

We Create Digital Leaders

# Half-Year Report

2019/2020





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## Group Key Figures

Amounts in thousands of CHF	July – December 2019	July – December 2018
<b>Net sales from goods and services</b>	<b>48 611</b>	51 021
CHF sales growth	-5%	29%
Local currency sales growth	-2%	28%
<b>EBITDA</b>	<b>437</b>	3 257
in % of net sales from goods and services	1%	6%
<b>Free cash flow</b>	<b>4 913</b>	-2 053
<b>Adjusted earnings per share</b>	<b>-0.71</b>	0.78
<b>Headcount</b>	<b>692</b>	688
	<b>31 December 2019</b>	On 30 June 2019
<b>Balance sheet total</b>	<b>122 201</b>	104 825
<b>Equity ratio</b>	<b>45%</b>	57%

### Non-GAAP Financial Measures

CREALOGIX supplements its SWISS GAAP FER results with the following non-GAAP financial measures:

Local Currency Sales Growth	July – December 2019	July – December 2018	Growth
Net sales from goods and services	48 611	51 021	-5%
FX impact current period	1 138	-	
<b>Local currency sales from goods and services</b>	<b>49 749</b>	<b>51 021</b>	-2%

CREALOGIX defines Local Currency Sales Growth as sales growth excluding the effect of currency exchange rate fluctuations that result from translating activity outside of Switzerland into Swiss Francs. CREALOGIX believes local currency information provides a helpful assessment of business performance and an useful measure of results between periods.

Adjusted Earnings per share	July – December 2019	July – December 2018
Consolidated profit attributable to Shareholders of CREALOGIX Holding AG	-3 450	-1 491
Goodwill amortisation, net of tax	2 464	2 567
<b>Adjusted consolidated profit</b>	<b>-986</b>	1 076
Weighted average number of shares outstanding	1 382 617	1 375 675
<b>Adjusted Earnings per share</b>	<b>-0.71</b>	0.78

CREALOGIX defines Adjusted Earnings per Share as diluted earnings per share excluding goodwill amortisation, net of tax.

CREALOGIX believes that Adjusted Earnings per Share is an important information because it excludes a charge that is not directly related to current ongoing operations and is not included in the expenses of other international accounting standards. It therefore helps to compare ongoing operating performance.

Free Cash Flow	July – December 2019	July – December 2018
Cash flow from operating activities	5 369	-476
Disposal/(Purchase) of tangible and intangible assets	-456	-1 577
<b>At end of period</b>	<b>4 913</b>	-2 053

CREALOGIX defines Free Cash Flow as cash flow from operating activities including purchase and disposal of tangible and intangible assets and before acquisition cost payments. CREALOGIX believes that Free Cash Flow is an important information because it represents the cash CREALOGIX is generating after required investment in its asset base are done and therefor can be distributed to security holders.

# Shareholders' Letter



Oliver Weber, President & Chief Executive Officer and Bruno Richle, Chairman of the Board of Directors

Dear shareholders

Digitisation is primarily a customer experience matter rather than a core banking system one. This plays to CREALOGIX's advantage and has been reflected in a series of successful go-lives and customer deals in all markets over the past six months.

In digital banking for businesses, Swiss SME bank Valiant is making its corporate clients' workloads easier with a multibanking module from CREALOGIX. The launch of our Digital Engagement Platform at the renowned British investment consultancy Killik & Co. reflects how good business relationships can be sustained beyond Brexit. Moreover, two Tier 1 customers were acquired: next to one of the leading banks in Southeast Asia, the Raiffeisenverband Südtirol chose CREALOGIX's products. Shortly after the opening of the CREALOGIX branch in Riyadh, a comprehensive digitisation project was won and launched for a major Saudi Arabian customer. In addition to further significant contracts and projects, the issuing of a new oversubscribed convertible bond for the amount of CHF 25 million is one of the gratifying events of the first half of the 2019/2020 financial year; it provides the necessary financial scope to support the transformation of CREALOGIX, which continues to gain momentum.



