A photograph of four business professionals in a modern office setting. Three men and one woman are gathered around a table, engaged in a discussion. One man is pointing at a document held by another. The office has large windows in the background, providing a view of a cityscape. The lighting is bright and natural, suggesting daytime. The overall atmosphere is professional and collaborative.

Half-Year Results 2019/20

CREALOGIX Holding AG

17 March 2020

Disclaimer

This presentation contains forward-looking statements, which offer no guarantee with regard to future performance. These statements are based on information currently available to our management as well as on management's current assumptions and forecasts. There are numerous risks and uncertainties, many of which are beyond our control, that could cause our actual results, financial situation and performance to differ materially from the forward-looking information and statements made in this presentation. Each forward-looking statement speaks only as of the date of the particular statement and CREALOGIX does not assume any obligation to update or revise any forward-looking statements or other information, except as required by law.

This presentation constitutes neither an offer to sell nor a solicitation to buy any securities. Nothing contained in this presentation shall form the basis of, or be relied on in connection with, any contract or commitment whatsoever. In particular, this Presentation is not being issued in the United States of America and should not be distributed to U.S. persons or publications with a general circulation in the United States. Any non-compliance with such restrictions may result in an infringement of U.S. securities laws. Securities of CREALOGIX Holding AG ('COMPANY') are not being publicly offered outside of Switzerland. In particular, the securities of the company have not been registered under the U.S. securities laws and may not be offered, sold or delivered within the United States or to U.S. persons absent the registration under or an applicable exemption from the registration requirements of the U.S. securities laws. This document does not constitute a prospectus according to article 652a or article 1156 of the Swiss code of obligations or article 27 et seq. of the SIX Swiss Exchange listing rules and is being made available solely for information and background.

CREALOGIX at a Glance

Half-Year Results 2019/2020: Transformation is progressing



Revenue -2% (LC)



Profitability (EBITDA) at CHF 0.4 million

SaaS revenue increased by 10% (currency adjusted)



Recurring revenues contributed with 47% to results

**“We will shift
up gears”**

Oliver Weber
Chief Executive Officer



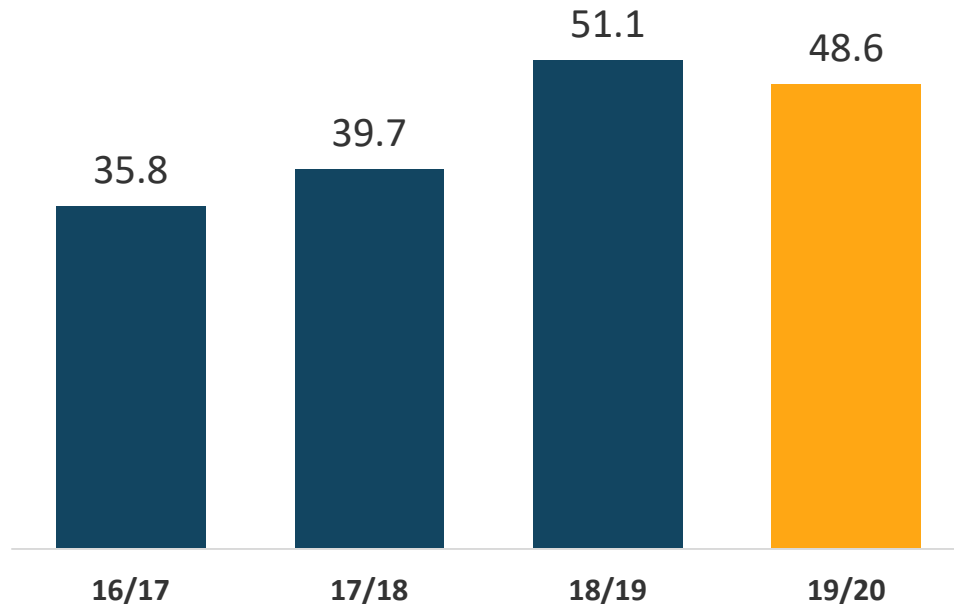
2019/20 HYR Facts & Figures

Key Figures 2019/2020 Half-Year Results

3% negative impact on sales due to strong CHF

Sales

(CHF millions)

