



# CREALOGIX Group

2017/2018 Half-Year Results

20 March 2018

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A close-up photograph of a person in a white shirt and dark tie holding a smartphone over a payment terminal. The background is a blurred cafe setting with a coffee cup on a saucer. A dark grey rectangular box with a thin orange underline is positioned on the left side of the image, containing the text 'CREALOGIX at a Glance'.

## CREALOGIX at a Glance

# HALF-YEAR RESULTS 2017/2018 KEY FACTS

## KEY ACHIEVEMENTS



Revenue growth of 11% (8% in local currency)



Profitability (EBITDA) at 11%



Share of international sales increased to 58%

January 2018 update:

**“Gateway to the Middle East”**

CREALOGIX acquires  
Barcelona-based fintech  
player Innofis

## FUTURE'S «TWO WAY» OPEN BANKING

1

### From Online Banking ...

Banks offer their customers digital services on their online platforms. The classic 1:1- interaction between customer and bank remains. Political novelties (i.e. PSD2) change this approach.

2

### ... to Open Banking ...

Banks open their platforms to the outside world. Over APIs, they offer third parties an electronic data exchange. This results in an unbundling-effect, since third parties service the bank customers, not the bank itself.

3

### ... to the Bank's own Ecosystem.

Over an orchestration platform however, banks can rebundle third party offers seamlessly into their own portfolio. They build a highly attractive customer-oriented financial ecosystem and strengthen customer loyalty.

# CREALOGIX AND ITS CUSTOMERS:

«Fast Forward» to next generation Digital Banking

**Platform to Create Outstanding User Experiences**



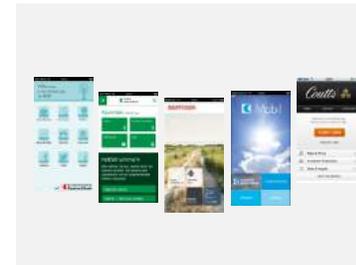
**State of the Art (Mobile) Technology**



**Orchestration Hub for the Composable Bank**



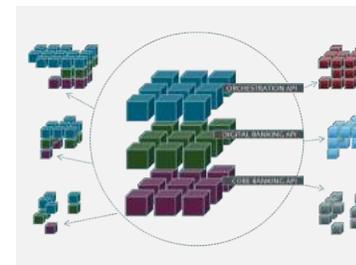
**Differentiation & Innovation Engine**



**Secured, Personalised Collaboration & Communication**



**API-based Open Banking Architecture for Ecosystem Build-up**





*With the Open Banking Platform from CREALOGIX, we could build a wide range of services and provide a large number of customers with investment products that meet their individual demands.*



~ Dr. Gerhard Köstler, CTO Raisin GmbH – on the CREALOGIX Digital Banking solutions

# AN AWARD WINNING PERFORMANCE...



## Goodacre's Systems in The City

Best Online Development for the Secure Client Portal with outstanding user experience within the mobile app

July 2017



## IDC Fintech Rankings 2017

once again in **IDC Financial Insights' Fintech100 Rankings**

#84 (previous year #94)

September 2017



## Brandon Hall Group Excellence in Learning Award

Best Advance "Crime in the City" Compliance Training for UBS

September 2017

# AN AWARD WINNING PERFORMANCE...



## Wealth & Finance 2017 Fintech Awards

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

September 2017



## Brandon Hall Group Excellence in Learning Award

Best Advance in Emerging Learning Technology for "Spexian Artificial Intelligence"

December 2017



## The Banking Technology Awards 2017

CREALOGIX has been named as Best digital channels banking system provider at **The Banking Technology Awards 2017**

December 2017

# AN AWARD WINNING PERFORMANCE...



## TOP 25 Fintech Companies 2017 in APAC Region

CREALOGIX recognised as one of the TOP 25 FinTech companies in APAC region.

**APAC CIO Outlook  
TOP 25 FINTECH  
COMPANIES 2017**

December 2017



## ASIAN PRIVATE BANKER

elected CREALOGIX "Best Mobile/ Tablet App Developer" in Asia as part of the "Technology Award 2017"

February 2018



## The bobsguide

named CREALOGIX in the Top 10 of "30 asset management software and solutions to watch in 2018"

February 2018

# THE HUB ENABLES AN AWARD WINNING PERFORMANCE...

**CREALOGiX**

**IDC**  
Analyze the Future

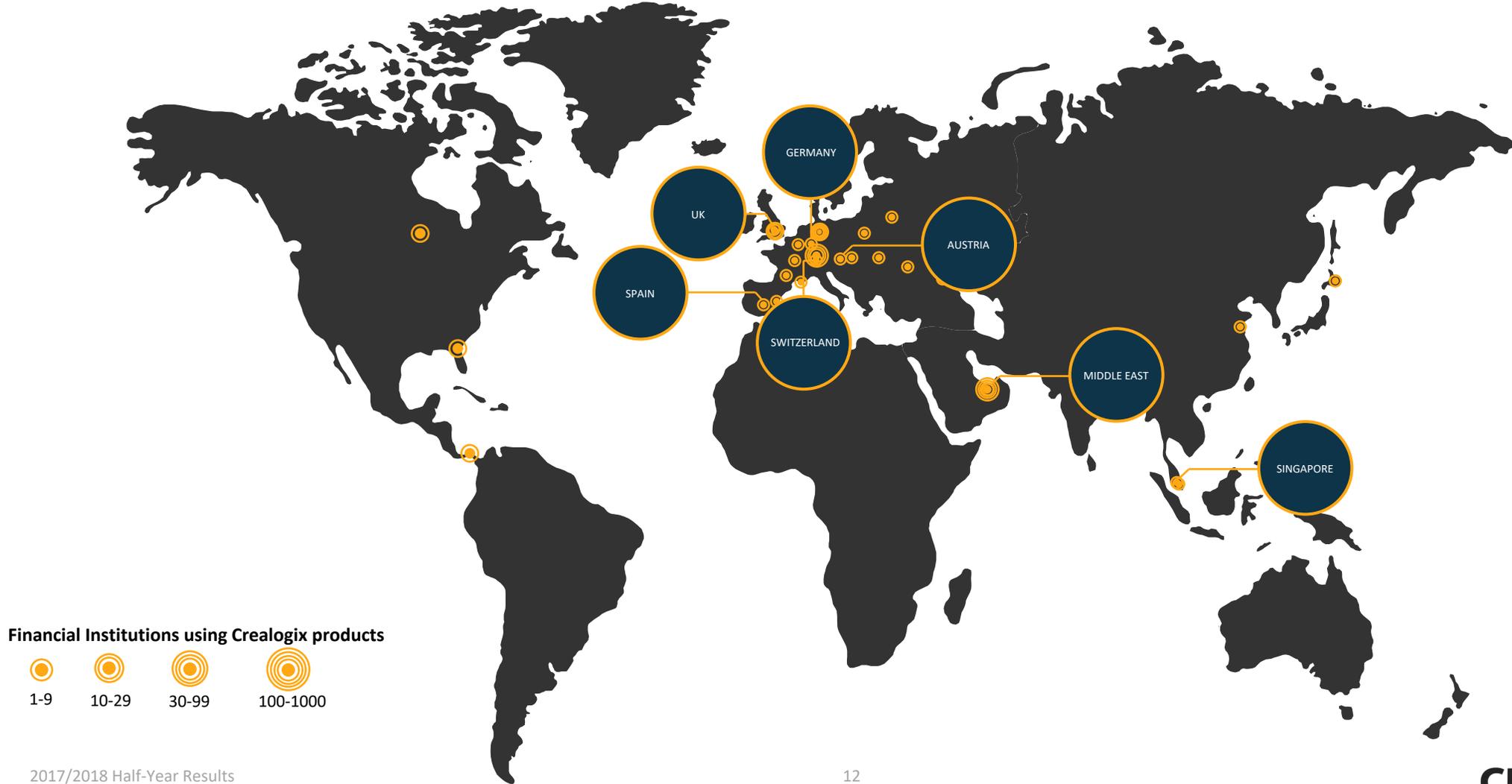
Recognized by IDC  
**Leading Provider for  
Mobile Banking Software Solutions**

