



CREALOGIX
2016/2017 Annual Results

INVESTORA Conference

Zurich / 21 September 2017

Agenda

1. CREALOGIX at a glance

Richard Dratva

2. 2016/2017 Annual Results – Facts & Figures

Philippe Wirth

3. Open Banking is a two-way road

Richard Dratva

4. Outlook

Philippe Wirth

5. Q&A



Richard Dratva
Chief Strategy Officer



Philippe Wirth
Chief Financial Officer



Annual Results 16/17 Key Facts



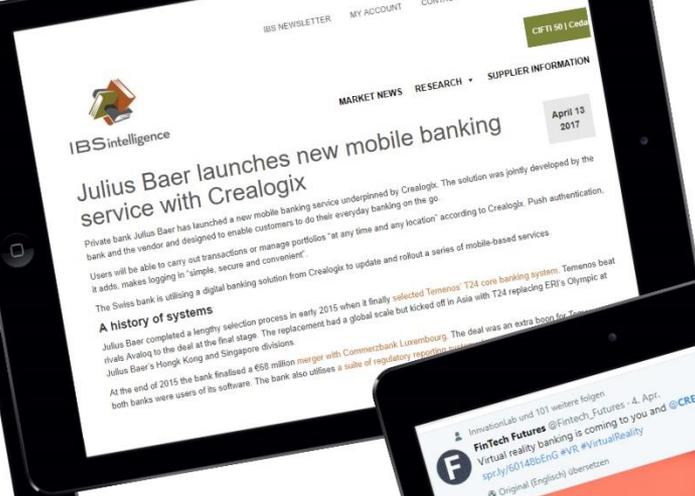
KEY ACHIEVEMENTS

Strong revenue growth of 20% in local currency

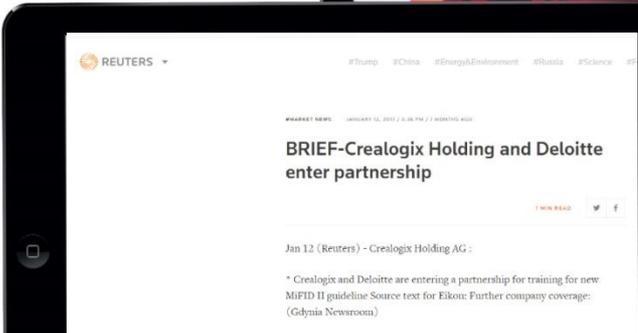
Profitability (EBITDA) almost doubled to CHF 7,3m

Record sales with CHF 74,9m

CREALOGIX at a glance



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

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

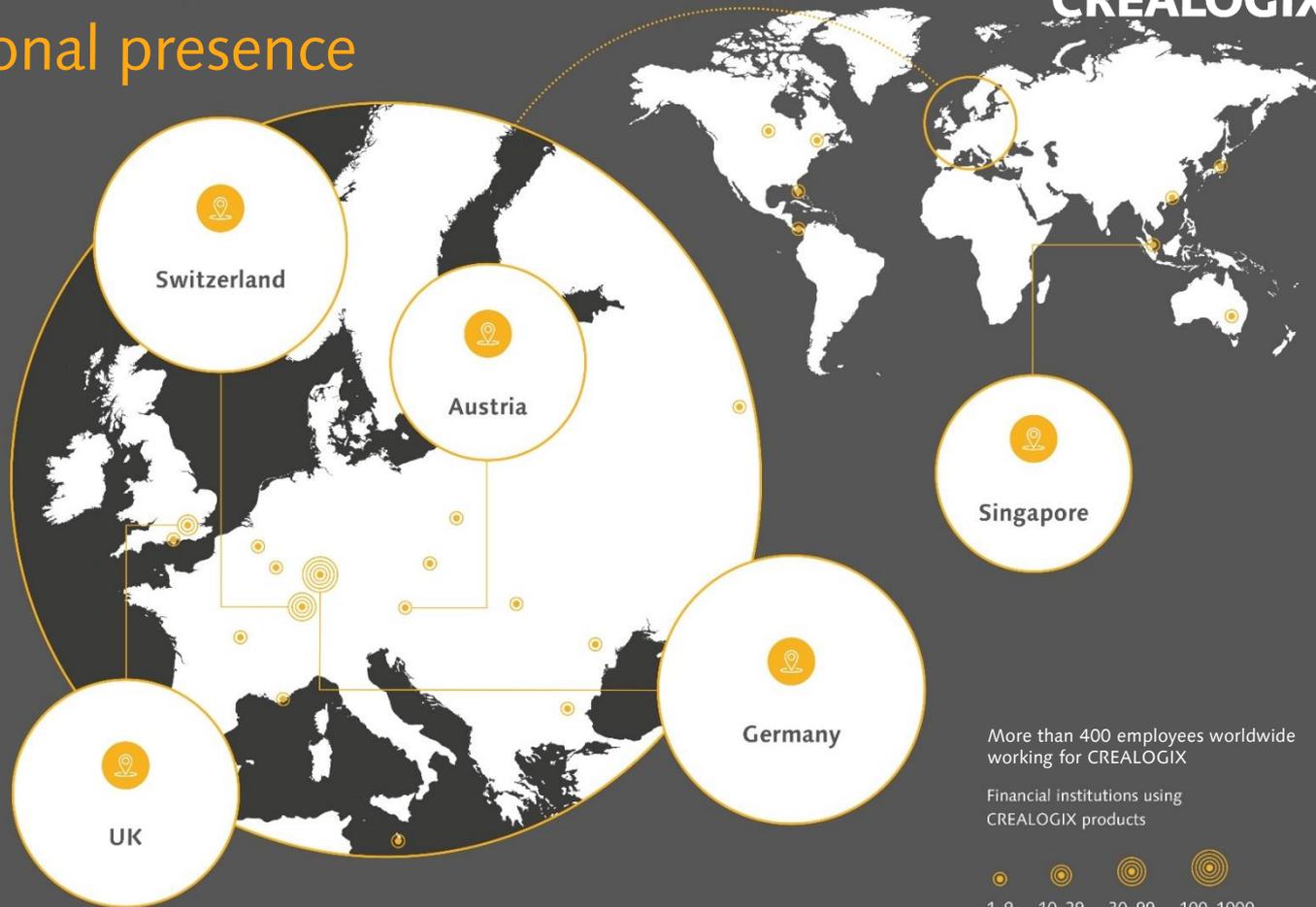
Recognized by IDC
**Leading Provider for
Mobile Banking Software Solutions**

IDC MarketScape European Mobile Banking Software Solutions



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

International presence



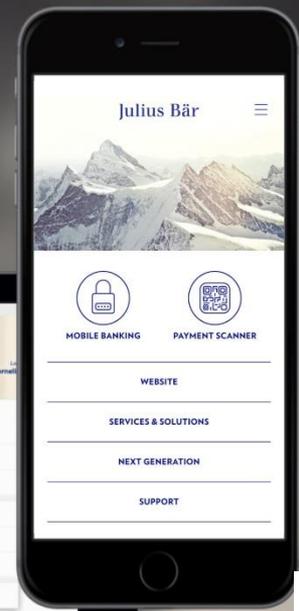
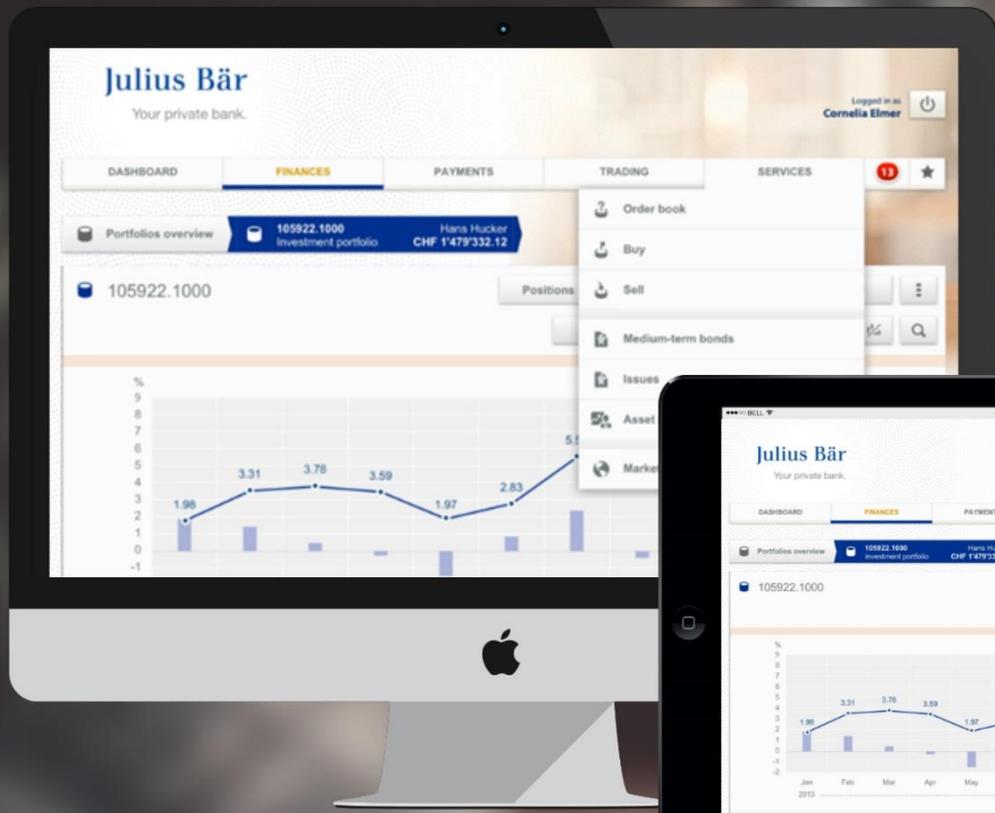
More than 400 employees worldwide working for CREALOGIX

