

# 2016/2017 Annual Results

Media Conference

Zurich / 19 September 2017

# Agenda



1. **CREALOGIX at a glance**  
Thomas Avedik, Group CEO



2. **2016/2017 Annual Results – Facts & Figures**  
Philippe Wirth, Group CFO



3. **Open Banking is a two-way road**  
Richard Dratva, Group CSO

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

5. **Q&A**



## Annual Results 16/17 Key Facts



### KEY ACHIEVEMENTS

Strong revenue growth of 20% in local currency

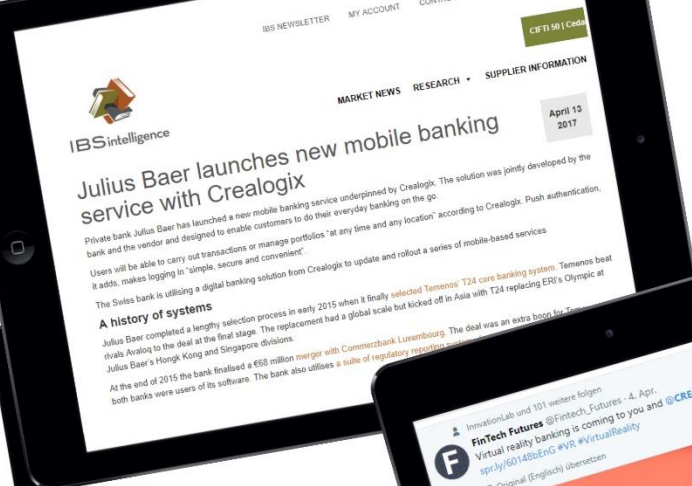
Profitability (EBITDA) almost doubled to CHF 7,3m

Record sales with CHF 74,9m

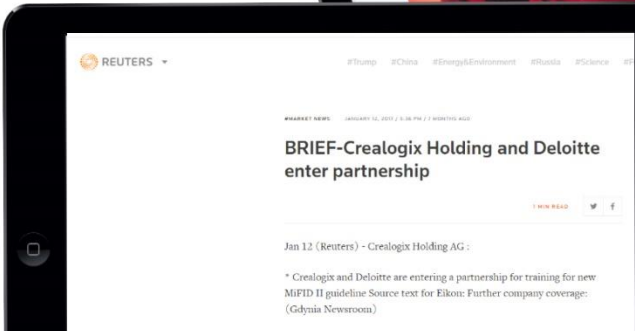


# CREALOGIX at a glance

Thomas Avedik, Group CEO



  
Highlights





**“Together to the future**

Within the context of the strategic partnership with CREALOGIX, Bank Julius Baer is driving digitalisation forward. By adopting the Swiss fintech provider's versatile digital banking hub, the bank can offer its customers an extensive and personalised range of services across all channels.”



Article: Julius Baer partners CREALOGIX for mobile banking

Source: [finextra.com/pressarticle/68849/julius-baer-partners-crealogix--for-mobile-banking](https://finextra.com/pressarticle/68849/julius-baer-partners-crealogix--for-mobile-banking)



# The Hub enables an award winning performance...

Goodacre's Systems in The City 2016:  
Best Web Development for the Digital Banking Hub including innovative new brokerage capabilities.



FinovateEurope London:  
Best of Show 2017 for the predictive banking in virtual reality technology.



'Handelszeitung' and 'Le Temps':  
Swiss growth Champions 2017



#CEBIT17 Innovation Award:  
Best of Finance 2017 for the leading capacity in assisting medium-sized businesses.



# The Hub enables an award winning performance...

July 2017:

**Goodacre's Systems in The City**  
Best Online Development for  
the Secure Client Portal with  
outstanding user experience  
within the mobile app



Sept 2017:

once again in IDC Financial  
Insights' Fintech100 Rankings  
#84 (previous year #94)



Sept 2017:

**Brandon Hall Group Excellence  
in Learning Award**  
Best Advance "Crime in the City"  
Compliance Training for UBS





# The Hub enables an award winning performance...



September 2017:  
“Best Digital Financial  
Advisory Firm” West Europe  
according to  
**Wealth&Finance 2017  
FinTech Awards**

# The Hub enables an award winning performance...



**CREALOGIX** 

**IDC**  
Analyze the Future

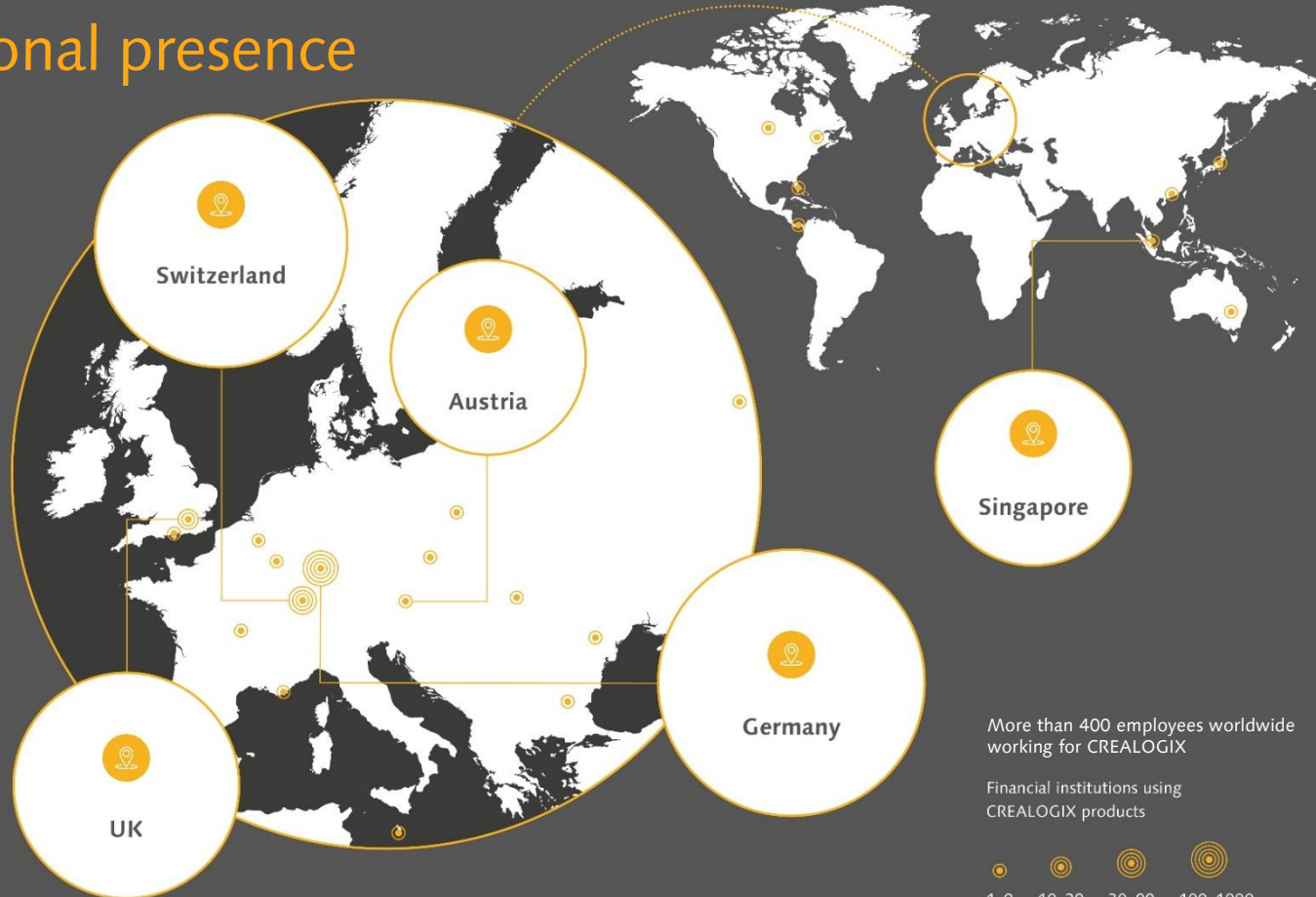
Recognized by IDC  
**Leading Provider for  
Mobile Banking Software Solutions**

IDC MarketScape European Mobile Banking Software Solutions



Quelle: IDC MarketScape – European Mobile Banking Software Solutions 2017 Vendor Assessment

