



CREALOGIX on its successful growth path

CREALOGIX Half-Year Results 2016/2017

Zurich / 21 March 2017

Agenda



1. CREALOGIX at a glance
Thomas Avedik, Group CEO



2. 2016/2017 Half-Year Results – Facts & Figures
Rolf Lichtin, Group CFO



3. The Digital Banking Hub powered by CREALOGIX
Richard Dratva, Group CSO

4. Outlook – Further growth
Thomas Avedik, Group CEO

5. Q&A

CREALOGIX at a glance

2016/2017 Half-Year Results

Thomas Avedik, CEO



HY16/17 key achievements

Strong continuous sales growth from CHF 27.9m to CHF 35.8m

Profitability (EBITDA) grew to CHF 4.1m

Acquisition of promising new international customers

Share of international sales has increased to 50%

Innovative Digital Banking Hub as multiplier for international business

„CREALOGIX' expertise in the digital environment won us over. We have found a partner who supports us with our technological projects and in an advisory capacity.“



Carsten Sossna
Head of IT, MLP

Award winning performance

Goodacre's Systems in The City 2016:
Best Web Development for the Digital
Banking Hub including innovative new
brokerage capabilities.



FinovateEurope London:
Best of Show 2017 for the predictive banking
in virtual reality technology.



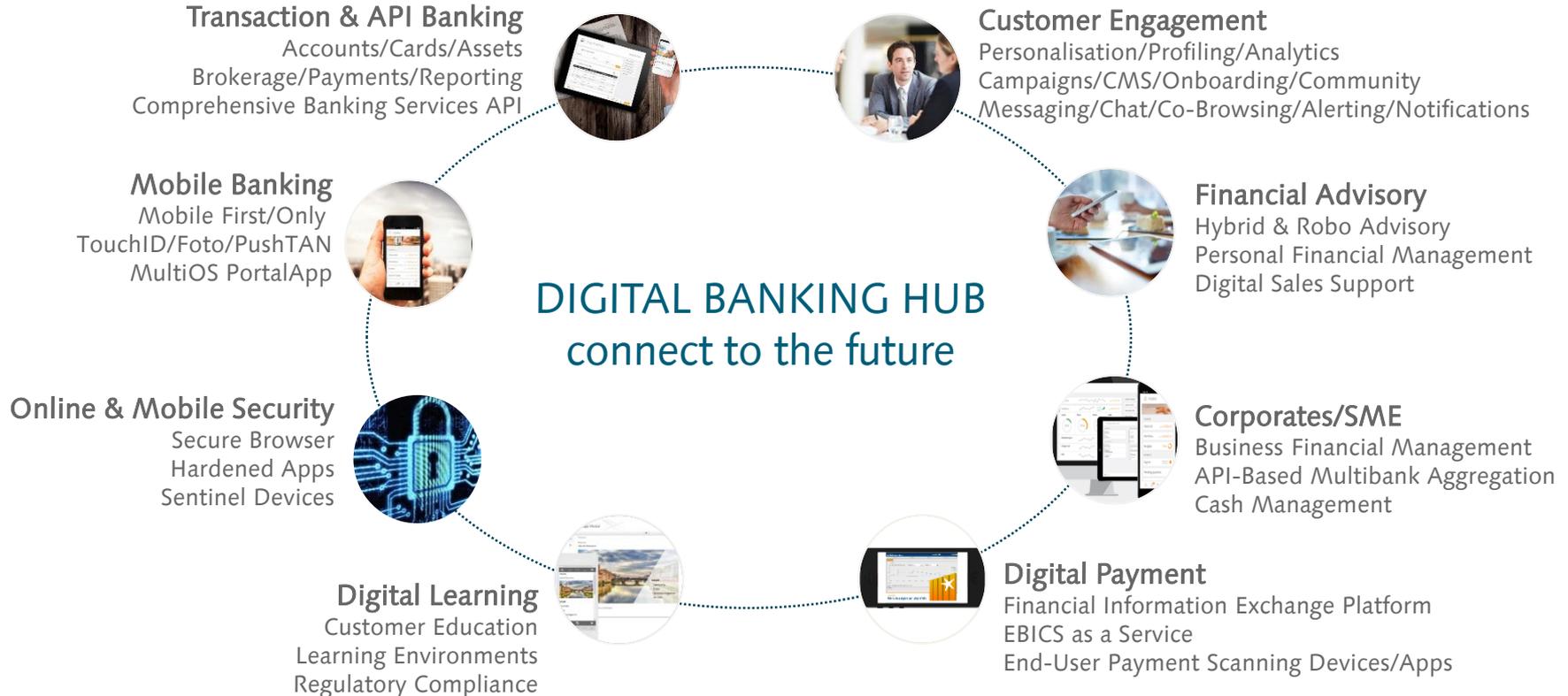
'Handelszeitung' and 'Le Temps':
Swiss growth Champions 2017



Innovationspreis-IT:
Best of Finance 2017 for the leading capacity
in assisting medium-sized businesses.



