

2015/16 Annual Results CREALOGIX Media Conference

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Zurich / 20 September 2016



Agenda

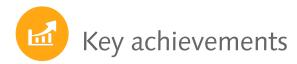






- 1. CREALOGIX at a glance Thomas Avedik, Group CEO
- 2. 2015/2016 Annual Results Facts & Figures Rolf Lichtin, Group CFO
- 3. The Digital Banking Hub powered by CREALOGIX Richard Dratva, Group CSO
- 4. Outlook Further growth Thomas Avedik, Group CEO
- 5. Q&A





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

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CREALOGIX at a glance

Highlights

FuW

swissforextrading @swissforextradi & 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/! 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 Intervie... fuw.ch HuxleyUS-BankingTech @US_BankingTech · 18. Juli Huxley in News Update | CREALOGIX Wins Best Web Development at Systems in the City Awards 2016 ow.ly/b53y502wl51



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



EdisonTechnology @Edison_Tech · 23. März EBITDA swings back into positive territory on growing international sales, as costs are reduced. #CREALOGIX ow.ly/ZQ7In

FinTech Forum FinTech Forum @FinTechForum_DE · Jan 21

Crealogix @CREALOGIX acquires a stake in Elaxy @ELAXY_news ow.ly/Xmm2d



Finovate @Finovate · 3. Nov. 2015 Swiss Digital Banking Innovator @CREALOGIX Raises CHF 25 Million bit.ly/1iAB7I7

Bankhaus August Lenz @Banklenz · Jun 3

News: Inspirierender Workshp #Innovation mit #Elaxy @CREALOGIX & @Banklenz im Headquarters des Bankhauses

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AWP @awp_de · 22 Oct 2015

Crealogix kauft in Deutschland zu - Finanzierung mit Wandelanleihe awp.ch/a/6xTlk #Crealogix



CREALOGIX comprehensive fintech expertise





Our references

International Switzerland Consors bank I **WeltSparen** deutsche apotheker-und ärztebank DKB Deutsche Kreditbank AG RAIFFEISEN MIGROSBANK Julius Bär PostFinance BANKHAUS DIE POST **Deutsche Bank** Coutts å AUGUST LENZ **FIDUCIA GAD** Basler BNP PARIBAS fair banking J. SAFRA SARASIN ZUKUNFTSERFAHREN Kantonalbank ARAB BANK bank coop fair banking **AEGON** Nachthaltiges Schweizer Private Banking seit 1841 **Bayern Labo** ghc Mercedes-Benz Financial Services capital markets Transform Tomorroy Thurgauer Kantonalbank bank zweiplus CREDIT SUISSE IMFinn&Co mediterraneanbank Traiana LB≡BW SWISS BANKERS Zürcher Kantonalbank St.Galler Kantonalbank ames Brearley & Sons Prepaid Services **GLS Bank** FONDSDEPOT 🚊 finanz informatik BANK AES das macht Sinn Z WIR Bank Aargauische CORNÈR VISA Masiercani DZ BANK Kantonalbar **Raiffeisen Bank** ZURICH 💥 UBS \bigcirc BHF
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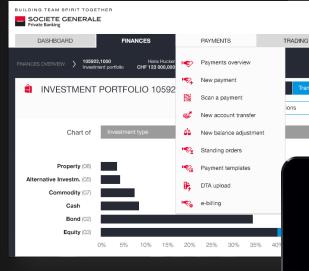
International presence