# International presence



More than 400 employees worldwide working for CREALOGIX

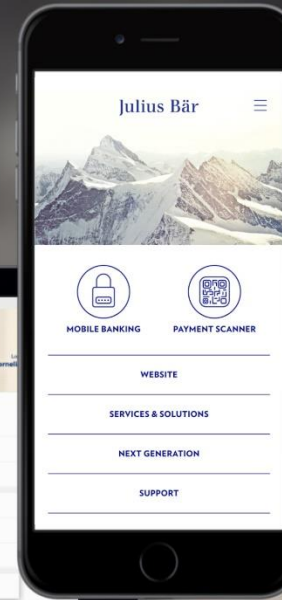
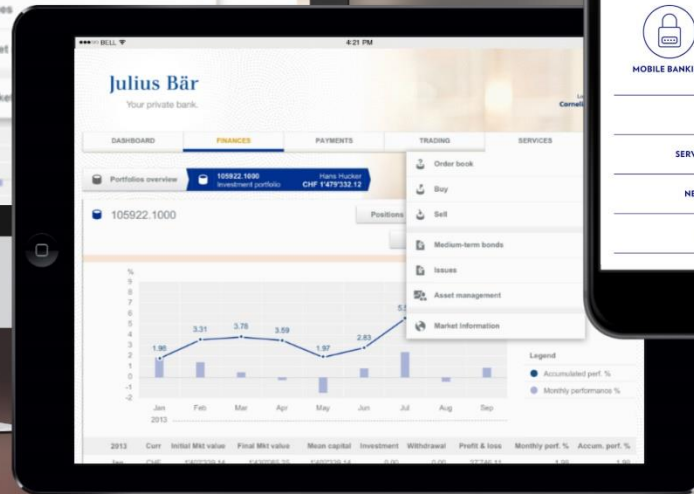
Financial institutions using CREALOGIX products



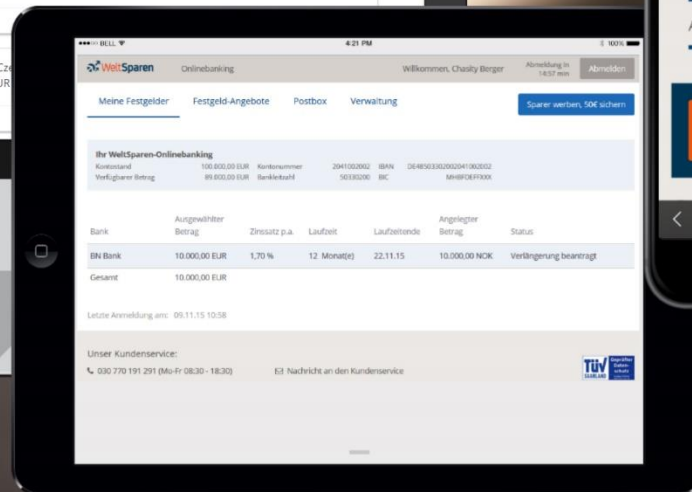
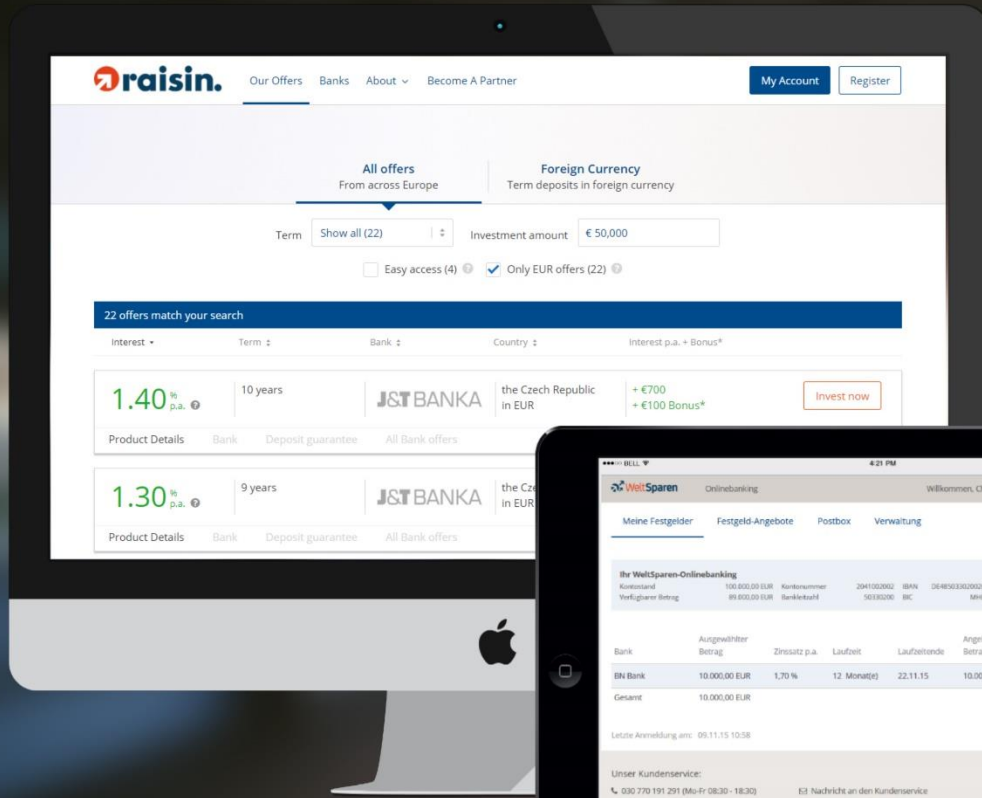
## Some of our references

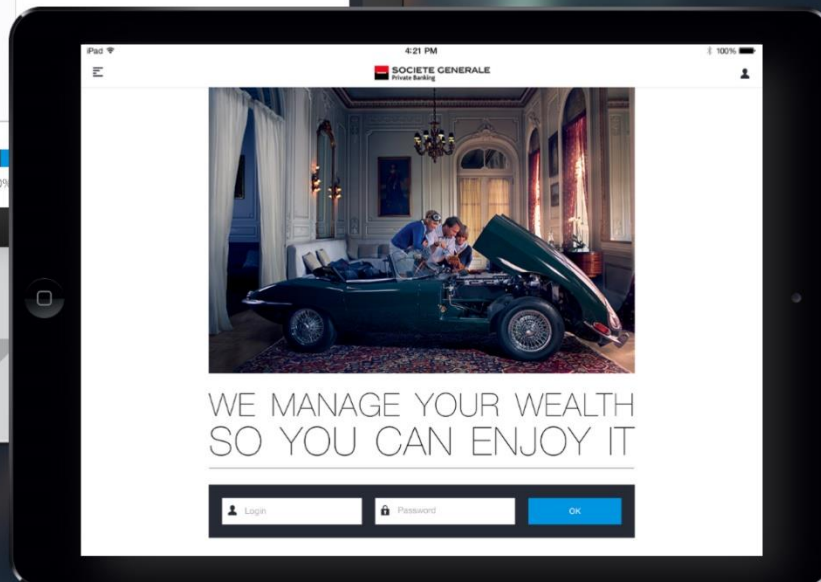
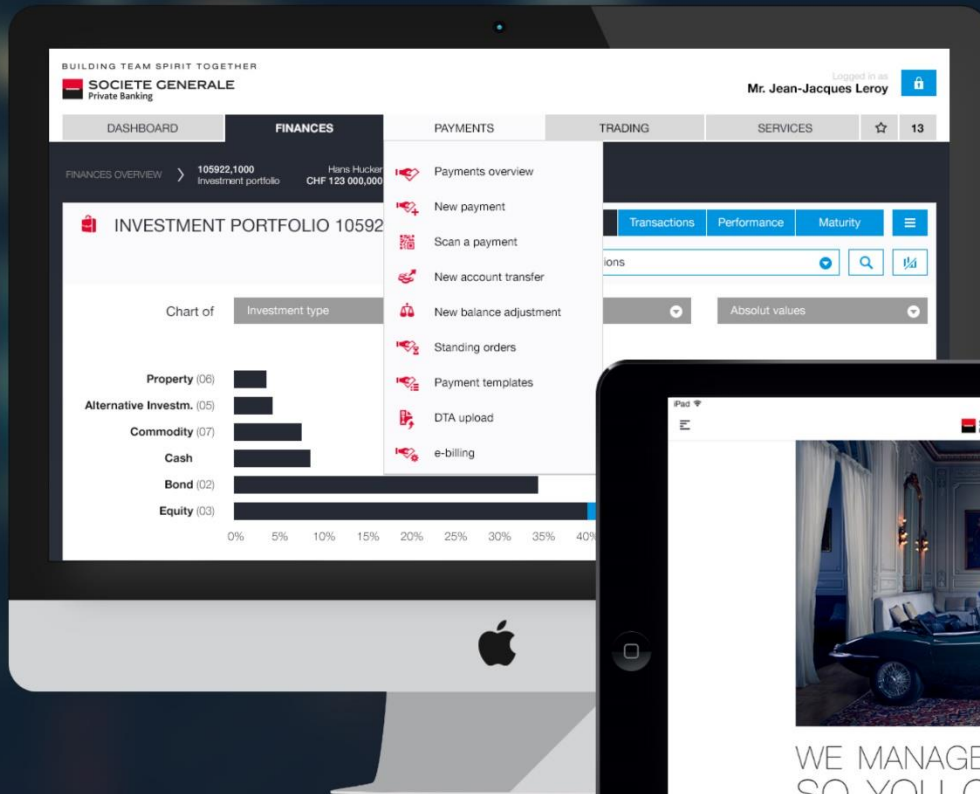


