

The background features a vibrant blue color palette with several overlapping, organic, rounded shapes in various shades of blue. A large, solid black shape is positioned in the bottom-left corner, containing the text.

**Asseco**  
**Company**  
**Profile**

ASSECO

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## From a startup to a global IT company.

### When I established one of the first IT startups in Poland 32 years ago, I believed that software was the future of IT.

When I established one of the first IT startups in Poland 32 years ago, I believed that software was the future of IT. That is why I decided to build a strong Polish software company. I knew very well that such companies were successful in other countries, especially in Western Europe and the US.

During the first several years of our activity we focused on intensive development in Poland, which was marked by Asseco Poland's debut on the Warsaw Stock Exchange in 2004 – that was a turning point for the company. It helped us to raise capital for further development and expansion abroad.

This is how the project of building the Asseco Group began – our aim was to establish an international federation of companies, which would be an alternative to large IT corporations. The Group's companies do not only share similar business objectives, but also a vision, values and partnership relations. We focus on freedom of action, entrepreneurship and excellent knowledge of local markets.

We take a responsible approach to business – we pay taxes at our revenue-generating locations and support local communities. I am convinced that such a business model allows for long-term, stable development in the modern world.

Today, Asseco is not only the largest IT company in Poland and Central and Eastern Europe, but also a global player which is present in 60 countries. We have been developing both organically and through acquisitions – since 2004, we have made over 120 of them. We have been constantly strengthening our competencies and looking for innovative solutions – only in 2022, we allocated EUR 250 million to R&D. As a result, we are able to create modern and innovative products which are appreciated by customers from all over the world.

We are a stable company which has been creating value for its shareholders for years. In 2022, the sales revenues of the Asseco Group reached EUR 3.7 billion, out of which 90% were generated from international operations. The growing share of companies from outside Poland in the Group's total revenues and cross-sector diversification confirms the effectiveness of our development strategy.

As a leader I have been lucky to have met the right people while building our Group. I am thinking of a team of hardworking people who believe in the sense of what we do and have taken up many challenges which seemed unfeasible at first. However, we would not be the leader in digitization in Poland and the leading software producer in Europe without the trust of our customers and business partners.



A handwritten signature in black ink, reading 'Góral'.

Adam Góral  
President of the Management Board  
of Asseco Poland

# Software which changes reality.

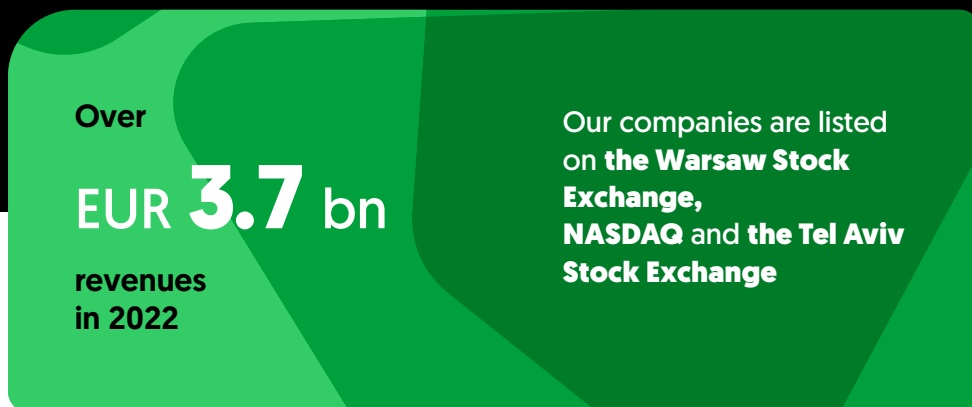
The Asseco Group is present everywhere where technology and business impact everyday life. We are a federation of companies which operate worldwide. It is led by Asseco Poland, which is one of the first startups established in Poland.

We believe that together with our customers we can improve the comfort of many people. We use our competencies and experience to create software which has a real impact on the present and the future.

Our systems are used by banks, energy and telecommunication companies, the public sector and

the healthcare service. We know that we cannot fail and we take full responsibility for projects that we implement. In this way, we have been building the trust in Asseco and its value for many years.

