

COMARCH

Financial Results Q1-Q3 2024

**Konrad Tarański, Vice-President of the Management Board,
CFO Comarch**

25th of November, 2024, Kraków



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Revenue

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Financial Results in Q3 and Q1-Q3 2024

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Comarch S.A. Share Price and Stock Index Performance

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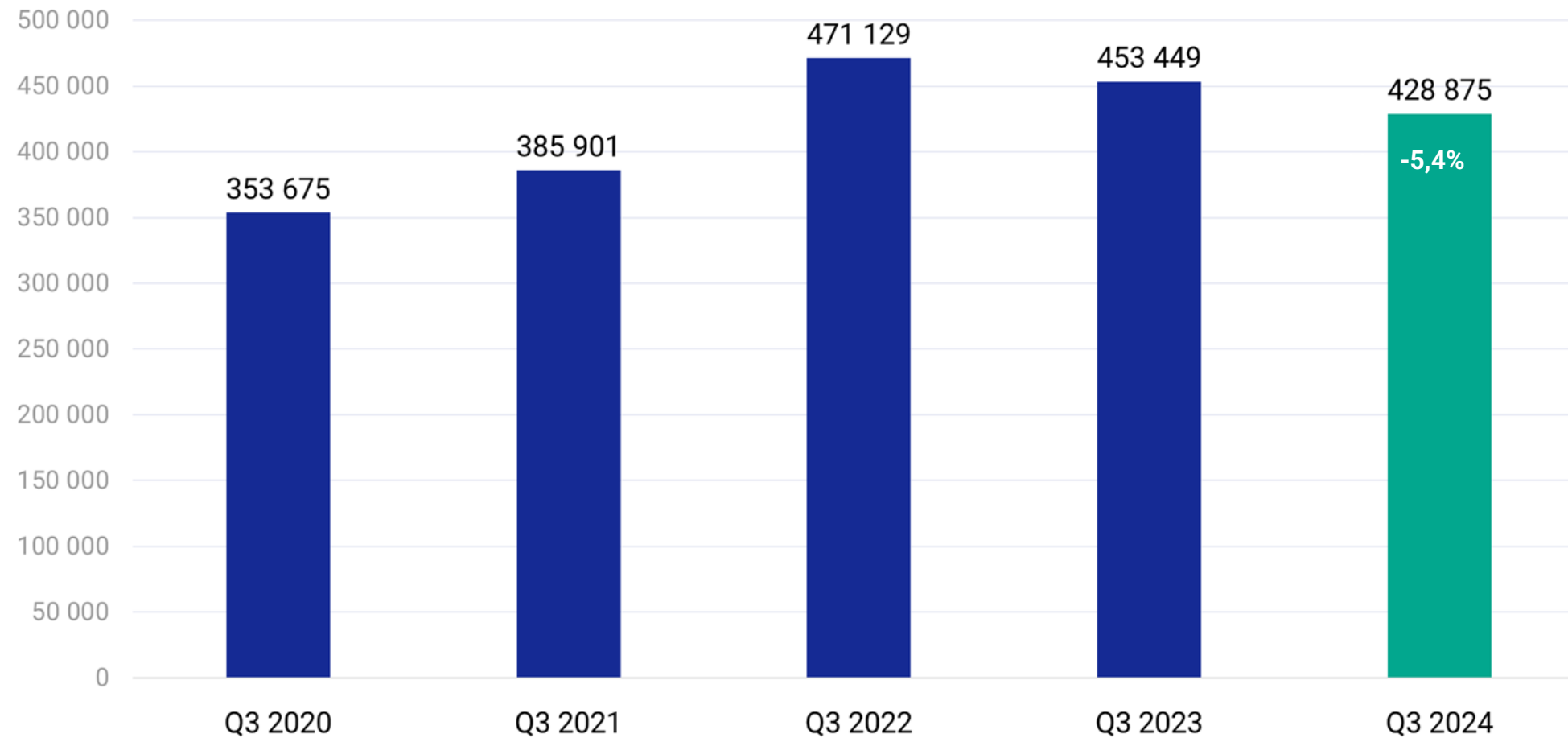
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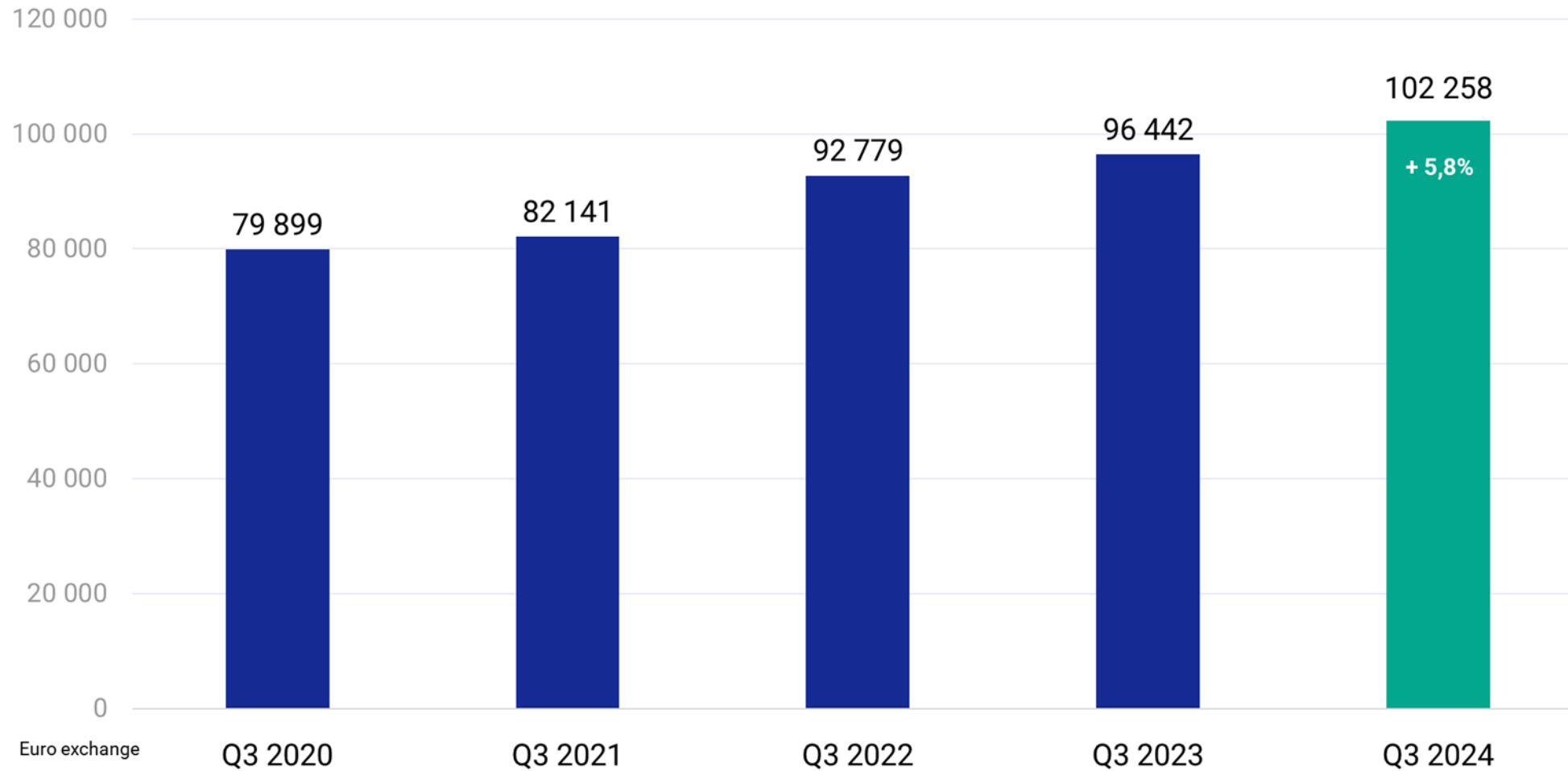
Comarch S.A. Share Price and Stock Index Performance

