

We Create Digital Leaders

Half-Year Report

2022/2023



**2022/2023 Half-Year Report**

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Group key figures

Amounts in thousands of CHF	July – December 2022	July – December 2021
Net sales from goods and services	42 310	45 442
Net sales growth	–6.9%	–13.6%
Adjusted sales growth in local currencies	6.8%	–13.9%
EBITDA	8 497	–3 849
in % of net sales from goods and services	20.1%	–8.5%
Free cash flow	–2 824	–15 434
Adjusted earnings per share	4.43	–5.50
	31 December 2022	30 June 2022
Balance sheet total	88 323	98 546
Equity ratio	29%	23%
Full-time employees	431	572

Non-GAAP Financial Measures

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

Adjusted local currency sales growth	July – December 2022	July – December 2021	Growth
Net sales from goods and services	42 310	45 442	–6.9%
Impact deconsolidation Swiss Learning Hub AG		–3 605	
FX impact of the period	2 376		
Adjusted local currency sales from goods and services	44 686	41 837	6.8%

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 to compare results between periods. The adjustment excludes the net sales from Swiss Learning Hub AG for the periods in comparison.

Adjusted earnings per share	July – December 2022	July – December 2021
Consolidated profit attributable to Shareholders of CREALOGIX Holding AG	3 932	–10 096
Goodwill amortisation, net of tax	2 212	2 439
Adjusted consolidated profit	6 144	–7 657
Weighted average number of shares outstanding	1 386 834	1 391 482
Adjusted Earnings per share	4.43	–5.50

CREALOGIX defines adjusted earnings per share as diluted earnings per share excluding goodwill amortisation, net of tax. CREALOGIX believes that adjusted earnings per share constitutes 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 2022	July – December 2021
Cash flow from operating activities	–6 308	–9 023
Disposal /(Purchase) of tangible and intangible assets	3 484	–6 411
Free cash flow	–2 824	–15 434

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 constitutes important information because it represents the cash CREALOGIX generates from operations after required investment in its asset base are done and therefore available for distribution to security holders.

Shareholders' Letter



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

Dear shareholders

In a challenging environment, CREALOGIX managed to return to operating profit and achieved a positive operating result in the first half of the 2022/2023 financial year. The measures introduced in the previous financial year and the sale of the Digital Learning business led to an EBITDA of CHF 8.5 million, which was positive even without the sale. On an adjusted comparative level (deconsolidation of Swiss Learning Hub AG), sales increased slightly by 1.1%, or 6.8% in local currencies.

Implemented measures have a positive impact on the result

The completion of strategic initiatives and the consistent focus on the core business of digital banking led to an improvement in EBITDA. Profitability improved thanks to increased efficiency and cost savings from the consolidation of the solutions and product portfolio and the resulting reduction in personnel. External service providers accounted for the largest share of the cost savings. The number of full-time positions decreased by 18% from 524 (30 June 2022) to 431 (31 December 2022), adjusted for approximately 40 full-time staff who left the company as part of the sale of the Digital Learning business in August 2022.

The development of the funding portal was also completed according to plan and thus the considerable one-off investments for the development of the new business area from previous years ceased to apply. Furthermore, an additional long-term development contract was concluded with the development banks.

As part of its consistent strategic focus on digital banking, CREALOGIX sold Swiss Learning Hub AG to the group of blue8 AG investors on 17 August 2022. The spin-off as an independent subsidiary took place back in 2019. Since the sale of the shares means that significant influence can no longer be exerted on the company, the stake in Swiss Learning Hub AG was fully de-consolidated. The option to sell the remaining 33% can be exercised up to two years after completion of the transaction and is recognised as a non-current financial asset in the financial statements as per 31 December 2022.



CREALOGIX

Slight growth and operational turnaround

Total sales for the first half of 2022/2023 were CHF 42.3 million compared to adjusted sales (divestment of Swiss Learning Hub AG) of CHF 41.8 million in the same period last year. The 1.1% growth was negatively impacted by exchange rate effects; in local currency, the growth amounts to 6.8% accordingly. Thanks to the clear focus on core products, sales in the licensing business increased to CHF 6.7 million compared to around CHF 3.0 million in the previous year. Recurring sales accounted for 48.9% of total sales, compared to 51.3% for the entire 2021/2022 financial year. Due to exchange rate effects and a drop in sales from service subscription packages (service quotas), recurring sales fell slightly overall. Within the recurring sales, growth was recorded in subscription and hosting services, attributable in particular to the use of the newly developed funding portal by, to date, eight development banks in Germany.

