

2014/2015 Half-Year Results

The trend is our friend

CREALOGIX Webcast
Zurich, 18 March 2015

Presenters



Bruno Richle
Chairman of the Board
and Group CEO

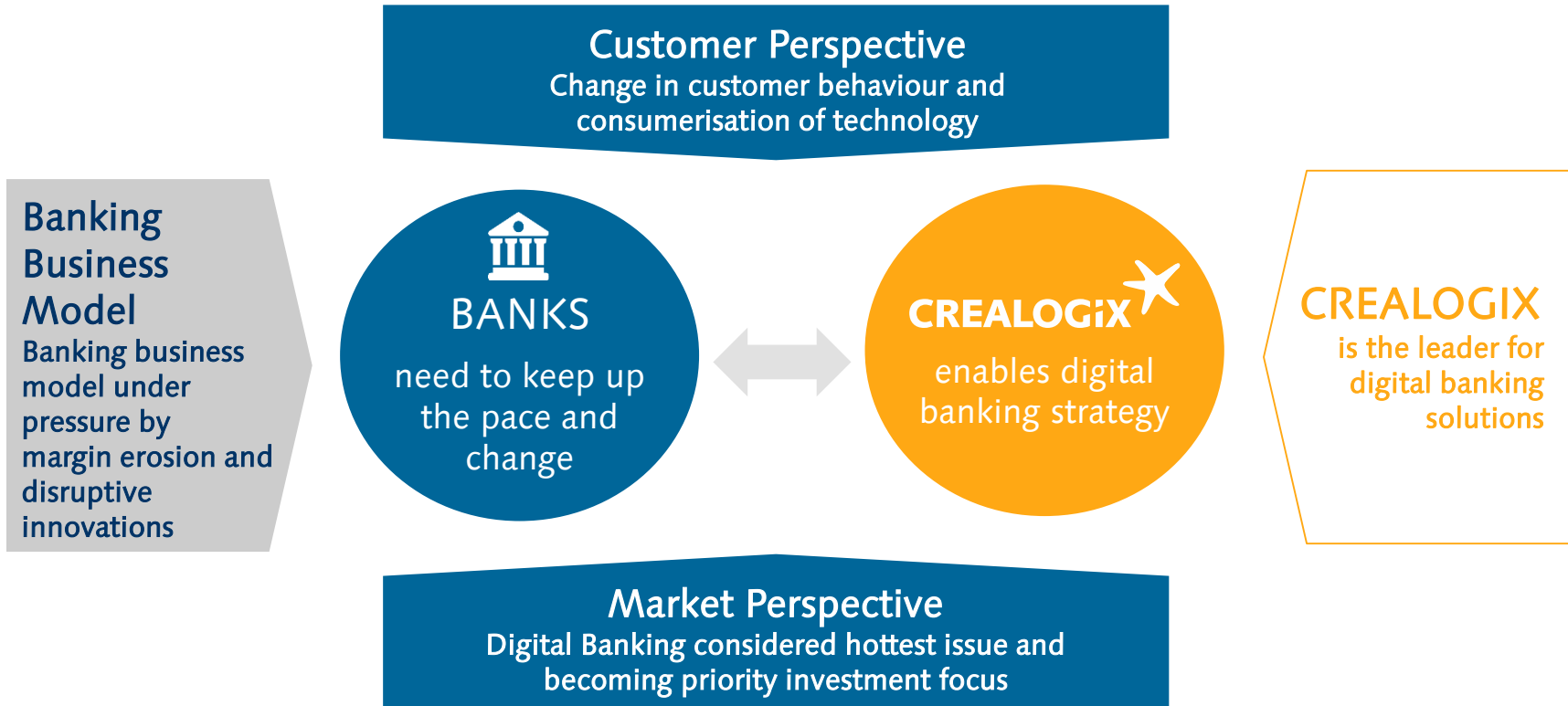


Richard Dratva
Group CSO



Rolf Lichtin
Group CFO

Fundamental change in banking

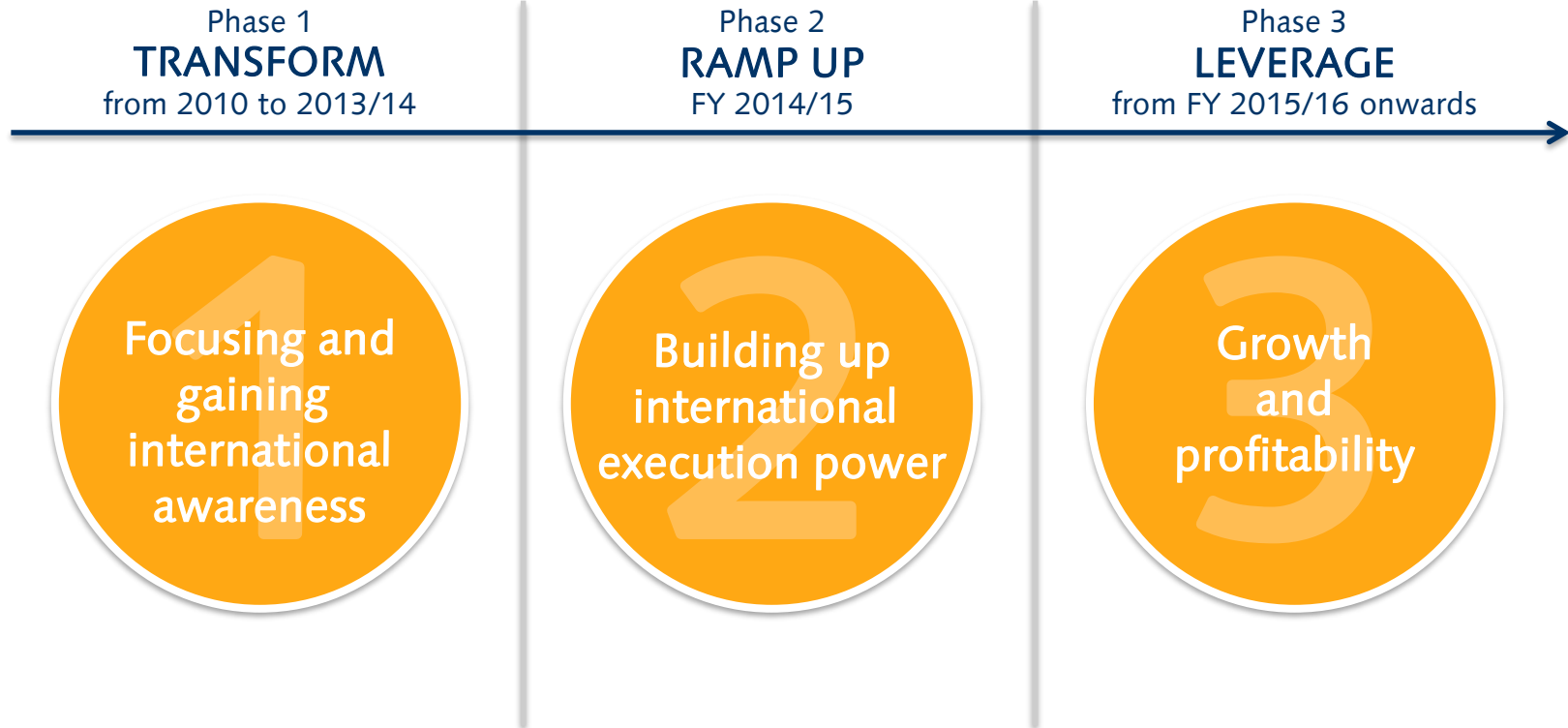


Unique Window of Opportunity for CREALOGIX

- CREALOGIX has seized the opportunity to become a international fintech company of the next generation.
- CREALOGIX therefore has engaged the next phase of it's corporate development and is investing heavily.
- CREALOGIX currently operates in start-up mode.



Window of opportunity: CREALOGIX accelerating investments



Window of opportunity: CREALOGIX accelerating investments

Phase 1
TRANSFORM
from 2010 to 2013/14



Finance industry
revenues  

Product
revenues  

Clients in Germany,
France, UK, APAC

International
revenues  

Development of Digital
Banking Platform

- High expenditures
for R&D and
Business Development

Window of opportunity: CREALOGIX accelerating investments

Phase 2
RAMP UP
FY 2014/15



Building up
international
execution power

International
organisation and delivery

International partner
network

Full product scalability

Further product integra-
tion & enhancements




- Further heavy investments & resource allocations
- No revenue growth
- Further drop in profitability

Window of opportunity: CREALOGIX accelerating investments

Phase 3
LEVERAGE
from FY 2015/16 onwards



Targets:

Double digit revenue growth		>20%
Product revenues		>70%
International revenues		>50%

