

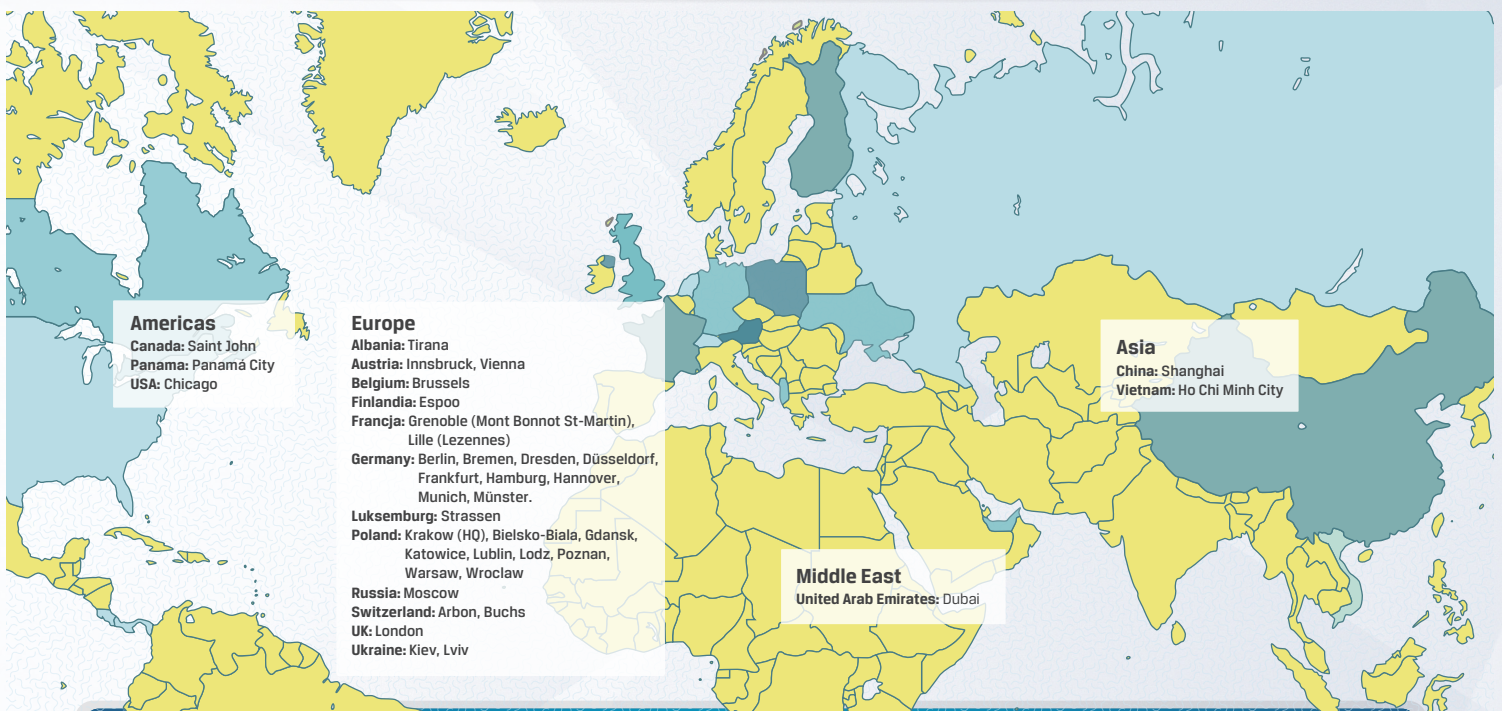
COMPANY PROFILE

COMARCH



SOFTWARE HOUSE

- ▶ Almost 20 years of industry experience
- ▶ Strong industry references
- ▶ The ability to deliver projects within the agreed timescale and budget
- ▶ True understanding of customers' business and technological needs and a partnership approach – we build our solutions together with our customers
- ▶ In-house R&D team of highly skilled engineers
- ▶ Configurable solutions that adjust to your needs and grow together with your business
- ▶ Quality ratio



39 subsidiaries in 23 countries

COMARCH IS A COMPANY:

