

2015/16 Annual Results

CREALOGiX Media Conference

Zurich / 20 September 2016

Agenda



1. CREALOGIX at a glance
Thomas Avedik, Group CEO



2. 2015/2016 Annual 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



Key achievements

Sales growth of 28.4%; Record turnover of CHF 63.3 million

Back to positive EBITDA (CHF 3.7 million)

Share of international sales has increased to 45%

Fast growth due to acquisition of ELAXY and investments in Digital Banking Hub

Largest Swiss fintech financing transaction in 2015: CHF 25 million

CREALOGIX at a glance

Highlights


 **swissforetrading** @swissforetradi · 8. Sep
#CrealogixHoldingAG: CREALOGIX ranked on the 2016 IDC Financial Insights FinTech Top 100 dlvr.it/MCx5p7 #swiss #finances

 **Finanz u. Wirtschaft** @FuW_News · Jun 28
Crealogix-CEO: «Wir hatten noch nie so ehrgeizige Ziele» (Abo) [fuw.ch/!](http://fuw.ch/)
arBkRAA | Eflamm Mordrelle



Crealogix-CEO: «Wir hatten noch nie so ehrgeizige...
Der Zürcher Bankensoftwarespezialist Crealogix will dieses Jahr wieder profitabel sein und setzt auch weiter auf Akquisitionen, wie CEO Thomas Avedik im Interview...
fuw.ch


 **Edison Technology** @Edison_Tech · 23. März
EBITDA swings back into positive territory on growing international sales, as costs are reduced. #CREALOGIX ow.ly/ZQ7ln

 **FinTech Forum** @FinTechForum_DE · Jan 21
Crealogix @CREALOGIX acquires a stake in **Elaxy** @ELAXY_news
ow.ly/Xmm2d



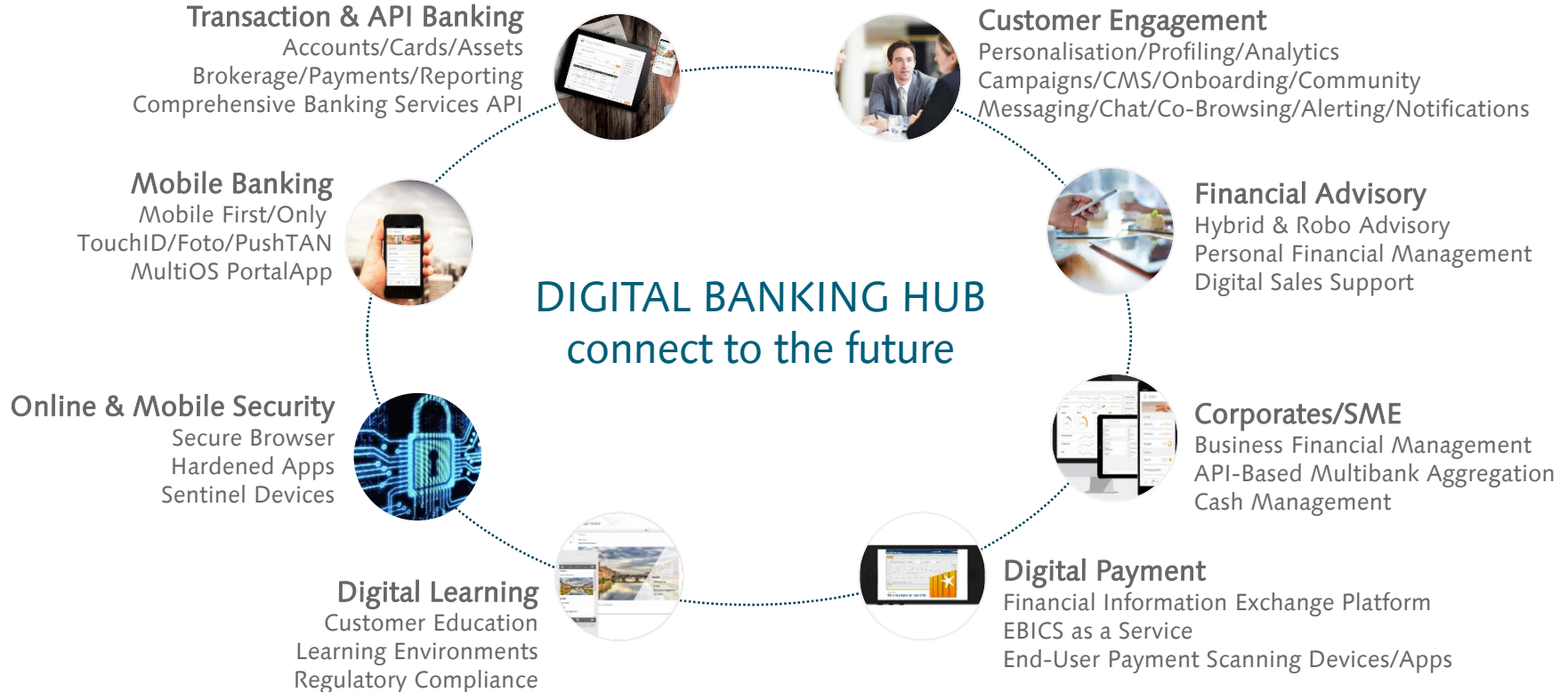
HuxleyUS-BankingTech @US_BankingTech · 18. Juli
Huxley /r News Update | **CREALOGIX** Wins Best Web Development at Systems in the City Awards 2016 ow.ly/b53y502w151