CREALOGIX comprehensive fintech expertise



Our references

Switzerland

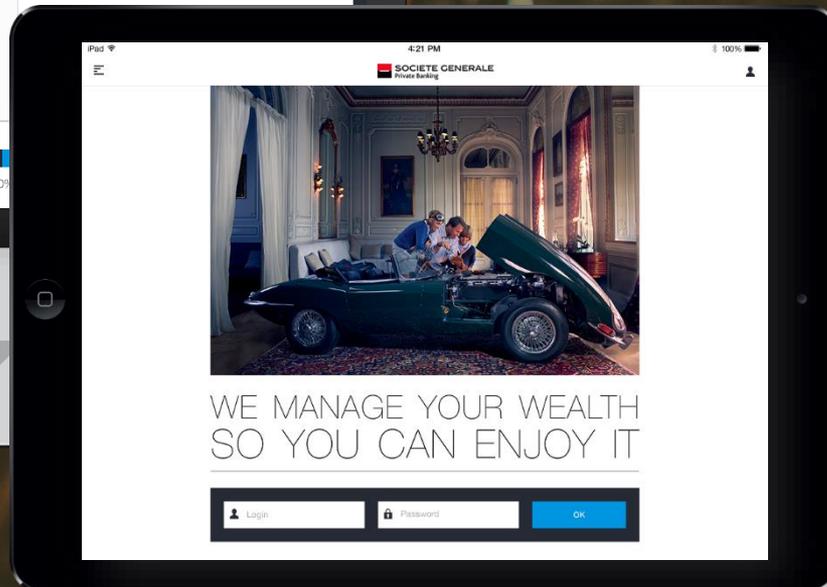
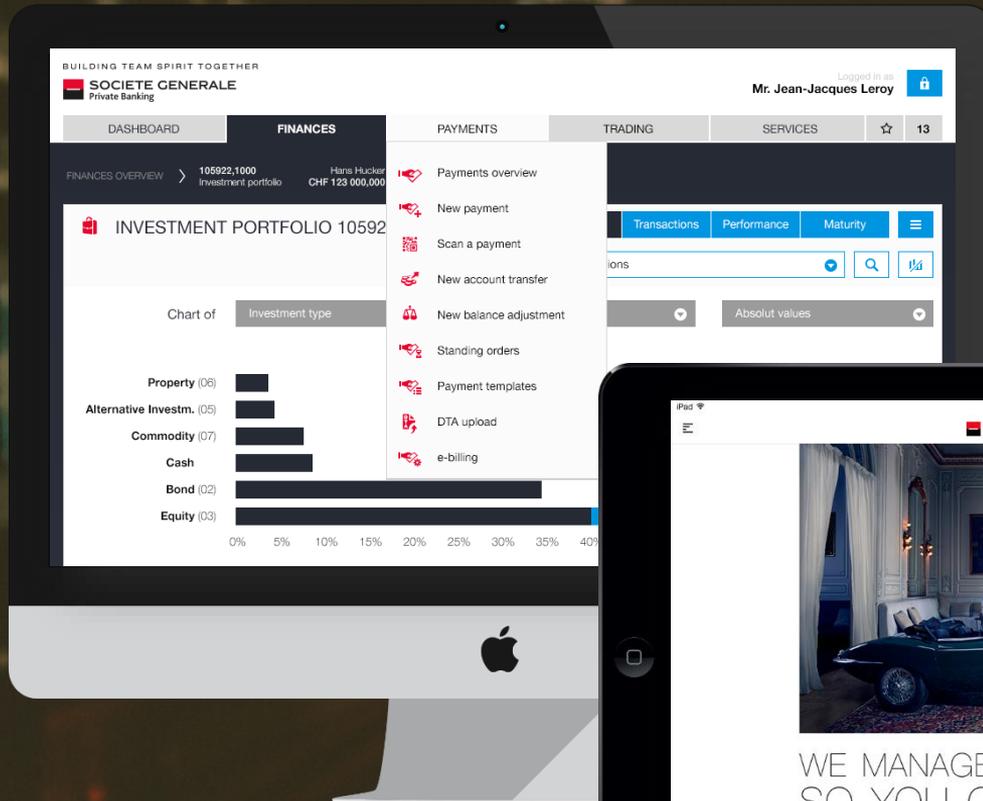


