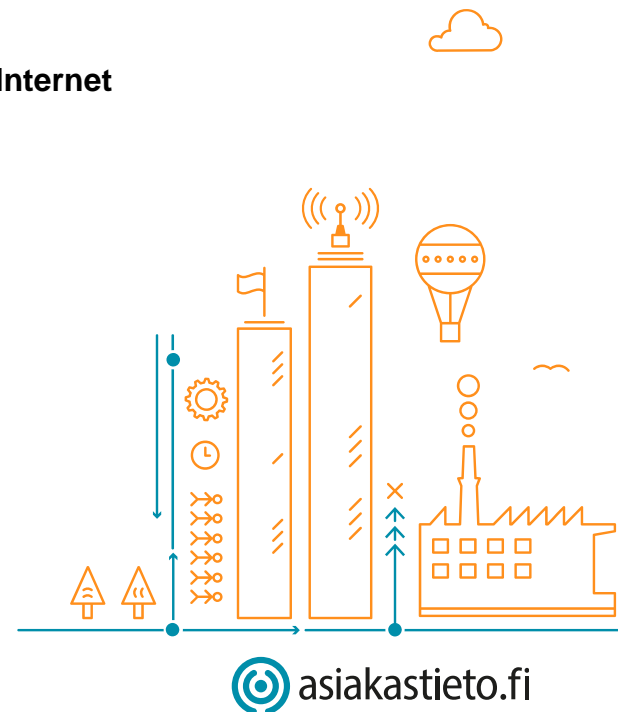


ASIAKASTIETO GROUP PLC  
CAPITAL MARKETS DAY 22 SEPTEMBER 2016

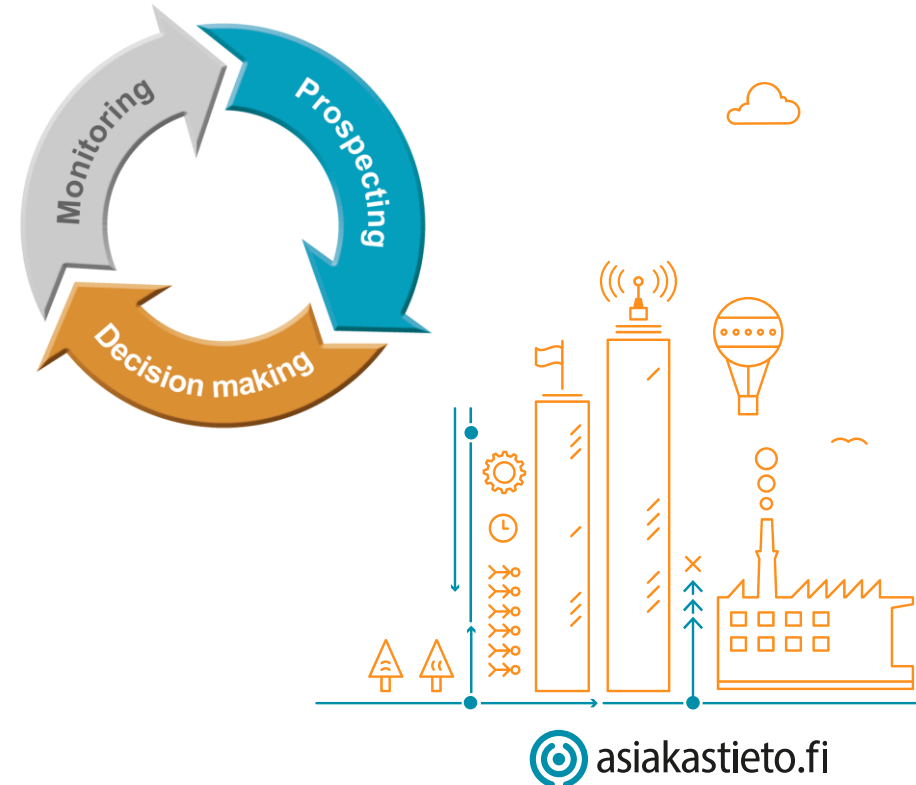
# TODAY'S AGENDA

- 9.00**      **AT Future 2020 – Strategy Review**  
Jukka Ruuska, CEO
- 10.00**      **Measuring Company Reputation from Online Data**  
Sami Kuusela, Co-founder, Underhood
- Structuring the Unstructured – Taking Advantage of Data on the Internet**  
Juho Muhonen, Co-founder, Futusome Oy
- 10.30**      **Coffee Break**
- 10.40**      **Asiakastieto's Borderless Online World**  
Helena Kainulainen, Business Development Manager
- 11.00**      **Credit Application and Decisioning as a Service**  
Heikki Koivula, Deputy CEO and Head of Business Information
- 11.20**      **Boost from Sales and Marketing Services**  
Esa Kumpu, Director, Intellia Oy
- 11.40**      **Strong Growth in the First Half of the Year – Financial Review**  
Terhi Kauppi, CFO
- 12.00**      **Networking lunch**