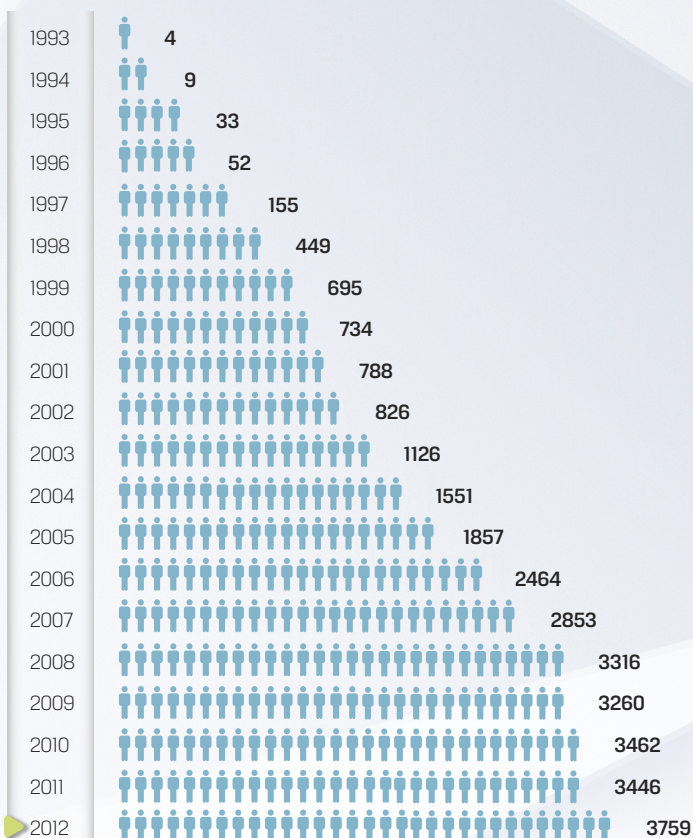
- ▶ that is knowledge-based
- ▶ with broad experience in developing specialized software and solutions
- ▶ that executes IT projects for key sectors in the economy
- ▶ with the majority of products being developed within the company
- ▶ with impressive possibilities in the scope of continuous innovations based on employing long-term experience and developing human resources
- ▶ with experts in several software production and development centres in the world

COMARCH PROFILE



STABILIZATION OF EMPLOYMENT

Comarch employs nearly 3759 professionals (programmers, computer scientists and economists - graduates from leading Polish and foreign universities)

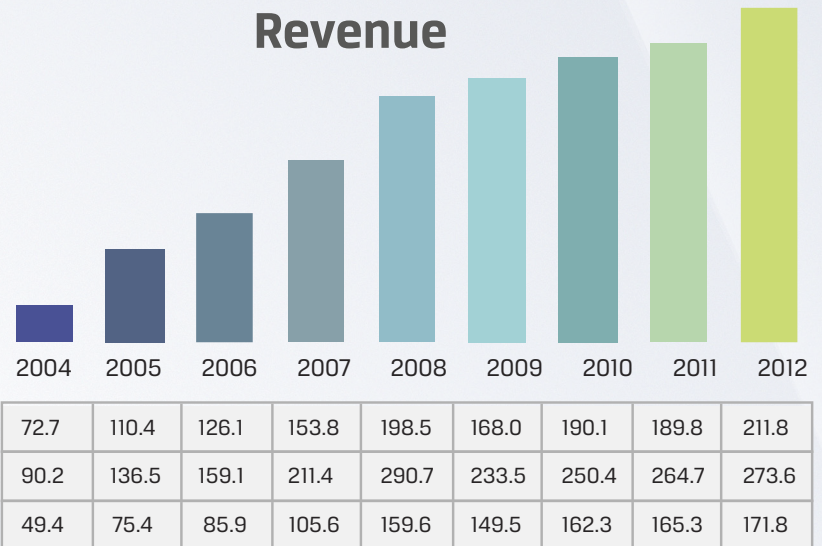


COMARCH PROFILE

EUROPEAN IT CHALLENGER

- ▶ Revenue 2012 > 211.8 M EUR
- ▶ EBITDA 2012 > 20.1 M EUR
- ▶ Comarch has always been cash positive and continuously growing, by the end of 2012 the company had > 142 M PLN cash and low debt (11% ratio of debt to assets, mortgage only)
- ▶ Global coverage: Customers on 5 continents in more than 40 countries
- ▶ Over 3000 successfully completed projects

