



CREALOGIX on its successful growth path

2015/2016 Half-Year Results

Zurich / 23 March 2016

2015/2016 Half-Year Results Agenda



1. **CREALOGIX at a glance**
Bruno Richle, Executive Chairman of the Board



2. **2015/2016 Half-Year Results – Facts & Figures**
Rolf Lichtin, Group CFO



3. **Outlook**
Thomas Avedik, Group CEO

4. **Q&A**

CREALOGIX at a glance

2015/2016 Half-Year Results

Bruno Richle, Executive Chairman



HY15/16 key achievements

EBITDA from negative to positive

Net sales growth of 16.3%

Largest Swiss fintech financing transaction in 2015: CHF 25 million

Successful roll-out of the CREALOGIX Digital Banking Hub

Share of international sales has increased to 37%



CREALOGIX at a glance



The CREALOGIX Group is a fintech top 100 company and a global market leader for Digital Banking.

Our product and service range spans the areas of Digital Banking, Digital Payment and Digital Learning.

- 420 employees worldwide in
- Switzerland
- Germany
- United Kingdom
- Austria
- Singapore

CREALOGIX comprehensive fintech expertise



Our references

Switzerland



International



New references from ELAXY acquisition



Our Volksbanks and Raiffeisenbanks face increasing competition and the issue of digitisation will play a key role. As a result of the agreed collaboration with Fintech company CREALOGIX, we know that we have the backing of an effective partner for precisely these questions.



Klaus-Peter Bruns
CEO, Fiducia & GAD



CREALOGIX Group @CREALOGIX · 10. Dez. 2015

So proud! We are again selected for @Finovate Europe 2016 #Fintech

5 4 View summary



CREALOGIX Group @CREALOGIX · 4 Nov 2015

Aargauische KB, Basler KB and Bank Coop have rolled out the latest version of CLX' #DigitalBankingHub #Fintech

10 3 View summary



CREALOGIX Group @CREALOGIX · 2. Nov. 2015

Largest #financing in 2015 provides additional boost for #Fintech in Switzerland bit.ly/1GXyAU3



8 4 View summary



CREALOGIX Group @CREALOGIX · 22. Okt. 2015

CREALOGIX acquires stake in @ELAXY_zukunft from @Fiducia_gad. #FinTech #DigitalBanking

4 2 View summary





2015/2016 Half-Year Results
Facts & Figures

Rolf Lichtin, Group CFO

Highlights



+16%

Revenue Growth



CHF **27.9** million

Revenue



Back to

positive

EBITDA



CHF **25** million

New Funding



37%

International Revenue



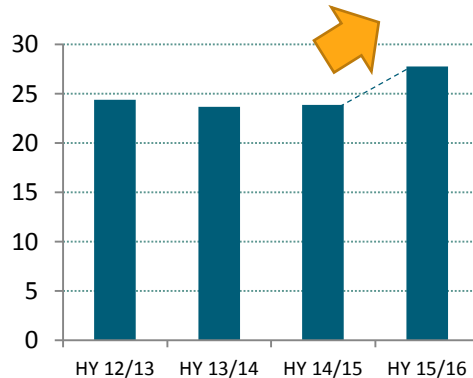
59%

Product Revenue

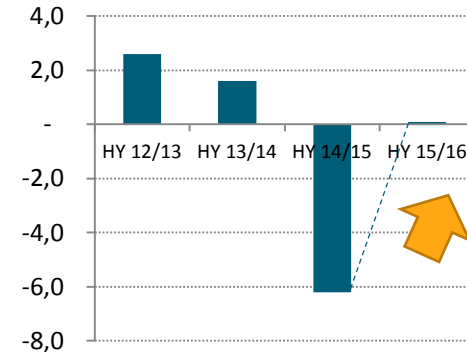
Development of income statement: 1 July to 31 December 2015



