

COMARCH

Company profile



CHAPTER I

Comarch at a Glance



Comarch – manufacturer, integrator, supplier of modern IT systems



1991

Comarch onset



1993

Founding year



Comarch

is in the portfolio of
CVC Capital Partners
fund



5,000

Employees



>100

countries with successful
projects



**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

53

Companies

69

Offices

In
65

cities

In
31

countries

On
5
continents

EUROPE

- 1 **Poland**
Białystok, Bielsko-Biala, Gdańsk, Gliwice, Katowice, Kielce, [Kraków HQ](#), Lublin, Łódź, Poznań, Rzeszów, Tarnów, [Warsaw](#), Wrocław
- 2 **Austria**
Innsbruck, Vienna
- 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
- 8 **Luxembourg**
Luxembourg
- 9 **Sweden**
Stockholm
- 10 **Switzerland**
Arbon
- 11 **The Netherlands**
Rotterdam
- 12 **UK**
London
- 13 **Ukraine**
Lviv

ASIA

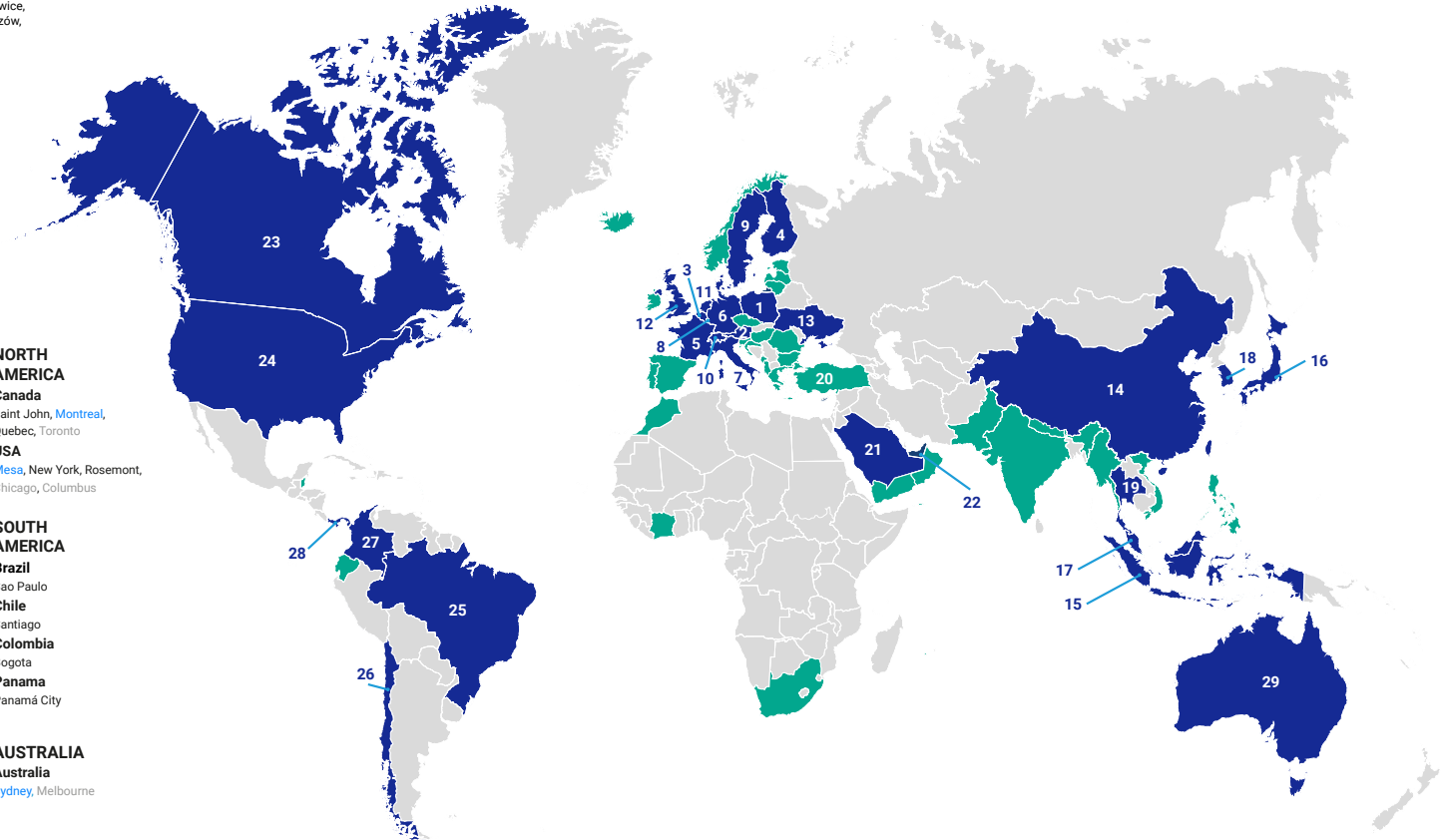
- 14 **China**
Shanghai
 - 15 **Indonesia**
Jakarta
 - 16 **Japan**
Tokyo
 - 17 **Malaysia**
[Kuala Lumpur](#)
 - 18 **South Korea**
Seoul
 - 19 **Thailand**
Bangkok
 - 20 **Turkey**
Istanbul
- ## MIDDLE EAST
- 21 **Saudi Arabia**
Riyadh
 - 22 **United Arab Emirates**
[Dubai](#), Abu Zabi