Revenue

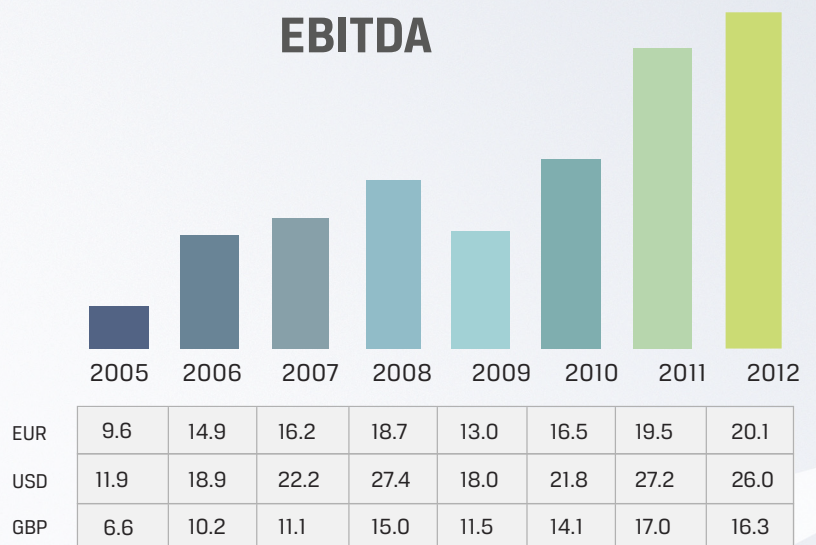


* in millions

COMARCH – STRATEGY PILLARS

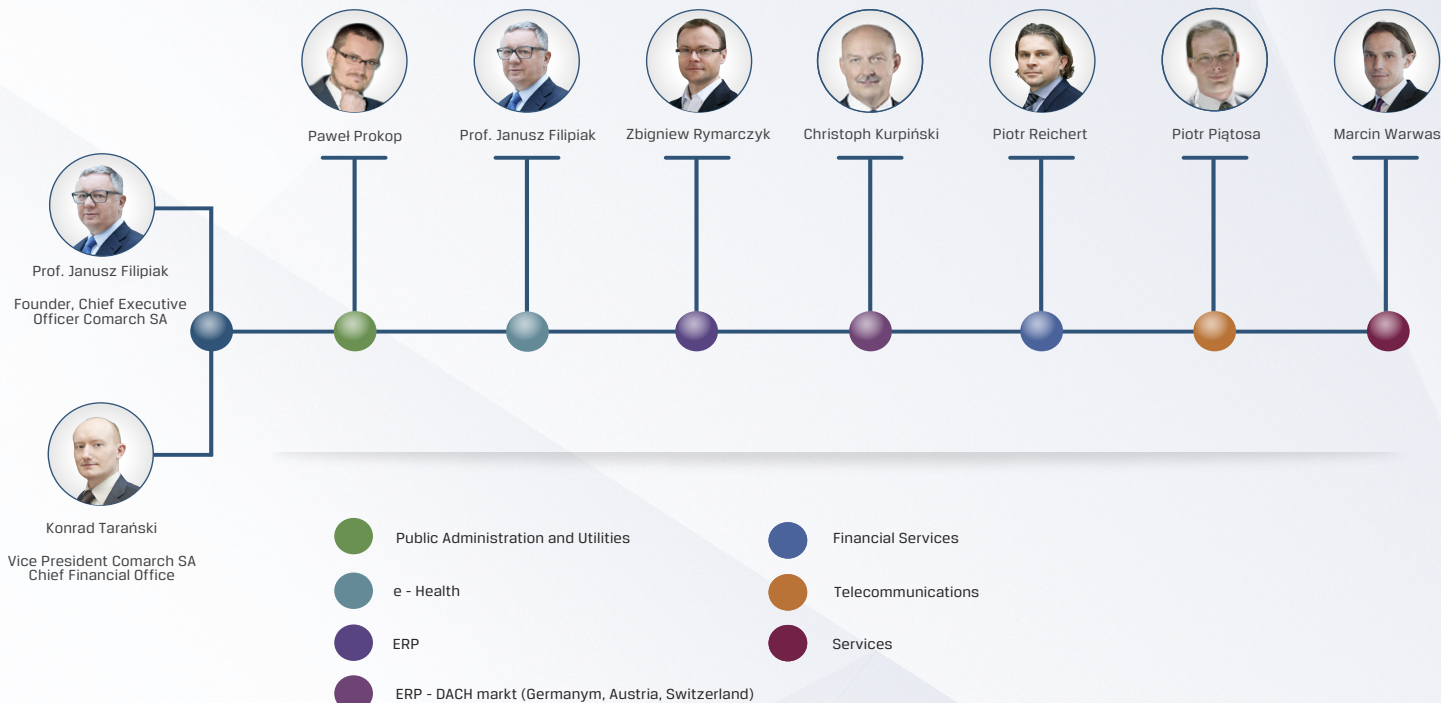
- ▶ Development of own products
- ▶ Large investment in research and development
- ▶ Employment of highly qualified professionals
- ▶ Focus on international sales
- ▶ Product quality and customer satisfaction
- ▶ Stable shareholder structure
- ▶ Conservative financial management