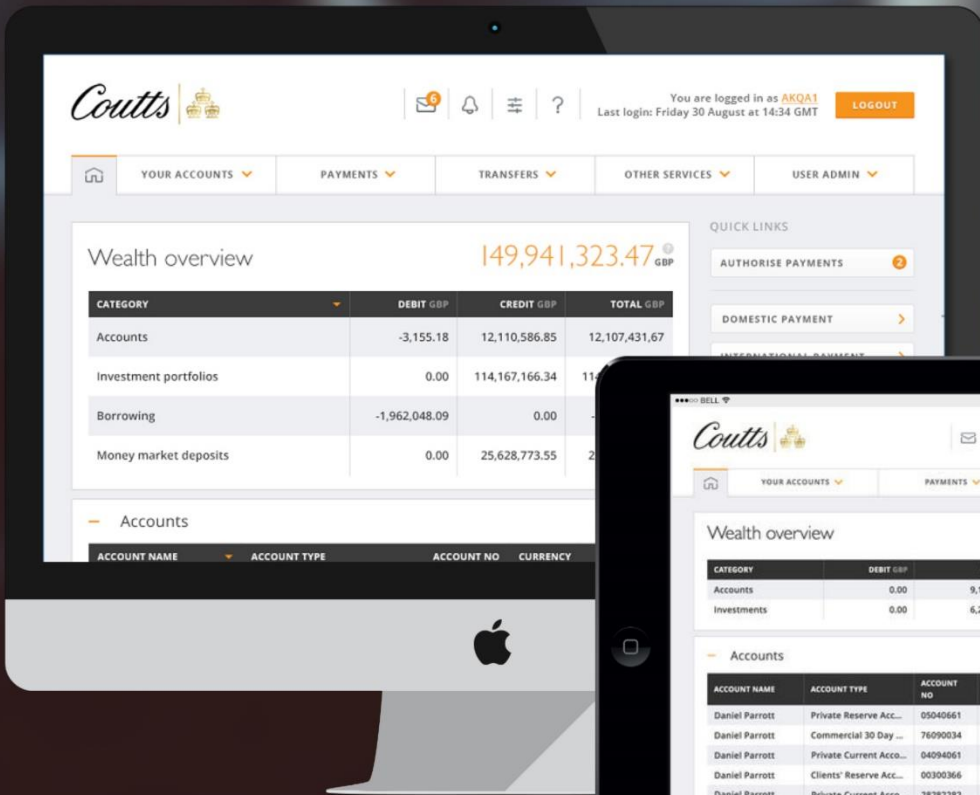





Julius Bär







**Coutts** 

You are logged in as AKQA1  
Last login: Friday 30 August at 14:34 GMT [LOGOUT](#)

YOUR ACCOUNTS ▾ PAYMENTS ▾ TRANSFERS ▾ OTHER SERVICES ▾ USER ADMIN ▾

### Wealth overview

149,941,323.47 <sup>GBP</sup>

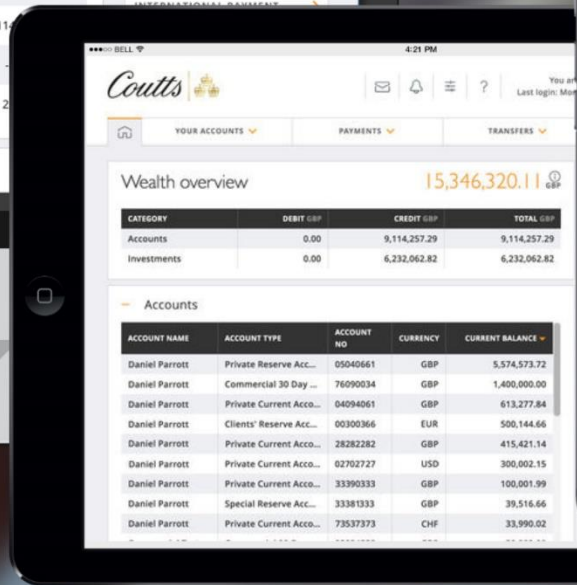
CATEGORY	DEBIT GBP	CREDIT GBP	TOTAL GBP
Accounts	-3,155.18	12,110,586.85	12,107,431.67
Investment portfolios	0.00	114,167,166.34	114,167,166.34
Borrowing	-1,962,048.09	0.00	-1,962,048.09
Money market deposits	0.00	25,628,773.55	25,628,773.55


QUICK LINKS

- AUTHORISE PAYMENTS
- DOMESTIC PAYMENT
- INTERNATIONAL PAYMENT

Accounts

ACCOUNT NAME	ACCOUNT TYPE	ACCOUNT NO	CURRENCY
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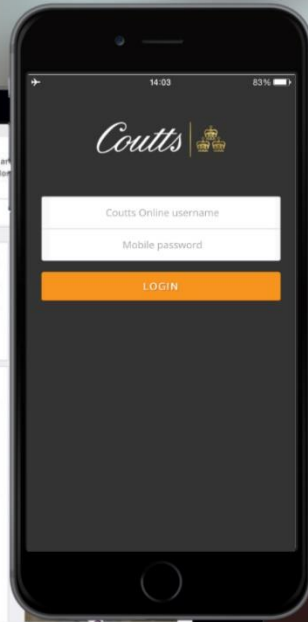
### Wealth overview


15,346,320.11 <sup>GBP</sup>

CATEGORY	DEBIT GBP	CREDIT GBP	TOTAL GBP
Accounts	0.00	9,114,257.29	9,114,257.29
Investments	0.00	6,232,062.82	6,232,062.82

Accounts

ACCOUNT NAME	ACCOUNT TYPE	ACCOUNT NO	CURRENCY	CURRENT BALANCE
Daniel Parrott	Private Reserve Acc...	05040661	GBP	5,574,573.72
Daniel Parrott	Commercial 30 Day ...	76090034	GBP	1,400,000.00
Daniel Parrott	Private Current Acco...	04094061	GBP	613,277.84
Daniel Parrott	Clients' Reserve Acc...	00300366	EUR	500,144.66
Daniel Parrott	Private Current Acco...	28282282	GBP	415,421.14
Daniel Parrott	Private Current Acco...	02702727	USD	300,002.15
Daniel Parrott	Private Current Acco...	33390333	GBP	100,001.99
Daniel Parrott	Special Reserve Acc...	33381333	GBP	39,516.66
Daniel Parrott	Private Current Acco...	73537373	CHF	33,990.02



**Coutts** 

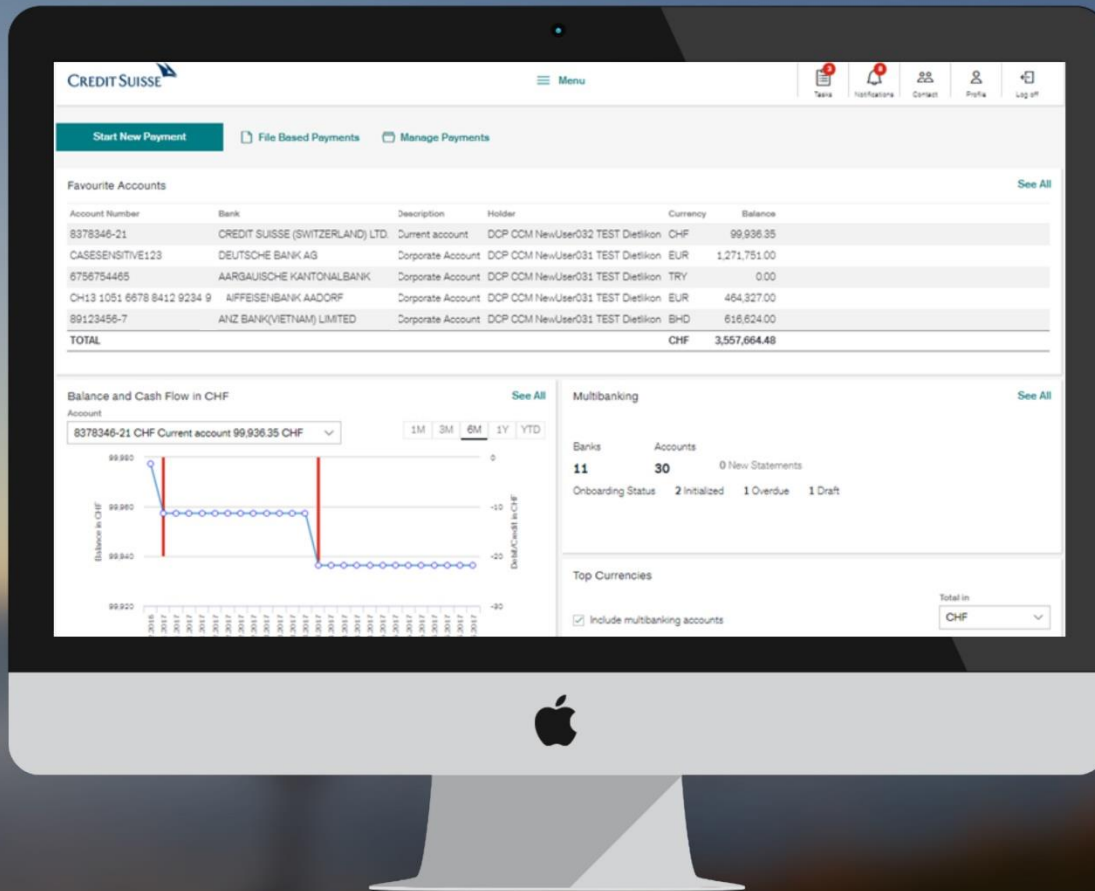
Coutts Online username

Mobile password

[LOGIN](#)