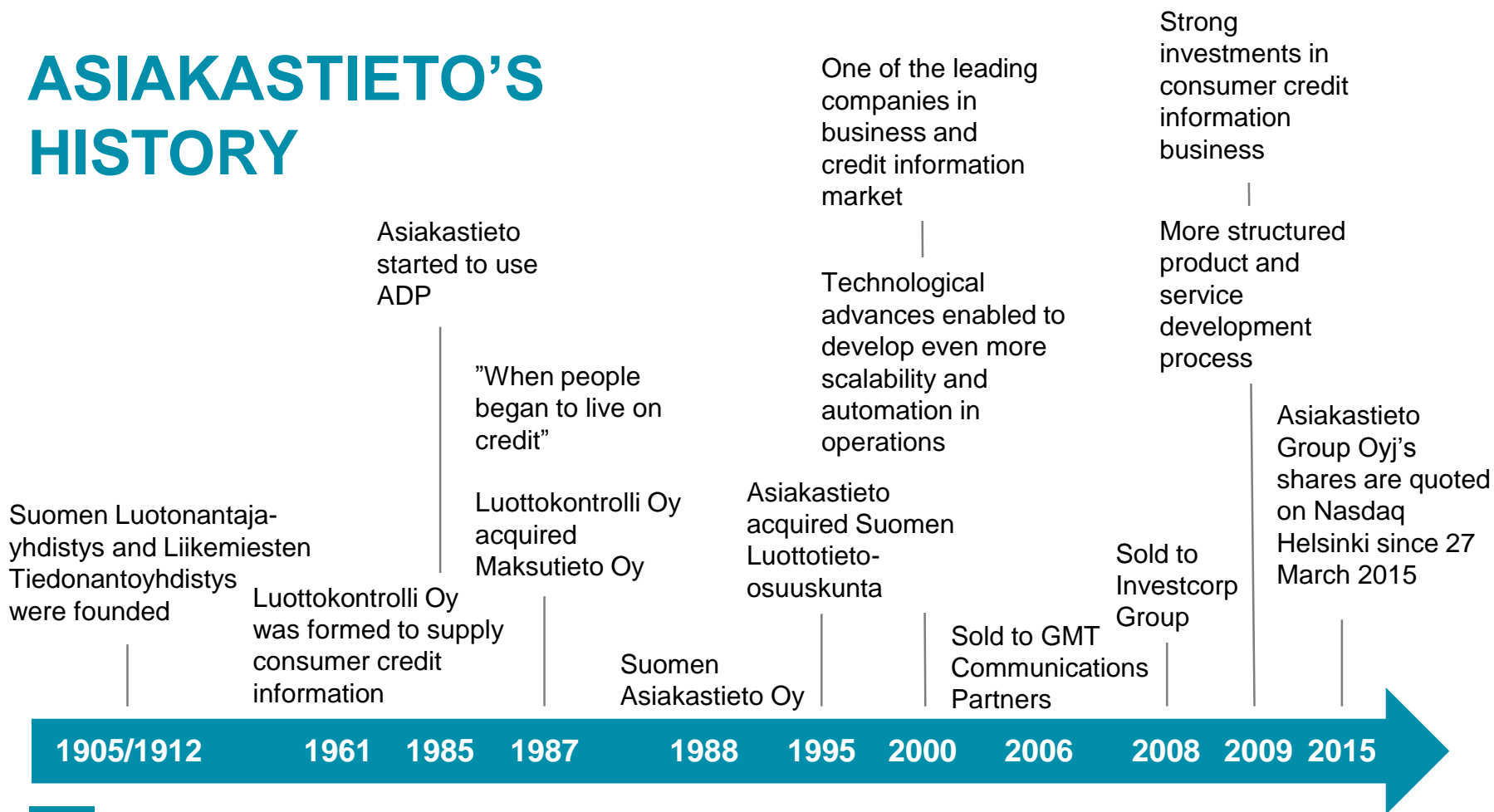


# ASIAKASTIETO IN BRIEF

- 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, Asiakastiето employed 149 people
- Asiakastiето Group Oyj's shares are quoted on Nasdaq Helsinki Ltd since 27 March 2015



# ASIAKASTIETO'S HISTORY



# PRODUCT AREAS

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)

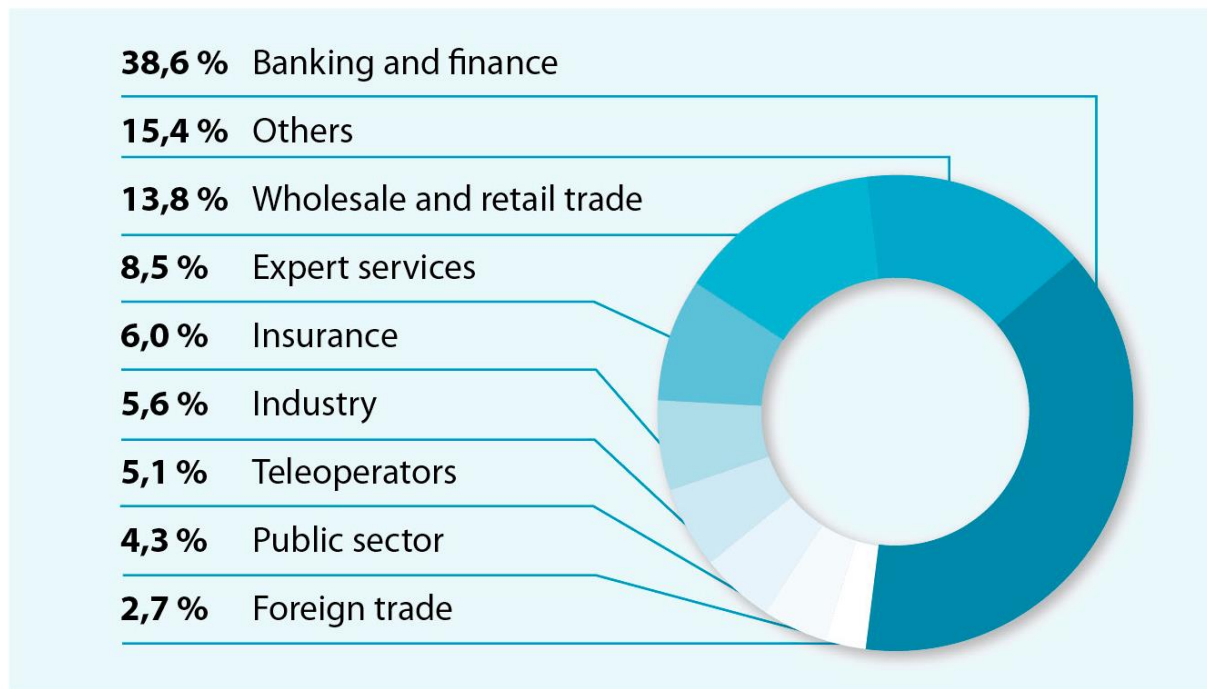


- Credit rating certificates, company and industry analyses, and printed products concerning risk management information.