EBITDA

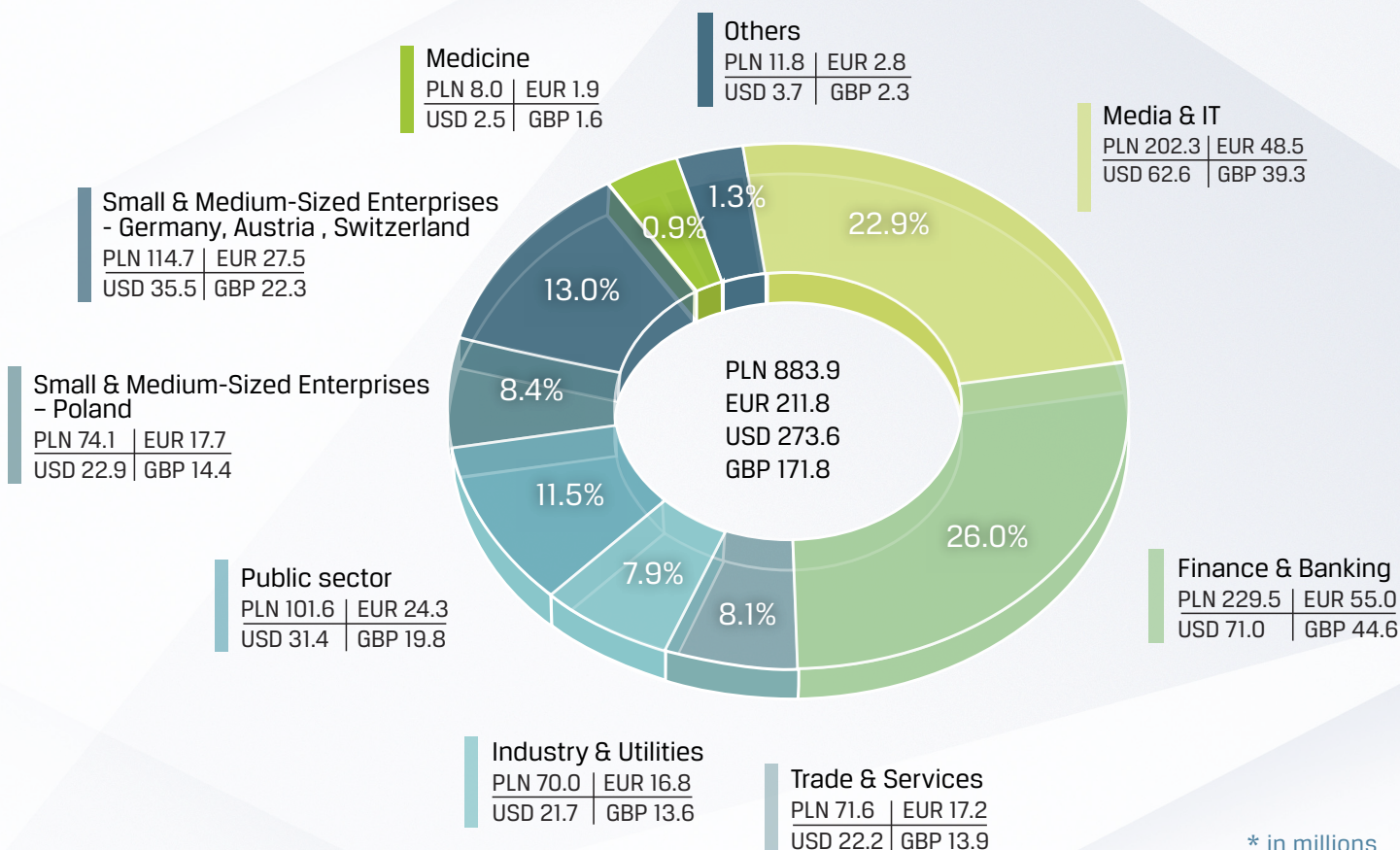


* in millions

AREAS OF RESPONSIBILITY AND ORGANIZATION STRUCTURE



