asiakastieto + UC

Asiakastieto Group Plc

HALF YEAR FINANCIAL REPORT

1.1.–30.6.2018

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Asiakastieto Group's Half Year Financial Report 1.1. – 30.6.2018: Asiakastieto and UC creating a stronger future together

SIGNIFICANT EVENTS

The acquisition of UC

Asiakastieto Group Plc announced on 24 April 2018 that it has signed an agreement to combine with UC AB through acquiring the shares in UC. The combination of Asiakastieto Group Plc and UC AB was completed as announced during the second quarter, 29 June 2018, as a result of which UC AB's consolidated balance sheet has been consolidated as part of Asiakastieto Group Plc's consolidated balance sheet. Due to the date of the merger, the consolidated income statement of Asiakastieto Group Plc half year financial report does not include UC AB's consolidated income statement data. More detailed information on the impacts of the acquisition on the Group's balance sheet are presented under the note 2.3. Corporate Acquisitions, in the notes to the consolidated statement of financial position.

UC is one of the leading information service companies in Sweden. The company provides refined business information and comprehensive credit information on both consumers and companies that enable companies and private individuals to make more reliable decisions. The company offers products and services for risk management, decision-making and sales and marketing. UC's customers include banks and financial institutions, other companies, private individuals and the public sector. UC AB net sales amounted to EUR 73,6 million in 2017 and adjusted EBITDA excluding IFRS adjustments and items affecting comparability was EUR 18,3 million.

To demonstrate the impacts of the acquisition on the result of operations and financial position of the Group and to improve the comparability, Asiakastieto Group has prepared unaudited pro forma financial information. In this Half Year Financial Report, unaudited pro forma statement of income and pro forma key ratios are shown for the year 2017 and the interim period as if the share transaction had been completed already on 1 January 2017. The pro forma financial information is titled as Pro forma information in each paragraph where they are presented in this Half Year Financial Report. The pro forma financial reporting principles are described in Note 1 in this Half Year Financial Report.

Group's new organisational structure

On 20 June 2018, Asiakastieto Group's Board of Directors decided on a new organisational structure. From 1 July 2018 on, Asiakastieto Group's new organisation consists of two types of units: business areas and functional units supporting the business. The business areas are responsible for the Group's service offering and the functional units for the production, maintenance and active development of the operations in their own focus area and business processes. The functional units are Sales Units, Marketing and Communications, IT and Technology, HR, and Finance.

Group's new business areas

1. **Risk Decisions:** Companies engaging in corporate and consumer business use decision services and solutions for general risk management, credit risk management, financial management, customer acquisition, decision-making, fraud and credit loss prevention as well as for gaining knowledge of and identifying their customers.
2. **Customer Data Management:** Customer management services help sales and marketing professionals to improve the efficiency of their work and to boost customer management by providing target group tools, services for surveying potential customers, register updates and maintenance, as well as various target group extractions.

3. **Digital Processes:** Services in this business area include, among others, real estate and apartment information, information about buildings and their valuation as well as solutions that help customers to automate their collateral management processes and digitalise the administration of housing purchases. Services of the business area are also used for compliance purposes, for instance to identify companies' beneficial owners and politically exposed persons

4. **SME and Consumers:** Digital services for small and micro companies with easy-to-use applications and user interfaces for the evaluation of risks and sales potential, acquisition of other relevant information on customers and business partners and proof of own creditworthiness. Services for consumers help consumers to understand and better manage their finances, while simultaneously protecting them from identity theft and fraud.

SUMMARY

The figures presented in this Half Year Financial Report are unaudited.

April – June 2018 in short

- Net sales amounted to EUR 15,7 million (EUR 14,4 million), an increase of 8,9 %.
- Adjusted EBITDA excluding items affecting comparability was EUR 6,6 million (EUR 6,6 million), an increase of 0,6 %.
- Adjusted EBIT excluding items affecting comparability and amortisation from fair value adjustments related to the acquisitions was EUR 5,7 million (EUR 5,9 million), a decrease of 2,4 %[1].
- Operating proft (EBIT) was EUR 1,0 million (EUR 5,8 million). Operating profit included items affecting comparability of EUR 4,6 million (EUR 0,1 million) mainly resulting from M&A and integration expenses relating to acquisition of UC and amortisation from fair value adjustments related to the acquisitions EUR 0,1 million (EUR 0,0 million).
- New products and services share of net sales was 10,5 % (15,6 %)[2].
- Value-added services share of net sales was 71,5 % (70,6 %)[3].
- Free cash flow amounted to EUR 2,4 million (EUR 3,9 million). The impact of items affecting comparability on free cash flow was EUR -1,7 million (EUR -0,1 million)[4].
- Earnings per share were EUR -0,00 (EUR 0,29).

January – June 2018 in short

- Net sales amounted to EUR 30,8 million (EUR 28,3 million), an increase of 8,9 %.
- Adjusted EBITDA excluding items affecting comparability was EUR 13,0 million (EUR 12,8 million), an increase of 2,0 %.
- Adjusted EBIT excluding items affecting comparability and amortisation from fair value adjustments related to the acquisitions was EUR 11,4 million (EUR 11,4 million), a decrease of 0,7 %[1].
- Operating profit (EBIT) was EUR 5,2 million (EUR 11,2 million). Operating profit included items affecting comparability of EUR 5,9 million (EUR 0,1 million) mainly resulting from M&A and integration expenses relating to acquisition of UC and amortisation from fair value adjustments related to the acquisitions EUR 0,2 million (EUR 0,1 million).
- New products and services share of net sales was 10,1 % (15,3 %)[2].
- Value-added services share of net sales was 71,0 % (70,0 %)[3].
- Free cash flow amounted to EUR 4,0 million (EUR 7,4 million). The impact of items affecting comparability on free cash flow was EUR -2,2 million (EUR -0,1 million)[4].
- Earnings per share were EUR 0,20 (EUR 0,57).

KEY FIGURES

EUR million	1.4. – 30.6.2018	1.4. – 30.6.2017	1.1. – 30.6.2018	1.1. – 30.6.2017	1.1. – 31.12.2017
Net sales	15,7	14,4	30,8	28,3	56,2
Net sales growth, %	8,9	12,2	8,9	13,8	14,3
Operating profit (EBIT)	1,0	5,8	5,2	11,2	21,2
EBIT margin, %	6,3	40,0	16,8	39,7	37,8
Adjusted EBITDA[5]	6,6	6,6	13,0	12,8	24,8
Adjusted EBITDA margin, %[5]	42,0	45,5	42,3	45,2	44,2
Adjusted operating profit (EBIT)[1, 5]	5,7	5,9	11,4	11,4	22,0
Adjusted EBIT margin, %[1, 5]	36,6	40,8	36,9	40,4	39,1
New products and services of net sales, %[2]	10,5	15,6	10,1	15,3	14,6
Free cash flow[4]	2,4	3,9	4,0	7,4	16,5
Net debt to adjusted EBITDA, x[6]	pro forma 3,6	2,0	pro forma 3,6	2,1	2,1

FUTURE OUTLOOK

Asiakastieto Group Plc expects its operating environment to remain stable in 2018 in its key markets Finland and Sweden, and that it is able to initiate actions in the second half of the financial year to start to realise synergy benefits from the combination with UC AB.

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[1] The method used for calculating the adjusted operating profit (EBIT), the comparative figures for the period 1 April – 30 June 2017, half year period 1 January – 30 June 2017 and the financial year 2017 have been changed from 1 April 2018 so that also amortisation from fair value adjustments related to the acquisitions, and external expenses arising from significant regulatory changes are taken into account as items to be adjusted.

[2] The method for calculating the share of new products and services, comparison data from the period 1 April – 30 June 2017, half year period 1 January – 30 June 2017 and financial year 2017 have been changed starting from 1 January 2018 so that the share includes the total sales of products launched during the past 24 months. Earlier, the share was calculated as the net sales of products and services launched during the past 12 months and added by the change in net sales of products and services launched during the preceding 12 months. The figures in accordance with the old calculation method in the second quarter 1 April – 30 June 2018 are 1,6 %, in the comparison period 1 April – 30 June 2017 10,4 %, in the half year period 1 January – 30 June 2018 2,6 %, in the comparison period 1 January – 30 June 2017 9,2 % and in the financial year 2017 9,2 %.

[3] The services of Emaileri Oy have been included in value added services starting 1 April 2018 and they have been retroactively added to reported first quarter value added services.

[4] The method used for calculating the free cash flow, the comparative figures for the period 1 April – 30 June 2017, the half year period 1 January – 30 June 2017 and the financial year 2017 have been changed from 1 January 2018 so that the impact of paid taxes is no longer added to the cash flow of business operations. The figures according to the former calculation method are EUR 3,4 million in the second quarter, EUR 5,5 million in the comparative period 1 April – 30 June 2017, EUR 5,8 million in the half year period 1 January – 30 June 2018, EUR 9,0 million in the comparative period 1 January – 30 June 2017, and EUR 20,3 million in the financial year 2017. The impact of items affecting comparability on free cash flow was EUR -1,7 million in the second quarter, EUR -0,1 million in the comparative period 1 April – 30 June 2017, EUR -2,2 million in the half year period 1 January – 30 June 2018, EUR -0,1 million in the comparative period 1 January – 30 June 2017, and EUR -0,5 million in the financial year 2017.

[5] The adjusted performance measures are calculated by adjusting the performance measures with the following items affecting comparability: M&A and integration related expenses, redundancy payments, compensations paid, and external expenses arising from significant regulatory changes. The amount of the above stated items affecting comparability was EUR 4,6 million in the second quarter 1 April – 30 June 2018, EUR 0,1 million in the comparative period 1 April – 30 June 2017, EUR 5,9 million in the half year period 1 January – 30 June 2018, EUR 0,1 million in the comparative period 1 January – 30 June 2017, and EUR 0,5 million in the financial year 2017. Adjusted EBIT excludes also amortisation from fair value adjustments related to the acquisitions.

[6] For the second quarter and the interim period, the net debt to adjusted EBITDA has been calculated by dividing the net debt of the consolidated statement of financial position at 30 June 2018 by the pro forma adjusted EBITDA of the past 12 months.

PRO FORMA APRIL – JUNE 2018 IN SHORT

- Net sales amounted to EUR 34,1 million (EUR 31,9 million), an increase of 6,8 % (at comparable exchange rates an increase of 10,6 %).
- Adjusted EBITDA excluding items affecting comparability was EUR 9,7 million (EUR 10,1 million), a decrease of 4,1 % (at comparable exchange rates a decrease of 2,0 %).
- Adjusted EBIT excluding items affecting comparability and amortisation from fair value adjustments related to the acquisitions amounted to EUR 8,7 million (EUR 9,3 million), a decrease of 6,8 %.
- Operating profit (EBIT) was EUR 3,2 million (EUR 5,8 million). Operating profit included items affecting comparability of EUR 2,8 million (EUR 0,7 million) and amortisation from fair value adjustments related to the acquisitions of EUR 2,7 million (EUR 2,8 million).
- The share of new products and services of net sales was 8,2 % (9,0 %).
- The earnings per share were EUR 0,08 (EUR 0,17).
- The comparable earnings per share were EUR 0,17 (EUR 0,26)[1].

PRO FORMA JANUARY – JUNE 2018 IN SHORT

- Net sales amounted to EUR 66,9 million (EUR 63,9 million), an increase of 4,7 % (at comparable exchange rates increase of 8,0 %).
- Adjusted EBITDA excluding items affecting comparability was EUR 19,0 million (EUR 20,8 million), a decrease of 8,8 % (at comparable exchange rates 6,9 %).
- Adjusted EBIT excluding items affecting comparability and amortisation from fair value adjustments related to the acquisitions amounted to EUR 17,0 million (EUR 19,2 million), a decrease of 11,7 %.
- Operating profit (EBIT) was EUR 7,7 million (EUR 7,6 million). Operating profit included items affecting comparability of EUR 3,8 million (EUR 6,0 million) and amortisation from fair value adjustments related to the acquistions of EUR 5,5 million (EUR 5,6 million).
- The share of new products and services of net sales was 7,5 % (8,7 %).
- The earnings per share were EUR 0,21 (EUR 0,17).
- The comparable earnings per share were EUR 0,39 (EUR 0,35)[1].

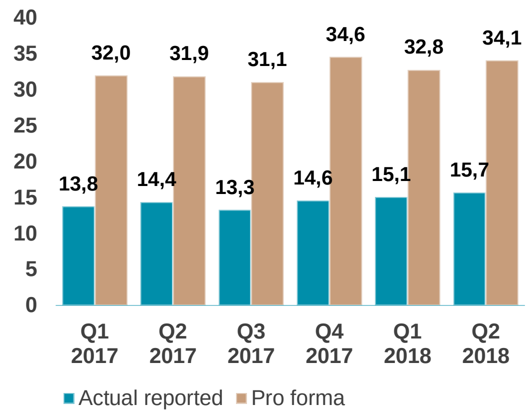
PRO FORMA KEY FIGURES

EUR million	1.4. – 30.6.2018	1.4. – 30.6.2017	1.1. – 30.6.2018	1.1. – 30.6.2017	1.1. – 31.12.2017
Net sales	34,1	31,9	66,9	63,9	129,6
Net sales growth, %	6,8	n/a	4,7	n/a	n/a
Operating profit (EBIT)	3,2	5,8	7,7	7,6	20,9
EBIT margin, %	9,5	18,2	11,5	11,9	16,1
Adjusted EBITDA	9,7	10,1	19,0	20,8	43,1
Adjusted EBITDA margin, %	28,5	31,7	28,3	32,6	33,2
Adjusted operating profit (EBIT)	8,7	9,3	17,0	19,2	39,6
Adjusted EBIT margin, %	25,5	29,2	25,4	30,1	30,6
New products and services of net sales, %	8,2	9,0	7,5	8,7	8,3
Net debt to adjusted EBITDA, x[2]	3,6	n/a	3,6	n/a	n/a

[1] The comparable pro forma earnings per share does not contain amortisation from fair value adjustments related to the acquisitions or their tax impact.

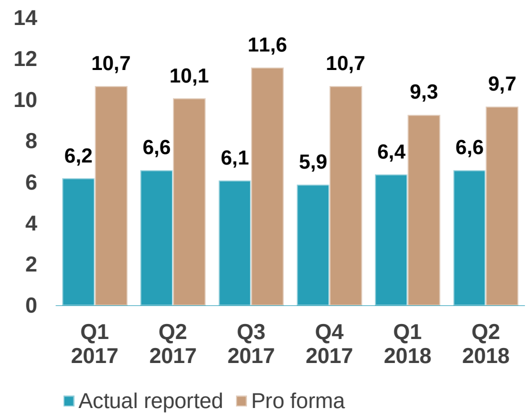
[2] The net debt to adjusted EBITDA has been calculated by dividing the net debt of Asiakastieto Group's consolidated statement of financial position at 30 June 2018 by the pro forma adjusted EBITDA of the past 12 months.

