

COMARCH

Comarch's Guidebook to the AI Era

Annual Report

2025



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Letter from the CEO

*Dear Shareholders, Clients,
and Partners,*

*The past year has been a period of profound transformation. After three decades of building the company from the ground up under Professor Janusz Filipiak, we have launched a new chapter. This new era honors our founder's rich legacy while boldly embracing the future, focusing on client excellence and the **Comarch AI Transformation**.*

*A defining moment was our partnership with **CVC Capital Partners**. This change in ownership is more than a business transaction; it is a strategic alliance that opens new horizons for international growth and scaling our technology business.*

*Artificial Intelligence is the heartbeat of our new strategy. For us, AI is not a buzzword – it is a fundamental megatrend reshaping how companies and societies function. Our mission is clear: **we lead our clients through the AI era**, serving as their navigator in a world where technology takes center stage. We aim to be an **AI-native company**, integrating AI into every business line, every product, and our daily operations.*

With our heart beating in Kraków, we serve clients globally. Our international presence reflects the diversity

of our business: from ERP systems for Central Europe to global loyalty platforms and e-invoicing serving clients in over 50 countries, alongside advanced solutions for telecommunications, finance, and insurance.

*People are the pillar of this transformation. This past year, we trained thousands of engineers in AI, launched our **AI Academy**, and developed new competencies ranging from prompt engineering to working with autonomous agents. We are evolving our organizational culture from an engineering-centric firm to one that fuses technical excellence with values-driven engagement.*

*We believe in people who feel the need to push boundaries. That is why we supported **Andrzej Bargiel's EVEREST SKI CHALLENGE**, which perfectly mirrors our ambition: reaching peaks and realizing projects no one else has dared to attempt.*

Jarosław Mikos
CEO, Comarch SA

**Our mission is clear:
we lead our clients
through the AI era**

Our DNA: We are Pioneers

The spirit of pioneering and innovation has been embedded in our DNA since the very beginning. Where others saw barriers in the 1990s, Comarch's founder, **Professor Janusz Filipiak**, saw opportunities to win in the market.

Today, in the AI era and alongside our new owner — **CVC Capital Partners** — that same motivation drives us to go further than anyone else.

We have developed **dedicated growth visions** for every business line, addressing the unique needs and challenges of our clients.



Comarch is a strong Polish brand that we intend to scale globally, building on its Polish roots and a powerful team. We are now entering a period of acceleration together, increasing development resources and taking a strategic business leap forward.

István Szőke
Managing Partner, CVC Capital Partners



We work hand in hand

Pioneers never act alone; we work as a high-performing team.



We are powered by AI

We are moving at speed to be the first to navigate the new frontier of AI for business.



We push boundaries for our clients

We don't stop at the edge of the map — we constantly seek new opportunities to help our clients grow.



We make it happen

We focus on outcomes, working hard and taking full ownership of the results.