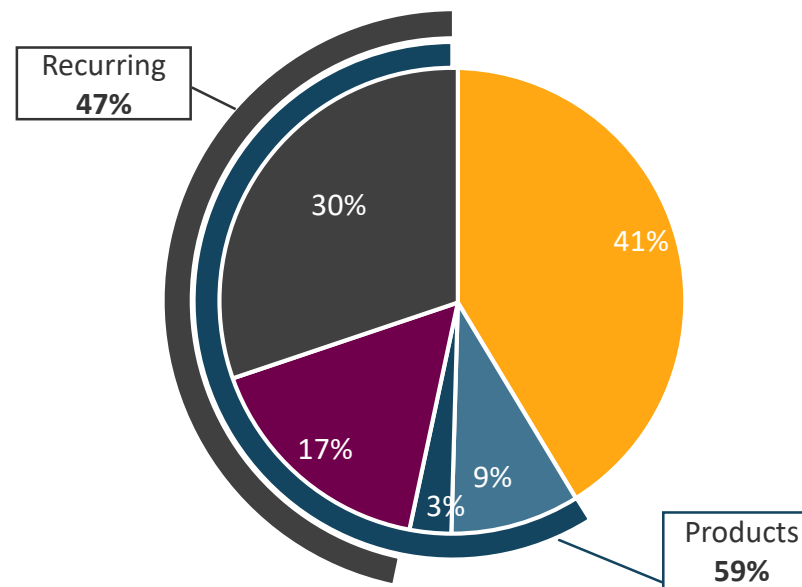
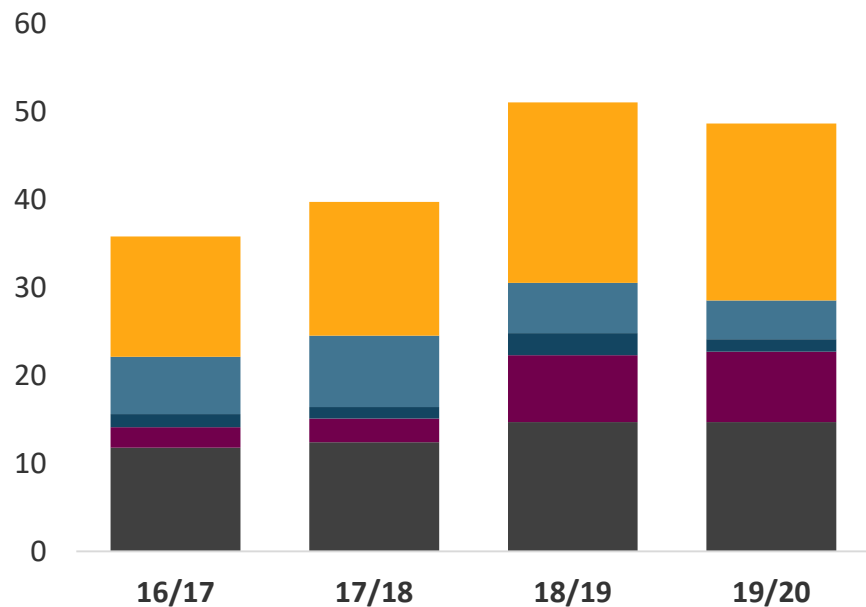


- Sales slightly decreased by 5% in CHF (in local currency -2%) compared to prior year
- Share of international sales increased to 66% (prior year: 64%)

Key Figures 2019/2020 Half-Year Results

Recurring revenue share increased to 47% (prior year 44%) in the first half year 2019/20