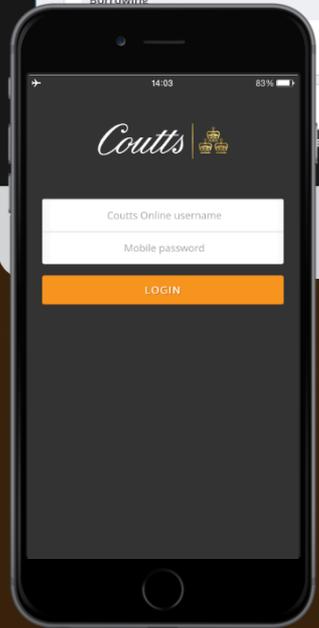
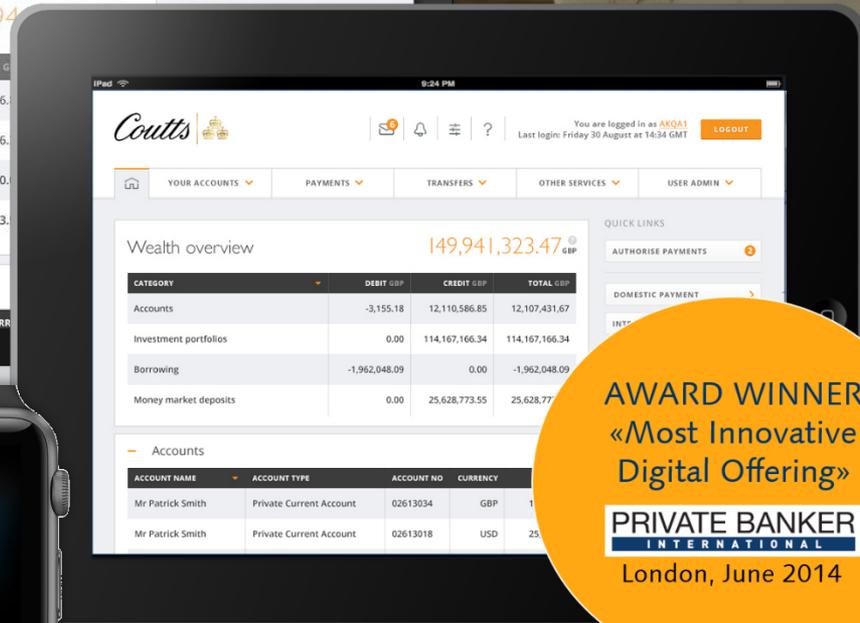
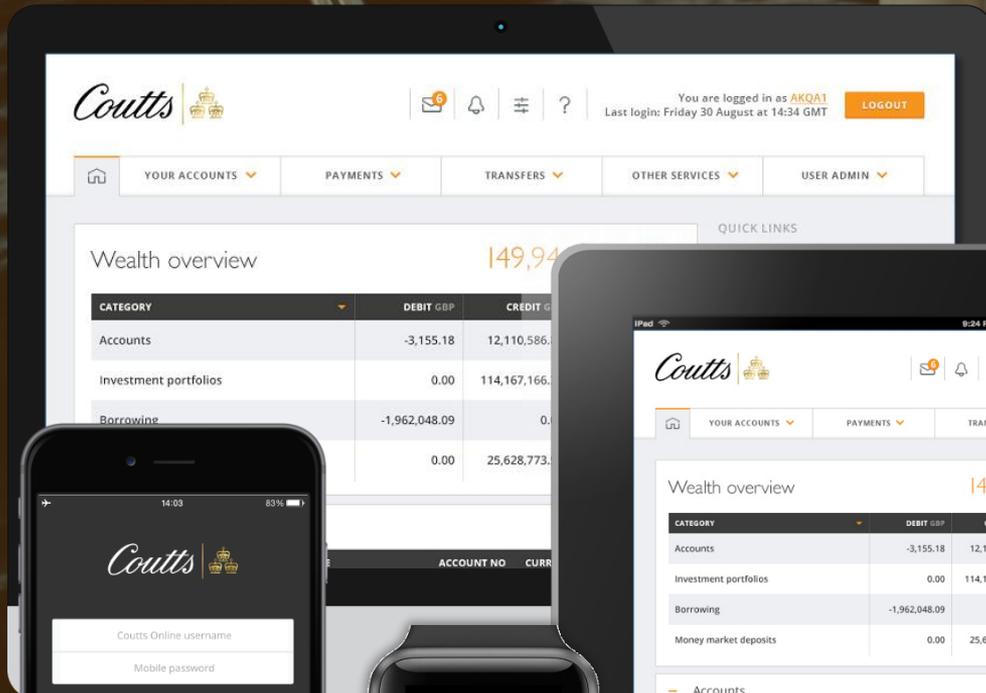
International



International presence

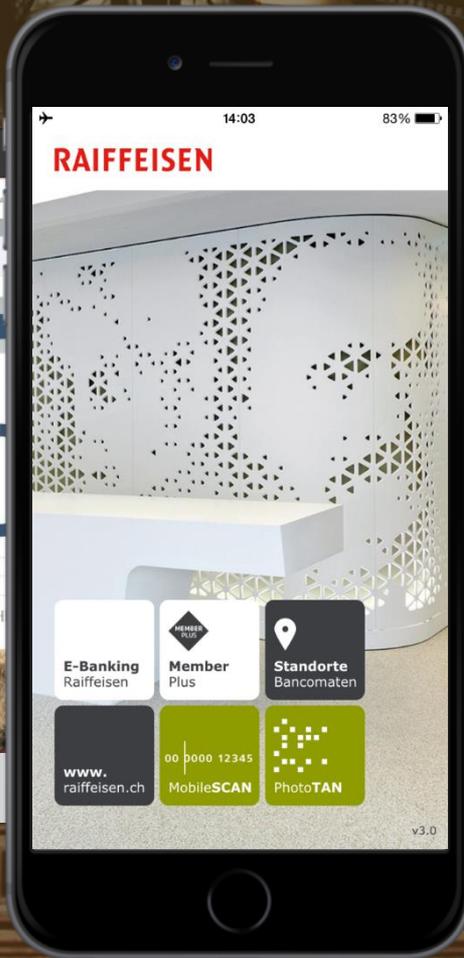
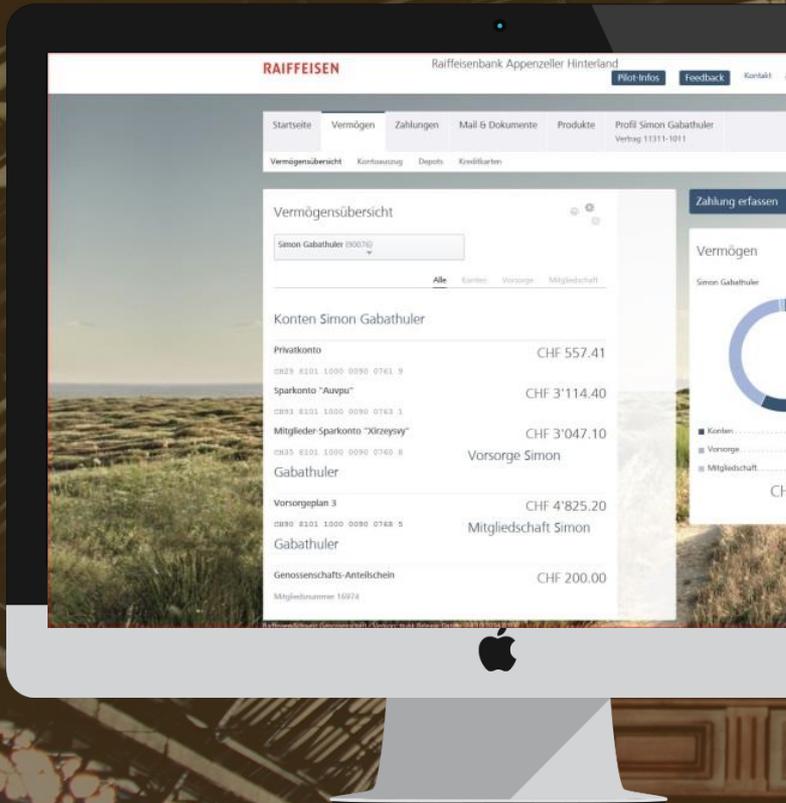