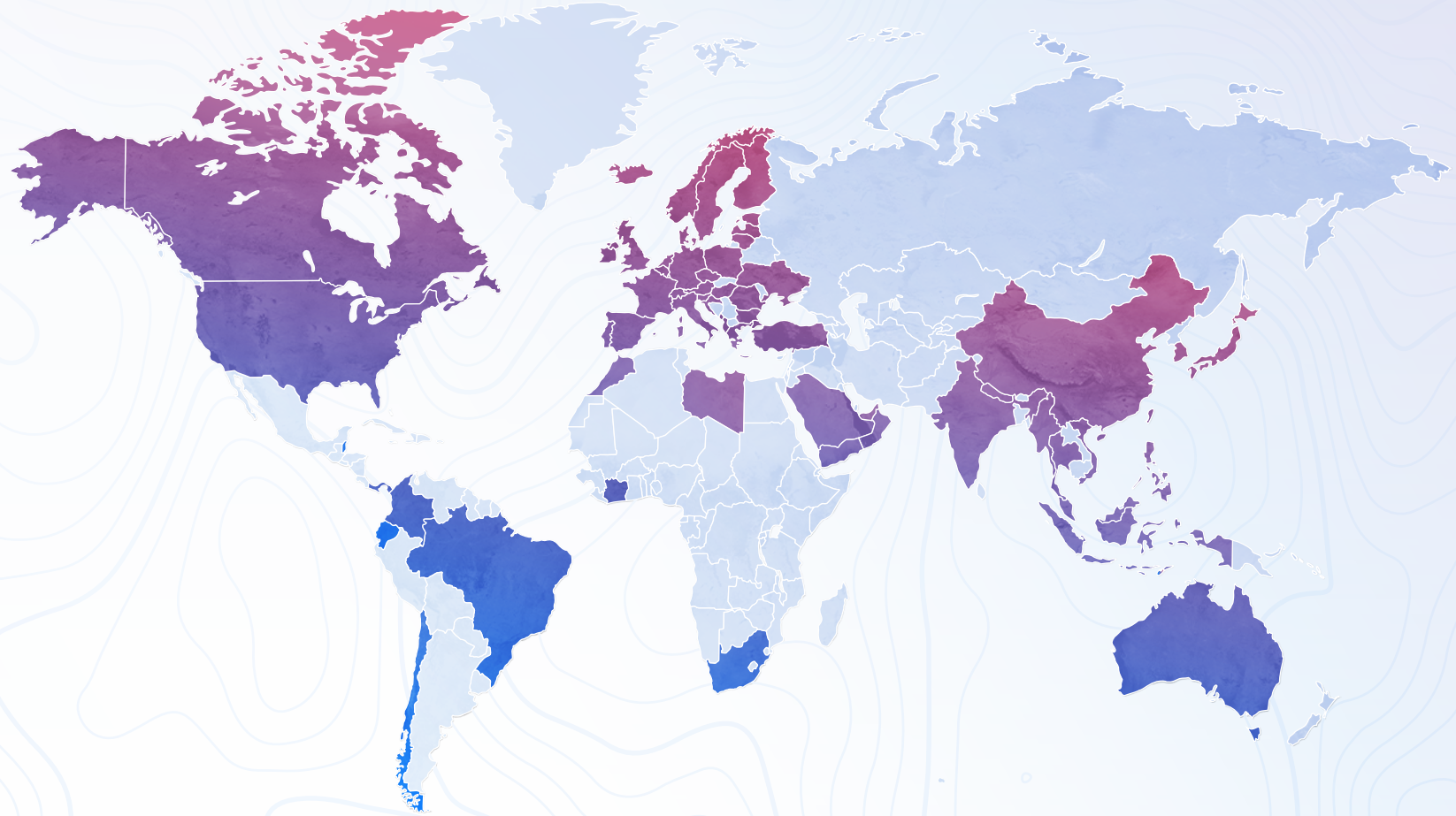


We don't stop — we always go the extra mile

We don't just meet expectations; we exceed them.

Global Presence

While our heart beats in Kraków, our reach is truly global. With a presence in every strategic region worldwide, we operate an extensive network of offices across major business hubs on five continents. We empower the world's leading enterprises and are scaling our operations to meet the demands of a digital-first economy.



53 Global Entities



65 Strategic Cities



5 Continents



Nearly 5,000 High-Performing Professionals



Wealth Management

Award-winning platforms for private banking, asset management, and professional advisory services.



Banking

Next-generation financial software and services backed by 25 years of industry excellence.



Factoring

A cloud-based receivables management platform processing 50% of the total factoring turnover in Poland.



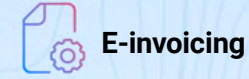
ERP

Market-leading tools for resource planning and process management, commanding a nearly 24% share of the Polish market.



Communications

Intelligent IT solutions for telecommunications leaders and critical infrastructure sectors.



E-invoicing

Global document exchange networks ensuring full regulatory compliance across more than 60 countries.



ICT

End-to-end IT outsourcing, cloud services, and secure infrastructure powered by 16 proprietary data centers across 8 countries.



Insurance

Digital-first solutions streamlining insurance lifecycles for 25 million end-users.



Loyalty

High-performance loyalty management software driving 3 billion consumer transactions annually.

Comarch Group Products

Our extensive portfolio delivers comprehensive solutions tailored to every business sector – all unified by a single, strategic mission.



The Comarch Group Mission
We lead our clients through the AI era

ERP



23.9%
share in the Polish
enterprise software
market
(per IDC Report).

ERP-class tools support core business processes such as sales, finance and accounting, production, warehousing, and HR & payroll. Dedicated reporting and analysis modules provide essential insights for strategic decision-making. Over 110,000 businesses rely on Comarch ERP software, including 52,000 cloud users.

AI features:

- **Agentic AI:** We are evolving our ERP systems toward autonomous AI agents that actively support and streamline business processes.
- **BI Point + ChatERP:** Intuitive reporting and natural language data analysis, allowing users to gain insights without needing deep application knowledge.
- **AI Forecasting:** Predictive demand and supply analytics that optimize inventory levels and strengthen cash-flow management.
- **Smart Logistics:** Intelligent picking and automated workforce scheduling for optimized warehouse operations.
- **AI Recommendations in E-commerce:** Advanced personalization of the customer shopping journey to enhance engagement and conversion.

Recognition:

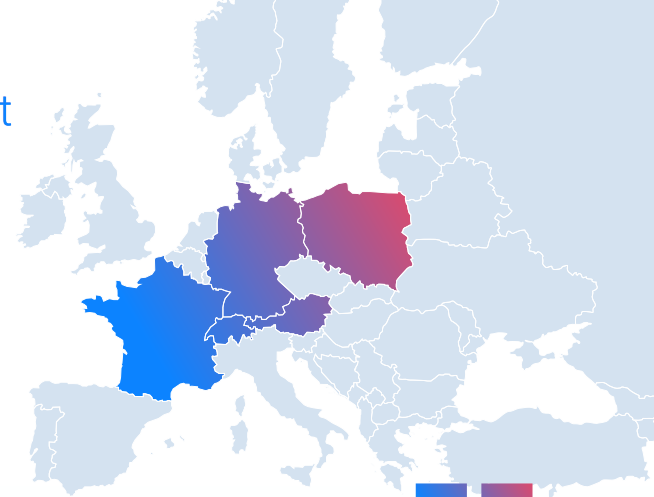
ERP System of the Year 2025 – Awarded at IT-Unternehmertag

Key Clients:

Dominant Regions:

- Poland
- DACH
- France



I believe AI is a far more significant breakthrough than the Internet; it has the potential to augment, or even replace, human effort in countless daily tasks. This revolution is unfolding before our eyes, and yet, we are only at the beginning of this extraordinary journey.