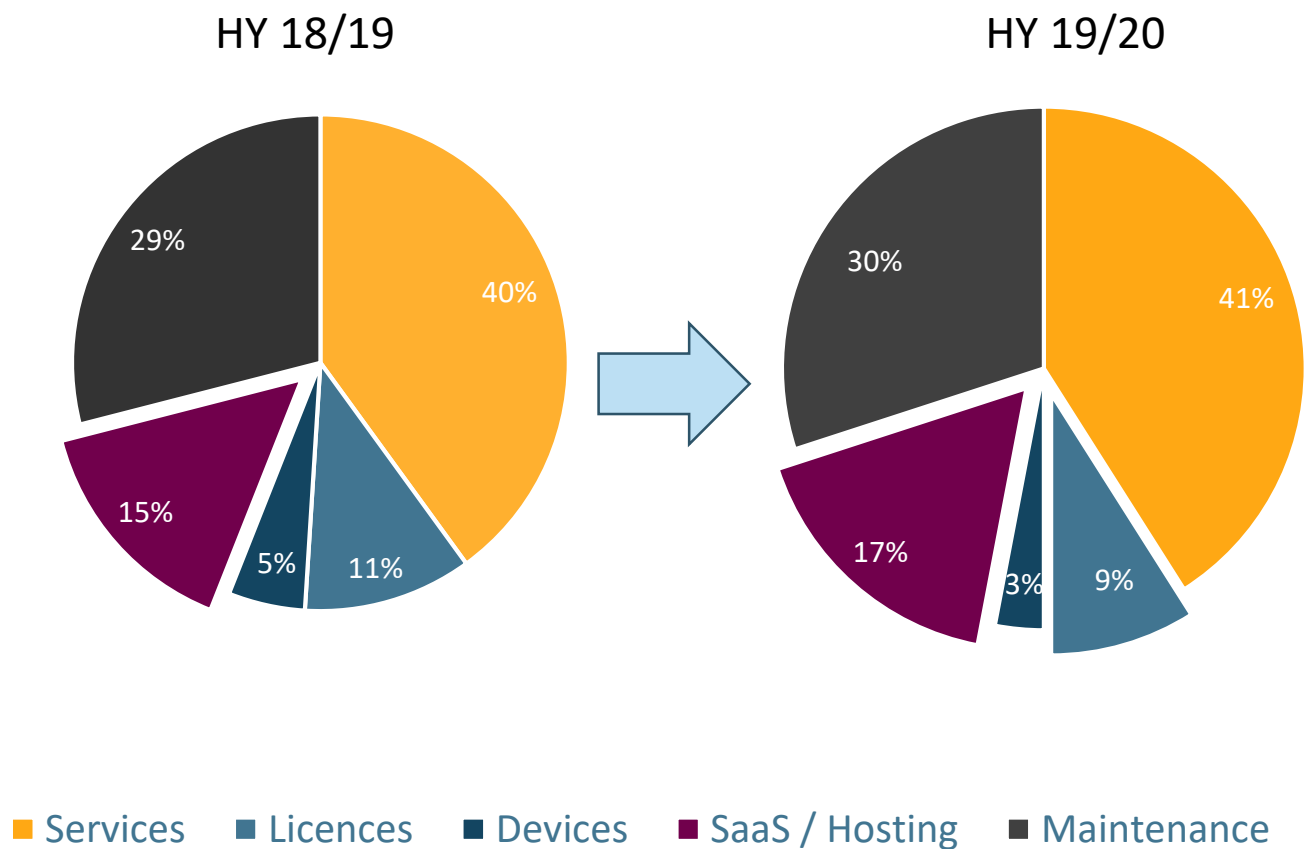
Sales



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

Key Figures 2019/2020 Half-Year Results

Ongoing shift in product mix

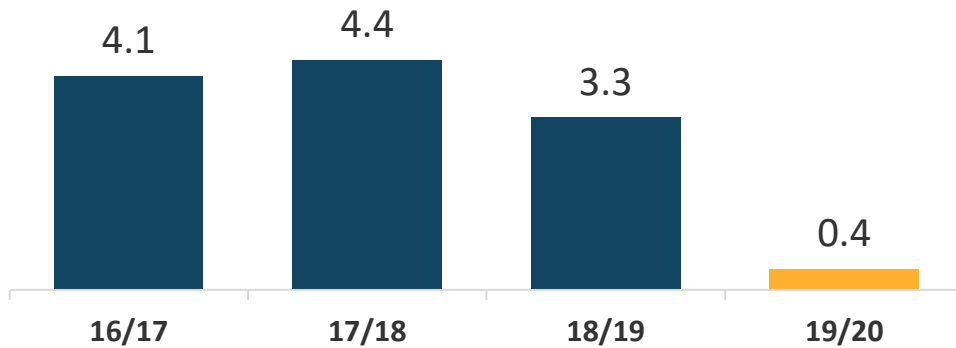


- Shift from license sales to recurring revenue:
 - SaaS/Hosting +6% (in LC +10%)
 - Maintenance +/-0% (in LC +2%)