Net sales, EUR million



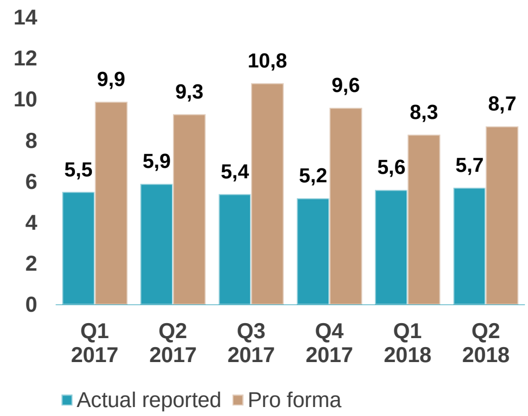
- Net sales growth was 8,9 %.
- The growth driver for business area Risk Decisions were especially consumer information services.
- The growth of Customer Data Management business area was impacted by the acquistion of Emaileri Oy.

Adjusted EBITDA, EUR million



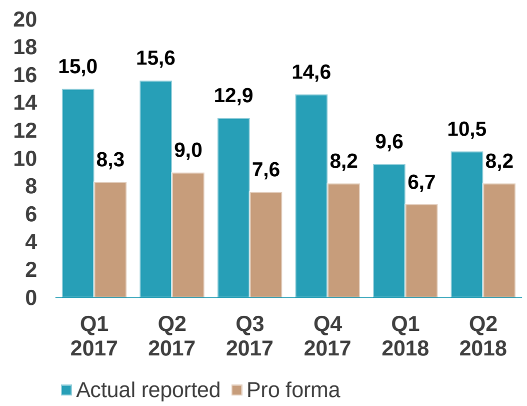
- Adjusted EBITDA increased 0,6 % in the second quarter compared to corresponing quarter of the previous year.
- Group net sales concentrated more on services with a variable data acquistion cost attached than during the corresponding period of previous financial year, which weakened the adjusted EBITDA margin.
- Adjusted EBITDA was impacted by Group's investments in IT systems and the marketing of new services.
- Adjusted EBITDA margin was 42,0 %.

Adjusted operating profit (EBIT), EUR million



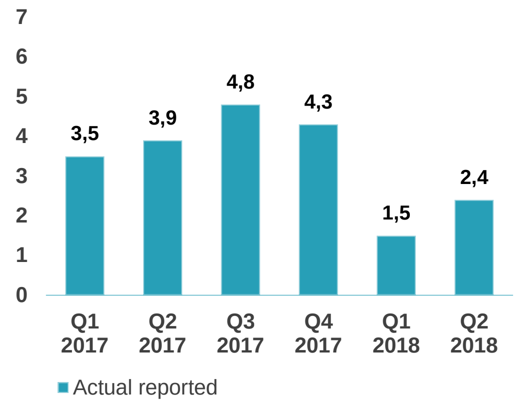
- Adjusted EBIT decreased 2,4 % in the second quarter compared to corresponding quarter of the previous year.
- Group net sales concentrated more on services with a variable data acquistion cost attached than during the corresponding period of previous financial year, which weakened the adjusted EBIT margin.
- Adjusted EBIT was impacted by Group's investments in IT systems and the marketing of new services.
- Adjusted EBIT margin was 36,6 %.

New services' share of net sales, %



- New services' share of net sales in the second quarter was 10,5 %.
- 7 new services were launched during the second quarter.

Free cash flow, EUR million



- Items affecting comparability, mainly resulting from M&A and integration expenses relating to acquisition of UC, decreased the cash flow from operating activites in the second quarter EUR 1,7 million.

JUKKA RUUSKA, CEO

”For Asiakastieto Group, the second quarter of 2018 was solid in terms of growth, but exceptional from the perspective of future business development. The completed combination with UC AB will more than double our net sales. At the same time, the transaction costs of the combination had a significant impact on the profitability of business in the second quarter. The net sales grew 8,9 % to EUR 15,7 million (EUR 14,4 million). After the non-recurring M&A and integration expenses related to the combination, the operating profit (EBIT) was EUR 1,0 million (EUR 5,8 million).

The combination with UC creates good opportunities for Asiakastieto Group to continue as one of the leading providers of digital services and data innovations. Our knowledge base is now even stronger, and we have more resources, accelerating the development of innovative and cost-effective services. We also have better possibilities in the future to invest, for example, in digital innovations, data refinement and artificial intelligence. Integration work goes on as planned and our aim is that the new, combined organisation will be in operation on 1 October 2018.

Our experience and service development history in forecasting the payment default risk goes back to more than a hundred years. In the future, we can offer our clients services also for the second dimension of risk management, minimization of losses, for example, by helping them to assess, reliably and in real time, the value of collaterals, such as real estates and shares in condominiums. Our service, which automatically transfers apartment information included in landlord's certificates in digital form from housing companies to banks has already been tested successfully with production material together with Nordea as the piloting bank this spring. Comprehensive digital housing company and apartment information services for banks and estate agents will be implemented in 2018.”

NET SALES

April – June

Asiakastieto Group's net sales in the second quarter amounted to EUR 15,7 million (EUR 14,4 million) and increased by 8,9 % compared to corresponding quarter of the previous year. Net sales from new products and services were EUR 1,6 million (EUR 2,3 million), which was 10,5 % (15,6 %) of the total net sales for the second quarter. The growth drivers, in addition to new services, were in particular good development of consumer information services in business area Risk Decisions and the consolidation of Emaileri Oy to Group accounts from 1 October 2017. In the second quarter, there was one banking day more compared to the corresponding quarter of the previous year, which contributed positively to net sales growth. In addition, the one-off customer-specific project revenue recognitions relating to new services were larger than in the corresponding quarter of the previous year.

Business area specific net sales will be reported based on the new business area breakdown, as communicated on 20 June 2018.

Net sales of the Risk Decisions business area in the second quarter amounted to EUR 10,6 million (EUR 9,8 million) and increased 8,2 % compared to corresponding quarter of previous year. The good development of growth among consumer related risk management services continued in the second quarter. The demand increased by good general economic situation and confidence among consumers as well as continued growth in the issuance of consumer credit among other things. The demand was also positively impacted by increase in information used in opening a new customer relationship. The strong growth of positive credit information of consumers continued. New operators have joined the consumer credit inquiry system and the demand for broader information has increased. Customer gains achieved during 2017 also reflect the sales development. The commercial success of new products and new product launches also supports the growth in the second quarter. New launches in the business area are, among others, service analysing companies digital activity, revealing service for court rulings and penalty payments of companies and for example cash flow statement report to indicate companies actual monetary transactions.

Net sales of the Customer Data Management business area in the second quarter amounted to EUR 1,4 million (EUR 1,1 million) and increased 29,9 % compared to corresponding quarter of previous year. The business area's growth in the second quarter was impacted by the consolidation of the net sales of Emaileri Oy as well as good development of the B2C business. The sales of GDPR service targeted for small and medium-sized companies, launched in the first quarter, started to develop promisingly during the second quarter.

Net sales of the Digital Processes business area in the second quarter amounted to EUR 1,3 million (EUR 1,2 million) and increased 8,8 % compared to corresponding quarter of previous year. The business area's growth driver in the second quarter was in particular the growth in demand for compliance services. Other factors were continuous service development towards a more comprehensive product range and active sales efforts.

Net sales of the SME and Consumers business area in the second quarter amounted to EUR 2,3 million (EUR 2,3 million) and increased 2,3 % compared to corresponding quarter of previous year. Consumer sales remained at the same level compared to the corresponding period of the previous year. The development of the net sales was affected by timing of launching new products and the temporary challenges of sales resources in certain products. Sales of service packages used by small companies and certificates as well as direct sales of online reports increased in the second quarter.

January – June

Asiakastieto Group's net sales in the interim period amounted to EUR 30,8 million (EUR 28,3 million) and increased by 8,9 % compared to corresponding period of the previous year. Net sales from new products and services were EUR 3,1 million (EUR 4,3 million), which was 10,1 % (15,3 %) of the total net sales for the interim period. The growth drivers, in addition to new services, were good development of consumer information services in business area Risk Decisions and the consolidation of Emaileri Oy to Group accounts from 1 October 2017. The number of banking days was the same in the interim period as in the corresponding period of the previous year.

Net sales of the Risk Decisions business area in the interim period amounted to EUR 20,7 million (EUR 19,3 million) and increased 7,2 % compared to corresponding period of the previous year. Demand for consumer related risk management services continued to grow well during the interim period. Growth in consumer related credit markets and increase in commercial volume strengthened the demand for consumer information services, but the development of company credit market was weaker than anticipated. The customers transfer towards value-added services and data needs relating to establishment of new customer relations increased the sale of consumer related information. The demand for positive credit information continued strong. Positive credit information has developed to a significant factor in the granting of consumer credits. The business area's growth was supported by commercial success of new products and services.

Net sales of the Customer Data Management business area in the interim period amounted to EUR 2,9 million (EUR 2,3 million) and increased 26,7 % compared to corresponding period of the previous year. The business area's growht in the interim period was impacted by the consolidation of the net sales of Emaileri Oy as well as good development of the B2C business. The GDPR service targeted for small and medium-sized companies was launched during the interim period, and sales have started to develop promisingly at the end of the interim period.

Net sales of the Digital Processes business area in the interim period amounted to EUR 2,5 million (EUR 2,2 million) and increased 16,1 % compared to corresponding period of the previous year. The business area's growth driver in the interim period was in particular the growth in demand for compliance services. Other factors were continuous service development towards a more comprehensive product range and active sales efforts.

Net sales of the SME and Consumers business area in the interim period amounted to EUR 4,7 million (EUR 4,5 million) and increased 4,1 % compared to corresponding period of the previous year. The development of the net sales was affected by timing of launching new products and the temporary challenges of sales resources in certain products. Sales of service packages used by small companies and certificates as well as direct sales of online reports increased in the interim period.

PRO FORMA JANUARY – JUNE

Pro forma net sales of Asiakastieto Group Plc in the interim period amounted to EUR 66,9 million (EUR 63,9 million) and increased 4,7 %. The business area's net sales at comparable exchange rates increased 8,0% in the interim period.

Pro forma net sales of the Risk Decisions business area in the interim period amounted to EUR 43,5 milllion (EUR 41,6 million). The business area's net sales increased 4,6 % at reported exchange rates and 7,7 % at comparable exchange rates.

Pro forma net sales of the Customer Data Management busines area in the interim report amounted to EUR 5,0 million (EUR 5,3 million). The business area's net sales decreased 5,6% at reported exchange rates and 2,6% at comparable exchange rates.

Pro forma net sales of the Digital Processes business area in the interim period amounted to EUR 3,8 million (EUR 3,0 million). The business area's net sales increased 24,1 % at reported exchange rates and 26,1 % at comparable exchange rates.

Pro forma net sales of the SME and Consumers business area in the interim report amounted to EUR 14,7 million (EUR 14,0 million). The business area's net sales increased 4,9 % at reported exchange rates and 8,8 % at comparable exchange rates.

FINANCIAL RESULTS

April – June

Asiakastieto Group's operating profit (EBIT) for the second quarter amounted to EUR 1,0 million (EUR 5,8 million). Operating profit included items affecting comparability of EUR 4,6 million (EUR 0,1 million) mainly resulting from M&A and integration expenses relating to the acquisition of UC.

Adjusted EBITDA for the second quarter excluding items affecting comparability amounted to EUR 6,6 million (EUR 6,6 million) and increased EUR 0,0 million.

Adjusted operating profit (EBIT) excluding items affecting comparability and amortisation from fair value adjustments related to the acquisitions amounted to EUR 5,7 million (EUR 5,9 million). Adjusted EBIT declined by EUR 0,1 million. Adjusted operating profit margin for the second quarter decreased compared to corresponding quarter of the previous year. The adjusted operating profit margin decrease was mainly due to net sales concentrating more on services with a variable data acquisition cost attached. The cost increase in the second quarter also includes Group's investments in IT systems and the marketing of new services. In addition, the adjusted operating profit is encumbered by the increase in travel expenses due to combination with UC.

The Group's depreciation and amortisation for the second quarter amounted to EUR 1,0 million (EUR 0,7 million). Of the depreciation and amortisation, EUR 0,1 million (EUR 0,0 million) were due to amortisation from fair value adjustments related to the acquisitions.

Net financial expenses during the second quarter were EUR 0,3 million (EUR 0,3 million).

The Group's profit before income taxes for the second quarter was EUR 0,7 million (EUR 5,5 million).

The tax amount booked as expense for the second quarter was EUR -0,7 million (EUR -1,1 million). The change in the deferred tax assets in the interim period amounted to EUR -0,3 million (EUR -0,2 million). The high effective tax rate in the interim period is due to non tax deductible advisor fees related to the acquisition of UC.

The Group's result for the second quarter was EUR -0,0 million (EUR 4,4 million).

January – June

Asiakastieto Group's operating profit (EBIT) for the interim period amounted to EUR 5,2 million (EUR 11,2 million). Operating profit included items affecting comparability of EUR 5,9 million (EUR 0,1 million), mainly resulting from M&A and integration expenses relating to acquisition of UC.

Adjusted EBITDA for the interim period excluding items affecting comparability amounted to EUR 13,0 million (EUR 12,8 million) and increased EUR 0,3 million.

Adjusted operating profit (EBIT) excluding items affecting comparability and amortisation from fair value adjustments related to the acquisitions amounted to EUR 11,4 million (EUR 11,4 million). Adjusted EBIT declined by EUR 0,1 million. Adjusted operating profit margin for the interim period decreased compared to corresponding period of previous year. The high growth in demand for consumer information services and real estate and collateral information services increases data acquisition costs as the services involve a variable cost of information. The Group's investments in IT systems and the marketing of new services increased costs in the interim period. In addition, the adjusted operating profit is encumbered by the increase in travel expenses due to combination with UC as well as by non-recurring unadjusted items of the first quarter, related to among other things the cost of upgrading the new rented business premises.

The Group's depreciation and amortisation for the interim period amounted to EUR 1,9 million (EUR 1,4 million). Of the depreciation and amortisation, EUR 0,2 million (EUR 0,1 million) were due to amortisation from fair value adjustments related to the acquisitions.

Net financial expenses during the interim period were EUR 0,6 million (EUR 0,5 million).

The Group's profit before income taxes for the interim period was EUR 4,6 million (EUR 10,7 million).

The tax amount booked as expense for the interim period was EUR -1,5 million (EUR -2,1 million). The change in the deferred tax assets in the interim period amounted to EUR -0,4 million (EUR -0,4 million). The high effective tax rate in the interim period is due to non tax deductible advisor fees related to the acquisition of UC.