Sales 1st HY in million CHF



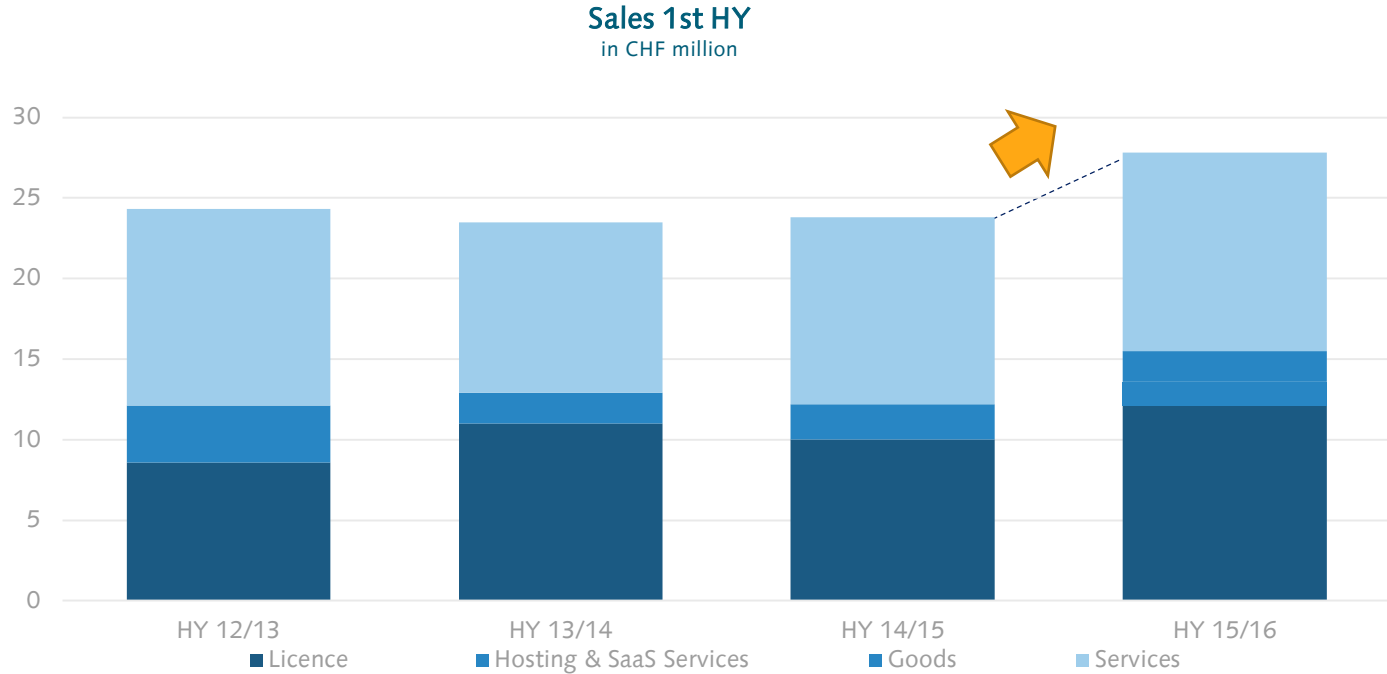
EBITDA 1st HY in million CHF



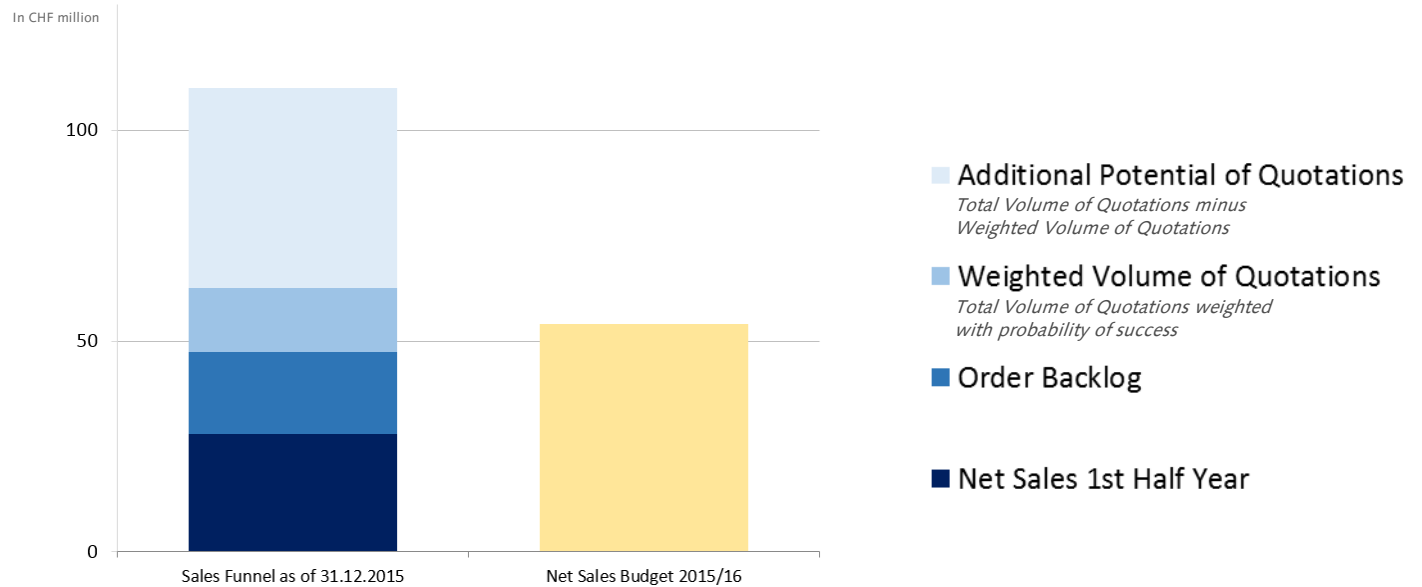
- Sales 16% higher at 27.9 million (24.0 last year)
- Without the substantial drop of EUR/CHF exchange rate sales would be at 28.5 million.
- Product Revenue of 59%

- EBITDA has improved significantly to 0.1 million thanks to the pre-announced actions to reduce costs and increase sales.
- EBIT is at CHF -1.5 million. Amortisation for goodwill is at 1.0 million.