Despite inflation and an uncertain overall economic situation, EBITDA increased from CHF -3.8 million in the same period of the previous year to CHF 8.5 million, or CHF 1.0 million excluding the effect of the sale of Swiss Learning Hub AG. The resulting net profit of CHF 3.9 million, in which goodwill from past acquisitions is constantly amortised according to conservative accounting practices, and research and development expenses are charged directly to the income statement, improved the equity ratio to 29.3%. Cash and cash equivalents amounted to CHF 10.2 million as per 31.12.2022, after repayment of bank loans of CHF 1.0 million (as per 30.6.2022: CHF 14.1 million). The free cash flow of CHF -2.8 million (previous period: CHF -15.4 million) is seasonally impacted in December by the annual billings with due date in January.

Outlook: Continuation of the positive development

CREALOGIX is building on the foundation laid in the first half of 2022/2023 and continues to pursue its chosen path with a focus on profitability. The first phase of implementing cost-cutting measures and increasing efficiency was successfully implemented in 2022. Further measures will follow in 2023, which will have a positive impact on EBITDA by focusing on the product and solution portfolio. CREALOGIX expects further improvement of the EBITDA for the 2022/2023 financial year. At an adjusted comparative level (deconsolidation of Swiss Learning Hub AG), CREALOGIX forecasts slightly lower sales.

The banking environment remains challenging in the context of inflation, the geopolitical situation and developments on the capital market. We would like to thank our staff for their dedication and the excellent work they do every day despite the challenging situation. We would also like to thank our valued clientele and investors for their continued trust in CREALOGIX.

We look forward to continuing to successfully and convincingly implement the defined strategy and equity story together. Together we want to achieve our goal and inspire the end customer with modern digital banking solutions.



Bruno Richle
Chairman of the Board of Directors



Oliver Weber
Chief Executive Officer

Consolidated income statement

Amounts in thousands of CHF	Notes	July – December 2022	In %	July – December 2021	In %
Net sales from goods and services	4	42 310	100.0	45 442	100.0
Other operating income	6	8 103	19.2	1 461	3.2
Goods and services purchased		-13 020	-30.8	-15 700	-34.5
Change in inventory of finished and unfinished goods as well as unbilled goods and services		-1 102	-2.6	-2 596	-5.7
Personnel expenses		-21 968	-51.9	-26 450	-58.2
Marketing expenses		-173	-0.4	-609	-1.3
Rent, maintenance and repairs		-1 568	-3.7	-1 259	-2.8
Other operating expense		-4 085	-9.7	-4 138	-9.1
EBITDA *)		8 497	20.1	-3 849	-8.5
Depreciation on tangible fixed assets		-527	-1.2	-535	-1.2
Amortisation on Goodwill		-2 212	-5.2	-2 439	-5.4
Amortisation on other intangible assets		-407	-1.0	-428	-0.9
Operating result		5 351	12.6	-7 251	-16.0
Financial income		268	0.6	1	0.0
Financial expense		-763	-1.8	-1 595	-3.5
Financial result		-495	-1.2	-1 594	-3.5
Ordinary earnings before tax		4 856	11.5	-8 845	-19.5
Income tax		-915	-2.2	-1 204	-2.6
Consolidated profit / loss		3 941	9.3	-10 049	-22.1
Attributable to:					
Shareholders of CREALOGIX Holding AG		3 932	9.3	-10 096	-22.2
Minority interests		9	0.0	47	0.1
Earnings per share attributable to shareholders in CHF:	3				
Undiluted		2.84		-7.26	
Diluted		2.60		-7.26	

*) Operating result excluding depreciation on tangible fixed assets, amortisation on goodwill and amortisation on other intangible assets

The condensed notes to the consolidated financial statements on pages 10 to 14 constitute an integral part of these consolidated financial statements for the first half of 2022/2023.