The Group's profit for the interim period was EUR 3,1 million (EUR 8,6 million).

PRO FORMA JANUARY – JUNE

Asiakastieto Group's pro forma operating profit (EBIT) in the interim period amounted to EUR 7,7 million (EUR 7,6 million). Operating profit included items affecting comparability EUR 3,8 million (EUR 6,0 million).

Adjusted EBITDA (pro forma) for the interim period excluding items affecting comparability amounted to EUR 19,0 million (EUR 20,8 million) and decreased EUR 1,8 million at reported exchange rates and EUR 1,4 million at comparable exchange rates.

Adjusted operating profit (EBIT) (pro forma) excluding items affecting comparability and amortisation from fair value adjustments related to the acquistions amounted to EUR 17,0 million (EUR 19,2 million) in the interim period. Adjusted EBIT decreased EUR 2,2 million at reported exchange rates and EUR 1,8 million at comparable exchange rates.

The Group's pro forma depreciation and amortisation for the interim period amounted to EUR 7,4 million (EUR 7,2 million). Of the depreciation and amortisation, EUR 5,5 million (EUR 5,6 million) were due to amortisation from fair value adjustments related to the acquisitions.

Net financial expenses (pro forma) during the interim period were EUR 1,5 million (EUR 1,5 million).

The Group's pro forma profit before income taxes for the interim period was EUR 6,2 million (EUR 6,1 million).

The Group's pro forma profit for the interim period was EUR 5,0 million (EUR 4,1 million).

CASH FLOW

In the interim period the cash flow from operating activities amounted to EUR 5,7 million (EUR 8,9 million). The change in Group's working capital was EUR 1,8 million (EUR -1,9 million). The impact of items affecting comparability on cash flow was EUR -2,2 million (EUR -0,1 million). The Group's cash flow from operating activities was impacted by the advance payment of the 2018 Employees pension act (TyEL) insurance EUR 2,5 million (EUR 2,3 million) in January.

The Group paid taxes EUR 1,9 million (EUR 1,6 million) during the interim period.

The cash flow from investing activities for the interim period amounted to EUR -87,3 million (EUR -1,7 million). The impact of the acquisition of UC on cash flow from investing activities for the interim period amounted to EUR -84,9 million, which consists of the cash portion of the purchase price deducted by cash and cash equivalents of UC as per acquisition date.

The cash flow from financing activities for the interim period amounted to EUR 85,7 million (EUR -13,6 milllion). The cash flow from financing activities for the interim period consisted of the drawdown of a bridge loan of EUR 100 million to finance the acquisition of UC and EUR 14,3 million (EUR 13,6 million) payment of dividend.

The calculation method of free cash flow has been changed starting from 1 January 2018 so that the impact of paid taxes is no longer added back to the cash flow of operating activities. Thus, the free cash flow consists of cash flow from operating activities before paid interest and other financial expenses as well as received interests and other financial income deducted by acquisition of tangible and intangible assets.

STATEMENT OF FINANCIAL POSITION

At the end of the interim period, the Group's total assets were EUR 539,1 million (EUR 153,3 million). Total equity amounted to EUR 309,5 million (EUR 73,5 million) and total liabilities to EUR 229,7 million. Of the total liabilities EUR 169,9 million (EUR 69,7 million) were non-current interest-bearing liabilities, EUR 25,7 million (EUR 0) deferred tax liabilities, EUR 3,8 million (EUR 0) non-current pension liabilities, EUR 0,3 million (EUR 0,4 million) non-current, non-interest bearing liabilities, EUR 0,2 million (EUR 0) current, interest-bearing liabilities and EUR 29,8 million (EUR 9,6 million) current, non-interest bearing liabilities. Goodwill amounted to EUR 346,6 million (EUR 113,9 million) at the end of the interim period. The goodwill related to the acquisition of UC in the interim period as well as goodwill related to Emaileri acquisition in the fourth quarter of 2017 increased the Group's goodwill.

More detailed information on the impact of UC's acquisition on the Group's balance sheet can be found under the note 2.3. Corporate Acquisitions.

Asiakastieto Group's cash and cash equivalents at the end of interim period were EUR 23,0 million (EUR 16,2 million) and net debt EUR 147,1 million (EUR 53,6 million). Both the revolving credit facility and the bank account overdraft were unused.

CAPITAL EXPENDITURE

The majority of Asiakastieto Group's capital expenditure is related to the development of products and services as well as investments in IT infrastructure. Other capital expenditure mainly comprises purchases of company cars and office equipment.The Group's gross capital expenditure in the interim period amounted to EUR 2,5 million (EUR 1,9 million). Capital expenditure on intangible assets was EUR 1,7 million (EUR 1,5 million) and capital expenditure on tangible assets was EUR 0,8 million (EUR 0,4 million).

The product development activities of Asiakastieto Group relate to the development of the product and service offering. During the interim period the capitalized development and software costs of the Group amounted to EUR 1,7 million (EUR 1,5 million). The Group had no material research activities.

PRO FORMA CAPITAL EXPENDITURE

During the interim period the Asiakastieto Group's pro forma gross investments[1] amounted to EUR 5,9 million (EUR 7,7 million). Pro forma capital expenditure on intangible assets was EUR 4,8 million (EUR 7,2 million) and pro forma capital expenditure on tangible assets was EUR 1,1 million (EUR 0,5 million).

The majority of Asiakastieto Group's pro forma capital expenditure is related to the development of products and services as well as investments in IT infrastructure.

PERSONNEL

The average number of personnel employed by Asiakastieto Group during the second quarter of the year was 167 (152) and during the interim period 165 (152). At the end of the interim period the number of personnel was 513 (153), of which 169 (153) work in companies in Finland and 344 (0) in companies in Sweden.

[1] Pro forma gross investments have been calculated by combining the historical capital expenditures of Asiakastieto and UC during half year period 1 January – 30 June 2018 and during half year period 1 January – 30 June 2017. Gross investments are fixed asset acquisitions with long-term effect, from which no sales of property or disposal of business have been deducted.

During the interim period, the personnel expenses of the Group amounted to EUR 6,9 million (EUR 6,4 million) and included an accrued cost of EUR 131 thousand (EUR 224 thousand) from the management's long-term incentive plan. See further details in the section 2.7.Transactions with related parties in the notes to the condensed financial statements.

Key figures describing the Group's personnel:

PERSONNEL	1.4. – 30.6.2018	1.4. – 30.6.2017	1.1. – 30.6.2018	1.1. – 30.6.2017	1.1. – 31.12.2017
Average number of personnel	167	152	165	152	153
Full time	157	147	157	146	148
Part time and temporary	10	5	8	6	5
Wages and salaries for the period (EUR million)	2,8	2,7	5,7	5,2	10,4

OTHER EVENTS DURING THE INTERIM PERIOD

Asiakastieto Group Plc's General Meeting of shareholders on 22 March 2018

The General Meeting of shareholders held on 22 March 2018 confirmed the financial statements for the financial period ended on 31 December 2017, and discharged the members of the Board of Directors and the Chief Executive Officer from liability.

The Meeting approved the Board of Directors' proposal to pay a dividend of EUR 0,95 per share. The dividend was paid to shareholders registered in the Company's shareholder register held by Euroclear Finland Ltd on the payment record date of 26 March 2018. The dividend was decided to be paid on 4 April 2018.

The General Meeting of shareholders decided that the annual remuneration is EUR 40 000 for the chairman of the Board of Directors and EUR 25 000 for the members. No separate fees will be paid for meetings. The Chairmen of the Committees shall receive an attendance fee of EUR 500 and members of the Committees EUR 400 per committee meeting. No remuneration is paid to the members of the Shareholders' Nomination Board. Reasonable travel expenses for the attendance to the meetings are paid to the members.

In accordance with the proposal of the Shareholders' Nomination Board, Petri Carpén, Bo Harald, Patrick Lapveteläinen, Carl-Magnus Månsson and Anni (Anna-Maria) Ronkainen were re-elected as members of the Board of Directors.

Authorised Public Accountants firm PricewaterhouseCoopers Oy was elected as the auditor of the Company, and Authorised Public Accountant Martin Grandell as the auditor in charge.

The Annual General Meeting decided to amend Section 8 of the Articles of Association in accordance with the amendment to the Audit Act, so that the Company's auditor must be an audit firm approved by the Board of Patents and Registration of Finland. In addition, Section 10 of the Articles of Association was decided to be amended in accordance with the amendment of the Companies Act so that the invitation to the Annual General Meeting must be published on the Company's website no earlier than three months before the record date of the General Meeting and no later than three weeks prior to the meeting, however, at least nine days before the said record date.

Authorisation for issue of shares

The Annual General Meeting authorised the Board of Directors to resolve on one or more issuances, which contain the right to issue new shares or dispose of the shares in the possession of the company. The authorisation would consist of up to 1 000 000 shares in the aggregate. The Board of Directors was authorised to decide on a directed issue. The authorisation is proposed to be used for material arrangements from the company's point of view, such as financing or implementing business arrangements or investments or for other such purposes determined by the Board of Directors in which case a weighty financial reason for issuing shares would exist.

The Board of Directors was authorised to resolve on all other terms and conditions of the issuance of shares, including the payment period, grounds for the determination of the subscription price and subscription price or allocation of shares free of charge or that the subscription price may be paid besides in cash also by other assets either partially or entirely.

The authorisation is effective for 18 months from the close of the Annual General Meeting. The authorisation cancelled the corresponding share issue authorisation granted to the Board of Directors by the Annual General Meeting on 30 March 2017.

The Board of Directors of Asiakastieto Group Plc has on 4 May 2018 resolved on a directed share issue related to the reward payment from the performance period 2015-2018 of the Performance Share Plan 2015. The performance period has ended on 31 March 2018. In the share issue, 23 443 new Asiakastieto Group Plc shares are issued without consideration to the key employees participating in the Performance Share Plan 2015 in accordance with the terms and conditions of the plan. The resolution on the directed share issue is based on the authorisation granted to the Board of Directors by the Annual General Meeting of Shareholders held on 22 March 2018.

Authorisation for repurchasing own shares

The Annual General Meeting authorised the Board of Directors to decide on the repurchase of maximum of 1 000 000 company's own shares, in one or several instalments. The shares will be repurchased with the company's unrestricted shareholders' equity, and the repurchases will reduce funds available for the distribution of profits. The shares can be repurchased for example to develop the company's capital structure, carry out or finance potential corporate acquisitions or other business arrangements, to be used as a part of the company's incentive programme or to be otherwise conveyed further, retained as treasury shares, or cancelled.

Shares may be repurchased in accordance with the resolution of the Board of Directors also in a proportion other than in which shares are owned by the shareholders (directed acquisition), using funds belonging to the company's unrestricted equity and at the market price of the shares quoted on regulated market organized by Nasdaq Helsinki Ltd or otherwise established on the market at the time of the repurchase. The Board of Directors will decide how shares will be repurchased. Among other means, derivatives may be used in acquiring the shares. According to the authorisation, the Board of Directors decides on all other matters related to the repurchase of the shares.

The authorisation is effective for 18 months from the close of the Annual General Meeting. The authorisation cancelled the corresponding authorisation to repurchase the company's shares granted to the Board of Directors by the Annual General Meeting on 30 March 2017. The authorisation has not been used by 31 August 2018.

Meeting of the Board of Directors on 22 March 2018

The organizational meeting of the Board of Directors on 22 March 2018 elected among its members Patrick Lapveteläinen as Chairman of the Board of Directors and Bo Harald as Vice-Chairman of the Board of Directors.

The Board of Directors has in its organization meeting evaluated the independence of the Directors according to the Finnish Corporate Governance Code. The Board noted that all members of the Board are independent of the Company and all except Patrick Lapveteläinen are independent of the significant shareholders. The Board of Directors noted the Company is in compliance with the recommendation 10 of the CG Code.

The Board of Directors appointed Petri Carpén, Anni (Anna-Maria) Ronkainen and Carl-Magnus Månsson as members of the Audit Committee. All the members are independent of the Company and independent of significant shareholders. Petri Carpén was elected chairman of the committee.

Asiakastieto Group Plc's Extraordinary General Meeting 25 May 2018

In order to implement the transaction with UC AB described in Asiakastieto Group Plc's Stock Exchange Release published on 24 April 2018, the Extraordinary General Meeting decided, as proposed by the Board of Directors, to authorise the Board of Directors to decide on the issuance of shares for the purpose of the directed share issue as well as two elect two new Board members of the company and to amend the charter of the Shareholders' Nomination Board, conditional upon the completion of the transaction.

Authorisation for issue of shares

The Extraordinary General Meeting authorized the Board of Directors to decide on the issuance of new shares in deviation from the shareholders' pre-emptive rights by way of a directed issue. The Directed Share Issue shall be directed to the current shareholders of UC AB pro rata to the respective number of ordinary shares of UC AB sold in the Transaction. The number of shares to be issued in the Directed Share Issue could not exceed 8,828,343, which corresponded to approximately 58.5 percent of all the shares in Asiakastieto at that time, and would correspond to approximately 36.9 percent of all shares in Asiakastieto following the completion of the Transaction.

The Board of Directors was authorised to decide on all other conditions of the Directed Share Issue, including the grounds for determining the subscription price and the subscription price as well as that the subscription price may be paid besides in cash also by other assets either partially or entirely.

The authorization is valid until 31 December 2018, and it did not revoke the authorization of the Board of Directors to decide on the issuance of shares as granted by the Annual General Meeting on 22 March 2018.

Number and election of members of the Board of Directors

In accordance with the proposal of the Board of Directors, the Extraordinary General Meeting resolved, conditional upon the completion of the Transaction, that the number of members of the Board of Directors to be seven and that two new members of the Board of Directors be elected.

Martin Johansson and Nicklas Ilebrand were elected as new members of the Board of Directors, both of them for a term that will start on the date of closing of the Transaction as set forth in the agreement concerning the Transaction and continue until the close of the next Annual General Meeting.

The new members of the Board of Directors shall be paid annual fees in proportion to the length of their term of office. A member of the Board of Directors may decide to decline the annual fees and/or meeting fees payable by the company.

Amendment of the Charter of the Shareholders' Nomination Board

In accordance with the proposal of The Board of Directors the Extraordinary General Meeting resolved, conditional upon the completion of the Transaction, to amend the Charter of the Shareholders' Nomination Board. The amendments concern the date, whereby the representatives to be elected to the Nomination Board and largest shareholders are determined.

"Section 2 Composition and Election of the Nomination Board" of the Charter of the Shareholder's Nomination Board is amended so that three of the members of the Nomination Board represent the Company's three largest shareholders who, on 30 September preceding the next Annual General Meeting, hold the largest number of votes calculated of all shares in the Company.