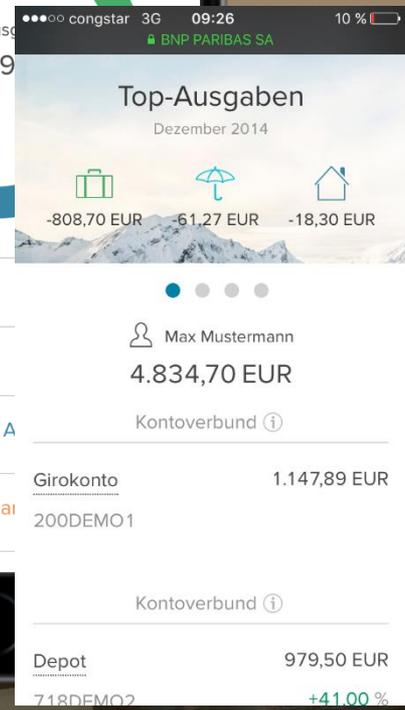
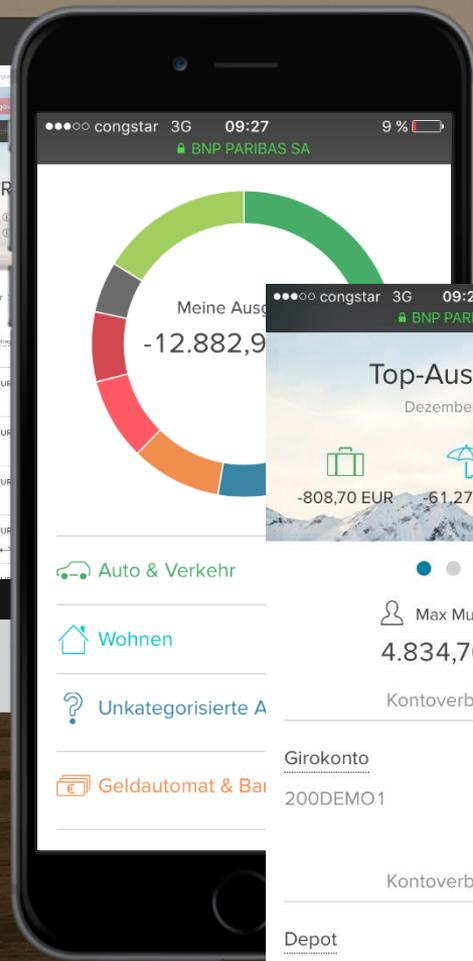
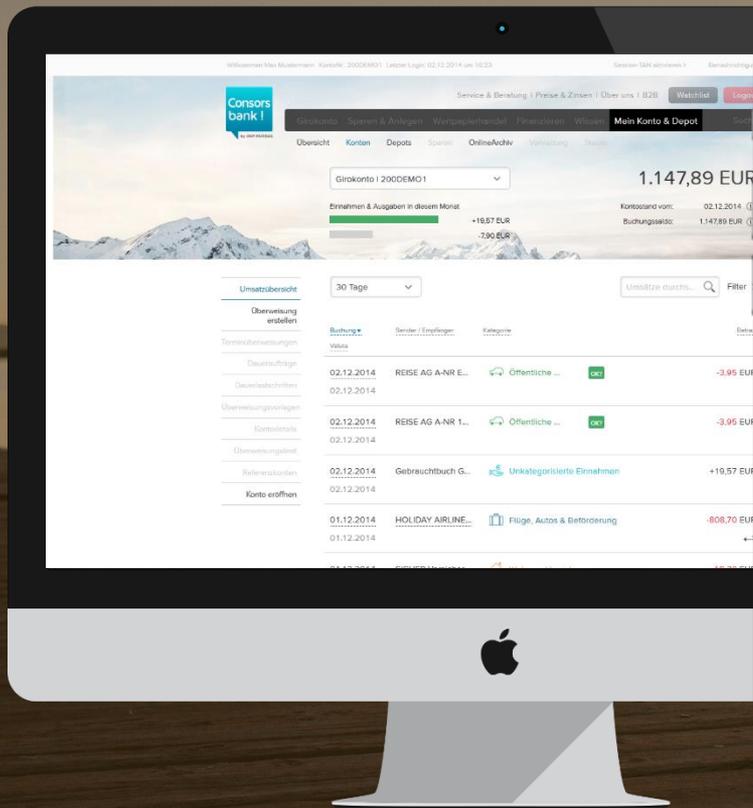




