



Rubik

INVESTOR PRESENTATION
MARCH 2016

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CORPORATE OVERVIEW

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The Rubik Group is committed to improving the overall efficiency and profitability of the financial services community through our technology solutions. Our clients are Australia's leading Financial Institutions, including all four major banks and a growing list of international financial and telco institutions. Our solutions include financial planning software, mortgage broking and origination software, core banking systems and digital banking solutions.

CORPORATE OVERVIEW



Australia, Asia
& Middle East



160 staff in
Australia &
60+ offshore



22,000 users
of Rubik
Software

Committed to
providing **Open
Architecture**
solutions

Leading the
future of
**Scaled / Robo
Advice**

Digital channel
& platform
Enablement

OUR CORE PRODUCT SUITE

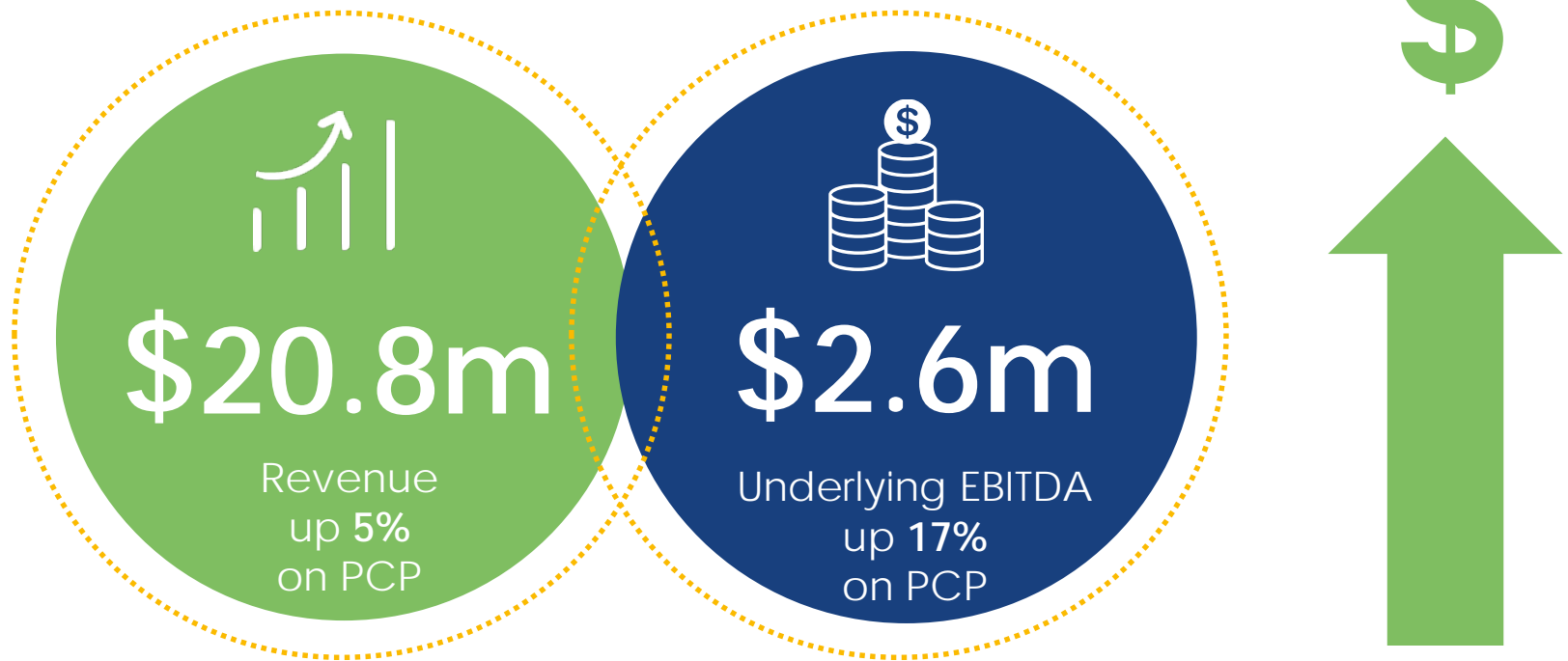


Winner
2014 & 2015



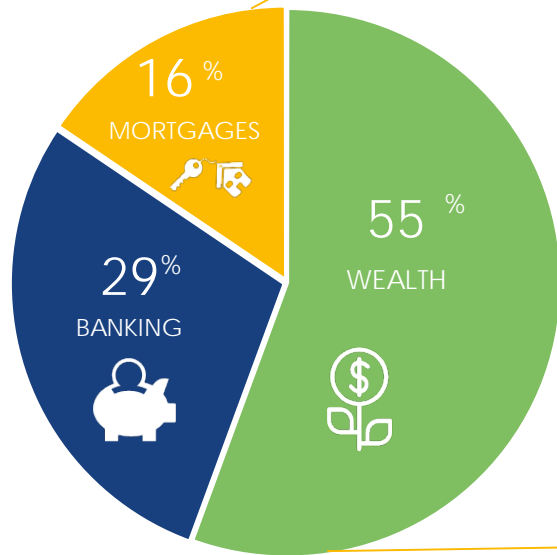
H1 FY2016 FINANCIAL RESULTS

TOTAL REVENUE + UNDERLYING EBITDA

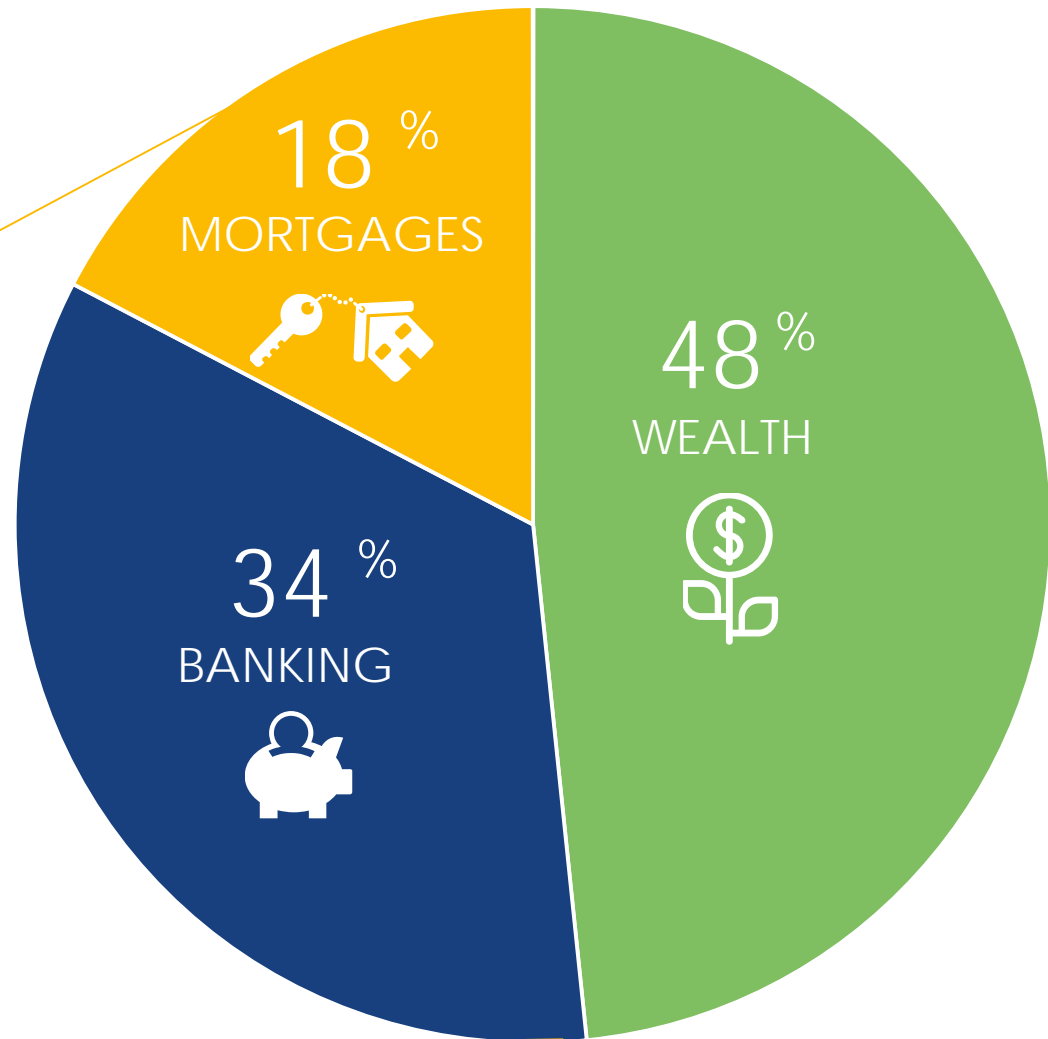


REVENUE SHARE BY PRODUCT GROUP

Diversifying revenue base via increased focus on Banking opportunities



H1 FY2015



H1 FY2016

KEY INITIATIVES UPDATE

- ✓ Corporate restructuring complete
- ✓ Established offshore development and testing centre