Revenue Q3 2024 – in thousand PLN



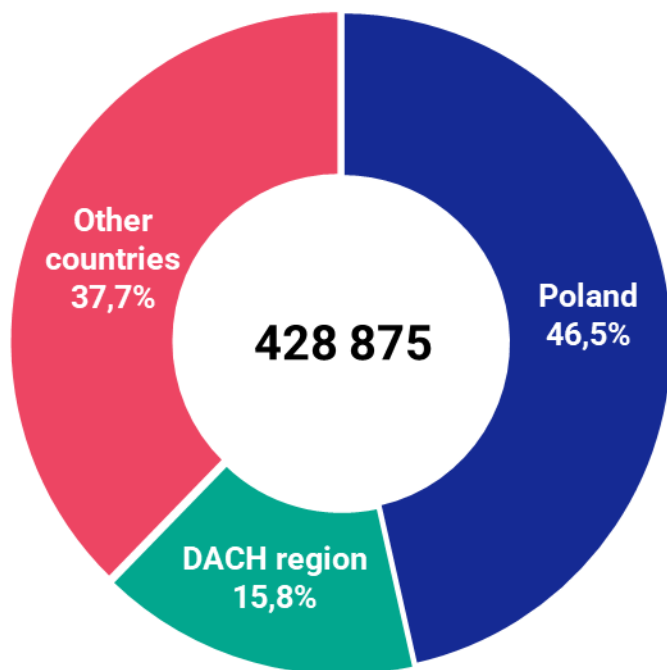
Sales revenue Q3 2024

in EUR thousand, excluding exchange rate differences

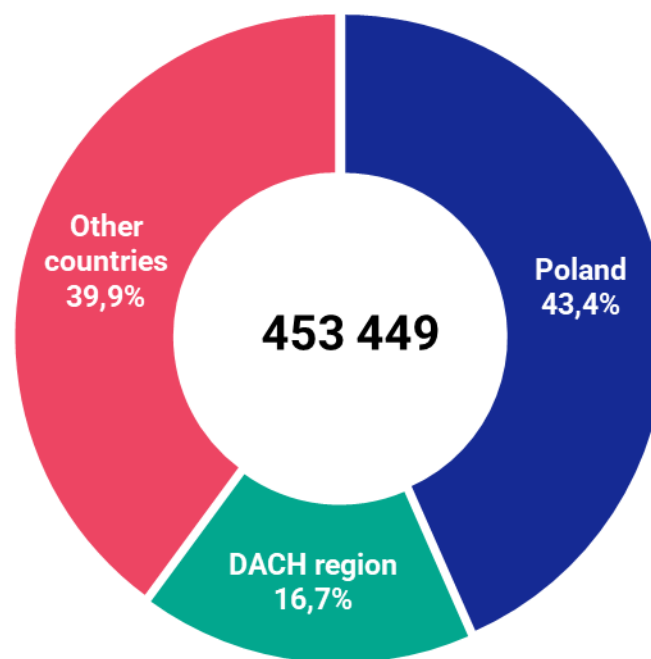


Geographical Sales Structure Q3 2024

Q3 2024

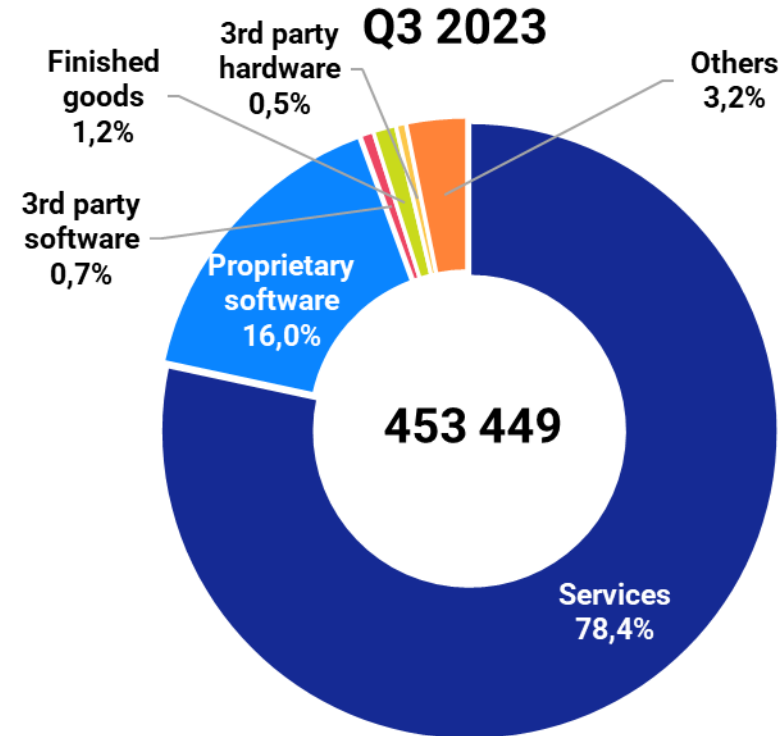
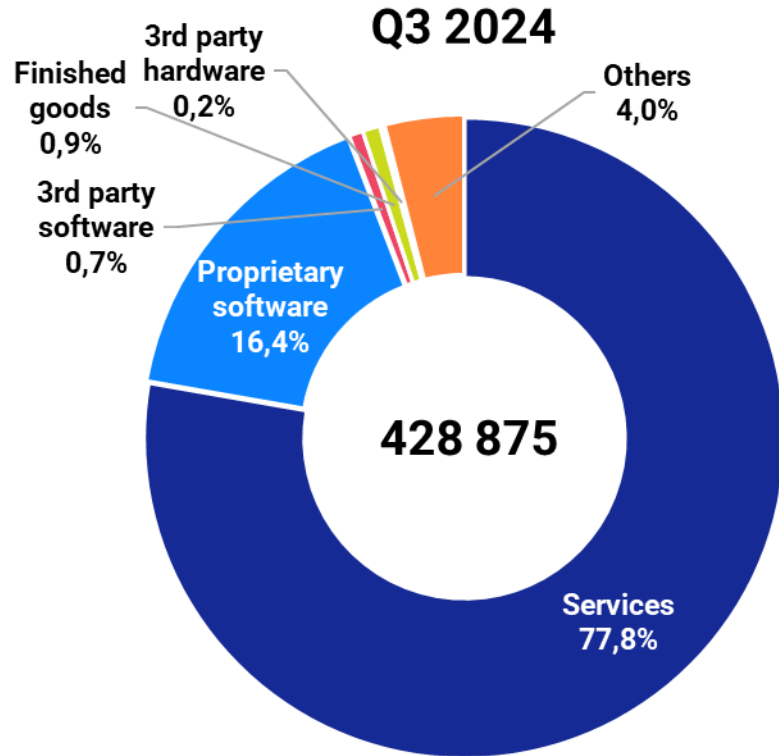


