

A man with a beard, wearing a light grey blazer over a white shirt, and a woman with long brown hair, wearing a light blue button-down shirt and dark trousers, are standing outdoors. They are both looking at a smartphone held by the man. The background shows a modern building with large windows and a glass roof structure. The scene is brightly lit, suggesting daytime.

Half-Year Results 2018/19

CREALOGIX Holding AG

19 March 2019

Disclaimer

This presentation contains forward-looking statements, which offer no guarantee with regard to future performance. These statements are based on information currently available to our management as well as on management's current assumptions and forecasts. There are numerous risks and uncertainties, many of which are beyond our control, that could cause our actual results, financial situation and performance to differ materially from the forward-looking information and statements made in this presentation. Each forward-looking statement speaks only as of the date of the particular statement and CREALOGIX does not assume any obligation to update or revise any forward-looking statements or other information, except as required by law.

This presentation constitutes neither an offer to sell nor a solicitation to buy any securities. Nothing contained in this presentation shall form the basis of, or be relied on in connection with, any contract or commitment whatsoever. In particular, this Presentation is not being issued in the United States of America and should not be distributed to U.S. persons or publications with a general circulation in the United States. Any non-compliance with such restrictions may result in an infringement of U.S. securities laws. Securities of CREALOGIX Holding AG ('COMPANY') are not being publicly offered outside of Switzerland. In particular, the securities of the company have not been registered under the U.S. securities laws and may not be offered, sold or delivered within the United States or to U.S. persons absent the registration under or an applicable exemption from the registration requirements of the U.S. securities laws. This document does not constitute a prospectus according to article 652a or article 1156 of the Swiss code of obligations or article 27 et seq. of the SIX Swiss Exchange listing rules and is being made available solely for information and background.

Agenda



Thomas Avedik

**President &
Chief Executive Officer**

CREALOGIX at a Glance
Outlook



Philippe Wirth

Chief Financial Officer

HYR 2018/19 Facts & Figures

CREALOGIX at a Glance

Highlights Half-Year Results 2018/19



Sales growth of 28% in local currency, amounting to CHF 51.0 Mio



Recurring sales increased by 48%

Share of international sales increased to 64%



Profitability (EBITDA) at 6%

“CREALOGIX’s growth story continues”

Happy 1st anniversary,
open banking



We Create Digital Leaders

Unique DNA	Solid Facts	CREALOGIX DIGITAL BANKING HUB			Trust & Recognition
 Global Fintech Top100 Company	 > 550 Banks Trust Us	Industry Solutions	Digital Transformation	Open Banking	 >20 Years of Experience, Publicly Listed
Market Leader in Digital Banking	 > 700 Digital Experts Globally	 Retail Banking	User Experience Seamless & Personalised	API Economy Be a Proactive Part of it	 Award Winner for Innovative Solutions
Pure Play Provider for the Front End	 > \$90 M Revenue, Strong Growth	 Wealth Management	Time-to-Market Go Live in 6 Months	Orchestration Compose Your Bank	 Analyst & Industry Acknowledgement
 International Presence		 Corporate & SME	Digital Revenue Generate New Business	Own Ecosystem Create & Connect Easily	

We Create Digital Leaders - Banking becomes more convenient, versatile and customer-friendly

Banks' ecosystem

Create it easily - build it up
from a client perspective

Time-to-market

Be able to connect
seamlessly with relevant
players within weeks

Customer convenience

Actively hide complexity



Simplified customer journeys

With intelligent and proactive
use of data

Customer in control

Allow for a free choice and a
highly personalised offering

Digital revenue streams

Extend value across the
customer journey



Key Benefits

- ✓ Intuitive digital banking dashboard tailored to customer's preferences
- ✓ Simplified navigation
- ✓ Clear and customizable mobile banking cockpit
- ✓ Simplification of communication between bank and customer
- ✓ Digital supplement for personal customer service

Implementation

Digital Banking for active customer service

SGKB customers enjoy an active customer service and contact. They profit from bank's relevant offers at the right time. Bank's customers can manage their budget efficient with the Personal Finance Manager.



Key Benefits

- ✓ Comfortable access to assets & information
- ✓ Support for client advisors
- ✓ Simplification of communication
- ✓ 360° view of business relationships
- ✓ Digital addition to personal customer care

Implementation

Digital banking portal for real estate and corporate clients

Corporate and real estate financing clients receive a comprehensive view of their business relationship with Helaba. The product meets needs for simple, fast and transparent processes.



