

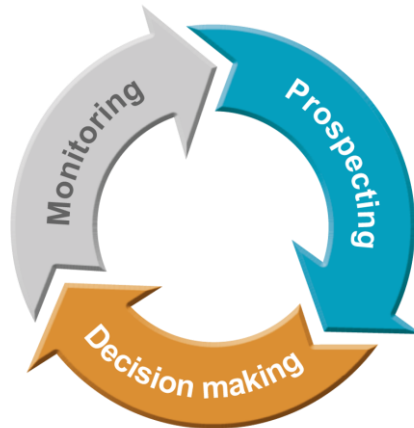
ASIAKASTIETO GROUP PLC

Q3 / 2016 RESULTS

2 November 2016 • CEO Jukka Ruuska

ASIAKASTIETO IN BRIEF

- One of the leading Finnish providers of business and consumer information services
- Products and services primarily used for risk management, finance and administration, decision-making and sales and marketing
- Largest customer industries include finance and banking as well as wholesale and retail sectors and expert services with an increased share
- Broad offering of services, including unique services in the Finnish market
- At the end of 2015, Asiakastieto employed 149 people
- Asiakastieto Group Oyj's shares are quoted on Nasdaq Helsinki Ltd since 27 March 2015



PRODUCT AREAS

Business Information (BI)

57,2 %



Consumer Information (CI)

28,8 %



Customer Management (CM)

6,9 %



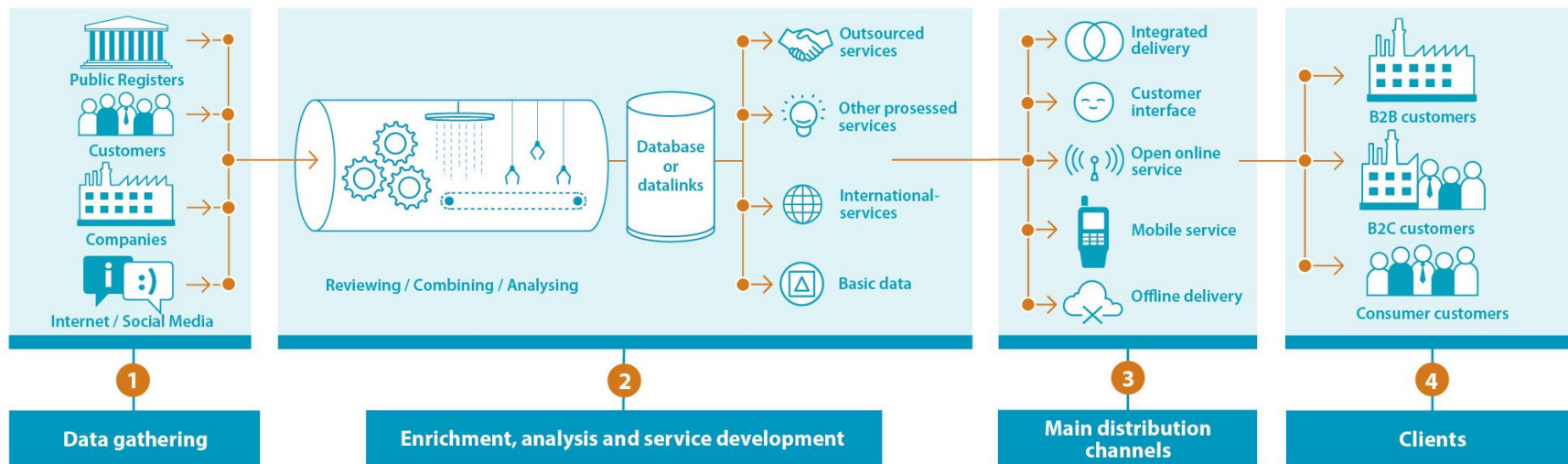
Certificates and Analyses (CA)