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



Success Story:

By implementing Comarch ERP XL and optimizing core processes, Energylandia achieved a 40% reduction in operating costs.

Energylandia

Banking

130 M

transactions processed annually in our largest Comarch Corporate Banking deployment.

A digital banking platform featuring Corporate Banking solutions for the daily operations of SME and corporate clients, alongside Loan Origination for the end-to-end automation of lending processes. We provide comprehensive consulting support for advanced transformation strategies in banking, including AI-driven initiatives.

AI features:

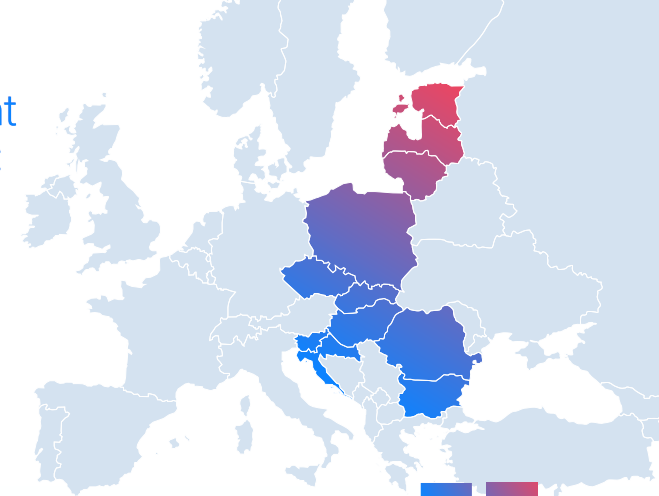
- **AI Assistants:** Conversational interfaces providing 24/7 intelligent support for end-users (web/mobile) and back-office operations.
- **Agent Mesh:** A sophisticated neural layer of autonomous agents that bridges siloed systems and acts on data in real-time.
- **AI-Native SDK:** Specialized toolkits for developers and internal bank IT departments to accelerate the AI-driven SDLC, including automated logic generation and self-healing test suites.

Recognition:

- **Outstanding Digital CX + Best Digital CX Partner** – DIGITAL CX AWARDS 2025
- **Best Digital Solution Provider: Banking Tech** – FinTech Futures Awards

Dominant Regions:

- CEE
- Poland



In modern banking, innovation isn't about chasing trends—it's about building a foundation that thrives at any speed. The trust placed in us by the CEE region's largest players is a clear signal: our enterprise and SME systems deliver. Through AI and our Agent Mesh architecture, we are automating credit and core banking workflows. We provide the technology so our clients can dictate the market's terms.



Wojciech Mach
Director of the Financial Services Sector



Key Clients:

 Bank Pekao	 ING	 ALIOR BANK
 BNP PARIBAS	 tbb	 SOCIÉTÉ GÉNÉRALE

Success Story:

It was vital for BRD to cooperate with a vendor who understood the importance of integration in automation. As a system integrator, Comarch met those expectations, swiftly helping the bank to determine interfaces between systems, developing data exchange specifications together with our internal IT & Business department, and using efficient synchronous or asynchronous mechanisms.

Fabrice Coutant, CIO BRD Groupe Société Générale

Insurance



25M+
insurance clients and prospects managed within our systems.

Comprehensive solutions digitizing the entire policy lifecycle – from distribution and ongoing administration to efficient claims processing and benefit payouts. We ensure a seamless omnichannel experience, empowering agents, brokers, and back-office teams to maintain operational fluidity and the highest service standards throughout every stage of insurance coverage.

AI features:

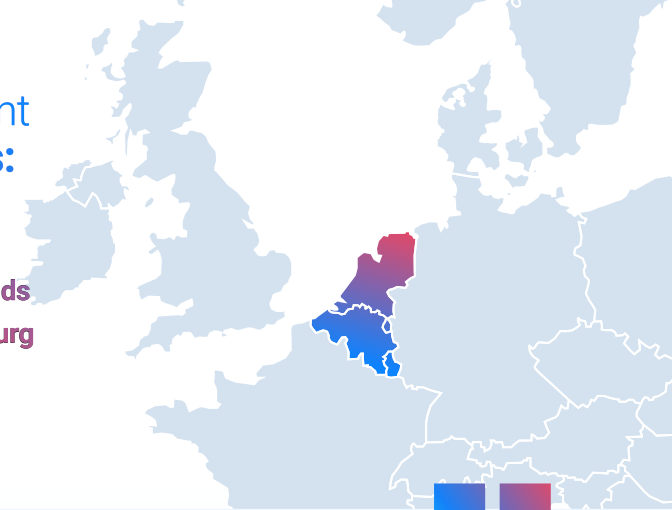
- **Intelligent Document Processing (IDP):** Powered by Azure AI integration, this feature automates template recognition, data extraction, and input, effectively eliminating manual data entry for complex calculations.
- **Automated Inquiry Classification:** AI-driven processing of marketing leads from emails and contact forms, achieving an accuracy rate of 70%.

Recognition:

- **Digital Trophy** at the **Decavi Life-Insurance Awards** for the implementation of Comarch Digital Insurance at Vivium

Dominant Regions:

- Belgium
- Netherlands
- Luxembourg



Comarch Digital Insurance has solidified its position as a European leader in the dynamic Life & Health segment. Our track record of successful digital transformations – with AI serving as a primary differentiator – confirms that we are navigating the right course for the future of the industry.



