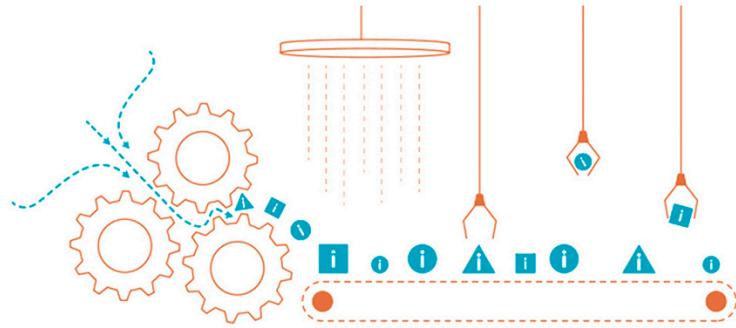


Asiakastieto Group Plc

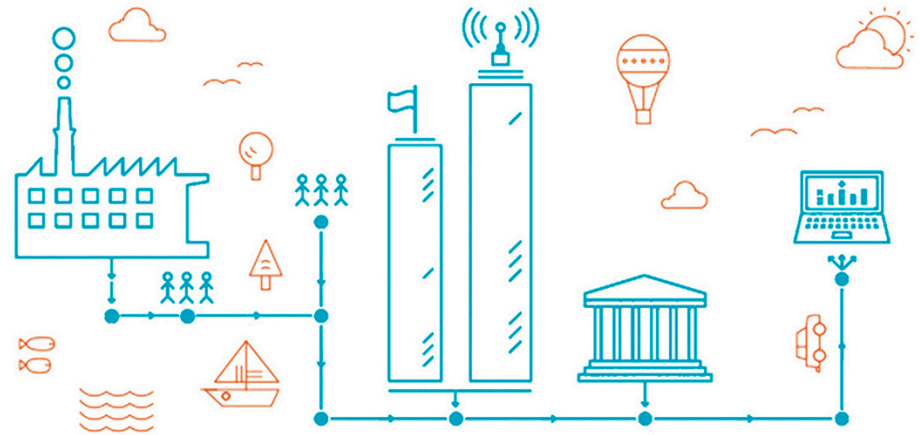
Q3 / 2015 results

18 November 2015

Jukka Ruuska CEO



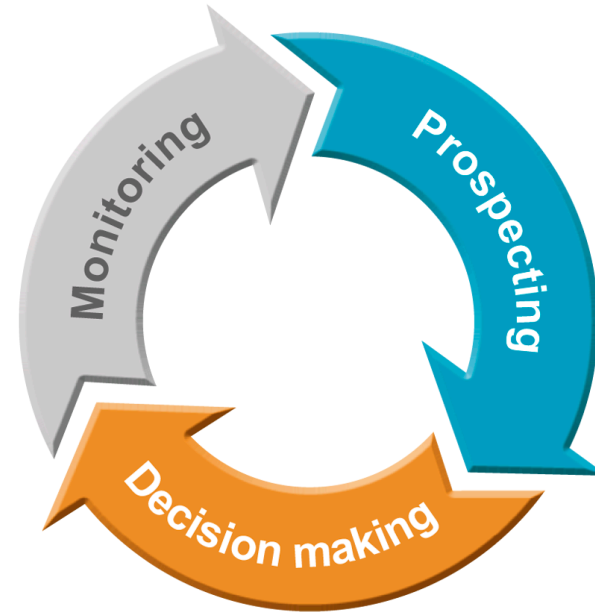
Knowledge adds profit



Asiakastieto in brief

Overview of Asiakastieto Group

- 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, insurance, telecommunication and wholesale and retail sectors
- Broad offering of services, including unique services in the Finnish market

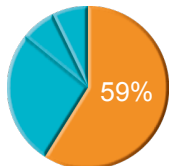


Product areas

Product area¹

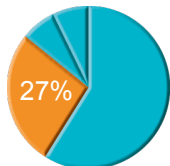
Description

Business Information (BI)



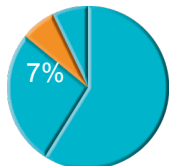
- Risk management and general business information services which are mainly used by customers engaged in B2B activities

Consumer Information (CI)



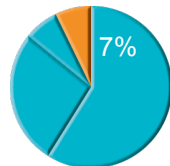
- Risk management information and services regarding private individuals and real-estate, mainly used by customers engaged in B2C activities

Customer Management (CM)