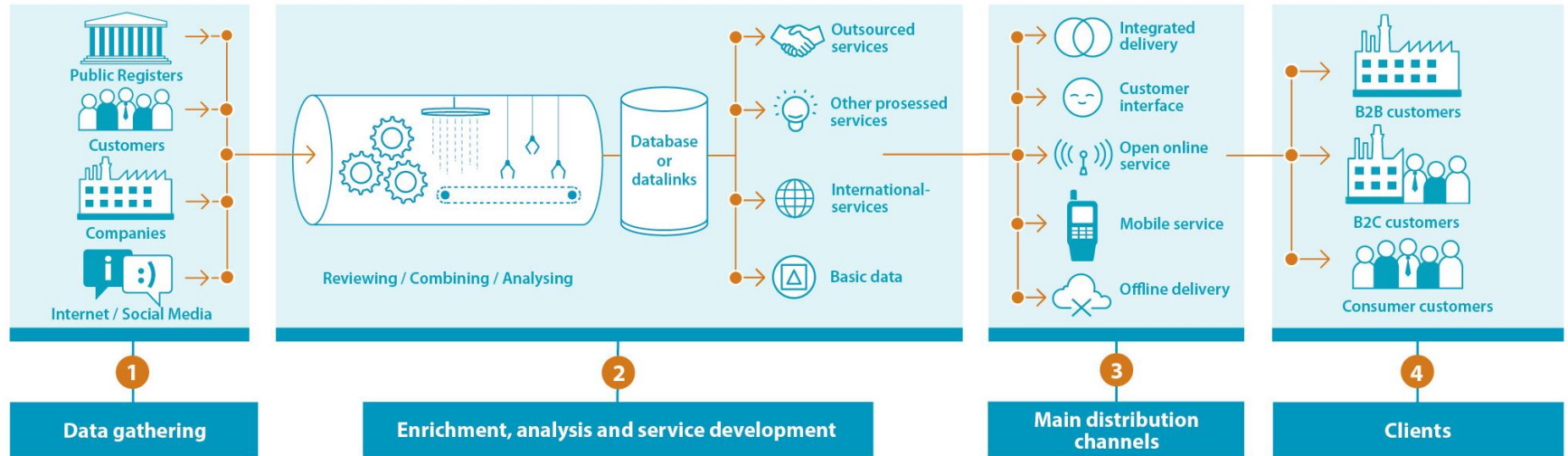
# NET SALES BY PRODUCT AREAS



# CLIENTS BY SECTOR

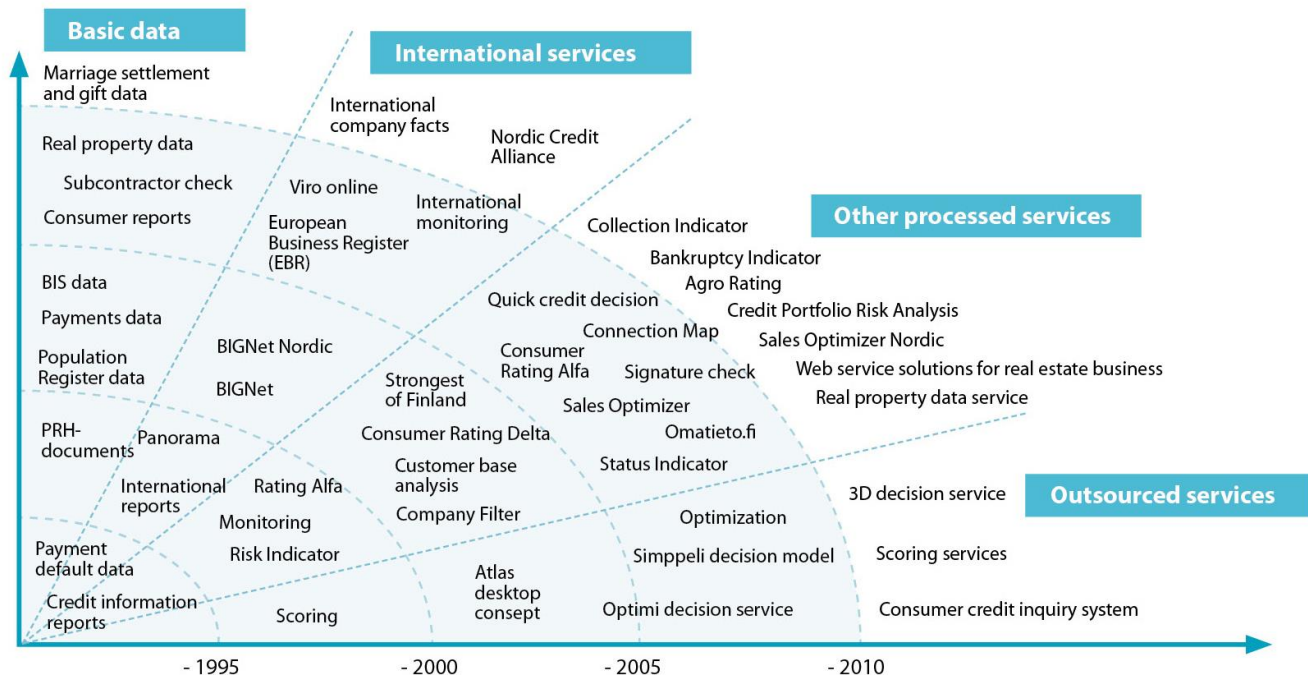


# THE CORE OF ASIAKASTIETO'S BUSINESS OPERATIONS IS THE DATABASE

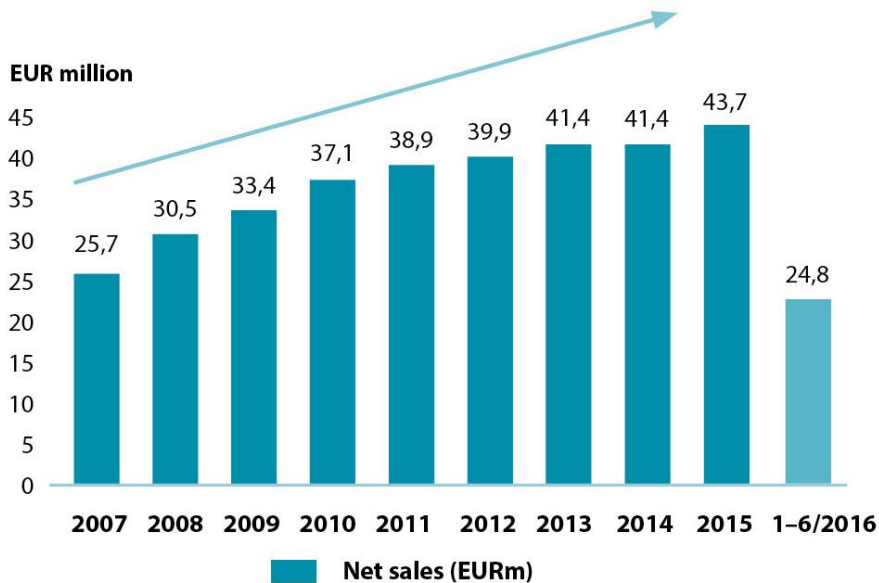




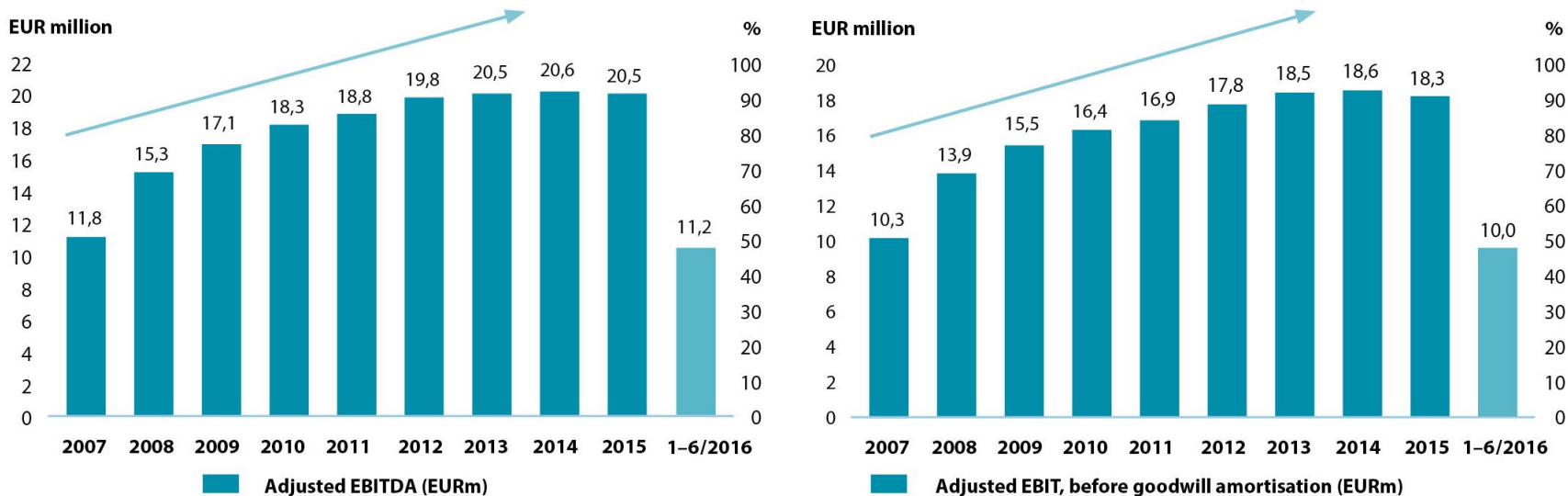