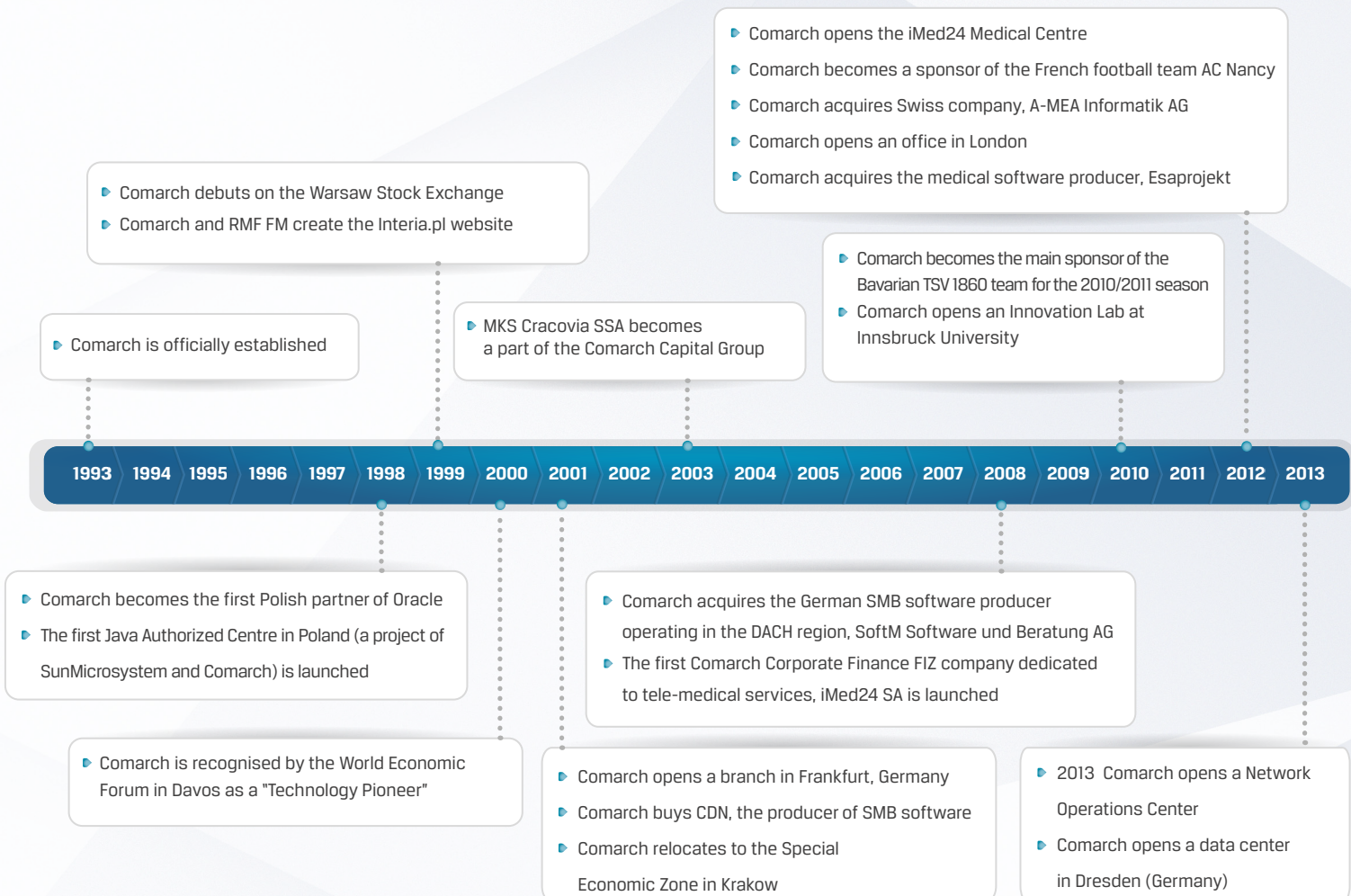
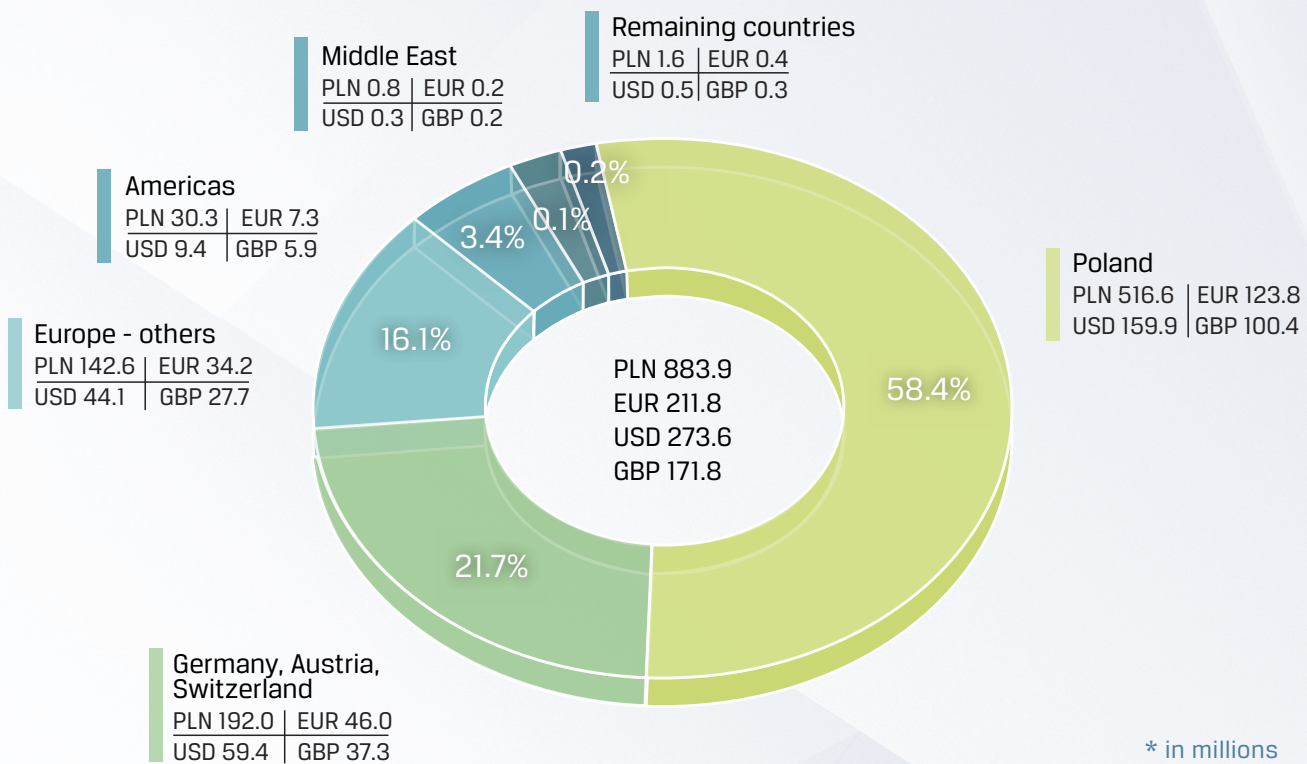
Market Sales Structure