Consolidated balance sheet

Amounts in thousands of CHF	Notes	31 December 2022	In %	30 June 2022	In %
ASSETS					
Current assets					
Cash and cash equivalents		10 231		14 087	
Receivables from goods and services		12 818		14 236	
Other short-term receivables		961		2 078	
Prepayments and accrued income		2 776		4 223	
Work in progress/inventories		5 691		7 398	
Total current assets		32 477	36.8	42 022	42.6
Non-current assets					
Financial assets	6	4 283		1 799	
Tangible fixed assets		3 452		3 886	
Intangible assets		42 974		45 102	
Deferred tax assets		5 137		5 737	
Total non-current assets		55 846	63.2	56 524	57.4
Total ASSETS		88 323	100.0	98 546	100.0
LIABILITIES AND EQUITY					
Current liabilities					
Payables from goods and services		2 790		7 386	
Other short-term liabilities		1 302		2 432	
Short-term financial liabilities		12 942		13 966	
Accrued liabilities and deferred income		18 733		25 672	
Short-term provisions		183		183	
Income tax liabilities		359		423	
Total current liabilities		36 309	41.1	50 062	50.8
Non-current liabilities					
Long-term financial liabilities	5	25 559		25 447	
Long-term provisions		485		613	
Deferred tax liabilities		86		108	
Total non-current liabilities		26 130	29.6	26 168	26.6
Total LIABILITIES		62 439	70.7	76 230	77.4
Shareholders' equity					
Share capital	7	11 187		11 187	
Treasury shares		-91		-806	
Capital reserves		57 819		58 411	
Translation differences		-8 619		-8 123	
Retained earnings		-34 627		-38 559	
Total equity before minorities		25 669		22 110	
Minority interests		215		206	
Total SHAREHOLDERS' EQUITY		25 884	29.3	22 316	22.6
Total LIABILITIES AND EQUITY		88 323	100.0	98 546	100.0

The condensed notes to the consolidated financial statements on pages 10 to 14 constitute an integral part of these consolidated financial statements for the first half of 2022/2023.

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 2021</i>	<i>11 183</i>	<i>-922</i>	<i>58 341</i>	<i>-3 083</i>	<i>-21 612</i>	<i>43 907</i>	<i>163</i>	<i>44 070</i>
Increase from convertible bond	4	0	48	0	0	52	0	52
Currency translation of foreign entities	0	0	0	-1 901	0	-1 901	0	-1 901
Consolidated profit / -loss	0	0	0	0	-10 096	-10 096	47	-10 049
Share-based compensation	0	0	112	0	0	112	0	112
Change in treasury shares	0	677	5	0	0	682	0	682
<i>31 December 2021</i>	<i>11 187</i>	<i>-245</i>	<i>58 506</i>	<i>-4 984</i>	<i>-31 708</i>	<i>32 756</i>	<i>210</i>	<i>32 966</i>
Currency translation of foreign entities	0	0	0	-3 139	0	-3 139	0	-3 139
Consolidated profit / -loss	0	0	0	0	-6 851	-6 851	-4	-6 855
Share-based compensation	0	0	-132	0	0	-132	0	-132
Change in treasury shares	0	-561	37	0	0	-524	0	-524
<i>30 June 2022</i>	<i>11 187</i>	<i>-806</i>	<i>58 411</i>	<i>-8 123</i>	<i>-38 559</i>	<i>22 110</i>	<i>206</i>	<i>22 316</i>
Currency translation of foreign entities	0	0	0	-496	0	-496	0	-496
Consolidated profit / -loss	0	0	0	0	3 932	3 932	9	3 941
Share-based compensation	0	0	-95	0	0	-95	0	-95
Change in treasury shares	0	715	-497	0	0	218	0	218
On 31 December 2022	11 187	-91	57 819	-8 619	-34 627	25 669	215	25 884

The condensed notes to the consolidated financial statements on pages 10 to 14 constitute an integral part of these consolidated financial statements for the first half of 2022/2023.