 **Oscar Neira** @NeiraOsci · 21. Apr.
@Swisscom_B2B_de and @CREALOGIX offers #EBICS as-a-Service for Banks in Switzerland

 **Finovate** @Finovate · 3. Nov. 2015
Swiss Digital Banking Innovator @CREALOGIX Raises CHF 25 Million bit.ly/1iAB717

 **AWP** @awp_de · 22 Oct 2015
Crealogix kauft in Deutschland zu - Finanzierung mit Wandelanleihe
awp.ch/a/6xTik #Crealogix

CREALOGIX comprehensive fintech expertise



Our references

Switzerland

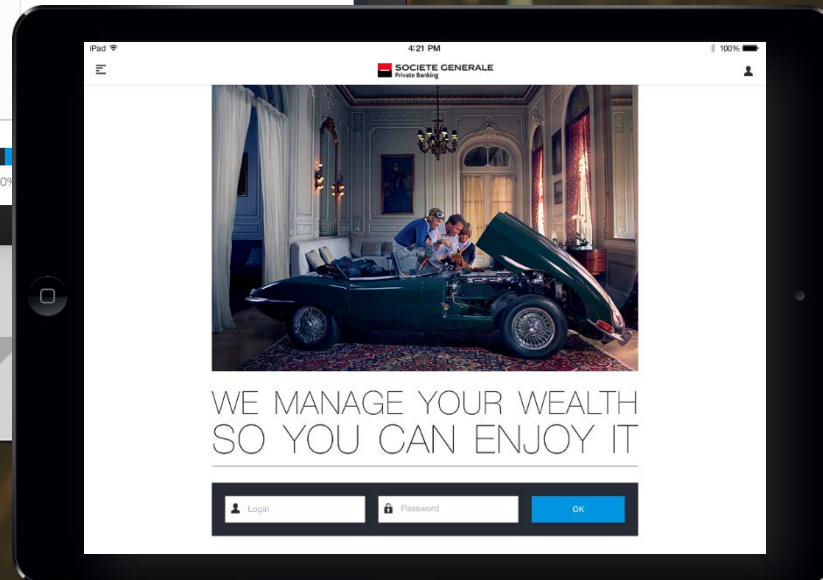
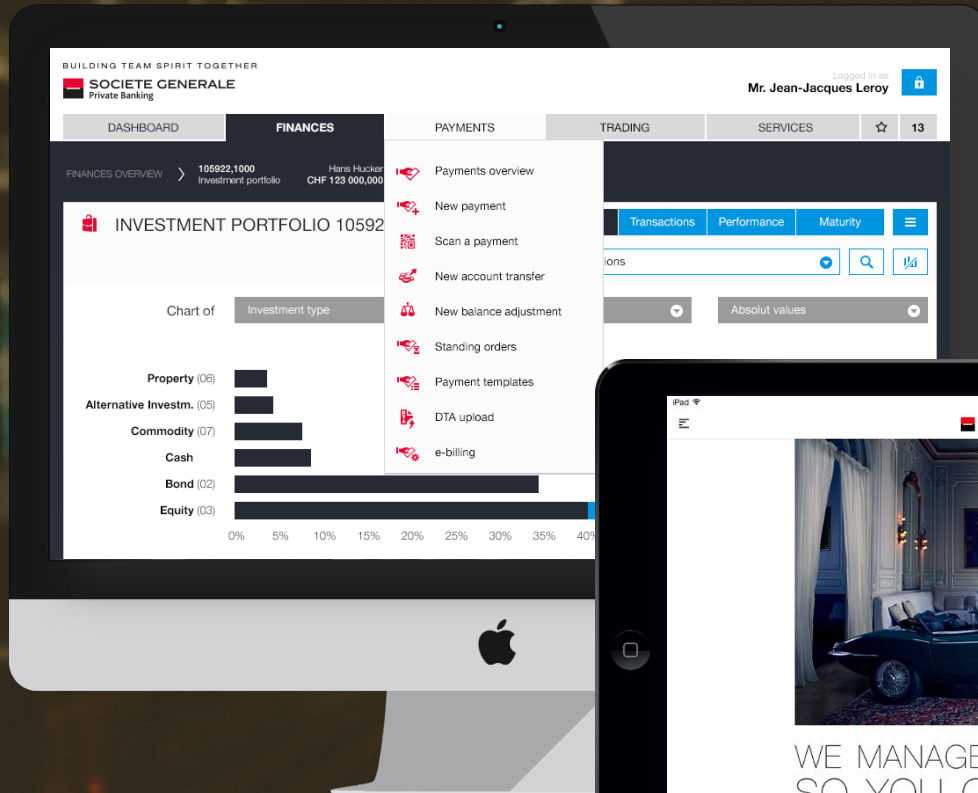