# 2016/2017 Annual Results Facts & Figures

Philippe Wirth, Group CFO

## Key Figures 16/17

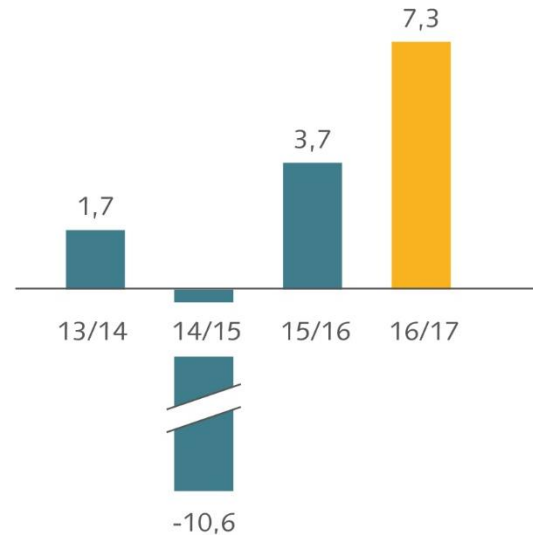
### SALES

(CHF millions)

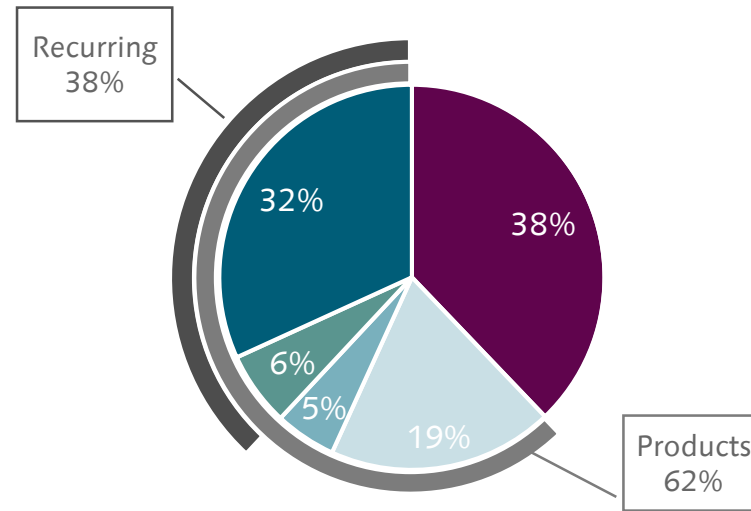
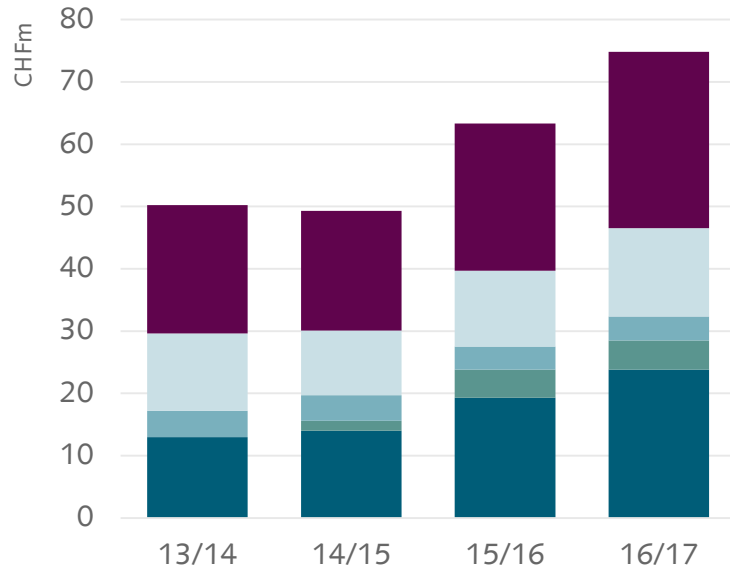


### EBITDA

(CHF millions)



## Revenue by Category: 20% Growth With Recurring Revenue in 16/17

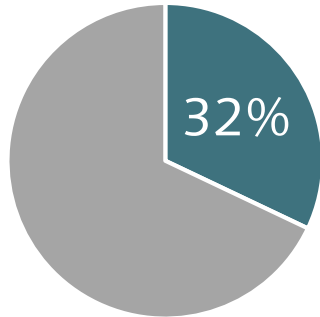


■ Services ■ Licences ■ Devices ■ SaaS/Hosting ■ Maintenance

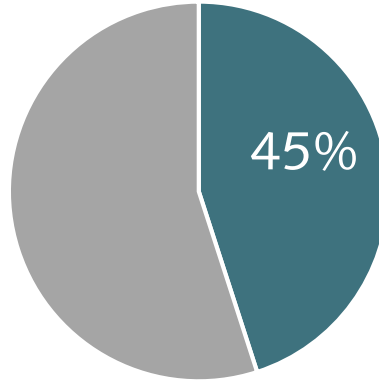


Sales by Geography:  
Share of international sales has increased to 50%

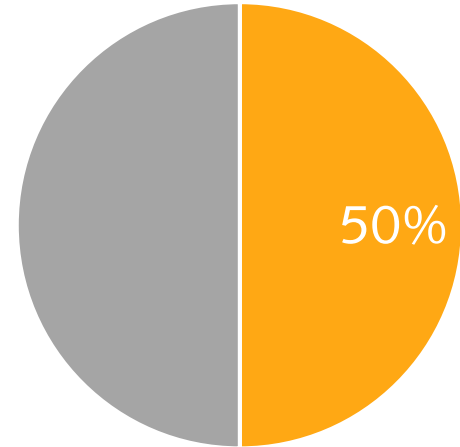
FY 14/15



FY 15/16



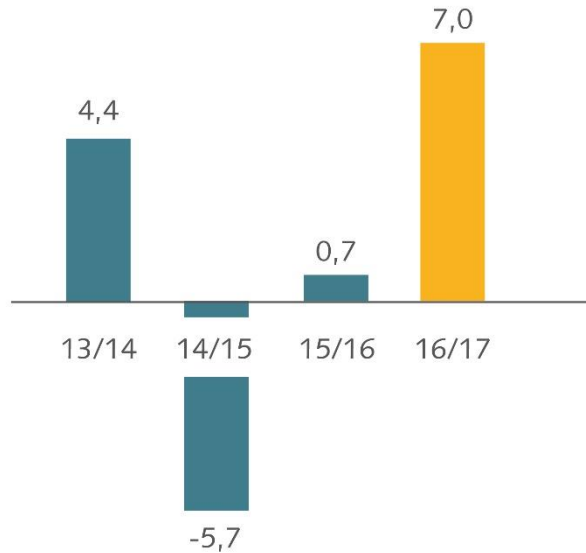
FY 16/17



## Key Figures 16/17

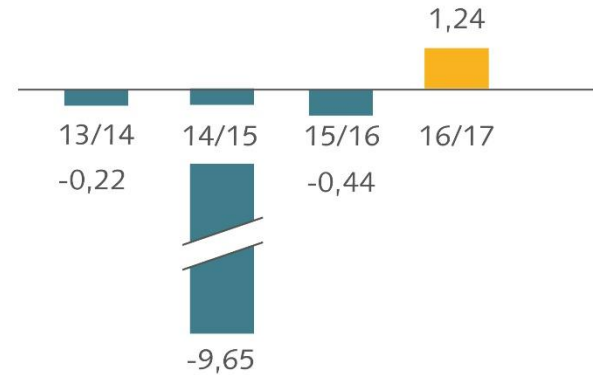
### FREE CASH FLOW \*

(CHF millions)