Consolidated cash flow statement

Amounts in thousands of CHF	Notes	July – December 2022	July – December 2021
Consolidated profit/ -loss		3 941	-10 049
Income tax		915	1 204
Depreciation/amortisation		3 146	3 402
Profit on sale of subsidiary	6	-7 488	0
Financial result		495	1 594
Change in receivables from goods and services, accruals, other receivables and other non-cash flow related positions		1 648	-3 274
Change in work in progress/inventories		923	2 174
Change of payables from goods and services, accruals and other payables		-9 019	-1 014
Change in provisions		-434	-2 396
Interest paid		-436	-595
Tax received		1	0
Tax paid		0	-69
Cash flow from operating activities		-6 308	-9 023
Investing activities			
Purchase of tangible fixed assets		-195	-1 406
Disposal of tangible fixed assets		61	0
Purchase of intangible assets		-931	-5 005
Proceeds from sale of subsidiary, net of cash	6	4 549	0
Cash flow from investing activities		3 484	-6 411
Financing activities			
Repayment of / proceeds from borrowings		-1 044	10 350
Purchase of treasury shares		-449	-525
Sale of treasury shares		586	1 084
Cash flow from financing activities		-907	10 909
Effects from exchange rate changes		-125	-479
Net change in cash and cash equivalents		-3 856	-5 004
Cash and cash equivalents at beginning of period		14 087	27 741
Cash and cash equivalents at end of period		10 231	22 737

The condensed notes to the consolidated financial statements on pages 10 to 14 constitute an integral part of these consolidated financial statements for the first half of 2022/2023.

Condensed notes to the consolidated financial statements

1 Basic information

CREALOGIX Holding AG (the "Company") and its subsidiaries constitute 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 Maneggstrasse 17, 8041 Zurich. The Group's registered shares (CLXN) are traded on the SIX Swiss Exchange under identification number 1111570.

The convertible bond (CLX19) issued on 6 November 2019 is traded on the SIX Swiss Exchange under Swiss security number 41904722.

These unaudited consolidated interim financial statements for the first half of 2022/2023 were approved for issue by the Board of Directors on 9 March 2023. 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 2022	31 December 2021	July – December 2022	July – December 2021
EUR	0.99	1.04	0.98	1.08
CAD	0.68	0.72	0.73	0.73
USD	0.93	0.92	0.97	0.92
GBP	1.11	1.23	1.14	1.26
SAR	0.25	0.24	0.26	0.25
SGD	0.68	0.67	0.69	0.67

2 Summary of significant accounting and valuation policies

These unaudited consolidated interim financial statements for the first half of 2022/2023 for the period ending 31 December 2022 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. Due to roundings, the sum of the figures given in this report may not precisely equal the stated totals and percentages may not be exact in some cases.

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

3 Earnings per share

	July – December 2022	July – December 2021
Consolidated profit/ -loss attributable to Shareholders of CREALOGIX Holding AG	3 932	-10 096
Weighted average number of shares outstanding	1 386 834	1 391 482
Maximum number of new shares (convertible bonds) ^{*)}	199 560	199 560
Earnings per share - undiluted in CHF	2.84	-7.26
Dilutive effect of conversion of convertible bonds in CHF	-0.24	n/a
Earnings per share - diluted in CHF	2.60	-7.26

*) Represents the maximum dilutive shares as per balance sheet date which might have an impact on the diluted earnings per share calculation. Since there was a loss in prior half year and the the share price traded below the conversion price of CHF 125, no conversions were made. Consequently, there was only a dilution effect in the current half year.

4 Segment information

4.1 Geographical segments

The Group's primary operating segments fall into three geographical locations:

Switzerland, where the Group is headquartered, Europe, and Rest of World (mainly Middle East and Asia).

Net sales from goods and services	July – December 2022	July – December 2021
Switzerland	14 564	14 826
Europe	17 889	20 229
Rest of World	9 857	10 387
Total Group	42 310	45 442

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

4.2 Net sales from goods and services by category

Net sales from goods and services	July – December 2022	July – December 2021
Hosting and SaaS services	10 904	14 358
Maintenance	9 795	11 025
Total recurring revenue	20 699	25 383
Sales from services	13 907	15 945
Sales of goods	1 015	1 157
Licence sales	6 689	2 957
Total net sales from services, goods and licences	21 611	20 059
Total sales from goods and services	42 310	45 442

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

The Board of Directors and Executive Management govern 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 Group issued a convertible bond (CLX 19) with a face value of CHF 25 million, a term of 5 years and an issue and placement price of 100 per cent. The coupon was fixed at 1.5 per cent (payable annually on 6 November) and the conversion price at CHF 125.

Financial liabilities are recorded and valued at their present value.