Split of Revenue: 1 July to 31 December 2015

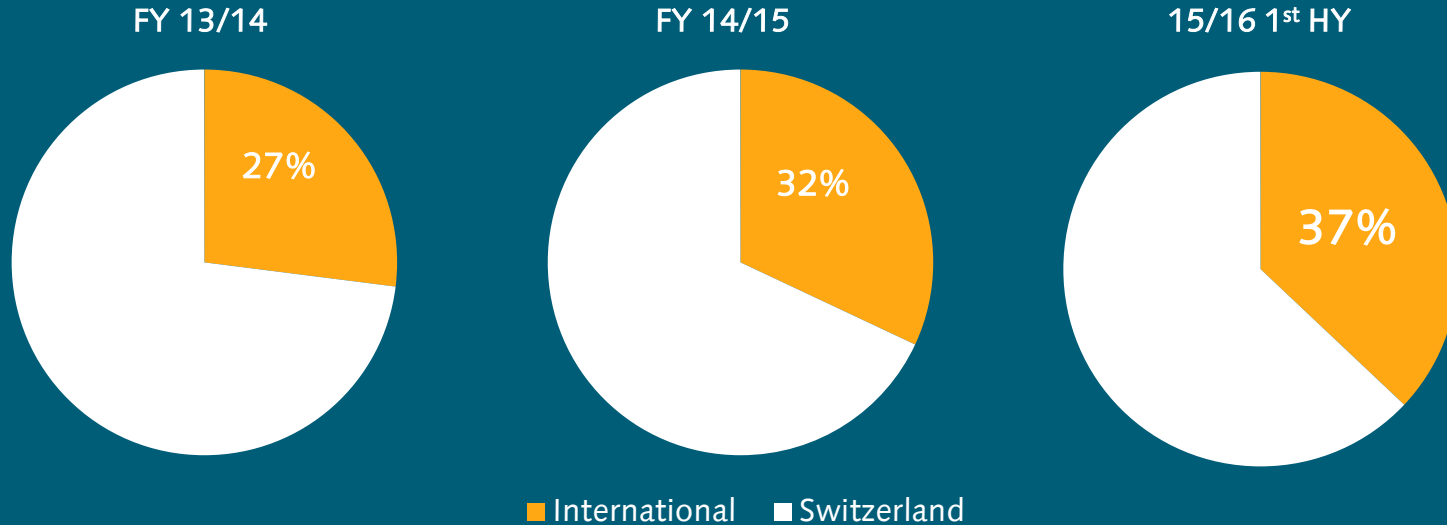


Sales Funnel



The figures as of 31.12.2015 include now the acquisition of ELAXY FS&S (Order Backlog, Weighted Volume and Additional Potential)

CREALOGIX on its international growth path



Share of international sales has increased in the 1st Half-Year to 37%



#DigitalBankingHub

Thomas Avedik, Group CEO

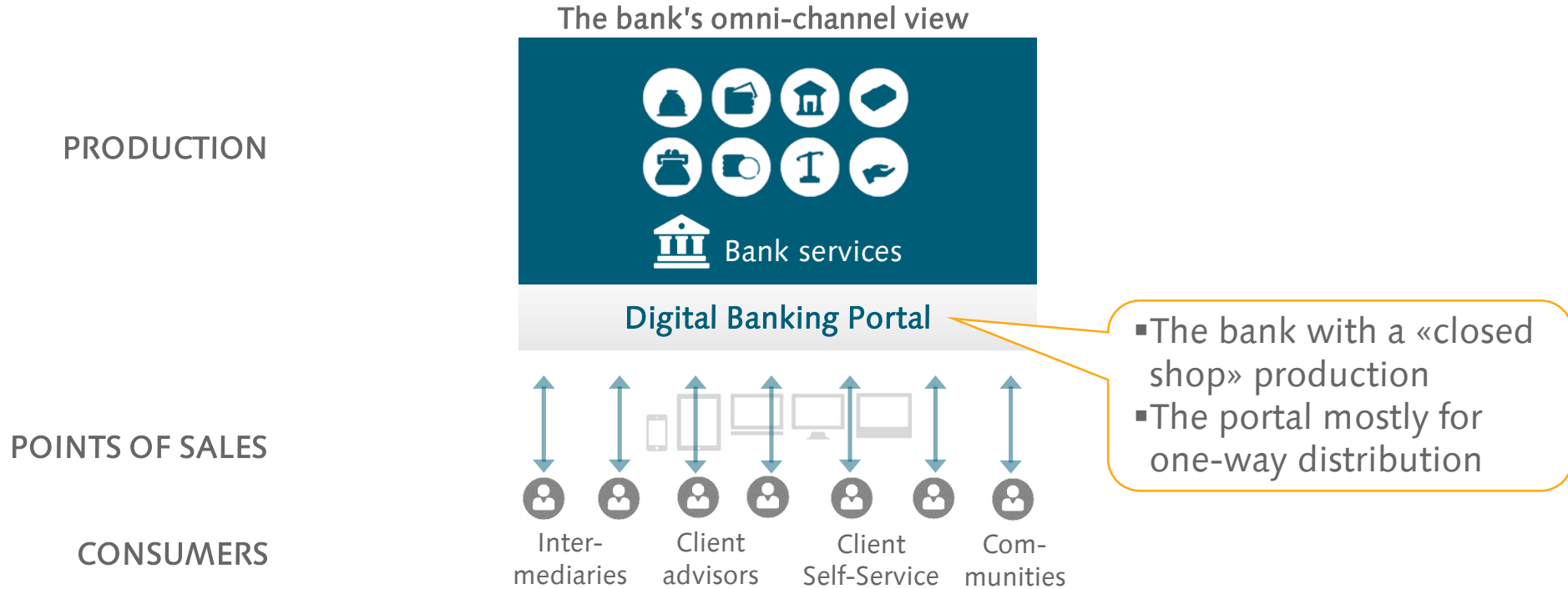
Banks are thinking in new scenarios to cope with digitalisation: The questions that emerge...