# ASIAKASTIETO'S SERVICE DEVELOPMENT



# EXCELLENT TRACK RECORD IN NET SALES GROWTH



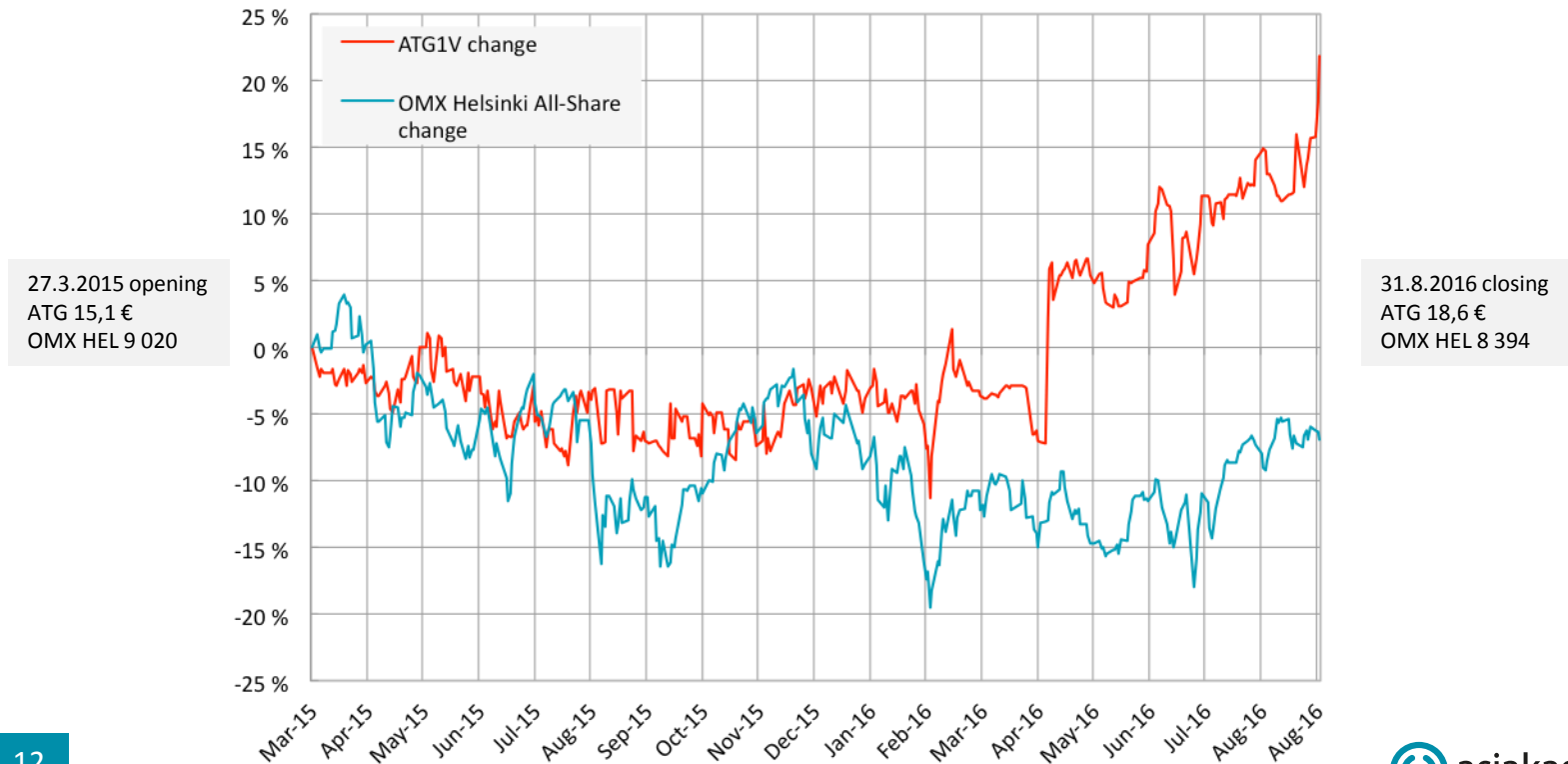
# PROFITABILITY HAS BEEN VERY STABLE AND PROFITS HAVE GROWN STRONGLY

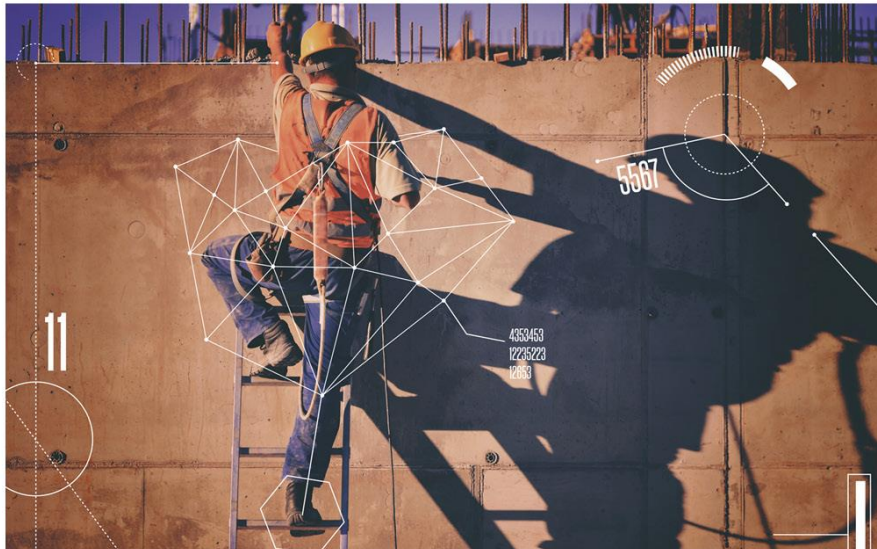


Stable margins and strong growth in adjusted EBITDA and adjusted EBIT before goodwill amortisation