 - 58 resources
- ✓ Consolidated data centre infrastructure
 - 9 data centres down to 1
- ▣ On track to deliver professional services capability to better service clients and create additional revenue
 - Hired new Group Executive – Consulting, James Jackson

BANKING INNOVATION PROJECT

- ✓ Moving Temenos T24 product suite from 'On-Premise' deployment to pure SaaS deployment.
- ✓ Concurrently rolling out Temenos' 'edgeConnect' digital platform
 - First invoices issued
- ☐ Option to extend licence terms upon payment of additional licence fee at end of calendar year 2016
- ☐ Debt funding in place for additional licence fee, if option exercised

SIGNIFICANT ITEMS

- ❑ Restructuring costs – now complete
- ❑ Transaction & integration costs – opportunistic, depending on acquisition pipeline
- ❑ Earn-out provision movement and associated impairment of the Mortgages business – final amount will be determined at end of FY2016



FORWARD OUTLOOK

FORWARD OUTLOOK

- ✓ Strong pipeline of new opportunities across:
 - Digital banking
 - Scaled / Robo advice
 - Collections, particularly offshore
- ✓ Merger of Wealth & Banking divisions in FY2017 to service new Wealth opportunities in Mortgage Broking space
- ✓ Restructuring now complete, therefore operating cash flow expected to return to positive in H2 FY2016
- ✓ Confirmed FY2016 guidance of 20% uplift of Underlying EBITDA to \$6m



Thank you!