Key Benefits

- ✓ Onboarding in three steps
- ✓ Hybrid advisory enables 24/7 service
- ✓ Chat or co-browsing with Investment Advisors lead to efficient support
- ✓ Investment profiles for fitting strategy
- ✓ Customer-friendly identity verification process via video

Implementation

Digital asset management with Bionic Robo Advisor

After an easy onboarding process, customers can invest online their assets from a volume of € 50,000. Investors can use investment offers digital only or discuss it with asset managers in person.



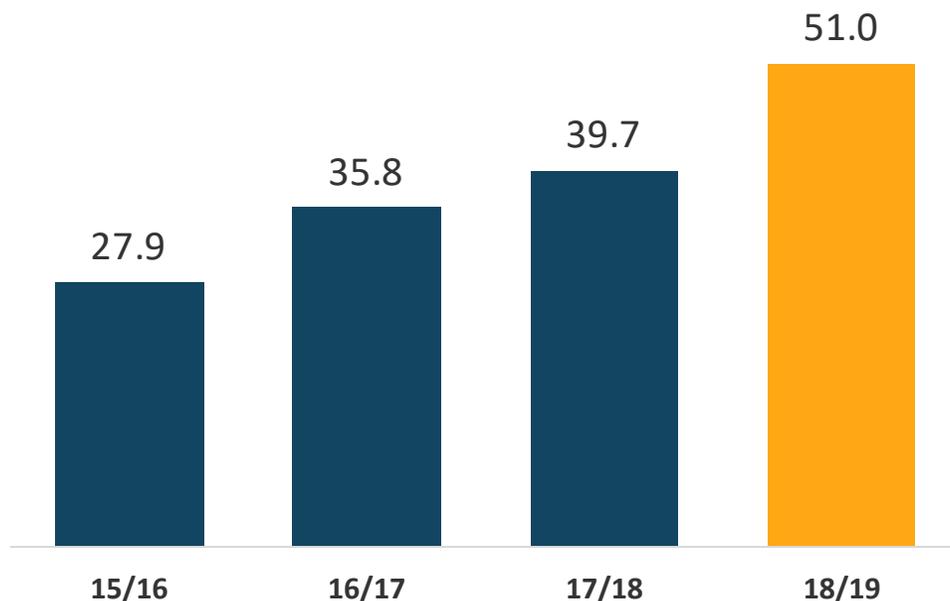
2018/19 HYR Facts & Figures

Philippe Wirth, Chief Financial Officer

Key Figures 2018/2019 Half-Year Results

Sales

(CHF millions)