# SHARE PRICE DEVELOPMENT

27.03.2015 – 31.8.2016



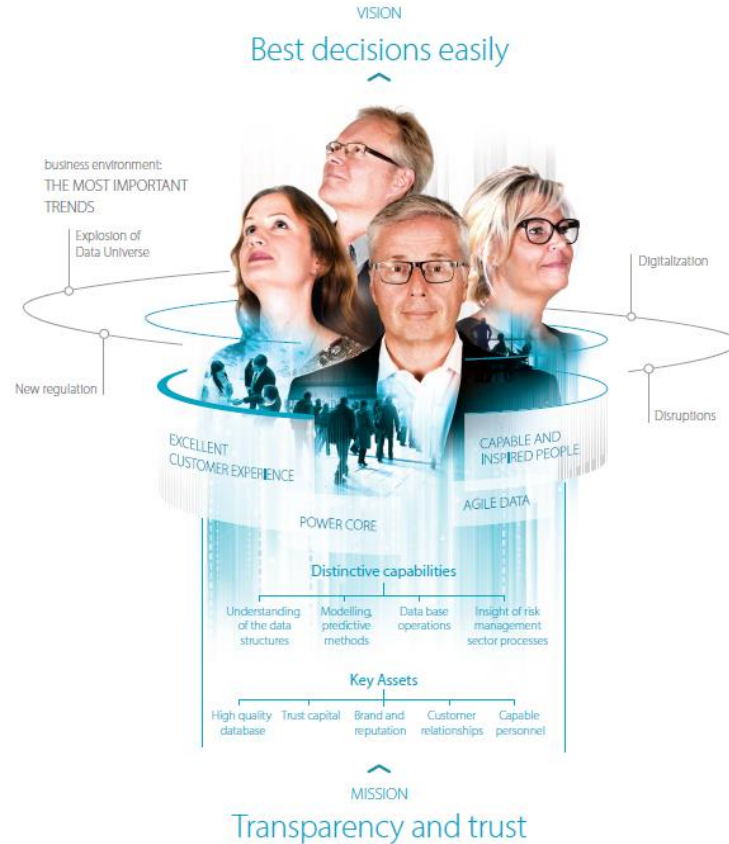


Asiakastieto CMD 2016

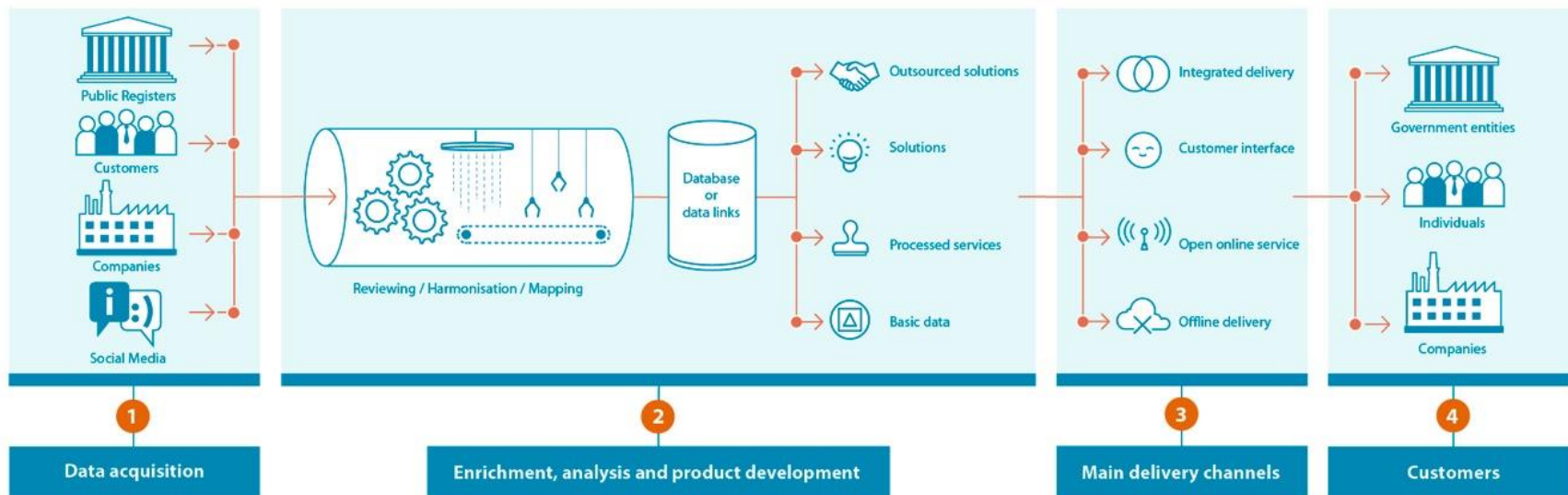
# AT FUTURE 2020 – STRATEGY REVIEW

Jukka Ruuska, CEO  
22 September 2016

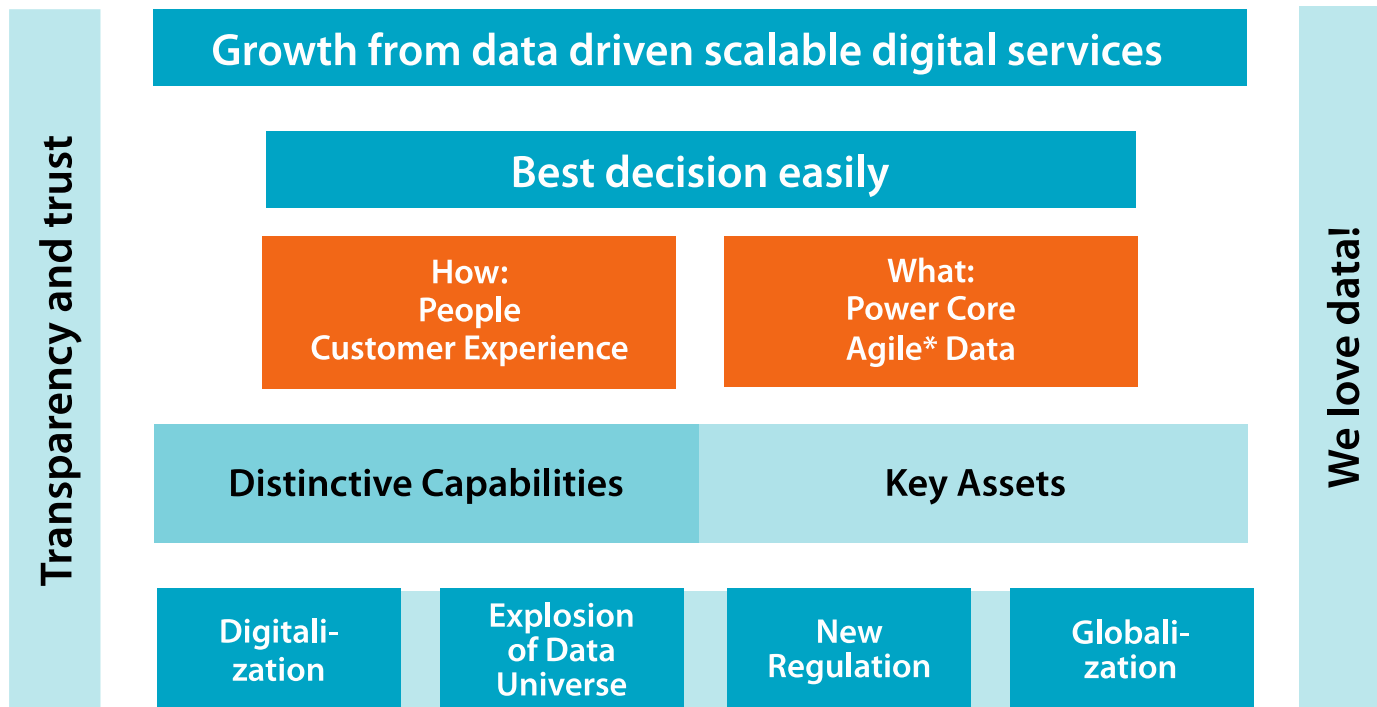
# AT Future 2020



# BUSINESS MODEL



# 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

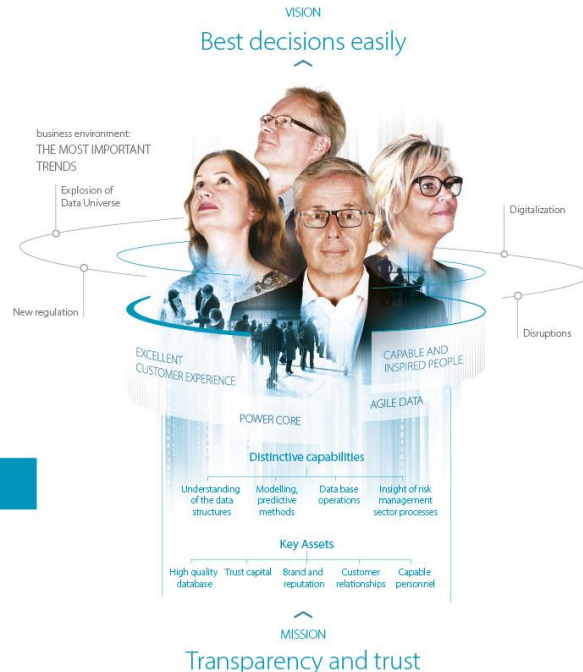
Brand and Reputation