IDC MarketScape European Mobile Banking Software Solutions



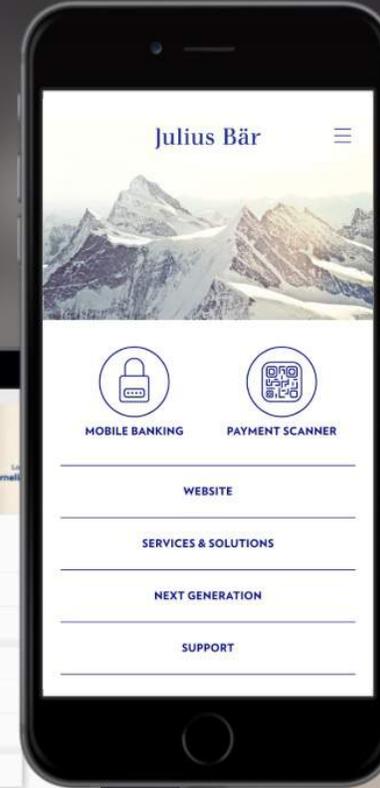
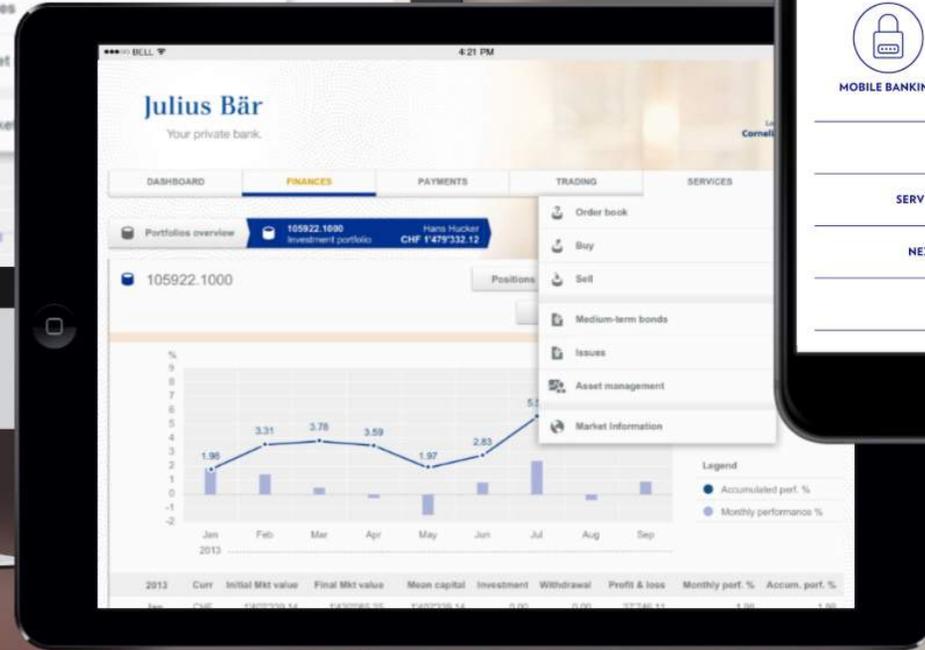
Quelle: IDC MarketScape – European Mobile Banking Software Solutions 2017 Vendor Assessment

# INTERNATIONAL PRESENCE

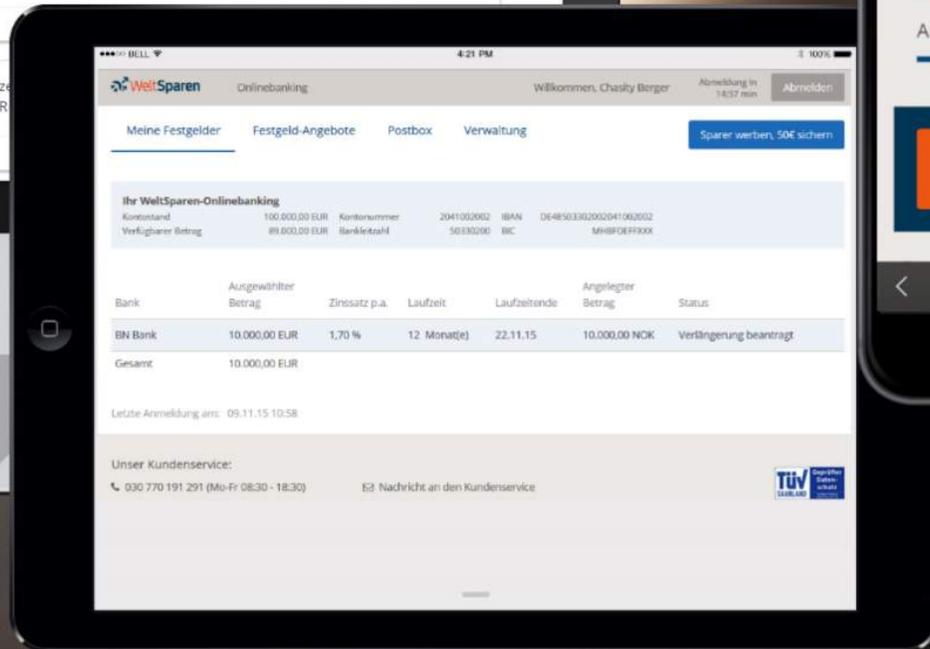
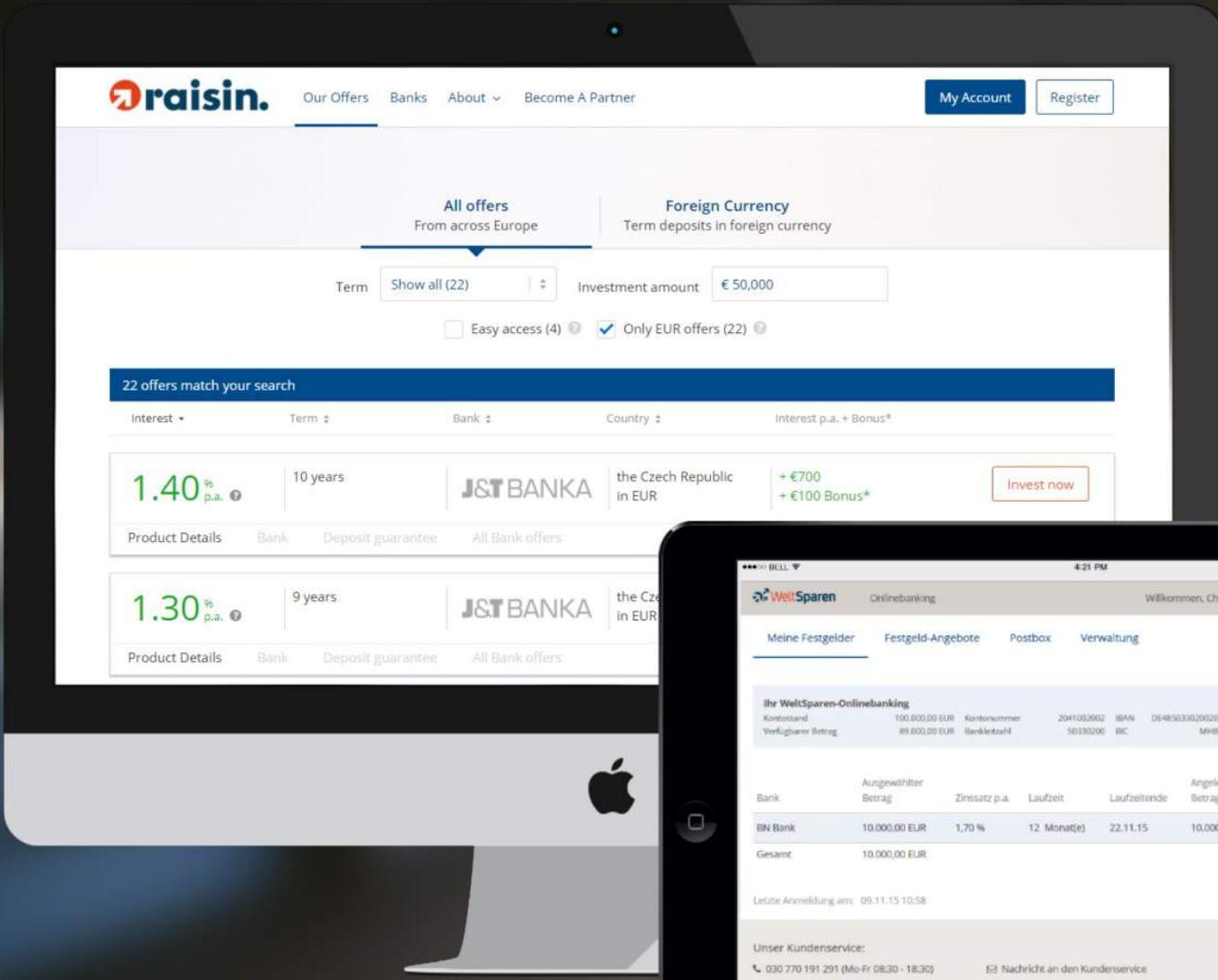