* in millions

COMARCH PROFILE

Geographical Sales Structure



COMARCH PROFILE

SUSTAINED BUSINESS

MISSION

To provide international markets with high-quality IT products and services for companies, while at the same time provide simultaneous care for the safety of information assets, the natural environment and employees.

VISION

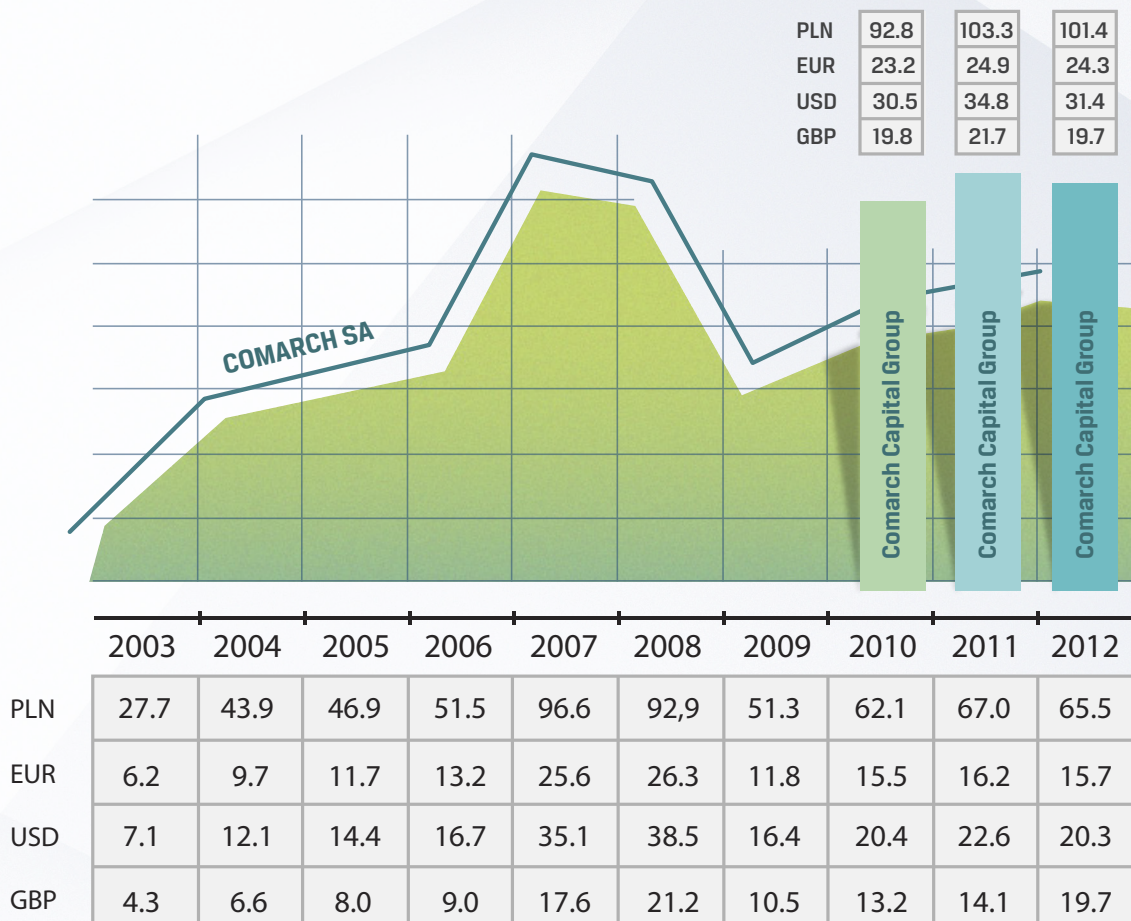
Our idea is to deliver innovative IT solutions to key sectors of the economy.