"Section 2.1 Largest shareholders and their rights" is amended so that the largest shareholders of the Company on 30 September are determined on the basis of the shareholders' register of the Company held by Euroclear Finland Ltd, and holdings of a shareholders, who has flagging obligation, will be summed up when calculating the share of all the voting rights, provided that the shareholder presents a written request to that effect to the Chairperson of the Company's Board of Directors no later than on 29 September preceding the next Annual General Meeting.

In accordance with the proposal of the Board of Directors the Extraordinary General Meeting also resolved, conditional upon the completion of the Transaction, that in deviation from the new dates proposed above that in 2018 the largest shareholders of the Company, for the purposes of Sections 2 and 2.1 of the Shareholders' Nomination Board Charter, would be determined as at 9 November 2018, and, for the purposes of paragraph 2 of Section 2.1, the written request for aggregation of holdings should be presented no later than on 8 November 2018.

Changes in Asiakastieto Group's organisation structure and Executive team

Terhi Kauppi, M.Sc. (Econ), left her position as CFO of Asiakastieto Group Oyj 9 on May 2018 after which she pursued new challenges outside Asiakastieto Group.

Antti Kauppila, M.Sc.(Econ.) was appointed Asiakastieto Group's acting CFO and member of the Executive Team from 9 May 2018. Antti Kauppila has worked in the company since August 2017.

Asiakastieto Group's Board of Directors decided on 20 June 2018 on a new organisational structure and Executive Team. Starting from 1 July 2018, the company's organisation consists of business areas and functional units. The new business areas are Risk Decisions, Customer Data Management, Digital Processes and SME and Consumers. The functional units are Sales Units, Marketing and Communications, IT and Technology, HR and Finance.

The composition of the new Executive team according to spheres of responbility from 1 July 2018 on is: Jukka Ruuska (CEO), Anders Hugosson (deputy CEO), Antti Kauppila (Finance), Heikki Koivula (Risk Decisions), Esa Kumpu (Customer Data Management), Heikki Ylipekkala (Digital Processes), Siri Bengtsson (SME and Consumers), Mikko Karemo (Sales Units), Victoria Preger (Marketing and Communications), Jari Julin until 31 August 2018 and Anders Hugosson from 1 September 2018 on (IT and Technology) and Eleonor Öhlander (HR).

Asiakastieto's Deputy CEO Anders Hugosson has been appointed as the acting CIO of Asiakastieto Group as of 10 August 2018 in addition to his current role. The current CIO of Asiakastieto Group, Jari Julin, will be responsible for the IT and Technology unit in Finland. Along with the change he will not be part of Asiakastieto Group's Executive Team from 1 September 2018.

EVENTS AFTER THE INTERIM PERIOD

Asiakastieto Group Plc reorganizes its operations to gain efficiencies

Asiakastieto Group Pls announced on 14 August 2018 the plan to reorganise its operations both in Finland and Sweden to gain efficiencies. Asiakastieto and UC are now in a process of forming one of the leading Nordic companies in digital services and data innovations.

Asiakastieto Group plans a reorganization based on the combination of Asiakastieto and UC completed at the end of June 2018. The new organization is planned to be integrated, and it is expected to increase efficiency in terms of business development and customer experience and promote cost efficiency. As a result of this reorganization Asiakastieto Group estimates as a whole during 2018 a gross headcount decrease of approximately 40 positions, of which a decrease of 11 has already taken place during the first half of 2018. The planned headcount decrease has been planned to be executed in three different ways; natural retreat, offer for retirement and redundancies. For this reason, Asiakastieto Group initiated on 14 August 2018 co-operation negotiations in accordance with local laws and regulations, and make the final decisions based on the outcome of these negotiations.

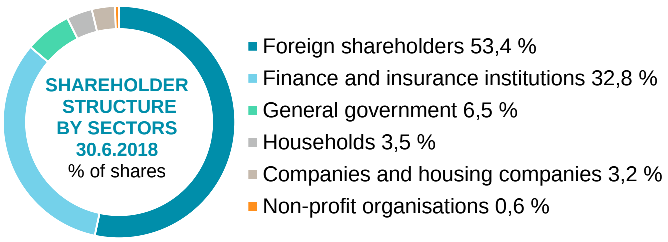
SHARES AND SHAREHOLDERS

The Company has one share class. Each share carries one vote at the General Meeting of shareholders and each share confers equal right to dividends and net assets of the Company. The shares have no nominal value. The shares of the Company are incorporated in the book-entry securities system maintained by Euroclear Finland Ltd.

A total of 23 443 new shares were subscribed for in Asiakastieto Group Plc's share issue directed to the company key personnel without payment. The shares were registered into the Trade Register on 29 May 2018. After the registration, the company's shares totalled 15 125 621. The new shares produce the right to dividends and other distribution of assets as well as other shareholder rights as of the registration date 29 May 2018. The trading of new shares commenced on 30 May 2018.

Asiakastieto Group Plc issued 8 828 343 new shares as part of the consideration for the acquisition of UC AB. The consideration shares were registered with the Trade Register on 29 June 2018, after which the total number of the company's shares increased to 23 953 964 shares. All shares carry equal voting rights. The consideration shares will be listed on the official list of Nasdaq Helsinki Ltd following the publication of a listing prospectus to be prepared by Asiakastieto, which is expected to take place on the third quarter of 2018.

On 30 June 2018, the total number of shares was 23 953 964 (15 102 178), and the share capital of the Company amounted to EUR 80 000 (EUR 80 000).



According to the book-entry securities system, the Company had 2 501 (2 442) shareholders on 30 June 2018. A list of the largest shareholders is available on the Company's investor pages at investors.asiakastieto.fi.

SHARE-RELATED KEY FIGURES			
EUR (unless otherwise stated)	**1.1. – 30.6.2018**	**1.1. – 30.6.2017**	**1.1. – 31.12.2017**
Share price development			
Highest price	32,40	22,70	24,35
Lowest price	21,10	17,14	17,14
Average price	27,98	18,96	20,31
Closing price	27,20	21,75	23,90
Market capitalisation, EUR million	411,4	328,5	360,9
Trading volume, pcs	2 207 609	1 182 190	1 816 212
Total exchange value of shares, EUR million	61,8	22,4	36,9

FLAGGING NOTIFICATIONS AND THE MANAGEMENT'S BUSINESS ACTIONS

Flagging notifications in the interim period

Notifications according to Chapter 9, Paragraph 5 of the Securities Markets Act on 16 May 2018

Sampo Oyj's holding in Asiakastieto Group Plc exceeded 15 per cent on 16 May 2018, and the holding of Sampo Oyj increased to 2 920 000 shares, corresponding to 19,33 per cent of the company's shares and voting rights.

The share of ownership of Mandatum Henkivakuutusosakeyhtiö and investment funds and unit-linked policies managed by it declined below the threshold of 5 per cent on 16 May 2018, and the holdings of Mandatum Henkivakuutusosakeyhtiö and investment funds and unit-linked policies managed by Mandatum Henkivakuutusosakeyhtiö fell to 21 230 shares, corresponding to 0,14 per cent of the company's shares and voting rights.

Notifications according to Chapter 9, Paragraph 10 of the Securities Markets Act on 29 June 2018

The holding of Swedbank AB (publ) in Asiakastieto Group Plc exceeded the threshold of 5 per cent on 20 June 2018 as a result of the completion of the combination of Asiakastieto Group Plc and UC AB. The holding of Swedbank AB (publ) in Asiakastieto Group Plc is 1 765 668 shares corresponding to approximately 7,37 per cent of the company's entire share stock.

The holding of Skandinaviska Enskilda Banken AB in Asiakastieto Group Plc exceeded the threshold of 10 per cent on 29 June 2018 as a result of the completion of the combination of Asiakastieto Group Plc and UC AB. The holding of Skandinaviska Enskilda Banken AB in Asiakastieto Group Plc is 2 443 280 shares corresponding to approximately 10,20 per cent of the company's entire share stock.

Flagging notifications after the interim period

Notifications according to Chapter 9, Paragraph 10 of the Securities Markets Act on 2 July 2018

The holdings of Sampo plc and Sampo Group in Asiakastieto Group Plc declined below the threshold of 15 per cent on 2 July 2018 as a result of the issue and registration of Asiakastieto Group Plc's new shares. The holding of Sampo plc in Asiakastieto Group Plc is 2 920 000 shares corresponding to approximately 12,19 per cent of the company's entire share stock, and the holding of Sampo Group in Asiakastieto Group Plc is 2 940 230 shares corresponding to approximately 12,27 per cent of the company's entire share stock.

The holding of Svenska Handelsbanken AB (publ) in Asiakastieto Group Plc exceeded the threshold of 5 per cent on 2 July 2018 as a result of the completion of the combination of Asiakastieto Group Plc and UC AB. The holding of Svenska Handelsbanken AB (publ) in Asiakastieto Group Plc is 2 161 178 shares corresponding to approximately 9,02 per cent of the company's entire share stock.

The holding of Nordea Bank AB (publ)) in Asiakastieto Group Plc exceeded the threshold of 5 per cent on 2 July 2018 as a result of the completion of the combination of Asiakastieto Group Plc and UC AB. The holding of Nordea Bank AB (publ) in Asiakastieto Group Plc is 2 336 763 shares corresponding to approximately 9,76 per cent of the company's entire share stock.

The holding of OP-Rahastoyhtiö Oy in Asiakastieto Group Plc declined below the threshold of 5 per cent on 2 July 2018 as a result of the issue and registration of Asiakastieto Group Plc's new shares. The holding of OP-Rahastoyhtiö Oy in Asiakastieto Group Plc is 1 016 228 shares corresponding to approximately 4,24 per cent of the company's entire share stock.

Notification according to Chapter 9, Paragraph 10 of the Securities Markets Act on 3 July 2018

The holding of Swedbank Robur Fonder AB and its fund Swedbank Robur Småbolagsfond Norden in Asiakastieto Group Plc declined below the threshold of 5 per cent on 3 July 2018 as a result of the issue and registration of Asiakastieto Group Plc's new shares. The holding of Swedbank Robur Fonder AB and its fund Swedbank Robur Småbolagsfond Norden in Asiakastieto Group Plc is 1 152 856 shares corresponding to approximately 4,81 per cent of the company's entire share stock.

Notification according to Chapter 9, Paragraph 10 of the Securities Markets Act on 4 July 2018

The holding of Nordea Funds Ltd and its funds in Asiakastieto Group Plc declined the threshold of 5 per cent on 4 July 2018 as a result of the issue and registration of Asiakastieto Group Plc's new shares. The holding of Nordea Funds Ltd and its funds in Asiakastieto Group Plc is 834 401 shares corresponding to approximately 3,48 per cent of the company's entire share stock.

Management's business actions

The business actions of Asiakastieto Group's management in the interim period have been published as Stock Exchange Releases and they can be read on the Company's investor pages at investors.asiakastieto.fi

RISKS AND UNCERTAINTIES IN THE NEAR FUTURE

The demand for the Group's products and services depends on the activity of the business operations of its customers. Slow economic growth or a declining economy may result in a weakening demand for the services of Asiakastieto Group.

A general tendency to seek cost savings in business activities and the tightening competition in the Group's business sector may cause downward pricing pressure, which may have a negative effect on revenue and profit.

Asiakastieto Group believes that its continued success will be influenced by its ability to meet customers' needs through the development of products and services that are easy to use and that seek to increase customers' business process efficiency, offer cost savings, and facilitate better business decisions. Potential deficiencies in the management of the product development portfolio as well as a shortage of development resources may delay the introduction of new services or enhancements to the market and therefore weaken the Group's results.

Well-functioning information technology and good availability of services are essential conditions for the business operations of Asiakastieto Group. Notwithstanding the current solutions for high availability and protection solutions in accordance with best practices, the realisation of external or internal threats can never be completely eliminated. The realisation of risks of this kind could result in misuse, modification or illegal publication of information and could have legal consequences or cause reputational harm, loss of revenue, claims or regulatory actions.

Completion of combination of Asiakastieto Group and UC will require time from key personnel and causes uncertainty within personnel as well as activates competitors in their recruitment efforts. The Group has planned and done activities to mitigate these risks. Estimated synergy benefits and expenses related to the combination process are based on estimations which are by nature uncertain and subject to numerous risks and uncertainties related to business, economy and competition.

FUTURE OUTLOOK

Asiakastieto Group Plc expects its operating environment to remain stable in 2018 in its key markets Finland and Sweden, and that it is able to initiate actions in the second half of the financial year to start to realise synergy benefits from the combination with UC AB.

The outlook is subject to risks related to, among other factors, the development of the Finnish and Swedish economy and the business operations of the Group. The most significant risks related to business operations include, for example, risks related to the success of product and service development activities, launches of new products and services and risks related to competitive tenders and to losing significant customer accounts.

Asiakastieto Group's business risks have been described in more detail on the Company's investor pages at investors.asiakastieto.fi.

Helsinki, on 31 August 2018

ASIAKASTIETO GROUP PLC
Board of Directors

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CONDENSED FINANCIAL STATEMENTS AND NOTES 1.1. – 30.6.2018

The figures presented in this Half Year Financial Report are unaudited. The amounts presented in the Half Year Financial Report are rounded and the sum of individual figures may differ from the sum reported.

1. Consolidated statement of comprehensive income, financial position, cash flows and changes in equity

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME					
EUR thousand	1.4. – 30.6.2018	1.4. – 30.6.2017	1.1. – 30.6.2018	1.1. – 30.6.2017	1.1. – 31.12.2017
Net sales	**15 728**	**14 436**	**30 815**	**28 286**	**56 201**
Other operating income	14	56	64	105	208
Materials and services	-3 712	-3 138	-6 890	-6 112	-11 963
Personnel expenses[1]	-3 424	-3 268	-6 893	-6 362	-12 635
Other operating expenses	-7 021	-1 973	-10 786	-4 024	-8 756
Work performed by the entity and capitalised	390	369	771	752	1 251
Depreciation and amortisation	-977	-713	-1 905	-1 411	-3 074
Operating profit	**997**	**5 770**	**5 177**	**11 234**	**21 232**
Finance income	0	2	0	3	4
Finance expenses	-327	-261	-619	-533	-1 076
Finance income and expenses	-326	-259	-618	-530	-1 072
Profit before income tax	**671**	**5 511**	**4 559**	**10 705**	**20 160**
Income tax expense	-704	-1 103	-1 485	-2 143	-4 117
Profit for the period	**-33**	**4 408**	**3 075**	**8 561**	**16 043**
Total comprehensive income for the period	**-33**	**4 408**	**3 075**	**8 561**	**16 043**
Profit attributable to:					
Owners of the parent company	-33	4 408	3 075	8 561	16 043
Total comprehensive income attributable to:					
Owners of the parent company	-33	4 408	3 075	8 561	16 043
Earnings per share attributable to the owners of the parent during the period:					
Basic, EUR	-0,00	0,29	0,20	0,57	1,06
Diluted, EUR	-0,00	0,29	0,20	0,56	1,06

[1] Personnel expenses include an accrued expense related to the long-term incentive plan to the management for the second quarter 1 April – 30 June 2018 of EUR 76 thousand, the comparative period 1 April – 30 June 2017 EUR 179 thousand, the interim period 1 January – 30 June 2018 EUR 131 thousand, the comparative period 1 January – 30 June 2017 EUR 224 thousand and the financial year 2017 EUR 464 thousand. Bookings related to the long-term incentive plan to the management have been changed as of 1 January 2018 based on renewed the IFRS 2 standard regulation. These changes are explained in more detail in Accounting policies 2.1.