- Services for the prospecting of potential customers as well as for sales and marketing purposes, mainly used by customers engaged in B2B activities

Certificates and Analyses (CA)



- Credit rating certificates, company and industry analyses, and printed products concerning risk management information

Note: (1) Figure for full year 2014

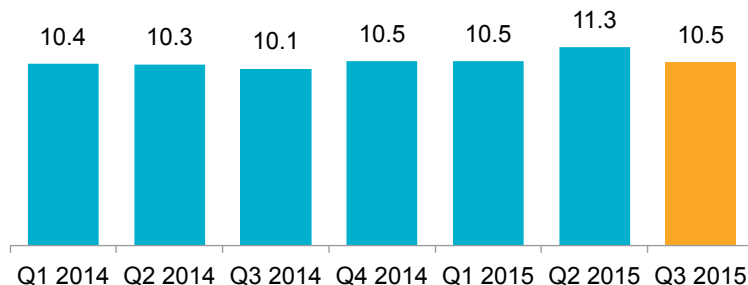
Overview of Q3 / 2015

EURm (unless stated otherwise)	Q3 / 2015	Q3 / 2014
Net sales	10,5	10,1
Growth (year-on-year)	3,5 %	2,3 %
Adjusted EBITDA	5,0	5,0
Adjusted EBITDA margin	47,9 %	49,7 %
Adjusted EBIT	4,4	4,5
Adjusted EBIT margin	42,4 %	44,4 %
New products and services (% of net sales)	8,1 %	8,2 %
Value-added services (% of net sales)	58,6 %	56,1 %
EBITDA	5,0	4,9
EBIT	4,4	4,4

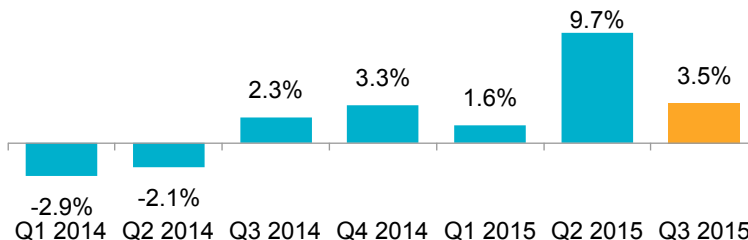
- Trade transaction volume growth continued on low level in Q3
- New service launches in September
- The growth during the quarter was impacted by fewer project deliveries than usual
- The continued growth of real estate information services impacted the margin level

Net sales: Strong growth in Consumer Information and Certificates and Analyses

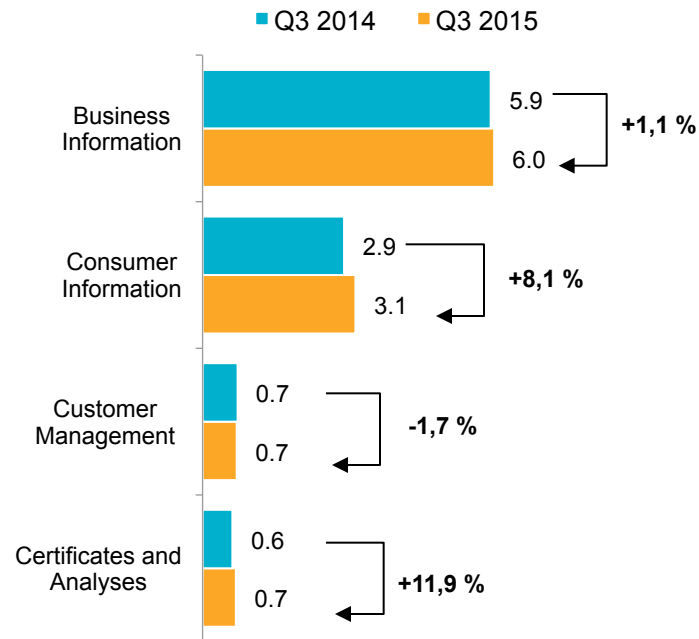
Quarterly net sales (EURm)



Net sales growth (year-on-year)