Capable Personnel

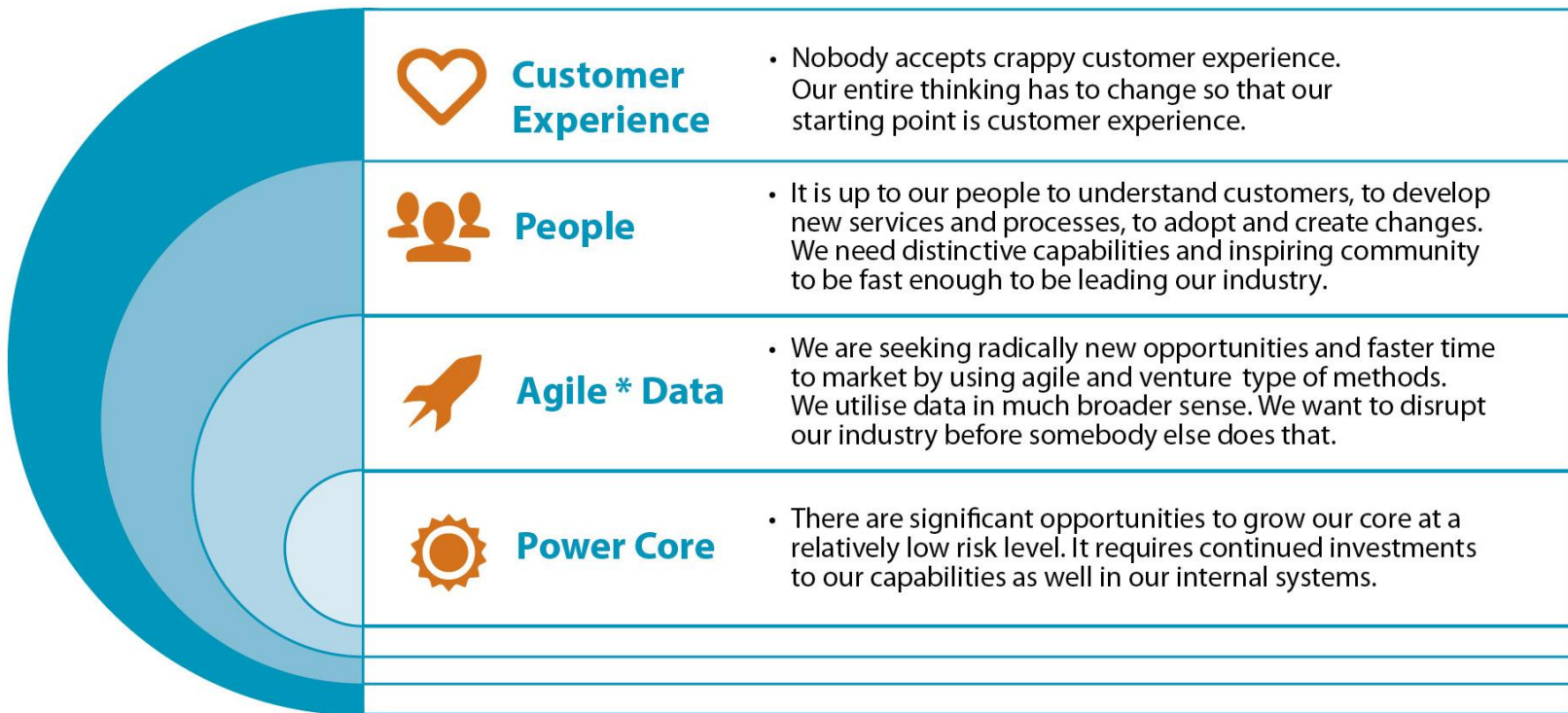
## Mission

Transparency and Trust.

# AT Future 2020

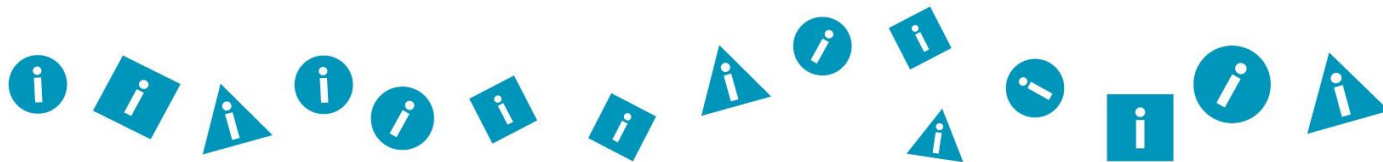


# STRATEGIC THEMES AND THEIR RATIONALE

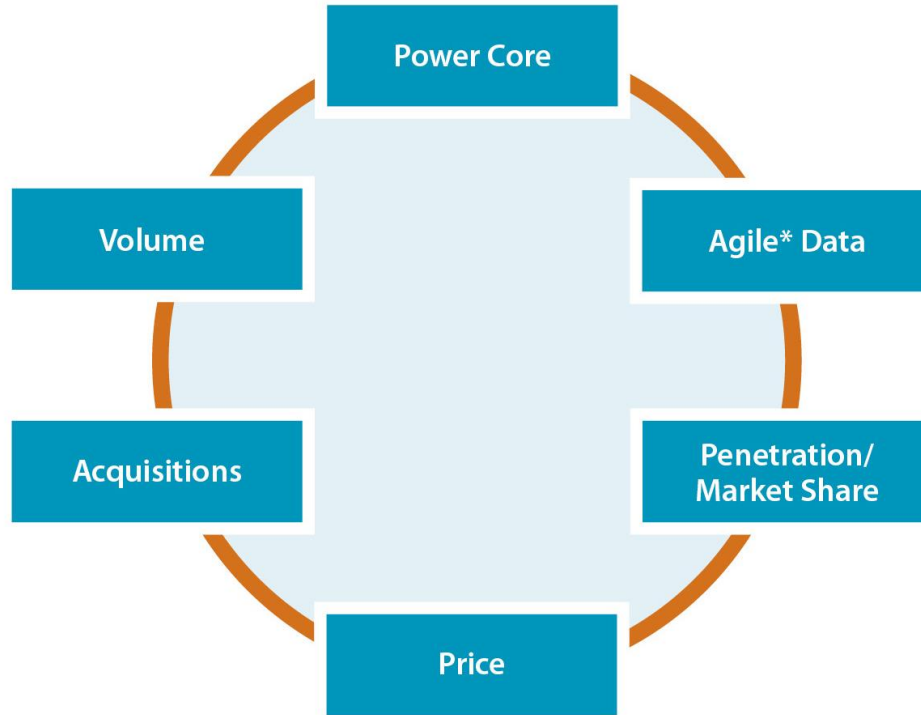


# LONG-TERM GROWTH TARGET

Financial targets	
Growth	Achieve 5 to 10 percent annual average growth in net sales ( <i>Achieve 4 to 9 percent annual average growth in net sales</i> )