CREALOGIX

## Half-year results

The transformation and further expansion of the company in order to meet the challenges of the future is reflected in the figures: in the first half of the financial year, revenues decreased by 5% from CHF 51.0 million to CHF 48.6 million. In local currencies, the Group generated revenues of CHF 49.7 million, a decrease of 2%. In addition to the foreign exchange effect, the accelerated consolidation and standardisation of CREALOGIX's product portfolio influenced the half-year results. Demand for our SaaS offering is increasing steadily; the share of revenue from this business grew by 6% from CHF 7.6 million to CHF 8.0 million, corresponding to growth of 10% in local currencies. The effect of switching to a SaaS model impacted EBITDA, which was CHF 0.4 million in the first half of 2019/20 (same period of the previous year: CHF 3.3 million). Had we sold traditional licence fees during this period instead of closing SaaS deals, revenue and EBITDA would have been CHF 4.8 million higher. Overall, the share of recurring revenues continued to grow and contributed 47% to total revenues (previous year: 44%). Due to the higher financial liabilities associated with the convertible bond that was issued successfully, the equity ratio declined to 45% (30 June 2019: 57%). With the help of free cash flow of CHF 4.9 million, net debt was converted into net assets in the first half of the financial year. The Group's liquidity is healthy at CHF 34.0 million.



## Outlook

CREALOGIX continues to pursue its transformation to become the leading global SaaS digital banking software provider. Gaining access to new markets such as Asia, the Middle East and North America promotes the Group's strategy. Especially in Asia, we see growth potential by serving the increased demand for digital banking solutions for the growing affluent middle-class sector. We are implementing our digital products at banks in Asia so that they can respond to the growing demand for wealth management services. Based on this good starting position, we are making far-reaching and sustainable investments in strengthening the organization in the Asian market.

As a provider of pioneering software for digital banking, our passion is to develop new products. These enable our customers, i.e. the banks, to acquire new customers or grow business with existing customers. In order to meet customer needs even more effectively, CREALOGIX will introduce a number of new developments in the near future. These include the "Conversational Engagement App". This cloud-based product gives banks the means to interact and communicate securely with their customer base. For instance, banks can submit investment advice suggestions to their clients via chat or video. An enhanced multibanking solution will pave the way for open banking in Switzerland and also set the course in the German market. The new one-stop service includes modules such as Personal and Business Finance Manager, enabling corporate and individual customers alike to centrally monitor and manage their liquidity across different banking relationships via an attractive front-end. The investments we have made in changing the business model will generate economies of scale and efficiency gains over the coming reporting periods. The commitment to this strategic realignment is reflected by confirming the goals we communicated in September 2019: Revenues for the full year 2019/20 will grow further. However, the effects of COVID-19 on bank's investment activities and the resulting change in the overall economic situation are difficult to predict at present. Therefore, we expect that this could have a negative impact on our ability to achieve the short-term goals over the next 6-12 months. Yet, we are not assuming there to be an impact in the medium term. CREALOGIX expects the transformation to yield positive results in the mid-term in the form of solid cash flows and double-digit EBITDA margins.

## A word of thanks

Today's expectations revolve around delighting customers. We thank all our employees for driving our transformation and developing great experiences in digital banking for end customers. With our product innovations, financial institutions around the world are building high levels of trust and loyalty. In this context, we would like to thank our customers. We continue to develop with them and, above all, for them. We would also like to thank you, our shareholders, for your continued confidence in our company.