Wojciech Pawluś
Vice President, Global Sales & Marketing



Key Clients:



Success Story:

One of our goals was to be more agile and responsive to the market requirements of life insurance business in Belgium. We managed to implement a very complex legal change from inception to testing in 3-4 weeks, and were one of the first in the market to adapt to the new 80% rule regulation in our core platform, thanks to the Comarch Digital Insurance (CDI) platform.

JEROEN SPINOY, Director Business Development Life & EB at P&V – Vivium

Products of the Comarch Group

Wealth Management



10M transactions annually and 200,000 advisory sessions per month.

A comprehensive solution designed to empower banks in delivering elite advisory services to HNWI, Affluent, and Retail segments. Our unified platform seamlessly integrates personalized human advisory, hybrid models, robo-advisory, and self-directed investing (DIY) into a single, cohesive experience.

AI features:

- **Next-Best-Action Tools:** Predictive engines that pinpoint high-potential leads and identify immediate cross-selling and up-selling opportunities.
- **Personalized Video Campaigns:** AI-driven video content that creates a sense of exclusivity and hyper-personalization, driving engagement at a global scale.
- **Intelligent Recommendation Engine:** Sophisticated algorithms that maximize portfolio profitability while ensuring strict alignment with the client's risk profile and financial goals.

Predictive & Generative AI is integrated across all modules to optimize advisor productivity, analyze investor behavior patterns, and maximize asset retention.

Recognition:

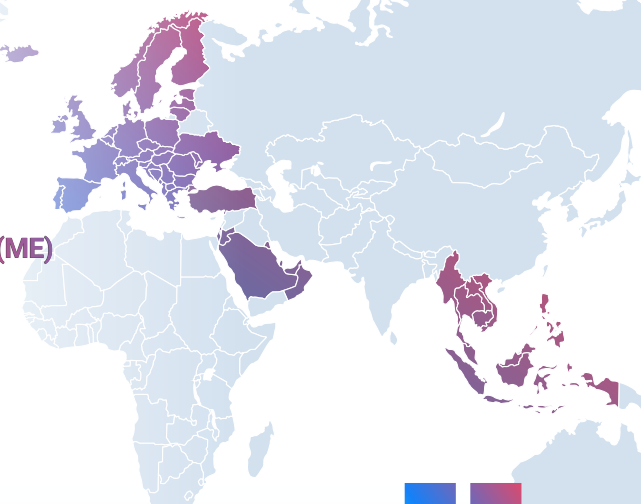
- **Best Client Communication Solution**
– WEALTHBRIEFING MENA AWARDS
- **Excellence in Wealth Management Solutions**
– 25th Finnovex Qatar Summit

Key Clients:



Dominant Regions:

- Middle East (ME)
- ASEAN
- CEE



At Comarch, we fuse deep financial intelligence with cutting-edge technology to define the future of wealth management. Our platform empowers institutions committed to AI-driven hyper-personalization and digital excellence, enabling them to anticipate market shifts and secure a definitive competitive edge.



Monika Olszówka
Vice President of Sales,
Head of Comarch Middle East FS



Success Story:

We chose to partner with Comarch based on their digital expertise in the wealth management space and the unique functionalities of their solution.

Kellee Kam, CEO, Alliance Bank Group

Factoring



50% of factoring turnover in Poland (and 25% across Europe) is generated by companies powered by Comarch Factoring.

A cloud-native, end-to-end platform for the comprehensive management of receivables and payables, including Supply Chain Financing (SCF) and Reverse Factoring. The system fuses a high-performance AI engine with an intuitive interface, ensuring total synergy between front- and back-office operations.

AI features:

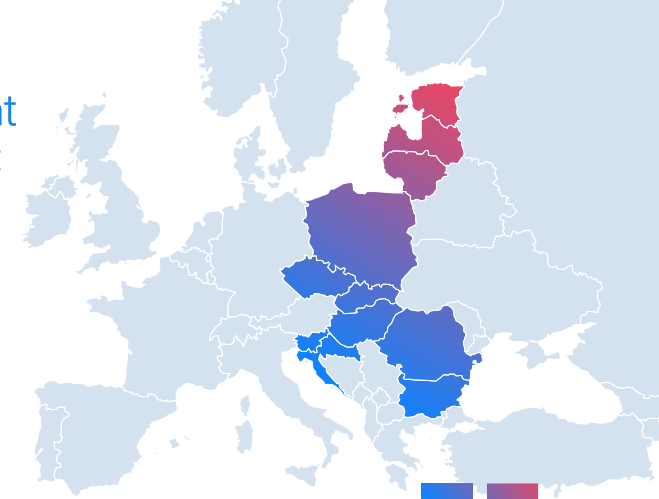
- **Invoice Settlement:** Dramatically increases payment matching accuracy and speed.
- **Report Assistant:** Simplifies strategic decision-making by synthesizing insights from fragmented data reports.
- **Documentation Assistant:** Streamlines knowledge management by generating cohesive articles from existing repositories—driving operational optimization when deployed alongside our core toolset.

Recognition:

- **Best Factoring Software**
– WOA WOW AWARDS
- **Best Factoring Software**
– CEE Tech Banking Awards

Dominant Regions:

- CEE
- Poland



Our dominant position in the domestic market is a testament to the maturity of our solutions. We are now proudly scaling this success across the CEE region, setting new benchmarks for the factoring industry. We are proving that technology proven by Poland's largest players is ready to become the new gold standard for banking across Central Europe.



