Company profile
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

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

- **Janusz Jeremiasz Filipiak**
  Vice President,
  Director of the PUBLIC DIVISION

- **Arkadiusz Ilgowski**
  Vice President,
  Director of the TELCO DIVISION

- **Marcin Kaleta**
  Director of the E-HEALTH DIVISION

- **Tomasz Matysik**
  Vice President,
  Director of the ES DIVISION

- **Wojciech Pawluś**
  Vice President,
  Director of the GBC DACH FINANCIAL SERVICES DIVISION

- **Michał Pruski**
  Vice President,
  Director of the GBC FRANCE DIVISION

- **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 SERVICES DIVISION

- **Marcin Warwas**
  Vice President,
  Director of the GBC BENELUX DIVISION

- **dr Anna Pruska**
  Member of the Supervisory Board delegated to act as President of the Management Board of Comarch SA
Revenues

<table>
<thead>
<tr>
<th>Year</th>
<th>Revenues (M PLN)</th>
<th>Revenues (M EUR)</th>
<th>Revenues (M USD)</th>
<th>Revenues (M GBP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>883.9</td>
<td>211.8</td>
<td>273.5</td>
<td>171.8</td>
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<tr>
<td>2013</td>
<td>939.0</td>
<td>223.0</td>
<td>296.6</td>
<td>189.6</td>
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<tr>
<td>2014</td>
<td>1,038.4</td>
<td>247.9</td>
<td>326.7</td>
<td>198.8</td>
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<tr>
<td>2015</td>
<td>1,131.6</td>
<td>270.4</td>
<td>298.3</td>
<td>195.6</td>
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<td>2016</td>
<td>1,112.8</td>
<td>254.3</td>
<td>280.4</td>
<td>208.6</td>
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<td>2017</td>
<td>1,125.1</td>
<td>265.1</td>
<td>300.5</td>
<td>232.2</td>
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<tr>
<td>2018</td>
<td>1,369.6</td>
<td>321.7</td>
<td>382.7</td>
<td>284.5</td>
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<td>2019</td>
<td>1,437.4</td>
<td>334.1</td>
<td>373.9</td>
<td>292.7</td>
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<td>2020</td>
<td>1,536.8</td>
<td>343.5</td>
<td>393.6</td>
<td>305.9</td>
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<tr>
<td>2021</td>
<td>1,627.1</td>
<td>355.5</td>
<td>419.8</td>
<td>305.2</td>
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<tr>
<td>2022</td>
<td>1,858.7</td>
<td>396.5</td>
<td>416.0</td>
<td>338.6</td>
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</tbody>
</table>
A high & stable level of EBITDA
Market and geographical sales structure

Small and Medium-Sized Enterprises-DACH
109.2 M PLN
23.3 M EUR
24.4 M USD
19.9 M GBP

Small and Medium-Sized Enterprises-Poland
294.0 M PLN
62.7 M EUR
65.8 M USD
53.6 M GBP

Public Sector
160.0 M PLN
34.1 M EUR
35.8 M USD
29.1 M GBP

Industry and Utilities
229.9 M PLN
49.0 M EUR
51.5 M USD
41.9 M GBP

Others
42.5 M PLN
9.1 M EUR
9.5 M USD
7.7 M GBP

1,858.7 M PLN
396.5 M EUR
416.0 M USD
338.6 M GBP

Telecommunications, Media, IT
446.8 M PLN
95.3 M EUR
100.0 M USD
81.4 M GBP

Finance and Banking
261.8 M PLN
55.8 M EUR
58.6 M USD
47.7 M GBP

Trade and Services
256.4 M PLN
54.7 M EUR
57.4 M USD
46.7 M GBP

Medicine
58.1 M PLN
12.4 M EUR
13.0 M USD
10.6 M GBP

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

Export Poland
1,858.7 M PLN
396.5 M EUR
416.0 M USD
338.6 M GBP

9
R&D Spending

![Graph showing R&D spending from 2013 to 2022 in M PLN, M EUR, M USD, and M GBP.](image)

- **2013:** M PLN 104.4
- **2014:** M PLN 111.4
- **2015:** M PLN 138.2
- **2016:** M PLN 169.1
- **2017:** M PLN 179.4
- **2018:** M PLN 181.2
- **2019:** M PLN 230.6
- **2020:** M PLN 263.7
- **2021:** M PLN 317.1
- **2022:** M PLN 398.9