# ASIAKASTIETO GROWTH FORMULA



# POWER CORE

What	How	Examples	Po
Tapping the white space	Improving time to market, customer involvement in development	Positive data, collection scoring	3
Digitalisation of processes	Accelerate development and sales	Decisioning, application management, collateral management	3
Leveraging existing capabilities	Entering data intensive processes by leveraging data and modelling	Churn management, fraud	2
Increasing penetration in underpenetrated segments	SME: new offering structure, marketing automation D-t-C: New platform, partnering	Number of registered users, number of unique visitors	2
Crossborder offering	Finalising the offering, marketing	Freemium, our new offering	2
Sales and marketing related services	Creating critical mass for development and sales	Lead generation	3
Regulation as a source for competitiveness for our customers	Development of compliance services suite	PEP, KYC, Privacy Regulation	2

# AGILE \* DATA

What	How	Examples	Pot
Enhancing data collection capabilities and accessing new data sources	New technologies, channels, incentive structures, responding to new customer needs	Mappi (payment data), internet data crawling	2
Services based on new data sets	Proximity to customers	ESG	3
New digital services	Experimentation (AT Data Lab), ecosystem	New processes to be digitalised, machine learning applications	3
Internationalisation	Scaling a potential spearhead regionally or internationally	1- 2 in sight	?

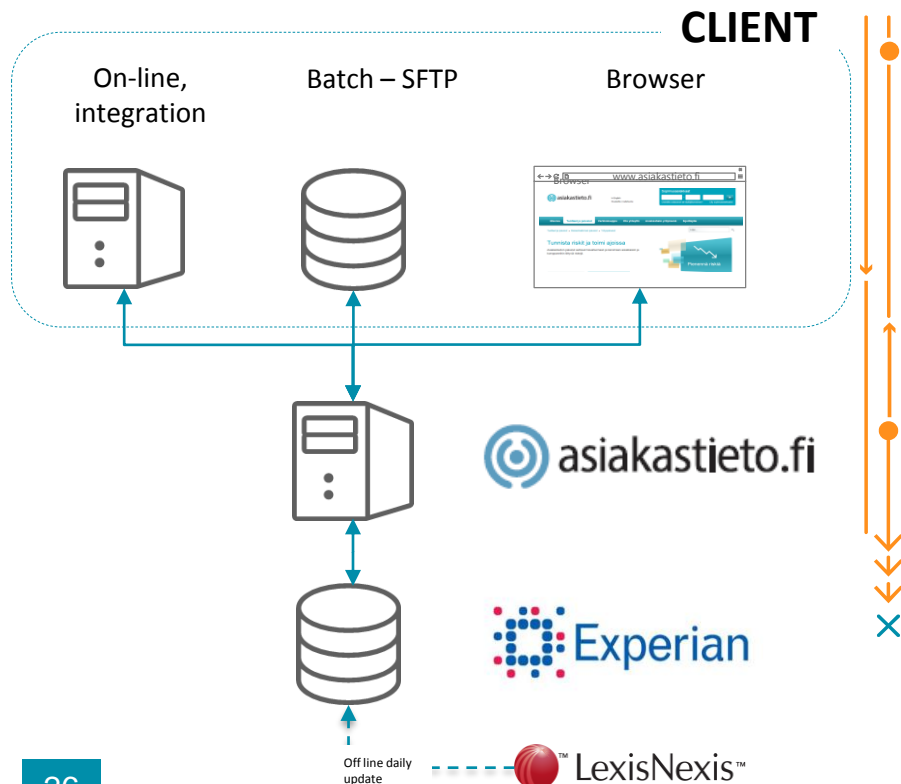




# PEP (politically exposed person) AND SANCTION LIST -service



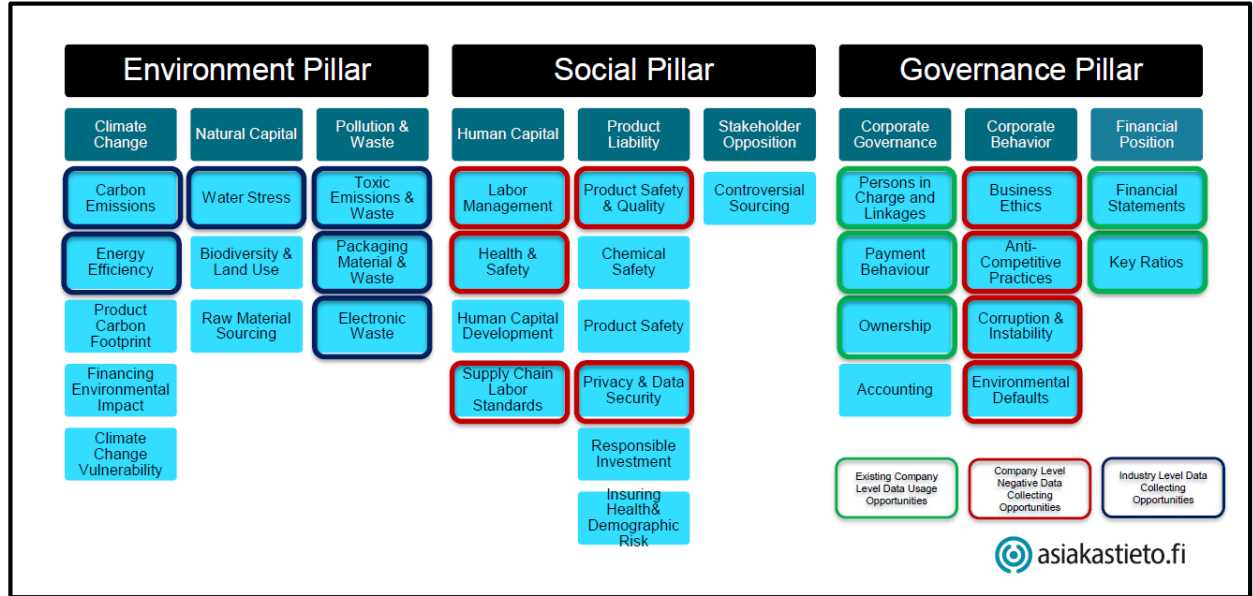
# PEP & SANCTIONS SERVICE



- **What:** Know Your Customer, including check PEP and Sanction lists. If a hit, internal escalation and risk-based assessment
- **Why:** required by the law, Act on Detecting and Preventing Money Laundering and Terrorist Financing
- **Who:** especially financial sector but also other industries
- **Existing solutions:** “ask the customer”, manual web check, competition
- **Competition:** Thomson Reuters, Bisnode/D&B, Bureau van Dijk, C6 Group
- **Benefit:** customer experience, automation, operational efficiency
- **USP:** world class data with local service layer & support, client relationships