7,1 %

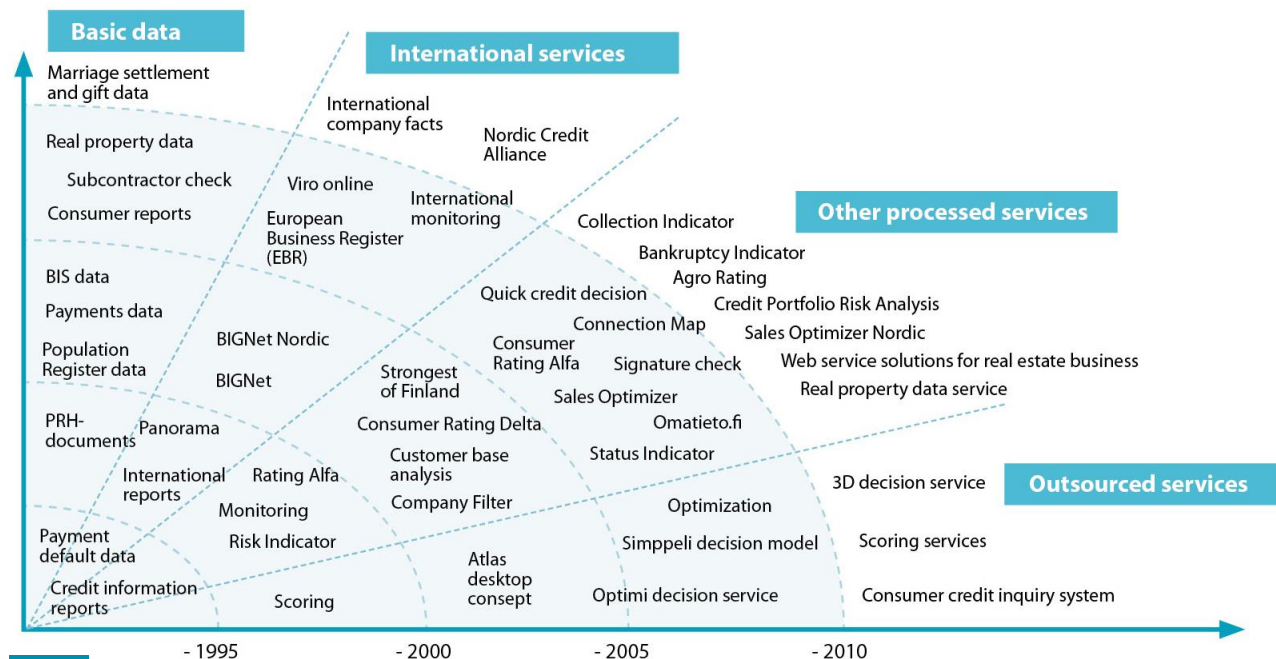


- Risk management and general business information services which are mainly used by customers engaged in B2B activities.
- Risk management information and services regarding private individuals and real-estate, mainly used by customers engaged in B2C activities.
- Services for the prospecting of potential customers as well as for sales and marketing purposes, mainly used by customers engaged in B2B activities.
- Credit rating certificates, company and industry analyses, and printed products concerning risk management information.
- *As of 1.1.2017 Certificates and Analyses product area will be combined with Business Information*
- *New product area for real-estate and collateral automation is to be established as of 1.1.2017*

THE CORE OF ASIAKASTIETO'S BUSINESS OPERATIONS IS THE DATABASE



ASIAKASTIETO'S SERVICE DEVELOPMENT



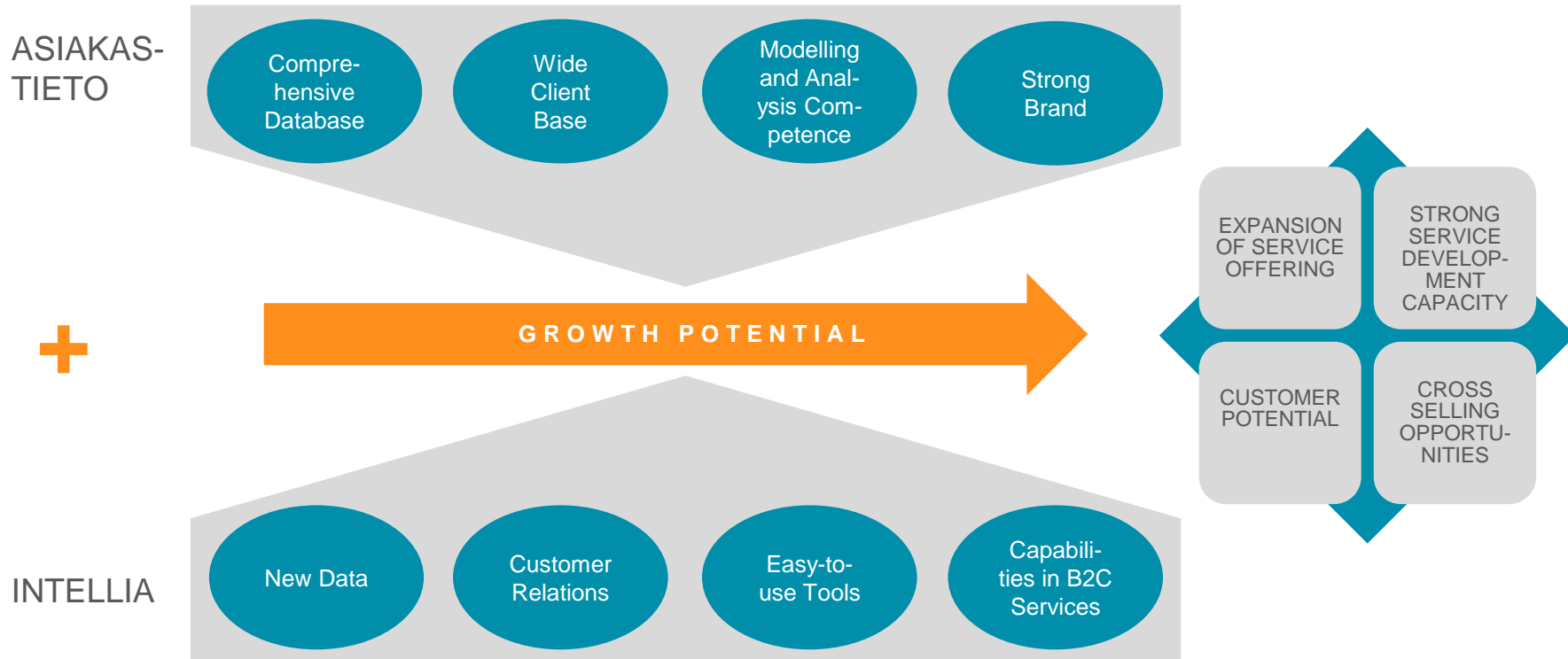
RECENT DEVELOPMENTS



- **New Strategy: AT Future 2020**
- **Closing of Intellia Acquisition**
- **Changes in Product Area Structure**
- **Launching of New Services**



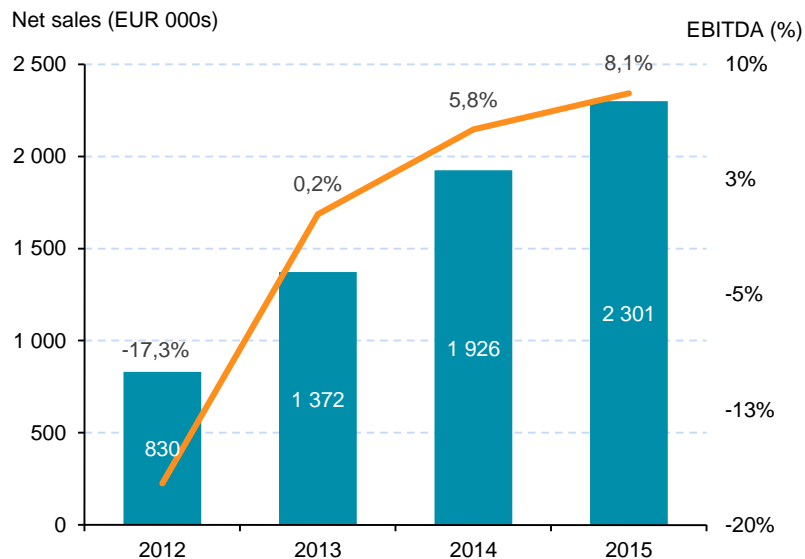
(ASIAKASTIETO + INTELLIA) > 2



INTELLIA SUMMARY

- Intellia produces and analyses customer information to manage and improve companies' sales and marketing
- Founded in 2011
- 2015 net sales €2,3 million, EBITDA € 0,2 million
- Number of customers (2015) ca. 500
- 11 employees