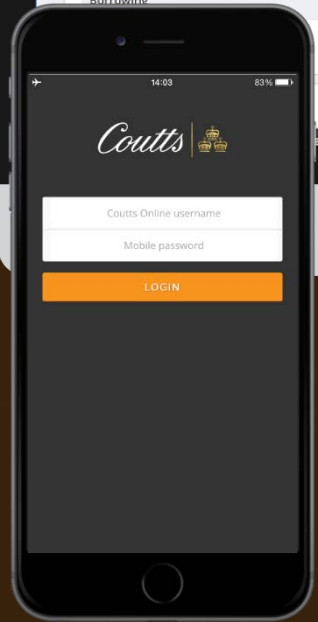
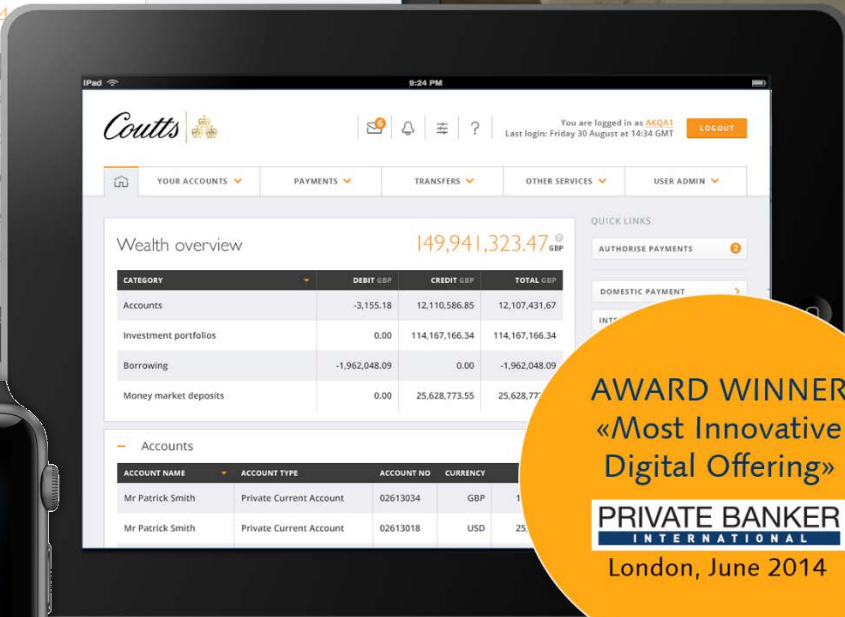
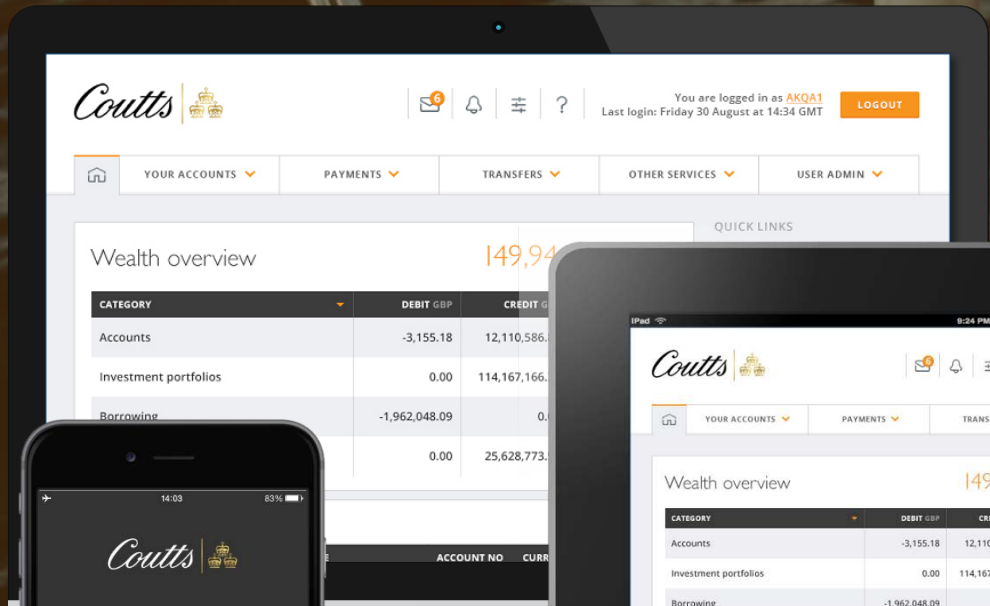
International