- ✓ We want to quickly integrate new capabilities from fintechs
- ✓ We want to develop own applications on top of all
- ✓ We want to modernise legacy systems without touching them
- ✓ We want to freely customize the digital banking front end
- ✓ We want to be able to differentiate and to adapt constantly
- ✓ We want to integrate our offering into third party environments
- ✓ We want to be flexible to pursue new business models
- ✓ We want to provide one seamless user experience, globally

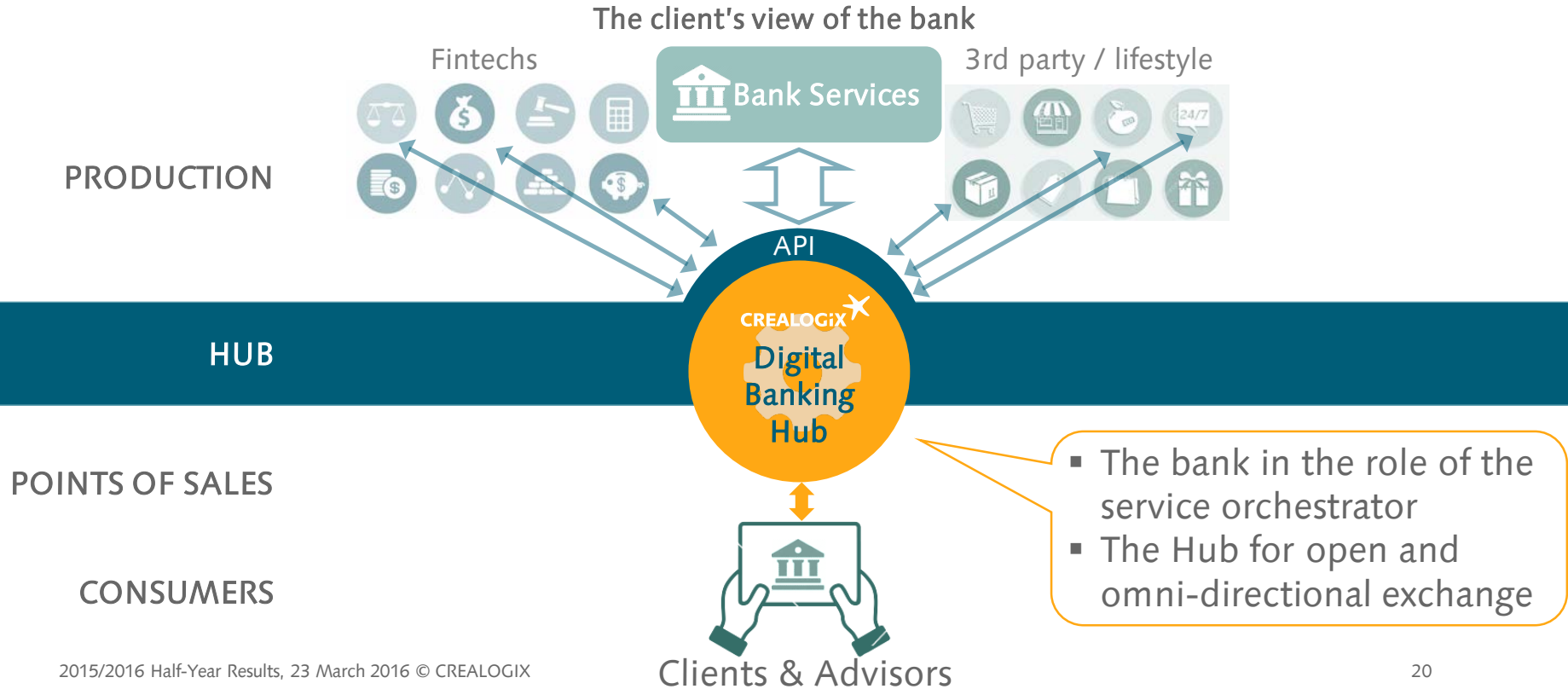
How can all this be orchestrated?