Financial institutions using CREALOGIX products

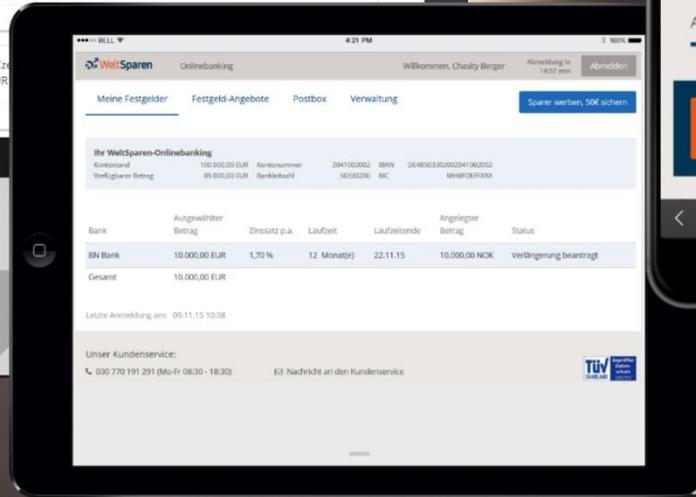
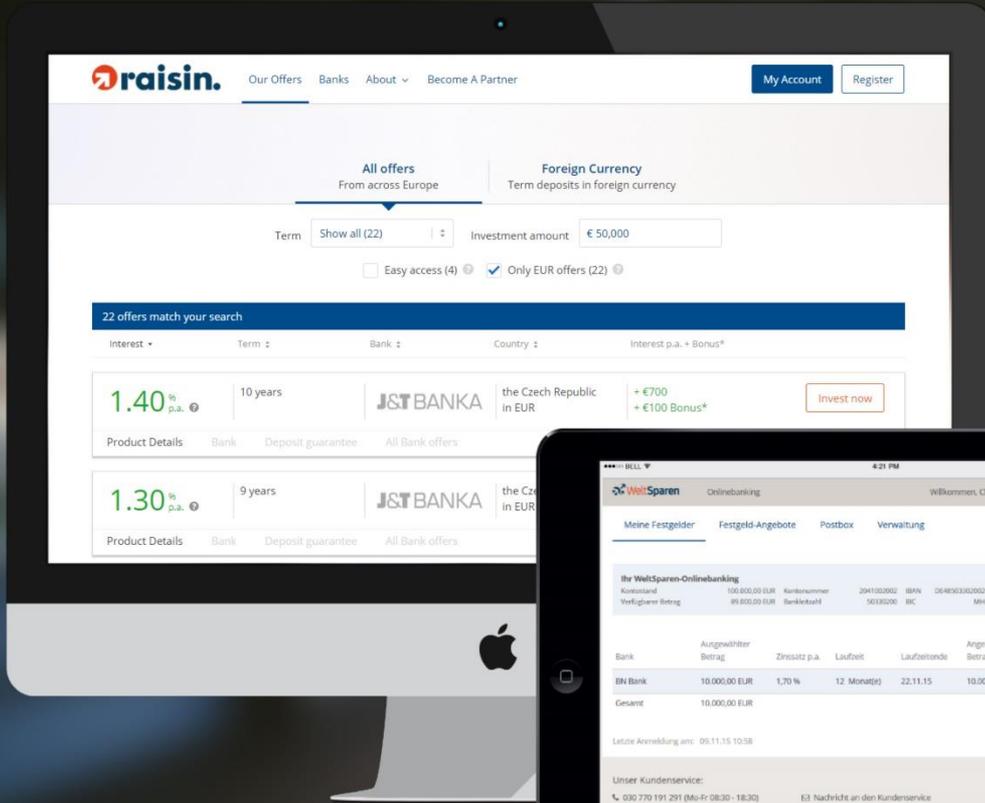


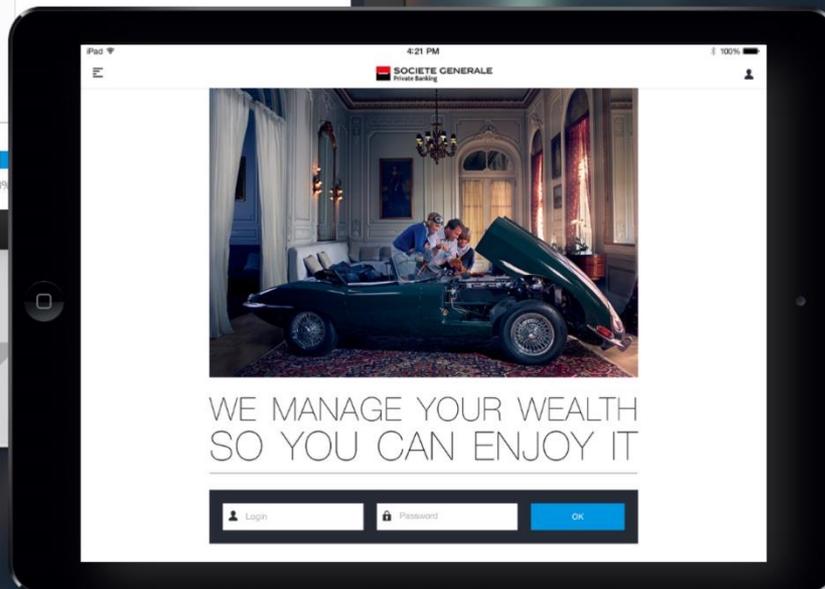
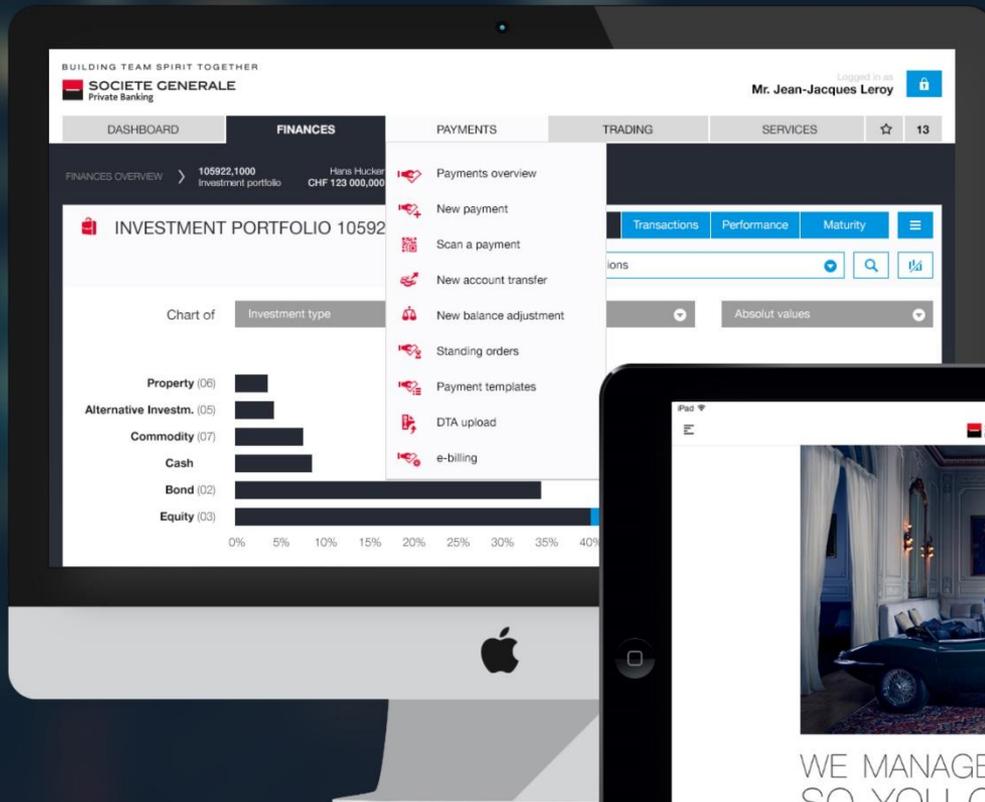
Some of our references