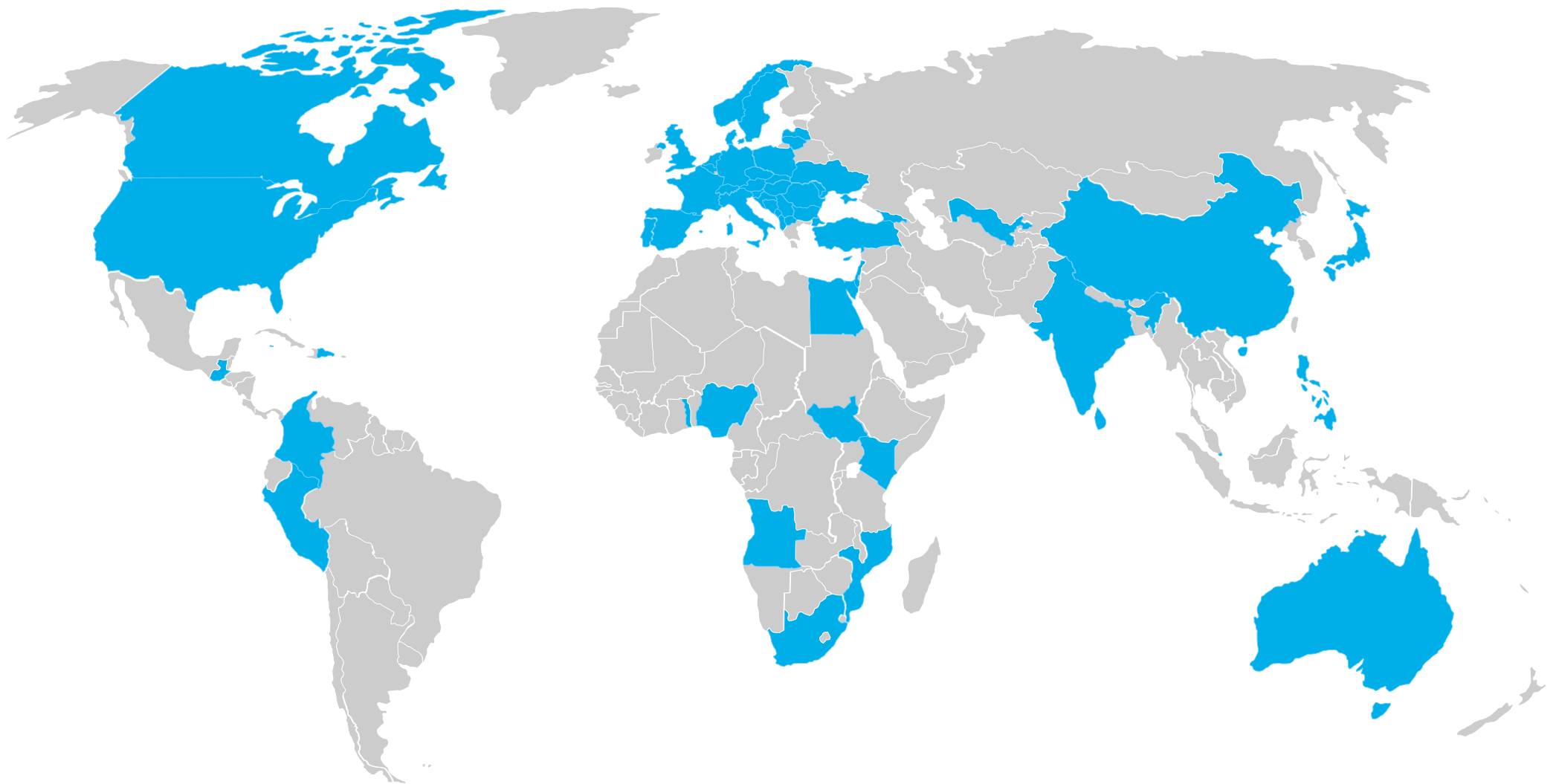
We have been constantly improving our competencies and investing in research and development because the most important thing for us is the success of our customers. Such an approach to business has enabled us to become the market leader in Poland, Israel, South-Eastern Europe and Central Europe.



