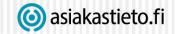


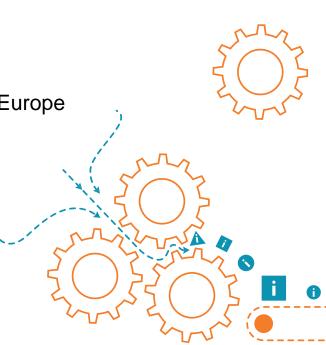
Asiakastieto CMD 2016 ASIAKASTIETO'S BORDERLESS ONLINE WORLD

Helena Kainulainen, Business Development Manager 22 September 2016



AGENDA

- I. New globalization
 - Trends and challenges
 - Finnish international trade
 - Development of solvencies and collection periods in Europe
- II. Customer needs in international trade
- III. Asiakastieto's new borderless offering
 - Asiakastieto's online world and new offering
 - Open service offering
- IV. Summary





I. NEW GLOBALIZATION CREATES EVEN MORE POSSIBILITIES FOR DATA SERVICES



Accelerating data flows More knowledge-intensive data



Growing role of small enterprises and individuals



More free content and services Instant global access to information Digital infrastructure becomes equally important



Innovation flows in both directions

Source: McKinsey Global Institute





I. CHALLENGES FOR FINNISH FIRMS SOME OF THEM CAN BE SOLVED WITH DATA

Global value chains

Commercialization

International service centers

Agility and breakthrough innovations

Digitalization

I. CUSTOMERS AND SUPPLIERS OF FINNISH COMPANIES ABROAD

Asiakastieto offers reports from these countries

Mrd € Q1/2016

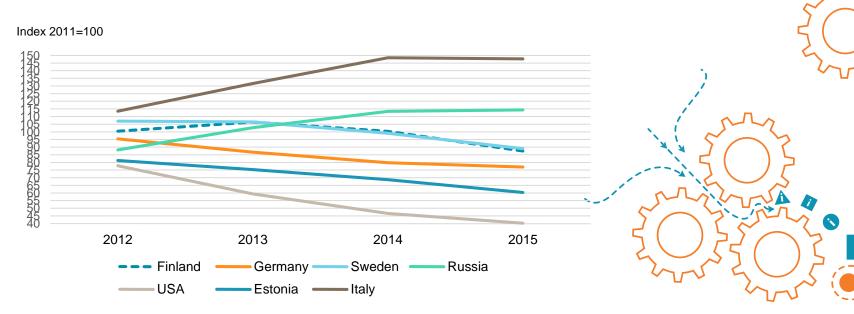


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Source: Customs

I. THE LEVEL OF THE RISK COMPANIES IS STILL HIGH - CREDIT INFORMATION IS VITAL

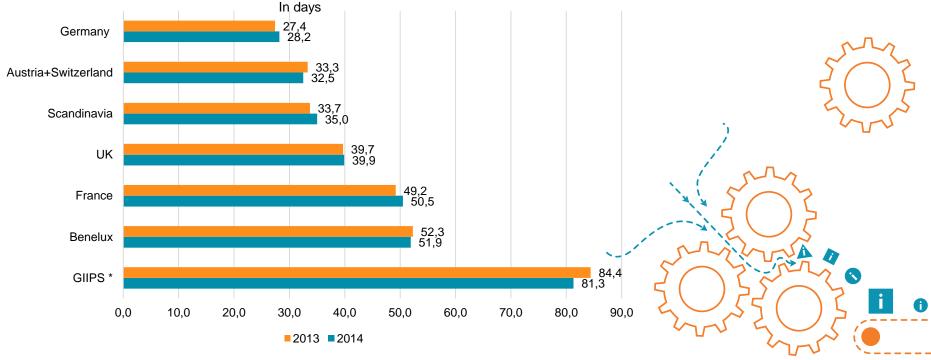
Development of insolvencies in Europe and USA