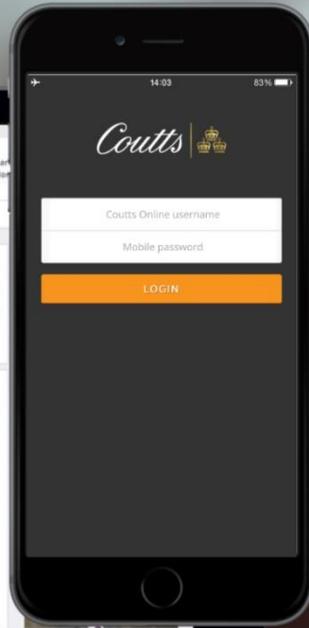
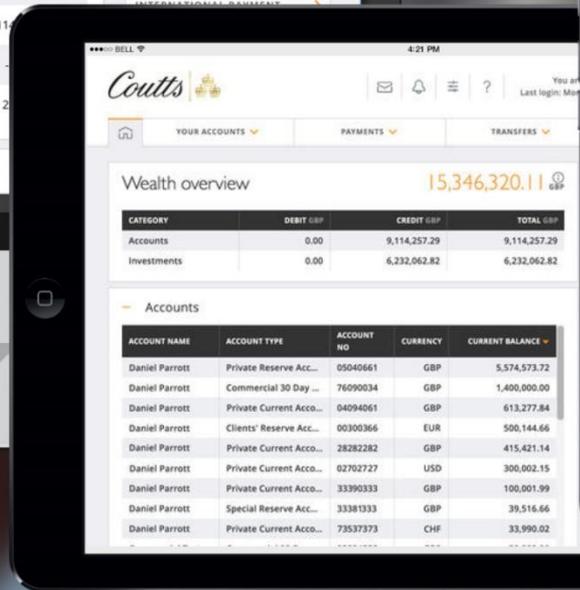
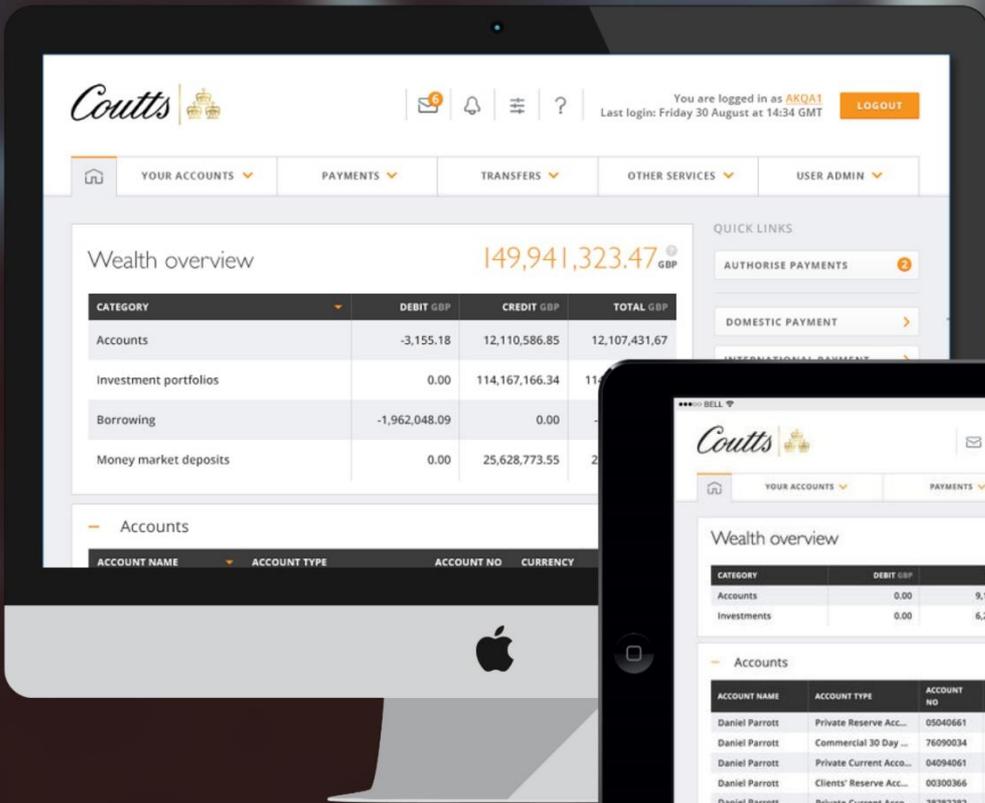