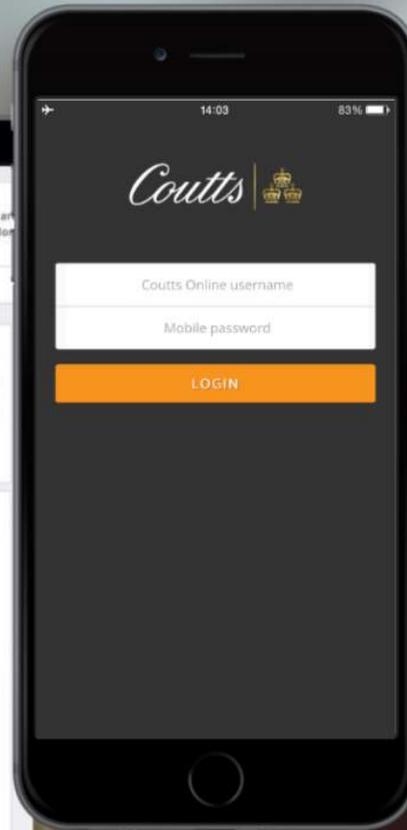
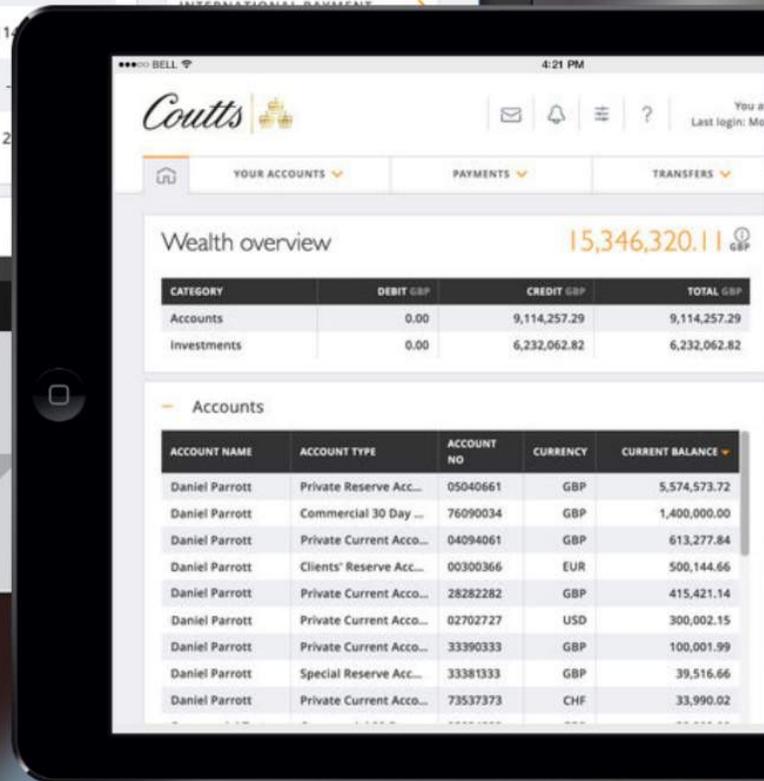
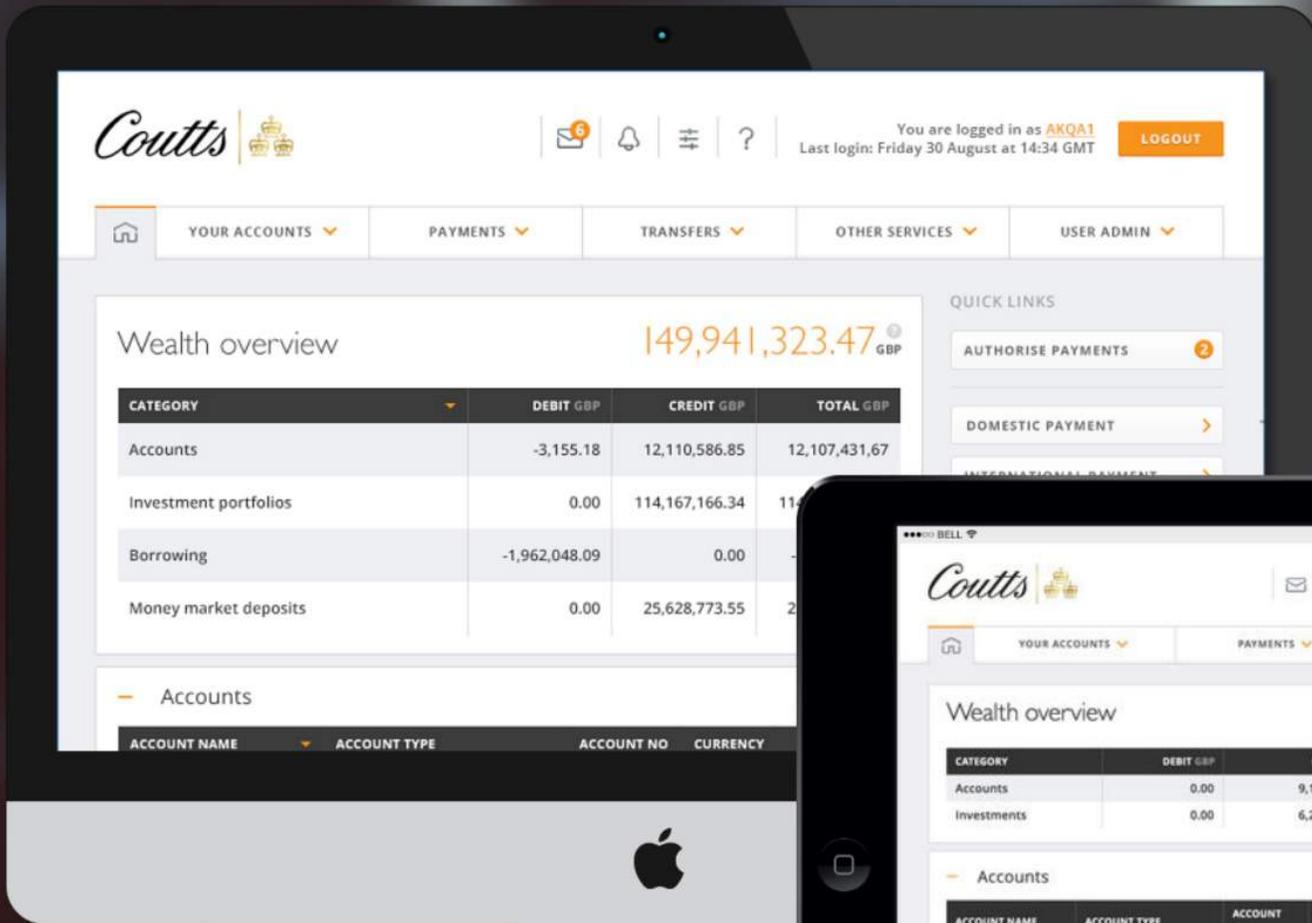
# SOME OF OUR REFERENCES