CREALOGIX

* 100% 🔳

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Mr. Jean-Jacques Leroy

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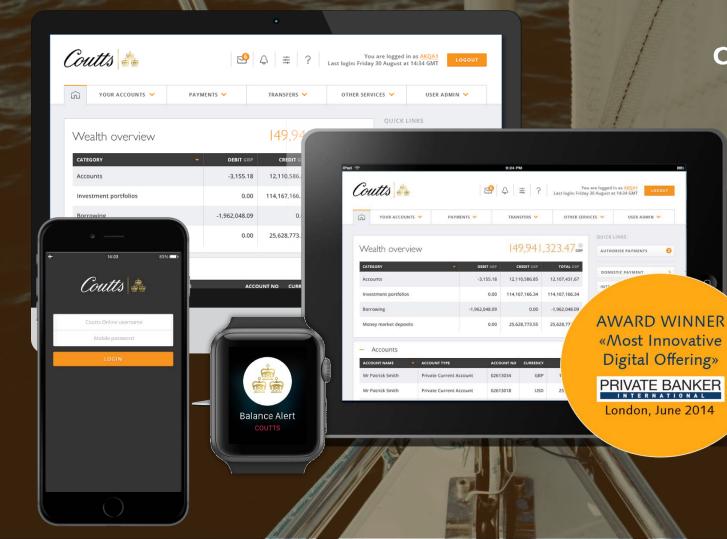
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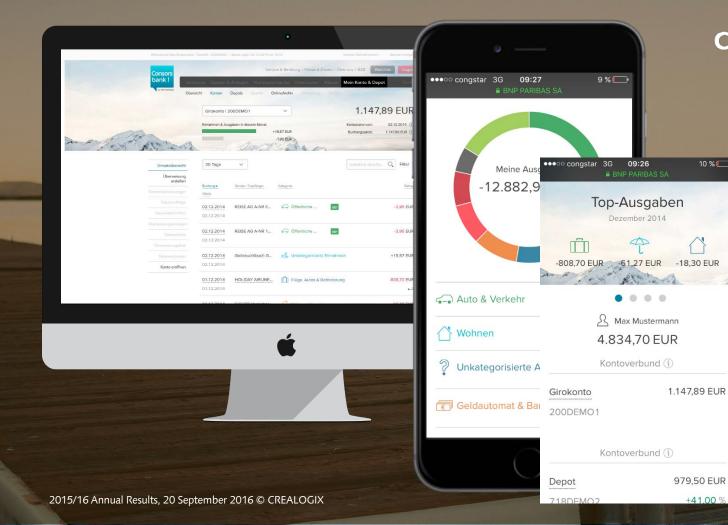
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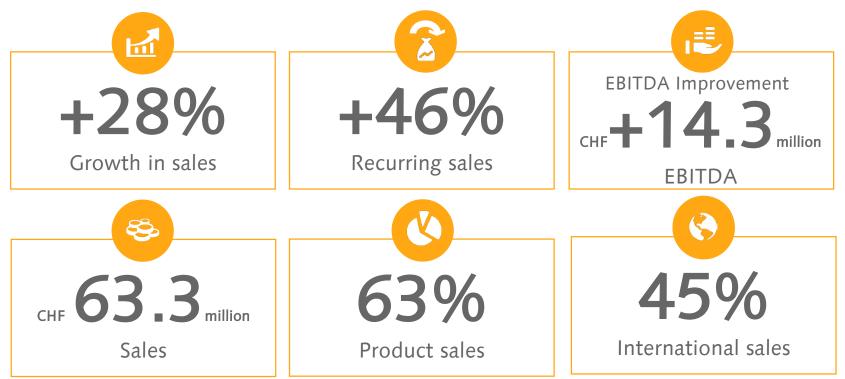




Facts & Figures



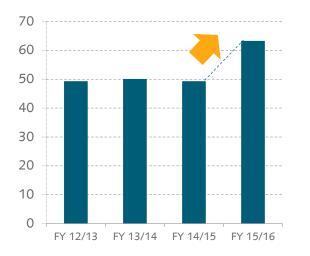
2015/2016 Financial Highlights



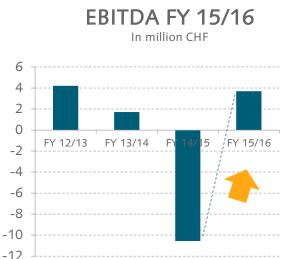


Development of income statement

Sales FY 15/16



- 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

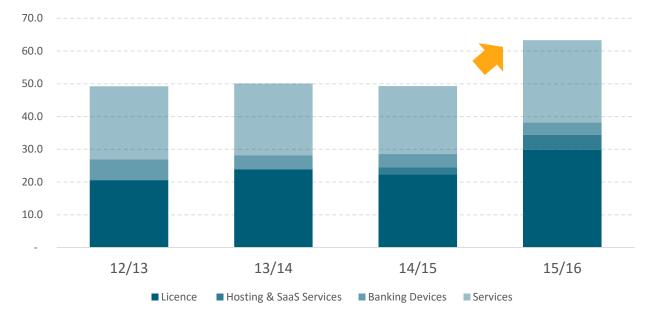


- EBITDA has improved significantly to CHF 3.7 million (+ CHF 14.3 million) thanks to the pre-announced actions to reduce costs and increase sales.
- EBIT is at CHF -0.4 million. Amortisation for goodwill is at CHF 2.6 million.

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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%.

