

CORILLIAN CORPORATION  
CONDENSED CONSOLIDATED STATEMENTS OF OPERATIONS  
(in thousands, except per share data)  
(unaudited)

	For the Quarter Ended	
	December 31, 2005	December 31, 2004
Revenues	\$13,761	\$13,151
Cost of revenues	6,476	4,155
Gross profit	7,285	8,996
Operating expenses:		
Sales and marketing	2,398	1,933
Research and development	2,933	2,071
General and administrative	2,231	1,627
Total operating expenses	7,562	5,631
Income (loss) from operations	(277)	3,365
Other income (expense), net	236	(39)
Income (loss) before income taxes	(41)	3,326
Income taxes	(2)	50
Net income (loss)	\$ (39)	\$ 3,276
Basic net income (loss) per share	\$ (0.00)	\$ 0.09
Diluted net income (loss) per share	\$ (0.00)	\$ 0.08
Shares used in computing basic net income per share	44,680	38,295
Shares used in computing diluted net income per share	44,680	40,827
RECONCILIATION OF GAAP NET INCOME (LOSS) TO PRO FORMA NET INCOME (1)		
GAAP net income (loss)	\$ (39)	\$ 3,276
Amortization of acquisition-related intangibles included in cost of revenues	379	-
Amortization of acquisition-related intangibles included in sales and marketing	44	-
Pro forma net income	\$ 384	\$ 3,276
Diluted pro forma net income per share	\$ 0.01	\$ 0.08
Shares used in computing diluted pro forma net income per share	45,456	40,827

(1) See explanation above regarding the Company's practice on reporting pro forma results.

CORILLIAN CORPORATION  
CONDENSED CONSOLIDATED STATEMENTS OF OPERATIONS  
(in thousands, except per share data)  
(unaudited)

	For the Year Ended	
	December 31, 2005	December 31, 2004
Revenues	\$49,220	\$50,794
Cost of revenues	20,296	18,449
Gross profit	28,924	32,345
Operating expenses:		
Sales and marketing	7,850	7,291
Research and development	10,789	6,690
General and administrative	8,429	6,688
Impairment charge	-	491
Total operating expenses	27,068	21,160
Income from operations	1,856	11,185
Other income (expense), net	858	(545)
Income before income taxes	2,714	10,640
Income taxes	61	160
Net income	\$ 2,653	\$10,480
Basic net income per share	\$ 0.06	\$ 0.28
Diluted net income per share	\$ 0.06	\$ 0.26
Shares used in computing basic net income per share	41,039	37,727
Shares used in computing diluted net income per share	42,146	40,474
RECONCILIATION OF GAAP NET INCOME TO PRO FORMA NET INCOME (1)		
GAAP net income	\$ 2,653	\$10,480
Amortization of acquisition-related intangibles included in cost of revenues	579	-
Amortization of acquisition-related intangibles included in sales and marketing	65	-
Pro forma net income	\$ 3,297	\$10,480

Diluted pro forma net income per share	\$ 0.08	\$ 0.26
Shares used in computing diluted pro forma net income per share	42,146	40,474

(1) See explanation above regarding the Company's practice on reporting pro forma results.

CORILLIAN CORPORATION  
CONDENSED CONSOLIDATED BALANCE SHEETS  
(in thousands)  
(unaudited)

	December 31, 2005	December 31, 2004
<b>ASSETS</b>		
Current assets:		
Cash and investments	\$ 25,522	\$ 39,350
Accounts receivable, net	12,063	8,218
Revenue in excess of billing	2,387	1,363
Other current assets	3,307	1,902
Total current assets	43,279	50,833
Property and equipment, net	3,548	3,800
Goodwill	26,899	-
Intangibles, net	3,856	-
Other assets	1,757	636
Total assets	\$ 79,339	\$ 55,269

LIABILITIES AND SHAREHOLDERS' EQUITY

Current liabilities:		
Accounts payable and accrued liabilities	\$ 6,261	\$ 3,447
Deferred revenue	15,522	16,630
Current portion of long-term debt and capital lease obligations	3	296
Other current liabilities	1,882	1,043
Total current liabilities	23,668	21,416
Long-term debt and capital lease obligations, less current portion	-	629
Other long-term liabilities	938	622
Total liabilities	24,606	22,667
Shareholders' equity:		
Common stock	149,447	129,969
Accumulated other comprehensive income	61	61
Accumulated deficit	(94,775)	(97,428)

Total shareholders' equity	54,733	32,602
Total liabilities and shareholders' equity	\$ 79,339	\$ 55,269

CORILLIAN CORPORATION  
SUPPLEMENTAL INFORMATION  
(unaudited)

Full year 2005 license revenues were \$11.0 million, or 22% of total revenue, as compared to \$20.9 million, or 41% of total revenue, in 2004. License block sales in 2005 were \$3.5 million, as compared to \$5.1 million in 2004.

License revenues for the fourth quarter of 2005 were \$2.2 million, or 16% of total revenues, as compared to \$5.0 million, or 38% of total revenues, in the fourth quarter of 2004. License block sales in the fourth quarter of 2005 were approximately \$0.5 million, as compared to approximately \$2.9 million in license block sales in the fourth quarter of 2004.

Corillian's revenue backlog was \$43.0 million as of December 31, 2005, compared to \$32.4 million at the end of the fourth quarter of 2004. Revenue backlog represents contractual customer commitments, including fees for licenses, professional services, maintenance, hosting and subscriptions. Backlog is not necessarily indicative of revenues to be recognized in any given future period. For example, some of the fees reflected in backlog may be accounted for as funded research and development, depending on the nature of the work to be performed by Corillian. There are many factors that would impact Corillian's filling of backlog, such as its progress in completing projects for its customers, Corillian's customers' meeting anticipated schedules for customer-dependent deliverables, and Corillian's customers' satisfying their contractual obligations. Corillian provides no assurances that any portion of its backlog will be filled during any fiscal year or at all or that its backlog will be recognized as revenues in any given period.

Total headcount as of December 31, 2005 was 305, compared with 224 as of December 31, 2004.

The actual total number of shares outstanding as of December 31, 2005 was 44.7 million shares.