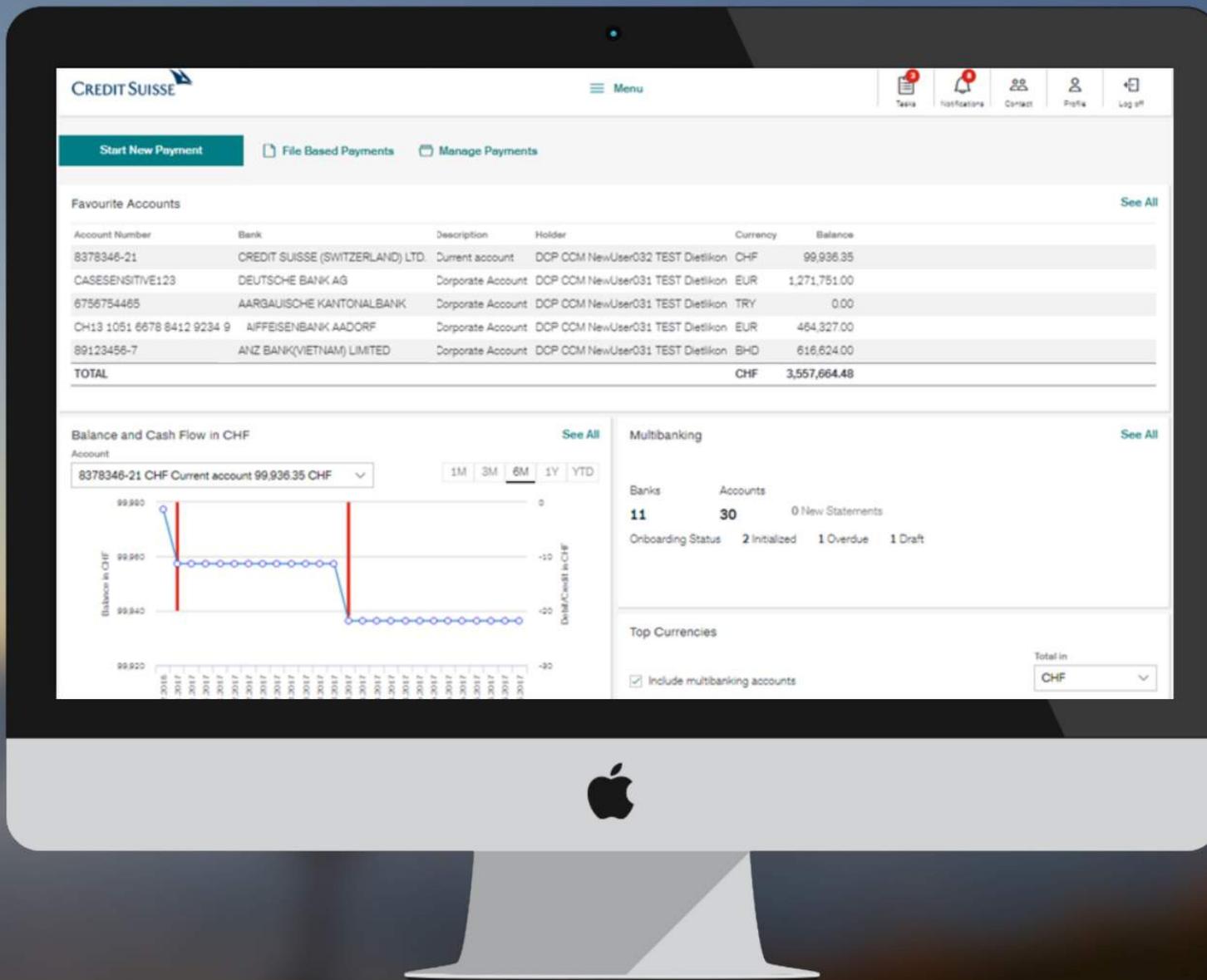




Julius Bär







[Start New Payment](#) [File Based Payments](#) [Manage Payments](#)

Favourite Accounts See All

Account Number	Bank	Description	Holder	Currency	Balance
8378346-21	CREDIT SUISSE (SWITZERLAND) LTD.	Current account	DCP CCM NewUser032 TEST Dietikon	CHF	99,936.35
CASESENSITIVE123	DEUTSCHE BANK AG	Corporate Account	DCP CCM NewUser031 TEST Dietikon	EUR	1,271,751.00
6756754465	AARGAUISCHE KANTONBANK	Corporate Account	DCP CCM NewUser031 TEST Dietikon	TRY	0.00
CH13 1051 6678 8412 9234 9	AIFFEISENBANK AADORF	Corporate Account	DCP CCM NewUser031 TEST Dietikon	EUR	464,327.00
89123456-7	ANZ BANK(VIETNAM) LIMITED	Corporate Account	DCP CCM NewUser031 TEST Dietikon	BHD	616,624.00
<b>TOTAL</b>				<b>CHF</b>	<b>3,557,664.48</b>