VALUE

Comarch takes special care in regards to the quality of our products and services. We strive to meet the high expectations of clients in the domestic and international markets.

RESEARCH AND DEVELOPMENT EXPENDITURE

Comarch invests a high level of expenditure on the research and development of new IT products and services. R&D expenditure exceeded 13% of the proceeds earned from total sales in 2011. Comarch allocates its own funds towards this, as well as actively acquiring EU funds.



* in millions

DIVERSIFIED PRODUCT AND SERVICE PORTFOLIO

INDUSTRIES

- ▶ Telecommunications
- ▶ Retail
- ▶ Transport & Tourism
- ▶ Oil & Gas
- ▶ Logistics
- ▶ Banking
- ▶ Capital Markets
- ▶ Automotive
- ▶ Financial Services
- ▶ Insurance
- ▶ Consumer Products
- ▶ Industrial Manufacturing
- ▶ Healthcare
- ▶ Public Administration

SERVICES

- ▶ Business Continuity
- ▶ Business Process Optimization
- ▶ Cloud Computing
- ▶ Customer Analytics Services
- ▶ Data Center
- ▶ Data Protection & Security
- ▶ IT Audits
- ▶ IT Integration
- ▶ Managed Services
- ▶ Mobile Channels
- ▶ OSS/BSS Transformations
- ▶ Outsourcing
- ▶ Professional services
- ▶ Training
- ▶ UPnP & DLNA Certification

PRODUCTS

- ▶ BSS/OSS for Telecommunications
- ▶ Business Intelligence
- ▶ CRM
- ▶ Customer Loyalty Management
- ▶ Enterprise Content Management
- ▶ Enterprise Marketing Management
- ▶ Enterprise Resource Planning
- ▶ IT Management
- ▶ IT Security
- ▶ M2M
- ▶ Marketing & Product Management
- ▶ Mobile Applications
- ▶ Multi-enterprise Communication
- ▶ Network & Service Management
- ▶ Revenue Management & Billing
- ▶ Risk Management
- ▶ Sales Support
- ▶ Supply Chain Management

SELECTED CUSTOMERS

TELECOMMUNICATIONS

Comarch's customers in the telecom industry include all kinds of telecom companies, such as Tier 1 carriers, mobile, fixed, multi-play and MVNO operators. Almost 50 companies on 4 continents use the company's solutions for managing their networks, services, customers, revenues and products.

- ▶ BiCS – Belgacom international Carrier Services (Belgium)
- ▶ E-Ps Gruppe (Germany)
- ▶ Kabel Deutschland (Germany)
- ▶ KPN (Holand)
- ▶ MTS (Russia)
- ▶ Netia (Poland)
- ▶ Orange (Poland)
- ▶ Polkomtel (Poland)
- ▶ T-Mobile (Austria)
- ▶ T-Mobile/PTC (Poland)
- ▶ Telefónica O2 (Germany)
- ▶ Telekom Deutschland (Germany)
- ▶ Vectra (Poland)
- ▶ Vodafone (Germany).



SELECTED CUSTOMERS

FINANCIAL SERVICES

Comarch offers a full range of integration and professional consulting and outsourcing services as well as innovative software solutions. The Financial Services Business unit supports leading Polish and international banks, brokerages, asset management companies, companies managing investments and pension funds, insurance companies, factoring companies, leasing companies and other financial institutions.

- ▶ AEGON
- ▶ Alior Bank SA
- ▶ Allianz
- ▶ Amplico Life SA
- ▶ Aviva
- ▶ AXA
- ▶ BZ WBK
- ▶ CitiFinancial
- ▶ Delta Loyd Life
- ▶ Deutsche Bank Polska SA
- ▶ Deutsche Bank PBC SA
- ▶ DZ BANK Polska S.A.
- ▶ BNP Paribas Fortis
- ▶ Bank BPH
- ▶ Generali
- ▶ ING Bank Śląski
- ▶ PZU
- ▶ Raiffeisen Bank Polska SA
- ▶ Rossgostrakh
- ▶ SKAGEN Funds
- ▶ UniCredit
- ▶ UNIQA.