Key Figures 2019/2020 Half-Year Results

EBITDA

(CHF millions)

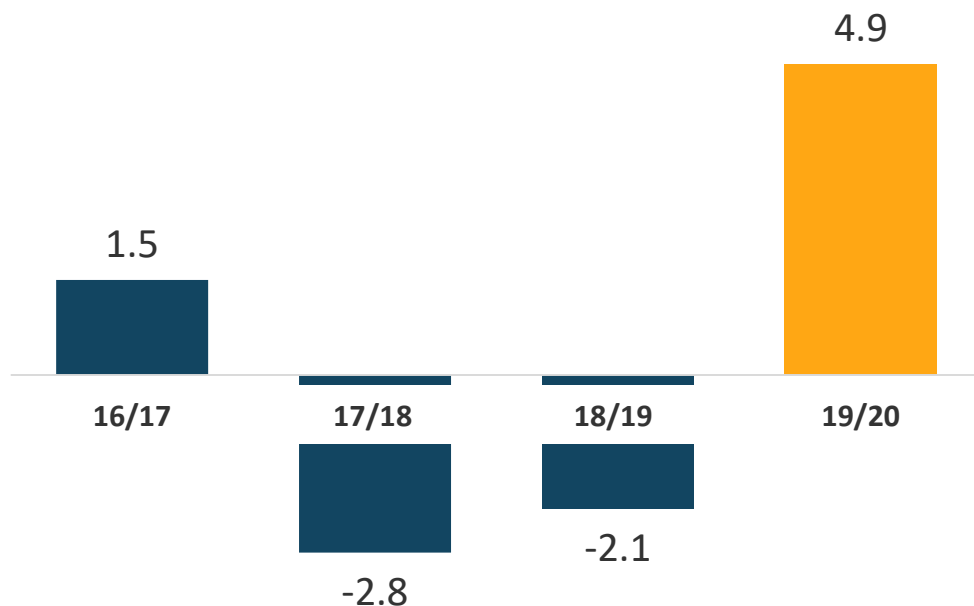


- EBITDA margin at 0.8%
- Investment into product and technology alignment with impact on EBITDA
- Ongoing shift in product mix (net impact from transformation to SaaS CHF 4.8m in 1st HY 19/20)

Key Figures 2019/2020 Half-Year Results

Free Cash Flow*

(CHF millions)



- Free Cash Flow increased by CHF 7m compared to prior year
- Increased delivery quality leading to improved cash flow (previous year included infrastructure investments CHF 1m)

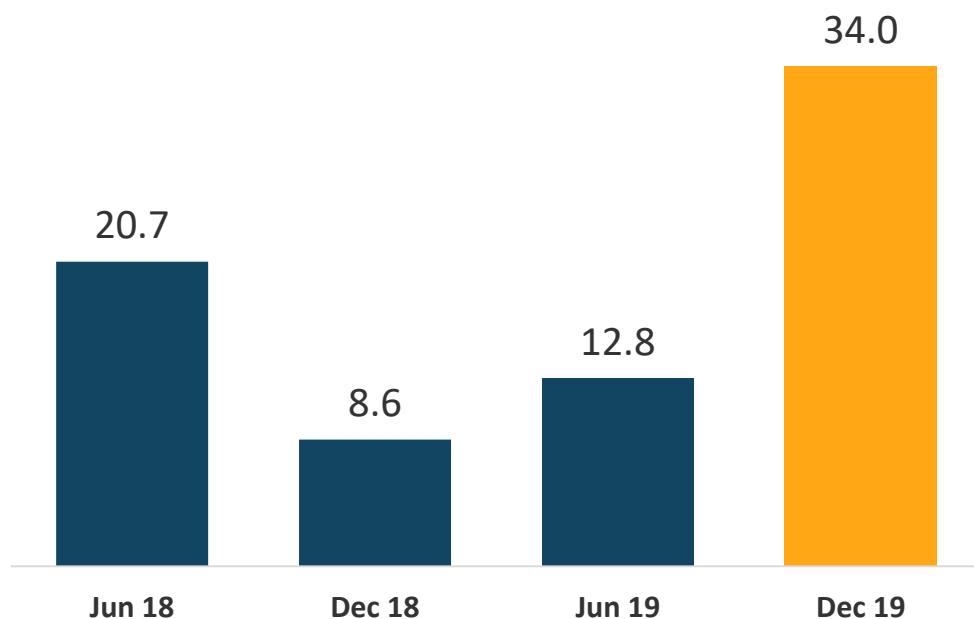
* Free Cash Flow is defined as cash flow from operating activities including purchase and disposal of tangible and intangible assets