\* According to Computerworld TOP200 report, 2022 edition.

# We are an international federation of companies.

Asseco is a global federation of companies, in which the principles of partnership and cooperation and the ability to operate effectively on local markets are important. We have an excellent understanding of the specificities of the countries we operate in. We create products that are recognizable and trustworthy, which, combined with the knowledge of our customers and their markets, enable us to successfully implement even the most important projects. We are committed to a responsible approach towards our employees, customers, contractors, and the countries our companies operate in.



Our strength  
lies in people.



**Adam Góral**  
Founder and the President  
of the Management Board,  
Asseco Poland



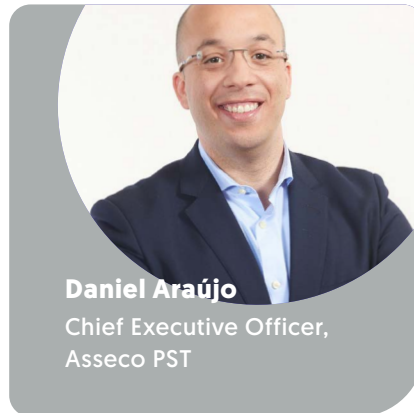
**Guy Bernstein**  
Chief Executive Officer,  
Formula Systems



**Zbigniew Pomianek**  
Vice President  
of the Management  
Board, Asseco Poland



**Jozef Klein**  
Chief Executive  
Officer, Asseco International  
  
Chief Executive Officer,  
Asseco Central Europe



**Daniel Araújo**  
Chief Executive Officer,  
Asseco PST



**Karolina Rzońca-Bajorek**  
Vice President  
of the Management Board,  
Asseco Poland  
  
CFO Asseco Group



**Rafał Kozłowski**  
President of the Management  
Board, Asseco Enterprise  
Solutions  
  
Member of the Management  
Board, CFO, Asseco  
International



**Piotr Jeleński**  
  
President of the Management  
Board, Asseco South Eastern  
Europe



**Marek Panek**  
Vice President  
of the Management Board,  
Asseco Poland  
  
Member of the Management  
Board, Asseco International

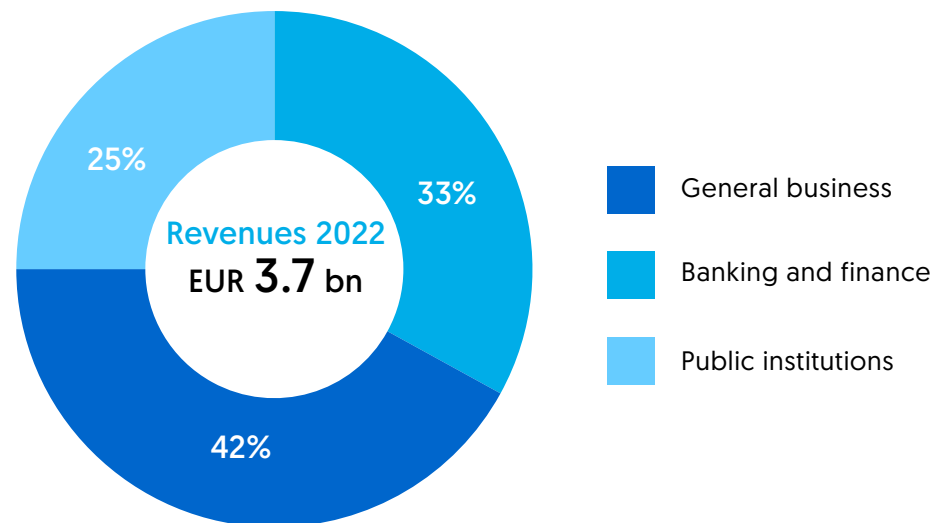


**José Antonio Pinilla Lozano**  
  
Management Board Consultant,  
Asseco Spain



**Przemysław Sęczkowski**  
  
Member of the Management  
Board, Asseco International

We are an expert  
in key sectors.