AWARD WINNER
 «Most Innovative
 Digital Offering»
 PRIVATE BANKER
 INTERNATIONAL
 London, June 2014







2016/2017 Half-Year Results Facts & Figures

Rolf Lichtin, Group CFO

2016/2017 Financial Highlights



+28%

Growth in sales



+53%

Recurring sales



CHF **+4.1** million

EBITDA



CHF **35.8** million

Sales



+24%

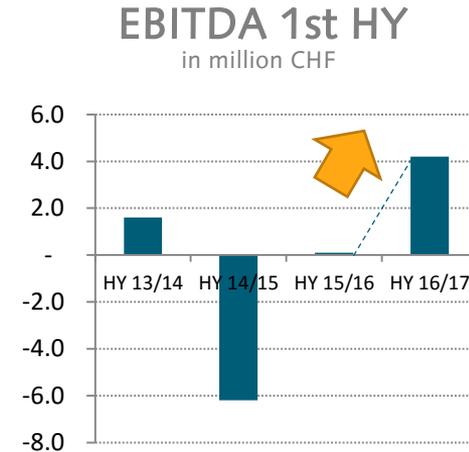
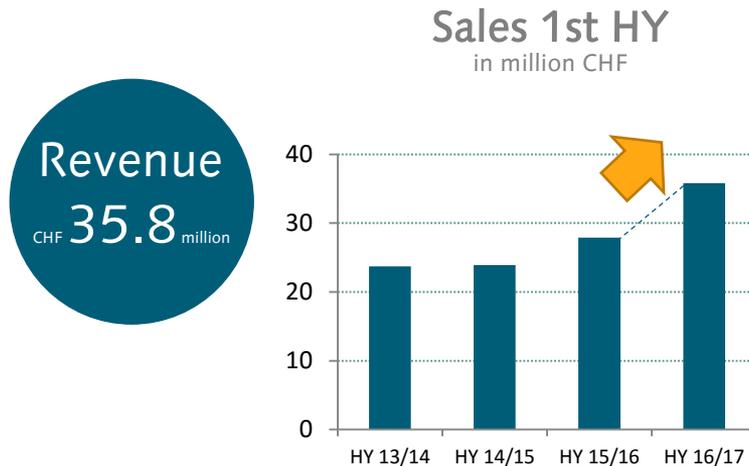
New Licence sales



50%

International sales

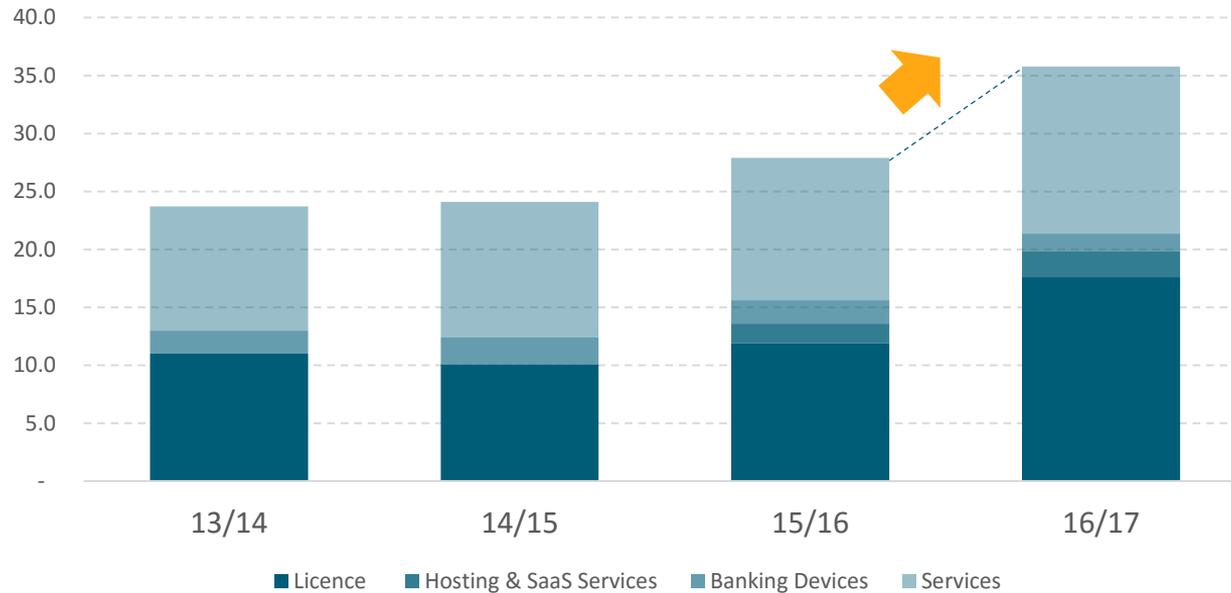
Development of income statement: 1 July to 31 December 2016



- Sales 28% higher at 35.8 million (27.9 last year)
- Product revenue of 61%

- EBITDA has improved significantly to 4.1 million thanks to the pre-announced actions to reduce costs and increase sales.
- EBIT is at CHF 2.6 million. Amortisation for goodwill is at 0.9 million.