<table>
<thead>
<tr>
<th>Year</th>
<th>M PLN</th>
<th>M EUR</th>
<th>M USD</th>
<th>M GBP</th>
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<tbody>
<tr>
<td>2013</td>
<td>104.4</td>
<td>24.8</td>
<td>33.0</td>
<td>21.1</td>
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<tr>
<td>2014</td>
<td>111.4</td>
<td>26.6</td>
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<tr>
<td>2015</td>
<td>138.2</td>
<td>33.0</td>
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<td>23.9</td>
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<tr>
<td>2016</td>
<td>169.1</td>
<td>38.7</td>
<td>42.6</td>
<td>31.7</td>
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<tr>
<td>2017</td>
<td>179.4</td>
<td>42.3</td>
<td>47.9</td>
<td>37.0</td>
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<tr>
<td>2018</td>
<td>181.2</td>
<td>42.6</td>
<td>50.6</td>
<td>37.6</td>
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<tr>
<td>2019</td>
<td>230.6</td>
<td>53.6</td>
<td>60.0</td>
<td>47.0</td>
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<tr>
<td>2020</td>
<td>263.7</td>
<td>58.9</td>
<td>67.5</td>
<td>52.5</td>
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<tr>
<td>2021</td>
<td>317.1</td>
<td>69.3</td>
<td>81.8</td>
<td>59.5</td>
</tr>
<tr>
<td>2022</td>
<td>398.9</td>
<td>85.1</td>
<td>89.3</td>
<td>72.7</td>
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</table>
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

<table>
<thead>
<tr>
<th>Telecommunications</th>
<th>Financial Services</th>
<th>FMCG &amp; Beverages</th>
<th>Retail</th>
<th>Manufacturing</th>
<th>Travel</th>
<th>Oils and Gas</th>
<th>Small and medium enterprises</th>
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<tbody>
<tr>
<td>vodafone</td>
<td>ING</td>
<td>Heineken</td>
<td>MetroNOM</td>
<td>technicolor</td>
<td>Heathrow</td>
<td>bp</td>
<td>Lakma</td>
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<tr>
<td>Telefónica</td>
<td>BNP Paribas</td>
<td>Carlsberg Group</td>
<td>Wilkinson &amp; Gordon</td>
<td>Italcementi</td>
<td>JetBlue</td>
<td>Repsol</td>
<td>Printemps</td>
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<tr>
<td>T</td>
<td>Allianz</td>
<td>Danone</td>
<td>Carrefour</td>
<td>BIC</td>
<td>ItalTrans</td>
<td>OMV</td>
<td>Grethien</td>
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<tr>
<td>orange</td>
<td>Prudential</td>
<td>Unilever</td>
<td>Auchan</td>
<td>Nicols</td>
<td>Etihad Air</td>
<td>OMV</td>
<td>Kupiec</td>
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<td>LG U+</td>
<td>Swiss Life</td>
<td>mediaMarktSaturn</td>
<td>Rossmann</td>
<td>SAG</td>
<td>Turkish Airlines</td>
<td>CIRCLE</td>
<td>Krüger &amp; Matz</td>
</tr>
</tbody>
</table>

*COMARCH*
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
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

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
more than 200 outpatient clinics use our software
more than 20,000 patients were included in our remote medical care projects
Healthcare 24/7/365
about 40,000 users a day benefit from our systems
more than 90 Hospitals use our systems
more than 200 outpatient clinics use our software
more than 20,000 patients were included in our remote medical care projects
Healthcare 24/7/365
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
15 data centers around the world
20 million generated delivery orders in the Comarch SFA system
15 data centers around the world
more than 2,200 web stores launched based on Comarch e-Store

more than 3,200 accounting offices in the iKsięgowość24 community

300,000 reports delivered monthly

over 9,000 companies are using the Comarch iBard backup and data exchange in Comarch iBard

more than 31,000 companies use paid solutions Comarch Clouds

over 100 successfully implemented dedicated business intelligence projects

over 100 successfully implemented dedicated business intelligence projects

300,000 reports delivered monthly
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.

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
- Mexico
- New Zealand
- Panama
- Peru
- Poland
- Saudi Arabia
- South Korea
- Sweden
- Switzerland
- Thailand
- The Netherlands
- Turkey
- UK
- Ukraine
- United Arab Emirates
- USA

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