International presence

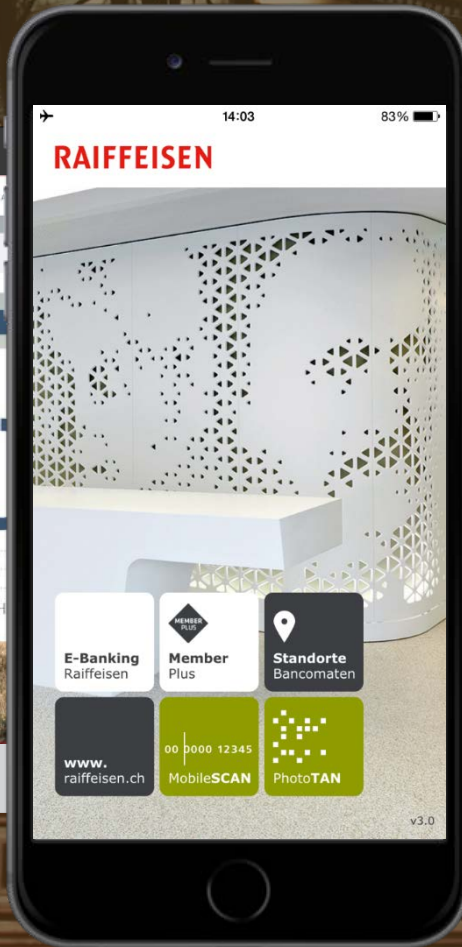
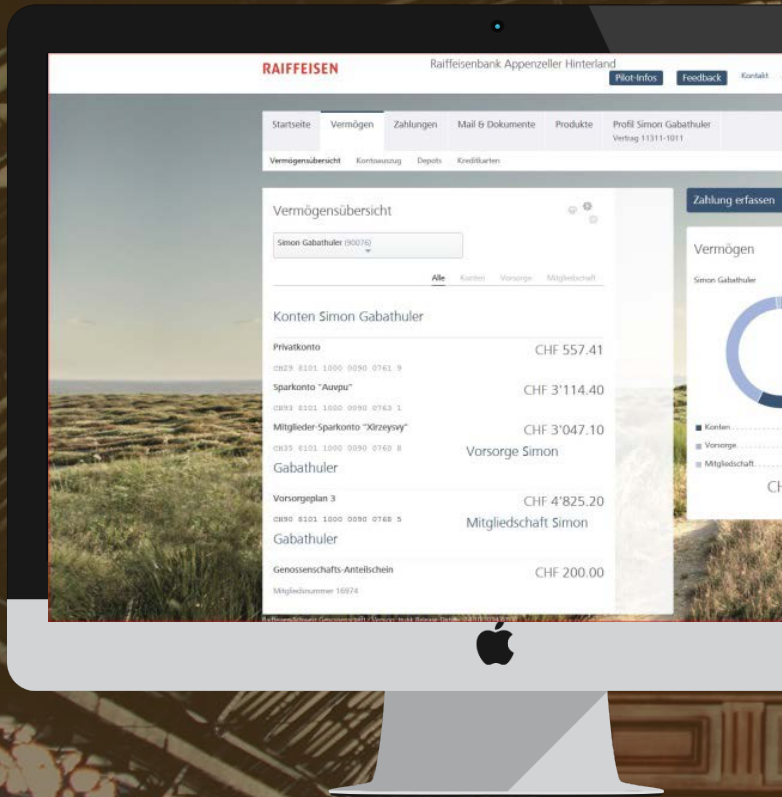