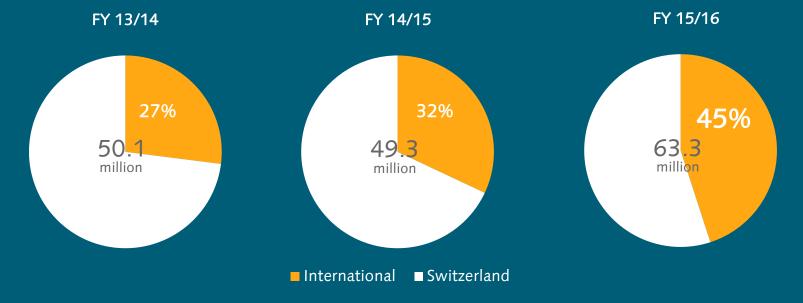


Cash flow

	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



Share of international sales has increased to 45%.

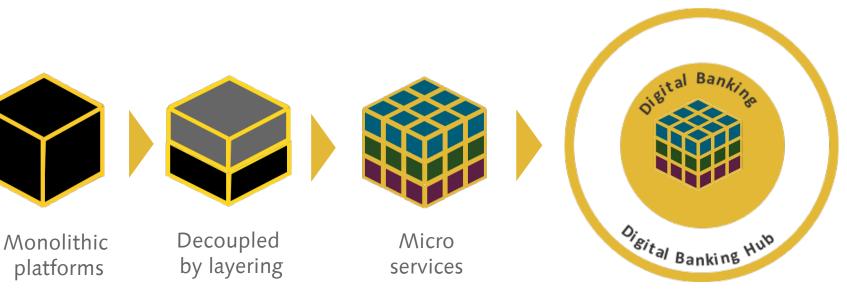
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The CREALOGIX Digital Banking Hub

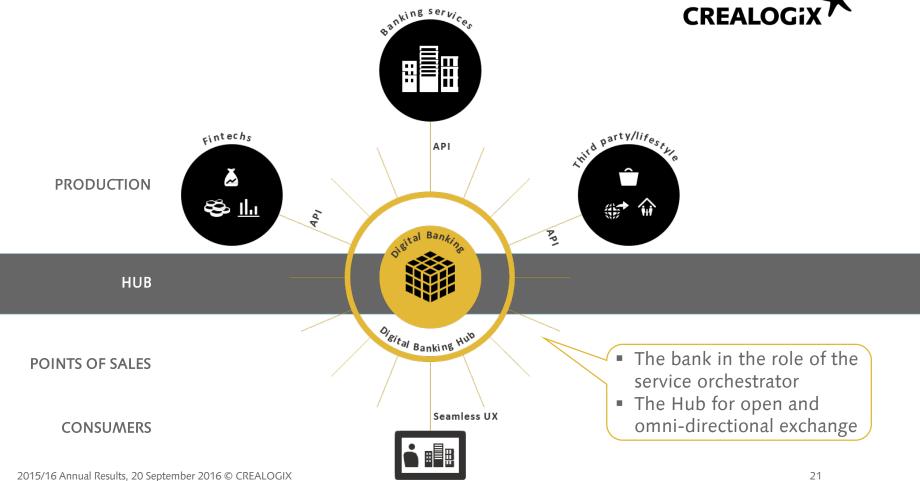


Unbundling and rebundling



API based orchestration Plug&Play components





Clients





My personal Hub = My personal financial eco-system



Outlook

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DIGITAL BANKING FINISHED **SONLY**

1%



"We are in the midst of a consumer-led **#DigitalBanking** revolution".

Source: BBA, British Banking Association, «The Way We Bank Now» Report, July 2016

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CREALOGIX plans further growth



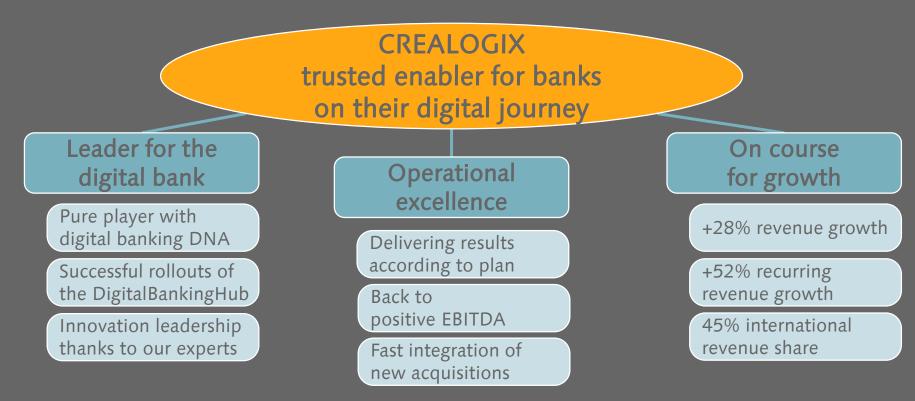


Unique window of opportunity for CREALOGIX

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

Digital Banking





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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