Split of sales: 1 July to 31 December 2016

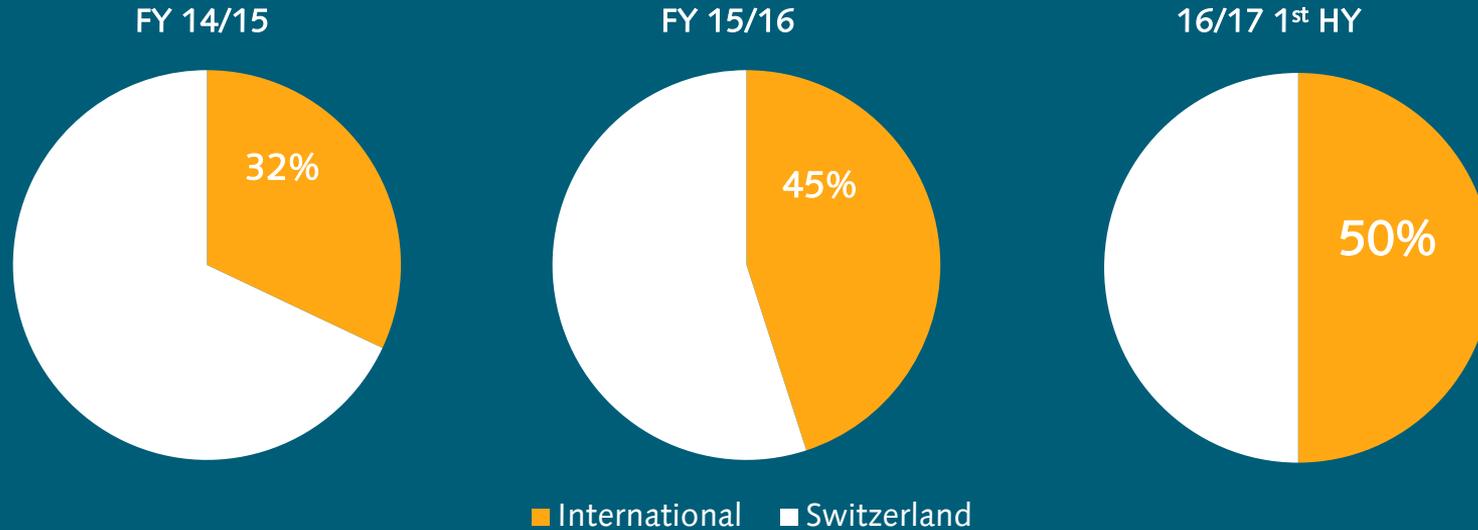


- License sales reached CHF 17.6 million compared to CHF 11.9 million last year (+48%).
- Recurring sales went up from CHF 9.2 million to CHF 14.1 million which represents an increase of 53%.

Cash flow

	HY 16/17	HY 15/16
Consolidated profit	0.6	-1.3
Net cash flow form operating activities	2.0	-0.8
Cash flow from investing activities	-0.5	2.4
Free cash flow	1.5	1.6
Cash flow from financing activities	0.5	24.1
Net change in cash and cash equivalents	2.0	25.7

CREALOGIX on its international growth path

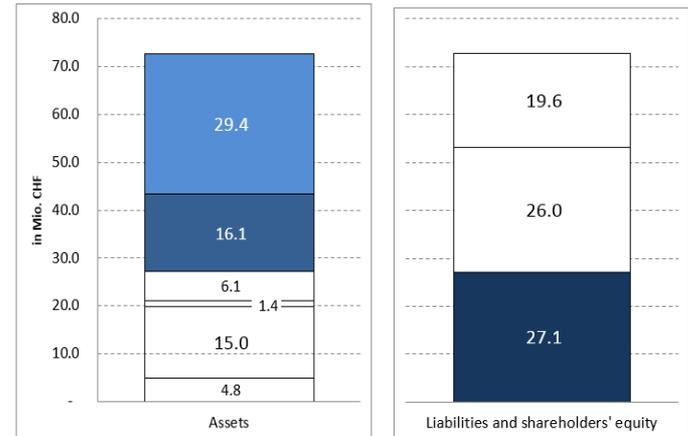


Share of international sales has increased in the 1st Half-Year to 50%



Solid balance sheet

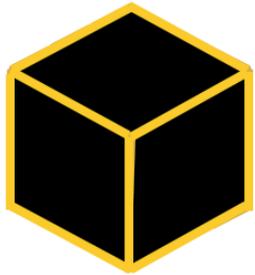
in mio. CHF	31.12.2016	30.06.2016
Cash, cash equivalents, securities	29.4	27.5
Other current assets	16.1	20.8
Current assets	45.5	48.3
Financial Assets, Investments in Associates	6.1	6.3
Property, plant and equipment	1.4	1.6
Intangible fixed assets	15.0	16.1
Other non-current assets	4.8	4.9
Non-current assets	27.2	28.9
Assets	72.7	77.2
Current liabilities	19.6	24.8
Non-current liabilities	26.0	27.3
Shareholders' equity	27.1	25.1
Liabilities and shareholders' equity	72.7	77.2
Equity ratio (in %)	37.3	32.5