Key Figures 2019/2020 Half-Year Results

Secured financing

Cash and cash equivalents

(CHF millions)



- Net debt turned into net cash due to strong cash flow
- Successful launch of convertible bond at favorable conditions

* Net debt / net cash is defined as cash and cash equivalents minus short- and long-term financial liabilities



Outlook

International Presence



PwC Digital Banking Survey for APAC:

Key takeaways match 100% CREALOGIX's offering for the affluent segment

68% of affluent/high-income customers are interested in digital banking services.

Customers earning at least SGD 10,000 per month are twice as likely to be interested than those earning SGD 2,500 or less.



Customers still want a human touch.

Over 50% of customers prefer to deal with a human being for less transactional interactions such as wealth management, mortgages and insurance.



66% of customers want their digital bank to provide non-financial services.

e-Commerce, financial education and lifestyle services such as health, wellness and travel are the most popular.



100% fit with CREALOGIX's Digital Advisory approach:



1) World leading self-service digital banking offering for wealth management customers with a highly consistent user experience



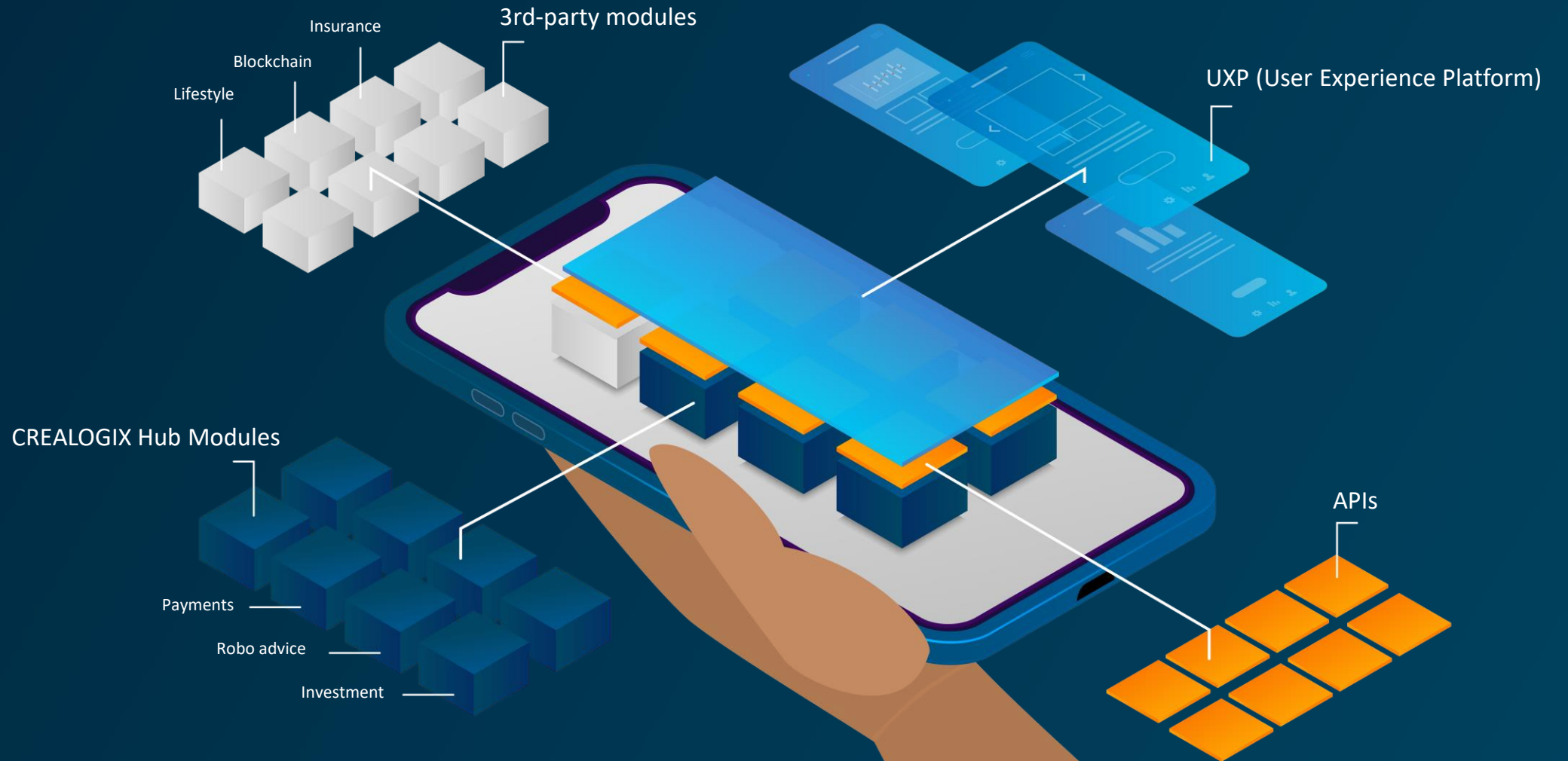
2) Unique advisory workbench for efficient and seamless digital collaboration between the advisor and the client