Intellia Net sales and EBITDA (2012-2015)



OVERVIEW

Q3 / 2016



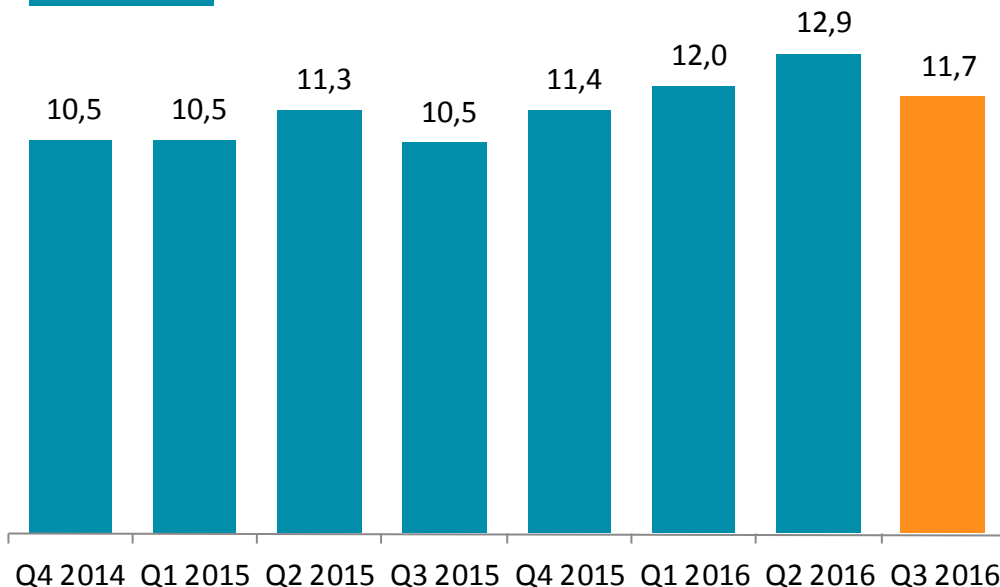
OVERVIEW OF Q3 / 2016

EUR million (unless stated otherwise)	Q3 / 2016	Q3 / 2015	FY 2015
Net sales	11,7	10,5	43,7
Growth (year-on-year)	11,6 %	3,5 %	5,6 %
Adjusted EBITDA	5,4	5,0	20,5
Adjusted EBITDA margin	46,0 %	47,9 %	47,0 %
Adjusted EBIT	4,8	4,4	18,3
Adjusted EBIT margin	41,3 %	42,4 %	41,8 %
New products and services (% of net sales)	6,0 %	8,6 %	8,6 %
Value-added services (% of net sales)	65,0 %	58,6 %	59,4 %
EBITDA	5,2	5,0	18,0
EBIT	4,6	4,4	15,8

- The brisk growth continued in Q3
- Positive volume growth component
- Share of new services affected by timing of projects
- Increased information gathering expenses due to changed sales mix and office premises rental costs affected profitability development

QUARTERLY NET SALES

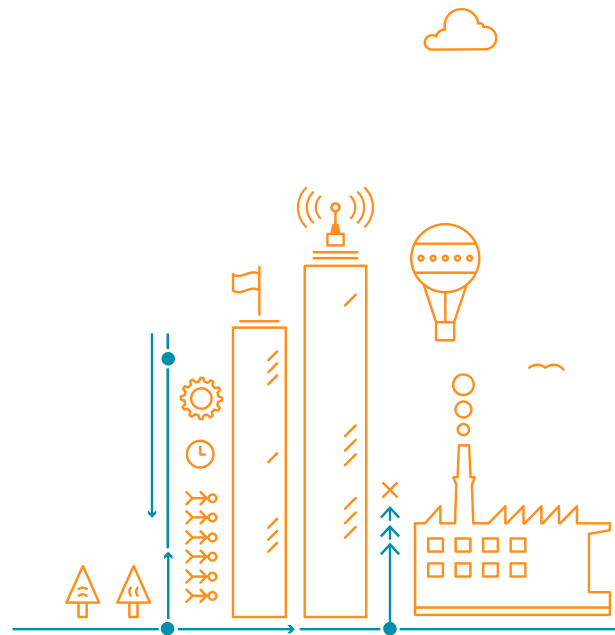
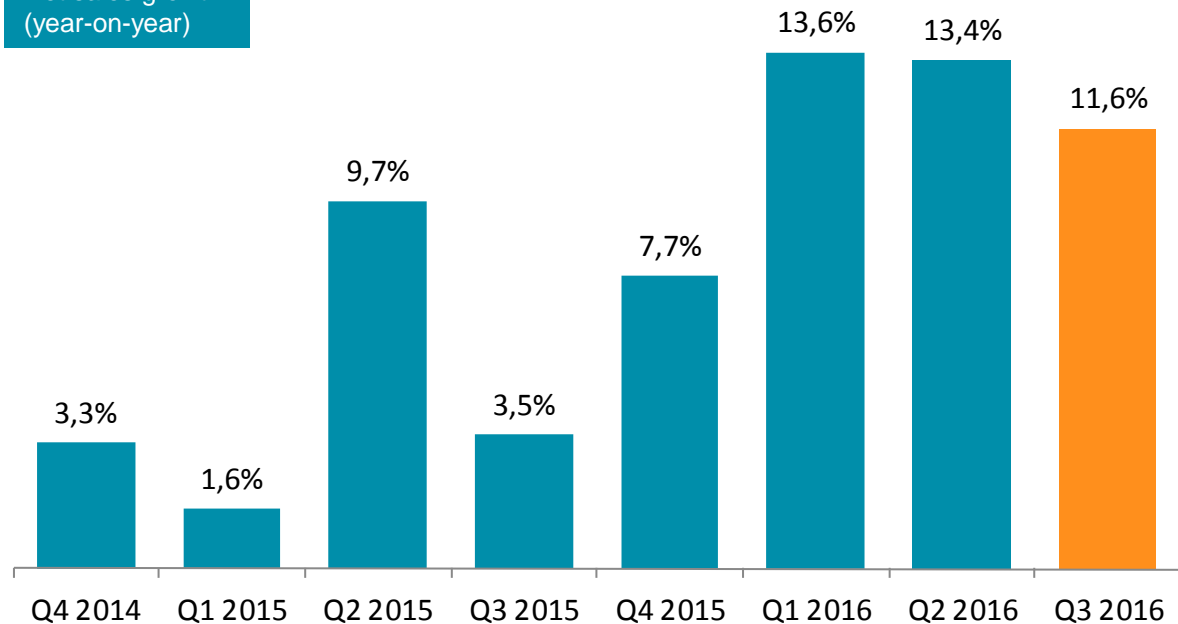
EUR million



