

2014/2015 Half-Year Report.





Half-Year Report 2014/2015.

Group key figures	3
Letter to shareholders	4

CREALOGIX Group financial report.

Consolidated balance sheet	8
Consolidated income statement	9
Changes in consolidated shareholders' equity	10
Consolidated cash flow statement	11
Condensed notes to the consolidated financial statements	12

Important Group companies	17
Dates and contacts	18
Publication details	18
Caution concerning forward-looking statements	19

Group key figures

Amounts in thousands of CHF	July – December 2014	July – December 2013
Sales	23 989	23 711
Change in %	1.2	-3.1
Other operating income	75	76
Operating revenue	24 064	23 787
Operating result before interest, taxes, depreciation and amortisation (EBITDA)	-6 266	1 697
in % of operating revenue	-26.0	7.1
Depreciation/amortisation	588	633
Operating profit (EBIT)	-6 854	1 064
in % of operating revenue	-28.5	4.5
Consolidated profit	-5 236	683
in % of operating revenue	-21.8	2.9
in % of shareholders' equity	-18.6	2.0
Net cash flow from operating activities	-1 893	3 790
in % of operating revenue	-7.9	15.9
Cash flow from investment activity	-323	-3 282
Full-time employees	263.6	218.4
Full-time freelancers	61.5	36.8
Full-time employees (incl. freelancers)	325.1	255.2
Operating revenue per full-time employee (incl. freelancers) ¹⁾	148	186
Personnel expenses per full-time employee ¹⁾	154	141
Full-time employees in December	277.3	238.4
Number of employees on 31 December	302	270
	31 December 2014	30 June 2014
Balance sheet total	42 903	51 439
Current assets	31 155	40 273
thereof cash, cash equivalents and securities	20 474	24 286
Non-current assets	11 748	11 166
Liabilities	14 826	16 717
Shareholders' equity	28 077	34 722
Equity ratio (in %)	65.4	67.5
	July – December 2014	July – December 2013
Share prices in CHF		
High	100.50	104.10
Low	92.50	95.60
On record date	98.80	98.25
Market capitalisation (in millions)		
High	107.5	111.4
Low	99.0	102.3
Market capitalisation on record date (in millions)	105.7	105.1
in % of operating revenue	219.7	221.0
in % of shareholders' equity	376.5	290.3
Earnings per share – undiluted in CHF	-4.93	0.64
Price-earnings ratio (P/E)	n/a	76.9
Shareholders' equity per share in CHF	26.5	34.0
Price-book value (P/B)	3.7	2.9
Distribution of share premium per share in CHF	2.00	2.00

¹⁾ Annualised to 12 months

Letter to shareholders



Bruno Richle, Chairman of the Board of Directors and CEO

Dear Shareholders,

The first half-year of the 2014/2015 financial year (1 July to 31 December 2014) of CREALOGIX Group was characterised by the internationalisation in the defined growth markets launched in 2014. This meant among other things setting up the new CREALOGIX locations in the United Kingdom, Austria and Singapore, establishing an internationally operative sales organisation, investing in the product portfolio, and not least evaluating and training globally active implementation partners for the scaling of our activities both in Europe and in the Asia-Pacific region (APAC).

This development led to an expansion in the employee base at CREALOGIX from 282 (as of 30 June 2014) to 302 (as of end of the reporting period on 31 December 2014) or to the current level of more than 350 following the takeover of MBA Systems Ltd in the UK in January 2015.

We now find ourselves at the most cost-intensive point of this expansion phase, comparable with a start-up company in the global fintech competitive environment; the underlying business plan is being continuously and rigorously implemented. CREALOGIX financed the highly focused investments with its own funds. It fully expensed the development work instead of capitalising it. This will cut heavily into our profits this year as expected.

The aim of this investment is to anchor CREALOGIX as a provider of solutions for tomorrow's digital bank on an international level, enabling it to benefit from the opportunities arising as a result.

The fact that our products are competitive is demonstrated among others by the presentation of the "Most Innovative Digital Offering" award by PBI Private Banker International in Singapore in October 2014 to our customer Coutts & Co.