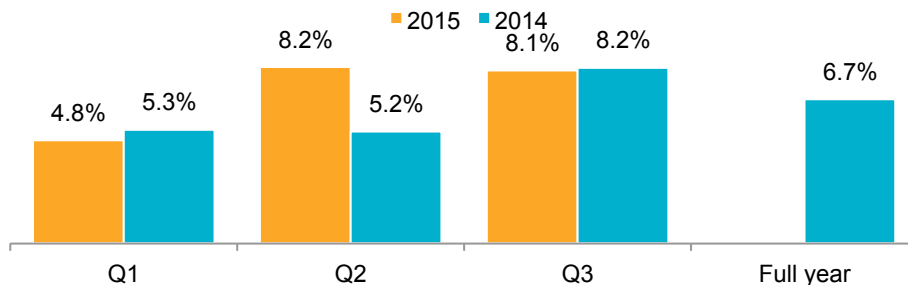


Revenue by product area



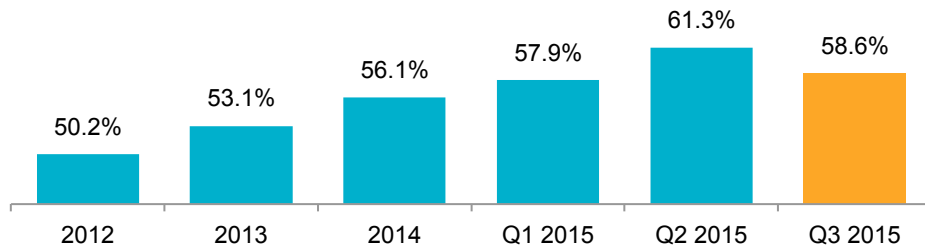
Strong continued demand for new products and services as well as value-added services

New products and services share of net sales

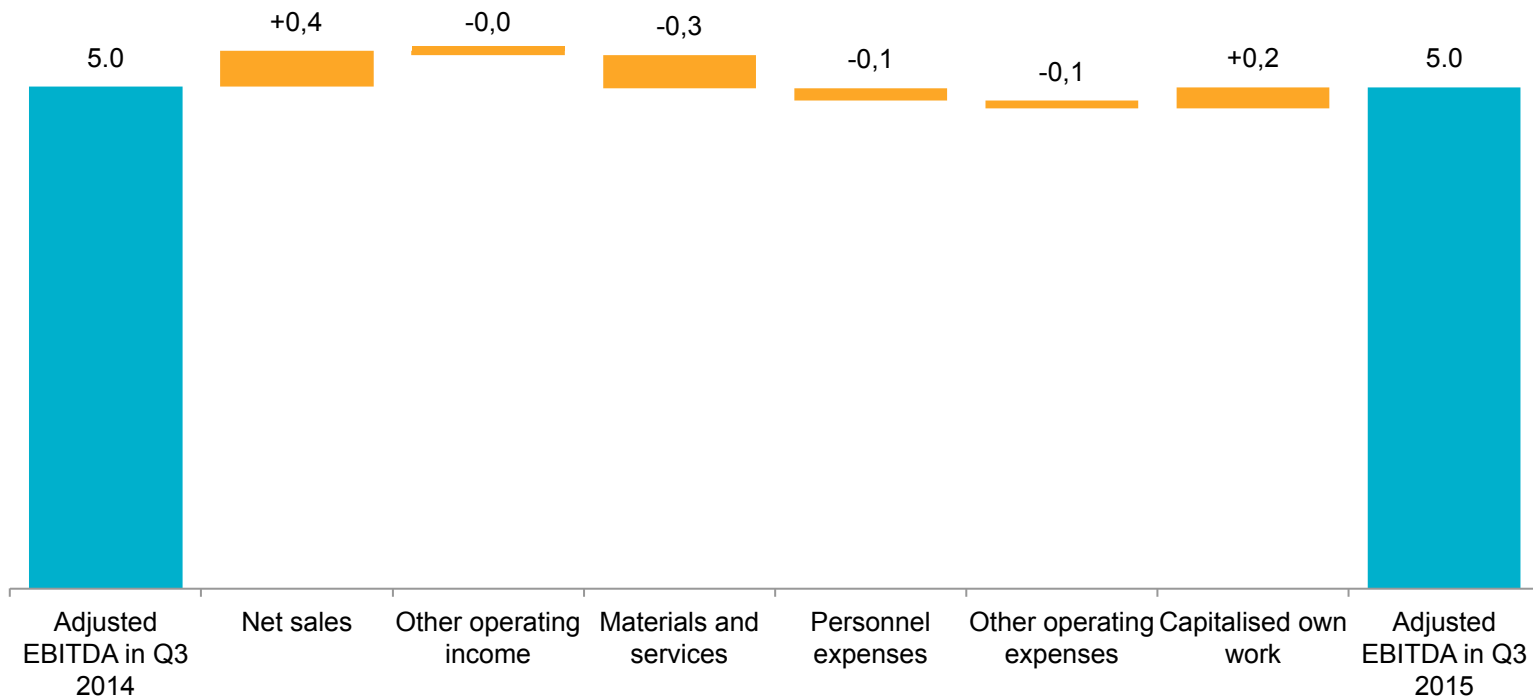


- Continuous good share of sales from new products and services
- Net sales from real estate information services and tailored solutions significant drivers for growth in Consumer Information
- Major share of sales from products and services based on our own database