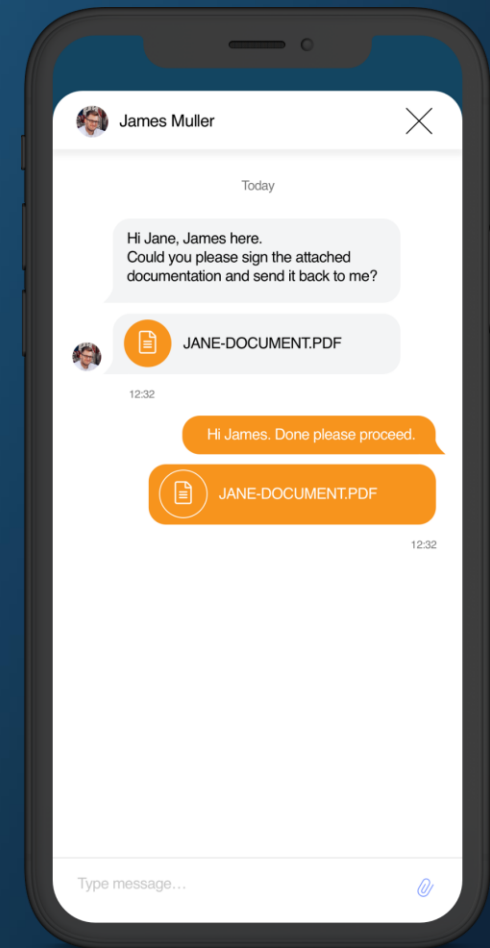
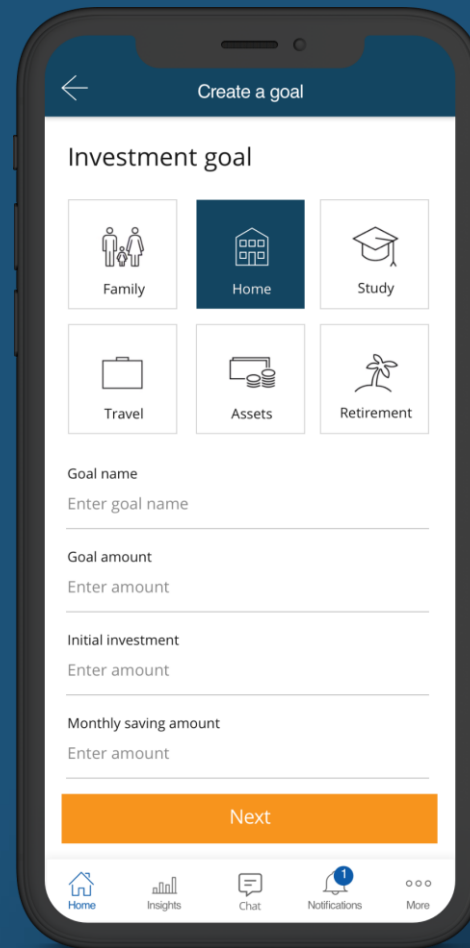
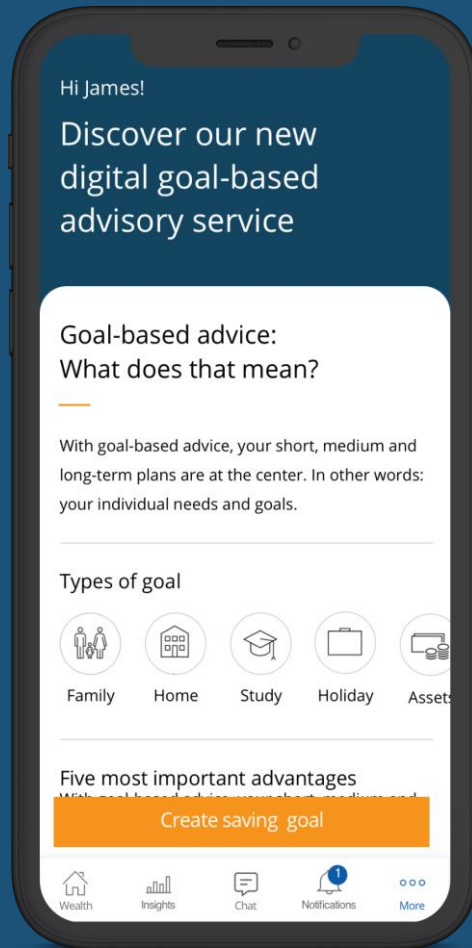
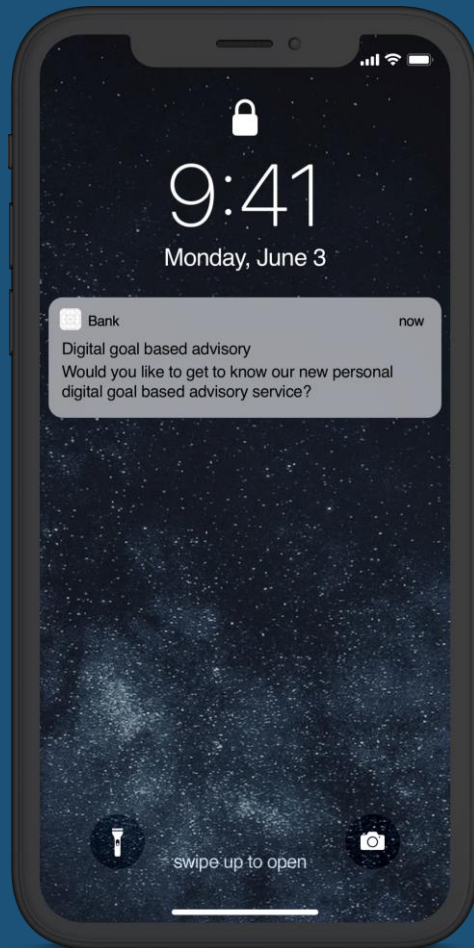
3) Engagement platform with sophisticated orchestration capabilities for integration of 3rd party financial or non-financial offerings