Ewa Marek
Business Development Manager



Key Clients:

Success Story:

What truly set Comarch apart was their ability to remain agile and responsive under challenging conditions. Despite the hurdles, we developed a solution that not only meets our current operational needs but serves as a foundation for future growth.

Ewa Gawrońska-Micuń, Head of Strategic Marketing and Product for CEE Region, Country Manager Poland, Bibby Financial Services

Communications

60+
global clients rely on our systems to power their connectivity infrastructure.

Connectivity solutions empowering telecommunications giants, critical infrastructure providers, the satellite sector, and global logistics enterprises.

AI features:

BSS (Business Support Systems)

- **Agentic AI as a Native Accelerator:** Drives operational efficiency by leveraging a comprehensive knowledge base to autonomously make decisions or provide "Next-Best-Action" recommendations to human operators.
- **Intelligent Assistants (Copilots):** Advanced support layers for Agents and Product Managers across all business workflows.
- Full end-to-end automation of service desk tickets, offer provisioning, and billing inquiries.







OSS (Operations Support Systems)

- **Autonomous Networks:** We utilize "AI Brains" and Digital Twins to enable network autonomy through intent-based orchestration. By integrating real-world data with deterministic controllers, our systems transition from manual management to intelligent reasoning and execution.

Recognition:

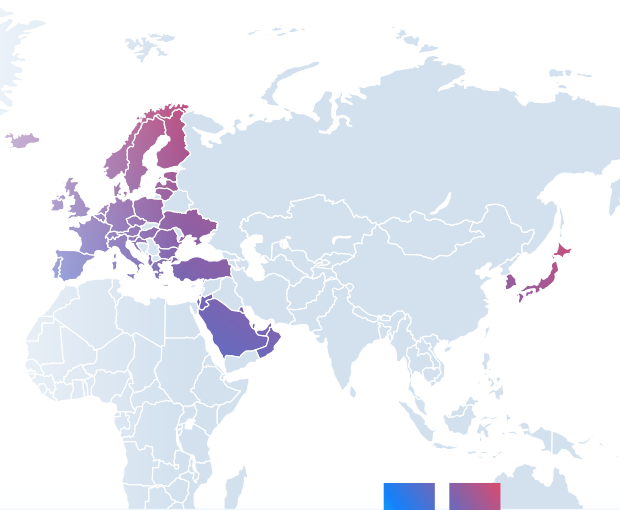
- **Digital Initiative of the Year** – Asian Telecom Awards 2025 (won with LG U+)
- **IoT Innovator** – The Fast Mode Awards 2025 (won with Sunrise)

Key Clients:

Dominant Regions:

- Europe
- Middle East
- Japan
- South Korea



Modern telecommunications solutions now drive innovation across diverse industries – from critical infrastructure and satellite communications to utilities and logistics. Our mission is to connect people through resilient networks. The expertise we have gained in executing complex projects in these high-stakes areas has allowed us to naturally expand our portfolio far beyond the traditional boundaries of telecommunications.



Marcin Kaleta
CEO of Comarch Communications



Success Story:

Through the commitment of our partners and the cutting-edge technology they provide, we are fully confident in the success of this initiative.

Ahmed Mohamed Mahmud Jaafer, CEO of Hatif Libya

e-Invoicing

300M documents exchanged annually and 60%+ increase in ROI for our clients.

A highly advanced, end-to-end ecosystem designed to streamline all AP/AR invoicing processes and automate B2B document exchange across the entire supply chain. Our platform ensures rapid, secure data transmission with all business partners and clients worldwide.

AI features:

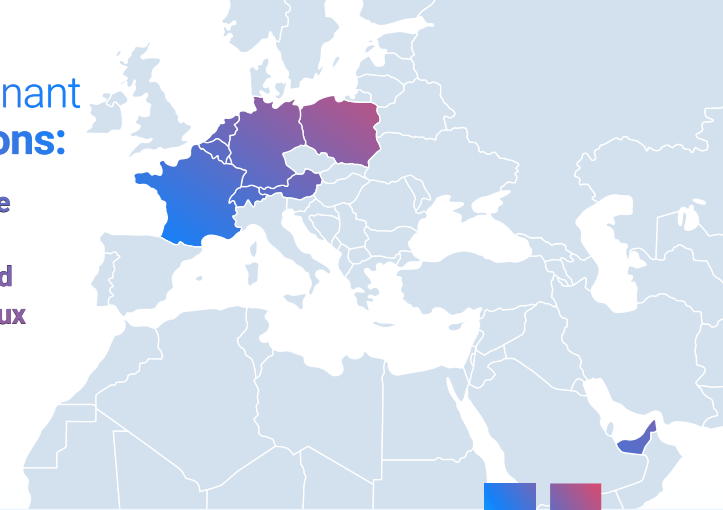
- **Advanced Anomaly Detection:** Proactively identifies and neutralizes deviations in document flows before they can impact business operations.
- **Data Enrichment:** Intelligently resolves issues regarding missing or misplaced information within documents, significantly enhancing overall data quality.
- **Proprietary Auto-Mapping Tool:** High-precision recognition engine that automatically generates mapping elements from multiple sources, supporting complex logic, constant values, and specific field requirements.