Equally pleasing was the fact that CREALOGIX was included by IDC Financial Insights in the list of the global Top 100 fintech companies in 2014 for the first time.



Top 100
Fintech



Finovate
Europe 2015

At the world's most important fintech conference, the Finovate in London in February 2015, CREALOGIX's BankClip – "on-demand video counselling for wealth management" – was rated by Finews as one of the five top trends globally.

Development of sales and results

In the first half of the 2014/2015 financial year CREALOGIX generated sales of CHF 23.9 million. This equates to growth of 1.2 per cent over the previous year (CHF 23.7 million). Recurring maintenance sales increased by 13.5 per cent to CHF 6.3 million. New licence sales fell short of those generated in the very strong previous year. Profitability was hit sharply by the rigorously pursued policy of investment in internationalisation. Operating loss (EBIT) amounted to CHF 6.8 million (previous year: profit (EBIT) CHF 1.1 million). This resulted in CREALOGIX generating a consolidated loss of CHF 5.2 million compared to a profit of CHF 0.7 million in the first half of the 2013/2014 financial year.

Despite this massive investment, the CREALOGIX Group remains perfectly healthy: its equity ratio stood at 65.4 per cent as of the end of the financial year (previous year: 67.5 per cent). Net cash flow from operating activities amounted to CHF –1.9 million (previous year: CHF 3.8 million).

A special event in the reporting period worthy of note was the distribution of a share premium totalling CHF 2.1 million (CHF 2.00 per share).

Tomorrow's digital banking

Digital channels have achieved global strategic significance in banking, resulting in structural changes in the banking world. Digital channels will not only facilitate electronic access to the bank, as was the case hitherto, but will also form the basis of new, additional services and business models in the future. CREALOGIX is ideally positioned here as a provider of innovative solutions.



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The flagship product, the CREALOGIX digital banking platform, is an open, innovative and, at the same time, proven, secure and effective portal for tomorrow's digital bank – both for classic Internet banking and for mobile banking. The bank's customers are being offered a consistent and uniform user experience. New online security solutions from CREALOGIX respond to the enhanced mobile usage behaviour of bank customers and expand the range of security products available.

The core of the digital banking platform from CREALOGIX enables each bank to lay a homogeneous integration layer over the existing, mostly fragmented back office systems. As such, the bank can separate itself from the complexity of the back office and obtains

via the existing programmable interfaces (APIs) the flexibility needed for digital solutions, notably for the integration of third-party products.

These benefits of the digital banking platform and its flexibility are also reflected in a variety of customer projects. Some examples: Raiffeisenbank relies on the e-banking solution from CREALOGIX in the long term too and has just launched a new innovative version, BCI (New Caledonia) is enhancing the current project with the supply of a complete banking portal from CREALOGIX, Société Générale Private Banking is creating a totally new user interface for its e-banking solution, and leading Swiss private banks, such as Julius Bär and Banque J. Safra Sarasin, are upgrading their e-banking solutions to encompass the new digital banking platform from CREALOGIX.

In our second home market Germany too, leading online banks are relying on the products and competence of CREALOGIX in digital banking.

Together with DKB (Deutsche Kreditbank) the product portfolio of CREALOGIX is undergoing continuous refinement, whereby we are contributing to the internet presence and online banking.

The new financial planner of Consorsbank is an essential component of the online bank's realignment. In technological terms the solution is based on the digital banking platform from CREALOGIX which integrates the Personal Finance Management (PFM) solution from our partner Meniga. Consorsbank customers are thus provided with a comprehensive overview of their income and expenses as all the data from their accounts and credit cards is shown together in summary form.

Moreover, CREALOGIX supports the bank's advisory processes with its Advice Manager and makes sure regulatory requirements are met during the advice process. On the basis of the developments with the private bank Donner & Reuschel, the product line compatibility of the solution was established which has enabled us to market the product internationally.

The innovative software CLX.NOVA for digital payment transactions of the future was launched successfully. Our corporate customers can rent this at low cost and in this way use it as an SaaS solution (Software as a Service). The feedback is positive and promising. The high investment in this digital platform of the future was also debited to the income statement.

The growth of our e-learning market services that has been ongoing for several years continued in the first half of the financial year, whereby we were able to extend our leading position with financial institutions still further.