A perfect combination of key elements for digital banking success in the affluent segment

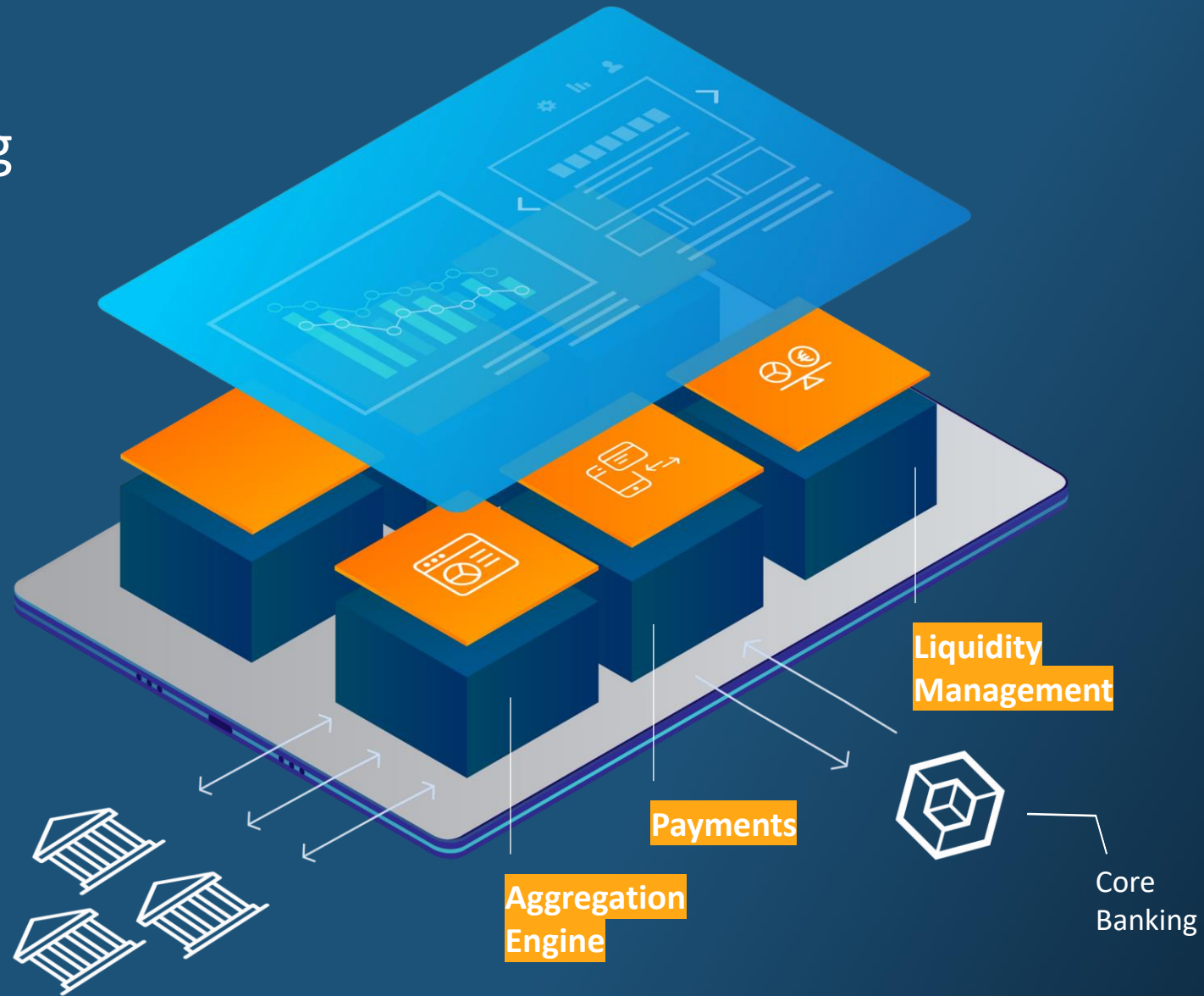
The CREALOGIX Digital Banking Hub Empowers Financial Ecosystems



Conversational Engagement App



Multibanking



CREALOGIX's 2019/20 full-year target



Further growth in revenue

However, the effects of COVID-19 may lead to a negative impact on the achievement of short-term targets.

CREALOGIX's mid-term targets



Solid cashflow levels



Double-digit EBITDA margins

CREALOGIX pursues its transformation to become the leading global SaaS digital banking software provider.