Julius Bär







Wealth overview

149,941,323.47 ^{GBP}

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 ^{GBP}

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

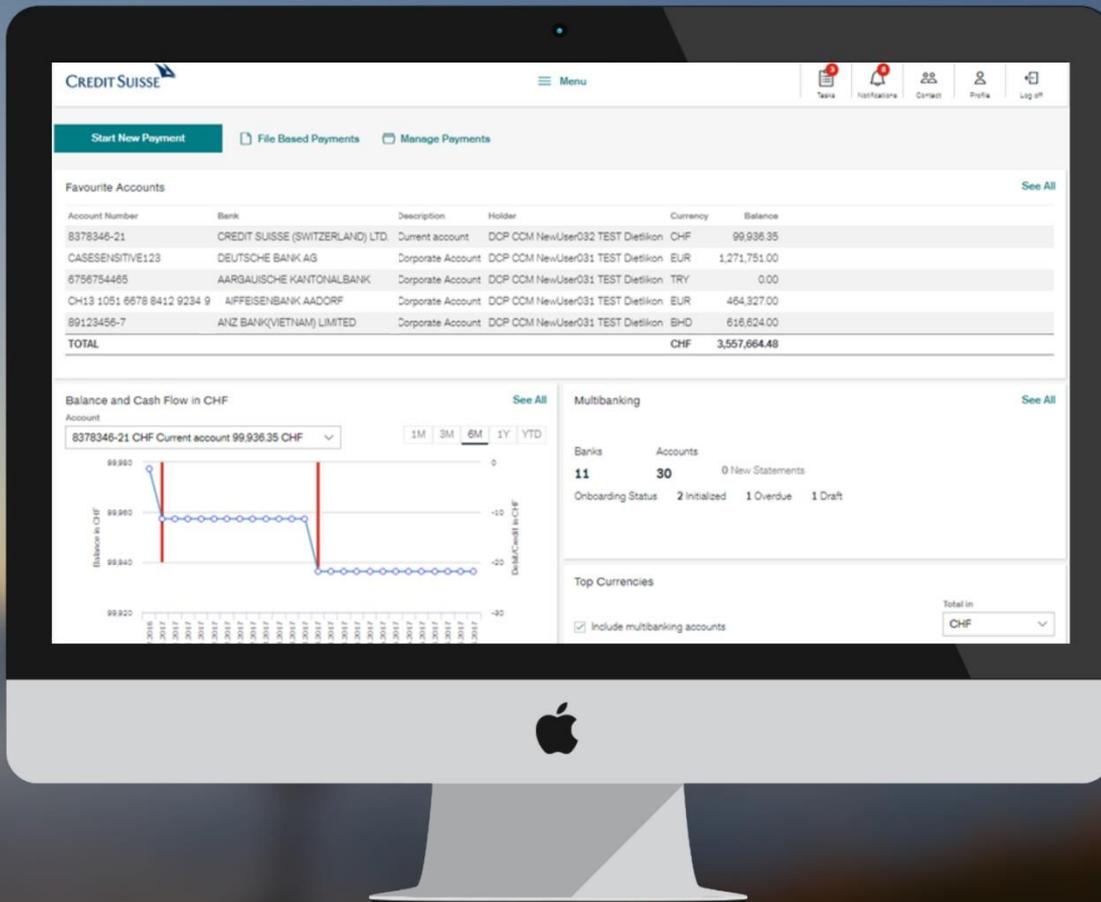
Accounts

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 Online username

Mobile password

LOGIN



A man and a woman in business attire are looking at a tablet together in an office setting. The man is on the left, wearing a blue blazer and a white shirt, and is holding the tablet. The woman is on the right, wearing a dark blue blazer, and is pointing at the tablet. The background is a blurred office environment with large windows.

2016/2017 Annual Results Facts & Figures

Key Figures 16/17

SALES

(CHF millions)

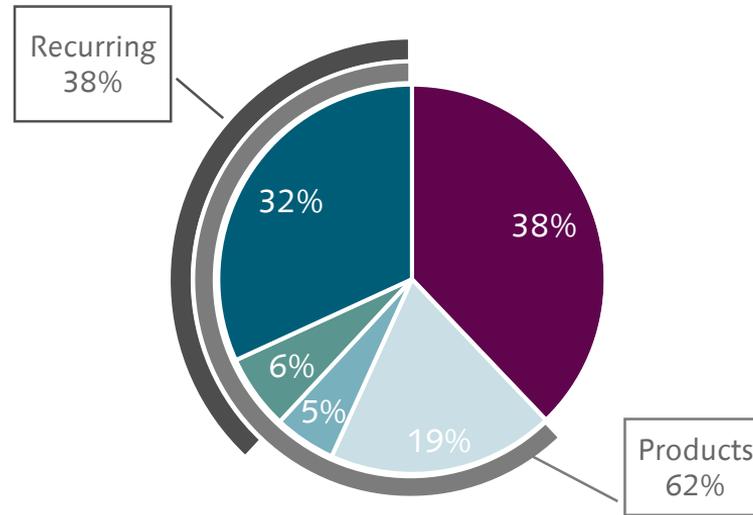
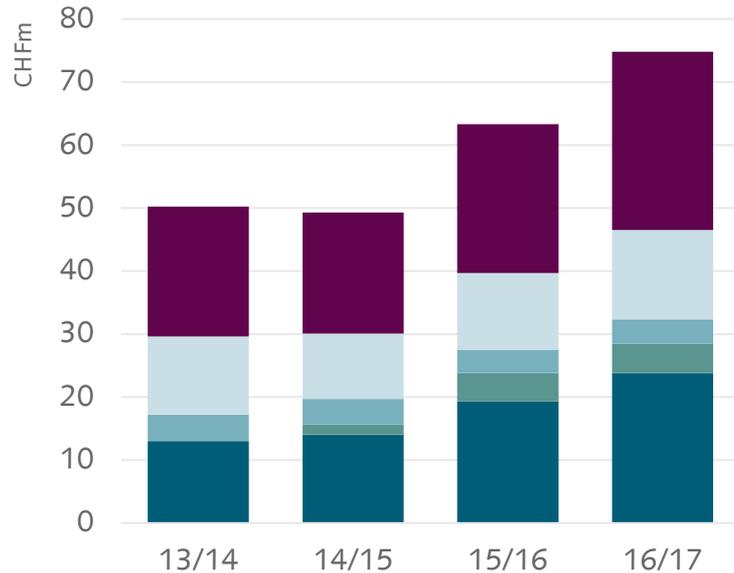


EBITDA

(CHF millions)



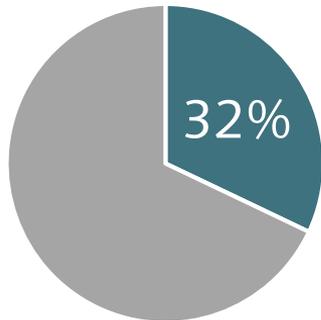
Revenue by Category: 20% Growth With Recurring Revenue in 16/17



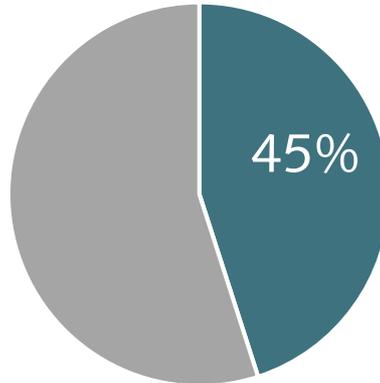
■ Services ■ Licences ■ Devices ■ SaaS/Hosting ■ Maintenance

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

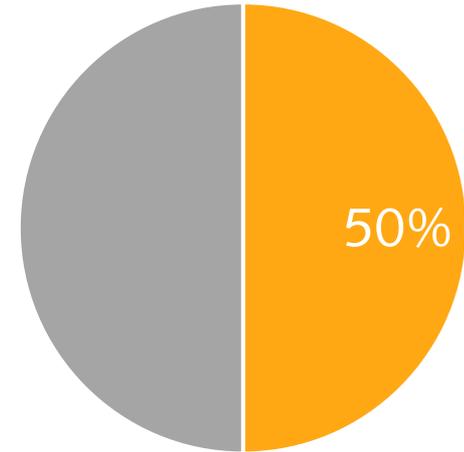
FY 14/15



FY 15/16



FY 16/17



Key Figures 16/17

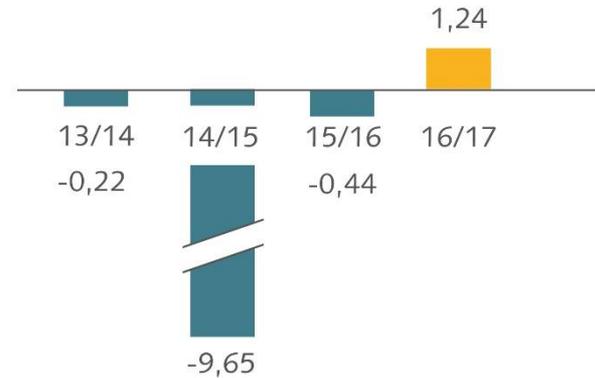
FREE CASH FLOW *

(CHF millions)



EARNINGS PER SHARE

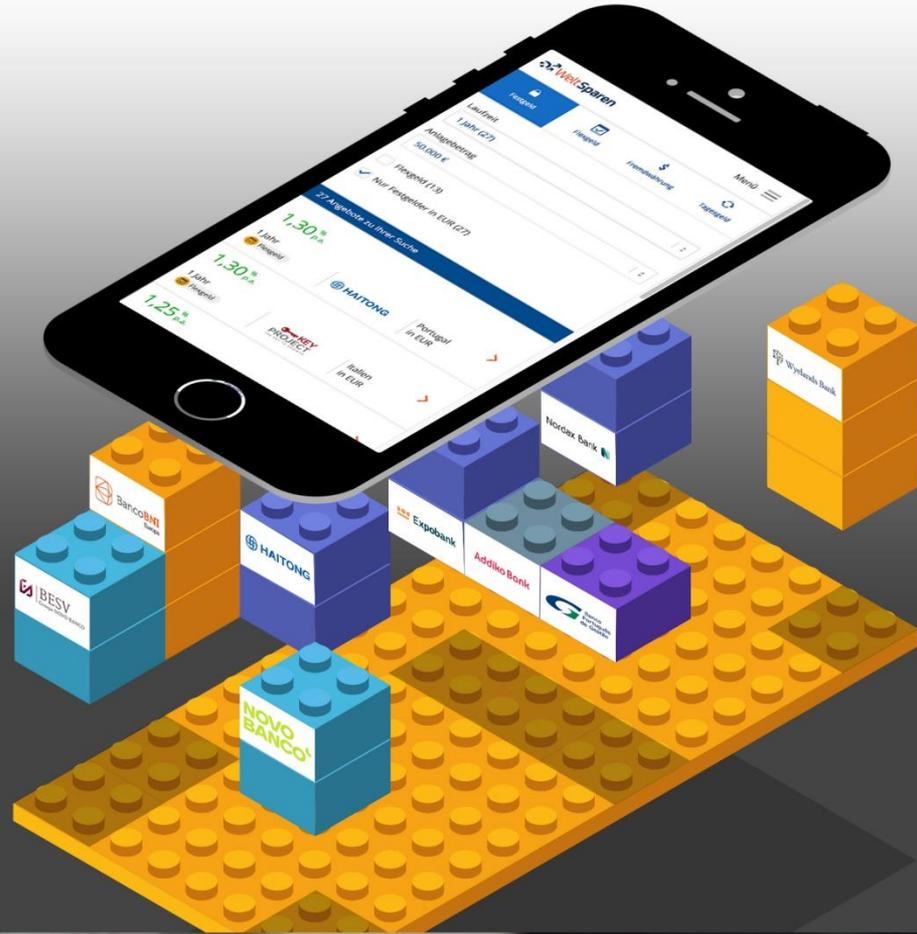
(Diluted, CHF)