- Net sales grew in all product areas, especially in Consumer Information.
- Net sales was affected by the volume component and net sales of new services.

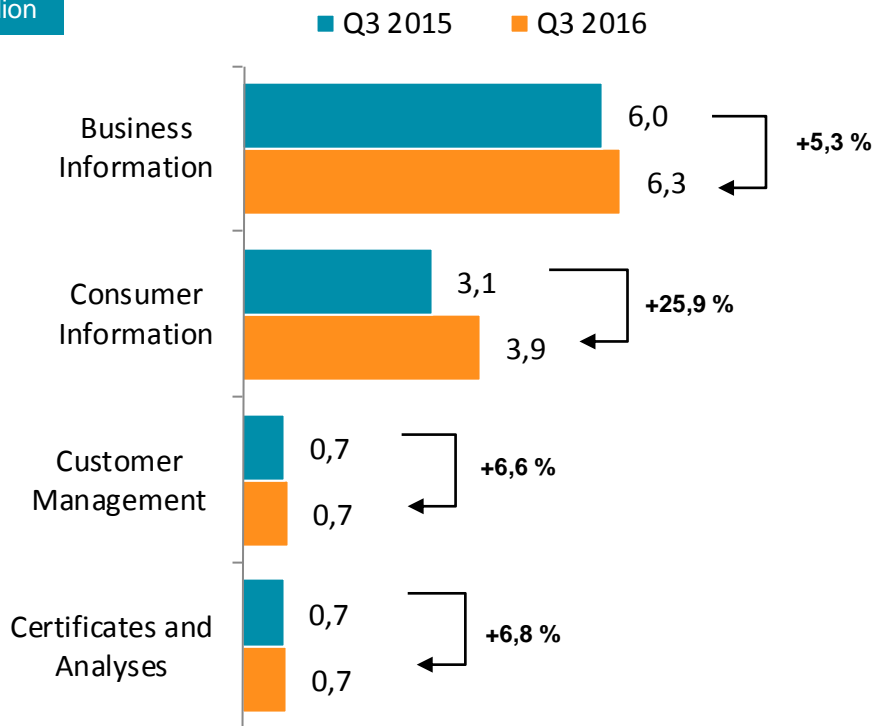
NET SALES GROWTH

Net sales growth
(year-on-year)



REVENUE BY PRODUCT AREA

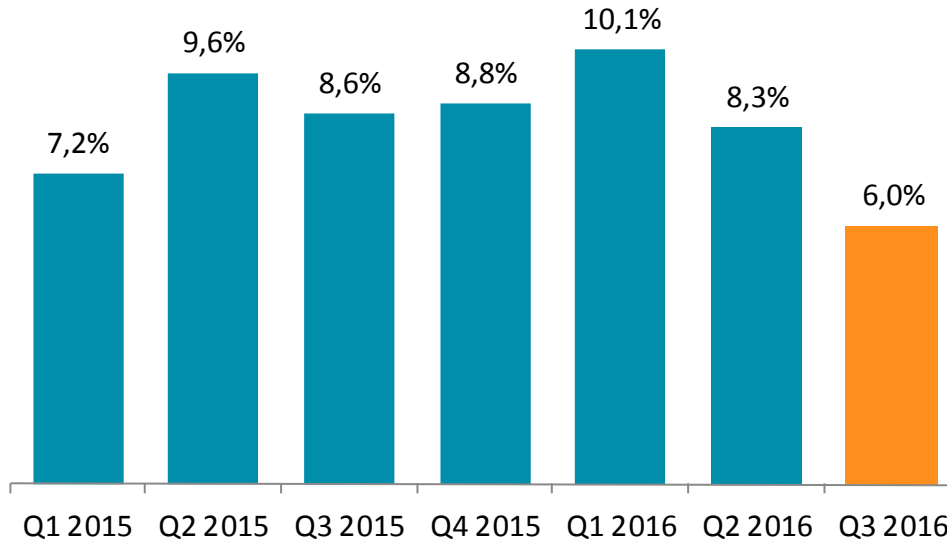
EUR million



■ Net sales growth in all Product Areas, especially in Consumer Information.