Balance and Cash Flow in CHF See All



Multibanking See All

Banks: 11 Accounts: 30 0 New Statements

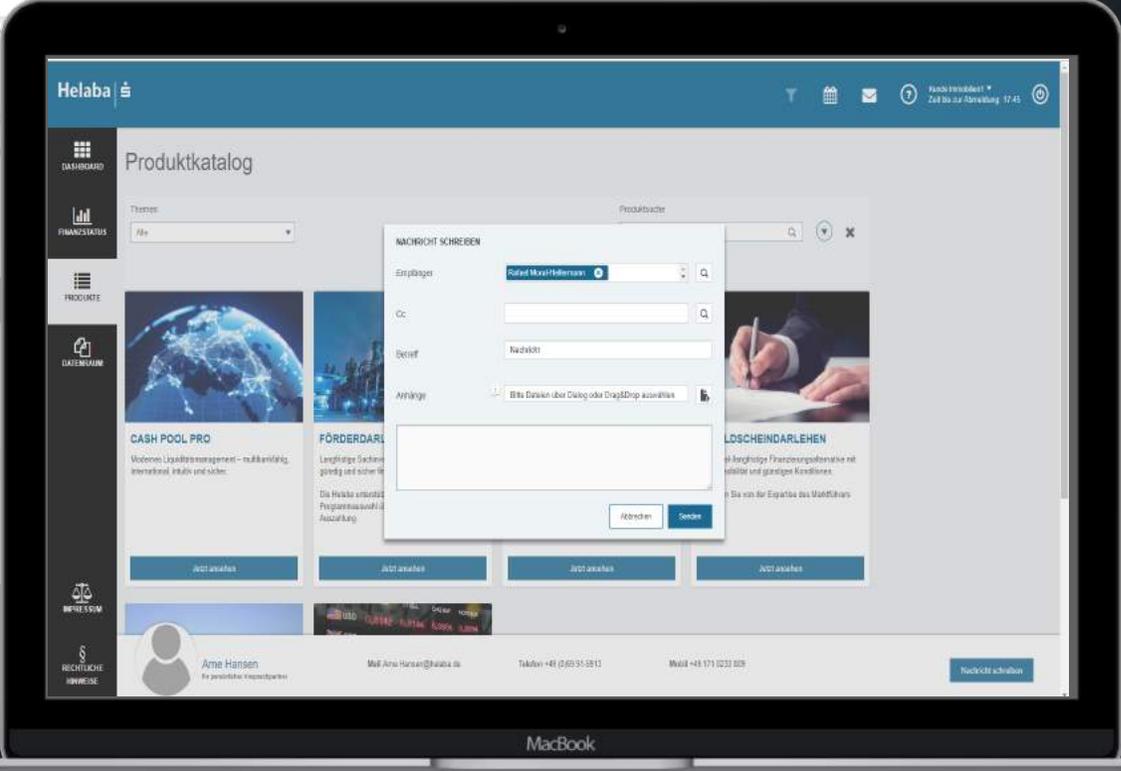
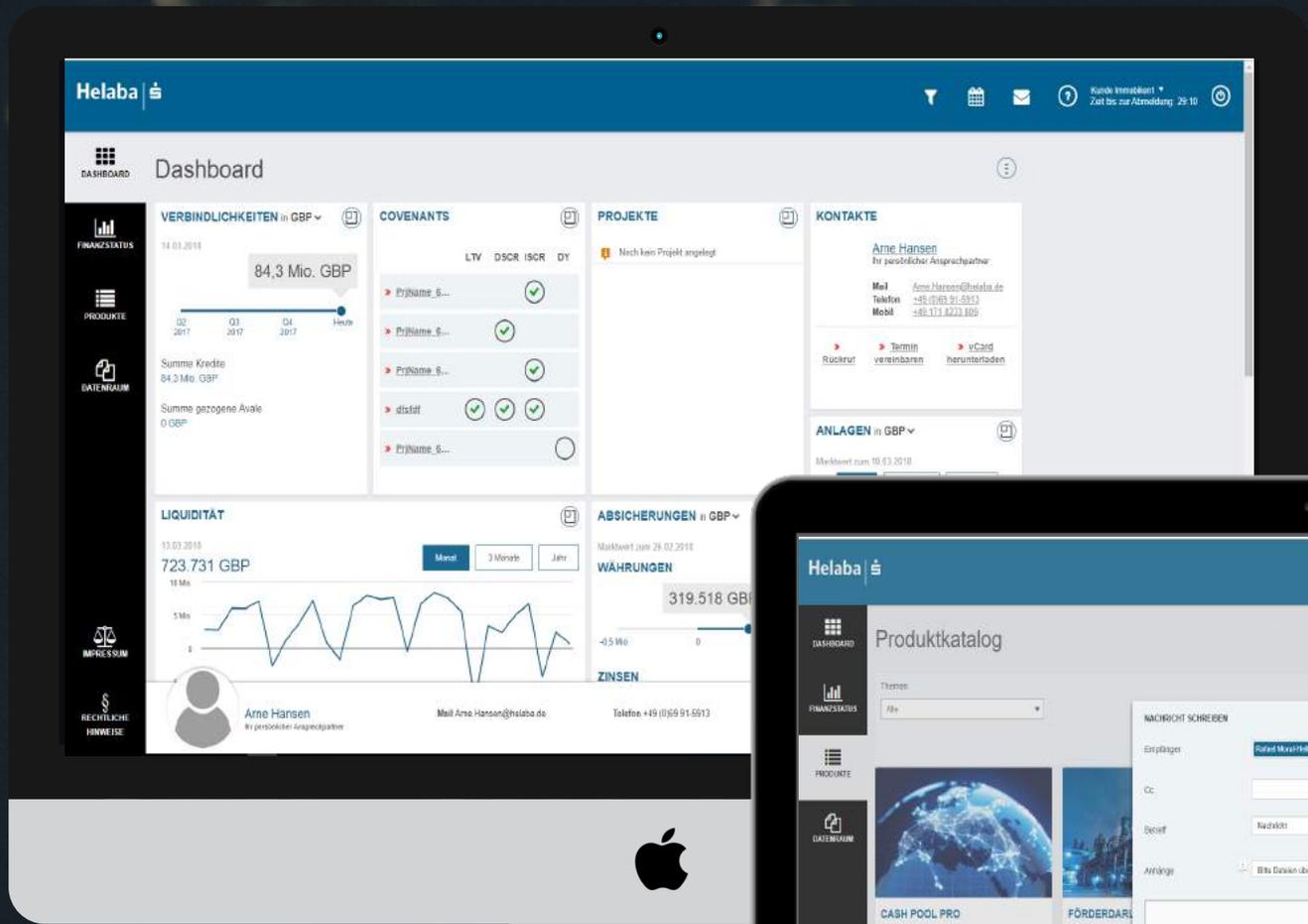
Onboarding Status: 2 Initialized 1 Overdue 1 Draft