# CORPORATE SOCIAL RESPONSIBILITY NEED FOR ESG DATASETS AND SERVICES





# AT DATA LABS

Functional and technical platform  
for iterative developing



AGILE



SOCIAL



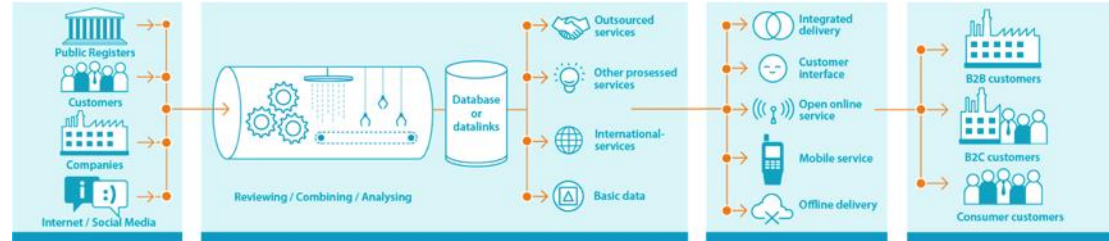
OPEN



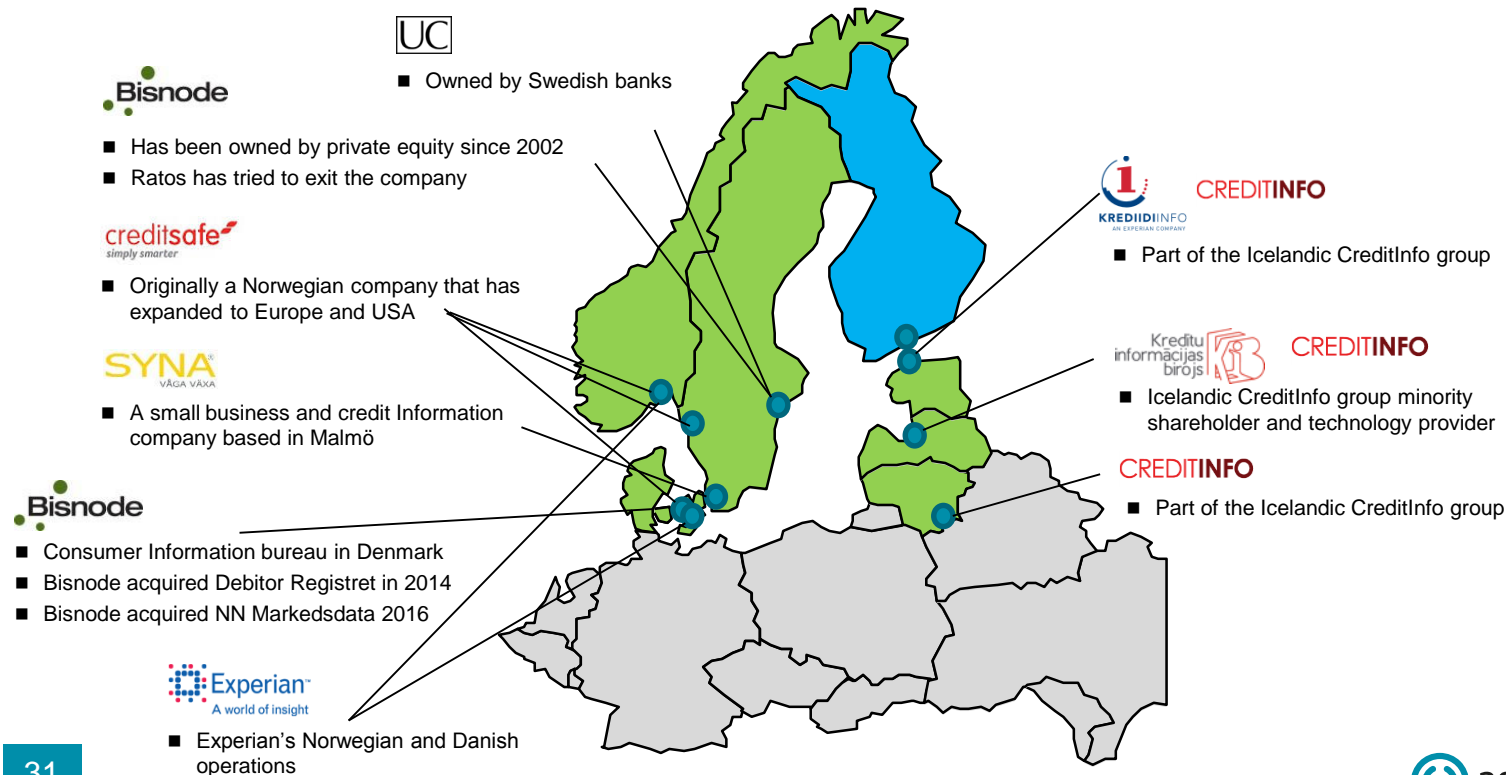
INTUITIVE



ITERATIVE



# NORDIC CONSOLIDATION LANDSCAPE IN CREDIT INFORMATION



# LONG-TERM TARGETS AND GUIDANCE 2016

Financial targets <sup>1</sup>	
Growth	Achieve 5 to 10 percent annual average growth in net sales <i>(Achieve 4 to 9 percent annual average growth in net sales)</i>
Profitability	Maintain profitability level of current services <i>(Maintain EBIT-margin at or around historic levels)</i>
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 <sup>2</sup>
Guidance <sup>3</sup>	
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.

*(Current guidance in parenthesis)*

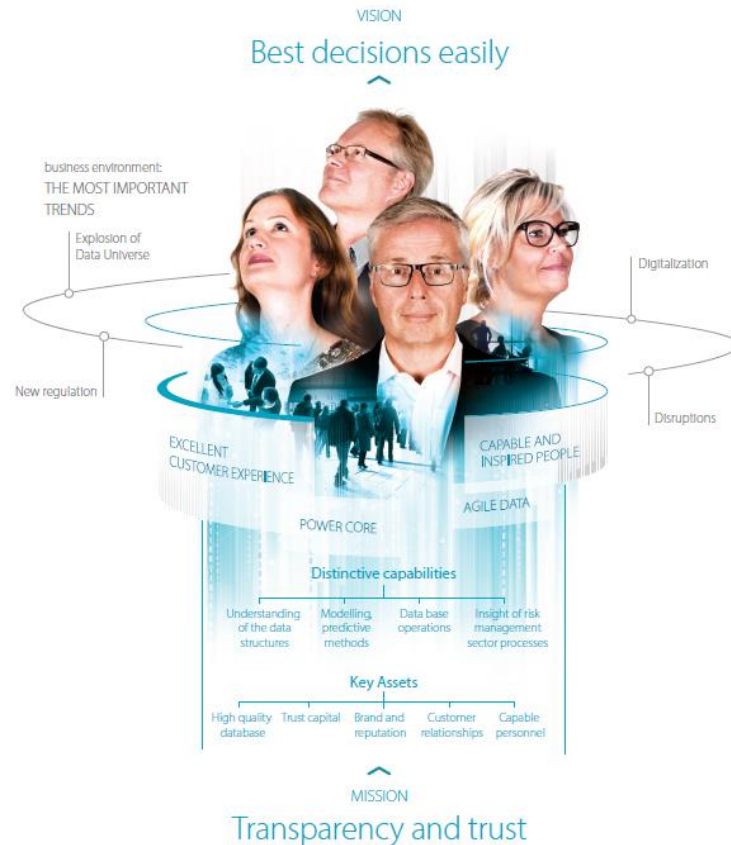
*Note: (1) These targets are based on assumptions that may not prove to be correct and actual results may deviate significantly; (2) Subject to the business development and investment needs of the Company.*

*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.*



# AT Future 2020





## Questions & Answers



ASIAKASTIETO GROUP PLC