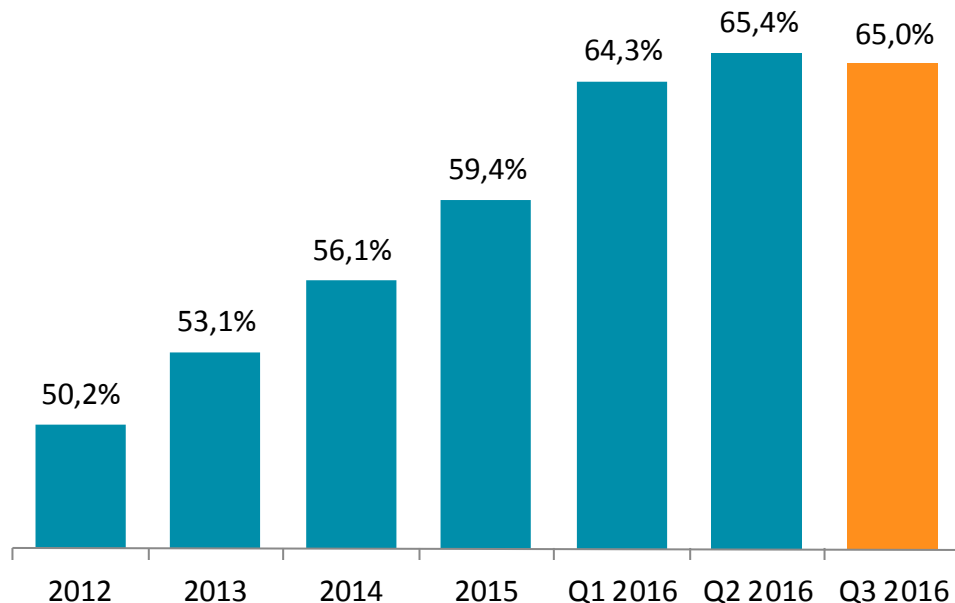


NEW SERVICES SHARE OF NET SALES



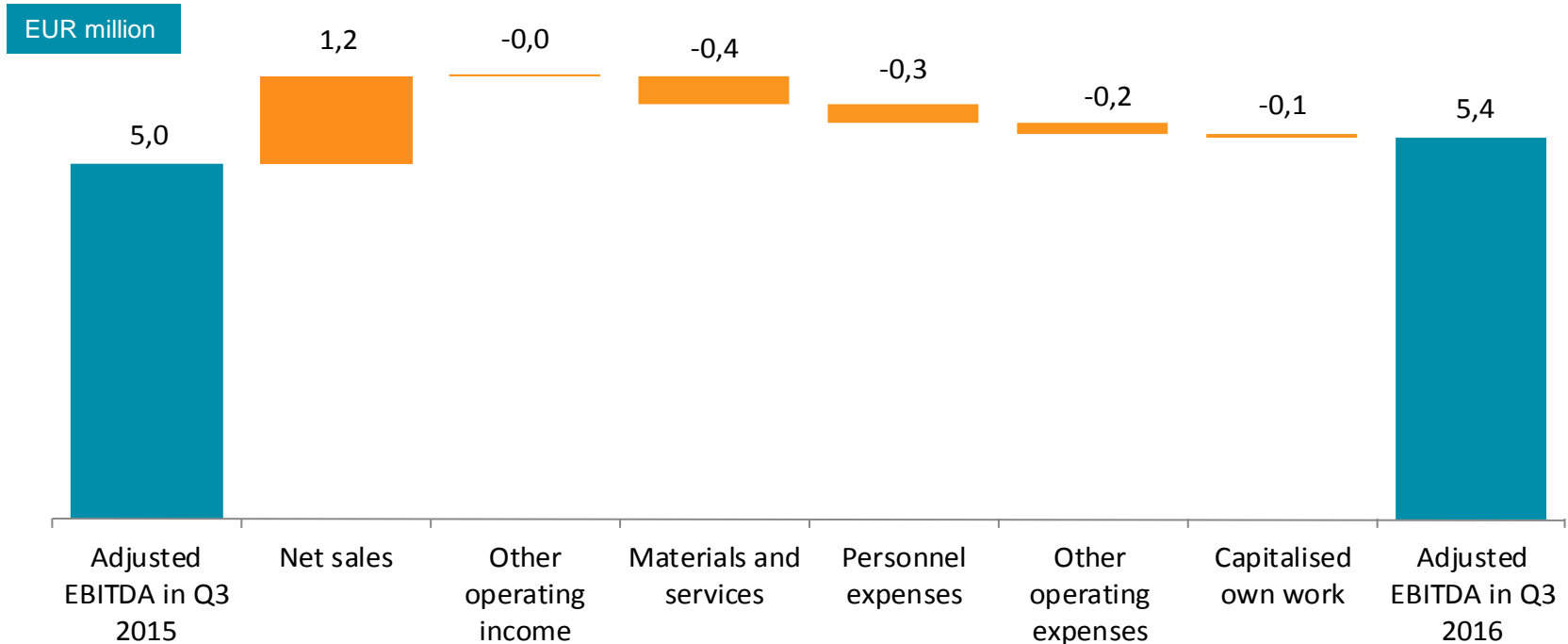
- Development portfolio of new services is strong.
- Share of new services in third quarter was lower due to ordinary fluctuation in timing of projects.
- During the third quarter service linked to politically exposed persons (PEP) and Ledger Management analysis tool was launched.

VALUE-ADDED SERVICES SHARE OF NET SALES



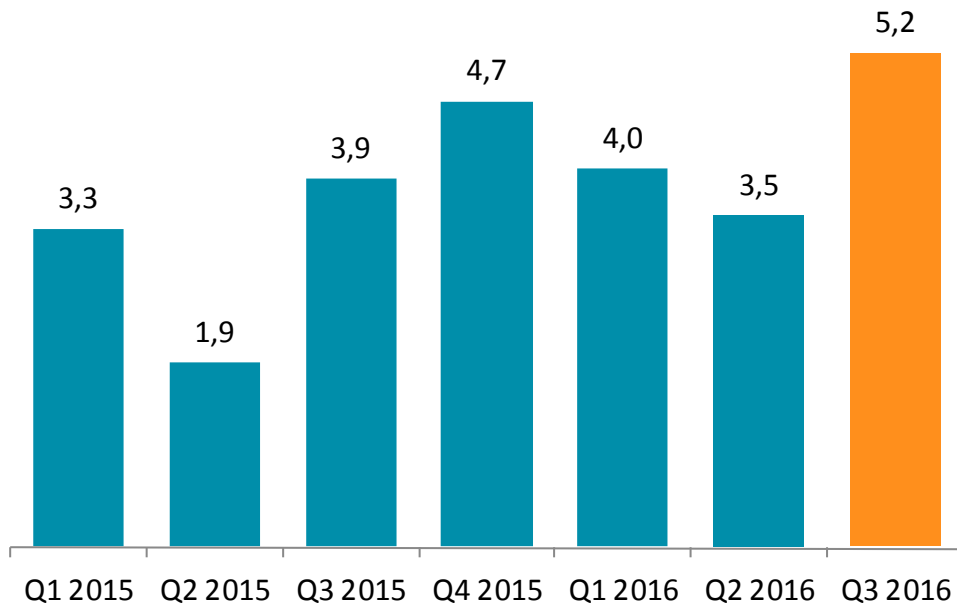
- Strong continued demand for value-added services.
- Good sales especially in real estate information services, risk indicators and personal classification services.