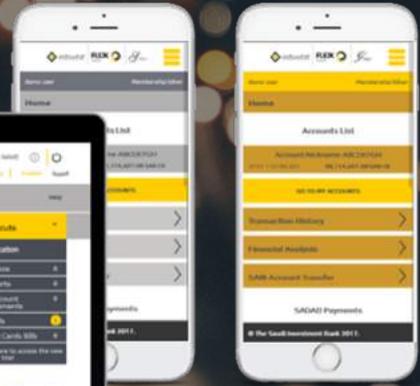
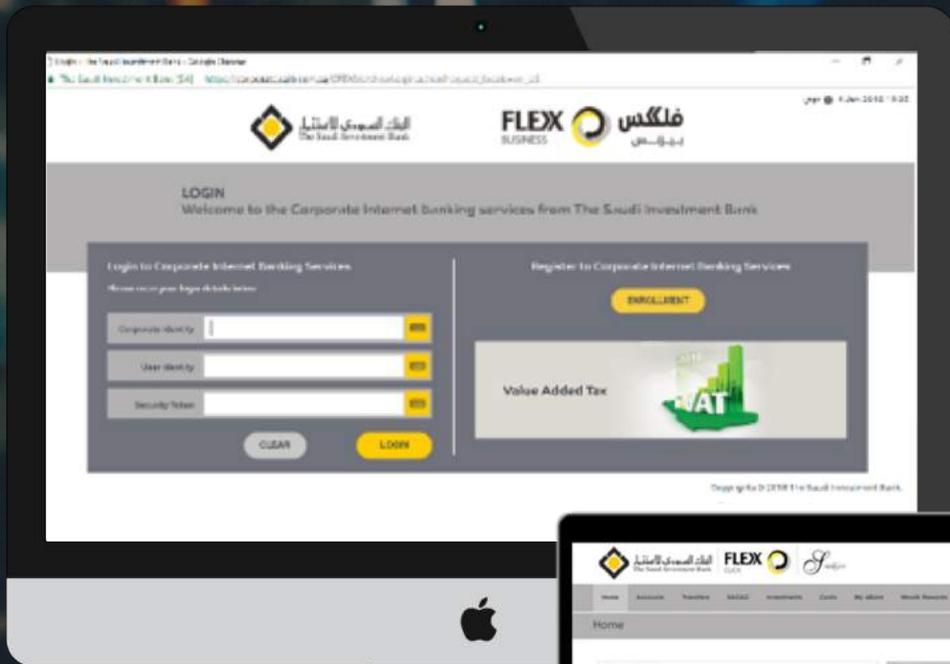
Top Currencies

Include multibanking accounts

Total in: CHF







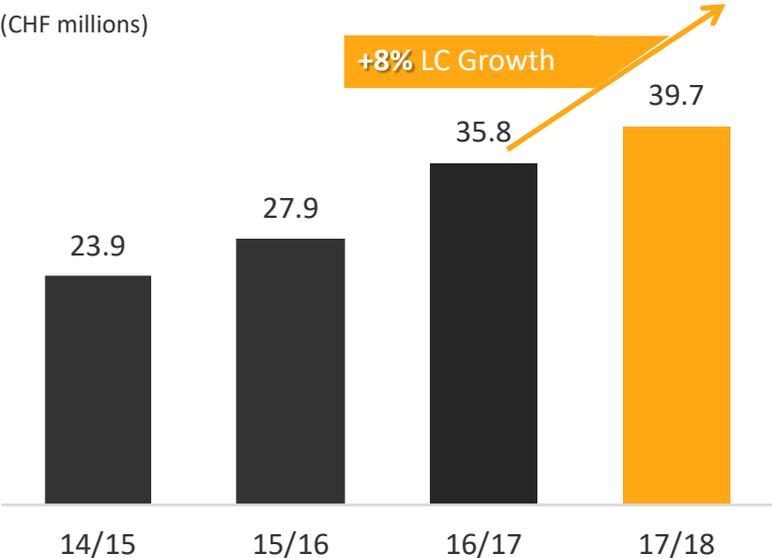
An aerial view of the London skyline at sunset. The sun is low on the horizon, casting a golden glow over the city. The sky is filled with large, white, fluffy clouds. In the foreground, a semi-transparent dark grey box contains the text '2017/2018 HYR Facts & Figures' in white, bold, sans-serif font. A thin orange horizontal line is positioned below the text. The background shows a dense urban landscape with various buildings, including several prominent skyscrapers like The Shard, the Gherkin, and the Walkie-Talkie. The overall atmosphere is warm and dramatic.

## 2017/2018 HYR Facts & Figures

# KEY FIGURES 2017/2018 HALF-YEAR RESULTS

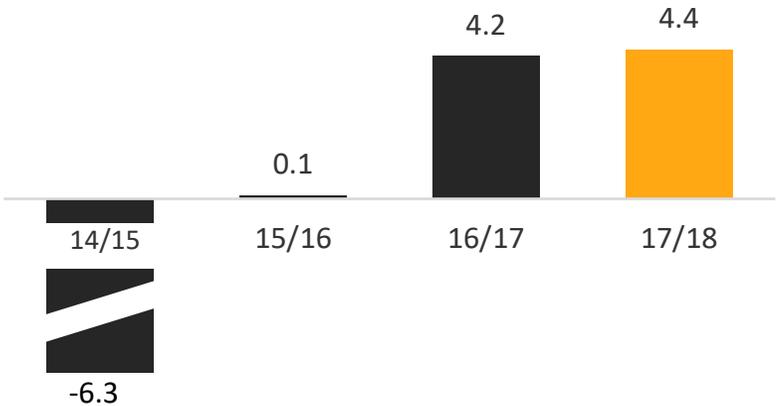
## SALES

(CHF millions)



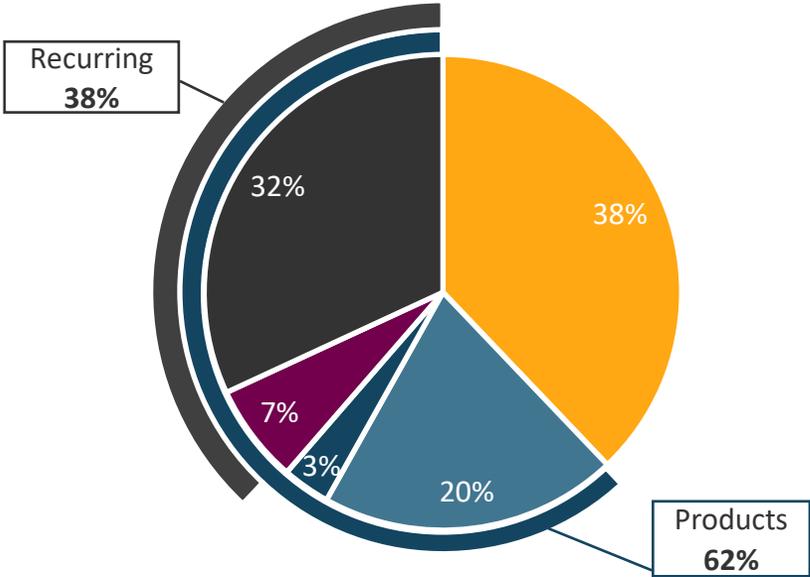
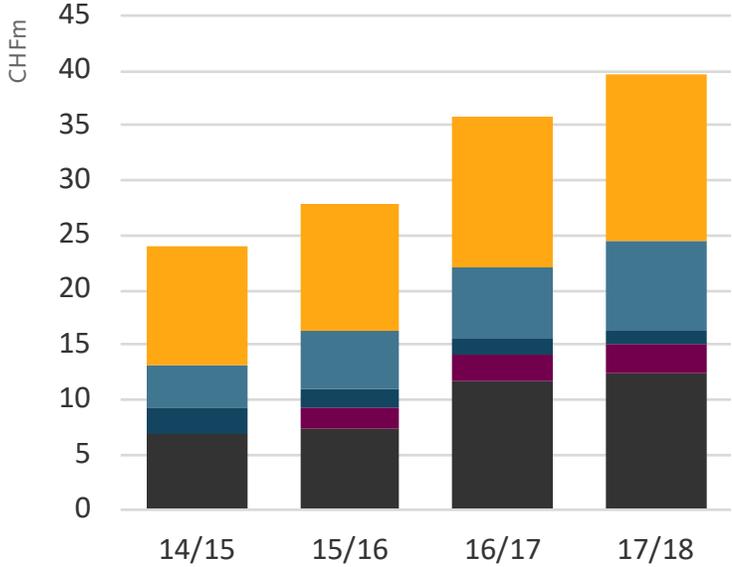
## EBITDA