### EARNINGS PER SHARE

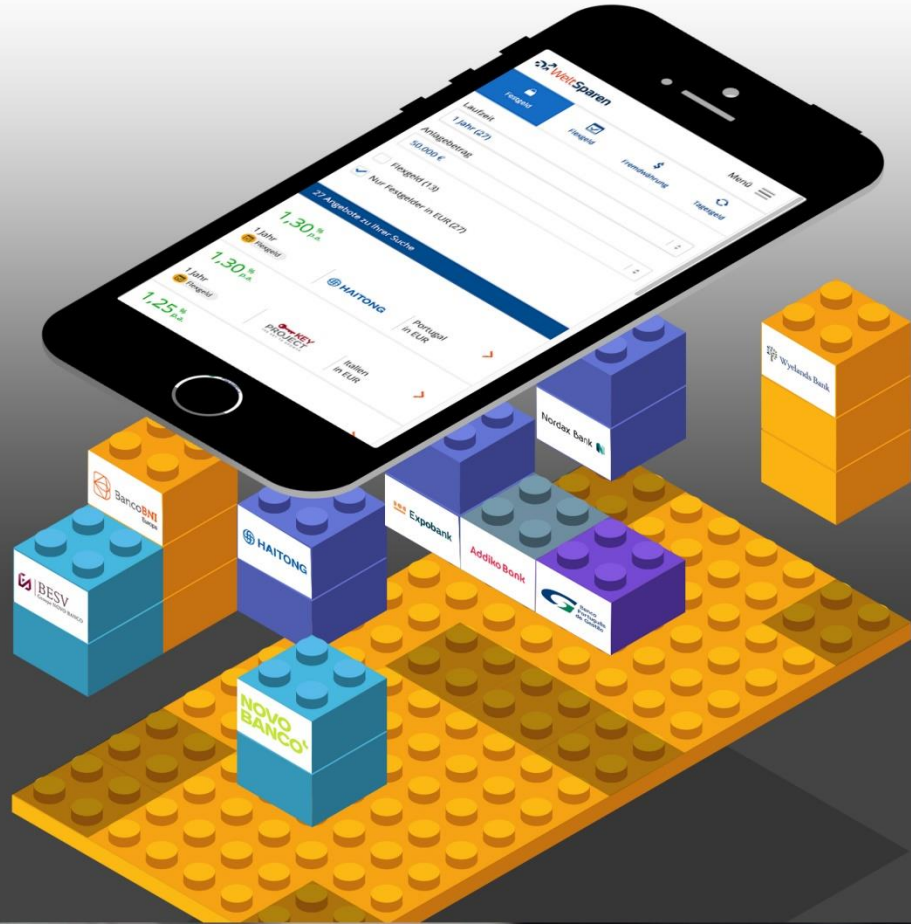
(Diluted, CHF)



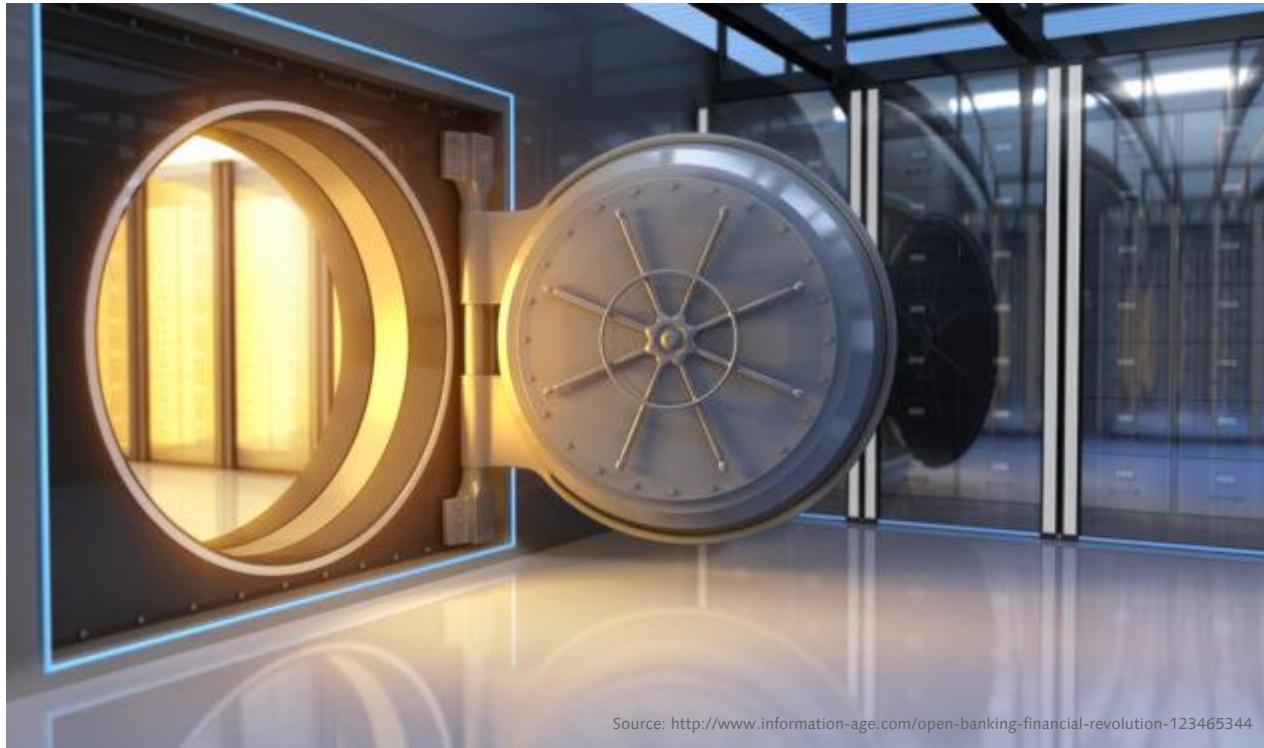
1) Free Cash Flow is defined as cash flow from operating activities including purchase and disposal of tangible and intangible assets

# Open Banking is a two-way road

Richard Dratva, Group CSO



## Where does Open Banking lead?



Source: <http://www.information-age.com/open-banking-financial-revolution-123465344>

## Where does Open Banking lead?



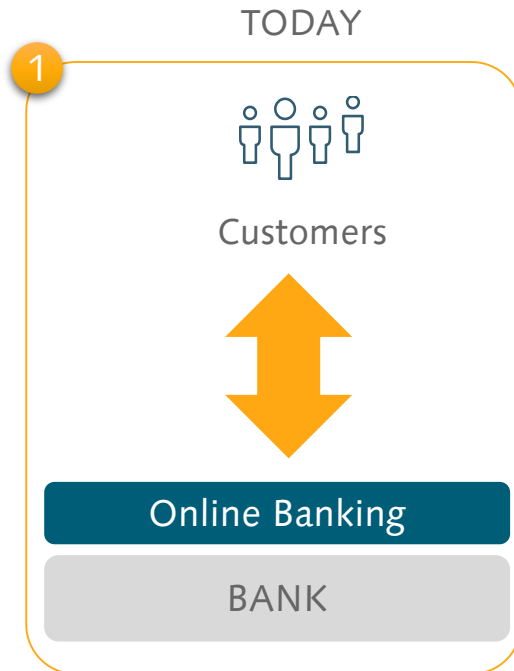


But it's only one  
side of the coin...  
...Because  
Open Banking is  
a two-way road!