ERP solutions

Security

Cloud services

Business Intelligence

Artificial Intelligence



### Banking and finance

- Banks and financial institutions
- Insurance companies
- Brokerage houses
- Investment funds
- Leasing companies
- Factoring companies



### General business

- Telecommunication
- Energy sector
- Utilities
- Gas sector
- Manufacturing, trade and services
- FMCG
- E-commerce
- Multimedia



### Public institutions

- Central administration
- Local administration
- Healthcare
- International organizations
- Uniformed services
- GIS
- Education

**Technology  
for business,  
solutions  
for people.**





# Banking.

Modern banking accompanies customers around the clock, wherever they are. The role of classical branches has been taken over by mobile and e-banking solutions which must be easy to operate, comfortable and safe. Customers of both commercial and cooperative banks expect an offer which is adapted to their needs. Asseco has multiannual experience in software development. Thanks to our solutions banks can always be where their customer is.



## Full scope of banks' requirements:

- Core banking systems
- Omnichannel and mobile solutions
- Risk management and compliance
- Software for brokers and custody services
- Banking applications available in on premise and cloud model

**+7 300**

**employees supplying banks with software and services**

**in +40 countries**

we support

**+460**  
**banks in Poland**


## Competence centers

in Poland, Portugal, the Czech Republic, Israel, the Balkans, Slovakia, and the Philippines


## Significant share in the market

  
over  
**60%**  
of banks  
in the Czech Republic  
and Slovakia

  
over  
**50%**  
banks  
in Poland

  
over  
**50%**  
banks in Israel

  
**80%**  
in the core system  
market in Angola

  
nearly  
**90%**  
banks  
in the Balkans

# Payments.

Money never sleeps. In the 21st century these words acquire a particular importance because the electronic payment network covers the whole world and is active every day around the clock. Regardless of whether a transaction takes place in a classic shop or in virtual space, both sides expect that a payment will be made quickly and securely. Asseco develops solutions dedicated to traditional trade and e-commerce as well as the management of payments, ATMs and automatic transaction systems. Shopping with us never goes wrong.



## Wide portfolio of proprietary solutions for the payment sector:

- E-commerce support
- Mobile payment solutions
- Payment cards, management of transactions
- Management of ATMs, cash dispensers, multimedia kiosks and POS terminals

we processes

# 0.5 bn

card transactions  
per month

Competence  
centers

in the Balkans, Spain and  
Portugal

# +300

customers using  
network ATMs as well  
as ATM and payment  
terminal services

# +1.2 m

payment terminals  
in 15 countries

# +11 000

ATMs

# 1 400

employees  
responsible  
for the payment  
services division

# +6 m

tokenization  
transactions  
per month

# +1.3 bn

e-commerce  
transactions  
per month

# Insurance.

Safety is a key factor. This simple principle applies not only to IT systems, but also to daily lives of millions of people – their money, property, cars, as well as health. As one of the world's largest software providers for the insurance sector, we understand this well. Therefore, we constantly and continuously develop our competencies and provide our customers with tools, which enable comprehensive support of sales channels, optimization of their offer and administration of policies.



## Competencies in the area of:

- Property and casualty insurance
- Health insurance
- Life insurance

# +4 600

employees  
working for  
the insurance sector



## Recent Industry Analyst Awards

**2021 XCelent** P&C Claims Systems Vendors, Breadth of Functionality, EMEA

**2021 XCelent** Customer Base for 2020 acquired company Tia Technology, EMEA

**2021 XCelent** P&C Policy Administration Systems, Breadth of Functionality, EMEA

**2020 XCelent** Life New Business & Underwriting Systems. Breadth of Functionality, North America

**2020 XCelent** Life Insurance Illustration Systems, Advanced Technology and Breadth of Functionality, North America

**2020 Gartner Magic Quadrant Leader,** Non-Life Insurance Platforms, Europe

**2020 Gartner Magic Quadrant Leader,** Life Insurance Policy Administration Systems, Europe

We are **one of the largest software providers to the insurance sector worldwide**

## Competence centers

in Israel, Central and Eastern Europe with over 40 years of experience

# +650

insurers and reinsurers  
cooperating with  
the Asseco Group  
worldwide

# Public administration.

Modern information technology solutions help with building a friendly country. Comfort and convenience of a citizen depend on the security of the systems which process sensitive data. The Asseco Group has been developing tailor-made solutions for the central administration and advanced products for local administration for years. The products meet the highest requirements in the field of security. We are a supplier you can rely on and a trusted partner for public institutions.