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

EUR thousand	30.6.2018	30.6.2017	31.12.2017
ASSETS			
Non-current assets			
Goodwill	346 598	113 872	118 411
Other intangible assets	138 443	8 620	11 085
Property, plant and equipment	3 745	1 379	1 996
Deferred tax assets	1 311	2 558	1 647
Loan and other receivables	384	167	365
Total non-current assets	**490 481**	**126 596**	**133 505**
Current assets			
Account and other receivables	25 640	10 576	7 896
Cash and cash equivalents	22 995	16 166	18 919
Total current assets	**48 635**	**26 742**	**26 815**
Total assets	**539 116**	**153 338**	**160 320**

EUR thousand	30.6.2018	30.6.2017	31.12.2017
EQUITY AND LIABILITIES			
Equity attributable to owners of the parent			
Share capital	80	80	80
Invested unrestricted equity reserve	352 180	112 355	112 355
Accumulated losses	-45 876	-47 452	-47 379
Profit for the period	3 075	8 561	16 043
Equity attributable to owners of the parent	**309 459**	**73 545**	**81 099**
Share of equity held by non-controlling interest	0	-	-
Total equity	**309 459**	**73 545**	**81 099**
Liabilities			
Non-current liabilities			
Interest-bearing liabilities	169 882	69 718	69 775
Pension liabilities	3 807	-	-
Deferred tax liabilities	25 706	-	-
Account and other payables	250	428	652
Total non-current liabilities	**199 646**	**70 145**	**70 428**
Current liabilities			
Interest-bearing liabilities	180	-	-
Advances received	7 306	2 198	1 358
Account and other payables	22 525	7 449	7 434
Total current liabilities	**30 011**	**9 648**	**8 793**
Total liabilities	**229 657**	**79 793**	**79 220**
Total equity and liabilities	**539 116**	**153 338**	**160 320**

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

EUR thousand	Share capital	Invested unrestricted equity reserve	Accumulated losses	Total	Non-controlling interest	Total equity
	Attributable to owners of the parent					
Equity at 1.1.2018	**80**	**112 355**	**-31 336**	**81 099**	**-**	**81 099**
Adoption of amendment to IFRS 2	-	-	594	594	-	594
Adoption of IFRS 15	-	-	-22	-22	-	-22
Adjusted equity at the beginning of the period	**80**	**112 355**	**-30 764**	**81 671**	**-**	**81 671**
Profit for the period	-	-	3 075	3 075	-	3 075
Other comprehensive income for the period	-	-	-	-	-	-
Total comprehensive income for the period	-	-	3 075	3 075	-	3 075
Transactions with owners						
Distribution of dividend	-	-	-14 347	-14 347	-	-14 347
Management's incentive plan	-	-	-765	-765	-	-765
Directed share issue	-	240 131	-	240 131	-	240 131
Share issue and listing new shares related costs	-	-306	-	-306	-	-306
Share of equity held by non-controlling interest related to the acquisition of subsidiary	-	-	-	-	0	0
Equity at 30.6.2018	**80**	**352 180**	**-42 801**	**309 459**	**0**	**309 459**

EUR thousand	Share capital	Invested unrestricted equity reserve	Accumulated losses	Total	Non-controlling interest	Total equity
	Attributable to owners of the parent					
Equity at 1.1.2017	**80**	**112 355**	**-33 935**	**78 501**	**-**	**78 501**
Profit for the period	-	-	8 561	8 561	-	8 561
Other comprehensive income for the period	-	-	-	-	-	-
Total comprehensive income for the period	-	-	8 561	8 561	-	8 561
Transactions with owners						
Distribution of dividend	-	-	-13 592	-13 592	-	-13 592
Management's incentive plan	-	-	75	75	-	75
Equity at 30.6.2017	**80**	**112 355**	**-38 891**	**73 545**	**-**	**73 545**

CONSOLIDATED STATEMENT OF CASH FLOWS

EUR thousand	1.4. – 30.6.2018	1.4. – 30.6.2017	1.1. – 30.6.2018	1.1. – 30.6.2017	1.1. – 31.12.2017
Cash flows from operating activities					
Profit before income tax	671	5 511	4 559	10 705	20 160
Adjustments:					
Depreciation and amortisation	977	713	1 905	1 411	3 074
Finance income and expenses	326	259	618	530	1 072
Profit (-) / loss (+) on disposal of property, plant and equipment	-14	-50	-63	-94	-167
Other adjustments	-490	179	-440	224	464
Cash flows before change in working capital	1 470	6 611	6 580	12 777	24 603
Change in working capital:					
Increase (-) / decrease (+) in account and other receivables	677	-17	-2 863	-3 243	-726
Increase (+) / decrease (-) in account and other payables	2 219	-408	4 651	1 386	734
Change in working capital	2 897	-424	1 788	-1 857	8
Interest and other finance expenses paid	-521	-240	-782	-481	-962
Interest and other finance income received	0	2	0	3	4
Income taxes paid	-909	-1 569	-1 863	-1 583	-3 739
Net cash from operating activities	**2 938**	**4 380**	**5 723**	**8 858**	**19 914**
Cash flows from investing activities					
Purchases of property, plant and equipment	-283	-82	-767	-322	-1 475
Purchases of intangible assets	-731	-614	-1 786	-1 629	-2 869
Purchases of subsidiaries, net of cash acquired	-84 881	-	-84 881	-	-5 997
Proceeds from sale of property, plant and equipment	63	139	135	219	306
Non-current receivables	-	-	-	-	-1
Cash flows from investing activities	**-85 832**	**-557**	**-87 300**	**-1 732**	**-10 035**
Cash flows from financing activities					
Proceeds from interest-bearing liabilities	100 000	-	100 000	-	-
Dividends paid and other profit distribution	-14 347	-13 592	-14 347	-13 592	-13 592
Net cash from financing activities	**85 653**	**-13 592**	**85 653**	**-13 592**	**-13 592**
Net increase / decrease in cash and cash equivalents	2 758	**-9 769**	4 076	**-6 466**	**-3 713**
Cash and cash equivalents at the beginning of the period	20 237	25 934	18 919	22 632	22 632
Cash and cash equivalents at the end of the period	**22 995**	**16 166**	**22 995**	**16 166**	**18 919**

2. Notes

2.1. Accounting policies

This Half Year Financial Report has been prepared in accordance with IAS 34 Interim Financial Reporting. The accounting policies and methods applied in the Half Year Financial Report are the same as those applied in the financial statements for the financial year ended 31 December 2017, with the exception of the new and amended regulations entered into force on 1 January 2018.

The preparation of financial statements in accordance with IFRS requires Asiakastieto Group's management to use estimates and assumptions that affect the reported amounts of assets and liabilities, as well as the reported amounts of income and expenses for the interim period. In addition, it is necessary to exercise judgment in applying the accounting policies. Because estimates and assumptions are based on the understanding as at the end of the interim period, they include risks and uncertainties. The actual results may differ from the estimates and assumptions made. Critical accounting estimates and judgments are disclosed in more detail under the note 3 to the consolidated financial statements for the year 2017.

The amounts presented in the Half Year Financial Report are consolidated figures. The amounts presented are rounded, so the sum of individual figures may thus differ from the sum reported. The figures presented in this Half Year Financial Report are unaudited.

The information in the statement of financial position denominated in Swedish krona has been converted into euros by using the Swedish krona rate 10,453 of the end date of the reporting period 30 June 2018, published by the European Central Bank.

Changes in the accounting policies

Asiakastieto Group has implemented the new IFRS 9 Financial Instruments and IFRS 15 Revenue from Contracts with Customers standards together with amendment to IFRS 2 Share based payment standard effective for the financial period beginning on 1 January 2018. Descriptions of these new IFRS standards and more detailed proposal on their implementation can be found in note 2 of the consolidated financial statements for the year 2017.

The amendment to the IFRS 2 standard concerns incentive schemes with net settlement features to cover withholding obligations and where the employer is obligated to withhold tax from the received benefit obtained from the share-based payment. Previously, the total remuneration was divided into the items to be paid as shareholders' equity and in cash. According to the amended standard, compensation costs will be recognised for such payments based on the entire scheme being an equity-settled payment. Compensation costs are recognised based on the number of gross shares awarded, in spite of the employee ultimately only receiving the net shares and the Group paying the portion required to meet the withholding obligations to the tax authority in cash. The withholding tax paid by the Group to the tax authority is recognised directly from equity. The consolidated financial statements for 2017 included EUR 402 thousand of long-term and EUR 192 thousand of short-term debt relating to the share to be paid in cash. These shares have been adjusted in the opening statement of financial position from liabilities to the retained earnings.

The IFRS 9 standard, effective as mandatory in the beginning of 2018, replaces in its entirety the IAS 39 standard. Per IFRS 9 standard, financial assets are measured at fair value except under certain conditions when they are measured at residual acquisition cost. Valuation methods have also been simplified. The new standard brought changes to hedging calculations and a new method for impairment assessment, which requires an earlier recognition of anticipated credit losses. For Asiakastieto Group, the standard concerns account receivables and earlier recognition of their anticipated credit losses. The account receivables do not include a significant financial component in accordance with the definition of the IFRS 15 standard so the Group has used a simplified model for assessing the expected credit losses. In the model, the expected credit losses are recognized for the entire validity period of the financial assets, its base being the amount of matured receivables and how long they have been matured. A provision matrix based on historical data has been used as an expedient in the assessment of expected credit losses. The application of the standard has no significant impact on the Group's result for the period, and the adjustment relating to its implementation has been recognized in profit or loss.

The IFRS 15 standard specifies how and when an IFRS reporter will recognize revenue. According to the standard, the revenue is recognized when the customer assumes control of the goods or service. The basic principle of IFRS 15 is that the revenue is recognized in a way describing the delivery of promised goods and services to the customer, and the recognized amount indicates the monetary amount which the company considers itself to be entitled to against the goods and services in question. In conformity with this principle, the revenue is recognized following a five-step recognition model.

Asiakastieto Group has applied the modified retrospective method in implementing the new standard, applying IFRS 15 only to contracts open on 1 January 2018, and presents these contracts as if they had been recognized as per IFRS 15 at the beginning of the contract periods. Asiakastieto Group specified revenue recognition of customer specific projects at the time of applying the new standard to comply in a more accurate way to the transfer of authority of a service. The accumulated EUR 22 thousand profit impact of the implementation of the new standard has been accounted as an adjustment to the opening balance of retained earnings as per the date of implementation, and the figures of the corresponding financial year have not been adjusted. The adjustment impact on short-term receivables is EUR -59 thousand, EUR 6 thousand on deferred tax assets and EUR -31 thousand on short-term liabilities of the opening statement of financial position. The impact of the application of the IFRS 15 standard on the net sales of the Group's second quarter is EUR 88 thousand and interim period EUR 117 thousand and EUR 28 thousand on the operating profit.

The impact of new and changed standards on the Group's statement of financial position:

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

EUR thousand	Book value 31.12.2017	IFRS 2	IFRS 15	Book value 1.1.2018
ASSETS				
Non-current assets	133 505	-	6	133 510
Current assets	26 815	-	-59	26 756
Total assets	**160 320**	**-**	**-54**	**160 266**
EUR thousand	**Book value 31.12.2017**	**IFRS 2**	**IFRS 15**	**Book value 1.1.2018**
EQUITY AND LIABILITIES				
Equity	81 099	594	-22	81 671
Non-current liabilities	70 428	-402	-	70 025
Current liabilities	8 793	-192	-31	8 569
Total equity and liabilities	**160 320**	**-**	**-54**	**160 266**

New standards and interpretations not yet adopted

IFRS 16 Leases standard will be applicable from 1 January 2019 onwards, and it establishes principles for the recognition, measurement, presentation and disclosure of leases and note requirements. Based on the standard all leases are processed the same way so that the lessee books the assets and debts of all leases, unless the lease agreement is 12 months or less, or the lease agreement has low value. A lessor shall allocate lease agreements to financial leasing and other lease agreements. The financial statement process for the lessor's lease agreement according to the IFRS 16 standard is essentially unchanged compared to current standards. The adoption of the new standard will impact how lease agreements are presented in group financial statement and transfers off-balance sheet items to balance sheet, which increases the fixed assets and liabilities. The Group management is in progress of assessing the impact of the standard to consolidated financial statements and plans to apply the standard from the inception date 1 January 2019.

2.2. Net sales

NET SALES BY BUSINESS AREA					
EUR thousand	**1.4. – 30.6.2018**	**1.4. – 30.6.2017**	**1.1. – 30.6.2018**	**1.1. – 30.6.2017**	**1.1. – 31.12.2017**
Risk Decisions	10 650	9 846	20 694	19 308	38 503
Customer Data Management	1 423	1 095	2 884	2 276	4 723
Digital Processes	1 330	1 223	2 519	2 169	4 537
SME and Consumers	2 325	2 272	4 719	4 534	8 438
Total	**15 728**	**14 436**	**30 815**	**28 286**	**56 201**

On 20 June 2018, the Board of Directors of Asiakastieto Group decided on the new organisational structure. Asiakastieto Group's new organisation from 1 July 2018 on consists of two types of units: business areas and functional units. The net sales are presented both for the current year and the reference year using these new business areas.

Asiakastieto Group specified revenue recognition of customer specific projects at the time of applying the IFRS 15 standard to comply in a more accurate way to the transfer of authority of a service. The impact of the application of the IFRS 15 standard on the net sales accounted to Risk Decisions of the second quarter is EUR 88 thousand and of the interim period EUR 117 thousand.

2.3. Corporate acquisitions

Asiakastieto Group Plc's Board of Directors and the then owners of UC AB informed on 24 April 2018 to have agreed on the combination of the companies. Pursuant to the terms of the combination agreement, Asiakastieto Group Plc acquired on 29 June 2018 the shares in UC AB for a total consideration of EUR 338.9 million. The consideration consisted of EUR 98,8 million in cash and 8 828 343 newly issued shares in the Company.

UC AB is one of the leading business and credit reference agencies in Sweden. The company provides refined business information and comprehensive credit reports that enable companies and private individuals to make more reliable business decisions. The clientele includes companies, private individuals and the public sector. The company has over 300 employees in Stockholm, Gothenburg, Malmö, Örebro and Östersund. After the completion of the transaction, UC became the subsidiary of Asiakastieto Group Plc, and its operation continues as an own company.