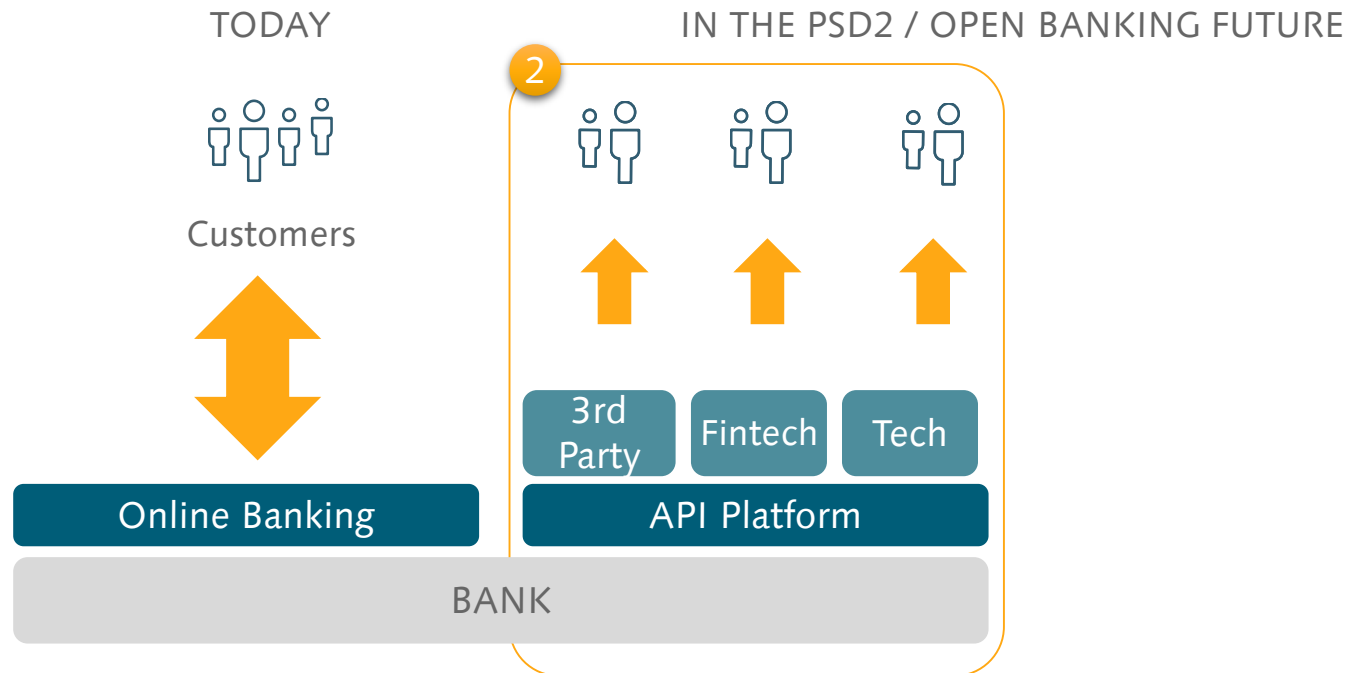


# Evolution towards «two-way» Open Banking:

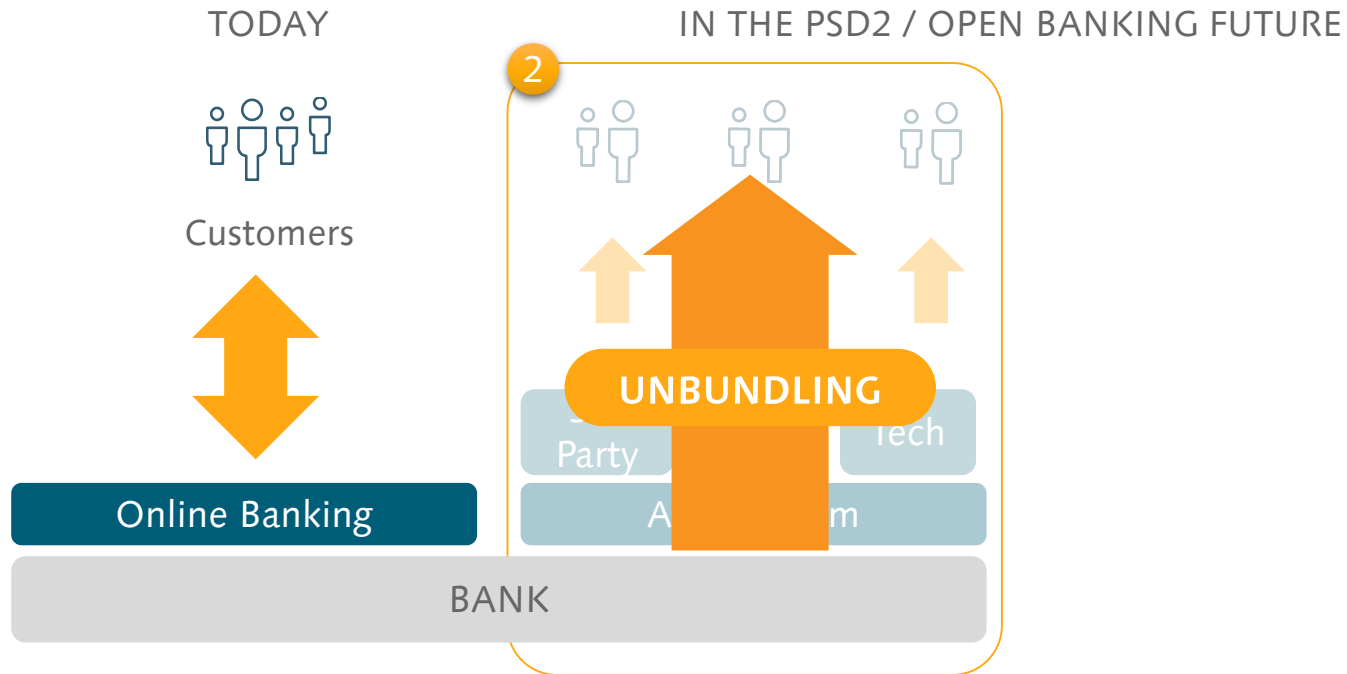
## 1) The situation today



## Evolution towards «two-way» Open Banking: 2) «Please help to build the ecosystems of others»



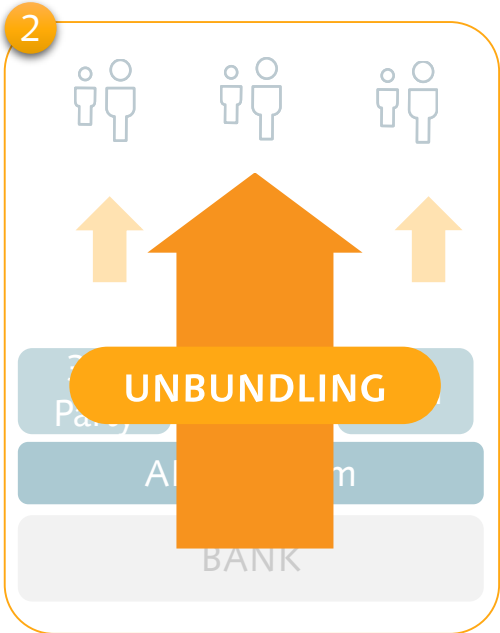
## Evolution towards «two-way» Open Banking: 2) «Please help to build the ecosystems of others»