Bruno Richte  
Chairman of the Board of Directors



Oliver Weber  
Chief Executive Officer

## Consolidated income statement

Amounts in thousands of CHF	Notes	July – December 2019	In %	July – December 2018	In %
<b>Net sales from goods and services</b>	4	<b>48 611</b>	<b>100.0</b>	51 021	100.0
Other operating income		818	1.7	258	0.5
Goods and services purchased		-11 204	-23.0	-13 454	-26.4
Change in inventory of finished and unfinished goods as well as unbilled goods and services		156	0.3	1 374	2.7
Personnel expenses		-32 597	-67.1	-29 589	-58.0
Marketing expenses		-571	-1.2	-981	-1.9
Rent, maintenance and repairs		-1 539	-3.2	-1 726	-3.4
Other operating expense		-3 237	-6.7	-3 646	-7.1
<b>EBITDA <sup>*)</sup></b>		<b>437</b>	<b>0.9</b>	3 257	6.4
Depreciation on tangible fixed assets		-685	-1.4	-676	-1.3
Amortisation on Goodwill		-2 464	-5.1	-2 567	-5.0
Amortisation on other intangible assets		-590	-1.2	-542	-1.1
<b>Operating result</b>		<b>-3 302</b>	<b>-6.8</b>	-528	-1.0
Financial income		132	0.3	76	0.1
Financial expense		-370	-0.8	-387	-0.8
<b>Financial result</b>		<b>-238</b>	<b>-0.5</b>	-311	-0.6
Profit and loss from associates		0	0.0	-274	-0.5
<b>Ordinary earnings before tax</b>		<b>-3 540</b>	<b>-7.3</b>	-1 113	-2.2
Income tax		109	0.2	-276	-0.5
<b>Consolidated profit/-loss</b>		<b>-3 431</b>	<b>-7.1</b>	-1 389	-2.7
Attributable to:					
Shareholders of CREALOGIX Holding AG		-3 450	-7.1	-1 491	-2.9
Minority interest		19	0.0	102	0.2
Earnings per share attributable to shareholders in CHF:	3				
Undiluted		-2.50		-1.08	
Diluted		-2.50		-1.08	

<sup>\*)</sup> Operating result excluding depreciation on tangible fixed assets, amortisation on goodwill and amortization on other intangible assets

The condensed notes to the consolidated financial statements on pages 10 to 14 are an integral part of these consolidated financial statements for the first half of 2019/2020.

## Consolidated balance sheet

Amounts in thousands of CHF	Notes	31 December 2019	In %	30 June 2019	In %
<b>ASSETS</b>					
<b>Current assets</b>					
Cash and cash equivalents		34 026		12 844	
Receivables from goods and services		22 469		20 200	
Other short-term receivables		324		3 064	
Prepayments and accrued income		2 559		2 764	
Work in progress/inventories		4 998		3 580	
<b>Total current assets</b>		<b>64 376</b>	<b>52.7</b>	<b>42 452</b>	<b>40.5</b>
<b>Non-current assets</b>					
Financial assets		1 560		1 557	
Tangible fixed assets		2 040		2 351	
Intangible assets		49 103		53 354	
Deferred tax assets		5 122		5 111	
<b>Total non-current assets</b>		<b>57 825</b>	<b>47.3</b>	<b>62 373</b>	<b>59.5</b>
<b>Total ASSETS</b>		<b>122 201</b>	<b>100.0</b>	<b>104 825</b>	<b>100.0</b>
<b>LIABILITIES AND EQUITY</b>					
<b>Current liabilities</b>					
Payables from goods and services		3 981		3 745	
Other short-term liabilities		2 868		2 610	
Short-term financial liabilities		5 000		13 441	
Accrued liabilities and deferred income		26 114		20 534	
Short-term provisions		1 402		1 200	
Income tax liabilities		1 409		1 482	
<b>Total current liabilities</b>		<b>40 774</b>	<b>33.4</b>	<b>43 012</b>	<b>41.0</b>
<b>Non-current liabilities</b>					
Long-term financial liabilities	5	25 211		1 459	
Deferred conditional purchase price obligations		574		565	
Deferred tax liabilities		130		540	
<b>Total non-current liabilities</b>		<b>25 915</b>	<b>21.2</b>	<b>2 564</b>	<b>2.4</b>
<b>Total LIABILITIES</b>		<b>66 689</b>	<b>54.6</b>	<b>45 576</b>	<b>43.5</b>
<b>Shareholders' equity</b>					
Share capital	6	11 183		11 182	
Treasury shares		-577		-1 998	
Capital reserves		57 772		57 672	
Translation differences		-4 378		-2 570	
Retained earnings		-5 541		-2 091	
Total equity before minorities		58 459		62 195	
Minority interests		-2 947		-2 946	
<b>Total SHAREHOLDERS' EQUITY</b>		<b>55 512</b>	<b>45.4</b>	<b>59 249</b>	<b>56.5</b>
<b>Total LIABILITIES AND EQUITY</b>		<b>122 201</b>	<b>100.0</b>	<b>104 825</b>	<b>100.0</b>