Value-added services share of net sales



Q3 adjusted EBITDA remains flat year-on-year



Continued reduction in net debt and good recurring free cash flow

EURm (unless stated otherwise) ¹	Q3 / 2015	Q3 / 2014	FY 2014
Net debt	52,9	189,8	62,4
Net debt / adjusted EBITDA	2,6x	9,4x	3,0x
Gearing, %	71,0 %	neg.	95,8 %
Equity ratio, %	49,8 %	-53,7 %	46,7 %
Free cash flow	3,9	4,0	16,8
Cash conversion	77,0 %	81,5 %	85,3 %
Gross investments	0,5	0,4	3,3

- Net debt decreased by EUR 9,5 million from Q4 / 2014
- Net debt / adjusted EBITDA below maximum target of 3,0x
- Net cash flow from operating activities increased by 1,2 million from Q2 / 2015

Note: (1) Please see the interim report for definitions and notes

Long-term targets and guidance for 2015 remain unchanged

Financial targets ¹	
Growth	Achieve 4 to 9 percent annual average growth in net sales
Profitability	Maintain EBIT-margin at or around historic levels
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 for 2015 ³	
Guidance	Asiakastieto expects its full year net sales in 2015 to grow compared to 2014

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.

Source:
Asiakastieto Group

Summary

Financial Statements Q3 / 2015

Summary income statement

EUR million	Q3 / 2015	Q3 / 2014	Full year 2014
Net sales	10,5	10,1	41,4
Other operating income	0,0	0,1	0,2
Materials and services	-1,8	-1,4	-6,3
Personnel expenses	-2,5	-2,4	-9,8
Other operating expenses	-1,5	-1,5	-7,0
Work performed by the entity and capitalised	0,3	0,1	1,0
Depreciation and amortisation	-0,6	-0,5	-2,0
Operating profit	4,4	4,4	17,6
Finance income and expenses	-0,3	-7,3	-28,9
Result before income tax	4,1	-2,9	-11,2
Income tax expense	-0,8	-	9,2
Result for the period	3,3	-2,9	-2,0
Earnings per share attributable to the owners of the parent during the period:			
Basic and diluted earnings per share	0,22	-0,19	-0,14

Note: Please see the interim report for definitions and notes.

Summary balance sheet

EUR million	Q3 / 2015	Q4 / 2014
ASSETS		
Goodwill	111,4	111,4
Other intangible assets	5,4	4,5
Property, plant and equipment	3,8	4,0
Deferred tax assets	7,2	9,2
Loan and other receivables	0,0	0,0
Total non-current assets	127,7	129,2
Account and other receivables	7,1	5,0
Cash and cash equivalents	16,6	7,0
Total current assets	23,7	12,0
Total assets	151,4	141,1

Note: Please see the interim report for definitions and notes.