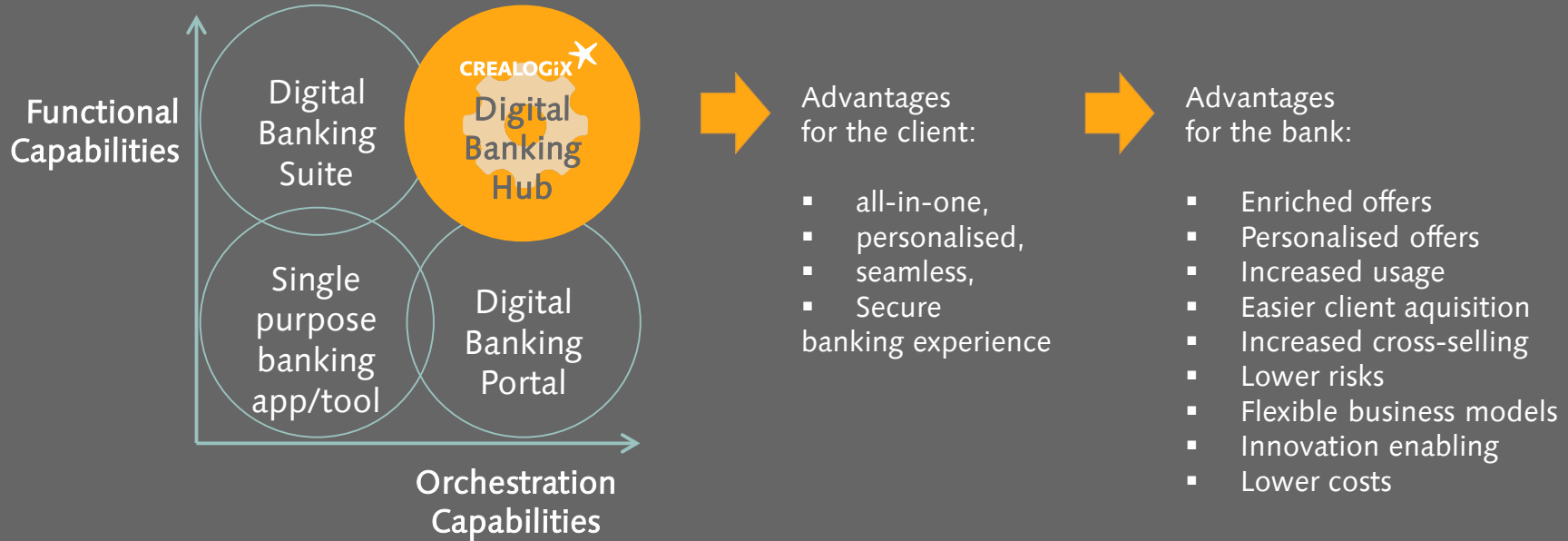
Yesterday's View: Portal



Tomorrow's View: Hub



The evolution towards the CREALOGIX Digital Banking Hub



The Hub opens new dimensions in digital banking

✓ The Hub is able to **aggregate information from very different types of sources** and to provide them to the front end for a seamless and unified presentation.

✓ For all orchestration purposes, the Hub manages elaborated **rights management to enforce highest security** and therefore no loss of control.

✓ The Hub can connect to services outside the bank and exchange information in a standardised way to **enrich client offers with additional features or insights**.