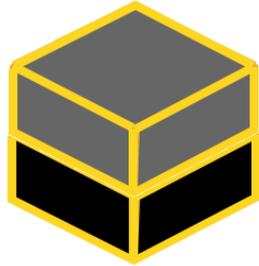
The CREALOGIX Digital Banking Hub



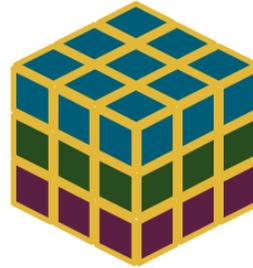
Unbundling and rebundling



Monolithic
platforms



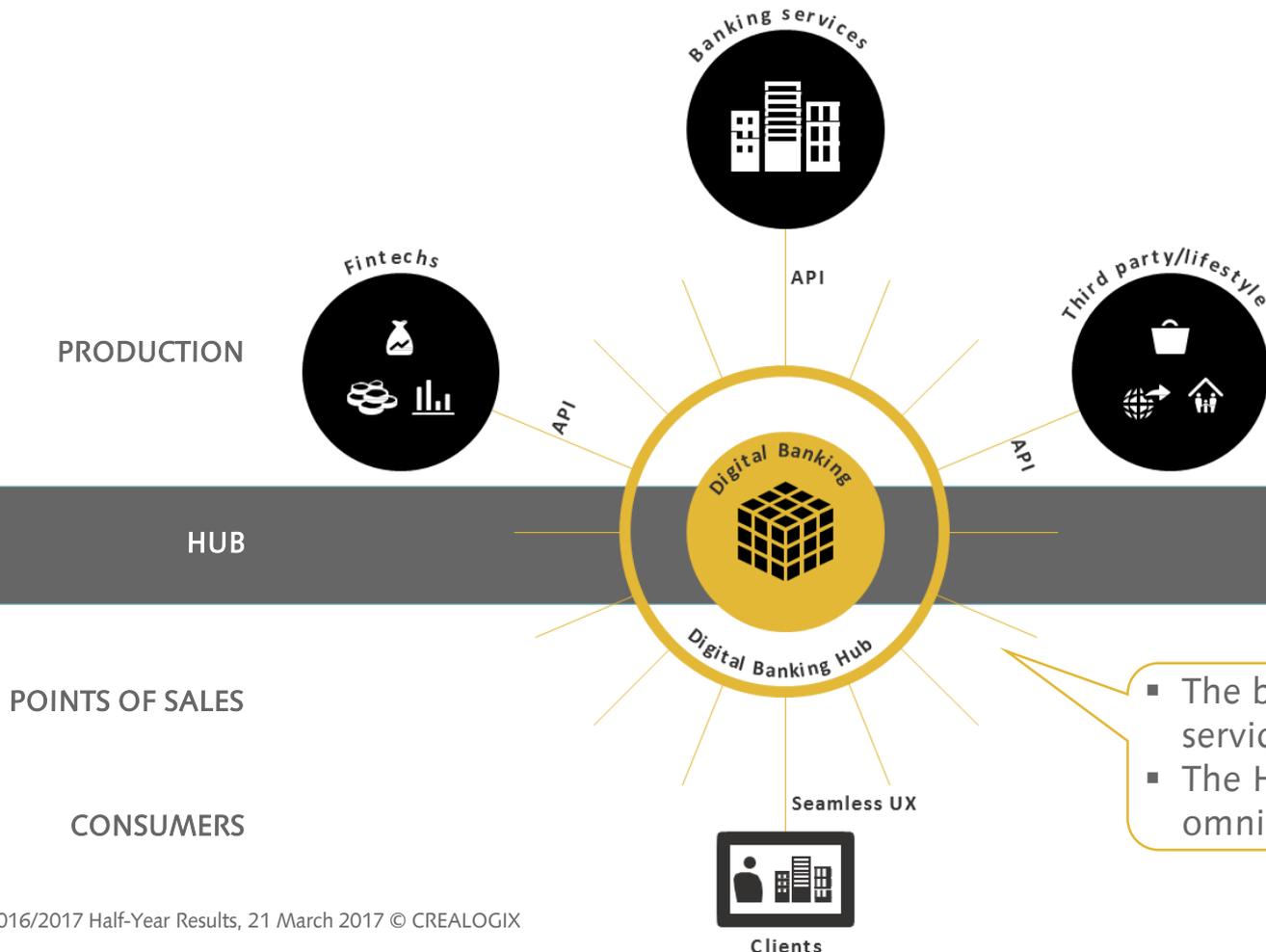
Decoupled
by layering



Micro
services

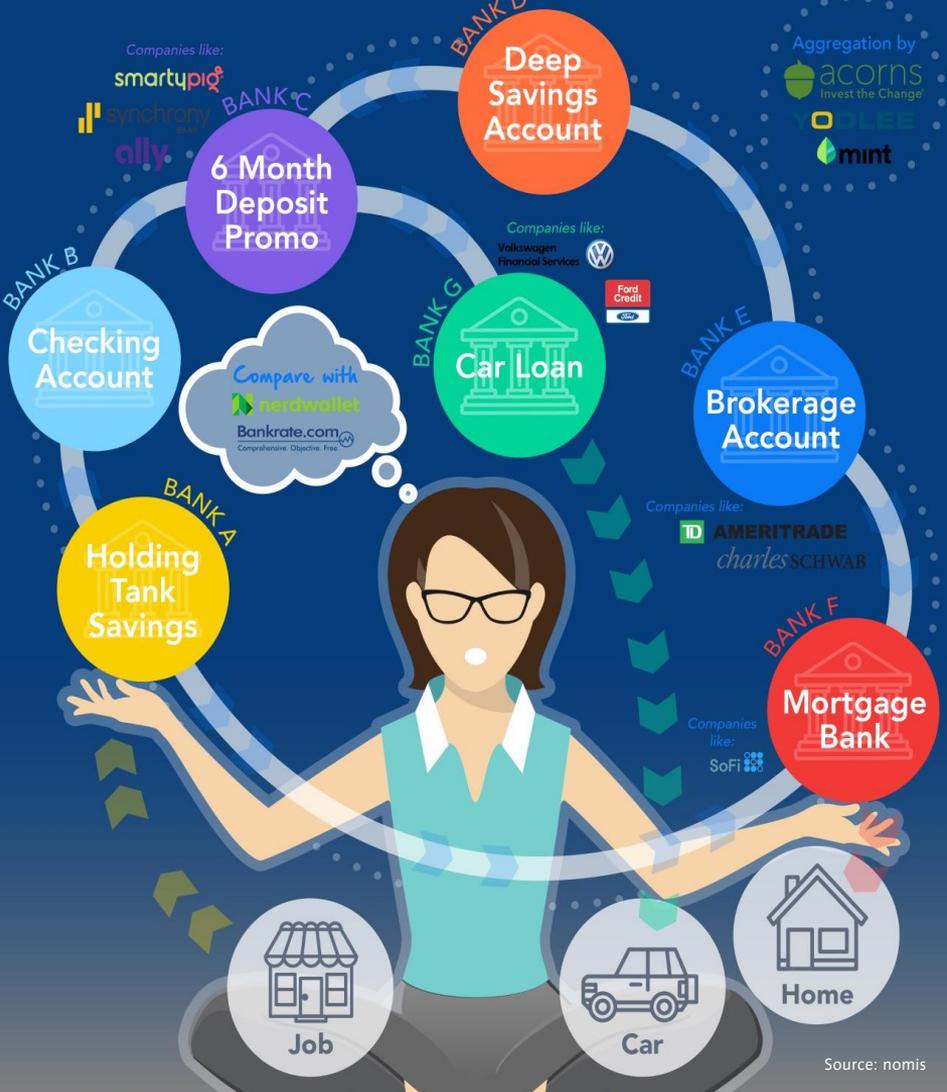


API based orchestration
Plug&Play components



- The bank in the role of the service orchestrator
- The Hub for open and omni-directional exchange

My personal Hub =
My personal financial eco-system