The condensed notes to the consolidated financial statements on pages 10 to 14 are an integral part of these consolidated financial statements for the first half of 2019/2020.

## Statement of changes in equity

Amounts in thousands of CHF	Share capital	Treasury shares	Capital reserve	Translation differences	Retained earnings	Total equity before minority interests	Minority interests	Total equity
<i>30 June 2018</i>	11 102	-2 369	57 308	-156	4 306	70 191	862	71 053
Increase from convertible bond	65	0	773	0	0	838	0	838
Dividend payments to shareholders of CREALOGIX Holding AG	0	0	-342	0	0	-342	0	-342
Distribution minority interest	0	0	0	0	0	0	-763	-763
Currency translation of foreign entities	0	0	0	-2 956	0	-2 956	28	-2 928
Consolidated profit/-loss	0	0	0	0	-1 491	-1 491	102	-1 389
Share-based compensation	0	0	253	0	0	253	0	253
Change in treasury shares	0	172	332	0	0	504	0	504
<i>31 December 2018</i>	11 167	-2 197	58 324	-3 112	2 815	66 997	229	67 226
Change in scope of consolidation	0	0	0	0	0	0	-3 242	-3 242
Increase from convertible bond	15	0	188	0	0	203	0	203
Distribution minority interest	0	0	0	0	0	0	96	96
Currency translation of foreign entities	0	0	0	542	0	542	0	542
Consolidated profit/-loss	0	0	0	0	-4 906	-4 906	-29	-4 935
Share-based compensation	0	0	88	0	0	88	0	88
Change in treasury shares	0	199	-928	0	0	-729	0	-729
<i>30 June 2019</i>	11 182	-1 998	57 672	-2 570	-2 091	62 195	-2 946	59 249
Increase from convertible bond	1	0	602	0	0	603	0	603
Currency translation of foreign entities	0	0	0	-1 808	0	-1 808	-20	-1 828
Consolidated profit/-loss	0	0	0	0	-3 450	-3 450	19	-3 431
Share-based compensation	0	0	-140	0	0	-140	0	-140
Change in treasury shares	0	1 421	-362	0	0	1 059	0	1 059
<b>On 31 December 2019</b>	<b>11 183</b>	<b>-577</b>	<b>57 772</b>	<b>-4 378</b>	<b>-5 541</b>	<b>58 459</b>	<b>-2 947</b>	<b>55 512</b>

The condensed notes to the consolidated financial statements on pages 10 to 14 are an integral part of these consolidated financial statements for the first half of 2019/2020.



## Consolidated cash flow statement

Amounts in thousands of CHF	Notes	July – December 2019	July – December 2018
Consolidated profit/-loss		–3 431	–1 389
Income tax		–109	276
Depreciation/amortisation		3 739	3 785
Financial result		238	311
Share of profit of associates		0	274
Change in receivables from goods and services, accruals, other receivables and other non cash flow related positions		551	1 167
Change in Work in progress/inventories		–1 455	–520
Change of payables from goods and services, accruals and other payables		6 200	–4 736
Change in provisions		200	531
Interest received		7	6
Interest paid		–293	–263
Tax received		0	204
Tax paid		–278	–122
<b>Cash flow from operating activities</b>		<b>5 369</b>	<b>–476</b>
<b>Investing activities</b>			
Purchase of tangible fixed assets		–445	–1 346
Disposal of tangible fixed assets		44	30
Purchase of intangible assets		–55	–261
Acquisition of organisations, net of cash acquired		0	–8 892
<b>Cash flow from investing activities</b>		<b>–456</b>	<b>–10 469</b>
<b>Financing activities</b>			
Inflows from a bond-issuance		24 393	0
Outflows for bond-repayments		–8 475	0
Dividend payments to shareholders of CREALOGIX Holding AG		0	–342
Dividend payments to minorities		0	–667
Dividend received from associates		0	229
Purchase of treasury shares		–921	–2 979
Sale of treasury shares		1 565	2 770
<b>Cash flow from financing activities</b>		<b>16 562</b>	<b>–989</b>
Effects of exchange rate changes		–293	–169
<b>Net change in cash and cash equivalents</b>		<b>21 182</b>	<b>–12 103</b>
<b>Cash and cash equivalents at beginning of period</b>		<b>12 844</b>	<b>20 692</b>
<b>Cash and cash equivalents at end of period</b>		<b>34 026</b>	<b>8 589</b>