NORTH AMERICA

- 23 **Canada**
Saint John, [Montreal](#), Quebec, Toronto
- 24 **USA**
[Mesa](#), New York, Rosemont, Chicago, Columbus

SOUTH AMERICA

- 25 **Brazil**
Sao Paulo
 - 26 **Chile**
Santiago
 - 27 **Colombia**
Bogota
 - 28 **Panama**
Panamá City
- 29 **AUSTRALIA**
[Australia](#)
[Sydney](#), Melbourne



- Worldwide Subsidiaries, Customers, Projects
- Customers and Projects
- data center
- data center only

Comarch Leadership Team



Jarosław Mikos

CEO, Comarch SA



Piotr Korycki

Vice President of the Management Board,
Chief Financial Officer



Żaklina Pawlak-Iwińska

Vice President of the Management Board,
Chief People Officer



Maja Gawrysiuk

Chief Legal & Compliance Officer



Joanna Ormińska

Chief M&A and Corporate Development



Łukasz Bolikowski

Chief AI Officer



Mateusz Woźniak

Chief Transformation Officer



Marcin Kaleta

Vice President of the Management Board,
CEO of Comarch Communications



Zbigniew Rymarczyk

Vice President of the Management Board,
Director of the ERP Sector



Adam Bledzik

Director of the e-Invoicing Sector



Wojciech Mach

Director of the Financial Services Sector



Max Byloff

Global Head of the Loyalty Sector



Jannis Roser

Director of the CEE Sector,
CEO DACH & France



Management Board Vice President

Financial Results



Record-high
bookings:

PLN 1,935M

+30% year-over-year



Comarch Group
Revenue in 2025:

PLN 1,714M

+6% year-over-year



Record
EBITDA results:

PLN 381M

+42% year-over-year

Our strategic shift toward higher profitability and focus on core business segments delivered spectacular results in 2025. Consistent improvements in operational efficiency and the execution of the Value Creation Plan have directly translated into impressive EBITDA growth. We want Comarch to fully pursue its mission of leading clients through the AI era. Our 2025 performance demonstrates that we are the ideal partner to guide our clients on their journeys to the top.

Piotr Korycki

Chief Financial Officer w Comarch

Stabilization of Employment

Nearly

5,000

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

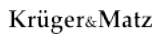


Philosophy regarding cooperating with customers

- 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

Telecommunications	Financial Services	FMCG & Beverages	Retail	Manufacturing	Travel	Oils and Gas	Small and medium enterprises
 vodafone  Telefónica  T-Mobile  orange  LG U+	 ING  BNP PARIBAS FORTIS  Allianz  PRUDENTIAL  SwissLife  ERGO  AVA	 HEINEKEN  Carlsberg Group  DANONE  Unilever  Red Bull  COSTA COFFEE	 METRO NOM  WILKINSON SWORD  Carrefour  Auchan  MediaMarktSaturn Retail Group	 technicolor  Italcementi HEIDELBERGCEMENT Group  BIC  Nicols  COLGATE-PALMOLIVE	 Heathrow Making every journey better  jetBlue AIRWAYS  enterprise  الانساب ETIHAD AIRWAYS  SAS  TURKISH AIRLINES	 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

COMARCH



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



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



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



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
52,000
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. It's one of the biggest IT company 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, and 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, EU Industrial R&D Investment Scoreboard. Every year Comarch invests 15% of its revenues in innovative products. In 2023 the expenditures on R&D amounted to EUR 85 million. Presently, the Company employs more than 6 500 experts in over 80 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 2026. All Rights Reserved.