The Group has made a preliminary allocation of the consideration for intangible assets identified and recognised in the acquisition. The purchase price allocation has been prepared as preliminary, and Asiakastieto continues to conform the principles for the preparation of the companies' financial statements and the detailed examination of the preliminary fair value calculations. In the preliminary allocation of the purchase consideration, EUR 20,3 million were allocated to customer relations, which will be amortised in 8 – 20 years, EUR 31,0 million to trademarks, which will be amortised in 15 years, and EUR 63,9 million to technology, which will be amortised in 5 – 12 years. The fair value of acquired accounts receivable is EUR 10,5 million, which corresponds to their book value at the moment of acquisition. The accounts receivable are expected to be entirely collectable. Preliminary goodwill resulting from the acquisition is EUR 228,2 million. Goodwill is not deductible in taxation.

The preliminary goodwill recognized in connection with the acquisition consists of synergies directed at the customer relations, technology and cost structure of the target of acquisition and the acquiring party, expected future income from the target's knowhow and new technologies based on existing technologies, expected future income from new customer relations, and the knowledge and capabilities of the personnel of the target of acquisition.

UC's balance sheet will be combined with Asiakastieto Group's balance sheet starting from 30 June 2018, and the figures of the income statement from 1 July 2018, when the impact of the acquisition on the result will be shown for the first time in full in the group result to be reported for the third quarter. At the moment of acquisition, there were no material mutual business operations between the Group and the acquired company that should have been taken into account in the combination of business activities.

CONSIDERATION TRANSFERRED	
EUR thousand	
Cash paid	98 800
Consideration shares	240 131
Total cost of acquisition	**338 931**

NET ASSETS ACQUIRED	
EUR thousand	
Customer relations	20 294
Trademarks	30 993
Technology	63 860
Other intangible assets	11 991
Tangible assets	1 431
Account and other receivables	14 190
Cash and cash equivalents	13 919
Deferred tax liabilities	-25 706
Interest-bearing liabilities	-446
Pension liabilities	-3 807
Advances received	-5 237
Account and other payables	-10 738
Net assets acquired	**110 744**
Share of equity held by non-controlling interest	0
	110 744

GOODWILL ARISING FROM BUSINESS COMBINATION	
EUR thousand	
Consideration transferred	338 931
Net assets acquired	110 744
Goodwill	**228 187**

EFFECTS OF ACQUISITION ON CASH FLOW	
EUR thousand	
Purchase price paid in cash	-98 800
Cash and cash equivalents of the acquired entity	13 919
	-84 881

Expenses of EUR 5,9 million related to the acquisition of UC's shares and the companies' integration in the interim period have been recognized in the item "Other operating expenses" of the statement of consolidated income". The expenses are mainly related to advisor fees for the acquisition of shares and execution of the transaction.

Regulations of the Articles of Association concerning the credit register and credit register information and shareholder agreement

Asiakastieto Group Plc and the Sellers have concluded a shareholder agreement, which concerns the control of UC's credit register and credit register information, as the company owned jointly by the Sellers received, as part of the transaction, a small number of UC's B shares, granting their holders certain administrative rights. The B shares do not entitle to dividends or UC's result or balance sheet. Further it is stipulated in UC's Articles of Association that, among others, certain resolutions concerning the credit register and credit register information require a unanimous decision of the Board of Directors and the requirement for the making of such a decision at UC's General Meeting is that the minority shareholders vote in favour of the decision. These requirements are applied to changes containing a risk that UC is, from time to time, not able to fulfil its legal obligations and/or contractual obligations concerning, among others, the use, availability or processing of the credit register or credit register information, secured distribution of credit register information and the interface used for the delivery of credit information. Asiakastieto Group has further undertaken not to transfer UC's shares to any other party, unless such a party in in possession of sufficient capacities and unless the party does not commit to the same restrictions as Asiakastieto Group in relation to the credit register and credit register information. According to UC's Articles of Association, the minority shareholders do not have the right to profit distribution. The purpose of these arrangements has been to ensure the maintenance of the credit register and the control of credit register information provided by the Sellers.

2.4. Equity

CHANGES IN NUMBER OF SHARES	Number of shares	Total number of shares
1.1.2017		**15 102 178**
-	-	-
30.6.2017		**15 102 178**
-	-	-
31.12.2017		**15 102 178**
1.1.2018		**15 102 178**
Shares issued to the management's incentive system	23 443	15 125 621
Directed share issue	8 828 343	23 953 964
30.6.2018		**23 953 964**

A total of 23 443 new shares were subscribed for in Asiakastieto Group Plc's share issue targeted to the company key personnel without payment. The shares were entered in the Trade Register on 29 May 2018. The new shares produce the right to dividends and other distribution of assets as well as other shareholder rights as of the registration date 29 May 2018. The trading of new shares commenced on 30 May 2018. The issuance of shares related to the share based remuneration is disclosed in the notes to the condensed financial statements, section 2.7 Transactions with related parties.

Asiakastieto Group Plc issued 8 828 343 new shares as part of the consideration for the acquisition of UC AB. The share subscription price was recognised in the invested unrestricted equity reserve, deducted by expenses. For this reason, the Group's invested unrestricted equity reserve increased by EUR 239,8 million. The consideration shares were registered into the Trade Register on 29 June 2018, and they will be listed on the Stock Exchange list of Nasdaq Helsinki Ltd after the publication of the listing prospectus prepared by Asiakastieto Group, which is expected on the third quarter of 2018.

For the financial year 2017, Asiakastieto Group Plc paid a dividend of EUR 0,95 per share, totalling EUR 14,3 million. The dividend was paid on 4 April 2018. For the financial year 2016, the company paid a dividend of EUR 0,90 per share, totalling EUR 13,6 million. The dividend payment date was 10 April 2017.

2.5. Interest-bearing liabilities

INTEREST-BEARING LIABILITIES OF THE GROUP			
EUR thousand	**30.6.2018**	**30.6.2017**	**31.12.2017**
Non-current			
Loans from financial institutions	169 617	69 718	69 775
Financial leasing debts	266	-	-
Total	**169 882**	**69 718**	**69 775**
Current			
Financial leasing debts	180	-	-
Total	**180**	**-**	**-**
Total interest-bearing liabilities	**170 062**	**69 718**	**69 775**

Loans from financial institutions are denominated in euros and financial leasing debts are denominated in Swedish krona.

The Group has entered into a term loan and revolving credit facility agreement with Danske Bank Plc and Pohjola Bank Plc of EUR 75,0 million consisting of a EUR 70,0 million term loan and a EUR 5,0 million revolving credit facility including EUR 0,5 million bank account overdraft. The loan from a financial institution matures on 28 November 2019.

To finance the acquisition of UC, the Group entered on 31 May 2018 in a financing agreement of EUR 100,0 million concerning a bridge loan with Danske Bank Oyj and OP Corporate Bank Plc. The bridge loan was drawn down on 29 June 2018, and it will be due in one installment on 30 November 2019. The margin for the bridge loan will gradually increase over the loan period.

A financial covenant is included both in the original loan from financial institutions and the bridge loan, which is Net debt to EBITDA calculated in accordance with the financing agreement. The covenant will be controlled on a quarterly basis. The relation of the Group's net debt to EBITDA adjusted according to the terms of the financing agreement was 3,7 on 30 June 2018 (2,3). The covenant limit in accordance with the financing agreement was 4,0 on 30 June 2018 and 3,5 in the financial period 2017.

The parent company of the Group, Asiakastieto Group Plc, and its subsidiary, Suomen Asiakastieto Oy, have guaranteed EUR 70,0 million of loans from financial institutions and EUR 5,0 million of undrawn facilities on behalf of each other.

2.6. Lease agreements

MINIMUM RENTS BASED ON NON-CANCELLABLE LEASE			
EUR thousand	**30.6.2018**	**30.6.2017**	**31.12.2017**
No later than 1 year	4 497	582	720
Later than 1 year and no later than 5 years	13 378	3 819	3 880
Later than 5 years	2 653	3 403	3 000
Total	**20 527**	**7 805**	**7 600**

The Company's lease commitments relate mainly to its office premises in Finland and Sweden and IT service contracts including the right of use of specific server capacity in Sweden.

2.7. Transactions with related parties

Related parties of the Group consist of group entities and shareholders having a significant influence over the Group. The shareholders who have had the right to nominate a representative in the Company's Board of Directors are considered having significant influence in the Company. In addition, the key management persons, including the Board of Directors, managing director and management team are related parties of the Group, as well as their close family members and companies, where above mentioned persons exercise controlling power. In connection with the completion of the transaction the Company has specified the definition of the related parties and accordingly, the disclosures regarding the related parties for the year 2017 have been adjusted in comparison to the disclosures in the financial statements 2017.

THE FOLLOWING TRANSACTIONS WERE CARRIED OUT WITH RELATED PARTIES

1.1.-30.6.2018 EUR thousand	**Sales of goods and services**	**Purchases of goods and services**	**Finance income and expenses**
Shareholders having a significant influence over the Group	189	-	-
Total	**189**	**-**	**-**

30.6.2018 EUR thousand	**Receivables**	**Liabilities**
Shareholders having a significant influence over the Group	1 243	2 014
Total	**1 243**	**2 014**

1.1.-31.12.2017 EUR thousand	**Sales of goods and services**	**Purchases of goods and services**	**Finance income and expenses**
Shareholders having a significant influence over the Group[1]	328	-	-
Total	**328**	**-**	**-**

31.12.2017 EUR thousand	**Receivables**	**Liabilities**
Shareholders having a significant influence over the Group[1]	26	-
Total	**26**	**-**

Transactions with related parties were carried out on an arm's length basis. The Group's transactions with related parties in connection to key management persons and the Board of Directors during the interim period ended 30 June 2018 consist of normal salaries and fees.

Related to the acquistion of UC, the certain members of the management team are entitled on stay on bonus in maximum corresponding to 3 months salary.

Long-term incentive plan to the management

In March 2015, the Board of Directors of the Company established an incentive plan for the management of the Group. The plan is based on the Group's management making personal investments in Asiakastieto Group Plc's shares and the opportunity for the Group's management to be awarded further shares on the basis of meeting long-term performance criteria and a commitment to the company. In order to participate in the plans and receive an award from the plans, the members of the Group's management acquired, in the personnel offering, the number of shares determined by the Board of Directors. Any shares acquired above the number of shares determined by the Board of Directors are not entitled to an award. The long-term incentive plan contains two elements: a performance based share plan and a matching share plan.

In general, no award shall be paid if the employment or service contract terminates before the award payment. Any award shall be paid in net amount of shares after deducting the tax-related costs.

[1] Figures of related party sales and purchases as well as receivables from and liabilities to related parties presented as reference data from the financial year 2017 have been corrected.

The participants must retain at least 50 per cent of all net shares received on the basis of the plan until the participant's share ownership equals his/her annual gross base salary. Such number of shares must be held as long as the participant's employment or service at Asiakastieto Group continues.

The plan is directed to approximately ten key members of the Group's personnel, including all members of the executive team. The awards to be paid out through the performance based share plan and the matching share plan of year 2015, correspond to the value of 108 000 shares at a maximum including also the cash proportion and with the assumption that the criteria for the performance based share plan are achieved to their maximum.

In June 2016, the Board of Directors of Asiakastieto Group Plc resolved to continue the key employee performance share plan as resolved by the Board in March 2015. Should the targets of the plan resolved in June be attained in full, the payable rewards will correspond to a maximum total of 72 000 Asiakastieto Group shares, including also the cash proportion.

The long-term incentive plan to the management is in the scope of IFRS 2. For the financial year, an accrued expense EUR 131 thousand (EUR 224 thousand) has been recognised in personnel expenses.

Matching Share Plan 2015

In the personnel offering, the members of the Group's management subscribed Personnel Shares, the ownership of which is a prerequisite for participating in the long-term incentive plan. The acquisition of Personnel Shares within the matching share plan entitles the participant to be awarded one additional share for each Personnel Share within the plan in four years' time, provided that the participant's employment or service at the company continues and the Personnel Shares acquired within the plan are still held by the participant at such time.

Performance Based Share Plan 2015

The long-term incentive plan includes the possibility to be awarded with further shares based on a set of performance criteria. The performance-based award for the period March 2015 – March 2018 shall be based on the total shareholder return calculated on the Asiakastieto Group Plc's share, adjusted for dividends paid. Any earned award shall be paid out to participants after the end of the performance period. Performance Based Share Plan 2015 ended on 31 March 2018 and paid out on 29 May 2018.

In the directed issue, key persons participating in the share programme were given 23 443 Asiakastieto Group Plc's shares without consideration in compliance with the terms of the programme. Withholding tax EUR 0,7 million was withheld from the shares issued and paid to the tax authorities. The resolution of a directed issue of shares was based on the authorisation given to the Board of Directors by the Annual General Meeting on 22 March 2018. The new shares were registered in the Trade Regiser on 29 May 2018, and they became the subject of public trading on 30 May 2018.

A person participating in the programme must own 50 per cent of net shares obtained on the basis of the programme until the time the value of the participant's holding is equivalent to their annual gross basic salary. The shares must be owned as long as the participant's employment or service relationship in the Group continues.

Performance Based Share Plan 2016

The long-term incentive plan includes the possibility to be awarded with further shares based on a set of performance criteria. The performance-based award for the period July 2016 – December 2018 shall be based on the total shareholder return calculated on the Asiakastieto Group Plc's share, adjusted for dividends paid. Any earned award shall be paid out to participants in 2019.

2.8. Events after the interim period

Asiakastieto Group Pls announced on 14 August 2018 the plan to reorganise its operations both in Finland and Sweden to gain efficiencies. Asiakastieto and UC are now in a process of forming one of the leading Nordic companies in digital services and data innovations.

Asiakastieto Group plans a reorganization based on the combination of Asiakastieto and UC completed at the end of June 2018. The new organization is planned to be integrated, and it is expected to increase efficiency in terms of business development and customer experience and promote cost efficiency. As a result of this reorganization Asiakastieto Group estimates as a whole during 2018 a gross headcount decrease of approximately 40 positions, of which a decrease of 11 has already taken place during the first half of 2018. The planned headcount decrease has been planned to be executed in three different ways; natural retreat, offer for retirement and redundancies. For this reason, Asiakastieto Group initiated on 14 August 2018 co-operation negotiations in accordance with local laws and regulations, and make the final decisions based on the outcome of these negotiations.

NOTE 1. CONSOLIDATED PRO FORMA FINANCIAL INFORMATION

The following unaudited pro forma financial information is presented to illustrate the impact of the acquisition of UC and the related bridge financing on Asiakastieto Group's results of operations. More information on the acquisition of UC is presented under the note 2.3. Corporate acquisitions and on the bridge financing under the note 2.5. Interest-bearing liabilities in the notes to the condensed financial statements in this Half Year Financial Report. The basis of presentation of the unaudited pro forma financial information and the notes to the unaudited pro forma statements of income are presented below.

