

COMARCH

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



+6,400

Employees



60

Companies



>400 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

60

Companies

83

Offices

In
71

cities

In
32

countries

On

5

continents

EUROPE

1 **Poland**
Białystok, Bielsko-Biala, Częstochowa, Gdańsk, Gliwice, Katowice, Kielce, **Kraków HQ**, Lublin, Łódź, Nowy Sącz, Opole, Płock, Poznań, Rzeszów, Tarnów, Toruń, **Warsaw**, Wrocław, Wrocław

2 **Austria**

Innsbruck

3 **Belgium**

Brussels

4 **Finland**

Vantaa

5 **France**

Cergy, **Lille**, Lyon, Montbonnot Saint Martin

6 **Germany**

Berlin, Bremen, **Dresden**, Hamburg, Hannover, Munich, Münster

7 **Italy**

Milan, Rome

8 **Luxembourg**

Luxembourg

9 **Malta**

Ta'Xbiex

10 **Sweden**

Stockholm

11 **Switzerland**

Arbon, Lucerna, Zug

12 **The Netherlands**

Rotterdam

13 **UK**

London

14 **Ukraine**

Lviv

ASIA

15 **China**

Shanghai

16 **Indonesia**

Jakarta

17 **Japan**

Tokyo

18 **Malaysia**

Kuala Lumpur

19 **South Korea**

Seoul

20 **Thailand**

Bangkok

21 **Turkey**

Istanbul

MIDDLE EAST

22 **Saudi Arabia**

Riyadh

23 **United Arab Emirates**

Dubai, Abu Dhabi

NORTH AMERICA

24 **Mexico**

Mexico City

25 **Canada**

Saint John, **Montreal**, Quebec, Toronto

26 **USA**

Mesa, New York, Rosemont, Chicago, Columbus

SOUTH AMERICA

27 **Brazil**

Sao Paulo

28 **Chile**