## A diverse offer for the public sector:

- ✿ Proprietary solutions for central administration
- ✿ Advanced products for local administration
- ✿ Planning, implementing and monitoring of smart services in cities – Smart City

# TOP 3

**The leading provider of software** for the public sector in Central-Eastern Europe

# +3 700

**employees working on the projects for the public administration**

**The largest software supplier for the public administration sector\***



\*Source: Computerworld TOP200, 2022 edition.

## Competence centers

in Poland, Israel, Slovakia, the Czech Republic, Lithuania and the Balkans

We have been cooperating for years with the institutions dealing with social insurance (ZUS, among others)

## ZUS Comprehensive Information System (KSI):

- ✿ IT system of strategic importance for Poland as part of the strategy for building an e-state
- ✿ It serves nearly **30 m** contribution payers, beneficiaries and insured

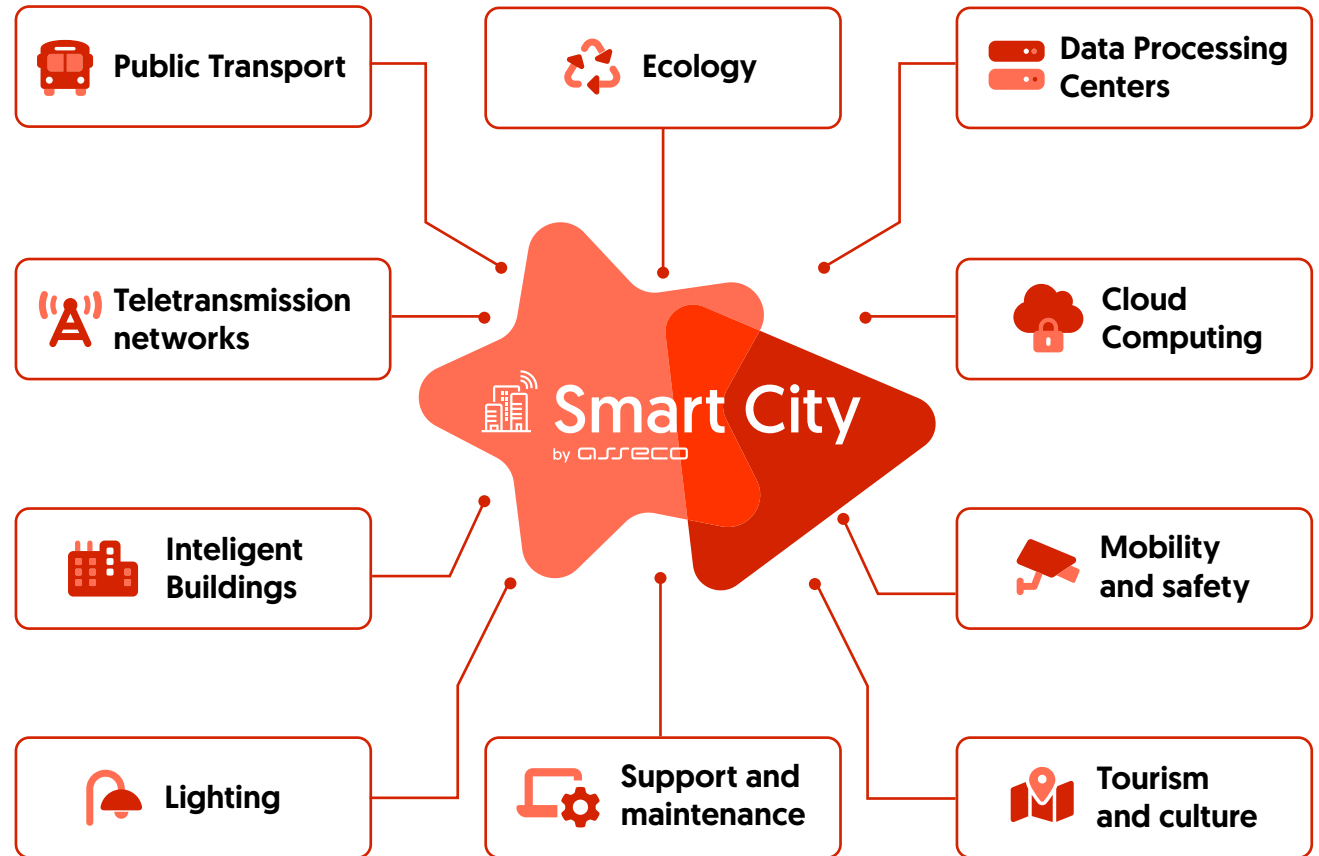
# Smart City.

