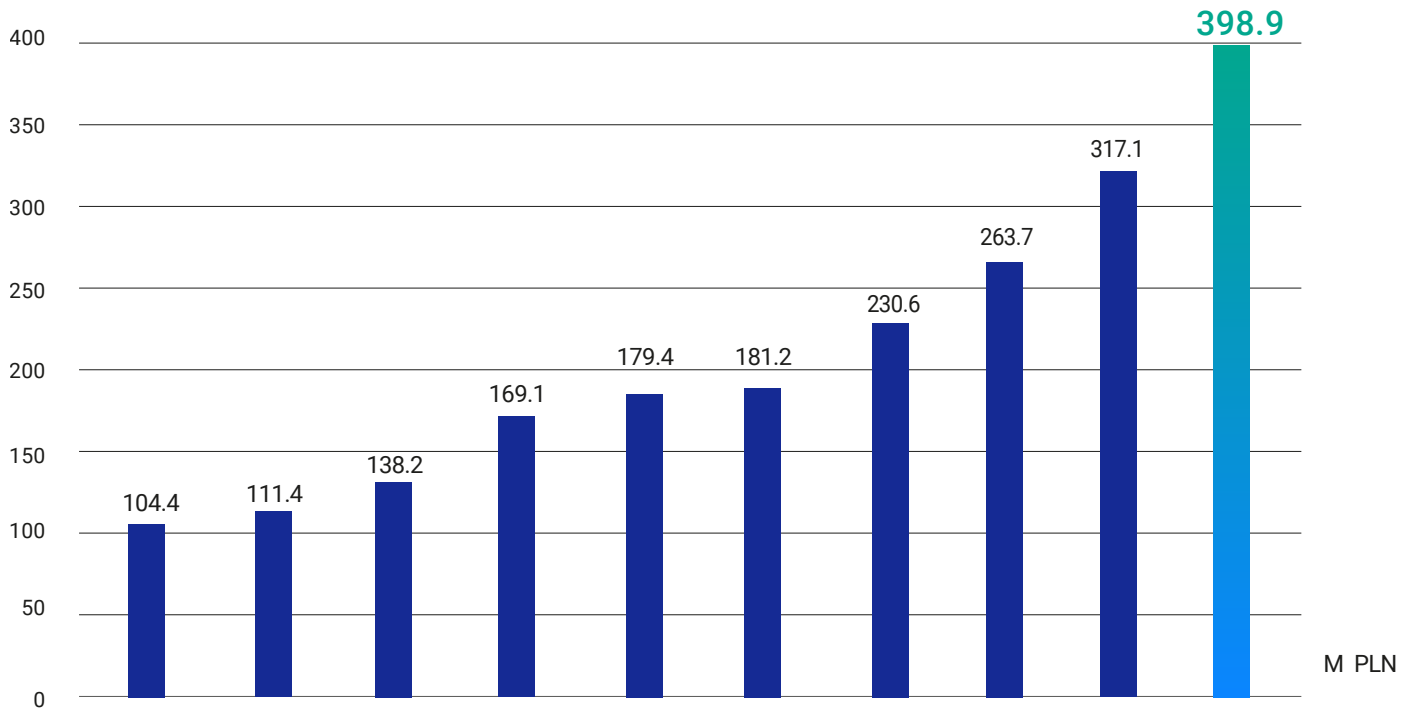
**780.8 M PLN**

166.5 M EUR

174.8 M USD

142.2 M GBP

# R&D Spending




| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| 24.8 | 26.6 | 33.0 | 38.7 | 42.3 | 42.6 | 53.6 | 58.9 | 69.3 | 85.1 | M EUR |
| 33.0 | 35.0 | 36.4 | 42.6 | 47.9 | 50.6 | 60.0 | 67.5 | 81.8 | 89.3 | M USD |
| 21.1 | 21.3 | 23.9 | 31.7 | 37.0 | 37.6 | 47.0 | 52.5 | 59.5 | 72.7 | M GBP |

# Stabilization of Employment

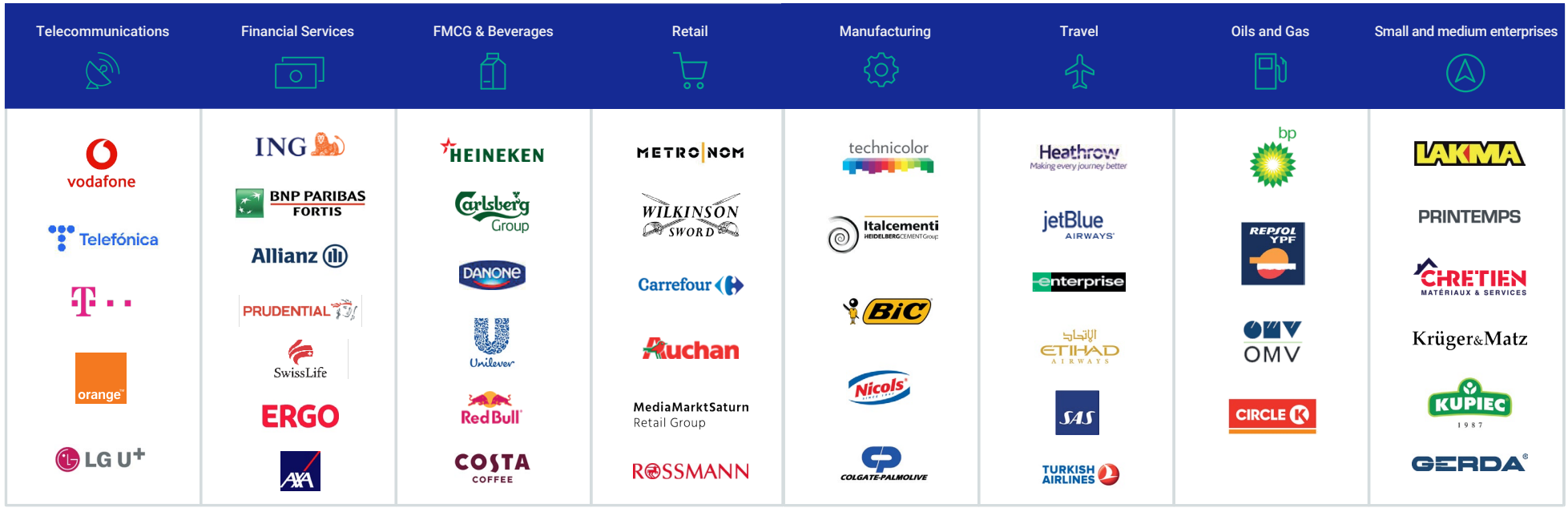
**”7,000**

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 9,000**
companies are using the Comarch iBard backup 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 31,000**
companies use paid solutions Comarch Clouds

**over 100**
successfully implemented dedicated business intelligence projects

**300,000**
reports delivered monthly

COMARCH

## Contact Us

**Visit www.comarch.com for the contact information of our offices in the following countries:**

**Austria**
**Australia**
**Argentina**
**Belgium**
**Brazil**
**Canada**
**Chile**
**China**
**Colombia**
**Finland**
**France**
**Germany**
**Italy**
**Japan**
**Luxembourg**
**Malaysia**
**Mexico**
**New Zeland**
**Panama**
**Peru**
**Poland**
**Saudi Arabia**
**South Korea**
**Sweden**
**Switzerland**
**Thailand**
**The Netherlands**
**Turkey**
**UK**
**Ukraine**
**United Arab Emirates**
**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-Śródmieście 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.

**info@comarch.com ir@comarch.com | www.comarch.com**