# Evolution towards «two-way» Open Banking: 2) «Please help to build the ecosystems of others»

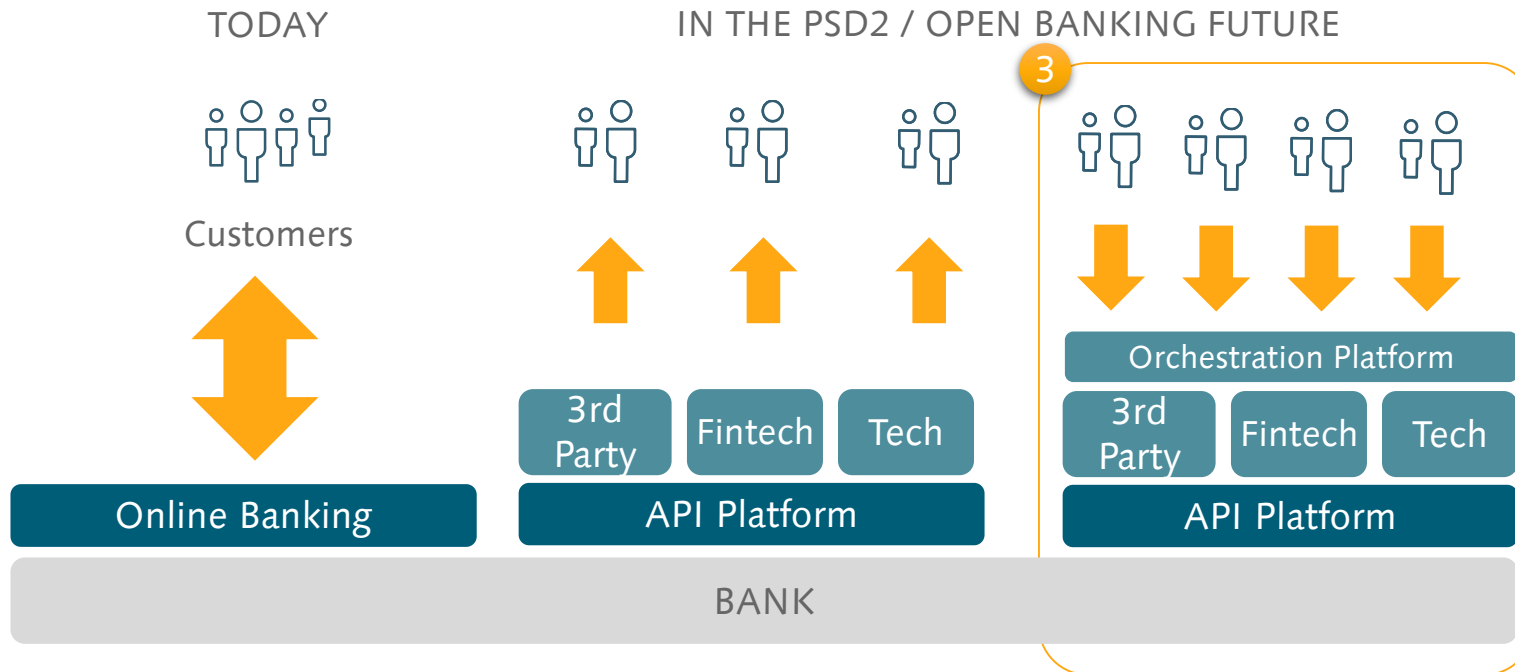


Source: www.cbinsights.com

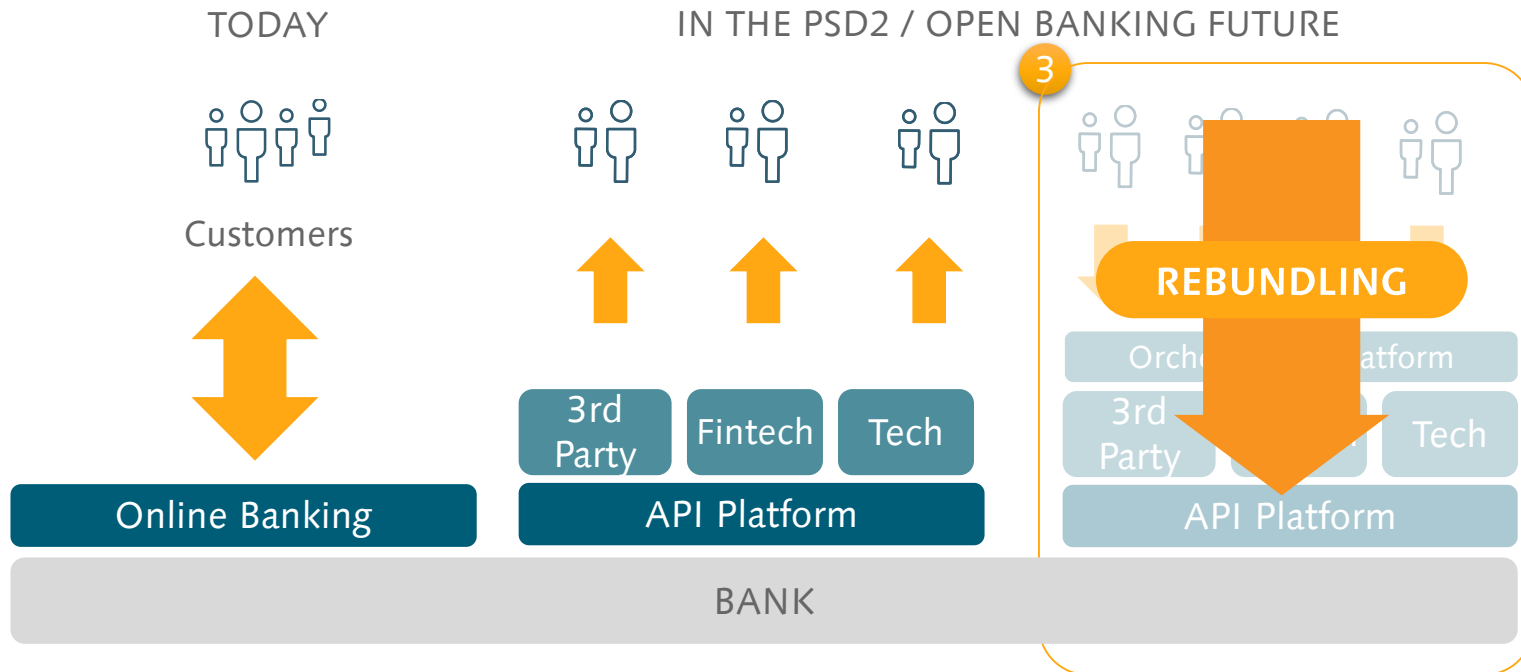




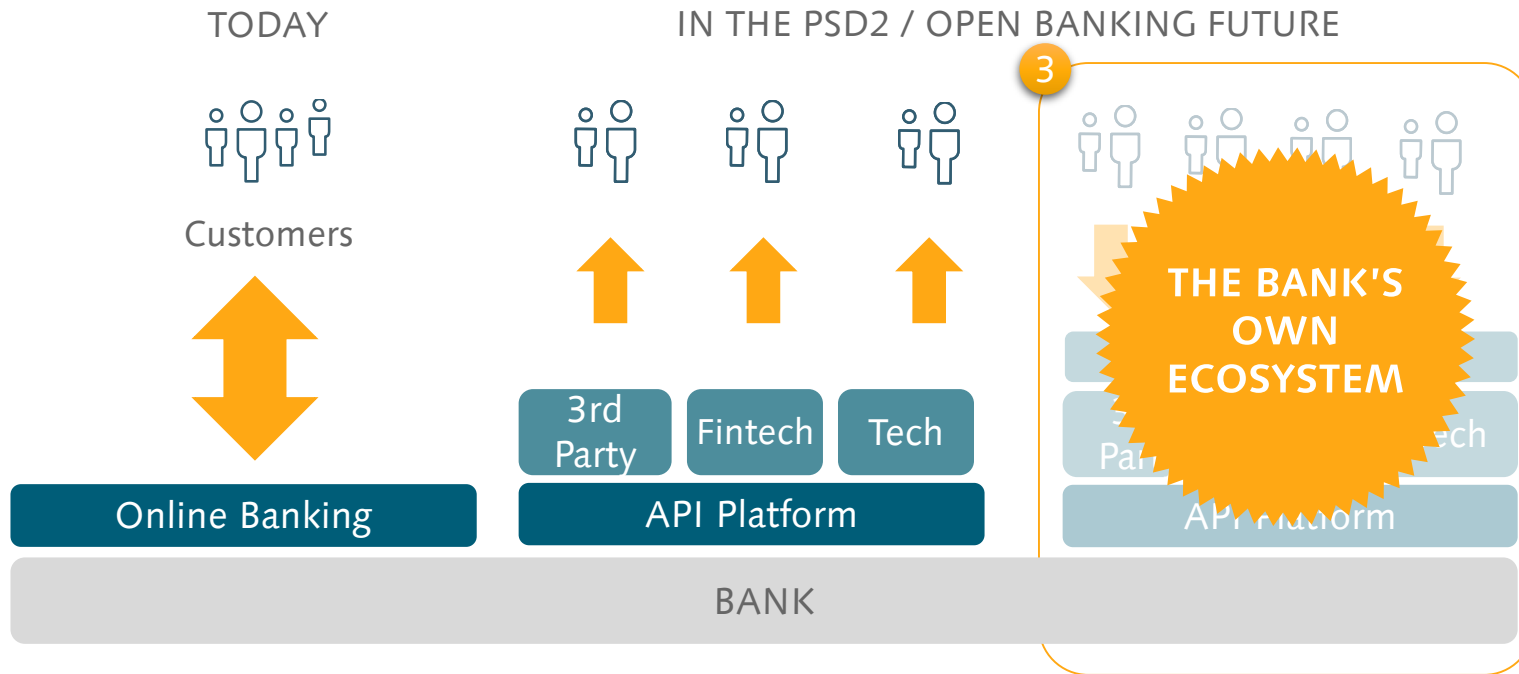
## Evolution towards «two-way» Open Banking: 3) «Act! Build your own ecosystem for your clients»



# Evolution towards «two-way» Open Banking: From Unbundling to Rebundling



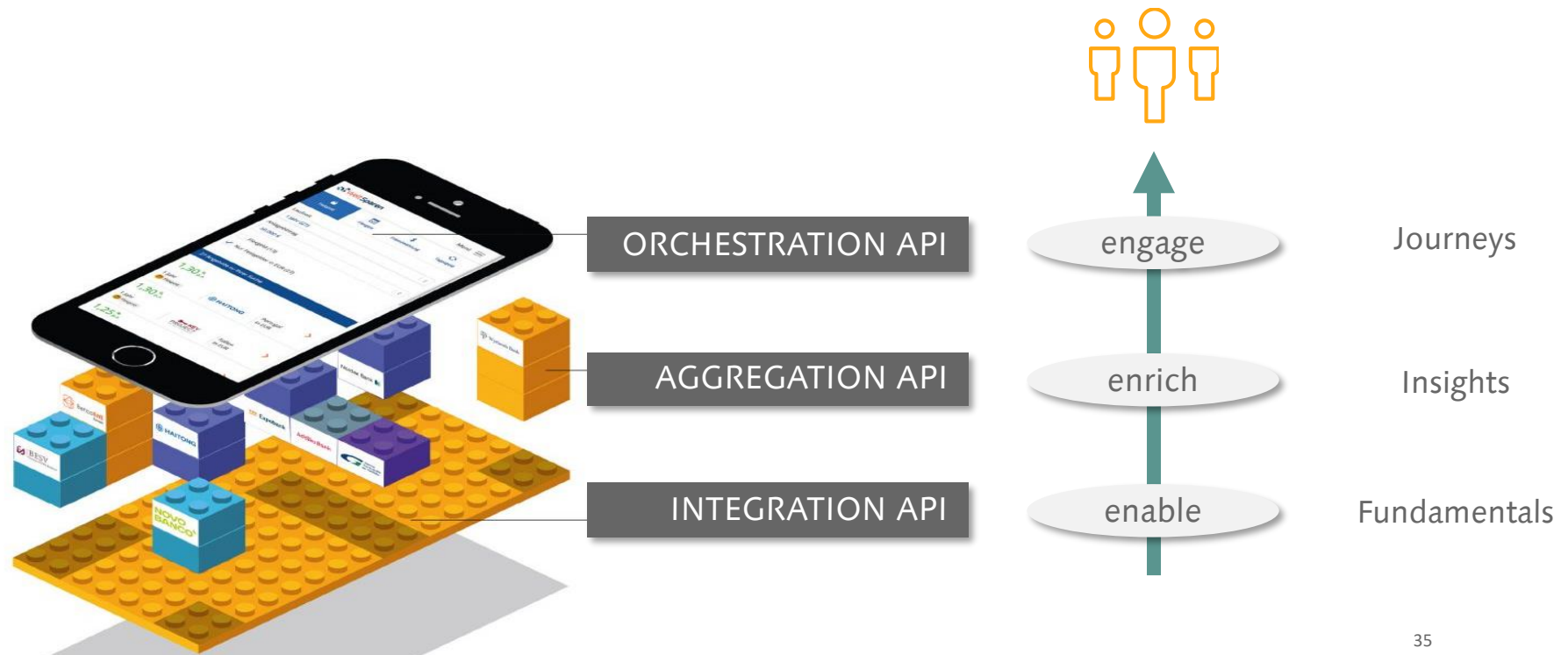
# Evolution towards «two-way» Open Banking: Build your own ecosystem