31 December 2022	Present Value	Nominal Value	Due Date	Interest Rate
Short-term financial liabilities	500	500	2023	0.0%
Short-term financial liabilities	12 442	12 442	2023	0.5%-3.9%
Total	12 942	12 942		

Long-term financial liabilities

Convertible bond (CLX19)	24 490	24 945	2024	1.5%
Other financial liabilities	1 069			
Total	25 559	24 945		

30 June 2022	Present Value	Nominal Value	Due Date	Interest Rate
Short-term financial liabilities	500	500	2022	0.0%
Short-term financial liabilities	13 466	13 466	2022	0.5%-1.5%
Total	13 966	13 966		

Long-term financial liabilities

Convertible Bond (CLX19)	24 365	24 945	2024	1.5%
Other financial liabilities	1 082			
Total	25 447			

As per 30 June 2022, the consolidated equity shown by the consolidated balance sheet has not met the equity ratio required by the financial covenant of the convertible bond. The sale of Swiss Learning Hub AG has immediately mitigated the covenant breach and the company received a waiver from the bank. As per 31 December 2022, the Group's figures met the financial covenant criteria.

6 Business divestment

On 17 August 2022, CREALOGIX sold a stake of 67% of the Zurich-based Swiss Learning Hub AG. The majority acquisition by a Swiss investor group took place within the framework of a management buy-out.

The subsidiary contributed revenue of CHF 8.2 million and total assets of CHF 2.4 million in financial year 2021/2022.

At the time of the sale, Swiss Learning Hub AG reported the following balance sheet positions:

	17 August 2022
Cash and cash equivalents	2 420
Other current assets	1 794
Non-current assets	34
Current liabilities	-2 292
Net assets disposed	1 956

Up to the date of disposal, Swiss Learning Hub AG generated net sales of CHF 0.6 million and an operating profit of CHF 0.1 million which is included in the consolidated income statement.

The buying party has a right to purchase the remaining 33% of the shares of Swiss Learning Hub AG within two months after the release of the audited financial statements. The exercise can be performed by the buying party in Q2 2023 or in Q2 2024. Additionally, CREALOGIX has the right to sell the remaining 33% with an exercise period starting in Q2 2024. The purchase price for this option was fixed at CHF 2.5 million and it is deemed virtually certain that one of the parties will exercise the option.

Subsequent to the disposal, Crealogix has neither a seat in the board of directors nor any management function, and is contractually no longer exposed to profits and losses of Swiss Learning Hub AG. As such, upon the date of disposal, Crealogix has no significant influence over Swiss Learning Hub AG despite the 33% remaining investment. Therefore, Crealogix recorded the full sale of Swiss Learning Hub AG on the date of disposal. The profit on sale of subsidiaries amounts to CHF 7.5 million (recorded in other operating income). The part of consideration relating to the sale of the remaining 33% in the nominal amount of CHF 2.5 million was recorded as non-current financial assets and is included in the total consideration used to determine the profit on sale. Proceeds in cash (excluding the non-current financial asset), net of cash disposed, amount to CHF 4.5 million.

7 Capital of the organisation

The total number of issued registered shares amounts to 1 398 342 (June 2022: 1 398 342). In the period under review, no fractions of the convertible bond were converted to shares (previous period: 440).

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

In October 2019, the conditional capital of the organisation was renewed and consists of 300 thousand registered shares with a nominal value of CHF 8 per share to be used in connection with the issuance of convertible bonds, warrant-linked bonds or other financial market instruments. As per 31 December 2022, 299 560 registered shares (June 2022: 299 560 shares) were outstanding.

Since 27 October 2021, 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 until 27 October 2023. As per 31 December 2022, 300 thousand registered shares were outstanding

8 Events after the balance sheet date

Since the balance sheet date of 31 December 2022, there were no significant events that 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

14 September 2023
Presentation of 2022/2023 Annual Results

25 October 2023
Ordinary Shareholders' 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 be aware that the 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 annual report of the CREALOGIX Group online at:



[crealogix.com/en/about-us/
investor-relations](https://crealogix.com/en/about-us/investor-relations)



Publication details

Published by: CREALOGIX Holding AG, Zurich
Concept: CREALOGIX Corporate Communications, Zurich
Financial report: CREALOGIX Investor Relations, Zurich
Design: BSSM Werbeagentur AG, Basel
Coverphoto: CREALOGIX Corporate Communications, Zurich
Prepress: NeidhartSchön AG, Zurich