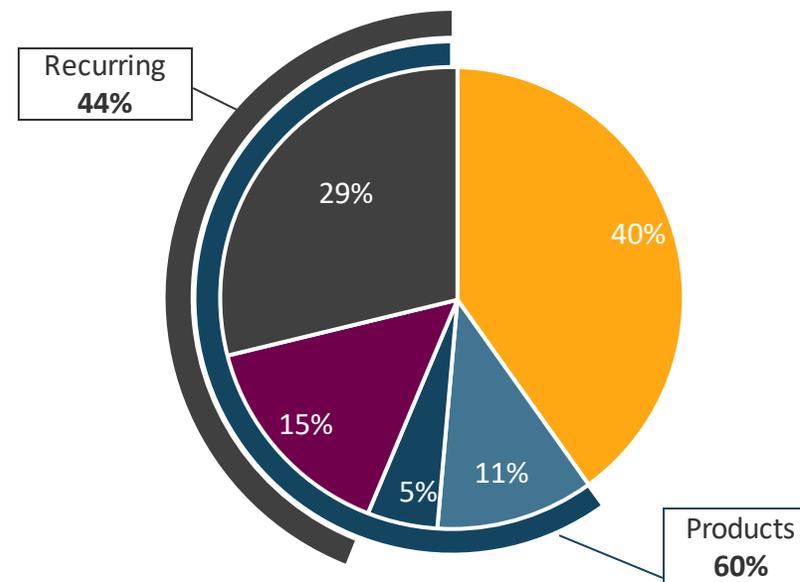
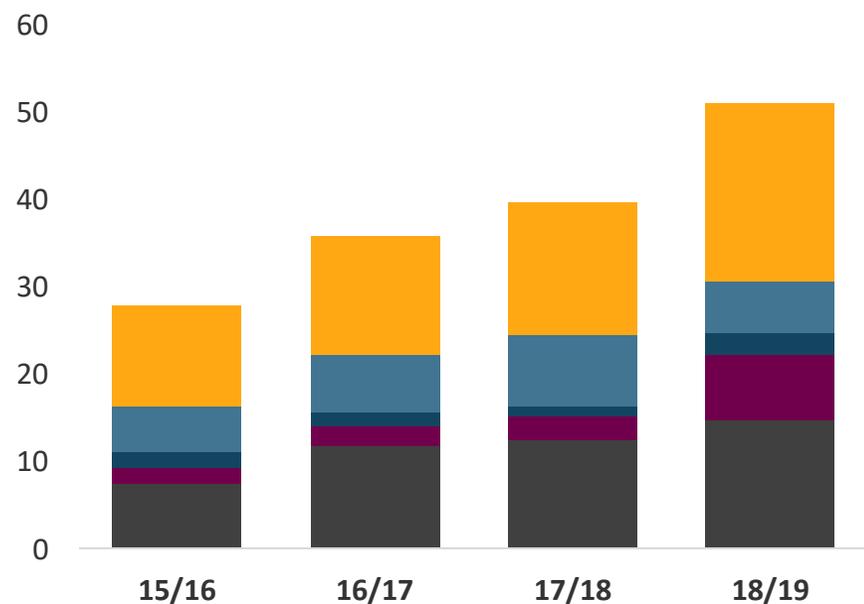


- Sales increased by 28.9% in CHF.
- In local currency (LC) sales increased by 28.2% compared to prior year.
- The share of sales outside Switzerland increased to 64% (prior year: 58%).

Key Figures 2018/2019 Half-Year Results

Sales by Category: 48% growth with recurring revenue in the first half year 2018/19