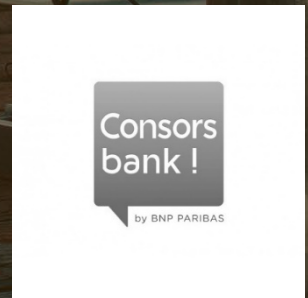
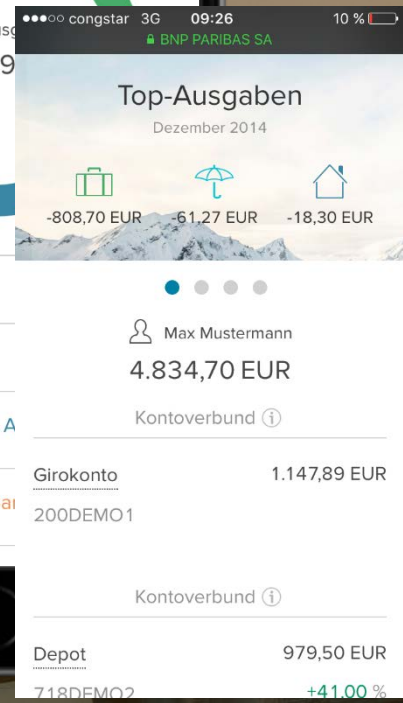
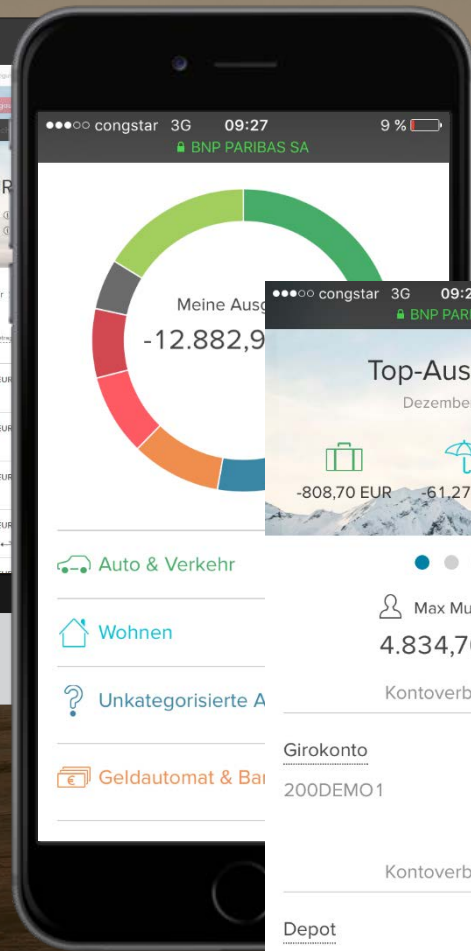
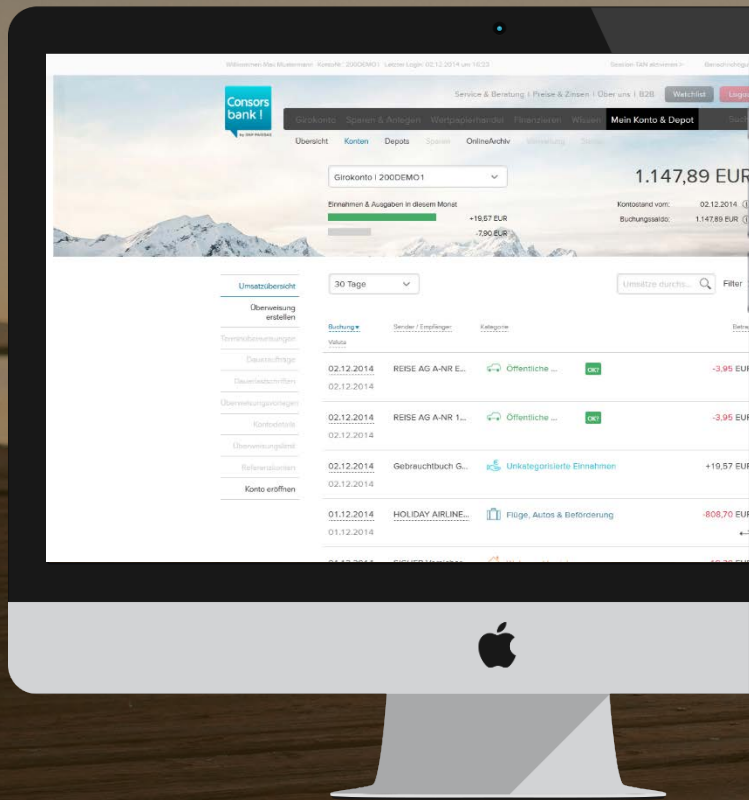




AWARD WINNER
 «Most Innovative
 Digital Offering»
 PRIVATE BANKER
 INTERNATIONAL
 London, June 2014