The Smart City concept brings together activities from many areas so as to make cities more friendly and comfortable to live in. It encompasses all spheres that make up the quality of life from ecology to mobility, i.e. ease of getting around the city, to economic development. The most important part of the city is, of course, people, so Smart City is supposed to support their education, creativity, productivity, as well as raise the standard of living. Asseco, through its solutions, supports the construction of a smart city that cares about the comfort of its residents, sustainable development and environmental protection.



**Asseco provides solutions that supports efficient and modern city management and sustainable urban development:**

- ✦ Metropolis – Integrated Mobility Services Platform
- ✦ SAMO – Platform for asset management solutions
- ✦ City365 – Platform for communication with resident
- ✦ AUMS – IT systems for the utility sector



## +45

technology partners

## + 80

engineers and experts involved in creating Smart City solutions

# Healthcare.

Digitization of the healthcare sector has become a necessity. Managing operations of a medical facility, circulation of documents and a treatment process with the support of a user-friendly IT system translates into a more effective treatment, as well as greater patient and staff comfort. When an accurate diagnosis and software implementation is needed, you can rely on Asseco. We offer solutions for small medical practices and large hospitals, at regional and central level.



## We offer variety of proprietary solutions:

- ✿ Dedicated, unique and comprehensive systems and eHealth projects for the government
- ✿ Central transactional systems, portals and document circulation management systems for health insurance [DMS]
- ✿ Hospital Information Systems [HIS], systems for medical practices [GP], electronic medical records

We develop solutions for **ministries and healthcare funds**

**+1 300**

**employees working on solutions for the healthcare sector**

**Competence centers**

in Poland, Israel, the Czech Republic and Slovakia

## The largest IT supplier or the healthcare sector in Poland\*

- ✿ We support **+550 hospitals** in Poland, the Czech Republic, Slovakia and Hungary.
- ✿ **+75 000** people use Asseco's solutions **in clinics, medical units and doctor's offices.**
- ✿ Our **Blood Bank** system operates in **17 Blood Donation and Blood Care Centers** and in the Military Blood Donation and Blood Care Center.
- ✿ Leveraging many years of experience in computerization of medical institutions, **we have created mobile applications dedicated to patients:** Medical Information [management of information provided by medical units], Medical First Aid Kit [medication management] and My Measurements [self-monitoring of health by patients].
- ✿ **Nearly 300** customers use **Chmura dla Zdrowia (Cloud for Health)**, a solution that offers access to electronic medical records in the cloud.

\*Source: Computerworld TOP200, 2022 edition.

# Defense and uniformed services.

Migration flows, terrorism, cybercrime and attacks on critical infrastructure raise serious challenges for states and uniformed services around the world. The beginning of the 21st century has brought major challenges, which states and Uniformed services have to face around the world. In response to their needs, the Asseco Group offers a range of solutions contributing to strengthening security by linking it to the latest available technologies. For over 40 years we have been gaining experience on international defense markets and we are a trusted partner for agencies with global reach.



## We offer solutions in various fields:

- ✦ Critical infrastructure management
- ✦ Cyber security and defense
- ✦ Solutions for uniformed services
- ✦ Command and control

# +900

people working for the defense sector and uniformed services

# +410

client worldwide

## Competence centers

in Poland and Israel

## A sector leader in Poland and Israel

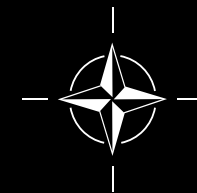
Quality certificates:

**ISO 9001:2015**

**ISO/IEC 27001:2013**

**AQAP 2110:2016**

**AQAP 2210:2015**



# +70

implemented projects for the EU agencies and NATO

## Energy and gas.

We usually think about electricity only when it is off. However, without it, modern societies could not function normally. That is why it is so important for energy companies to have access to technology that is trustworthy. Asseco's systems support all processes related to electricity distribution management, capital management and customer service. The combination of our experience and expertise makes us the preferred partner for most energy companies operating in Poland and allows us to strengthen our presence on international markets.