ADJUSTED EBITDA GREW BY 7%



FREE CASH FLOW

EUR million



- Free cash flow was EUR 1,3 million higher than in corresponding period.
- The positive impact of working capital was EUR 0,8 million in the third quarter.

IMPROVED KEY INDICATORS DUE TO STRONG CASH FLOW

EUR million (unless stated otherwise) ¹	Q3 / 2016	Q3 / 2015	FY 2015
Net debt	48,4	52,9	48,5
Net debt / adjusted EBITDA	2,2x	2,6x	2,4x
Gearing, %	64,3 %	71,0 %	62,1 %
Equity ratio, %	49,7 %	49,8 %	50,9 %
Free cash flow	5,2	3,9	13,8
Cash conversion	99,9 %	77,0 %	76,5 %
Gross investments	0,6	0,5	3,6

- Continued strong cash position of EUR 21,3 million.
- Good recurring free cash flow, cash conversion 99,9 %.
- Net debt / adjusted EBITDA below 2,2 (target maximum 3,0).

LONG-TERM TARGETS AND GUIDANCE 2016

Financial targets ¹	
Growth	Achieve 5 to 10 percent annual average growth in net sales
Profitability	Maintain profitability level of current services
Balance sheet structure	Maintain net debt to EBITDA of less than 3,0x while continuing to maintain an efficient capital structure
Dividend policy	
Dividends	Asiakastieto's dividend policy is to distribute as dividends at least 70 per cent of the Company's profit for the year annually ²
Guidance ³	
Guidance for 2016	Asiakastieto Group expects its net sales growth rate to exceed on annual level the last year's level. Adjusted euro-denominated net operating profit is expected to increase from last year, despite the new rental cost for 2016 caused by the realization of office premises.

Note: (1) These targets are based on assumptions that may not prove to be correct and actual results may deviate significantly; (2) Subject to the business development and investment needs of the Company. Any dividends to be paid in future years, their amount and the time of payment will depend on Asiakastieto's future earnings, financial condition, cash flows, investment needs, solvency and other factors; (3) This forward-looking statement is not a guarantee of future performance.

SUMMARY

Financial Statements Q3 / 2016



SUMMARY INCOME STATEMENT

EUR million	Q3 / 2016	Q3 / 2015	Full year 2015
Net sales	11,7	10,5	43,7
Other operating income	0,0	0,0	0,1
Materials and services	-2,1	-1,8	-7,5
Personnel expenses	-2,8	-2,5	-10,8
Other operating expenses	-1,9	-1,5	-8,7
Work performed by the entity and capitalised	0,3	0,3	1,2
Depreciation and amortisation	-0,6	-0,6	-2,3
Operating profit	4,6	4,4	15,8
Finance income and expenses	-0,3	-0,3	-1,4
Result before income tax	4,4	4,1	14,4
Income tax expense	-0,9	-0,8	-2,9
Result for the period	3,5	3,3	11,5
Earnings per share attributable to the owners of the parent during the period:			
Basic and diluted earnings per share	0,23	0,22	0,76

SUMMARY BALANCE SHEET

EUR million	30.9.2016	31.12.2015
ASSETS		
Goodwill	111,4	111,4
Other intangible assets	6,4	5,5
Property, plant and equipment	1,5	4,3
Deferred tax assets	3,5	6,3
Loan and other receivables	0,2	0,0
Total non-current assets	122,9	127,4
Account and other receivables	9,2	7,1
Cash and cash equivalents	21,3	21,0
Total current assets	30,4	28,1
Total assets	153,3	155,5

EUR million	30.9.2016	31.12.2015
EQUITY AND LIABILITIES		
Share capital	0,1	0,1
Invested unrestricted equity reserve	112,4	116,6
Accumulated losses	-49,3	-50,0
Result for the period	12,1	11,5
Total equity	75,3	78,2
Interest-bearing liabilities	69,6	69,5
Account and other payables	0,2	0,1
Total non-current liabilities	69,8	69,6
Advances received	1,9	1,9
Account and other payables	6,3	5,8
Total current liabilities	8,2	7,8
Total liabilities	78,0	77,4
Total equity and liabilities	153,3	155,5

SUMMARY CASH FLOW

EUR million	Q3 / 2016	Q3 / 2015	Full year 2015
Cash flows from operating activities			
Result before income tax	4,4	4,1	14,4
Depreciation and amortisation	0,6	0,6	2,3
Finance income and expenses	0,3	0,3	1,4
Profit (-) / loss (+) on disposal of property, plant and equipment	-0,0	-0,0	-0,0
Other adjustments	0,1	0,1	0,3
Change in working capital	0,8	-0,8	-1,7
Interest and other finance expenses paid	-0,2	-0,3	-1,3
Interest and other finance income received	0,0	0,0	0,0
Net cash from operating activities	5,9	4,0	15,3
Cash flows from investing activities			
Purchases of property, plant and equipment	-0,1	-0,0	-0,5
Purchases of intangible assets	-0,9	-0,4	-2,3
Proceeds from sale of property, plant and equipment	0,0	0,0	0,2
Non-current receivables	-	-	-
Loan repayments	-	-	0,0
Net cash used in investing activities	-0,9	-0,4	-2,6
Cash flows from financing activities			
Share issue	-	-	1,4
Costs of share issue	-	0,0	-0,0
Dividends paid and other profit distribution	-0,3	-	-
Net cash used in financing activities	-0,3	0,0	1,3
Net increase / decrease in cash and cash equivalents	4,7	3,5	14,0
Cash and cash equivalents at beginning of the period	16,6	13,1	7,0
Cash and cash equivalents at end of the period	21,3	16,6	21,0