14 financial institutions are already using our teaching platform CLX.Tracker to train their employees and increasingly to train their partners too. December 2014 saw the successful market launch of the completely redeveloped successor product CLX.Tracker 3. Entris Banking, Leonteq and UBS are three renowned financial institutions that have already decided in favour of our new teaching platform.



nova.
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education

The Center for Young Professionals (CYP) trains Swiss banking apprentices and numerous junior staff using tools and teaching modules from CREALOGIX. CYP is now entering the market for the banking specialist training of adults. The specialist teaching platform needed for this, a central element of the system, was provided by CREALOGIX. In addition to this, technologically leading companies from other sectors also use our teaching platforms and the associated products for digital teaching purposes and do so successfully.



Outlook

The CREALOGIX Group is in the midst of a process of transformation on its way to becoming an internationally active fintech company of the next generation. In contrast to most start-ups in this area, CREALOGIX is not building on 'disruptive' solutions that are against banks but instead on innovative solutions for banks, helping them to reach the intended digitalisation of their business models quickly. CREALOGIX's business plan is demanding and the necessary investments high as expected. As already highlighted in the previous year, sales in the second half-year will not yet improve, whereby the strength of the Swiss franc also has a dampening effect. Due to the investments made and the new sales organisation, we anticipate sales growth of 10 per cent or more as from the coming 2015/2016 financial year, and are striving to return to a balanced result. As from the 2016/2017 financial year, we expect greater profitability in addition to a further growth in sales.

The current prospects of establishing CREALOGIX in the fintech sector as a leading international software provider for tomorrow's digital bank are excellent. We are confident that we can and must make use of them rigorously and in line with the motto 'The trend is our friend'.

A word of thanks

On behalf of the Board of Directors and Group Management Committee, I would like to thank all our employees for their hard work in the first half of the 2014/2015 financial year. I am also grateful to our customers for their confidence in our services and their close cooperation. I would also like to sincerely thank you, our valued shareholders, for your trust in CREALOGIX Group.

Bruno Richle
Chairman of the Board of Directors and Group CEO

Consolidated balance sheet

Amounts in thousands of CHF	31 December 2014	in %	30 June 2014	in %
ASSETS				
Current assets				
Cash and cash equivalents	18 113		21 724	
Securities	2 361		2 562	
Trade receivables	4 174		10 197	
Other current receivables	1 309		1 724	
Prepaid expenses and accrued income	429		503	
Work in progress/inventories	4 769		3 563	
Total current assets	31 155	72.6	40 273	78.3
Non-current assets				
Financial assets	3 396		3 840	
Investments in associates	298		298	
Property, plant and equipment	1 989		1 841	
Intangible fixed assets	778		926	
Deferred tax assets	2 570		1 544	
Asset from employer contribution reserve	2 717		2 717	
Total non-current assets	11 748	27.4	11 166	21.7
Total ASSETS	42 903	100.0	51 439	100.0
LIABILITIES AND SHAREHOLDERS' EQUITY				
Current liabilities				
Trade payables	2 713		1 695	
Other current liabilities	1 415		1 109	
Deferred income and accrued expenses	10 131		12 519	
Current provisions	–		–	
Income tax liabilities	11		44	
Total current liabilities	14 270	33.3	15 367	29.9
Non-current liabilities				
Deferred tax liabilities	556		1 350	
Total non-current liabilities	556	1.3	1 350	2.6
Total liabilities	14 826	34.6	16 717	32.5
Shareholders' equity				
Share capital	8 560		8 560	
Treasury shares	–212		–946	
Premium	15 151		17 277	
Other capital reserves	776		769	
Capital reserves	15 927		18 046	
Retained earnings	3 802		9 062	
Total shareholders' equity	28 077	65.4	34 722	67.5
Total LIABILITIES AND SHAREHOLDERS' EQUITY	42 903	100.0	51 439	100.0

The condensed notes to the consolidated financial statements on pages 12 to 16 are an integral part of these consolidated financial statements for the first half of 2014/2015.