### We develop comprehensive IT solutions for:

- ★ Spin-off companies
- ★ Energy distributors
- ★ Companies dealing with customer service

Flagship product:

## Asseco Utility Management Solutions

generates  
**+60%**  
of electricity bills  
issued in Poland

### Competence centers

in Poland, Germany  
and the Czech Republic

**+200**

enterprises in  
Europe use Asseco's  
dedicated products

**+50 m**

migrated  
customer data

**+650**

specialists responsible  
for our IT solutions  
for the utilities sector

We have been cooperating with our customers since 1989.  
We conduct sales activities in 40 countries on 4 continents.



# Telecommunication and media.

Telecommunication is one of the most dynamically developing sectors in the world. It has to face infrastructural challenges, constantly improve the quality of offered services and enrich its offer. On this competitive market, Asseco offers systems which support sales and advanced customer service. They are used by the largest telecommunication and media companies operating in Poland.



## Our offer supports all of the following processes:

- ★ Offer management [Product Catalogue]
- ★ Sales in all channels [omnichannel]
- ★ eCommerce and CRM for B2C and B2B markets
- ★ Customer Self Management portals
- ★ Fault and abuse detection and Revenue Protection Systems
- ★ Billing and Customer Finance Management
- ★ Added Services [VAS], including bulk SMS
- ★ Network and provisioning platforms
- ★ Real Time Marketing
- ★ Data retention

# +900

employees  
specialized  
in working for  
telecommunication  
and media sectors

We are the leading  
provider of billing  
systems in Poland

Competence  
centers

in Poland and Israel

# ERP solutions.

The success of each business depends on making good decisions and using the right tools. The Asseco Group's portfolio of the ERP solutions supports all processes for micro, small and mid-sized companies and the largest enterprises. Thanks to our cross-market experience, we have become one of the market leaders in Central Europe.



## Wide offer of the ERP solutions and services:

- ✦ Proprietary software
- ✦ Third-party software
- ✦ Consulting and implementation services

# +55 000

**active users  
(from 50 countries)  
of our SFA-class  
mobile sales support  
applications**

# +700 000

**active users in**

# +70 000

**clients using 13 Asseco ERP systems**

# 1 800

**specialists taking  
care of our  
solutions**

## Competence centers

in Poland, Israel, Germany,  
the Czech Republic  
and Slovakia.

## The largest provider of ERP systems in Poland\*

\*Source: Computerworld TOP200, 2022 edition.



# Business Intelligence.

Aristotle once said that a true knowledge is a knowledge of causes. However, having detailed data is one thing, and drawing valuable conclusions from them is another. Business Intelligence solutions offered by Asseco help managers with transforming their information into knowledge that allows them to make right decisions. This is particularly important in the business world, where effective action should be supported by rapid analysis of information held and its proper interpretation.



## A comprehensive range of BI software and services:

- Professional consulting and advisory services
- Data warehouses and big data solutions
- Access to information – analytical and reporting tools
- Mandatory reporting for regulators
- Fraud detection and Anti-Money Laundering Systems
- Analysis of customer behavior based on machine learning mechanisms

Hundreds of customers in more than

**+10** countries

Competence centers

In Poland and the Balkans

Winning Global Finance's "The Innovators 2021"

Honors awarded: "The Outstanding FinTech Innovator in Central and Eastern Europe for 2021"

"Best Financial Innovation Lab"

Working with central banks, major commercial banks, cooperative banks, financial sector clients and enterprises in both on-site and cloud models

**+50%**

of banks in Poland and South-Eastern Europe use BI solutions implemented by Asseco

**+200**

people dedicated to the Business Intelligence area with competences in all leading technologies

# Cloud services.

Cloud services bring many benefits to companies: high availability, cost flexibility and ensure business continuity. The interest in cloud computing has been constantly growing, both among corporate enterprises as well as small and mid-sized companies. Cyber security services available in the cloud will become increasingly important as they keep pace with rapidly changing threats.