Sales

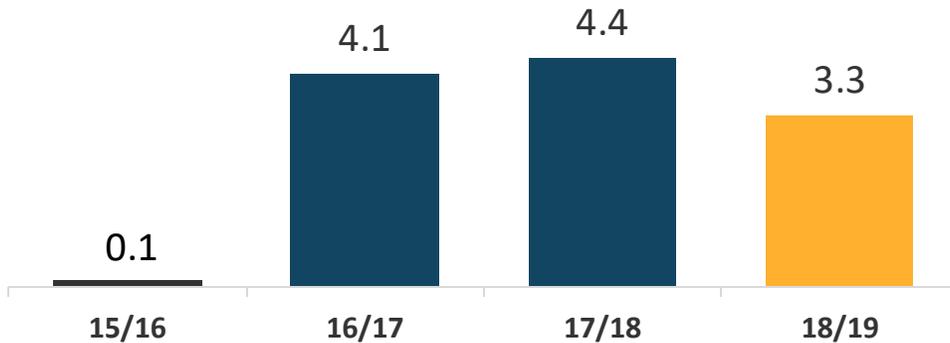


Services Licences Devices SaaS / Hosting Maintenance

Key Figures 2018/2019 Half-Year Results

EBITDA

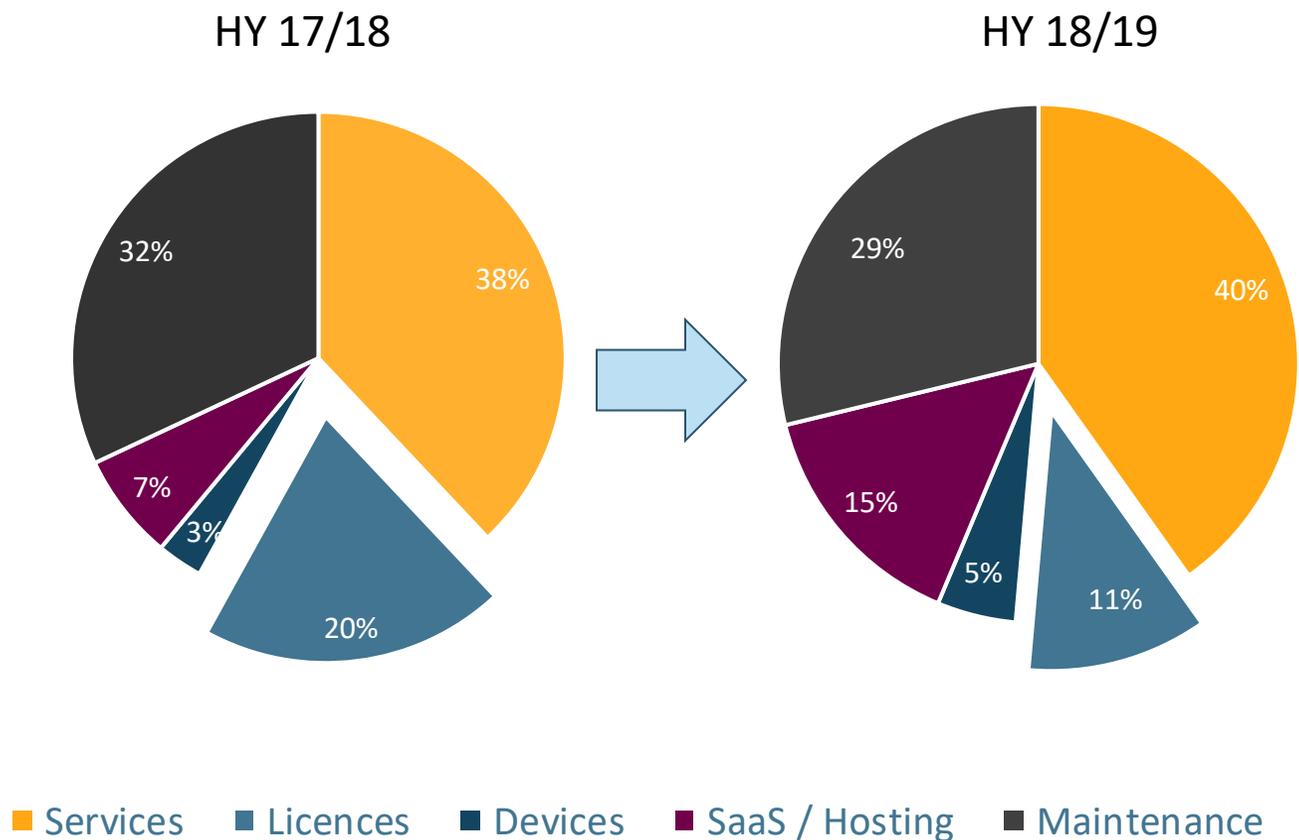
(CHF millions)



- EBITDA margin at 6.3% which is 480 bps below prior year.
- This is mainly due to a temporary adverse shift in product mix. Lower traditional licences.

Key Figures 2018/2019 Half-Year Results

Product mix: Timing of traditional licence sales affect significantly EBITDA margin

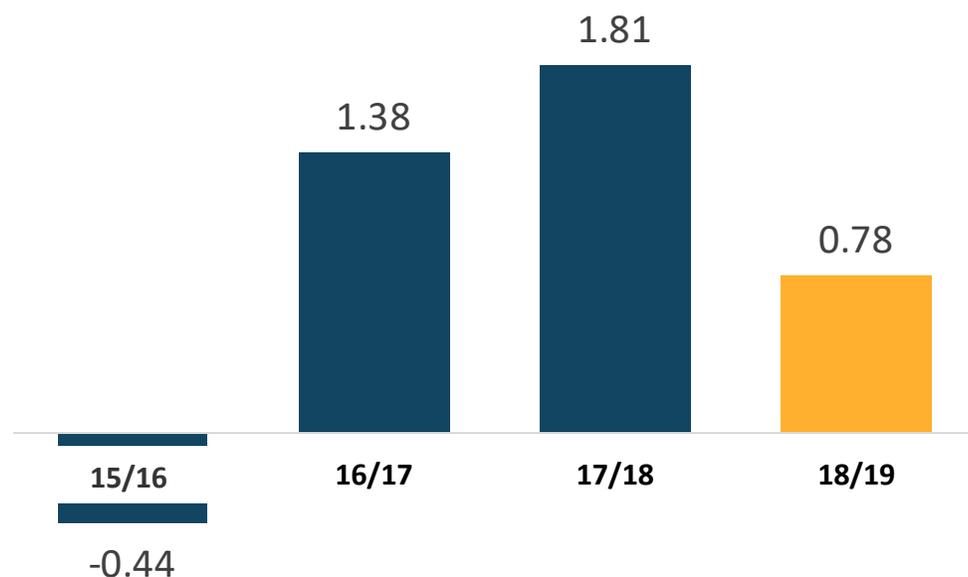


- Decrease of traditional licence sales from CHF 8.1m to CHF 5.7m with 100% EBITDA margin