Recognition:

- **Most Customizable E-Invoicing Solution 2025**
– Taxcom Middle East Summit

Dominant Regions:

- France
- DACH
- Poland
- Benelux
- CEE
- UAE



E-invoicing is the bedrock of digital resilience. By supporting global tax modernization and compliance initiatives, we provide an architecture that takes full responsibility for operational alignment across every continent. We guarantee total scalability in the world's most demanding regulatory environments.



Adam Beldzik
Director of the e-Invoicing Sector



Key Clients:

Success Story:

The proactive yet flexible approach of Comarch's sales and advisory teams was pivotal. Their extensive experience in managing international projects – validated by their existing client base – convinced Agfa of the superior quality of the product itself.

Guy Bylemans, Manager Global Electronic Data Integrations at Agfa

ICT



200+
global clients and 16
proprietary Data Centers
across 8 countries.

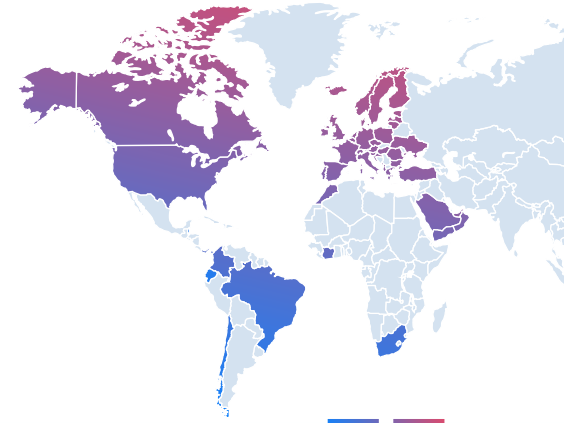
Comprehensive data center management, full-scale IT outsourcing, and an AI-powered sovereign cloud. Our solutions guarantee secure, high-speed connectivity with all business partners, tailored to companies of any size and IT maturity level.

AI features:

- **MAIA (My Artificial Intelligence Assistant):** A sophisticated AI assistant designed to streamline interactions with Comarch tools, providing instant answers and support for daily operational tasks.
- **Service Desk AI Agent:** Automatically categorizes tickets and identifies priorities. It analyzes root causes and suggests ready-to-use solutions and procedures to accelerate resolution times.
- **Automated Log Analyzer:** Real-time system monitoring that detects anomalies and correlations, enabling proactive incident prevention before business continuity is affected.
- **Sovereign AI Cloud:** A robust platform ensuring total data sovereignty within Europe. It leverages AI for intelligent resource scaling and advanced cost optimization.

Dominant Regions:

- Europe
- EMEA
- North America
- South America



2025 proved that infrastructure scalability and the evolution of Artificial Intelligence go hand-in-hand. This is evidenced by the support Comarch provided to over 200 global enterprises this past year. Looking toward 2026, we anticipate further growth driven by our Sovereign AI Cloud offering in Europe. I am proud of our teams for transforming the infrastructure of market leaders into a resilient foundation for their future success.



Michał Mędrala
Director of the IT & Infrastructure Sector



Key Clients:

Success Story:

Exceptional references and high-quality service, combined with agility and a readiness to execute additional IT projects, convinced us that Comarch is the professional partner capable of delivering on Valeo's strategic business objectives.

Thomas Mathes, Regional IT Infrastructure Manager,
Valeo Germany

Loyalty



19%

year-on-year growth in bookings and 3 billion loyalty transactions processed in 2025.

AI-driven software designed to architect, launch, and manage loyalty programs that prioritize profitability, Customer Lifetime Value (CLV), and retention.

AI features:

- **MAIA (My Artificial Intelligence Assistant):** A sophisticated AI-powered assistant that streamlines interaction with the loyalty management platform, provides real-time task support, and delivers instant, intelligent responses to user queries.
- **Real-Time Fraud Detection:** Advanced algorithms that monitor registrations and transactions in real-time. From the very first touchpoint, the AI identifies suspicious activities, such as bot-driven mass registrations or the use of stolen identities.
- **Predictive Analytics:** High-precision engines that align offers, promotions, and rewards with individual customer behaviors, maximizing both satisfaction and long-term brand equity.

Recognition:

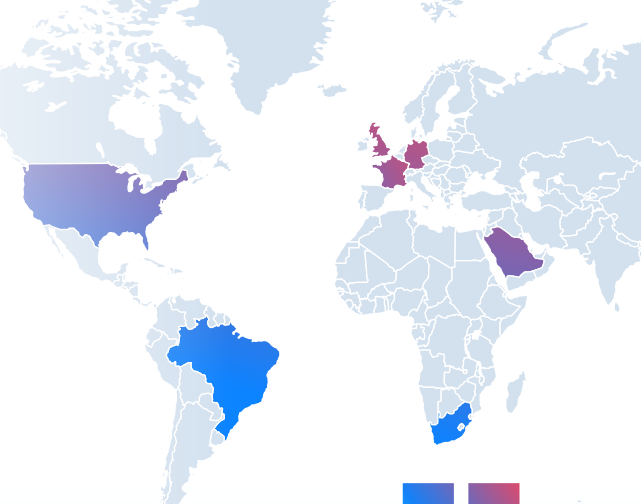
- **Best Loyalty Rules Engine Technology Vendor** – South African Loyalty Awards
- **Best Loyalty Initiative within Leisure, Experience & Entertainment** – International Loyalty Awards (with Virgin Active)
- **The Forrester Wave™:** Loyalty Platforms, Q4 2025 (Strong Performer)

Key Clients:

Dominant Regions:

- USA
- Brazil
- UK
- France
- Germany
- South Africa



We deliver world-class loyalty solutions. Drawing from Comarch's heritage of technological excellence, we have set out to lead the evolution of the loyalty industry on a global scale. Through the rapid advancement of our platform, we are elevating loyalty to a strategic engine of revenue and Customer Lifetime Value for our clients worldwide.