## Our offer includes:

- ✦ Construction, modernization, maintenance and development of Data Processing Centers (CPD)
- ✦ Cloud computing in a public, private or hybrid model
- ✦ Modern solutions for banking, insurance and utilities companies available in SaaS model
- ✦ Electronic signature based on the cloud technology
- ✦ Online banking payment solutions
- ✦ Cloud solutions based on the concept of multi cloud

Multi-client solutions available over the Internet



## Cloud-based solutions

SimplySign  
[mobile signature]

ERP- and SFA-class systems  
[Softlab, Wapro, Mobile Touch, among others]

Nastpay SaaS  
[payment processing platform for e-commerce]

Asseco Utility Management Solutions and EMSuite  
[energy industry]

CUI, WPI  
[cooperative banking]

Asseco BooX  
[financial institutions]

Chmura dla zdrowia  
- Cloud for Health  
[electronic medical records]

# No. 1

among service providers in the cloud model in Poland\*

**+1 100**

Asseco's clients use ERP and SFA solutions available in the cloud



We provide cloud solutions for e-banking and mobile banking for **+30 banks** in South Eastern Europe

**Asseco is among the technology partners of Chmura Krajowa (the National Cloud), one of the largest IT initiatives in Poland**

Source: Computerworld TOP200 Report, 2022 edition

# Security.

IT security is one of the most important challenges of today's world. Mass popularization of the use of modern technologies by states, companies and individual users is posing increasingly serious threats. In Asseco, we look at security widely and not only from the level of individual solutions. We understand it as the security of companies from various sectors, the protection of critical infrastructure, as well as the stability and continuity of operations of the largest IT systems in the country. In all these areas, effective security of data processing is crucial.



**We are a well-proven partner for:**

- ✦ Central and local administration
- ✦ Army and uniformed services
- ✦ International organizations
- ✦ General business
- ✦ Energy sector
- ✦ Financial institutions
- ✦ Healthcare sector
- ✦ Telecommunication sector

**The largest private partner of ENISA (the European Union Cyber Security Agency)**

**+50 years**

**of international experience in the field of defense and security**



**Dynamic development of security and trust services**

**Leader of trust services** in Poland – about **50%** market share

Main **products**: qualified electronic signature, including SimplySign mobile, SSL certificates

**1st** in Poland, **5th** in Europe, Middle East and Africa (EMEA), **7th** in the world among commercial SSL providers

**+500 thous.** customers in **70** countries on **6** continents

**+10 m** certificates issued

Sales in **+1 300** stationary and mobile certificate issuing points by **+400** partners

Experienced team of **+200** experienced specialists and enthusiasts of trust services

**Competence centers**

in Poland, Israel, Slovakia and the Balkans



**+70**

**implemented projects for the EU agencies and NATO**

## Our values.

We are fully committed to the implemented projects and always set high standards. We combine our values with unique experience and expertise. We do not give up where others do. Our customers' success gives us the greatest satisfaction.



### Respect.

We expect mutual respect from ourselves and others.

### Commitment.

We are fully involved in every project, and the success of our clients gives us the greatest satisfaction.

### Responsibility.

We take responsibility for our work and the environment in which we operate.

### Effectiveness.

We are ambitious and consistently strive to achieve our goals.

### Quality.

We set high standards for the quality of all our activities.

### Professionalism.

We constantly improve our qualifications and are willing to share our experience.

# Why Asseco?



**We understand  
the needs of our customers**



**Proprietary  
software**



**Social  
responsibility**



**Comprehensive  
range of services**



**Flexible and partnership  
approach**



**High quality  
of products**



**Rich and industry  
expertise**



**Global and local network  
of business partners**



asseco

## Asseco Group

[www.asseco.com](http://www.asseco.com)

 [@asseco\\_group](https://twitter.com/asseco_group)

 [linkedin.com/company/asseco-group](https://www.linkedin.com/company/asseco-group)