Facts & Figures



2015/2016 Financial Highlights



+28%

Growth in sales



+46%

Recurring sales



EBITDA Improvement

CHF **+14.3** million

EBITDA



CHF **63.3** million

Sales



63%

Product sales



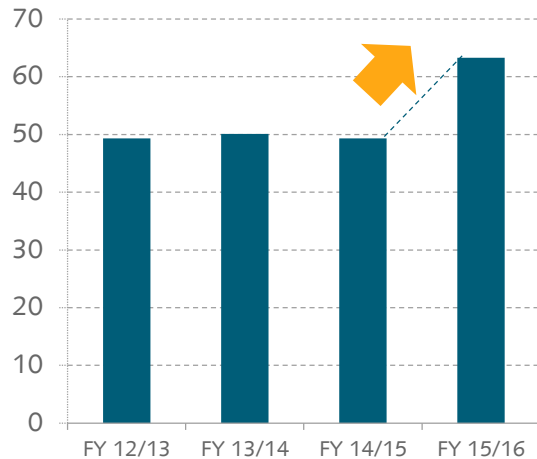
45%

International sales

Development of income statement

Sales FY 15/16

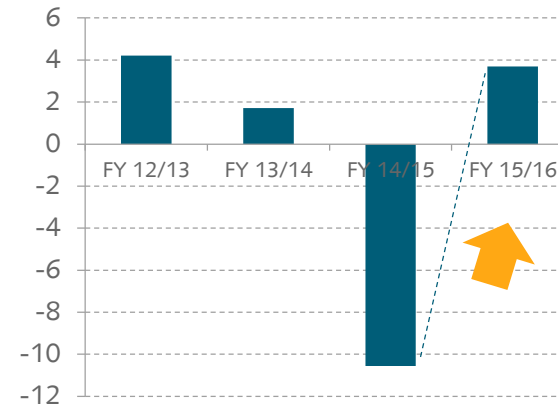
In million CHF



- Sales 28.4% higher at CHF 63.3 million (49.3 last year)
- Share of product revenue at 63% going up to CHF 40 million

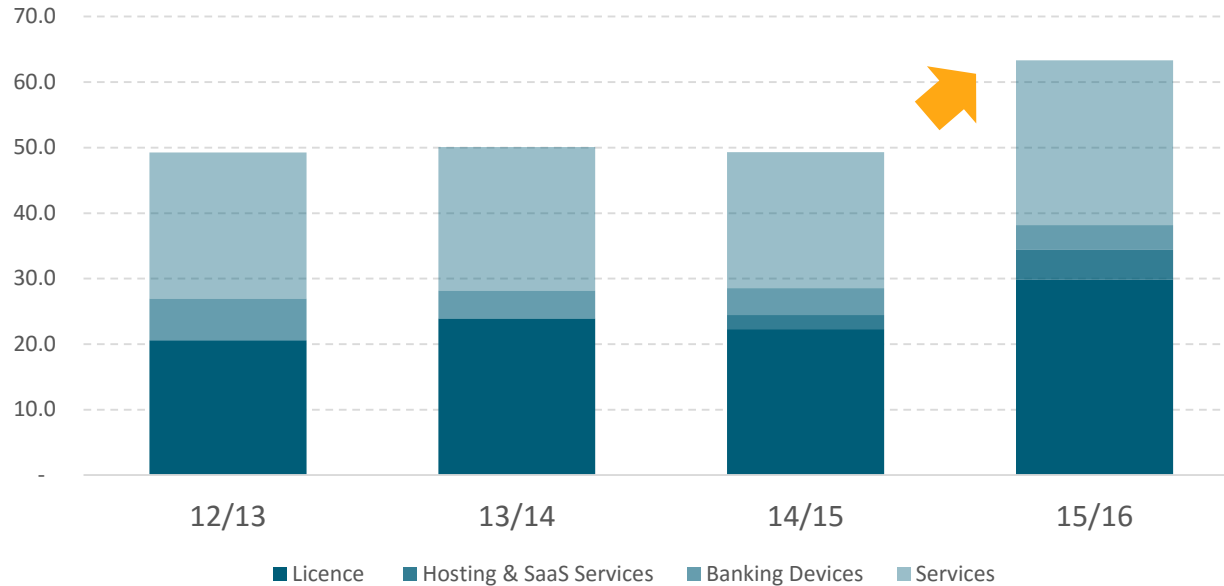
EBITDA FY 15/16

In million CHF



- EBITDA has improved significantly to CHF 3.7 million (+ CHF 14.3 million) thanks to the pre-announced actions to reduce costs and increase sales.
- EBIT is at CHF -0.4 million. Amortisation for goodwill is at CHF 2.6 million.

Split of sales



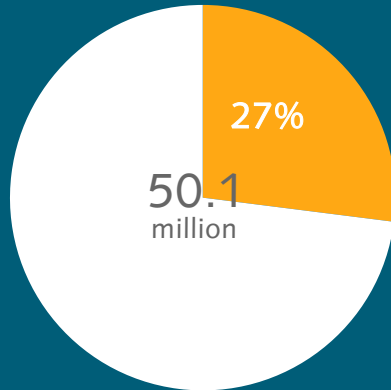
- License, Hosting & SaaS sales reached CHF 34.4 million compared to CHF 24.4 million last year (+41%).
- Recurring sales went up from CHF 16.3 million to CHF 23.8 million which represents an increase of 46%.