Max Byloff
Global Head of the Loyalty Sector



Success Story:

We chose Comarch for two reasons. First, Comarch is an integrator of its solution. That was very important for us since we already have an ecosystem of multiple partners across all our channels, so we wanted to cooperate with someone who speaks with one voice and could support our multi-front cooperation. The second reason was that we were looking for a SAAS solution that could be integrated into our other existing tools, such as e-commerce or restaurants.

Antoine Rucho, Head of e-Commerce, KFC France

Comarch Leadership Team



Jarosław Mikos
CEO, Comarch SA



Piotr Korycki
Vice President of the Management Board,
Chief Financial 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



Michał Mędrała
Vice President of the Management Board,
Director of the IT & Infrastructure Sector



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



Adam Beldzik
Director of the e-Invoicing Sector



Wojciech Mach
Director of the Financial Services Sector



Max Byloff
Global Head of the Loyalty Sector



Management Board Vice President

AI Strategy



We are fully equipped to guide our customers through this new and exciting era of AI, helping them grow and scale their businesses for the future. Over the coming years, we aim to set European – and potentially global – standards for AI. This is a highly ambitious goal, but one that is within our reach. Our innovations can become the foundation for the entire industry.

Łukasz Bolikowski
Chief AI Officer Comarch



```
import Comarch.OpenAgentProtocol;  
public interface IGlobalStandard { void defineFuture(AIStrategy strategy); }
```

**We define the standards that
others will follow.**

Our AI-first organization

is built on 3 strategic pillars:

1

Dedicated AI training for every single employee.



2

AI-powered tools integrated into the daily workflow of every team member.



3

AI-native solutions embedded within every Comarch product.



```
GET /v1/products?mode=ai_native { "status": "scaling_innovation",  
  "pillars": ["NewProducts", "LegacyRefactor", "WorkEfficiency"] }
```

AI is hardcoded into our architecture at every level.

How do we translate AI into tangible benefits for our clients?

Forecasting the Future:

AI provides critical insights into future infrastructure loads and service demand.

Saving Time:

AI automates high-friction tasks, such as tedious document analysis.

Personalizing the Experience:

AI adapts dynamically to the unique needs of every individual user.

Optimizing Costs:

AI identifies the most efficient configurations, schedules, and vendor partnerships.

Ensuring Security:

We deploy AI to fortify system stability and guarantee the total confidentiality of our clients' data.

Elevating Quality:

AI detects human error and proactively suggests corrections.

AI

Innovation must come from people

The expertise of our engineers, augmented by the capabilities of AI, represents our greatest strategic asset. Innovation cannot be mandated from the top down – we believe it originates from the people closest to the solutions they build. That is why we share, test, and deploy ideas with a relentless focus on our clients.

```
List<Engineer> team = Comarch.getEngineers(); team.forEach(engineer ->  
engineer.upgrade(Skill.AI_2025)); return team.size(); // Result: 2500+
```

**In 2025, we upskilled nearly
2,500 engineers and analysts
in AI competencies.**

People

We believe that together, we achieve more. Whether it's product innovation, transparent knowledge sharing, high-impact performance reviews, or our commitment to being a responsible employer that equips the workforce with AI fluencies - every facet is critical to our ongoing evolution. This mission is driven by the **People Sector**, established in 2025 to spearhead our organizational transformation.



Nearly
5,000 professionals
across 5 continents.



700 leaders
trained through our "Driving
Engagement Amidst
Change" initiative.



1,390 engineers
equipped with advanced
AI competencies.



The creation of the People Sector during this period of profound transformation serves as a powerful strategic signal. At Comarch, we prioritize our people and their professional growth, especially as Artificial Intelligence fundamentally reshapes the global work model. While 'transformation' is the word of the hour, we never forget that the human element must remain at its core.

Mateusz Woźniak
Chief Transformation Officer Comarch

Data Security & Governance:

Confidentiality,
Integrity,
Availability



At Comarch, our primary objective is to guarantee maximum data security and availability for our clients, ensuring seamless business continuity even in the face of disruptions or critical failures.



Business Continuity Assurance

- **Proprietary Data Centers**
Total oversight of Comarch's internal infrastructure and dedicated client resources.
- **Tier III/IV Standards**
Elite-tier availability, resilience, and physical isolation of critical assets.
- **Business Continuity & Disaster Recovery (BCDR)**
Guaranteed uptime for mission-critical services, ensuring operational resilience even during large-scale failures.



Safety-First Product Development

- **Security by Design**
Robust security protocols embedded within every stage of the Software Development Life Cycle (SDLC).
- **Automated SAST/DAST Testing**
Deep-layer code analysis (Static and Dynamic Application Security Testing) performed before every deployment.
- **Advanced Protection for ERP & Banking**
Rigorous surveillance and hardened security for high-risk, high-stakes financial ecosystems.
- **NATO Standards (AQAP)**
Full compliance and certification for executing high-security projects for the defense and government sectors.