The unaudited pro forma financial information is prepared based on the historical consolidated statements of comprehensive income of Asiakastieto Group and UC prepared in accordance with IFRS. For more information on the historical results of Asiakastieto Group, see the audited historical consolidated financial statements of Asiakastieto Group and this unaudited consolidated half-year financial report that are available at: www.asiakastieto.fi.

Consolidated pro forma statement of income data

CONSOLIDATED PRO FORMA STATEMENT OF INCOME 1.1.-30.6.2018

EUR million	Asiakastieto Group historical	UC reclassified (IFRS) MSEK	UC reclassified (IFRS)	Transaction	Asiakas-tieto Group pro forma
Net sales	**30,8**	**368,3**	**36,3**	**-0,1**	**66,9**
Other operating income	0,1	0,4	0,0	-	0,1
Materials and services	-6,9	-46,4	-4,6	0,1	-11,3
Personnel expenses	-6,9	-141,1	-13,9	-	-20,8
Other operating expenses	-10,8	-151,8	-14,9	4,8	-20,9
Work performed by the entity and capitalised	0,8	3,8	0,4	-	1,1
Depreciation and amortisation	-1,9	-3,2	-0,3	-5,2	-7,4
Operating profit	**5,2**	**30,0**	**3,0**	**-0,4**	**7,7**
Finance income	0,0	0,0	0,0	-	0,0
Finance expenses	-0,6	-0,9	-0,1	-0,8	-1,5
Finance income and expenses	-0,6	-0,9	-0,1	-0,8	-1,5
Profit before income tax	**4,6**	**29,1**	**2,9**	**-1,2**	**6,2**
Income tax expense	-1,5	-8,2	-0,8	1,1	-1,2
Profit for the period	**3,1**	**20,9**	**2,1**	**-0,1**	**5,0**
Items that will not be reclassified to profit or loss					
Remeasurements of post-employment benefit obligations	-	12,1	1,2	-	1,2
Income tax relating to these items	-	-2,7	-0,3	-	-0,3
Other comprehensive income for the period, net of tax	-	9,4	0,9	-	0,9
Total comprehensive income for the period	**3,1**	**30,4**	**3,0**	**-0,1**	**6,0**

CONSOLIDATED PRO FORMA STATEMENT OF INCOME 1.1. – 31.12.2017					
EUR million	Asiakastieto Group historical	UC reclassified (IFRS) MSEK	UC reclassified (IFRS)	Transaction	Asiakastieto Group pro forma
Net sales	**56,2**	**709,8**	**73,6**	**-0,2**	**129,6**
Other operating income	0,2	1,4	0,1	-	0,4
Materials and services	-12,0	-92,3	-9,6	0,2	-21,3
Personnel expenses	-12,6	-252,8	-26,2	-0,3	-39,1
Other operating expenses	-8,8	-232,6	-24,1	-4,8	-37,6
Work performed by the entity and capitalised	1,3	23,4	2,4	-	3,7
Depreciation and amortisation	-3,1	-5,6	-0,6	-11,0	-14,6
Operating profit	**21,2**	**151,4**	**15,7**	**-16,0**	**20,9**
Finance income	0,0	0,5	0,0	-	0,1
Finance expenses	-1,1	-1,5	-0,2	-1,8	-3,0
Finance income and expenses	-1,1	-1,0	-0,1	-1,8	-3,0
Profit before income tax	**20,2**	**150,4**	**15,6**	**-17,8**	**18,0**
Income tax expense	-4,1	-33,2	-3,4	3,0	-4,5
Profit for the period	**16,0**	**117,2**	**12,2**	**-14,8**	**13,4**
Items that will not be reclassified to profit or loss					
Remeasurements of post-employment benefit obligations	-	9,4	1,0	-	1,0
Income tax relating to these items	-	-2,1	-0,2	-	-0,2
Other comprehensive income for the period, net of tax	-	7,3	0,8	-	0,8
Total comprehensive income for the period	**16,0**	**124,5**	**12,9**	**-14,8**	**14,2**

Notes to the unaudited pro forma financial information

Basis of presentation

The acquisition of UC is accounted for using the acquisition method of accounting where Asiakastieto Group is the acquirer. The accounting for the acquisition presented herein is provisional. More detailed information on the acquisition is presented under the note 2.3 Corporate Acquisitions in the notes to the condensed financial statements in this Half Year Financial Report.

The unaudited pro forma financial information reflects the application of pro forma adjustments that are based upon certain assumptions described later that management believes are reasonable under the circumstances. Actual results of the combination may materially differ from the assumptions used in the unaudited pro forma financial information. The unaudited pro forma financial information does not reflect any cost savings, synergy benefits or future integration costs that are expected to be generated or may be incurred by Asiakastieto Group.

The pro forma financial information for the six months period ended 30 June 2018, and for the year ended 31 December 2017, combines historical consolidated statements of comprehensive income of Asiakastieto Group and UC and the impact of the acquisition of UC including the bridge financing to give effect to the Transaction as if it had occurred on 1 January 2017.

The pro forma financial information is presented in euros ("EUR"). UC's historical consolidated financial information presented in Swedish kronor ("SEK") is converted into euros. For pro forma purposes, the conversion is made on a quarterly basis, by using the underlying quarterly figures and quarterly currency exchange rates, with the total amount converted being the sum of the underlying converted quarterly figures.

The pro forma financial information for the year ended 31 December 2017 is prepared on a basis consistent with the accounting policies applied in Asiakastieto Group's audited consolidated financial statements for the year ended 31 December 2017. The pro forma financial information for the six months period ended 30 June 2018 is prepared on a consistent basis with the accounting policies applied in Asiakastieto Group's unaudited half-year financial report for the six months period ended 30 June 2018. On 1 January 2018 Asiakastieto Group adopted IFRS 9, Financial Instruments and IFRS 15, Revenue from Contracts with Customers. Asiakastieto Group has not restated prior year comparatives. On 1 January 2017, in connection with transition to IFRS, UC adopted IFRS 9 and IFRS 15. The adoption of IFRS 9 and IFRS 15 did not have a material impact on Asiakastieto Group's financial information.

All amounts are presented in millions of euros unless otherwise stated. The pro forma financial information set forth herein has been rounded. Accordingly, in certain instances, the sum of figures may not conform exactly to the total amount given for that column or row.

Reclassification of UC's historical financial information

Asiakastieto Group has performed a preliminary alignment of UC's accounting policies to ensure comparability in the pro forma financial information. Accordingly, certain reclassifications were made to align UC's historical IFRS statements of comprehensive income with Asiakastieto Group's presentation. Asiakastieto Group is not aware of any other accounting policy or presentation differences that could have a material impact on the pro forma financial information. Asiakastieto Group will continue to conduct a detailed review of UC's accounting policies.

Transaction

Asiakastieto Group has made a preliminary allocation of purchase price consideration. The preliminary fair value of intangible assets identified in the acquisition amounted to EUR 127,1 million which will be amortised over their useful lives varying from 5 years to 20 years.

The following table sets forth the provisional fair value adjustments of the identifiable intangible assets, estimated average useful lives representing the amortisation periods and estimated amortisation expenses which have been taken into account in the pro forma statement of income:

ADDITIONAL AMORTISATION FROM PURCHASE PRICE ALLOCATION

EUR million	Fair value adjustment	Useful life	1.1. – 30.6.2018	1.1. – 31.12.2017
Technology	63,9	5-12 years	3,3	7,0
Customer relationships	20,3	8-20 years	0,8	1,8
Trademarks	31,0	15 years	1,1	2,2
Total	**115,1**		**5,2**	**11,0**

The pro forma adjustment for income tax expenses arising from the fair value adjustments described above has been calculated based on a nominal tax rate of 22,0 percent representing the tax rate in Sweden. The effective tax rate of Asiakastieto Group could be different after the transaction depending on the post-transaction activities, including cash needs, geographical mix of net income and tax planning strategies, and changes in tax rules.

The transactions between Asiakastieto Group and UC have been eliminated in the pro forma financial information.

The transaction costs incurred by Asiakastieto Group and UC primarily comprise financial, legal and other advisory costs directly attributable to the Transaction (excluding transaction costs incurred related to financing). In the pro forma financial information, the transaction costs of EUR 4,8 million have been recorded in other operating expenses for the year ended 31 December 2017. The total amount of transaction costs already incurred of EUR 4,8 million in Asiakastieto Group's and UC's consolidated statements of income for the six months period ended 30 June 2018 have been eliminated from other operating expenses for that period.

In connection with the Transaction, an estimated total amount of EUR 0,3 million of stay-on bonuses has been agreed to be paid to certain key employees. These costs are recorded to personnel expenses in the unaudited pro forma financial information for the year ended 31 December 2017.

The Consolidated pro forma financial information purports to reflect the effect of the bridge loan facility to financial expenses in Asiakastieto Group's consolidated statements of income during the periods presented. The effective interest rate used for pro forma purposes for the bridge loan facility was 1,7 percent. Pro forma adjustment for income tax expenses arising from the finance expenses adjustment is recorded in the unaudited pro forma financial information with a tax rate of 20,0 percent representing the tax rate in Finland. More information on the acquisition of UC is presented under the note 2.3 Corporate Acquisitions and on the bridge financing under the note 2.5 Interest-bearing Liabilities in the notes to the condensed financial statements in this Half Year Financial Report.

Earnings per share

The following table presents pro forma basic and diluted earnings per share attributable to the owners of the parent company:

PRO FORMA EARNINGS PER SHARE		
EUR million (unless otherwise stated)	**1.1. – 30.6.2018**	**1.1. – 31.12.2017**
Pro forma profit attributable to the owners of the parent company	5,0	13,4
Weighted average number of shares in issue, historical (pcs)	15 204 003	15 102 178
Pro forma adjustment regarding new shares (pcs)	-97 551	-
New shares issued as part of consideration (pcs)	8 828 343	8 828 343
Pro forma weighted average number of shares in issue, basic (pcs)	23 934 795	23 930 521
Pro forma basic earnings per share (EUR)	**0,21**	**0,56**
Pro forma weighted average number of shares in issue, basic (pcs)	23 934 795	23 930 521
Management's incentive plan (pcs)	40 523	64 095
Pro forma number of shares, weighted average, diluted (pcs)	23 975 318	23 994 616
Pro forma diluted earnings per share (EUR)	**0,21**	**0,56**

Additional pro forma information

The following tables set forth consolidated pro forma statement of income and pro forma net sales by business areas for each quarter for the six months period ended 30 June 2018 and for each quarter for the year ended 31 December 2017. The information has been prepared on the basis consistent with the consolidated pro forma statement of income for the six months period ended 30 June 2018 and for the year ended 31 December 2017 as presented above.

CONSOLIDATED PRO FORMA STATEMENT OF INCOME			
EUR million	**1.1. – 31.3.2018**	**1.4. – 30.6.2018**	**1.1. – 30.6.2018**
Net sales	**32,8**	**34,1**	**66,9**
Other operating income	0,1	0,1	0,1
Materials and services	-5,3	-6,0	-11,3
Personnel expenses	-10,1	-10,7	-20,8
Other operating expenses	-9,9	-11,0	-20,9
Work performed by the entity and capitalised	0,6	0,5	1,1
Depreciation and amortisation	-3,7	-3,7	-7,4
Operating profit	**4,5**	**3,2**	**7,7**
Finance income	0,0	0,0	0,0
Finance expenses	-0,7	-0,8	-1,5
Finance income and expenses	-0,7	-0,8	-1,5
Profit before income tax	**3,7**	**2,5**	**6,2**
Income tax expense	-0,6	-0,6	-1,2
Profit for the period	**3,2**	**1,9**	**5,0**
Items that will not be reclassified to profit or loss			
Remeasurements of post-employment benefit obligations	1,1	0,1	1,2
Income tax relating to these items	-0,2	0,0	-0,3
Other comprehensive income for the period, net of tax	0,8	0,1	0,9
Total comprehensive income for the period	**4,0**	**2,0**	**6,0**

PRO FORMA NET SALES BY BUSINESS AREAS			
EUR million	**1.1. – 31.3.2018**	**1.4. – 30.6.2018**	**1.1. – 30.6.2018**
Risk Decisions	21,3	22,2	43,5
Customer Data Management	2,6	2,4	5,0
Digital Processes	1,7	2,1	3,8
SME and Consumers	7,2	7,5	14,7
Total	**32,8**	**34,1**	**66,9**

CONSOLIDATED PRO FORMA STATEMENT OF INCOME					
EUR million	1.1. – 31.3.2017	1.4. – 30.6.2017	1.7. – 30.9.2017	1.10. – 31.12.2017	1.1. – 31.12.2017
Net sales	**32,0**	**31,9**	**31,1**	**34,6**	**129,6**
Other operating income	0,1	0,1	0,1	0,1	0,4
Materials and services	-5,4	-5,4	-5,0	-5,5	-21,3
Personnel expenses	-9,9	-10,1	-8,2	-10,9	-39,1
Other operating expenses	-12,6	-8,1	-7,4	-9,6	-37,6
Work performed by the entity and capitalised	1,2	0,9	0,6	1,0	3,7
Depreciation and amortisation	-3,6	-3,6	-3,6	-3,8	-14,6
Operating profit	**1,8**	**5,8**	**7,6**	**5,7**	**20,9**
Finance income	0,0	0,0	0,0	0,0	0,1
Finance expenses	-0,8	-0,7	-0,7	-0,7	-3,0
Finance income and expenses	-0,8	-0,7	-0,7	-0,7	-3,0
Profit before income tax	**1,0**	**5,1**	**6,9**	**5,0**	**18,0**
Income tax expense	-1,0	-1,0	-1,4	-1,1	-4,5
Profit for the period	**0,0**	**4,1**	**5,5**	**3,9**	**13,4**
Items that will not be reclassified to profit or loss					
Remeasurements of post-employment benefit obligations	0,5	-0,1	0,3	0,3	1,0
Income tax relating to these items	-0,1	0,0	-0,1	-0,1	-0,2
Other comprehensive income for the period, net of tax	0,4	-0,1	0,2	0,2	0,8
Total comprehensive income for the period	**0,4**	**4,0**	**5,7**	**4,1**	**14,2**

PRO FORMA NET SALES BY BUSINESS AREAS					
EUR million	1.1. – 31.3.2017	1.4. – 30.6.2017	1.7. – 30.9.2017	1.10. – 31.12.2017	1.1. – 31.12.2017
Risk Decisions	20,7	20,9	20,6	21,6	83,9
Customer Data Management	2,8	2,5	2,3	2,9	10,5
Digital Processes	1,4	1,7	1,6	1,6	6,2
SME and Consumers	7,1	6,9	6,6	8,5	29,0
Total	**32,0**	**31,9**	**31,1**	**34,6**	**129,6**

Pro forma key figures

In addition to pro forma operating profit (EBIT) and pro forma EBITDA Asiakastieto Group presents on a pro forma basis comparable earnings per share excluding amortisation from fair value adjustments related to the business acquisitions and their tax impact, adjusted operating profit (EBIT) and adjusted EBITDA to reflect the financial development of its business operations and to enhance comparability from period to period. Information regarding the formulas for key figures and reasons for the use of alternative performance measures are presented in Note 2. Key Financial Information for the Group.