Consolidated income statement

Amounts in thousands of CHF

	July – December 2014	in %	July – December 2013	in %
Sales	23 989	99.7	23 711	99.7
Other operating income	75	0.3	76	0.3
Operating revenue	24 064	100.0	23 787	100.0
Cost of goods sold	-6 591	-27.4	-3 833	-16.1
Change in inventories	41	0.2	333	1.4
Personnel expenses	-20 298	-84.4	-15 451	-65.0
Depreciation of property, plant and equipment	-346	-1.4	-336	-1.4
Amortisation expenses	-242	-1.0	-297	-1.2
Marketing expenses	-721	-3.0	-680	-2.9
Rent, maintenance and repairs	-1 409	-5.9	-936	-3.9
General and administration expenses	-1 352	-5.6	-1 523	-6.4
Operating profit	-6 854	-28.5	1 064	4.5
Financial income	188	0.8	137	0.6
Financial expense	-22	-0.1	-43	-0.2
Financial result	166	0.7	94	0.4
Prorated income from associates	-374	-1.6	-362	-1.5
Ordinary earnings before tax	-7 062	-29.3	796	3.3
Income tax	1 826	7.6	-113	-0.5
Consolidated profit	-5 236	-21.8	683	2.9

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Changes in consolidated shareholders' equity

Amounts in thousands of CHF	Share capital	Treasury shares	Capital reserves	Retained earnings	Translation differences	Total shareholders' equity
<i>On 30 June 2013</i>	8 560	-1 414	20 142	9 549	-250	36 587
Distribution of share premium			-2 118			-2 118
Currency translation differences					-5	-5
Consolidated profit				-232		-232
Change in treasury shares		468	22			490
<i>On 30 June 2014</i>	8 560	-946	18 046	9 317	-255	34 722
Distribution of share premium			-2 126			-2 126
Currency translation differences					-24	-24
Consolidated profit				-5 236		-5 236
Change in treasury shares		734	7			741
On 31 December 2014	8 560	-212	15 927	4 081	-279	28 077

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Consolidated cash flow statement

Amounts in thousands of CHF	July – December 2014	July – December 2013
Consolidated profit	-5 236	683
Income tax	-1 826	113
Depreciation/amortisation	588	633
Value adjustment of trade receivables	-7	29
Defined-benefit pension plans	0	-1 319
Gain/loss on sale of non-current assets	11	0
Financial result	-166	-94
Share of profit of associates	374	362
Trade receivables, other receivables and other items impacting on liquidity	6 906	3 049
Work in progress/inventories	-1 205	1 301
Trade payables and other liabilities, incl. tax liabilities	-1 097	-956
Gross cash flow from operating activities	-1 659	3 801
Interest received	100	75
Interest paid	-34	-3
Tax received	1	465
Tax paid	-301	-548
Net cash flow from operating activities	-1 893	3 790
Cash flow from investment activity		
Purchase of property, plant and equipment	-530	-415
Disposal of property, plant and equipment	33	52
Purchase of intangible fixed assets	-96	-168
Purchase of associates	0	-298
Extension of loans	70	-1 827
Other financial assets	201	-626
Cash flow from investment activity	-323	-3 282
Free cash flow	-2 217	508
Cash flow from financing activity		
Distribution of share premium	-2 126	-2 118
Sales/purchases of treasury shares – net	742	1 060
Cash flow from financing activity	-1 384	-1 058
Net change in cash and cash equivalents	-3 601	-550
Cash and cash equivalents at beginning of period	21 724	24 101
Effects of exchange rate changes	-10	-23
Cash and cash equivalents at end of period	18 113	23 528

The condensed notes to the consolidated financial statements on pages 12 to 16 are an integral part of these consolidated financial statements for the first half of 2014/2015.

Condensed notes to the consolidated financial statements

Basic information

CREALOGIX Holding AG (the 'Company') and its subsidiaries make up the CREALOGIX Group. The CREALOGIX Group is a leading independent software provider in Europe and the Swiss market leader for digital banking, e-payment and education. CREALOGIX globally markets its extensive product range for tomorrow's digital bank.

The CREALOGIX Group is a stock corporation headquartered in Switzerland. The address of its registered office is Baslerstrasse 60, CH-8048 Zurich.