The condensed notes to the consolidated financial statements on pages 10 to 14 are an integral part of these consolidated financial statements for the first half of 2019/2020

# Condensed notes to the consolidated financial statements

## 1 Basic information

CREALOGIX Holding AG (the "Company") and its subsidiaries make up the CREALOGIX Group. 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 Badenerstrasse 694, 8048 Zurich. The Group's registered shares (CLXN) are traded on the SIX Swiss Exchange under identification number 1 111 570.

The convertible bond (CLX19) issued on 6 November 2019 is traded on the SIX Swiss Exchange under Swiss security number 41 904 722.

These half-year financial statements were approved for issue by the Board of Directors on 2 March 2020. The consolidated financial statements are reported in Swiss francs (CHF).

The following foreign exchange rates were applied:

	Year-end rates (balance sheet)		Average rates (income statement)	
	31 December 2019	31 December 2018	July – December 2019	July – December 2018
EUR	1.08	1.12	1.10	1.14
CAD	0.75	0.73	0.75	0.75
USD	0.97	0.99	0.99	0.99
GBP	1.27	1.24	1.24	1.28
SGD	0.71	0.71	0.71	0.71

## 2 Summary of significant accounting and valuation policies

These unaudited consolidated interim financial statements for the first half of 2019/2020 for the period, ending 31 December 2019, have been prepared in accordance with Swiss GAAP FER 31 Interim Financial Reporting. The half-year report does not contain all the information and disclosures required for a full annual report.

In tables, monetary values are presented in CHF thousands if not mentioned otherwise. In some cases, the sum of the figures given in this report may not precisely equal the stated totals, and percentages may not be exact due to rounding.

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

## 3 Earnings per share

	July – December 2019	July – December 2018
Consolidated profit/-loss attributable to Shareholders of CREALOGIX Holding AG	-3 450	-1 491
Weighted average number of shares outstanding	1 382 617	1 375 675
Maximum number of new shares (convertible bonds) <sup>1)</sup>	200 000	83 386
<b>Earnings per share – undiluted in CHF</b>	<b>-2.50</b>	<b>-1.08</b>
Dilutive effect of conversion of convertible bonds in CHF	n/a	n/a
<b>Earnings per share – diluted in CHF</b>	<b>-2.50</b>	<b>-1.08</b>

<sup>1)</sup> Represents the maximum dilutive shares as per balance sheet date which might have an impact on the diluted earnings per share calculation. Since the share price traded below the conversion price of CHF 125, no conversions were made. Consequently, there is no dilution effect.

## 4 Segment information

### 4.1 Geographical segments

The Group's main activity is in three geographical segments: Switzerland, the home country of the Group; Europe; and other countries.

Net sales from goods and services	July – December 2019	July – December 2018
Switzerland	16 510	18 409
Europe	27 188	28 254
Other countries	4 913	4 358
<b>Total Group</b>	<b>48 611</b>	<b>51 021</b>

Net sales from goods and services are assigned to the country in which the client is domiciled.