SERVICES

Comarch's customers include retail & FMCG companies. Comarch ensures that they meet the raising requirements of the industry by supporting their loyalty programs, the exchange of electronic documents and business information, sales process management as well as circulation within their company.

- ▶ Alior Bank
- ▶ Azul Brazilian Airlines
- ▶ Alma
- ▶ Auchan
- ▶ Barlinek
- ▶ BP
- ▶ Carlsberg
- ▶ Carrefour
- ▶ Colgate Palmolive
- ▶ Credit Suisse
- ▶ Diageo
- ▶ Enterprise Holdings
- ▶ Esselte
- ▶ Eurocash
- ▶ Grupa Żywiec
- ▶ Górażdże Cement
- ▶ Hortex
- ▶ Intermarche
- ▶ Jeronimo Martins Distribution
- ▶ JetBlue Airways
- ▶ Leroy Merlin
- ▶ London Heathrow
- ▶ Lotos
- ▶ Metro Group
- ▶ Navo PGD
- ▶ Nestle Waters
- ▶ OMV
- ▶ Red Bull
- ▶ Valeo

SELECTED CUSTOMERS

SMB

Comarch supports 85 000 small, medium and large enterprises, both in Poland and worldwide. Comarch provides their business clients with modern, safe and easy solutions for their trade/service.

- ▶ Auchan Telecom (France)
- ▶ Bank BnB NORD
- ▶ BP
- ▶ Rovese
- ▶ De Heus (Asia, RPA, Russia, Poland)
- ▶ TAURON Polska Energia
- ▶ Kupiec
- ▶ Neonet
- ▶ SG Dynamo Dresden (Germany)
- ▶ Skagen Funds (Norwegia)
- ▶ Stock Poland
- ▶ Torf Corporation Fabryka Leków

SMB – GERMANY, AUSTRIA AND SWITZERLAND REGION

Comarch's financial and accounting systems are used by small and medium companies in the German-speaking market: Germany, Austria and Switzerland.

- ▶ Adelholzener
- ▶ Blizzard
- ▶ Blume2000
- ▶ BP
- ▶ Dallmayr
- ▶ FALKE
- ▶ Finanz Informatik
- ▶ Meggle
- ▶ Metro
- ▶ O2
- ▶ Sonax
- ▶ T-Mobile

SELECTED CUSTOMERS

PUBLIC ADMINISTRATION, UTILITIES AND LOCAL GOVERNMENT

Comarch's customers include state administration offices, local government and water, gas and electricity supply markets. Comarch supports public administration with solutions dedicated to meeting the specific needs of public sector agencies, such as technical assistance, system maintenance, employee training and overall assistance in the administration of delivered systems.

- ▶ Karpacka Spółka Gazownictwa
- ▶ The Agricultural Social Insurance Fund
- ▶ The Ministry of Administration and Digitization
- ▶ The Ministry of Finance
- ▶ The Ministry of Infrastructure of the Republic of Poland
- ▶ The Ministry of Regional Development of the Republic of Poland
- ▶ The Ministry of Foreign Affairs of the Republic of Poland
- ▶ The National Bank of Poland
- ▶ The Supreme Audit Office

E-HEALTH

Comarch executes projects dedicated to tele-medical services in the following business centres: iMed24 Medical Centre, iMed24 Software, iMed24 Expert Systems, iMed24 Medical Systems. In April 2012, Comarch strengthened its presence in this segment by purchasing Esaprojekt, one of the leading Polish producers and suppliers of comprehensive IT solutions for the health sector.

- ▶ Centrum Dermatologiczno-Alergologiczne Derm-AI
- ▶ Centrum Kardiologiczne AMICOR
- ▶ Centrum Medyczne iMed24
- ▶ Centrum Medyczne Larmed
- ▶ Centrum Medyczne SIGNAL IDUNA
- ▶ Grupa Avimed
- ▶ JBM GRUPA MEDYCZNA Sp. z o.o.
- ▶ Korporacja Medyczna KMK
- ▶ NZOZ Euroklinika
- ▶ Przychodnia Lekarska Lege Artis
- ▶ Specjalistyczne Centrum Medyczne
- ▶ Novomed
- ▶ Vertebralia Polska Sp. z o.o.



COMARCH WORLDWIDE

Albania
Austria
Belgium
Canada
China
Finland
France
Germany
Luxembourg
Panama
Russian Federation
Switzerland
Ukraine
United Arab Emirates
United Kingdom
United States of America
Vietnam

COMARCH in Poland

Krakow, Bielsko-Biala, Wroclaw, Warsaw,
Poznan, Gdansk, Katowice, Lublin, Lodz

COMARCH

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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 8,051,637.00 zł. The share capital was fully paid, NIP 677-00-65-406
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