Q3 2023



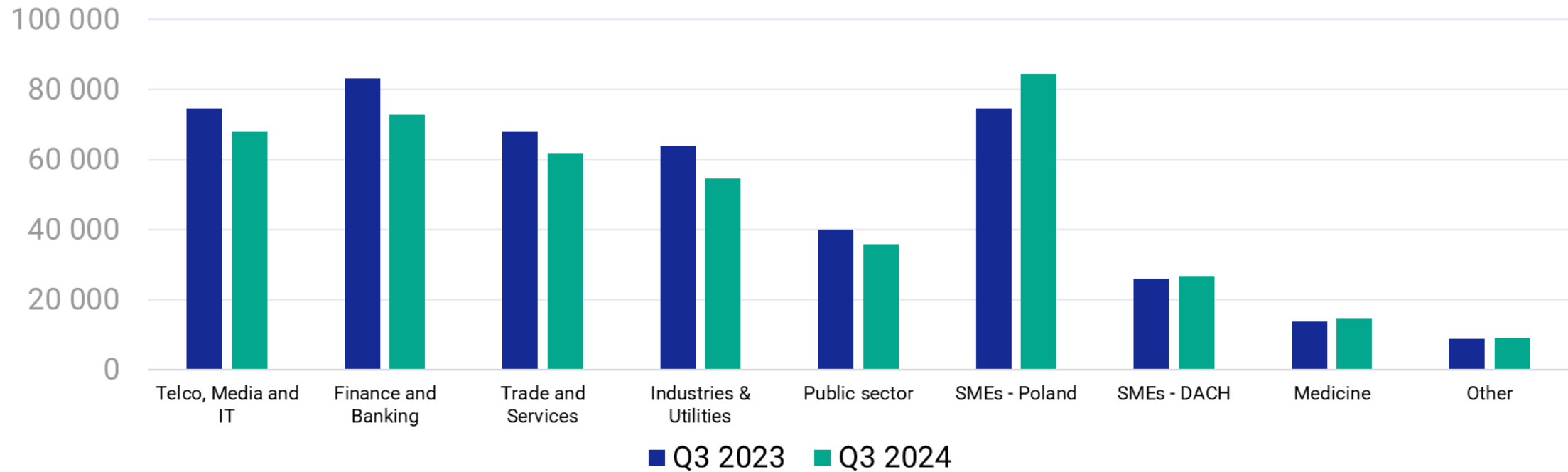
In thousand PLN

Product Sales Structure Q3 2024



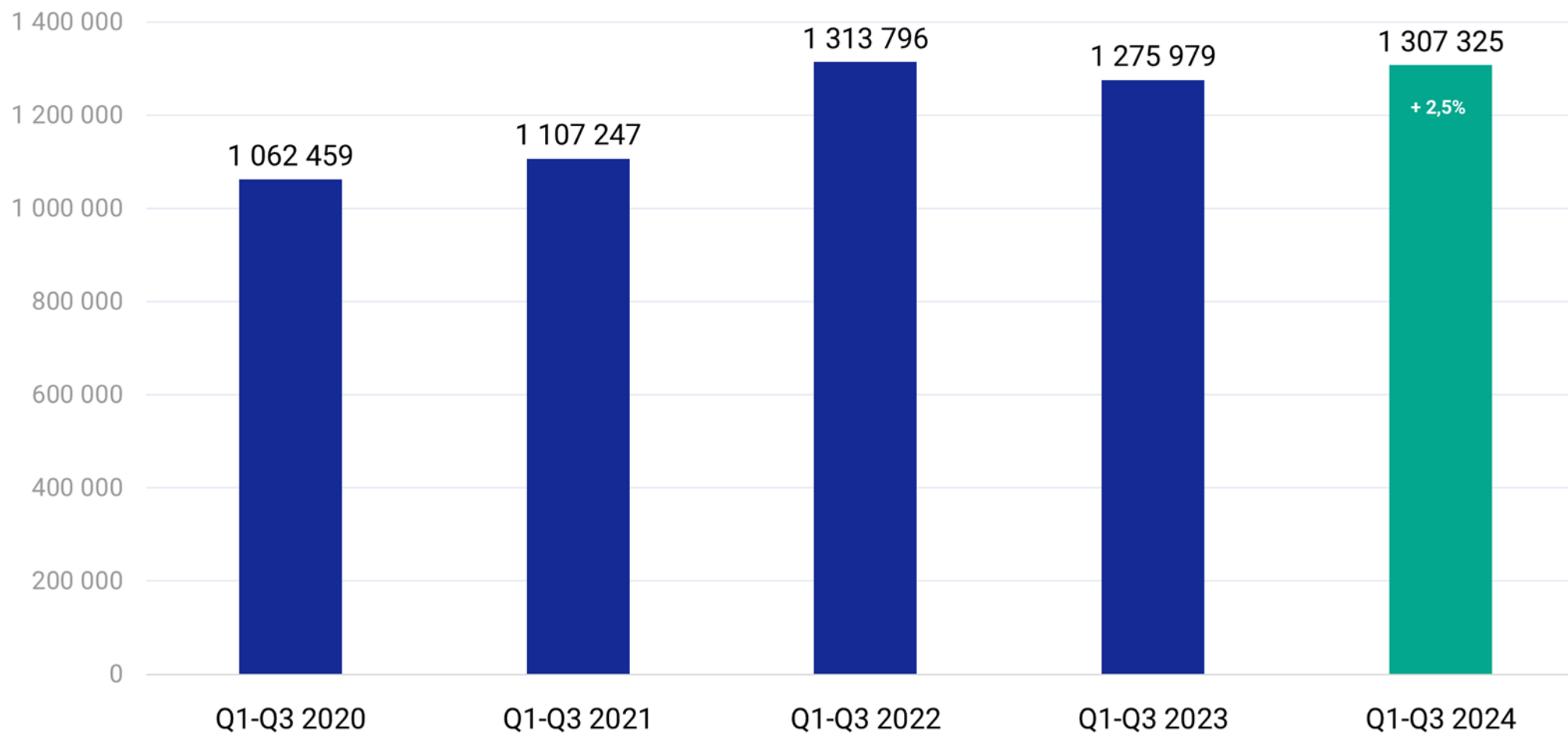
In thousand PLN

Market Sales Structure Q3 2024



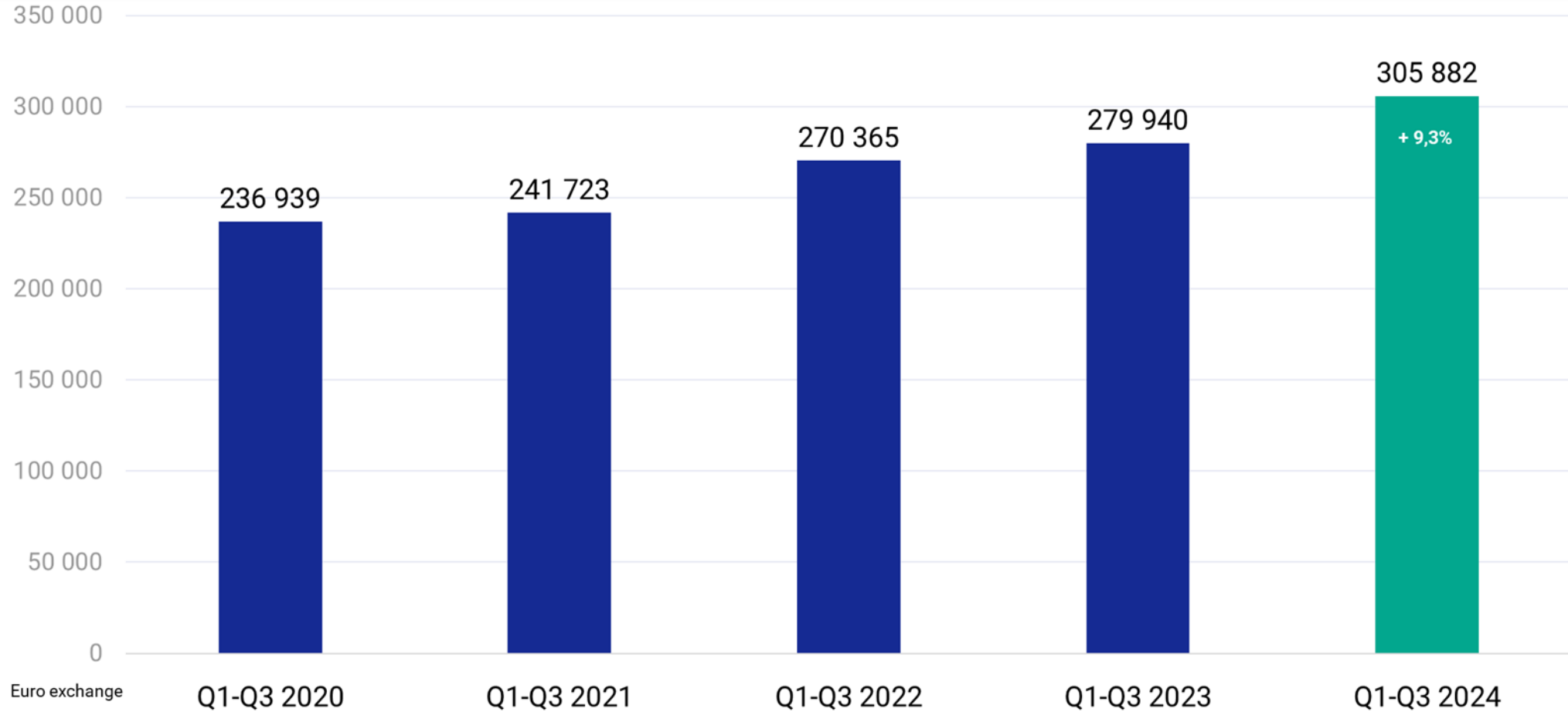
In thousand PLN

Sales Revenue Q1-Q3 2024 – in thousand PLN

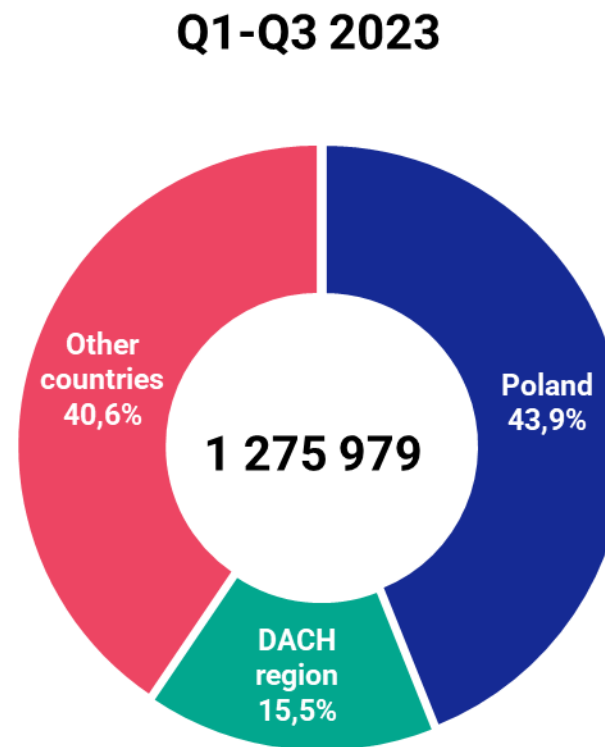
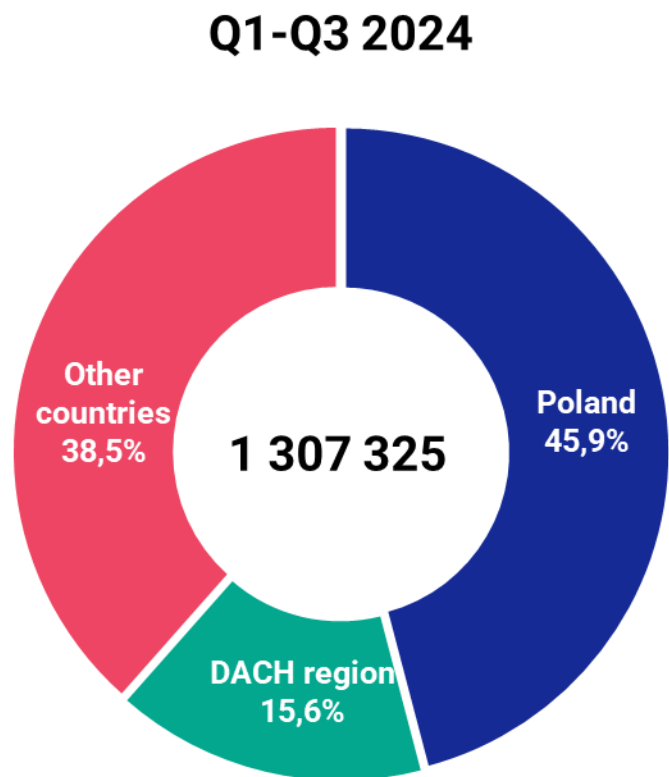


Revenue Q1-Q3 2024

in EUR thousand, excluding foreign exchange differences

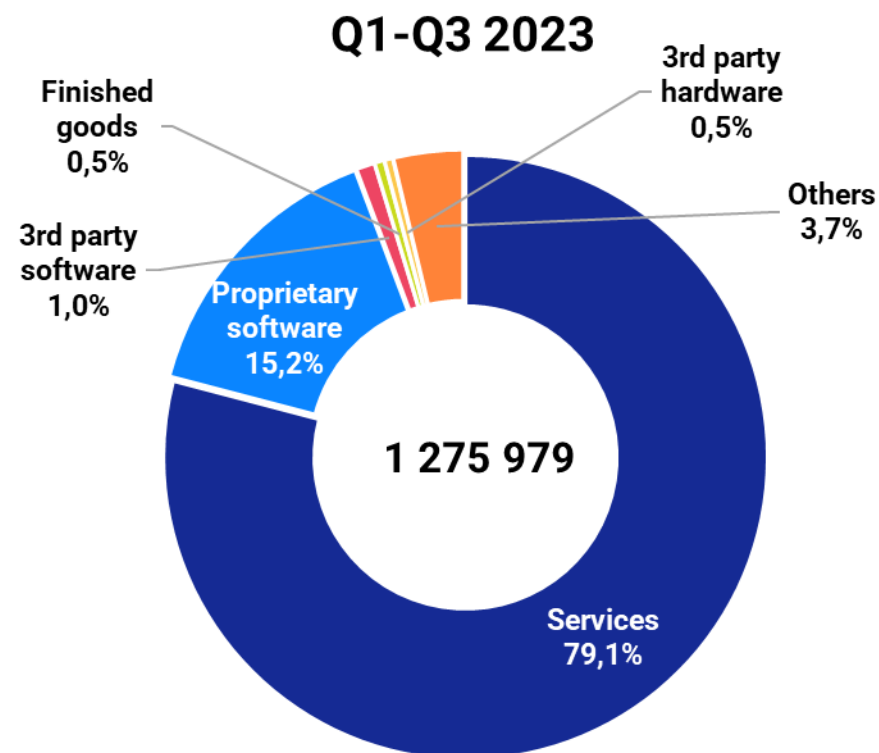
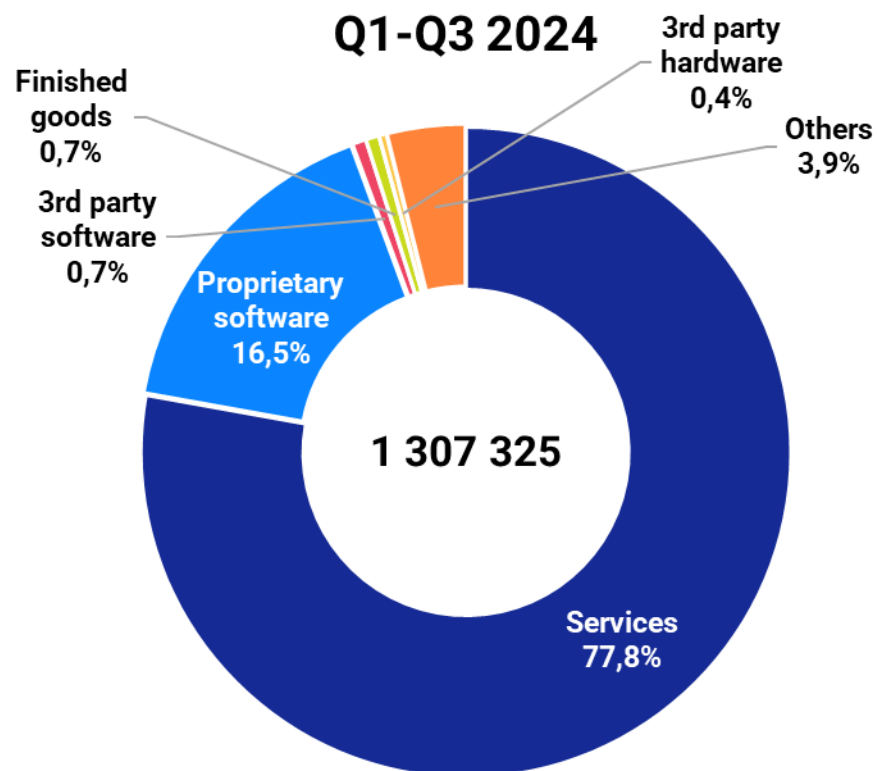