### 4.2 Net sales from goods and services by category

Net sales from goods and services	July – December 2019	July – December 2018
Hosting and SaaS services	8 032	7 604
Maintenance	14 673	14 693
<b>Total recurring revenue</b>	<b>22 705</b>	<b>22 297</b>
Sales from services	20 110	20 499
Sales of goods	1 408	2 519
Licence sales	4 388	5 706
<b>Total net sales from services, goods and licences</b>	<b>25 906</b>	<b>28 724</b>
<b>Total sales from goods and services</b>	<b>48 611</b>	<b>51 021</b>

The CREALOGIX Group is a leading independent software provider in Europe, Middle East and Asia-Pacific region. CREALOGIX globally markets its extensive product range for the digital bank of tomorrow under the term Digital Banking Hub.

The Board of Directors and Executive Management manage the CREALOGIX Group based on the financial statements of the individual group companies as well as the consolidated financial statement. Due to the economic similarity of the companies, the uniform strategy and the central management of the Group by Executive Management, CREALOGIX presents a summary of its business activities as a single segment, applying Swiss GAAP FER 31.

## 5 Financial liabilities

On 6 November 2019 the convertible bond (CLX 15) expired and was replaced by a new convertible bond (CLX19) for CHF 25 million at an issue and placement price of 100 per cent with a term of 5 years. The coupon was fixed at 1.5 per cent (payable annually on 6 November) and the conversion price amounts to CHF 125.

Financial liabilities are recorded and valued at the present value.

<b>December 2019</b>	Present Value	Nominal Value	Due Date	Interest Rate
Short-term financial liabilities	5 000	5 000	2020	0.8%
<b>Total</b>	5 000	5 000		
<b>Long-term Financial liabilities</b>				
Convertible bond (CLX19)	23 757	25 000	2024	1.5%
Long term loans third	523			
Other financial liabilities	931			
<b>Total</b>	25 211	25 000		
<b>June 2019</b>				
	Present Value	Nominal Value	Due Date	Interest Rate
Convertible bond (CLX15)	8 441	8 500	2019	2.375%
Short-term financial liabilities	5 000	5 000	2020	0.8%
<b>Total</b>	13 441	13 500		
<b>Long-term Financial liabilities</b>				
Long term loans third	517			
Other financial liabilities	942			
<b>Total</b>	1 459	–		



## 6 Capital of the organisation

The total number of issued registered shares amounts to 1 397 902 (June 2019: 1 397 808). In the period under review further fractions of the former convertible bond were converted into 94 shares (June 2019: 10 038 shares). The share capital increased by CHF 1 thousand (June 2019: CHF 80 thousand) to CHF 11 183 thousand.

Since 1 March 2007, each share has had a par value of CHF 8.

In November 2019, the conditional capital of the organisation has been renewed and consists of 300 thousand registered shares with a nominal value of CHF 8 per share in connection with the issuance of convertible bonds, warrant-linked bonds or other financial market instruments. As per 31 December 2019, 300 thousand registered shares (June 2019: 142 192 shares) were outstanding.

Since 30 October 2019 the Board of Directors is authorised to increase share capital by as much as CHF 2 400 000 by issuing up to 300 thousand registered shares with a nominal value of CHF 8 each by 31 October 2021. As per 31 December 2019, 300 000 registered shares (June 2019: 130 000 shares) were outstanding.

## 7 Events after the balance sheet date

Since the balance sheet date of 31 December 2019, there were no significant events which would have a financial impact on the period under review.

# Important Group companies

## CREALOGIX Holding AG

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# Dates and contacts



## Important dates

15 September 2020

Presentation of 2019/2020 Annual Results

26 October 2020

Ordinary Shareholder's Meeting



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## Caution concerning forward-looking statements

This Half-Year Report contains forward-looking statements regarding CREALOGIX that are inherently susceptible to risk and uncertainty. The reader must therefore be aware that actual future results may vary from these statements. Forward-looking statements are projections of possible developments. All forward-looking statements are based on information available to CREALOGIX at the time the half-year report was prepared.

You can read the entire half-year report of the CREALOGIX Group online on:



[crealogix.com/report-en](https://crealogix.com/report-en)



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