## Evolution towards «two-way» Open Banking: Build your own ecosystem



# The Digital Banking Hub enables a triple layered mashup for all types of orchestration







# Outlook

Thomas Avedik, Group CEO

5 reasons why we are in an excellent position to achieve our targets:



## 5 reasons why we are in an excellent position to achieve our targets:

1. **DIGITAL** is in our DNA - no laborious transformation necessary
2. **DIGITAL** isation as a fundamental change in banking is widely accepted
3. **DIGITAL** creates a tectonic shift in budgets which spurs our business
4. **DIGITAL** banking is becoming the lifeblood of banking
5. **DIGITAL** journeys have only just begun for our clients

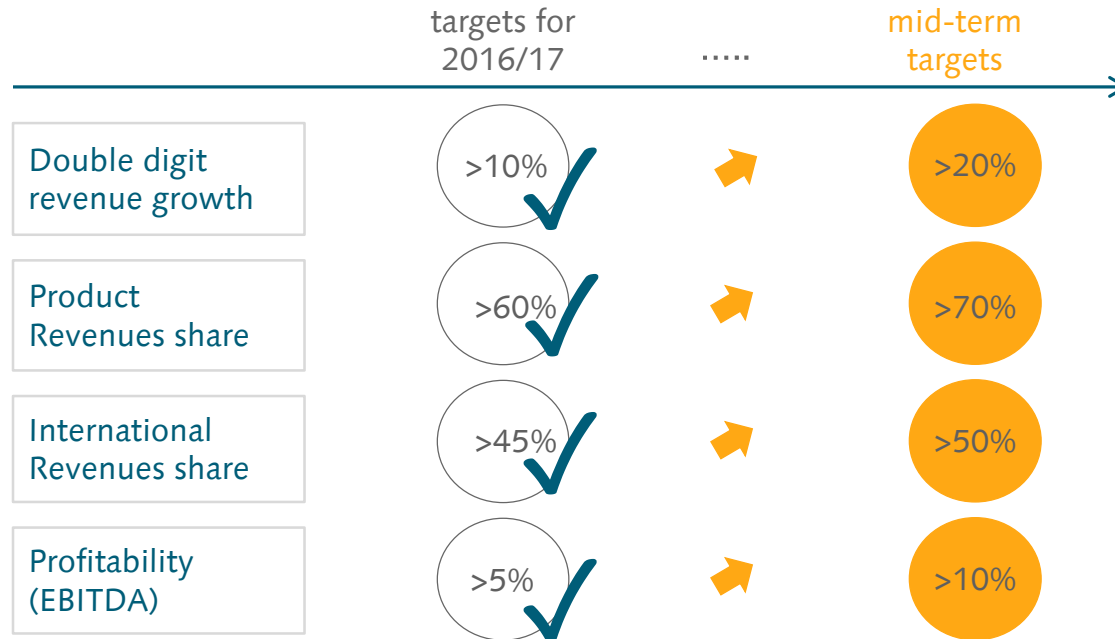
**DIGITAL** creates a tectonic shift in budgets which spurs our business

## DIGITAL BUSINESS TRANSFORMATION



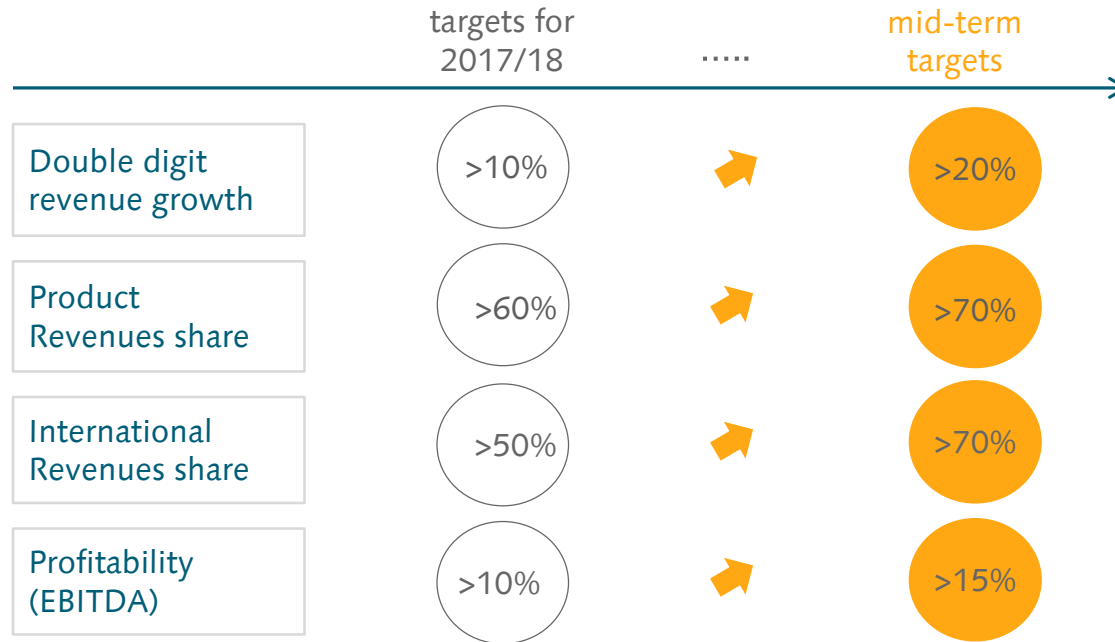
**Gartner**

# CREALOGIX plans further growth

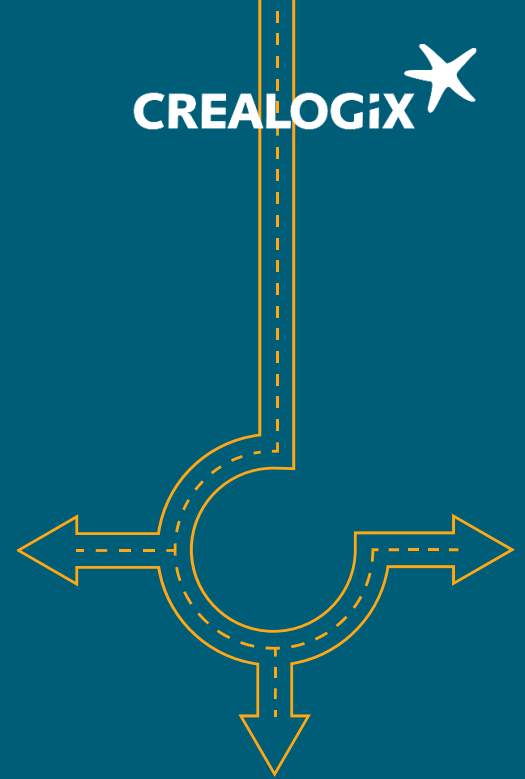




# CREALOGIX plans further growth



Open minds, new ways



#DigitalBankingHub

## Contact

CREALOGIX Group  
Investor Relations  
Baslerstrasse 60  
8048 Zurich  
Switzerland

+41 58 404 80 00

[ir@crealogix.com](mailto:ir@crealogix.com)

[crealogix.com](http://crealogix.com)

A woman with long dark hair, wearing a black and white striped long-sleeved shirt, is shown in profile from the chest up. She is looking down at a smartphone held in her right hand. The background is a blurred city street at night, with warm bokeh lights from buildings and streetlights. The overall mood is modern and digital.

#DigitalBankingHub