Geographical Sales Structure Q1-Q3 2024



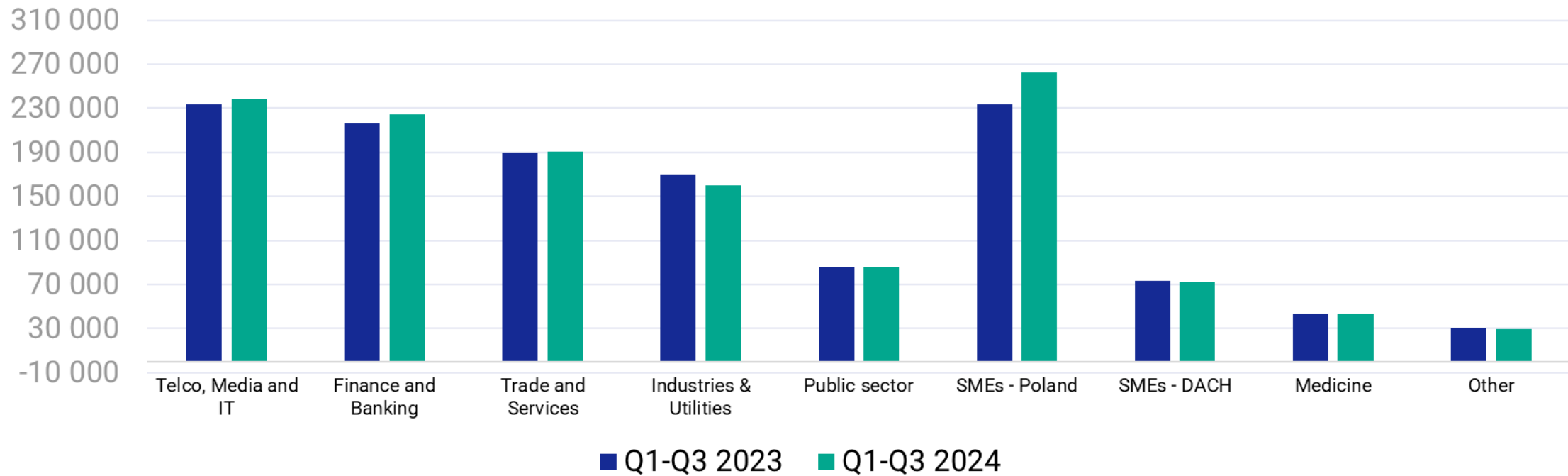
In thousand PLN

Product Sales Structure Q1-Q3 2024



In thousand PLN

Market Sales Structure Q1-Q3 2024



In thousand PLN

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Comarch S.A. Share Price and Stock Index Performance

Consolidated Financial Results Q3 2024

Comarch Group	Q3 2024	Q3 2023
Revenue	428 875	453 449
Operating profit	27 072	56 466
Net profit attributable to the Company's shareholders	21 985	32 424

In thousand PLN

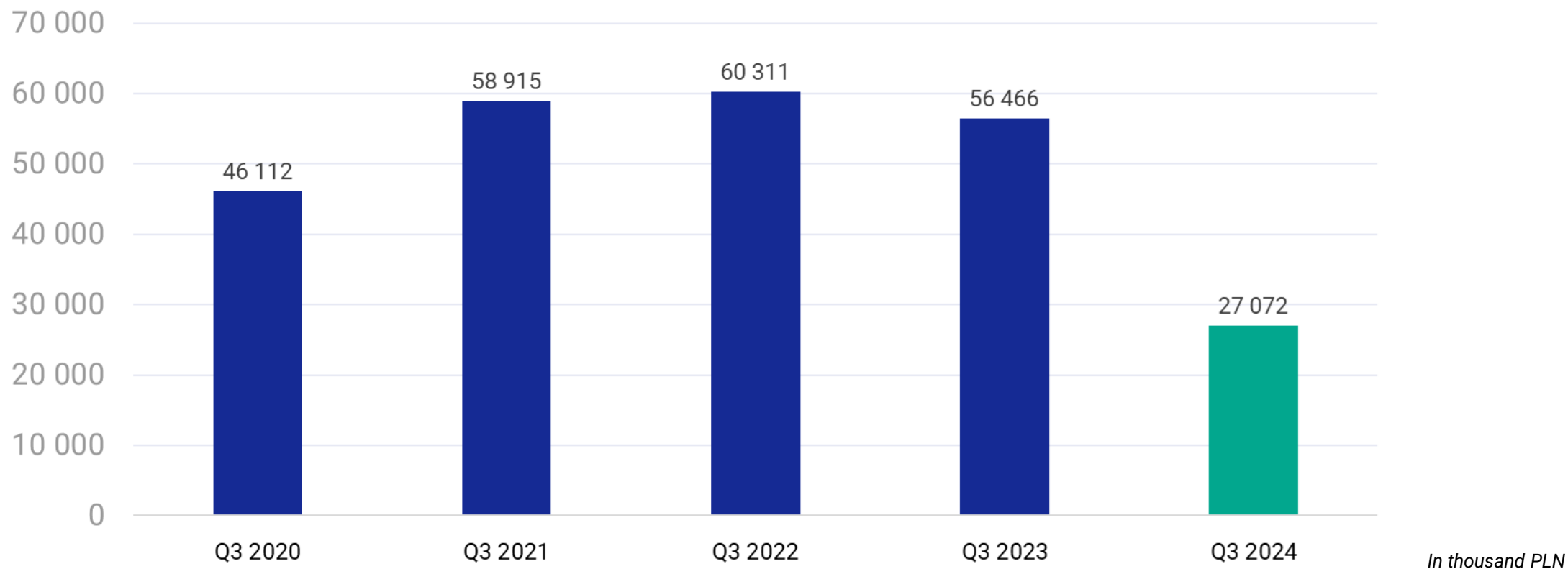
Impact of Changes in Exchange Rates on the Financial Results in Q3 2024

	Q3 2024	Q3 2023
Impact on revenue (exchange differences on receivables)	-9 272	18 901

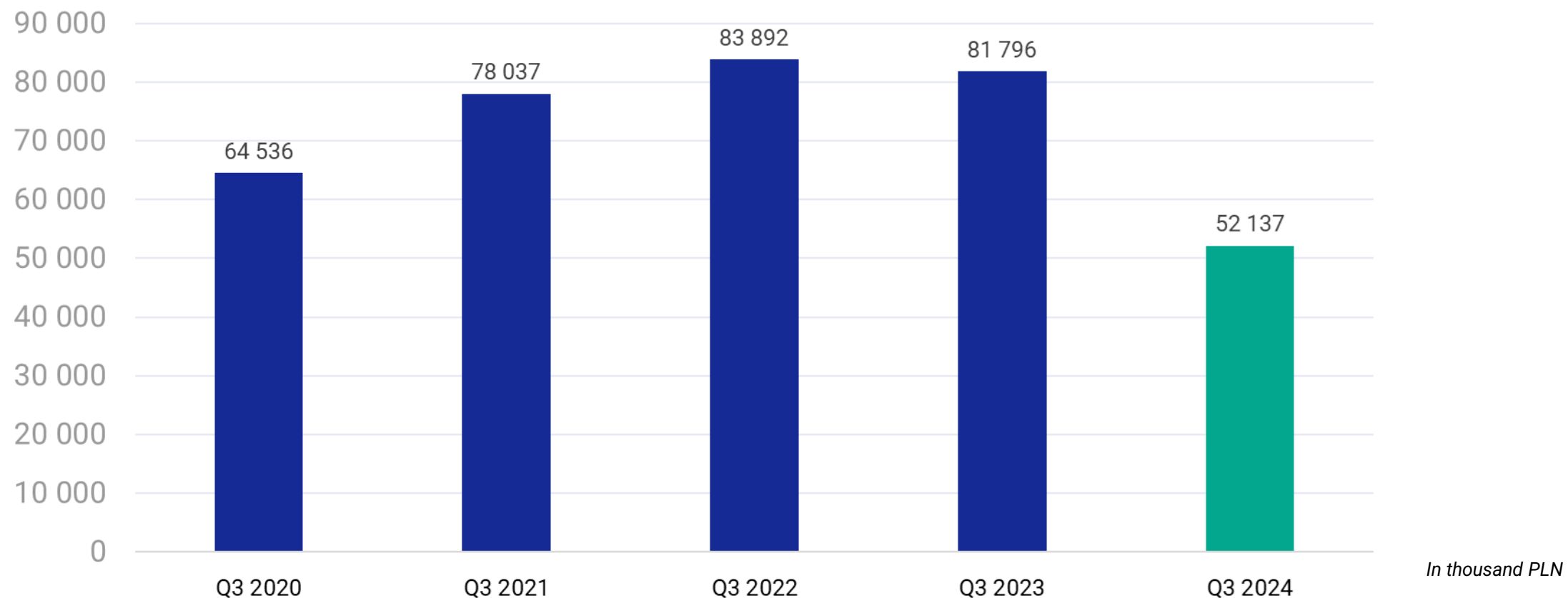
	Q3 2024	Q3 2023
Impact on the operating result (exchange differences on receivables and payables)	-11 142	14 914
Impact on the result on financial activities (including valuation of financial instruments and loans)	6 142	-13 951
Impact on the net result	-5 000	963