Key Figures 2018/2019 Half-Year Results

Adjusted Earnings Per Share*

(CHF)



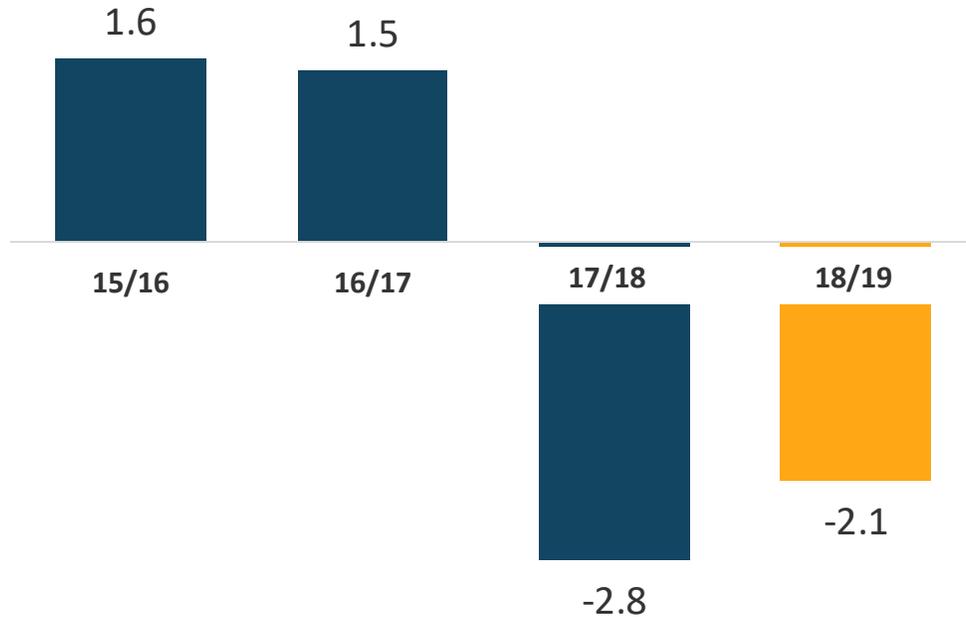
- Adjusted EPS excludes amortisation of goodwill. This makes the results comparable to other international accounting standards
- Adjusted EPS below prior year mainly due to lower EBITDA

* Adjusted Earnings per Share is defined as diluted earnings per share excluding goodwill amortisation, net of tax.

Key Figures 2018/2019 Half-Year Results

Free Cash Flow*

(CHF millions)



- Free Cash Flow is CHF 0.7m above prior year
- Free Cash Flow 18/19 includes CAPEX for infrastructure investments in Switzerland of CHF 1.1m

* Free Cash Flow is defined as cash flow from operating activities including purchase and disposal of tangible and intangible assets

A man with a beard, wearing a blue sweater over a white collared shirt, is looking down at a tablet computer he is holding with both hands. He has a slight smile. The background is a blurred industrial or office setting with blue and grey tones.

Outlook

Thomas Avedik

«Best of Show» Hat trick @ FinovateEurope

2017
FINOVATE EUROPE 2017
BEST OF SHOW

The Arcs

Virtual Reality Banking App



- Visualisation of money flows
- Explanatory "What-If-Scenarios"
- Predictive investment proposals

2018
FINOVATE EUROPE 2018
BEST OF SHOW

Gravity

Self-Service Insights Platform



- Entire financial situation at a glance
- Obtaining actionable advice
- Mapping of each financial portfolio

2019
FINOVATE EUROPE 2019
BEST OF SHOW

TimeWarp

Financial Simulation App



- Comprehensive view of financial life
- Simulation of financial decisions
- Smart decisions & full control

CREALOGIX's Full Year 2018/19 targets



Sales to exceed threshold of CHF 100 Mio.



EBITDA to be similar to the level of first half-year or better

“CREALOGIX's
growth story
continues”