- Backing growth with strategic acquisitions
- Return to profitability

Important General Framework Conditions / Important Fundamentals

Phase 2
RAMP UP
FY 2014/15

Full Speed Ahead
The investment program we announced last fall is on schedule

Financial Power
CREALOGIX's outstanding equity situation allows to absorb the high investments

Building up international execution power

Investments 100% on P&L
Investment in the double-digit millions range is charged entirely to the income statement and is not capitalised

Investments Peak Now
The culmination of the current investment program has been reached.

Outlook: The Market is Ready for Take Off

Digital Overtakes Regulation as Top Priority in 2015

- The March 2015 Economist Intelligence Unit survey, which questioned 208 banking executives, finds that
 - implementing digital strategies (46%) is now a bigger priority for bank management than
 - responding to regulation (35%).
- Retail banks are responding to the challenge with a range of customer-centric priorities such as
 - implementing a digital strategy (46%),
 - segmenting customers by product and service levels (40%) and
 - adapting the size and role of the branch network (37%).

Finextra
11 March 2015

The Economist

Intelligence Unit

Digital overtakes regulation as top priority for global banks

10 March 2015 | 6942 views | 0



The rush to implement new digital technologies has overtaken regulatory worries as the highest priority for global banking executives, according to a new report from the Economist Intelligence Unit.

Banx a lot!