In thousand PLN

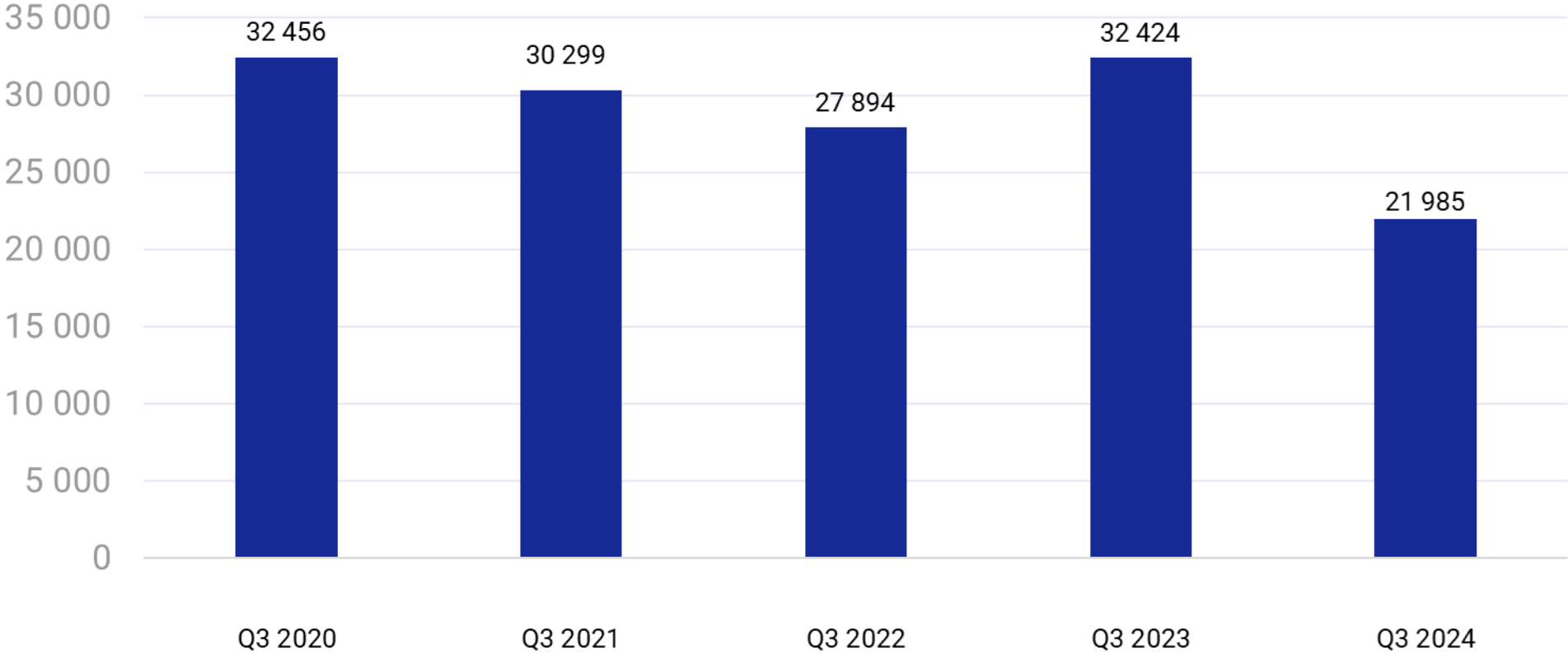
Comarch Group EBIT Q3 2024



Comarch Group EBITDA Q3 2024

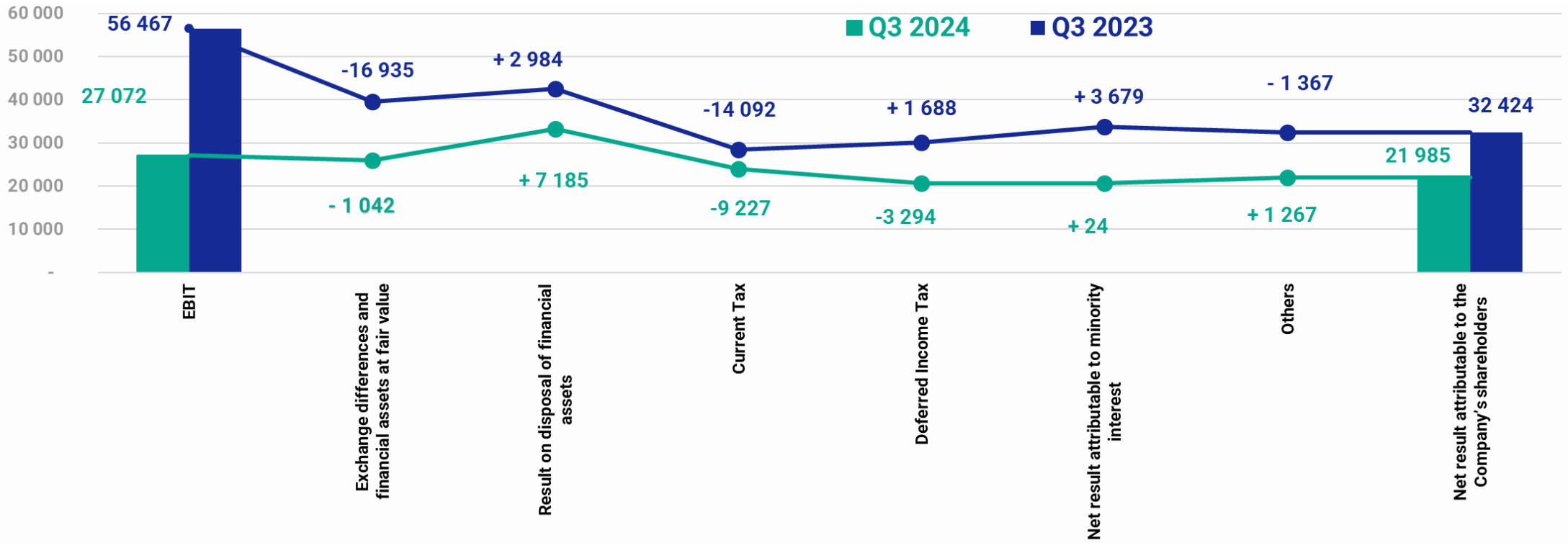


Net Profit Attributable to the Company's Shareholders Q3 2024



In thousand PLN

EBIT vs. Net Profit Q3 2024



In thousand PLN

Consolidated Financial Results Q1-Q3 2024

Comarch Group	Q1-Q3 2024	Q1-Q3 2023
Revenue	1 307 325	1 275 979
Operating profit	64 360	80 274
Net profit attributable to the Company's shareholders	45 494	82 220

In thousand. PLN

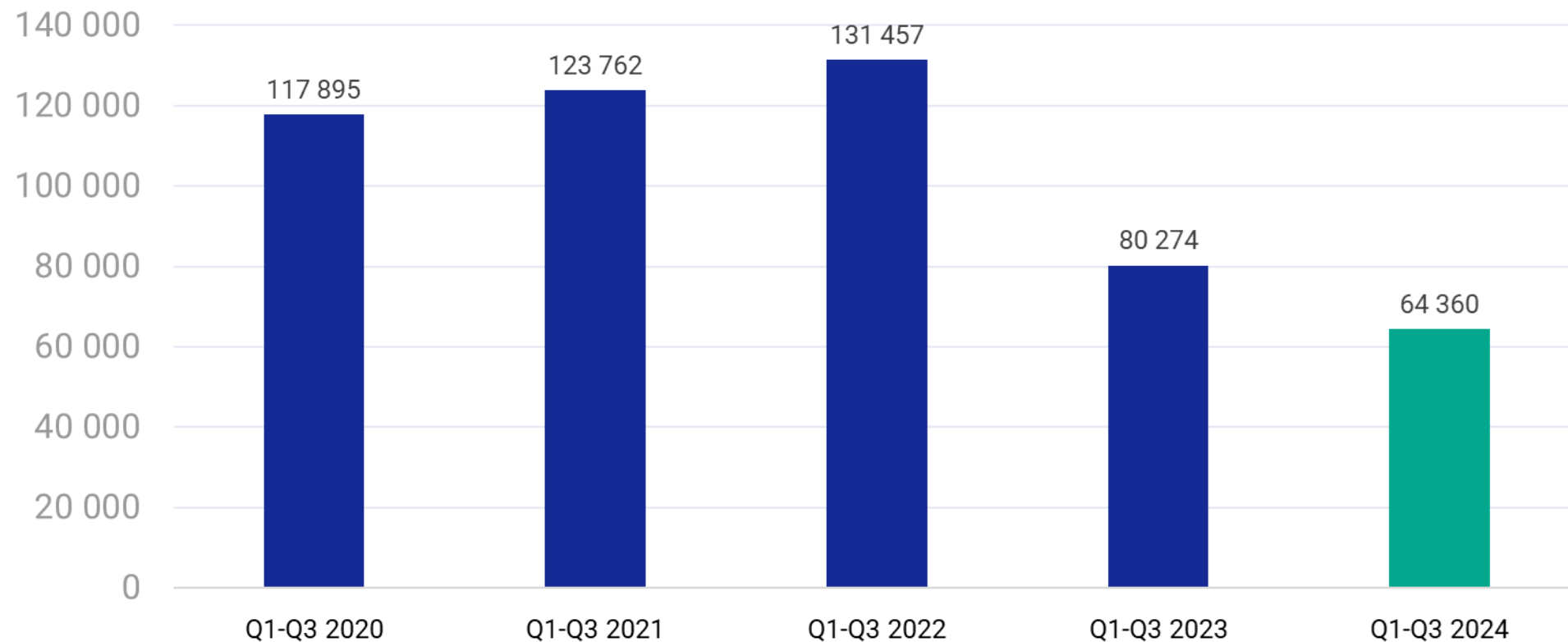
Impact of Changes in Exchange Rates on the Financial Results in Q1-Q3 2024