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

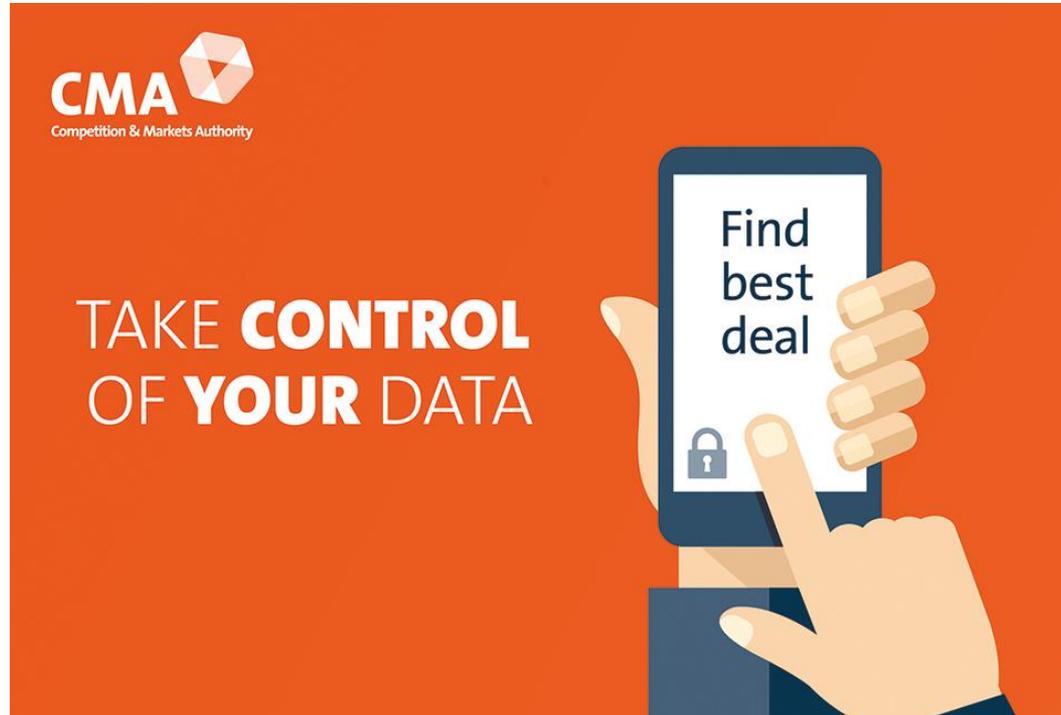


Where does Open Banking lead?



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

Where does Open Banking lead?

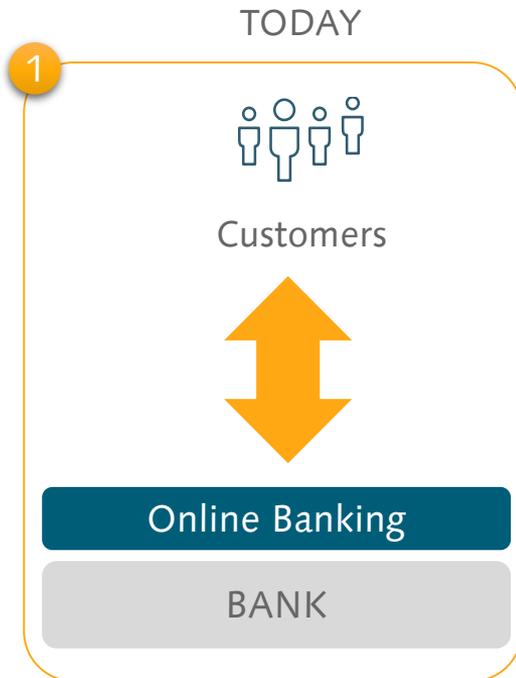


But it's only one
side of the coin...
...Because
Open Banking is
a two-way road!



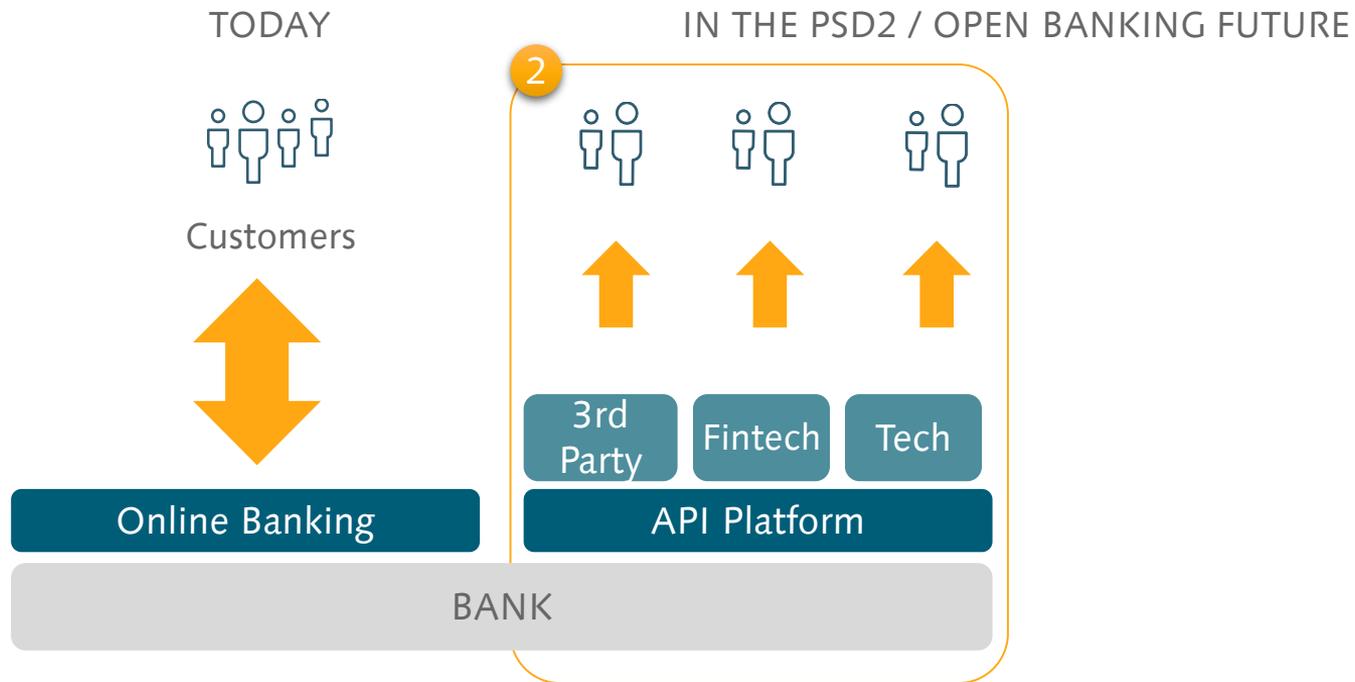
Evolution towards «two-way» Open Banking:

1) The situation today

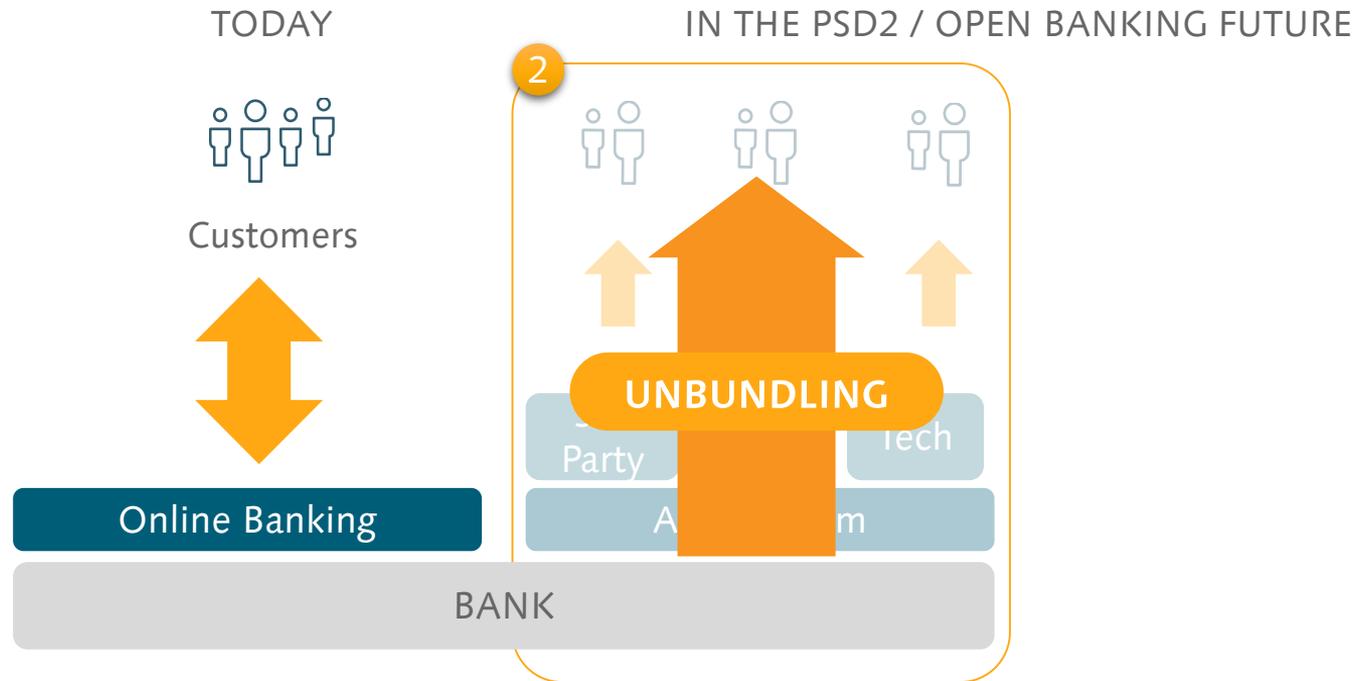


Evolution towards «two-way» Open Banking:

2) «Please help to build the ecosystems of others»

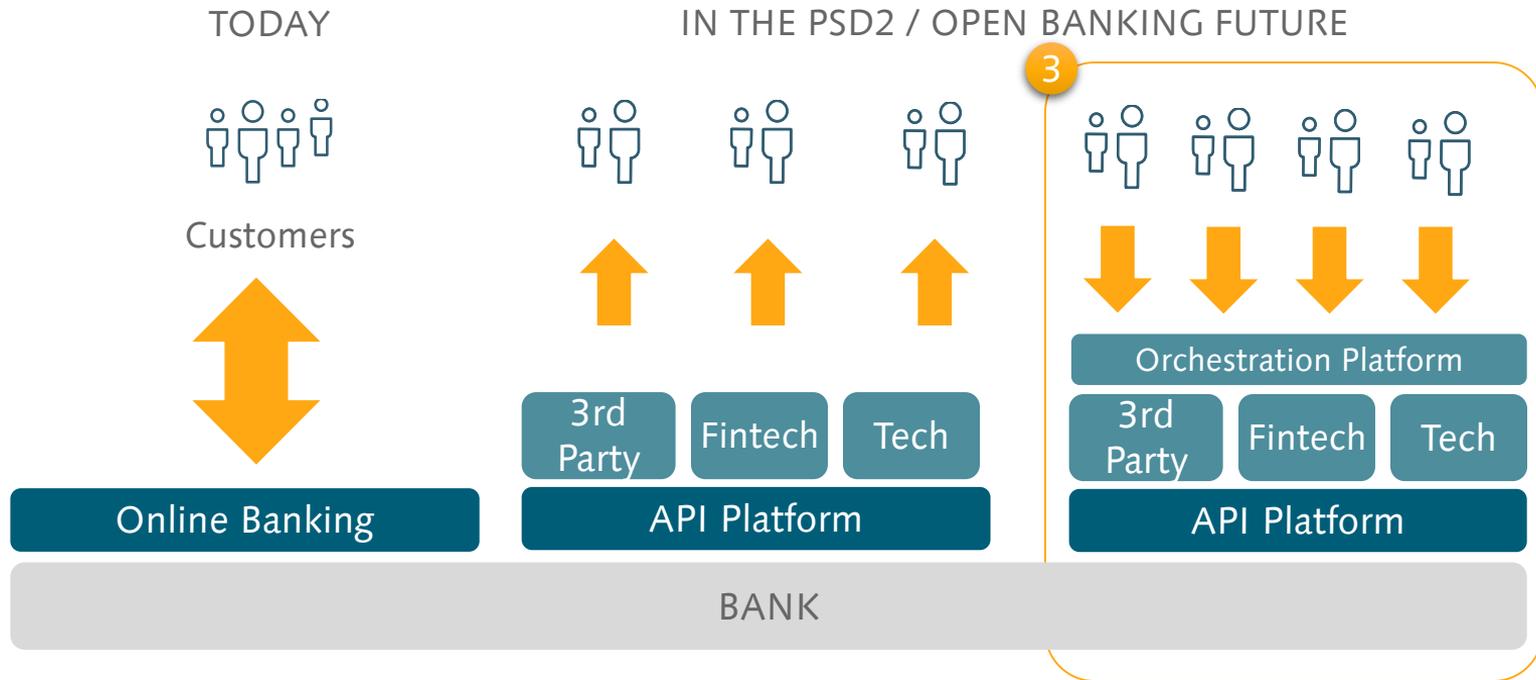


Evolution towards «two-way» Open Banking: 2) «Please help to build the ecosystems of others»