Cash flow

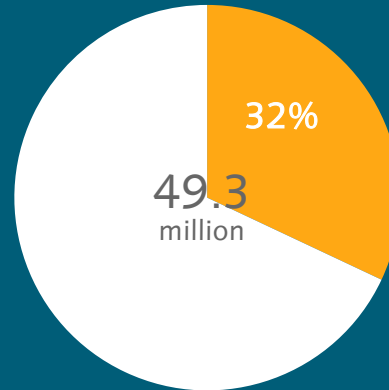
	FY 15/16	FY 14/15
Consolidated profit	-0.9	-10.3
Net cash flow from operating activities	1.1	-4.7
Cash flow from investing activities	-7.9	-4.9
Free cash flow	-6.8	-9.6
Cash flow from financing activities	23.7	-1.5
Net change in cash and cash equivalents	16.9	-11.1

Total sales and international sales

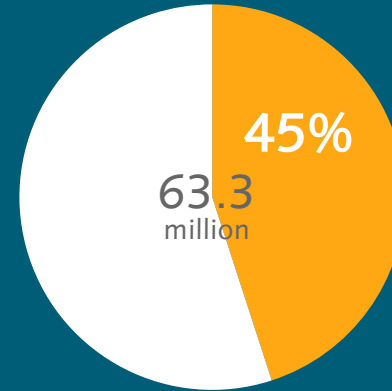
FY 13/14



FY 14/15



FY 15/16



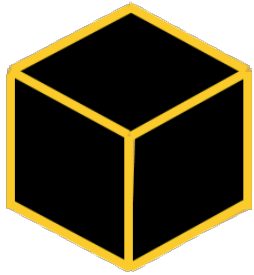
■ International ■ Switzerland

Share of international sales has increased to 45%.