The Group's registered shares (CLXN) are traded on the SIX Swiss Exchange under identification number 1 111 570.

This half-year statement was approved for issue by the Board of Directors on 12 March 2015.

Subsidiaries

On 31 December 2014, the following companies were included in the Group's scope of consolidation:

Company	Activity	Company capital	Ownership interest	Proportion of voting rights
CREALOGIX AG, Zurich, Switzerland	Consultancy and services in information technology and data communication	CHF 100 000	100%	100%
CREALOGIX (Deutschland) AG, Stuttgart, Germany	Consultancy and services in information technology and data communication	EUR 100 000	100%	100%
CREALOGIX International AG, Stuttgart, Germany	Consultancy and services in information technology and data communication	EUR 50 000	100%	100%
CREALOGIX Corp., Toronto, Canada	Consultancy and services in information technology and data communication	CAD 100 000	100%	100%
CREALOGIX UK Ltd, London, England ¹⁾	Consultancy and services in information technology and data communication	0	100%	100%
CREALOGIX PTE Ltd, Singapore, Singapore	Consultancy and services in information technology and data communication	SGD 100 000	100%	100%
CREALOGIX (Austria) GmbH, Vienna, Austria	Consultancy and services in information technology and data communication	EUR 35 000	100%	100%
Qontis AG, Zurich, Switzerland	Creation and operation of a highly automated, independent multi-bank personal finance management (PFM) platform	CHF 800 000	37%	37%

¹⁾ The Company's share capital was not fully paid up as of the balance sheet date.

Summary of significant accounting and valuation policies

These unaudited consolidated interim financial statements for the first half of 2014/2015 for the period ending 31 December 2014 have been prepared in accordance with Swiss GAAP FER 12 Interim Financial Reporting. The half-yearly report does not contain all the information and disclosures required for a full annual report.

The consolidated financial statements are reported in Swiss francs (CHF). In tables, money values are presented in thousands of CHF if not mentioned otherwise.

CREALOGIX operates in areas which are not subject to marked seasonal fluctuations.

Exchange rates

	Year-end rates (balance sheet)		Average rates (income statement)	
	31 December 2014	30 June 2014	July – December 2014	July – December 2013
EUR	1.20	1.22	1.21	1.23
CAD	0.85	0.83	0.84	0.85
USD	1.00	0.89	0.94	0.90
GBP	1.54	1.52	1.53	-
SGD	0.75	0.71	0.74	-

Trade receivables

Trade receivables declined compared to 30 June 2014 because June 2014 was an extraordinarily high revenue month.

Work in progress/inventories

The rise in work in progress/inventories compared to 30 June 2014 to CHF 4769 thousand is attributable to the large amount of work that had not been invoiced yet.

Financial assets

Subordinated loans of CHF 2764 thousand were extended to associates. The CREALOGIX Group also owns a stake of CHF 615 thousand in Meniga, an Icelandic software company. The remaining CHF 17 thousand comprise various items.

Investments in associates

Within the framework of a cooperation, CREALOGIX has taken a minority stake in Qontis AG as its technology supplier.

Property, plant and equipment

Property, plant and equipment is depreciated on a straight-line basis, where the purchasing costs are written off against the residual book values over the anticipated useful economic lifetime of the property, plant and equipment as follows:

	Years
Furniture and fixed installations	10
IT and communications system	2
Office machines and other office equipment	5
Vehicles	5
Property	40

The residual book values and useful economic lifetime are reviewed at each balance sheet date and adjusted if necessary.

Intangible fixed assets

Intangible fixed assets are amortised on a straight-line basis, where the purchasing costs are written off under the item 'Amortisations' against the residual book values over the anticipated useful economic lifetime of the intangible fixed assets as follows:

	Years
Software licences acquired	4
Capitalised software development costs	5
Brands and licences	5

Deferred tax assets/Deferred tax liabilities

In connection with the losses accruing in the current financial year, deferred tax assets increased by CHF 1 026 thousand. Moreover, deferred tax liabilities declined by CHF 794 thousand.