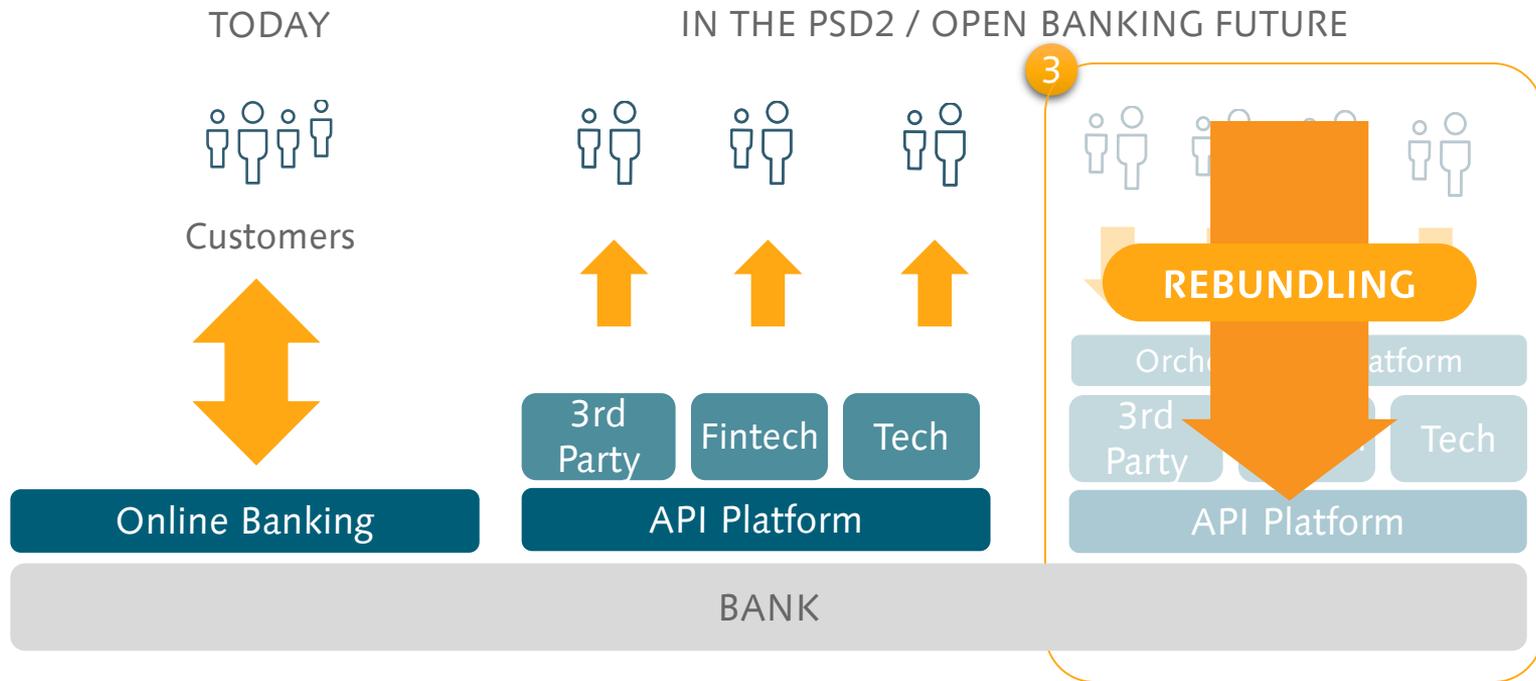


Evolution towards «two-way» Open Banking:

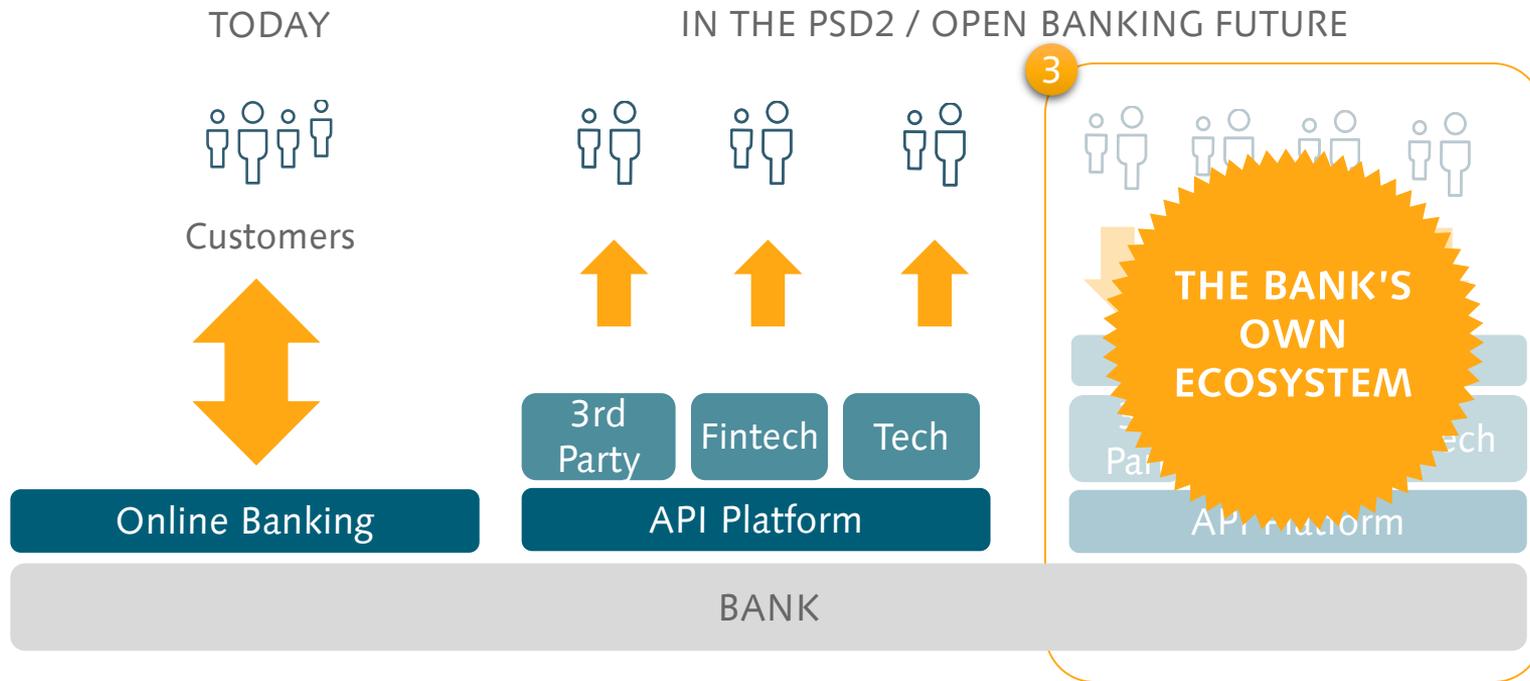
3) «Act! Build your own ecosystem for your clients»