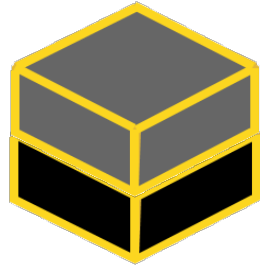
The CREALOGIX Digital Banking Hub



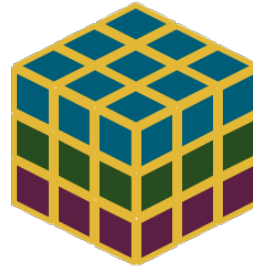
Unbundling and rebundling



Monolithic
platforms



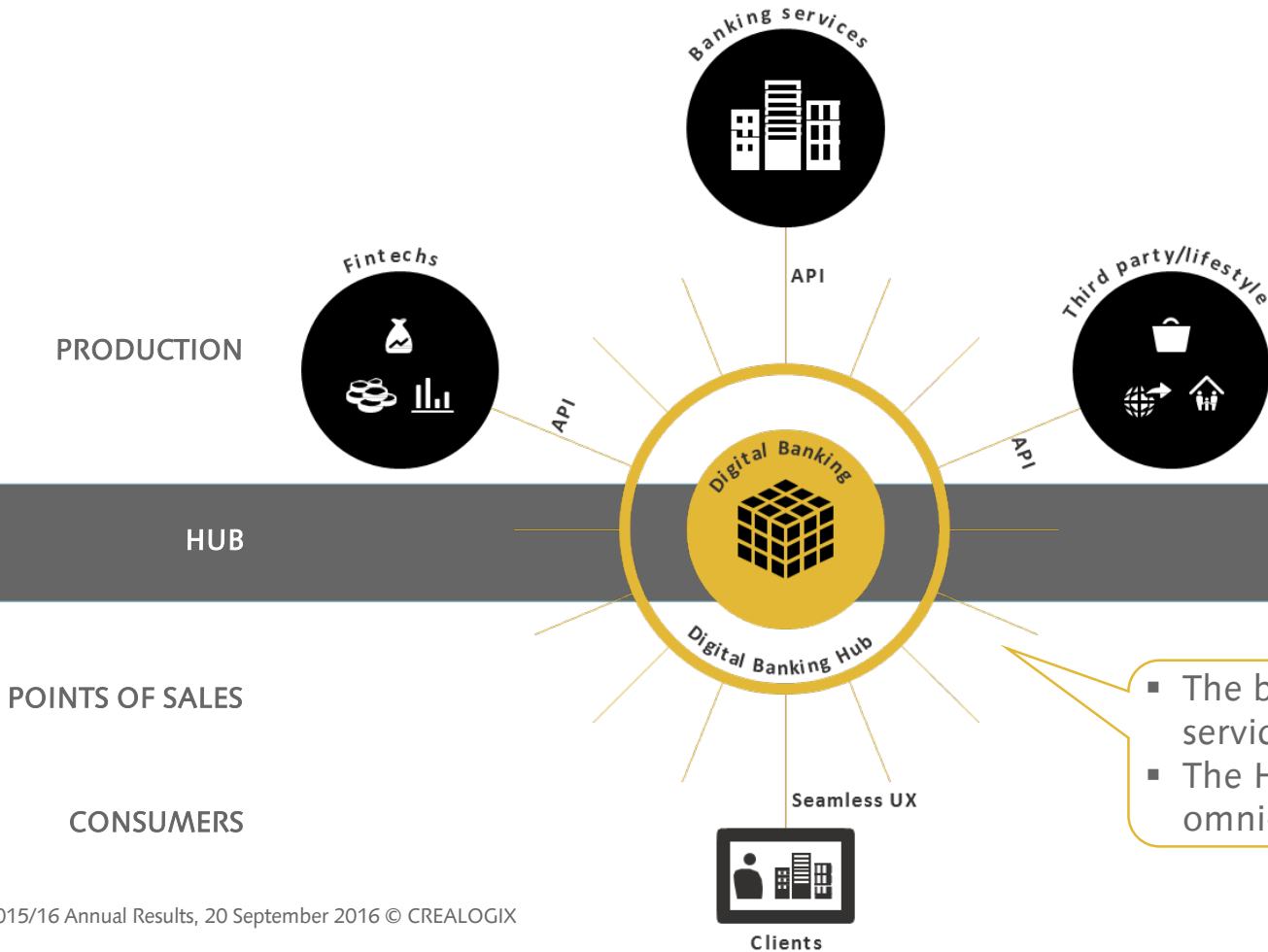
Decoupled
by layering



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



**DIGITAL
BANKING
IS ONLY**

**1%
FINISHED**

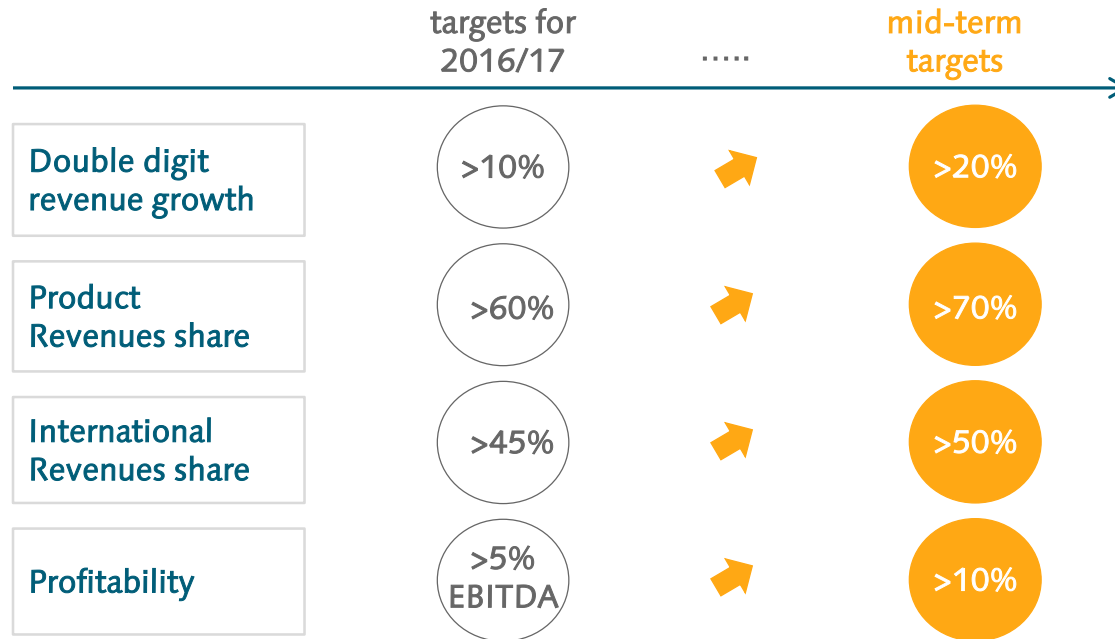


Source: 11fs.co.uk

"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



Unique window of opportunity for CREALOGIX

CREALOGIX's mission is to be the trusted enabler for banks on their digital journey.



CREALOGIX
trusted enabler for banks
on their digital journey

**Leader for the
digital bank**

Pure player with
digital banking DNA

Successful rollouts of
the DigitalBankingHub

Innovation leadership
thanks to our experts

**Operational
excellence**

Delivering results
according to plan

Back to
positive EBITDA

Fast integration of
new acquisitions

**On course
for growth**

+28% revenue growth

+52% recurring
revenue growth

45% international
revenue share

”

Our Fintech Partner CREALOGIX is
one of the global Top100.
Inspiring to work with the best.



Jochen Werne

Head of Marketing and Business Development
Bankhaus August Lenz

#DigitalBankingHub