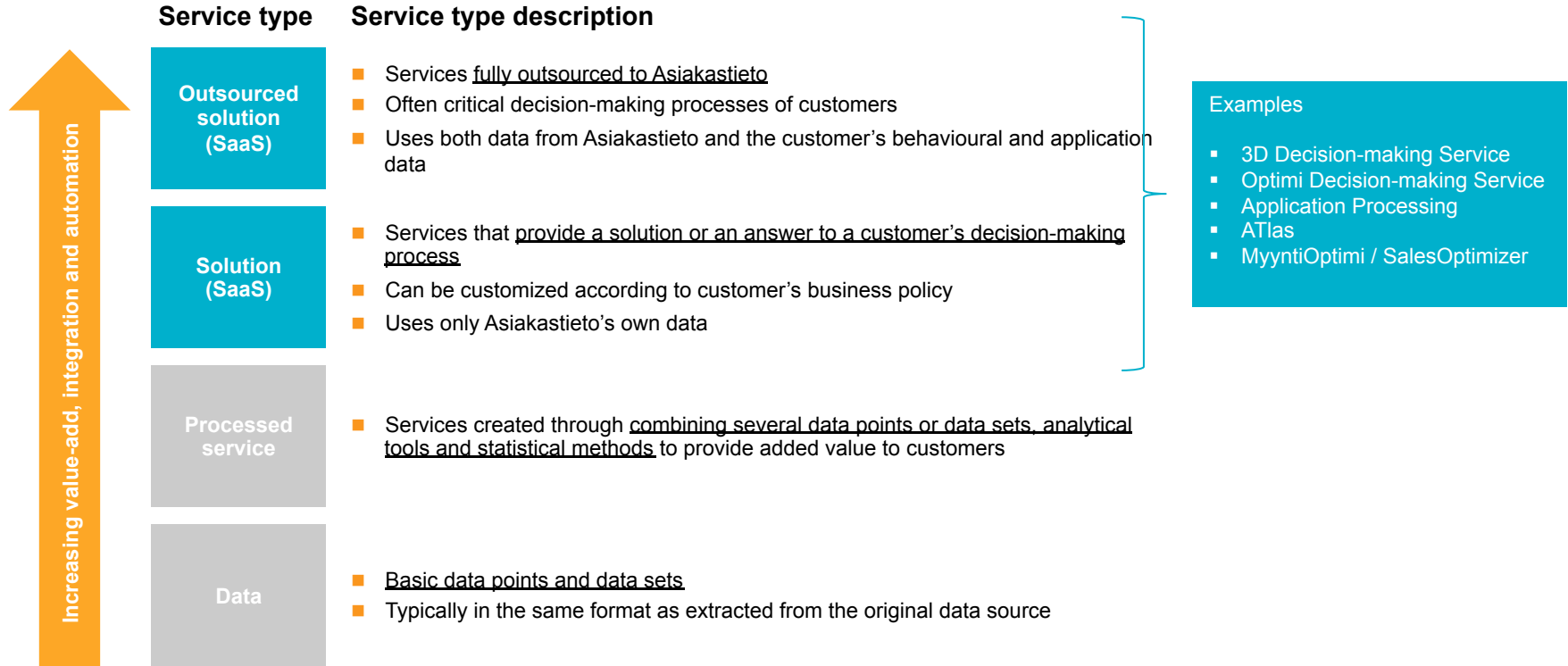
EUR million	Q3 / 2015	Q4 / 2014
EQUITY AND LIABILITIES		
Share capital	0,1	0,1
Invested unrestricted equity reserve	116,6	115,3
Accumulated losses	-50,0	-48,1
Result for the period	7,8	-2,0
Total equity	74,5	65,2
Interest-bearing liabilities	69,5	69,4
Account and other payables	0,0	-
Total non-current liabilities	69,6	69,4
Advances received	1,9	1,6
Account and other payables	5,4	4,9
Total current liabilities	7,3	6,5
Total liabilities	76,9	76,0
Total equity and liabilities	151,4	141,1

Summary cash flow

EUR million	Q3 / 2015	Q3 / 2014	Full year 2014
Cash flows from operating activities			
Result before income tax	4,1	-2,9	-11,2
Depreciation and amortisation	0,6	0,5	2,0
Finance income and expenses	0,3	7,3	28,9
Profit (-) / loss (+) on disposal of property, plant and equipment	0,0	-0,0	-0,2
Other adjustments	0,1	-	-
Change in working capital	-0,8	-0,5	0,7
Interest and other finance expenses paid	-0,3	-0,4	-2,0
Interest and other finance income received	0,0	0,0	0,0
Income taxes paid	-	-	0,0
Net cash from operating activities	4,0	4,1	18,1
Cash flows from investing activities			
Purchases of property, plant and equipment	-0,0	-0,1	-0,9
Purchases of intangible assets	-0,4	-0,3	-2,5
Proceeds from sale of property, plant and equipment	0,0	0,1	0,3
Loan repayments	-	-	0,2
Net cash used in investing activities	-0,4	-0,3	-2,9
Cash flows from financing activities			
Costs of share issue	0,0	-	-
Proceeds from interest-bearing liabilities	-	-	70,0
Repayments of interest-bearing liabilities	-	-	-89,0
Net cash used in financing activities	0,0	-	-19,0
Net increase / decrease in cash and cash equivalents	3,5	3,7	-3,9
Cash and cash equivalents at beginning of the period	13,1	16,8	10,9
Cash and cash equivalents at end of the period	16,6	20,5	7,0

Asiakastieto's SaaS services

SaaS services



Questions & Answers