(CHF millions)



# REVENUE BY CATEGORY:

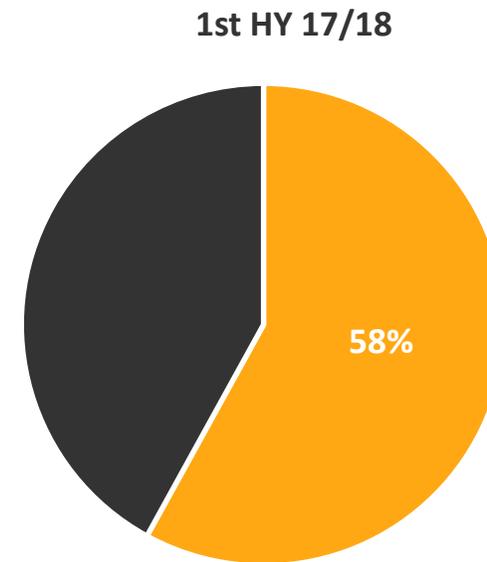
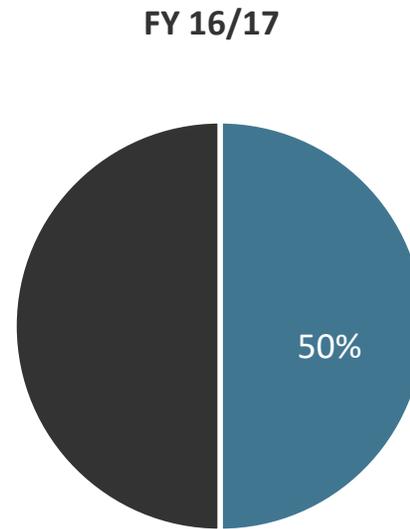
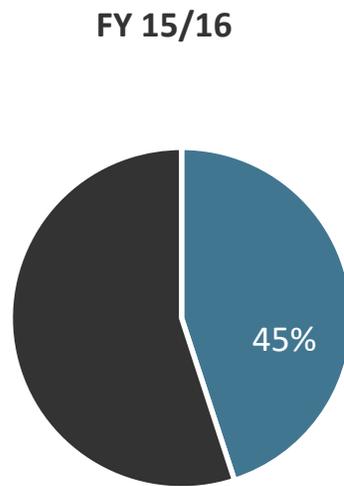
11% Growth with Recurring Revenue in the first half year 2017/2018



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

# SALES BY GEOGRAPHY:

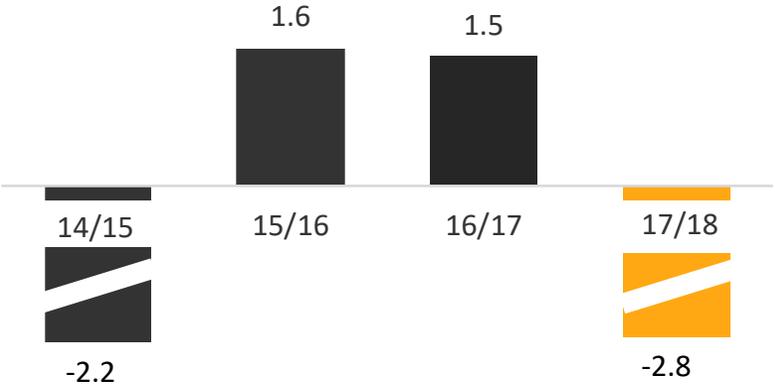
Share of international sales has increased to 58% in the first half year 2017/2018