Asset from employer contribution reserve

The plan assets of the pension funds are held in separate, legally independent foundations. In order to cover the insurance benefits for death, disability and longevity risks, reinsurance cover has been taken out with a collective insurer. The information about the financial situation of the pension funds is always based on the foundation's statements on 31 December of the financial year.

Trade payables

The rise in trade payables is attributable to an increase in invoices concerning the reporting period, which were received after the balance sheet cut-off date on 31 December 2014.

Deferred income and accrued expenses

Deferred income and accrued expenses declined compared to 30 June 2014 primarily because maintenance for our products is charged for the entire period in advance on 1 January and recognised as deferred income on 30 June. In addition, the payment of earnings-dependent compensation is made to employees in the second half of the calendar year.

Contingent liabilities

Due to a client project, there were contingent liabilities amounting to CHF 100 thousand.

Segment information

Geographical segments

The Group generated sales revenue primarily in two geographical regions: in Switzerland, the home country of the Group, where the main activities also take place, and in the rest of Europe.

Sales	July – December 2014	July – December 2013
Switzerland	17 856	19 061
Europe	6 058	4 587
Other countries	75	63
Total Group	23 989	23 711

Sales by category

Sales	July – December 2014	July – December 2013
Service sales	11 665	10 689
Goods sales	2 248	1 987
Licence sales	10 076	11 035
Total sales	23 989	23 711

Share capital

The total number of issued registered shares is 1 070 000 (previous year: 1 070 000). Since 1 March 2007, each share has had a par value of CHF 8.

The authorised capital consisting of 300 000 registered shares with a par value of CHF 8 for the acquisition of organisations has existed since 4 November 2013.

The conditional share capital consisting of 250 000 registered shares with a par value of CHF 8 per share in connection with the issuance of convertible bonds, warrant-linked bonds or other financial market instruments has existed since 15 November 2012.

Goodwill

	July – December 2014	July – December 2013
Consolidated profit, as reported	-5 236	683
Planned amortisation of goodwill over 5 years	-746	-805
Consolidated profit with capitalised goodwill	-5 982	-122
Cost value of goodwill at start of period	23 994	23 994
Cost value of goodwill at end of period	23 994	23 994
Value adjustments at start of period	-20 773	-19 163
Planned amortisation	-746	-805
Value adjustments at end of period	-21 519	-19 968
31 December 2014		
Net value with capitalised goodwill at start of period	3 221	4 831
Net value with capitalised goodwill at end of period	2 475	4 026
Shareholders' equity, as reported	28 077	36 213
Effect of capitalised goodwill in balance sheet at start of period	3 221	4 831
Effect of capitalised goodwill in the income statement	-746	-805
Equity with capitalised goodwill	30 552	40 239

Events after the balance sheet date

Due to the decision of the Swiss National Bank on 15 January 2015 to no longer support the minimum exchange rate of CHF 1.20 per EUR, the value of the EUR and other foreign currencies declined sharply against the CHF (fall from CHF 1.20 per EUR to CHF 1.00 per EUR at times). The Management is of the opinion that this slump had no material impact on the balance sheet as at 31 December 2014. However, a material impact on the business figures is possible in the future if the exchange rate should stabilise at this level.

As of 1 January 2015, CREALOGIX has taken over MBA Systems, a successful British fintech brand and a leading provider of innovative web-based solutions and services for the securities and wealth management industry.

With this move, CREALOGIX is stepping up its presence on the UK market, thereby gaining an additional established customer base of more than 30 banks, brokers and wealth managers. The transaction complements the company's current solution portfolio for digital banking and drives ahead the expansion of CREALOGIX's activities in the field of subscription-based and hosted services.

This acquisition is an important step for CREALOGIX along the road to becoming the leading fintech provider in the UK and an outstanding opportunity for pushing on with international growth.

Important Group companies



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Publication details

Published by: CREALOGIX Holding AG, Zurich
Concept: CREALOGIX Corporate Communications, Zurich
Financial report: CREALOGIX Investor Relations, Zurich
Design: BSSM Werbeagentur AG, Basel
Translation: 24translate GmbH, St. Gallen
Photos: Daniel Hager, Zurich; Getty Images; Keystone;
Plainpicture; Shutterstock
Prepress: Neidhart + Schön AG, Zurich



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