Cybersecurity

- **End-to-End Encryption**
Comprehensive data protection both at rest and in transit.
- **Unified Cloud & On-Premise Standards**
A consistent, high-level security architecture across all deployment models, whether cloud-based or on-site.
- **Identity & Access Management (IAM)**
Precision-engineered identity verification and access control systems.
- **Multi-Factor Authentication (MFA)**
Mandatory multi-layered verification for all internal employees and external users.
- **Role-Based Access Control (RBAC)**
Granular access management strictly aligned with specific business roles and requirements.
- **Information Security Management System (ISMS)**
Elite-tier protection of data and IT assets in full compliance with ISO/IEC standards.
- **Integrated Management System (IMS)**
Ensuring premium IT service quality and corporate accountability through rigorous ISO certification.



Regulations:

Your Security, Our Responsibility



Full compliance with national legislation

- **KSeF 2026:** Native support for XML invoices and seamless integration with the National e-Invoicing System from day one of the mandate.
- **SAF-T (JPK):** Automatic generation of all required files (V7M, V7K + planned JPK_KR_PD).
- **Tax Compliance 2025/2026:** Rapid system updates ensuring full alignment with the latest fiscal regulations.
- **GDPR (RODO):** Built-in data protection features, including anonymization, comprehensive registers, and full support for data subject rights.
- **Labor Law & Accounting:** Modules strictly compliant with current legal acts and the latest economic indicators.



International certifications and global credibility

Standard	What it confirms	Benefits
ISO 27001	Information Security Management	Maximum data protection and risk mitigation
ISO 22301	Business Continuity Management	Service stability even in the event of disruptions or disasters
ISO 9001 / 14001 / 45001	Quality, Environment, Health & Safety	High-quality services and corporate social responsibility
AQAP 2110 / 2210	NATO Standards	Capability to execute mission-critical defense projects
ISO 50001	Energy Management	Operational efficiency and sustainability
IQNet	Global Certification Network	Recognized international credibility and trust



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 Comarch

Driving a Responsible Business

At Comarch, we recognize that a truly responsible business is measured by more than just financial performance - it is defined by a genuine commitment to people, communities, and the environment. We consistently engage in initiatives that create lasting value for the society and the ecosystem in which we operate.



Education, academic partnerships & talent development

- **Science-Business Synergy:** Strategic partnership with the AGH University of Krakow, focusing on joint R&D and educational projects.
- **Academic Engagement:** Active participation in leading university conferences and technology festivals.
- **IT Internship Program:** 23rd edition of our "Summer IT Internship" (103 students, with 84% continuing their career with us).
- **Global Collaboration:** Renewal of our partnership with Politecnico di Milano (B2B Observatory).



Charity & community outreach

- **Holiday Giving:** Employee gift drives for orphanages, hospices, and non-profit foundations.
- **Animal Welfare:** Over **1 ton of food** collected and donated to animal shelters by employees.
- **International Initiatives:** Clothing drives and charitable donations (including the traditional Panettone drive) in Italy.
- **Life-Saving Support:** **25,560 ml** of blood collected through employee donation drives in Kraków.



Environmental stewardship

- **River Conservation:** "Clean the Vistula" initiative (**300 kg** of waste removed).
- **Eco-Friendly Commuting:** "Bike to Work" campaign (a combined total of over **82,000 km** cycled by employees).

Comarch Brand: Awards & Recognition

The year 2025 has brought further prestigious accolades, solidifying our standing at the forefront of the global IT market. These awards serve as a testament to the trust placed in us by our clients, business partners, and industry experts, as well as our unwavering commitment to the growth of the technology sector.

Most Trusted Brand 2025
Awarded by My Company
Polska Magazine



Business Insider Award
Category: Digital Innovation

Career Inspirator 2025
Category: International
Collaboration & Development



MOTIFE

Largest IT Employer in Kraków
MOTIFE & ASPIRE Report

ITwiz

Leader of the Polish IT Market
ITwiz BEST 100 Report

Comarch x Andrzej Bargiel: Pushing the Limits of Possibility

On September 22, 2025, Andrzej Bargiel became the first person in history to ski down from the summit of Mount Everest (8,849 m) without supplemental oxygen. We have stood by him from the very beginning as the official sponsor of this historic expedition.

By supporting Andrzej, we are not only backing a pioneer and an elite athlete but also a man driven by the same core values that shape our daily operations and corporate culture.

2025

I always set ambitious goals. In sports - just like in business - there is no room for coincidence. If we are to achieve something breakthrough, we must have a flawless strategy. Professionalism is the foundation. I follow these same principles when choosing partners for my expeditions. It all starts with people - a proven team and mutual trust.

Andrzej Bargiel

The world's first-ever ski descent from **Broad Peak** (8,051 m).

2015

The world's first-ever ski descent from **K2** (8,611 m).

2018

First attempt to ski down from **Mount Everest** (8,849 m).

2019

Second attempt to ski down from **Mount Everest**.

2022

Third and first-ever successful ski descent from the summit of **Mount Everest** without supplemental oxygen.

2025

Audaces fortuna iuvat.
Fortune favors the bold.

COMARCH

We lead our
clients through
the AI Era



COMARCH

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