	Q1-Q3 2024	Q1-Q3 2023
Impact on revenue (exchange differences on receivables)	-8 641	-5 392

	Q1-Q3 2024	Q1-Q3 2023
Impact on the operating result (exchange differences on receivables and payables)	-19 871	-10 836
Impact on the result on financial activities (including valuation of financial instruments and loans)	12 597	21 296
Impact on the net result	-7 274	10 460

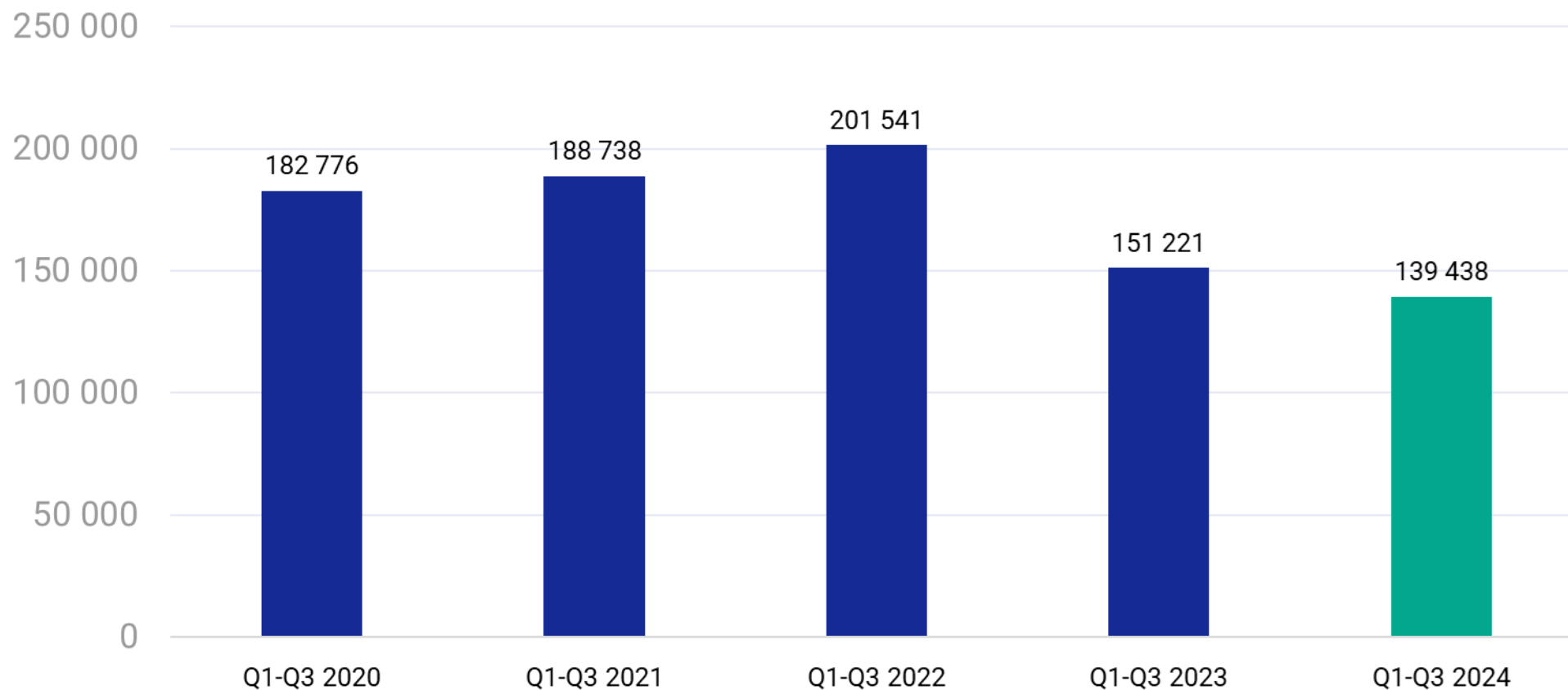
In thousand PLN

Comarch Group EBIT Q1-Q3 2024



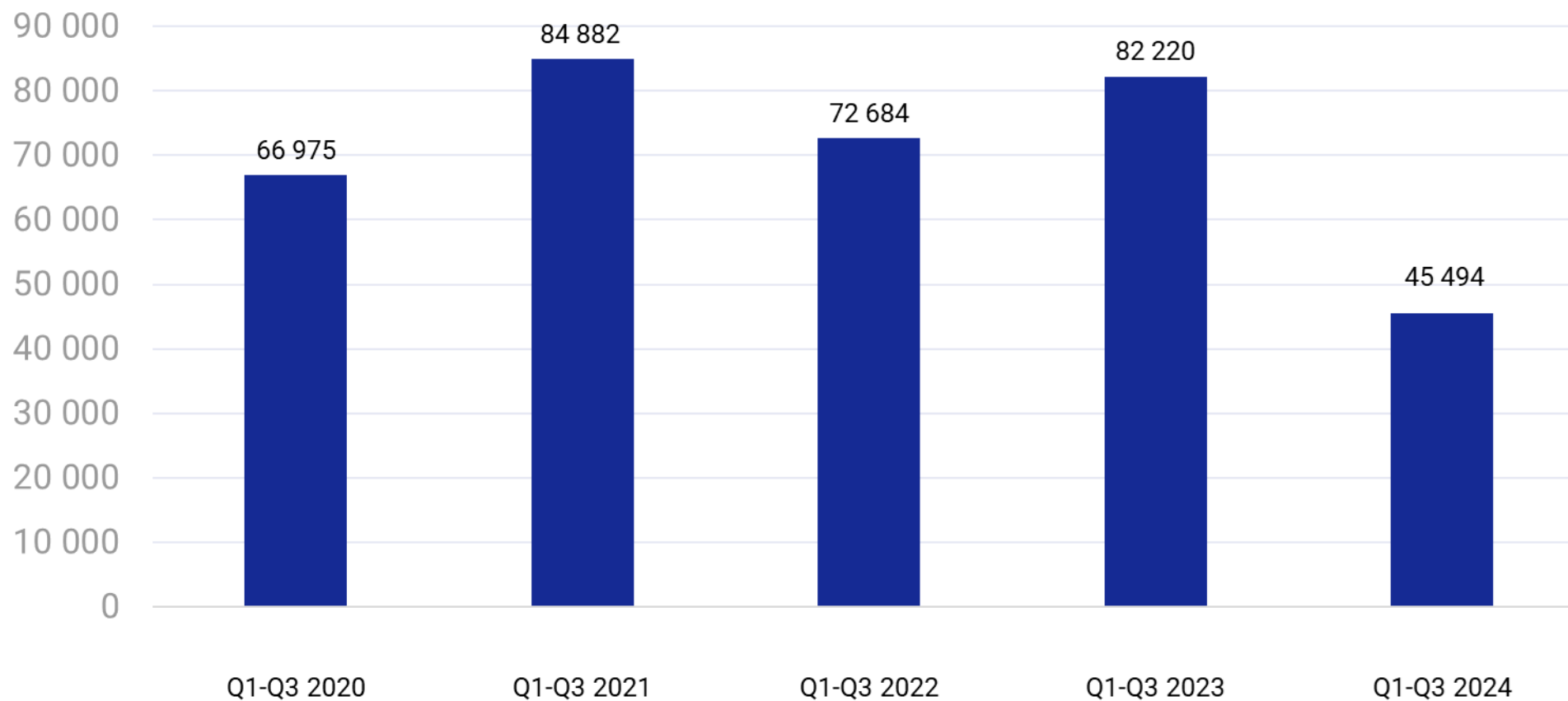
In thousand PLN

Comarch Group EBITDA Q1-Q3 2024



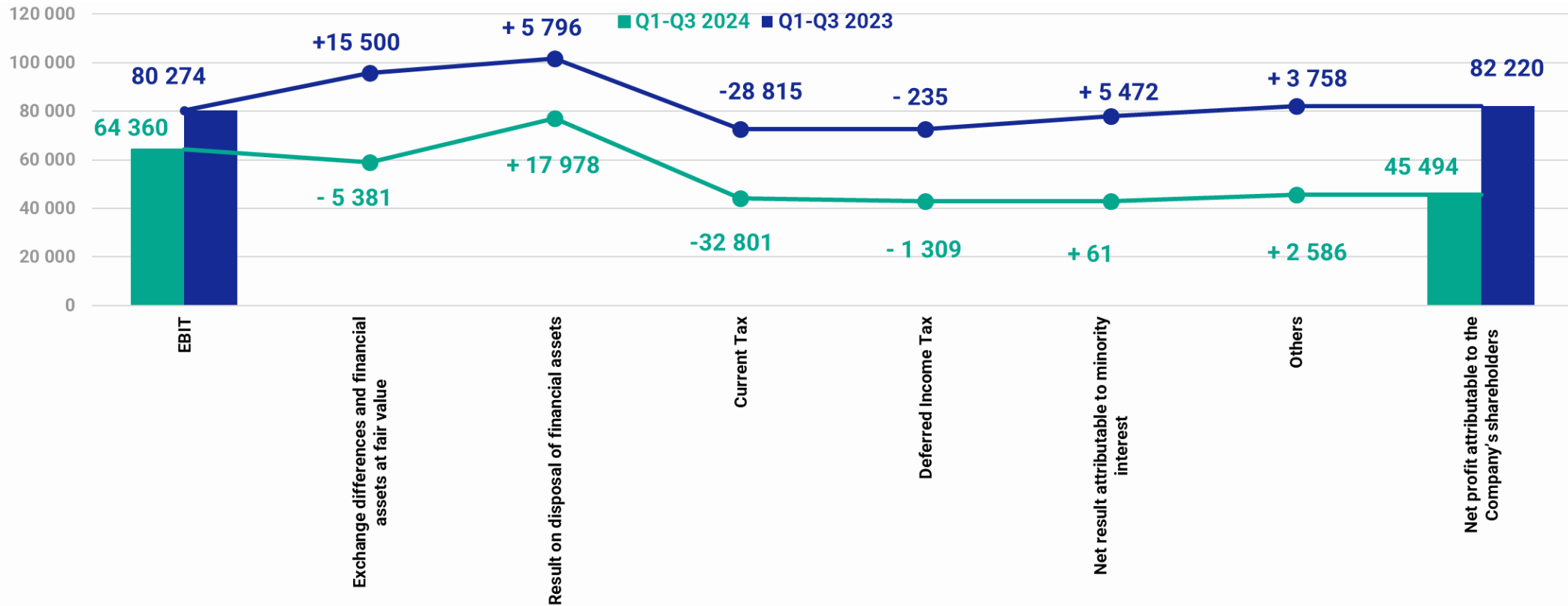
In thousand PLN

Net Profit Attributable to the Company's Shareholders Q1-Q3 2024



In thousand PLN

EBIT vs. Net Profit Q1-Q3 2024



In thousand PLN

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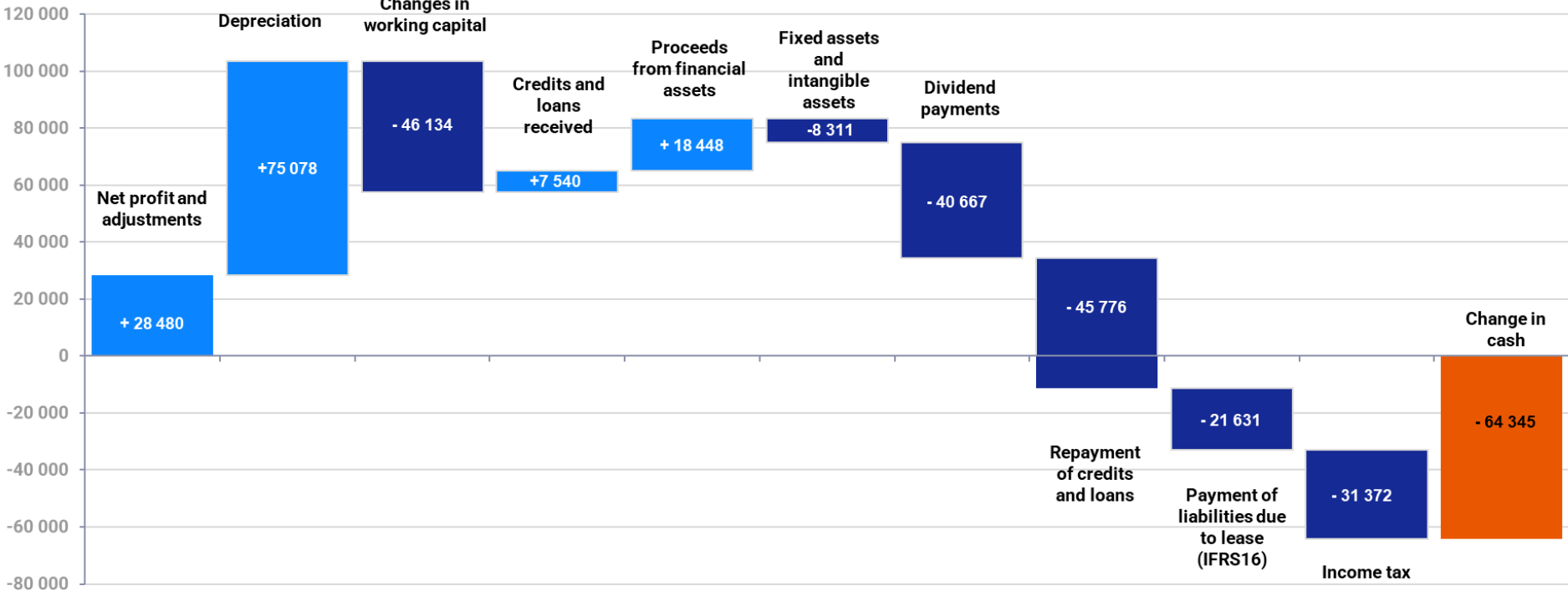
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Cash Flow Q1-Q3 2024



In thousand PLN

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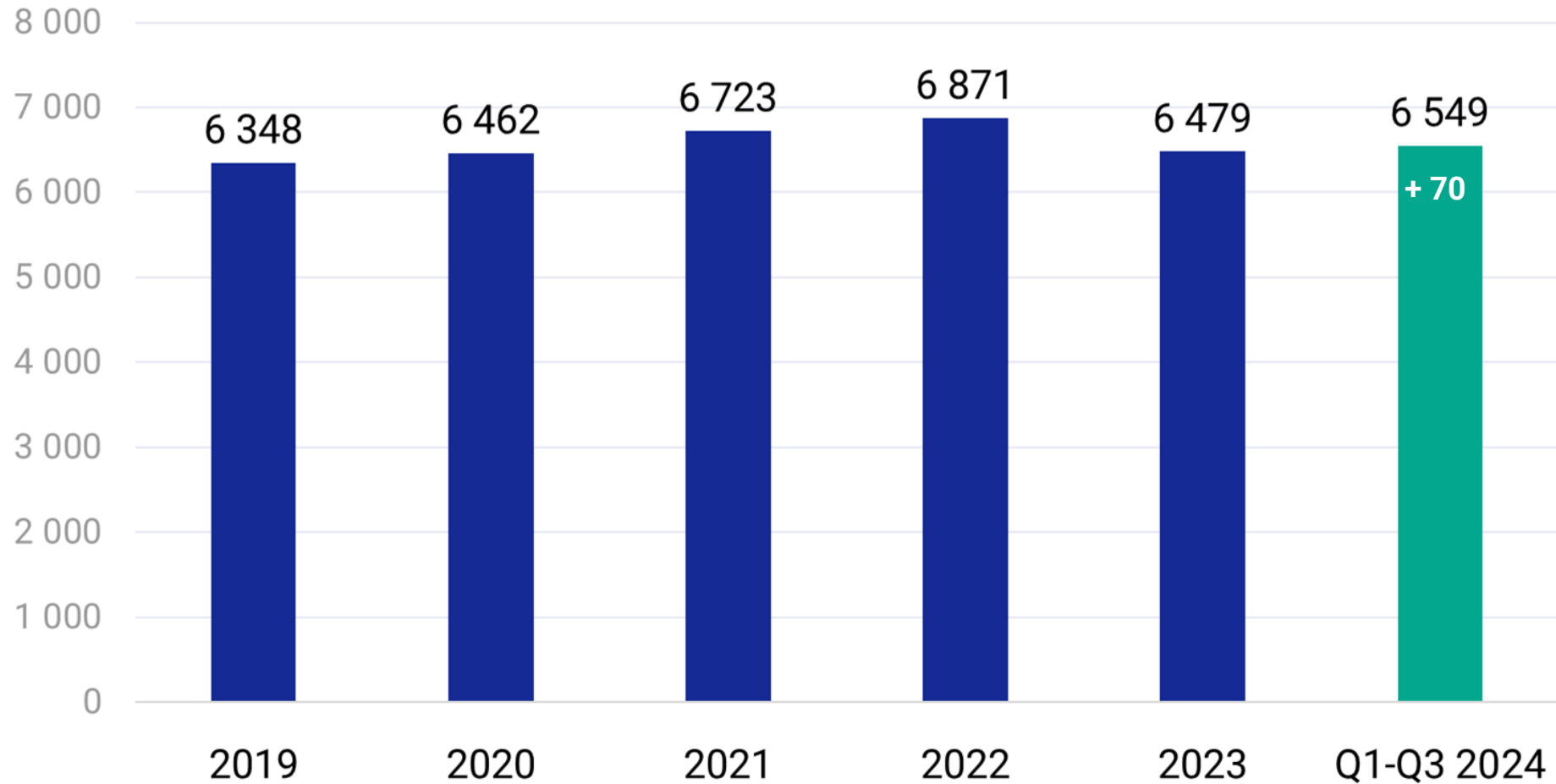
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Comarch S.A. Share Price and Stock Index Performance

Comarch Group Human Resources



Human Resources

- As at the 30th of September, 2024, the Comarch Group employed 6,549 people, i.e. 70 people more than on the 31st of December, 2023 and 18 people more than on the 30th of September, 2023.
- The basic wage fund in the Comarch Group in the three quarters of 2024 was by 1.8% higher compared to the first three quarters of 2023, and in Q3 2024 alone it was by 4.9% higher than in Q3 2023.

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Comarch S.A. Share Price and Stock Index Performance

Summary Q1-Q3 2024

- The Comarch Group's revenue were higher by PLN 31,3 million, i.e. by 2.5% w compared to the same period in 2023. Operating profitability amounted in the described period to +4.9%, and net profitability to +3.5%.
- The revenue from domestic sales increased by 7.2%, mainly due to the development of sales of ERP solutions. The revenue from foreign sales decreased by 1.2%.
- During the three quarters of 2024, the Comarch Group adjusted the employment level to the current level of revenue.
- The currency exchange rate fluctuations had a significant impact on the financial results achieved in individual quarters of 2024.
- In Q3 and Q4 2024, there were significant changes in the composition of the Company's shareholders, and the main shareholder was the private equity fund CVC Capital Partners.