Santiago

29 **Colombia**

Bogota

30 **Panama**

Panamá City

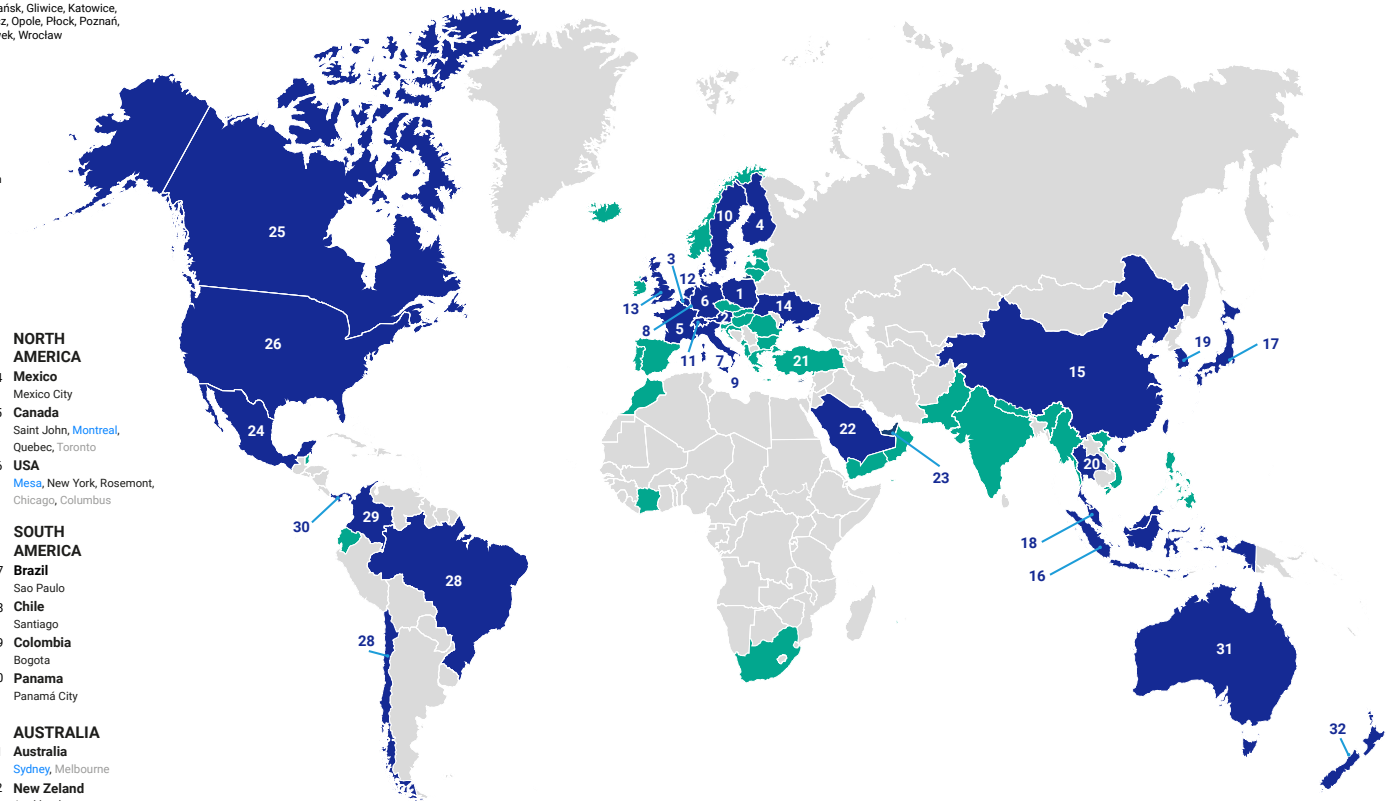
AUSTRALIA

31 **Australia**

Sydney, Melbourne

32 **New Zealand**

Auckland

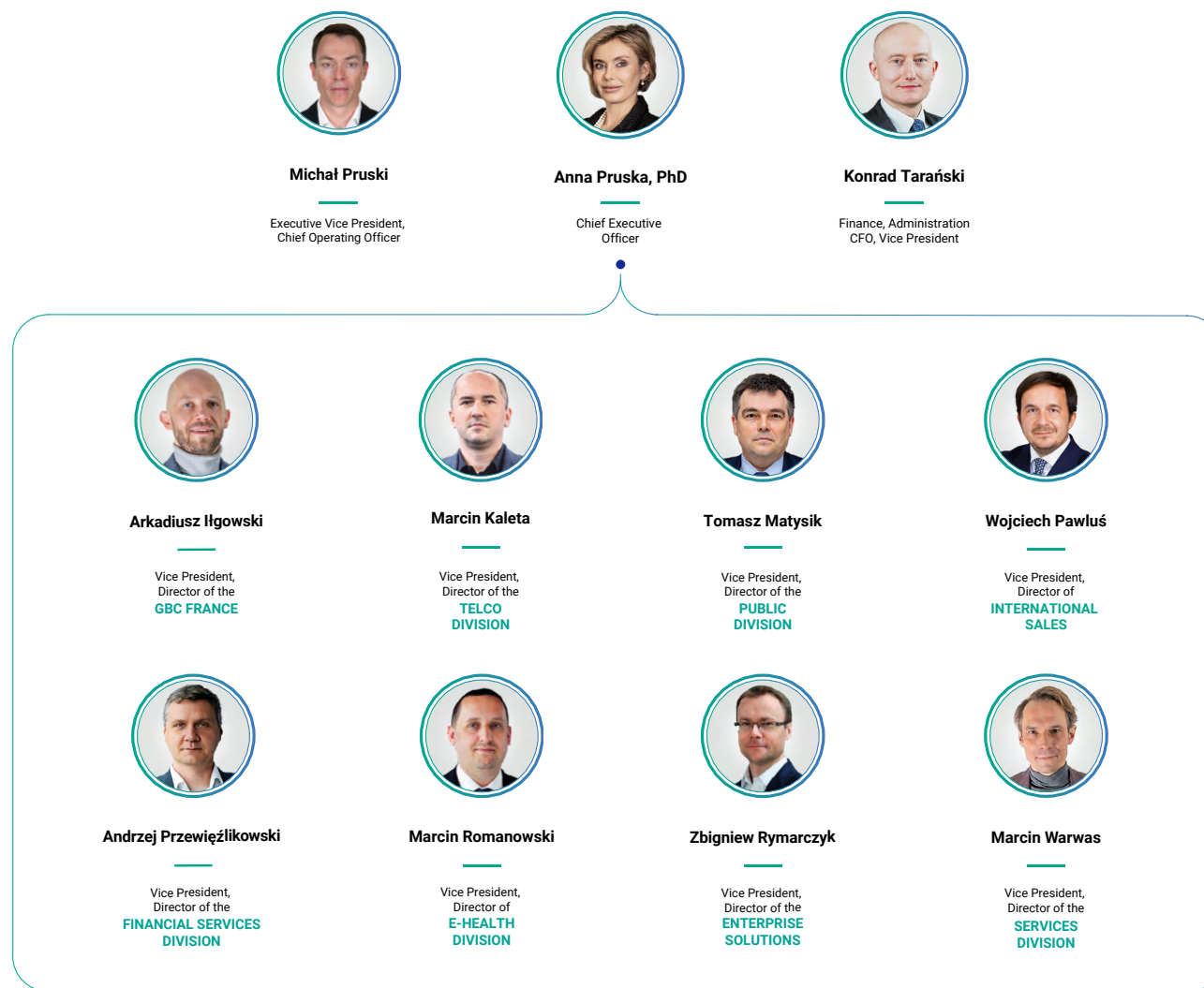


Worldwide Subsidiaries,
Customers, Projects

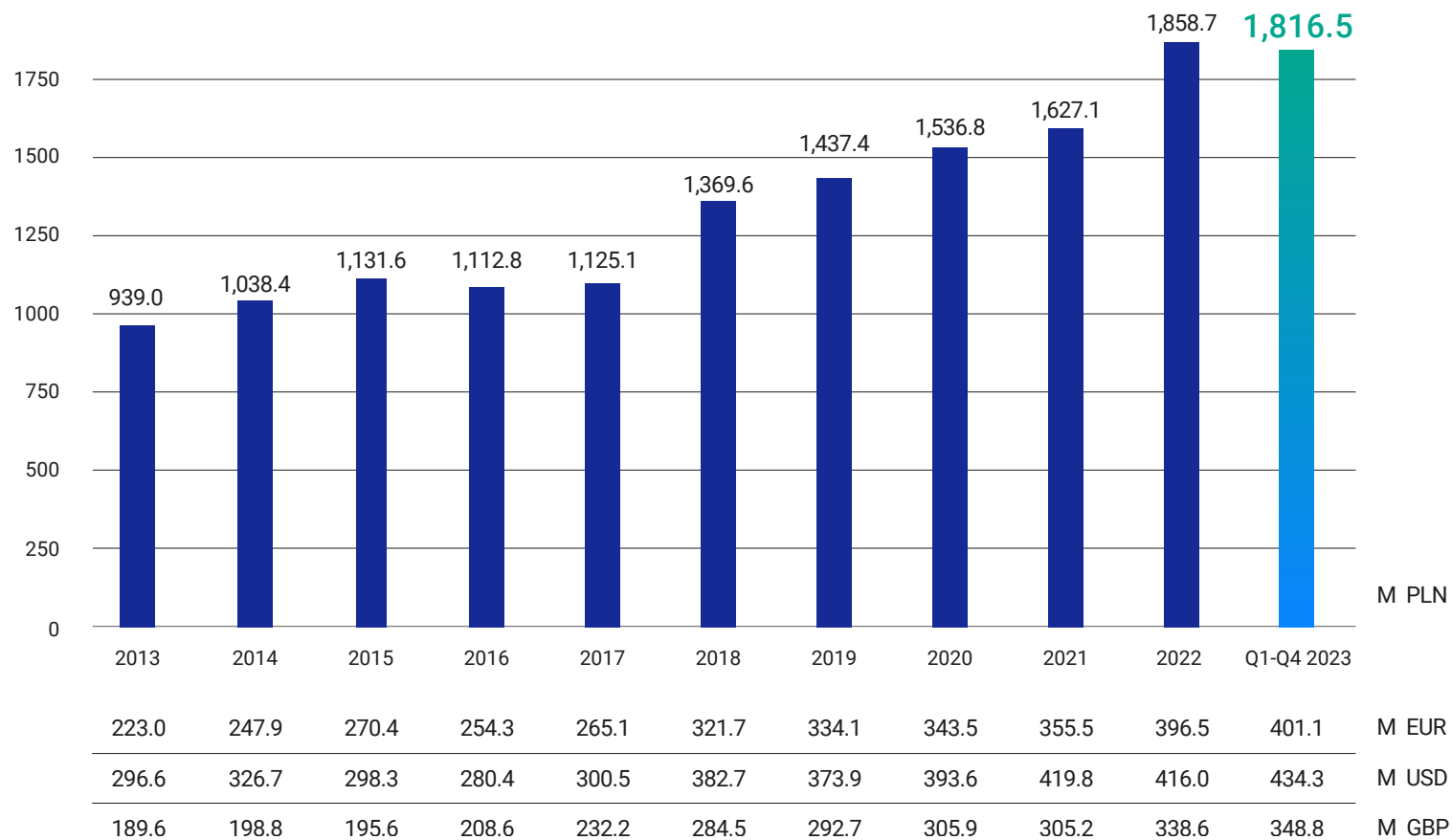
Customers and Projects

data center
data center only

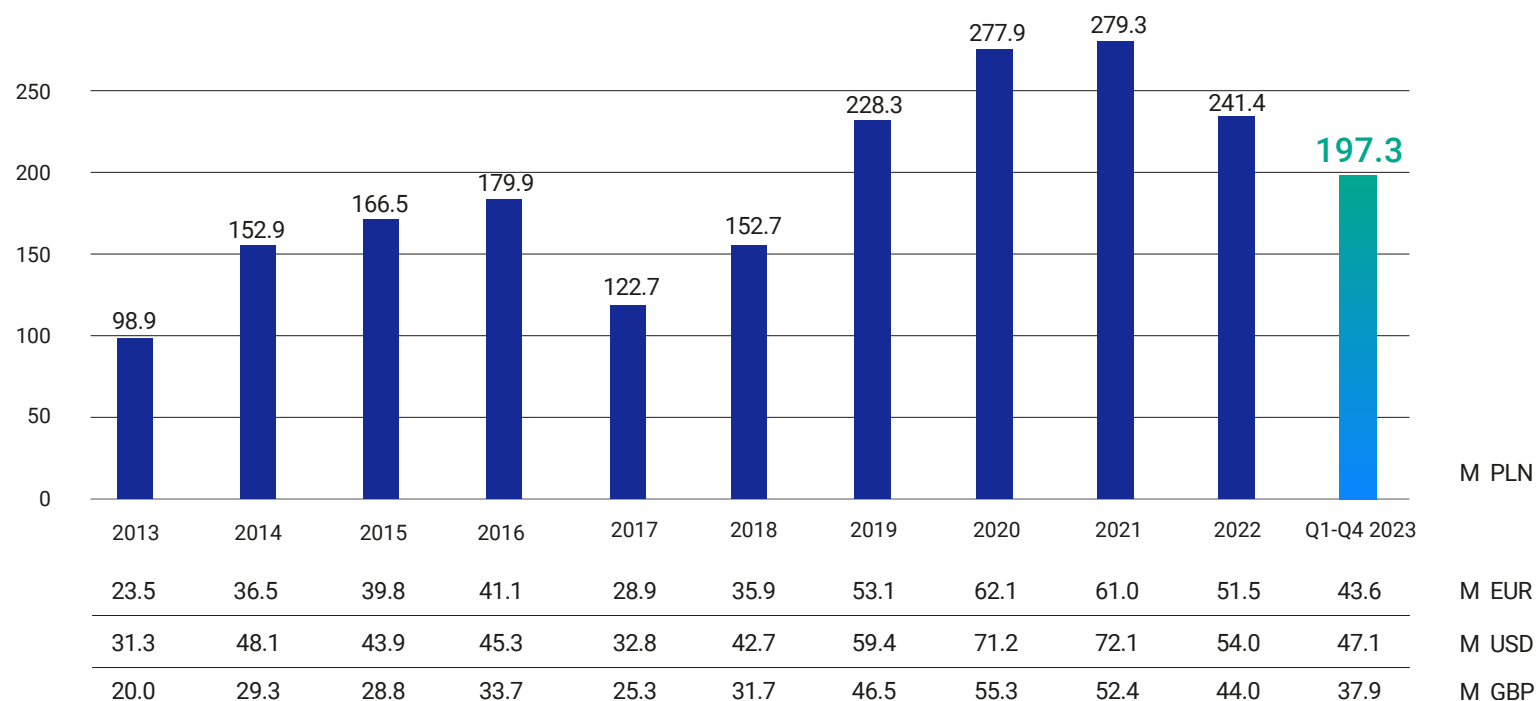
Areas of responsibility and organizational structure