STRATEGY REVIEW

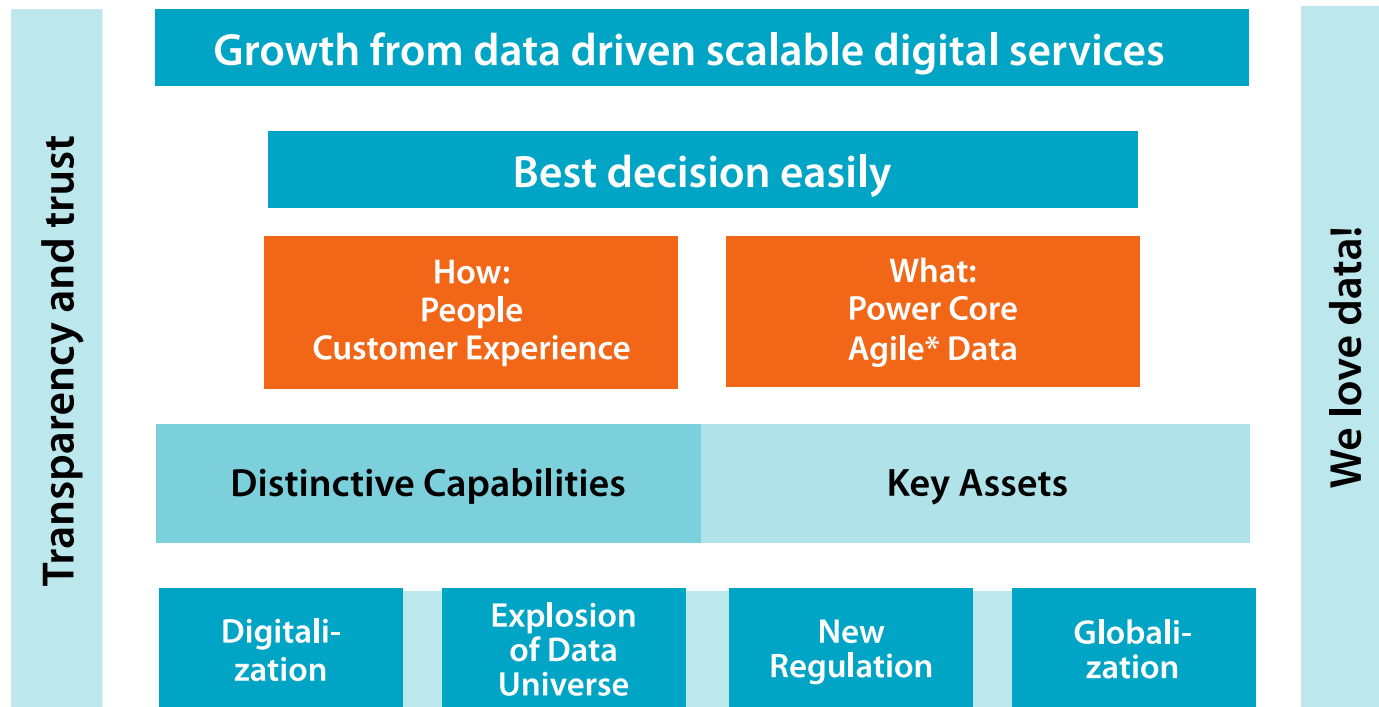
AT Future 2020



AT Future 2020



ASIAKASTIETO ON ONE PAGE



AT Future 2020

Vision

Best Decisions Easily.