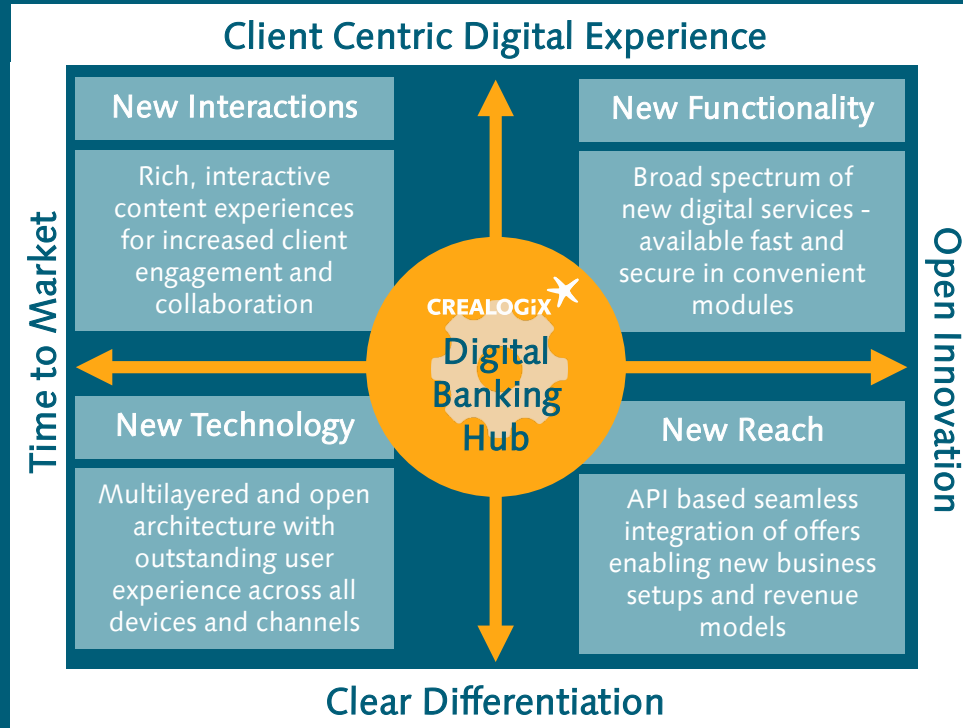
✓ The Hub allows to **integrate innovative cloud services** in a secure way.

✓ The Hub connects to **services from partners or user communities**.

✓ New digital business models can be developed, the Hub allowing a **quick assembly of relevant services**.

✓ The Hub helps to **modernise legacy systems** by packaging "locked" and valuable information with accessible interfaces.