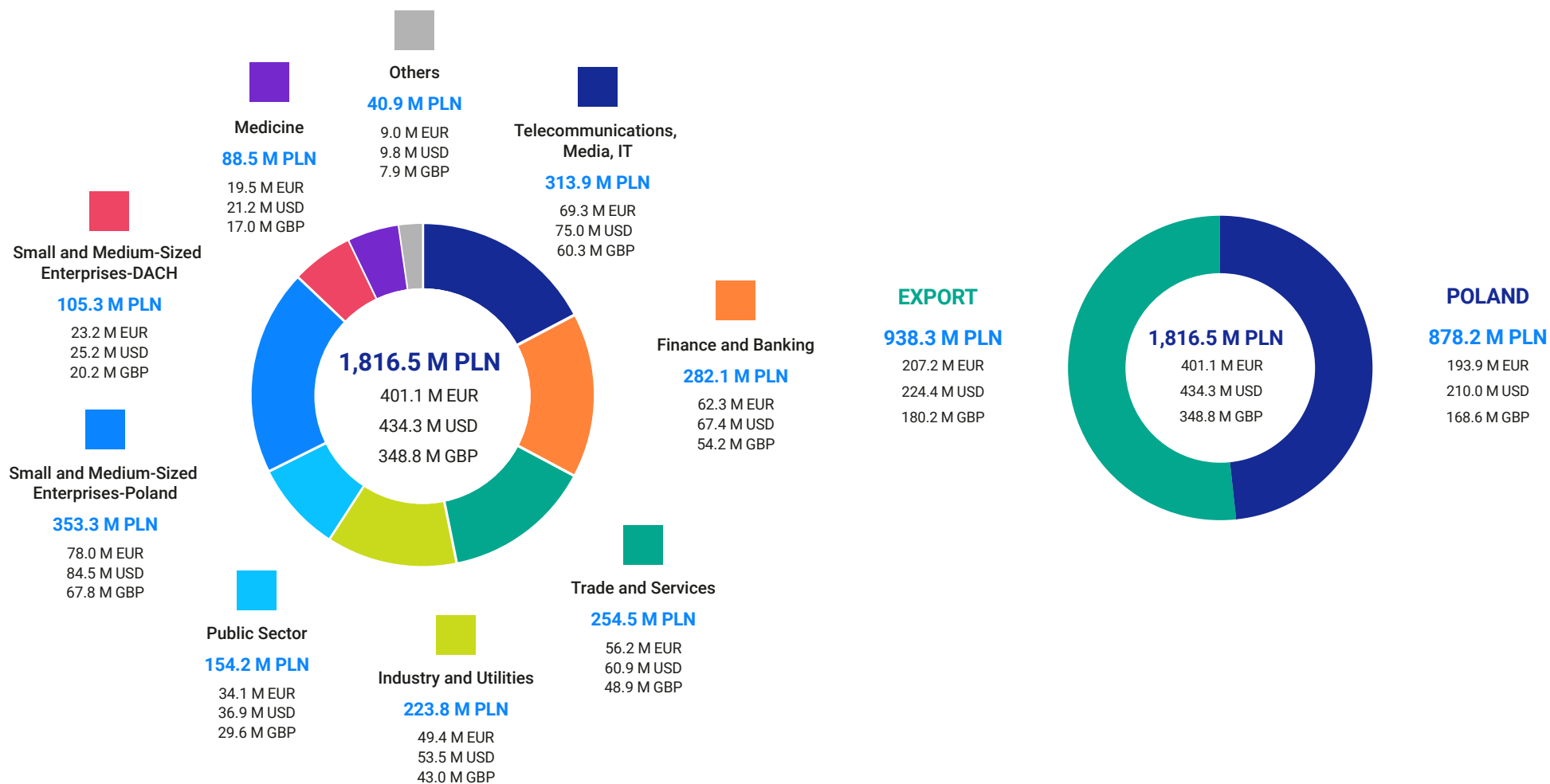
Revenues



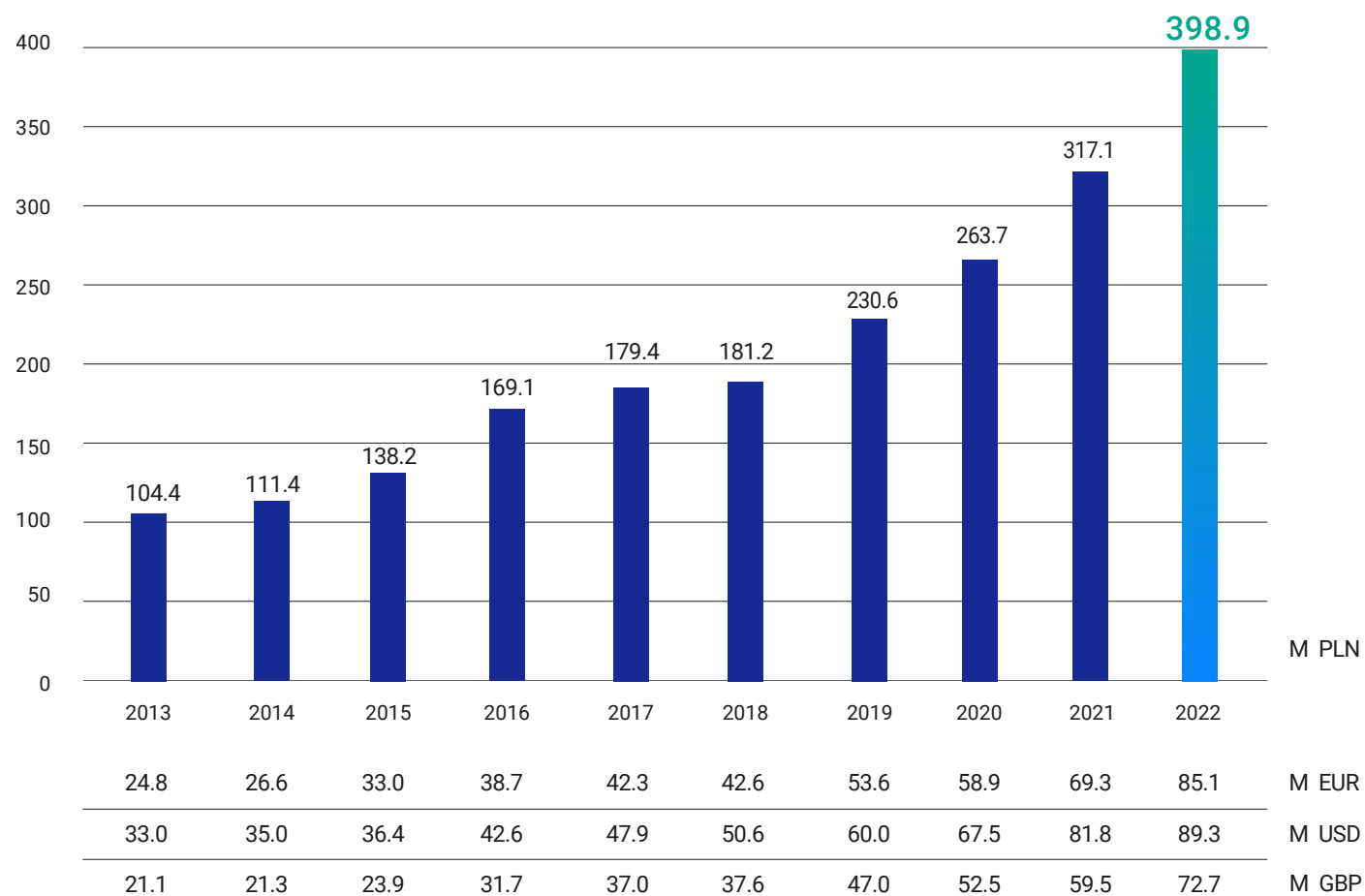
A high & stable level of EBITDA



Market and geographical sales structure



R&D Spending



Stabilization of Employment

+6,400

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















































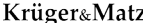




Philosophy regarding cooperating with customers

- 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

Telecommunications	Financial Services	FMCG & Beverages	Retail	Manufacturing	Travel	Oils and Gas	Small and medium enterprises
							
 vodafone  Telefónica  T-Mobile  orange 	 ING  BNP PARIBAS FORTIS  Allianz  PRUDENTIAL  SwissLife  ERGO 	 HEINEKEN  Carlsberg Group  DANONE  Unilever  Red Bull  COSTA COFFEE	 METRO NOM  WILKINSON SWORD  Carrefour  Auchan  MediaMarktSaturn Retail Group 	 technicolor  Italcementi  BIC  Nicols  COLGATE-PALMOLIVE	 Heathrow  jetBlue AIRWAYS  enterprise  ETIHAD AIRWAYS  SAS 	 bp  REPSOL YPF  OMV  CIRCLE K	 LAKMA  PRINTEMPS  CHRETIEN MATERIAUX & SERVICES  Krüger&Matz  KUPIEC 1987  GERDA

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 14,000

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 38,100

Comarch ERP Cloud Clients



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	Mexico
Australia	New Zealand
Argentina	Panama
Belgium	Peru
Brazil	Poland
Canada	Saudi Arabia
Chile	South Korea
China	Sweden
Colombia	Switzerland
Finland	Thailand
France	The Netherlands
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-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 2024. All Rights Reserved.