# KEY FIGURES 2017/2018 HALF-YEAR RESULTS

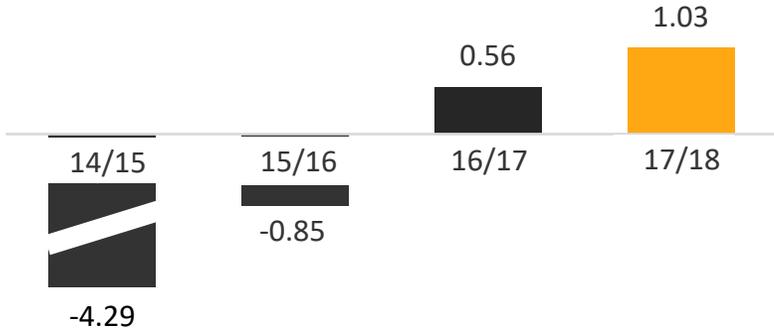
## FREE CASH FLOW\*

(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

# Outlook

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FINOVATE

FINOVATE  
EUROPE 2018



BEST  
OF  
SHOW

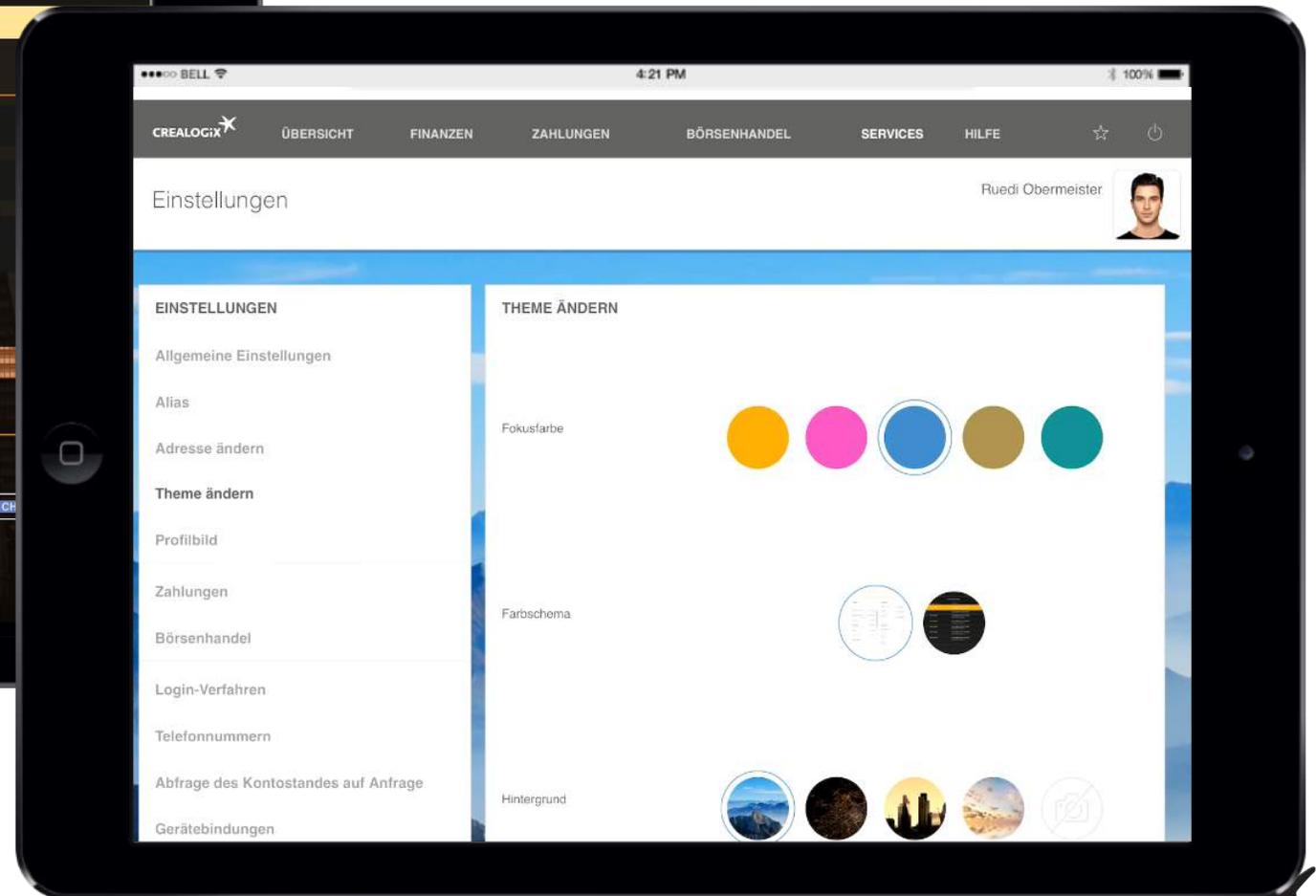
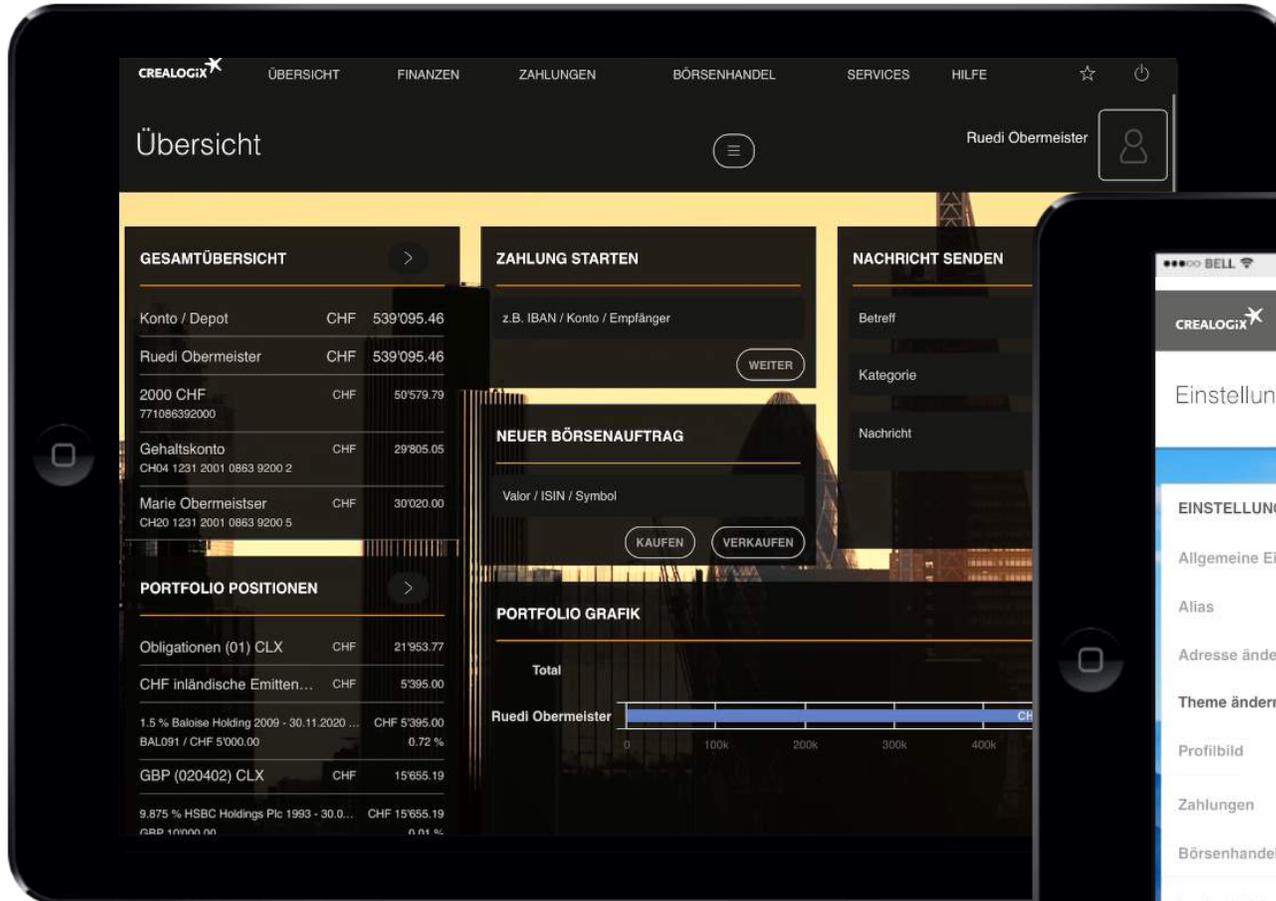
CREALOGIX 

# GRAVITY

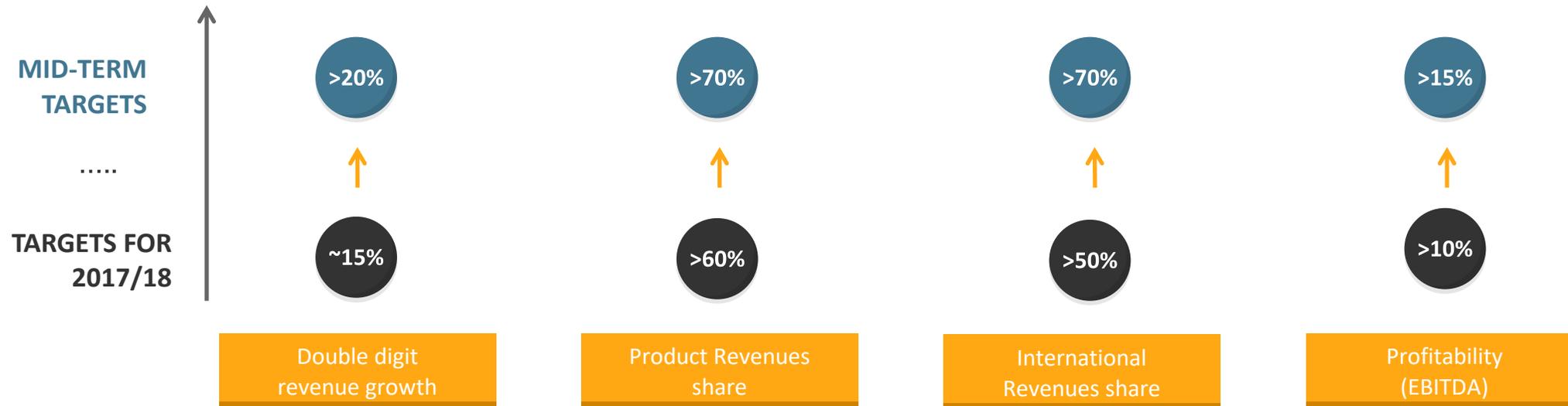
## Next Generation Aggregation



# NEW UX DESIGN



# CREALOGIX PLANS FURTHER GROWTH





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