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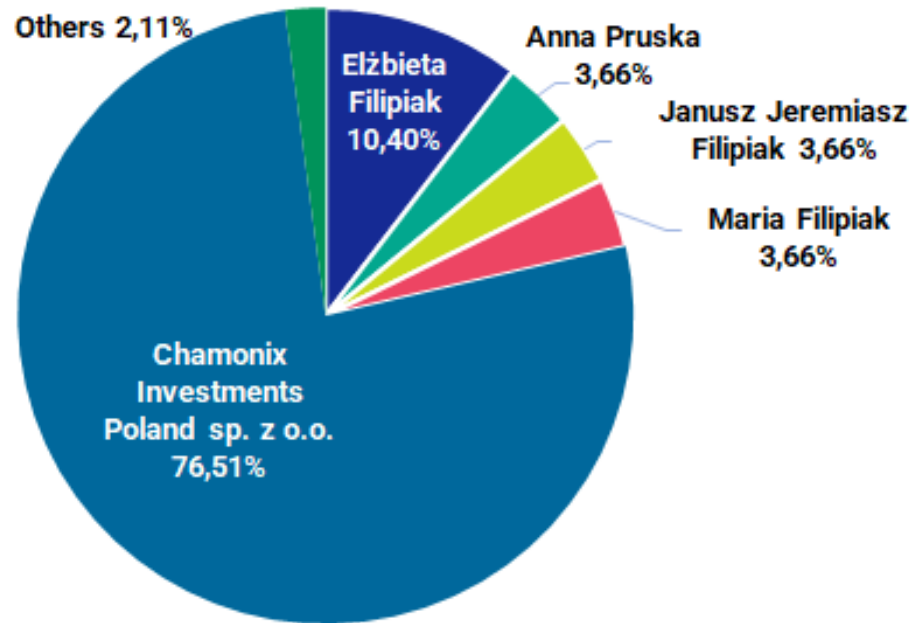
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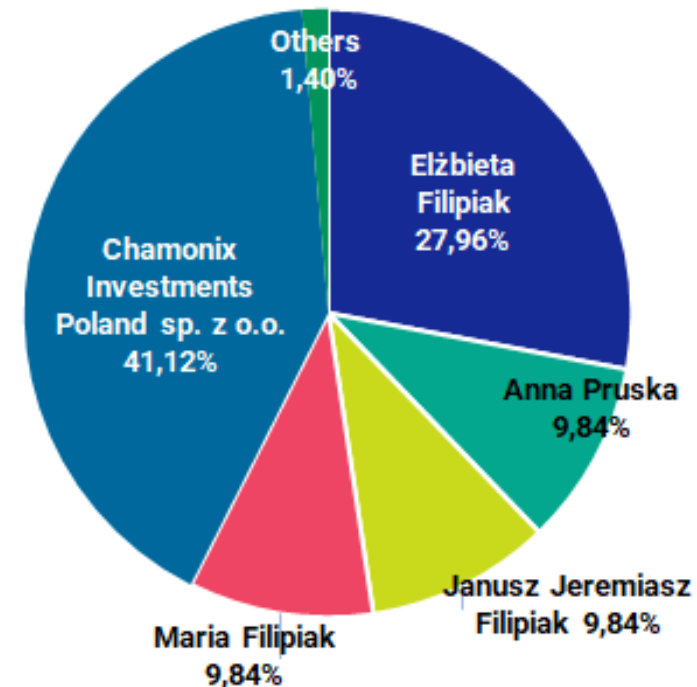
Comarch S.A. Share Price and Stock Index Performance

Shareholder structure by number of shares and votes

Shareholding- number of shares

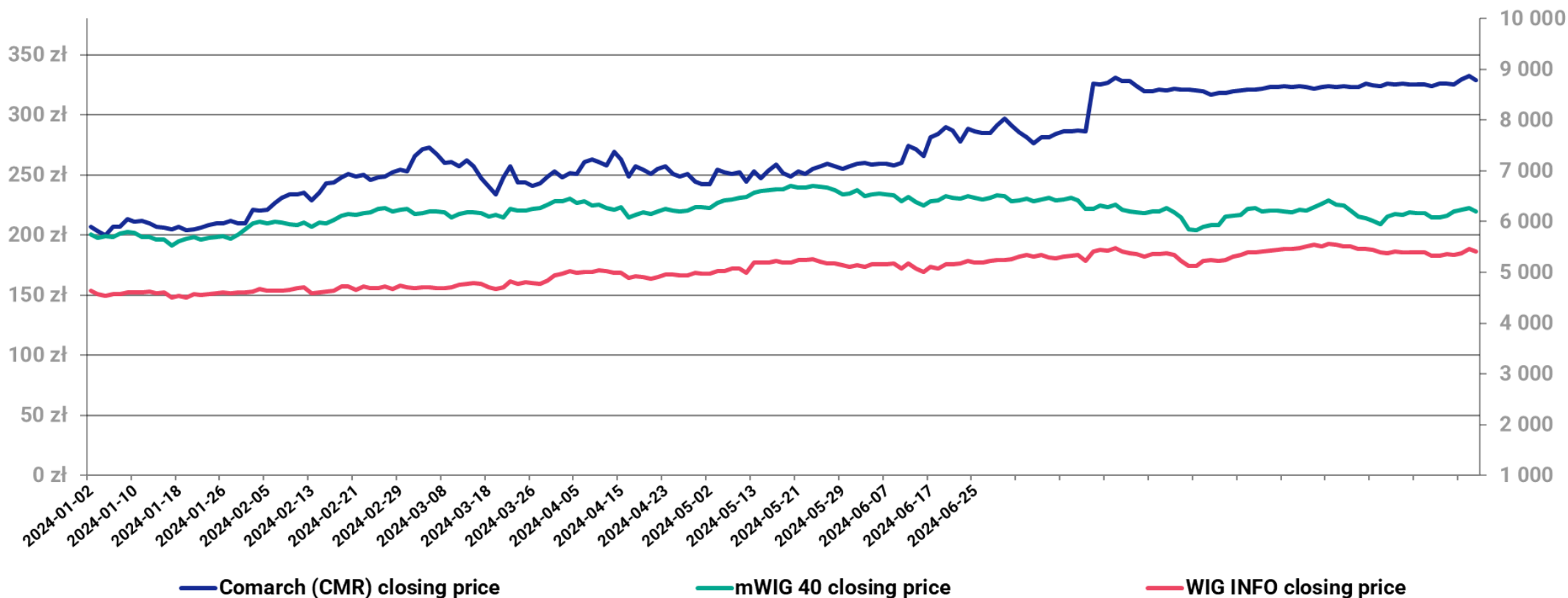


Shareholding- number of votes



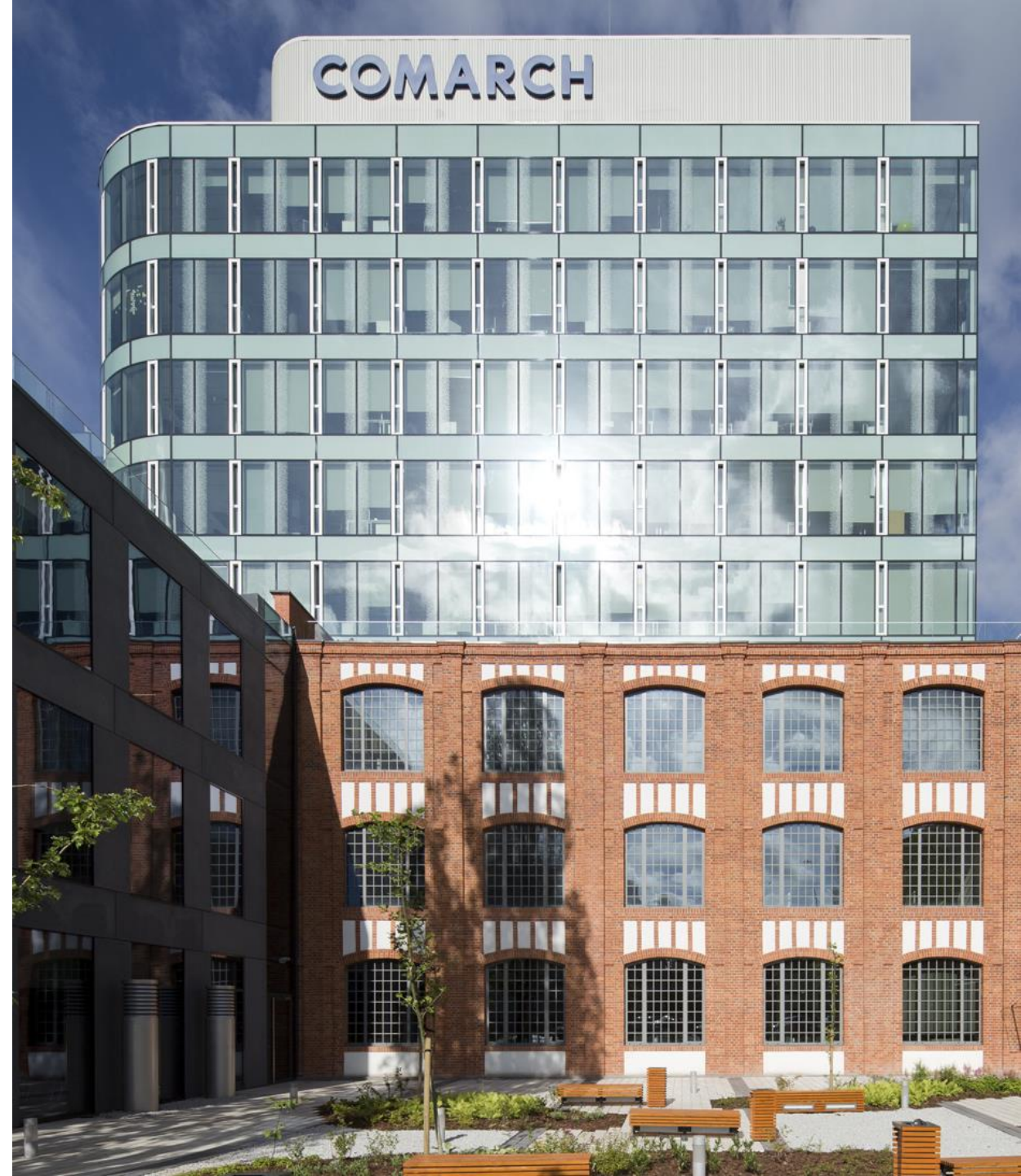
Comarch S.A. Share Price Performance 1.01.2024 – 30.09.2024

Q1-Q3 2024



COMARCH

Thank you for your attention!





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