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Source: Creditreform

I. COLLECTION PERIODS IN EUROPE HAVE NOT REDUCED



asiakastieto.fi

*GIIPS: Greece, Ireland, Italy, Portugal, Spain

Source: Creditreform

II. CUSTOMER NEEDS IN INTERNATIONAL TRADE ASIAKASTIETO'S SERVICES COVER THEM ALL

- Along with the money laundering legislation, knowing customers' background concerns more and more companies
- Customer selection and credit decisions
 have to be made even faster
- Decisions have to be uniform irrespective of the decision-maker's location
- Customer management also includes the monitoring of customer risk
- New customers have to be acquired actively
- Customers of the right type are found by combining customer data and external data



III. ASIAKASTIETO'S ONLINE WORLD



- Credit and business information
- Rating reports
- European business register reports
- Foreign person reports
- 120 million companies in Europe, USA, Asia
- Freshly investigated reports from anywhere



III. ASIAKASTIETO'S ONLINE BUSINESS DATA COVERS THE IMPORTANT TRADE COUNTRIES

 About 200 million enterprises in the world

Asiakastieto's instant online business information covers 60% of all companies at the moment



 Most European companies

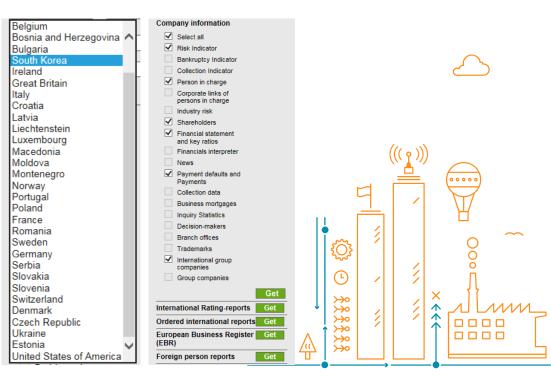
 Freshly investigated reports worldwide



III. NEW OFFERING FOR CONTRACTUAL CLIENTS AT DOMESTIC PRICES

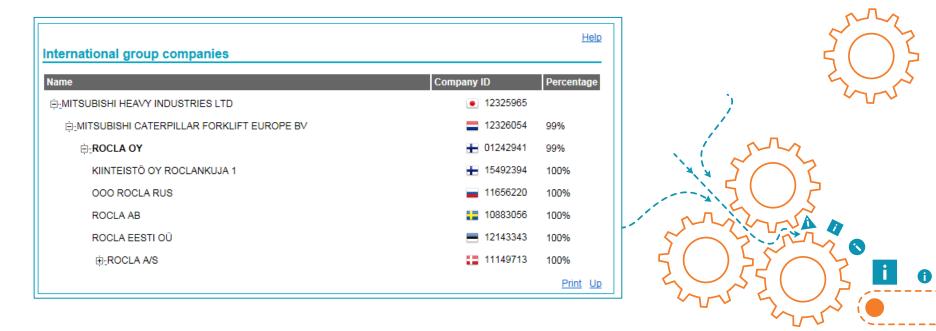
New offering

- International company online information for credit decisions from 32 countries
- International group structure
- Nordic prospecting tool





III. NEW OFFERING: INTERNATIONAL GROUP COMPANIES AT ONE SIGHT



i asiakastieto.fi

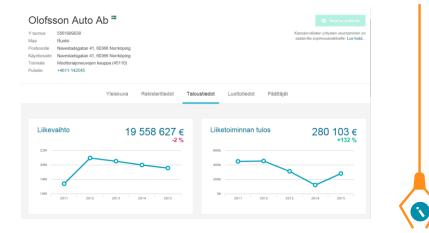
III. NEW OFFERING IN OPEN SERVICE -SHOWROOM FOR OUR CUSTOMERS

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- 45 million European companies
- Advanced search by
 - Business line
 - Country
 - Region
 - Company size



III. NEW OFFERING IN OPEN SERVICE



- Contact information from 9
 countries
- Financial information from Sweden and Finland

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Top lists from Nordic and Finnish companies



IV. SUMMARY





Global trends

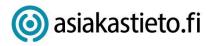
- Global and digital platforms
- Plug-and-play solutions
- Accelerating data flows
- Micromultinationals
- New foreign clients

Asiakastieto's offering

- Digital borderless services
- Several interface solutions for each service
- More processed data and data services
 - Open cross-border services
- Nordic prospecting tool

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Questions & Answers



ASIAKASTIETO GROUP PLC