Distinctive Capabilities

Understanding
of the
Data Structure

Modelling,
Predictive
Methods

Data Base
Operations

Insight of
Risk Management
Sector Processes

Key Assets

High Quality Database

Trust Capital

Customer Relationships

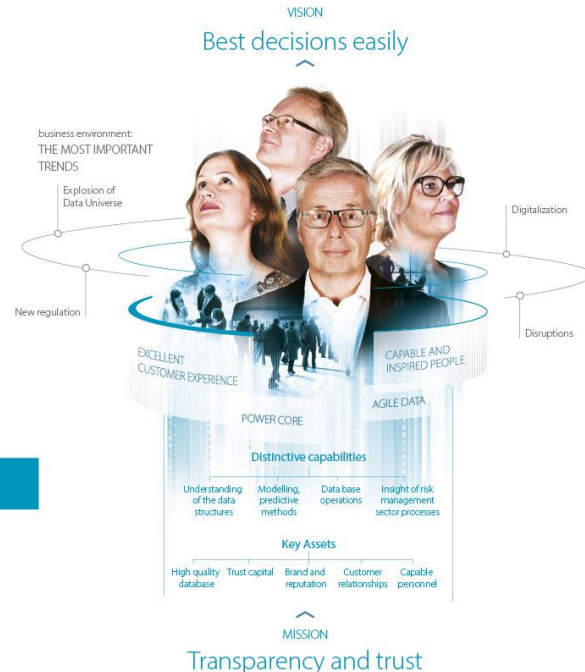
Brand and Reputation

Capable Personnel

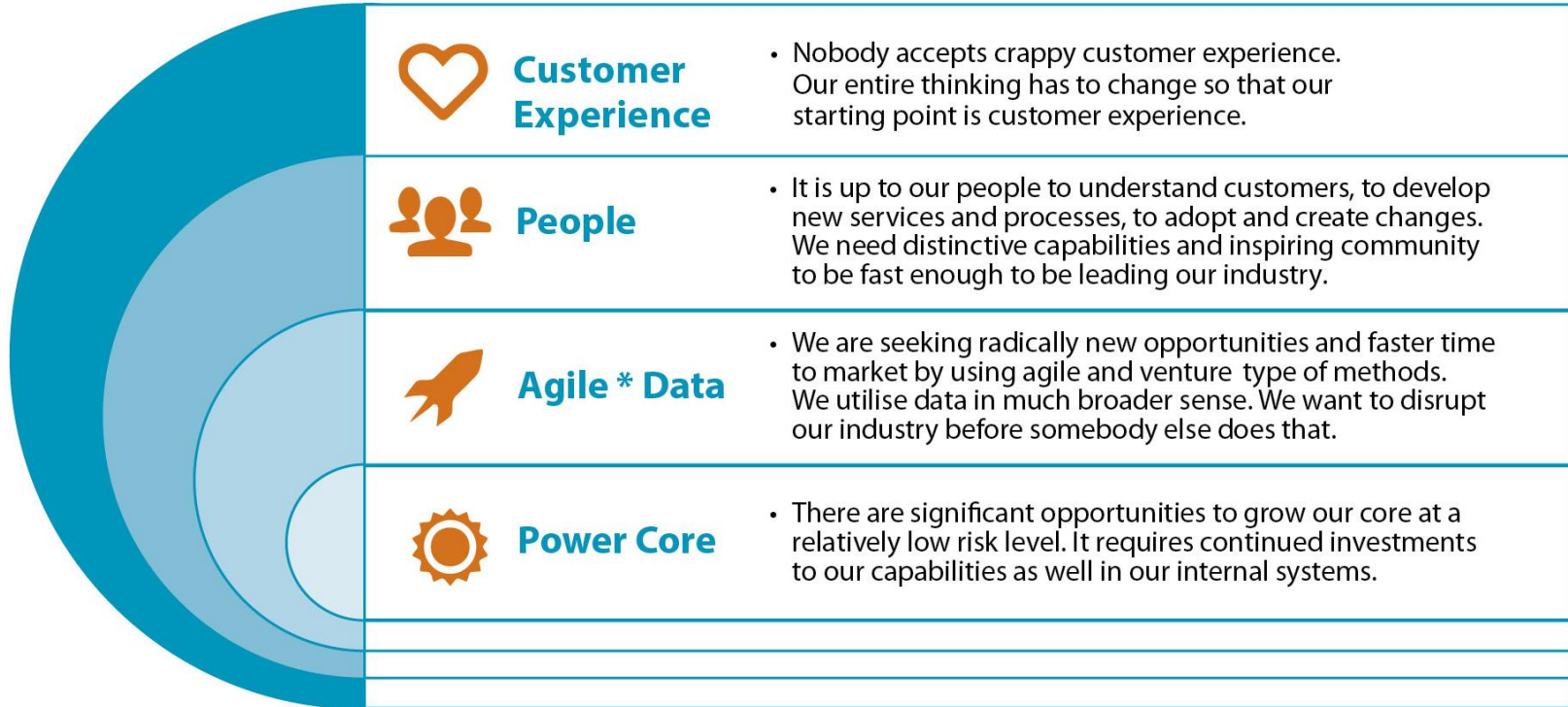
Mission

Transparency and Trust.

AT Future 2020



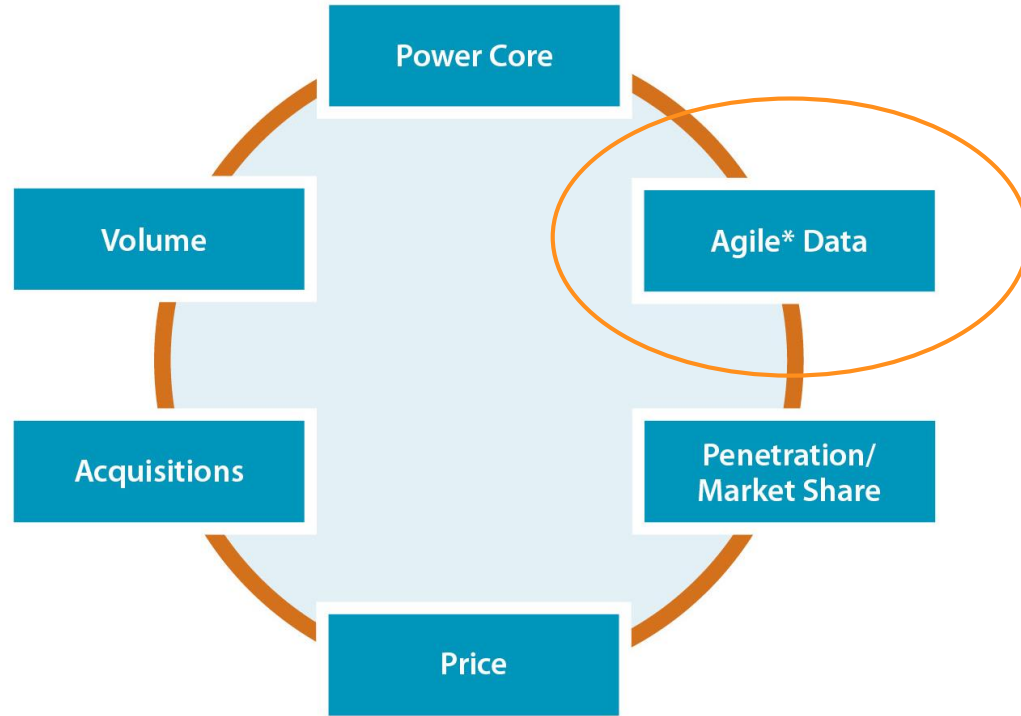
STRATEGIC THEMES AND THEIR RATIONALE



FUTURE GROWTH POTENTIAL



ASIAKASTIETO'S GROWTH FORMULA

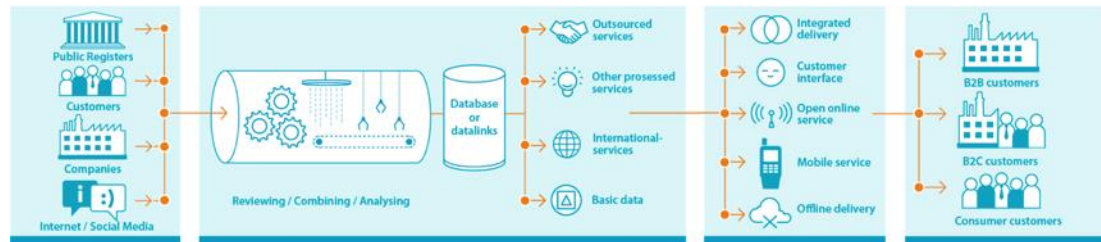




AT DATA LABS

Functional and technical platform
for iterative developing

- AGILE
- SOCIAL
- OPEN
- INTUITIVE
- ITERATIVE



Questions & Answers



ASIAKASTIETO GROUP PLC