COMARCH

Company profile



CHAPTER I

Comarch at a Glance


Integration
with ERP

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

54
Companies

69
Offices

In
65
cities

In
31
countries

On
5
continents

EUROPE

1 **Poland**
Białystok, Bielsko-Biała, Gdańsk, Gliwice, Katowice, Kielce, Kraków HQ, Lublin, Łódz, 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

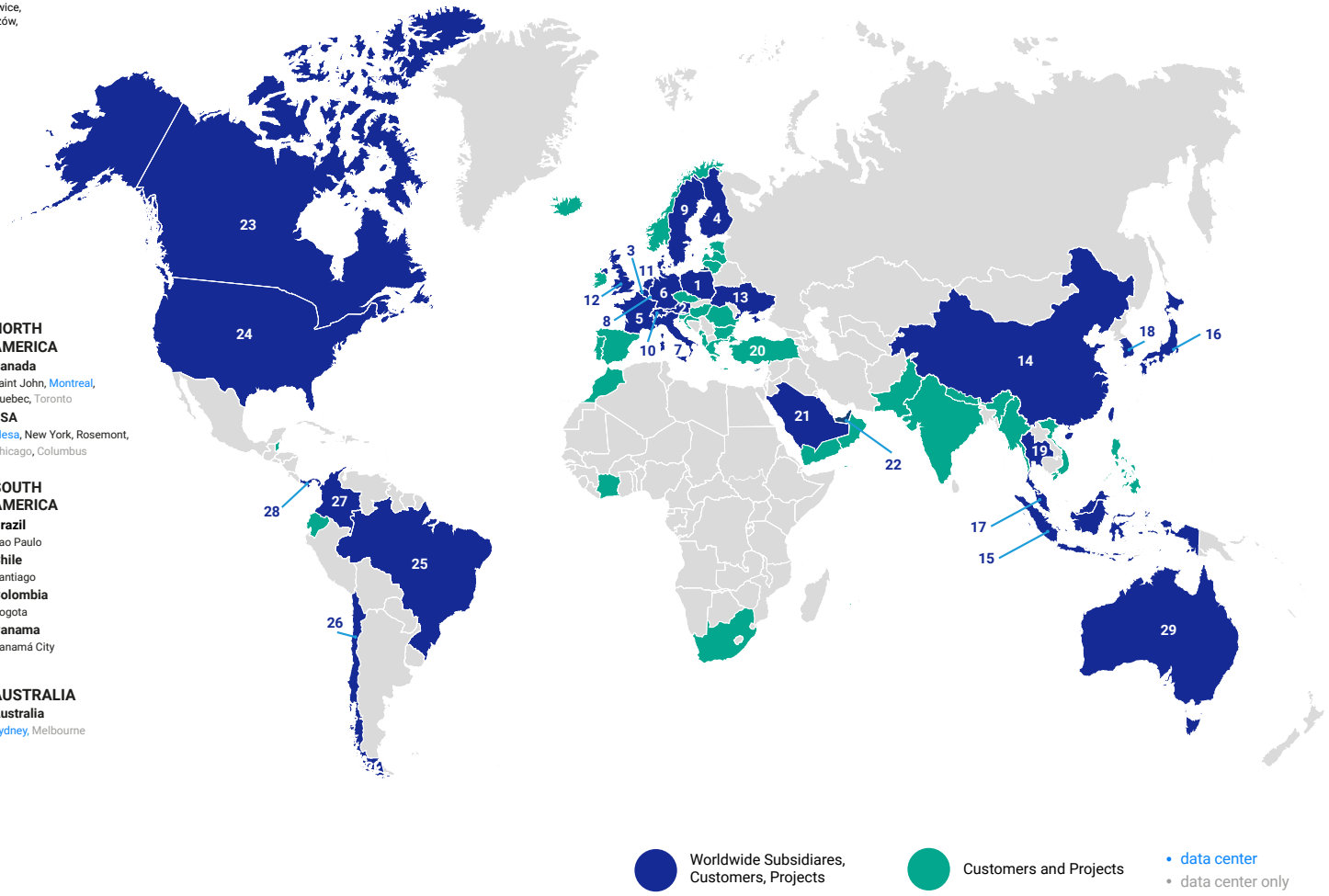
26 **Chile**
Santiago

27 **Colombia**
Bogota

28 **Panama**
Panamá City

AUSTRALIA

29 **Australia**
Sydney, Melbourne



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:

EUR 456,4M

+30% year-over-year



Comarch Group Revenue in 2025:

EUR 404,2M

+6% year-over-year



Record EBITDA results:

EUR 89,9M

+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.

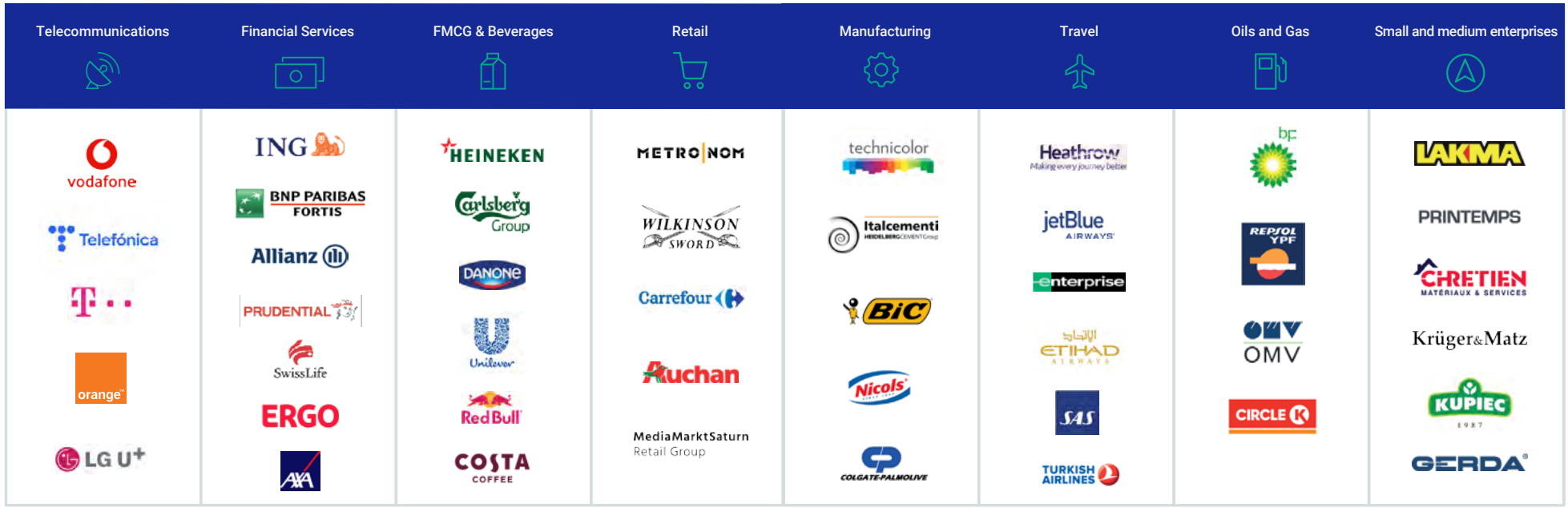


Philosophy regarding cooperating with customers

- 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



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
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. 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 5 000 experts in over 69 offices in more than 31 countries, from Australia and Japan to the Middle East, Europe, and both Americas.

COMARCH sp. z o.o. with its registered seat in Kraków at ul. Prof. Michała Życzkowskiego 33, 31-864 Kraków, 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 0001273837. The share capital amounts to 8,133,350.00 zł. The share capital was fully paid. NIP 677-00-65-406. Copyright © Comarch 2026. All Rights Reserved.

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