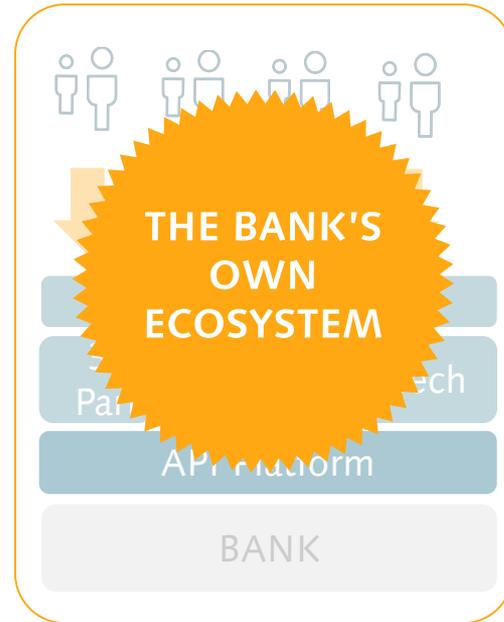
From Unbundling to Rebundling



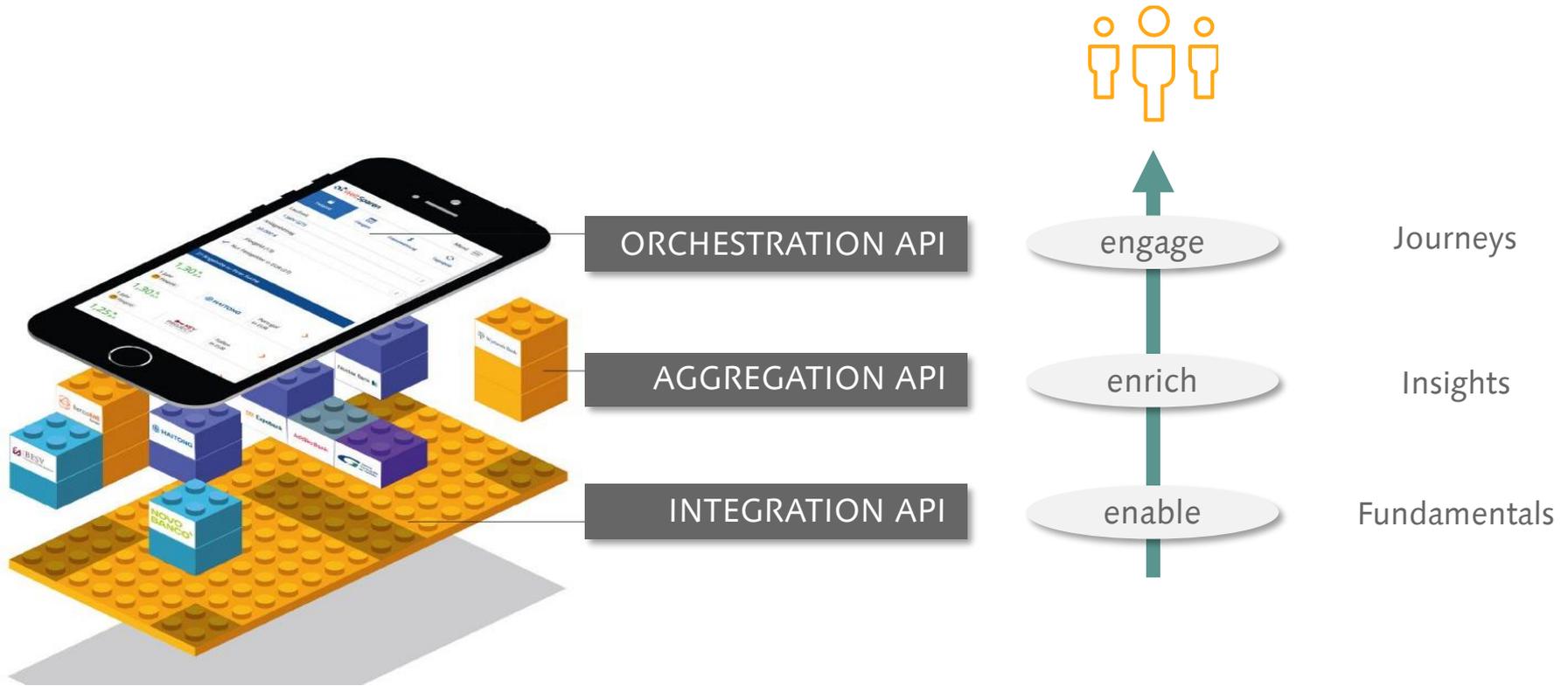
Evolution towards «two-way» Open Banking: Build your own ecosystem



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



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





Outlook

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



Let's get
DIGITAL

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

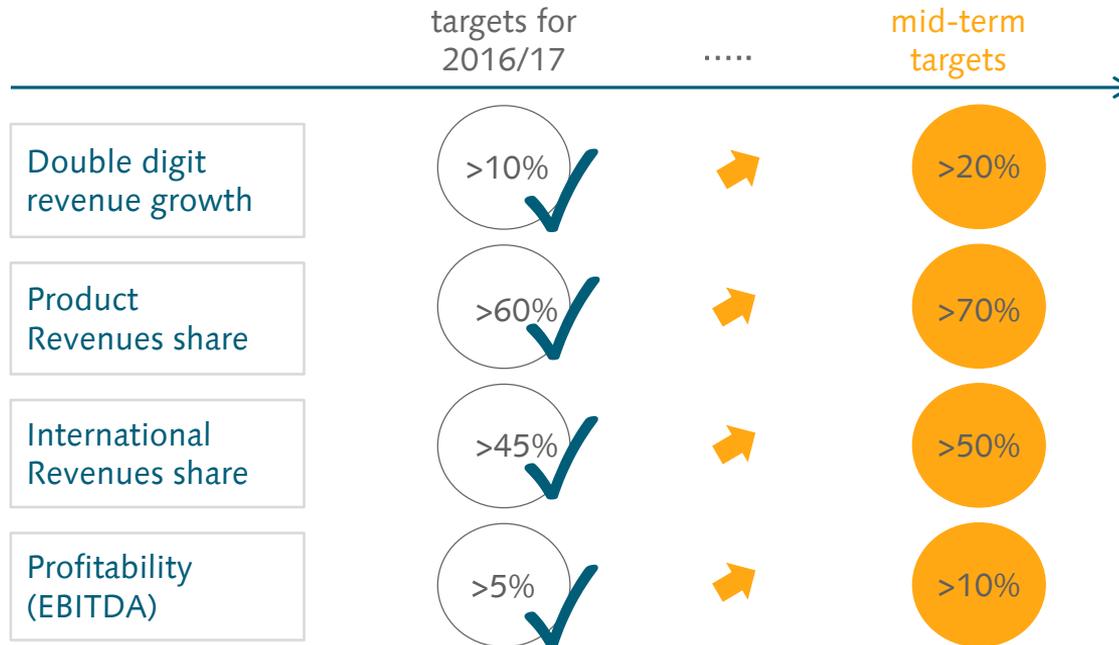
DIGITAL creates a tectonic shift in budgets which spurs our business

DIGITAL BUSINESS TRANSFORMATION

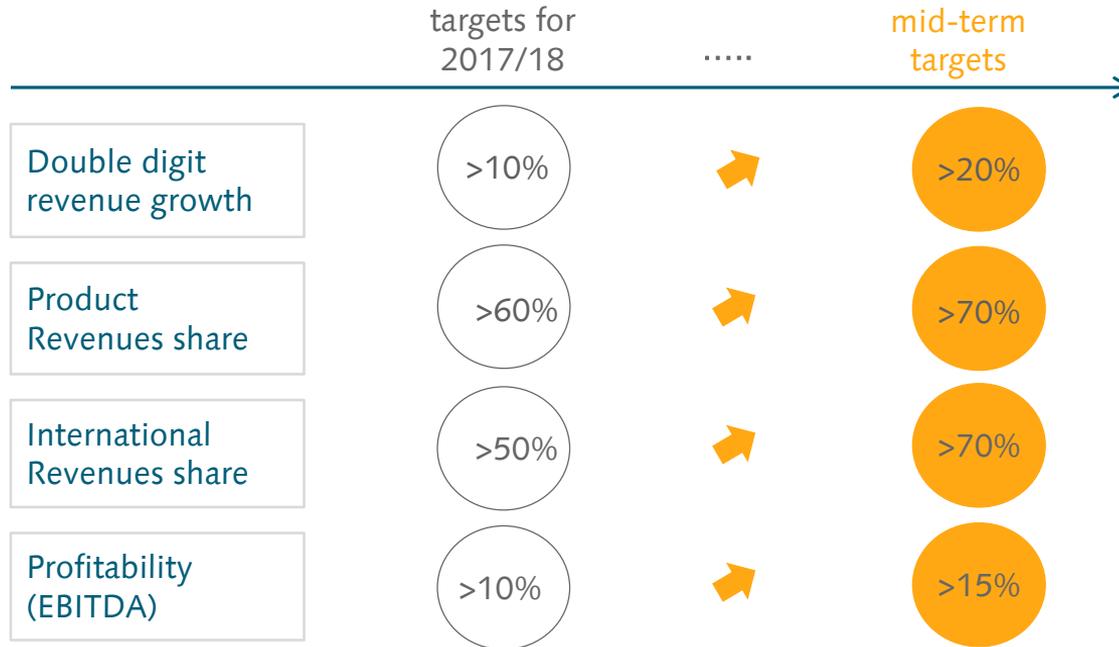


Gartner

CREALOGIX plans further growth



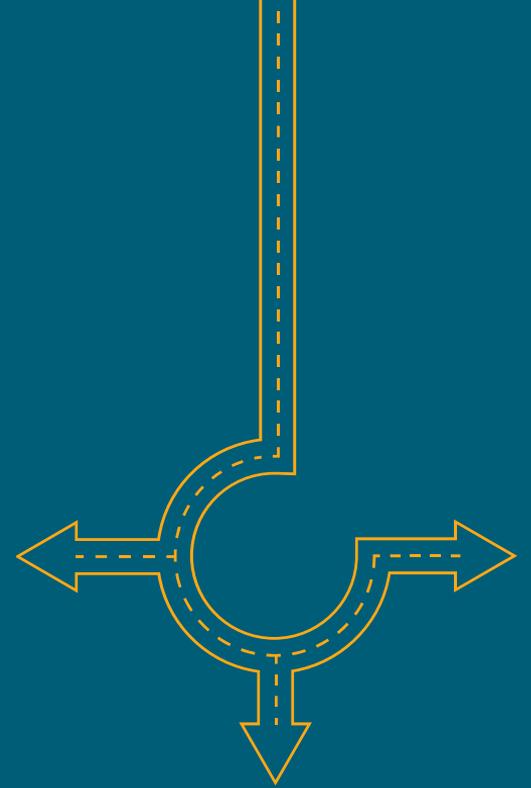
CREALOGIX plans further growth



Open minds, new ways



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



#DigitalBankingHub

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