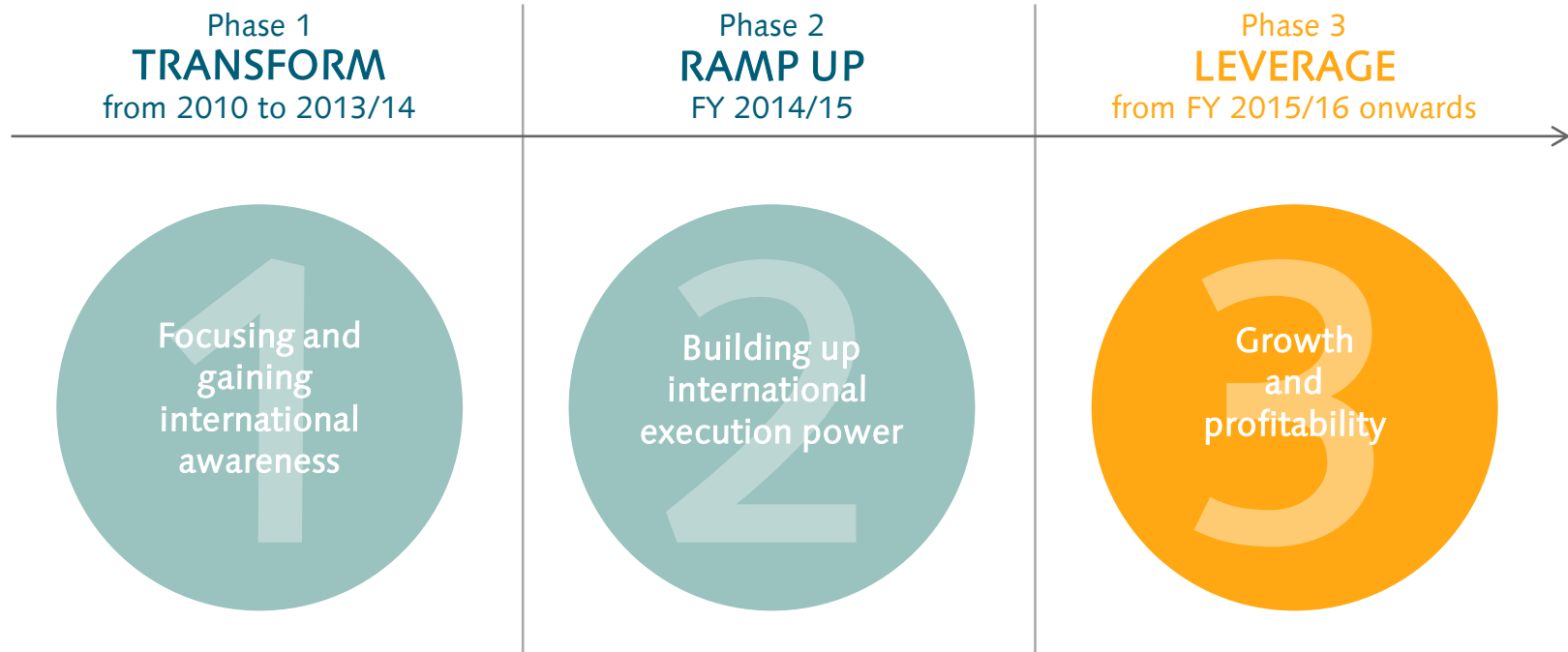
The CREALOGIX Digital Banking Hub enables digital transformation



Outlook

Thomas Avedik, Group CEO

Phase 3: CREALOGIX on its successful growth path



Investments pay off – back to positive EBITDA

Running Business



Lower costs

- Expenditures for R&D on normal level
- Benefits from platform scalability
- Further shift of work to near-/off-shore



Higher revenue with existing customers

- New modules for existing customers
- Revenue with change requests on the level of former years

New Business



No further ramp-up costs

- Fading costs for building up international set-up
- Reduction of freelancers used for ramp-up



Additional revenue with new customers

- New projects with national and international customers based on the new platform

CREALOGIX off to a successful full-year 2015/2016

Phase 3
LEVERAGE
from FY 2015/16 onwards

targets for
2015/16

.....

mid-term
targets



Double digit
revenue growth

>20%

>20%

Product
Revenues share

60%

>70%

International
Revenues share

40%

>50%

Profitability

>0%
EBITDA

>10%

CREALOGIX on its successful growth path

Global Digital Banking Trends

«Platformification»
of Banking

Actionable Insights
from Customer Data

Investment Education
for Bank Customers

Hybrid Advisory
«high tech – high touch»

«Opti-Channel» delivery

CREALOGIX has the answers now!

Digital Banking Hub

Enabling banks to build up their own digital eco-systems with the orchestration capabilities and API interfaces, while safeguarding the highest security level

Digital Payments

Using the API-based aggregation capabilities to get a consolidated view on the financial situation of the client and act with the use of the PFM recommendation engine

Digital Learning

Providing an interactive resource for investment education helps build trust and therefore stronger relationships with investors/clients

Financial Advisory

Building the link between online channels and personal advisory, as a bridging function. It ensures compliant processes and a safe communication.

Digital Banking Hub

Allowing banks to provide their clients seamless digital access to banking services, optimised according to the chosen channels and preferred interaction forms

BOUNDLESS OPPORTUNITIES

#DigitalBankingHub



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