Outlook

Thomas Avedik, Group CEO

**DIGITAL
BANKING
IS ONLY**

**1%
FINISHED**

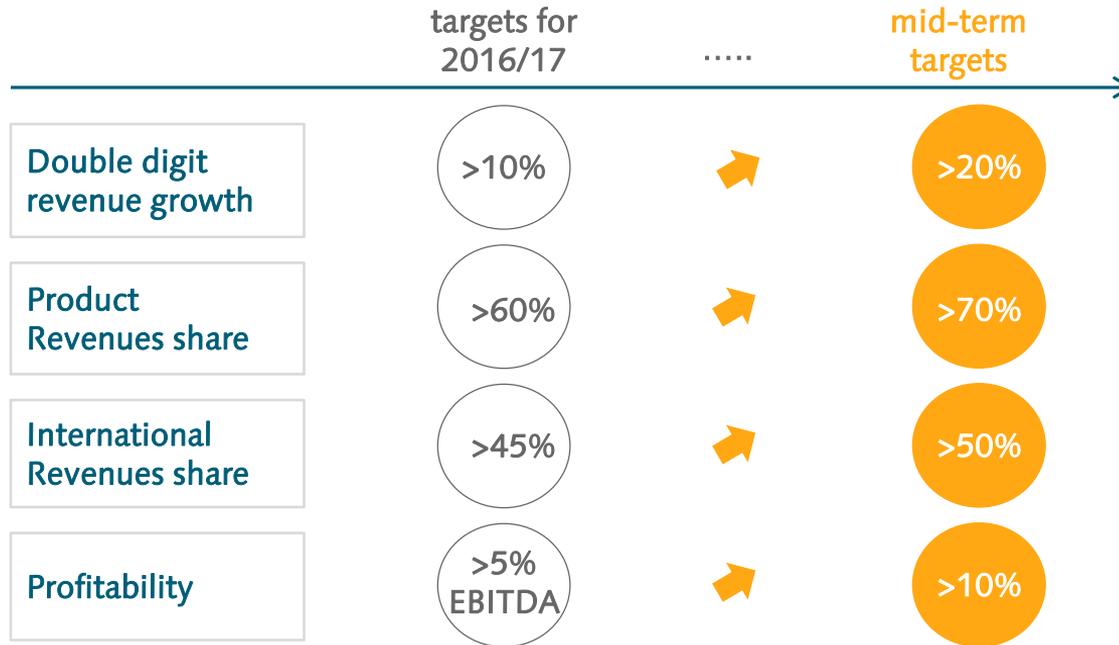


Source: 11fs.co.uk

"We are in the midst
of a consumer-led
#DigitalBanking
revolution".

Source: BBA, British Banking Association, «The Way We Bank Now» Report, July 2016

CREALOGIX plans further growth



CREALOGIX is the enabler for
the Digital Bank of tomorrow



BOUNDLESS OPPORTUNITIES

#DigitalBankingHub



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