PRO FORMA KEY FIGURES

EUR million	1.1. – 31.3.2018	1.4. – 30.6.2018	1.1. – 30.6.2018
Net sales	32,8	34,1	66,9
Net sales growth, %	2,6	6,8	4,7
EBITDA	8,2	6,9	15,1
EBITDA margin, %	25,0	20,3	22,6
Adjusted EBITDA	9,3	9,7	19,0
Adjusted EBITDA margin, %	28,2	28,5	28,3
Operating profit (EBIT)	4,5	3,2	7,7
EBIT margin, %	13,6	9,5	11,5
Adjusted operating profit (EBIT)	8,3	8,7	17,0
Adjusted EBIT margin, %	25,3	25,5	25,4
Net sales from new products and services	2,2	2,8	5,0
New products and services share of net sales, %	6,7	8,2	7,5
Earnings per share, basic, EUR	0,13	0,08	0,21
Earnings per share, diluted, EUR	0,13	0,08	0,21
Earnings per share, comparable, EUR[1]	0,22	0,17	0,39
Net debt to adjusted EBITDA, x[2]	n/a	3,6	3,6

PRO FORMA KEY FIGURES

EUR million	1.1. – 31.3.2017	1.4. – 30.6.2017	1.7. – 30.9.2017	1.10. – 31.12.2017	1.1. – 31.12.2017
Net sales	32,0	31,9	31,1	34,6	129,6
Net sales growth, %	n/a	n/a	n/a	n/a	n/a
EBITDA	5,4	9,4	11,3	9,6	35,6
EBITDA margin, %	16,8	29,4	36,2	27,6	27,4
Adjusted EBITDA	10,7	10,1	11,6	10,7	43,1
Adjusted EBITDA margin, %	33,4	31,7	37,3	30,8	33,2
Operating profit (EBIT)	1,8	5,8	7,6	5,7	20,9
EBIT margin, %	5,6	18,2	24,5	16,5	16,1
Adjusted operating profit (EBIT)	9,9	9,3	10,8	9,6	39,6
Adjusted EBIT margin, %	31,0	29,2	34,6	27,9	30,6
Net sales from new products and services	2,7	2,9	2,4	2,8	10,7
New products and services share of net sales, %	8,3	9,0	7,6	8,2	8,3
Earnings per share, basic, EUR	0,00	0,17	0,23	0,16	0,56
Earnings per share, diluted, EUR	0,00	0,17	0,23	0,16	0,56
Earnings per share, comparable, EUR[1]	0,09	0,26	0,32	0,26	0,93
Net debt to adjusted EBITDA, x	n/a	n/a	n/a	n/a	n/a

[1] The comparable pro forma earnings per share result does not contain amortisation from fair value adjustments related to the acquisitions or their tax impact.

[2] The net debt to adjusted EBITDA has been calculated by dividing the net debt of Asiakastieto Group's consolidated statement of financial position at 30 June 2018 by the pro forma adjusted EBITDA of the past 12 months.

Matching of pro forma alternative key figures to the closest IFRS key figure

PRO FORMA ADJUSTED EBITDA			
EUR million	**1.1. – 31.3.2018**	**1.4. – 30.6.2018**	**1.1. – 30.6.2018**
Operating profit (IFRS)	**4,5**	**3,2**	**7,7**
Depreciation and amortisation	3,7	3,7	7,4
EBITDA	**8,2**	**6,9**	**15,1**
Items affecting comparability			
M&A and integration related expenses	0,6	2,2	2,8
Redundancy payments	-	0,2	0,2
External expenses arising from significant regulatory changes	0,4	0,3	0,8
Total items affecting comparability	1,0	2,8	3,8
Adjusted EBITDA	**9,3**	**9,7**	**19,0**

PRO FORMA ADJUSTED EBITDA					
EUR million	**1.1. – 31.3.2017**	**1.4. – 30.6.2017**	**1.7. – 30.9.2017**	**1.10. – 31.12.2017**	**1.1. – 31.12.2017**
Operating profit (IFRS)	**1,8**	**5,8**	**7,6**	**5,7**	**20,9**
Depreciation and amortisation	3,6	3,6	3,6	3,8	14,6
EBITDA	**5,4**	**9,4**	**11,3**	**9,6**	**35,6**
Items affecting comparability					
M&A and integration related expenses	5,3	0,5	0,2	0,3	6,4
Redundancy payments	0,0	0,1	0,0	0,3	0,4
External expenses arising from significant regulatory changes	-	0,1	0,1	0,5	0,7
Total items affecting comparability	5,3	0,7	0,4	1,1	7,5
Adjusted EBITDA	**10,7**	**10,1**	**11,6**	**10,7**	**43,1**

PRO FORMA ADJUSTED OPERATING PROFIT			
EUR million	**1.1. – 31.3.2018**	**1.4. – 30.6.2018**	**1.1. – 30.6.2018**
Operating profit (IFRS)	**4,5**	**3,2**	**7,7**
Amortisation from fair value adjustments related to the acquisitions	2,8	2,7	5,5
Items affecting comparability			
M&A and integration related expenses	0,6	2,2	2,8
Redundancy payments	-	0,2	0,2
External expenses arising from significant regulatory changes	0,4	0,3	0,8
Total items affecting comparability	1,0	2,8	3,8
Adjusted operating profit	**8,3**	**8,7**	**17,0**

PRO FORMA ADJUSTED OPERATING PROFIT					
EUR million	**1.1. – 31.3.2017**	**1.4. – 30.6.2017**	**1.7. – 30.9.2017**	**1.10. – 31.12.2017**	**1.1. – 31.12.2017**
Operating profit (IFRS)	**1,8**	**5,8**	**7,6**	**5,7**	**20,9**
Amortisation from fair value adjustments related to the acquisitions	2,8	2,8	2,8	2,8	11,2
Items affecting comparability					
M&A and integration related expenses	5,3	0,5	0,2	0,3	6,4
Redundancy payments	0,0	0,1	0,0	0,3	0,4
External expenses arising from significant regulatory changes	-	0,1	0,1	0,5	0,7
Total items affecting comparability	5,3	0,7	0,4	1,1	7,5
Adjusted operating profit	**9,9**	**9,3**	**10,8**	**9,6**	**39,6**

PRO FORMA COMPARABLE EARNINGS PER SHARE			
EUR million (unless otherwise stated)	**1.1. – 31.3.2018**	**1.4. – 30.6.2018**	**1.1. – 30.6.2018**
Pro forma profit attributable to the owners of the parent company (IFRS)	3,2	1,9	5,0
Amortisation from fair value adjustments related to the acquisitions	2,8	2,7	5,5
Tax impact of amortisation from fair value adjustments related to the acquistions	-0,6	-0,6	-1,2
Pro forma comparable profit attributable to the owners of the parent company	5,3	4,0	9,3
Pro forma weighted average number of shares in issue, basic (pcs)	23 930 521	23 939 022	23 934 795
Pro forma comparable earnings per share (EUR)	**0,22**	**0,17**	**0,39**

PRO FORMA COMPARABLE EARNINGS PER SHARE					
EUR million (unless otherwise stated)	**1.1. – 31.3.2017**	**1.4. – 30.6.2017**	**1.7. – 30.9.2017**	**1.10. – 31.12.2017**	**1.1. – 31.12.2017**
Pro forma profit attributable to the owners of the parent company (IFRS)	0,0	4,1	5,5	3,9	13,4
Amortisation from fair value adjustments related to the acquisitions	2,8	2,8	2,8	2,8	11,2
Tax impact of amortisation from fair value adjustments related to the acquisitions	-0,6	-0,6	-0,6	-0,6	-2,5
Pro forma comparable profit attributable to the owners of the parent company	2,2	6,2	7,6	6,1	22,2
Pro forma weighted average number of shares in issue - basic (pcs)	23 930 521	23 930 521	23 930 521	23 930 521	23 930 521
Pro forma comparable earnings per share (EUR)	**0,09**	**0,26**	**0,32**	**0,26**	**0,93**

NOTE 2. KEY FINANCIAL INFORMATION FOR THE GROUP

Asiakastieto Group Plc presents alternative performance measures as additional information for key performance measures in the consolidated statements of income, financial position and cash flows prepared according to IFRS to reflect the financial development of its business operations and to enhance comparability from period to period. According to the management's view, alternative performance measures provide substantial supplemental information on the result of the Group's operations, financial position and cash flows to the management and investors, securities analysts and other parties. Alternative performance measures are not as such included in the consolidated financial statements prepared according to IFRS, but they are derived from the IFRS consolidated financial statements by adjusting items in the consolidated statements of income, financial position and cash flows and / or by proportioning them to each other. Alternative performance measures should not be considered as a substitute for measures in accordance with IFRS. All companies do not calculate alternative performance measures in a uniform way, and thus the Company's alternative performance measures are not necessarily comparable with similarly named performance measures of other companies.

In addition, Asiakastieto Group Plc presents some performance measures reflecting the productivity of our business operations pro forma based to describe the impact of UC's acquisition and bridge loan financing as if these transactions had been realized on an earlier date. The information on the preparation base of Pro forma financial information, unaudited pro forma income statements functioning as the base for the calculation and their notes are found in the Note 1. Consolidated pro forma financial information of this Half Year Financial Report.

The alternative performance measures of this Half Year Financial Report have been calculated following the same principles as presented in the Board of Directors' Annual Report, with the exception of the calculation of net sales of new products and services and free cash flow. In addition to this, the definition of adjusted operating profit in this Half Year Financial Report has been updated due to UC's acquisition, because of which the adjusted operating profit and adjusted operating profit margin have been adjusted retroactively from 1 January 2017 to correspond with the new definition. The update of this definition of adjusted operating profit has not had a substantial impact on the adjusted operating profits reported earlier.

KEY INCOME STATEMENT AND CASH FLOW FIGURES AND RATIOS

EUR million	1.4. – 30.6.2018	1.4. – 30.6.2017	1.1. – 30.6.2018	1.1. – 30.6.2017	1.1. – 31.12.2017
Net sales	15,7	14,4	30,8	28,3	56,2
Growth of net sales, %	8,9	12,2	8,9	13,8	14,3
EBITDA	2,0	6,5	7,1	12,6	24,3
EBITDA margin, %	12,6	44,9	23,0	44,7	43,3
Adjusted EBITDA[5]	6,6	6,6	13,0	12,8	24,8
Adjusted EBITDA margin, %[5]	42,0	45,5	42,3	45,2	44,2
EBIT	1,0	5,8	5,2	11,2	21,2
EBIT margin, %	6,3	40,0	16,8	39,7	37,8
Adjusted EBIT[1, 5]	5,7	5,9	11,4	11,4	22,0
Adjusted EBIT margin, %[1, 5]	36,6	40,8	36,9	40,4	39,1
Free cash flow[4]	2,4	3,9	4,0	7,4	16,5
Cash conversion, %[4]	123,8	60,5	55,8	58,4	68,0
Net sales from new products and services[2]	1,6	2,3	3,1	4,3	8,2
Net sales from new products and services of net sales, %[2]	10,5	15,6	10,1	15,3	14,6
Net sales from value-added services[3]	11,2	10,2	21,9	19,8	38,9
Value-added services share of net sales, %[3]	71,5	70,6	71,0	70,0	69,2
Earnings per share, basic, EUR	-0,00	0,29	0,20	0,57	1,06
Earnings per share, diluted, EUR	-0,00	0,29	0,20	0,56	1,06
Earnings per share, comparable, EUR[7]	0,00	0,29	0,21	0,57	1,07

KEY BALANCE SHEET RATIOS

EUR million	1.4. – 30.6.2018	1.4. – 30.6.2017	1.1. – 30.6.2018	1.1. – 30.6.2017	1.1. – 31.12.2017
Balance sheet total	539,1	153,3	539,1	153,3	160,3
Net debt	147,1	53,6	147,1	53,6	50,9
Net debt to adjusted EBITDA, x[6]	pro forma 3,6	2,0	pro forma 3,6	2,1	2,1
Return on equity, %	-0,1	24,7	3,1	22,5	20,1
Return on capital employed, %	0,4	16,4	0,6	15,4	14,2
Gearing, %	47,5	72,8	47,5	72,8	63,0
Equity ratio, %	58,2	48,7	58,2	48,7	51,0
Gross investments	1,0	0,9	2,5	1,9	4,3

[1] The method used for calculating the adjusted operating profit (EBIT), the comparative figures for the period 1 April – 30 June 2017, half year period 1 January – 30 June 2017 and the financial year 2017 have been changed from 1 April 2018 so that also amortisation from fair value adjustments related to the acquisitions, and external expenses arising from significant regulatory changes are taken into account as items to be adjusted.

[2] The method used for calculating the share of new products and services, comparison data from the period 1 April – 30 June 2017, half year period 1 January – 30 June 2017 and financial year 2017 have been changed starting from 1 January 2018 so that the share includes the total sales of products launched during the past 24 months. Earlier, the share was calculated as the net sales of products and services launched during the past 12 months and added by the change in net sales of products and services launched during the preceding 12 months. The figures in accordance with the old calculation method in the second quarter 1 April – 30 June 2018 are 1,6 %, in the comparison period 1 April – 30 June 2017 10,4 %, in the half year period 1 January – 30 June 2018 2,6 %, in the comparison period 1 January – 30 June 2017 9,2 % and in the financial year 2017 9,2 %.

[3] The services of Emaileri Oy have been included in value added services starting 1 April 2018 and they have been retroactively added to reported first quarter value added services.

[4] The method used for calculating the free cash flow, the comparative figures for the period 1 April – 30 June 2017, the half year period 1 January – 30 June 2017 and the financial year 2017 have been changed from 1 January 2018 so that the impact of paid taxes is no longer added to the cash flow of business operations. The figures according to the former calculation method are EUR 3,4 million in the second quarter 1 April – 30 June 2018, EUR 5,5 million in the comparative period 1 April – 30 June 2017, EUR 5,8 million in the half year period 1 January – 30 June 2018, EUR 9,0 million in the comparative period 1 January – 30 June 2017, and EUR 20,3 million in the financial year 2017. The impact of items affecting comparability on free cash flow was EUR -1,7 million in the second quarter, EUR -0,1 million in the comparative period 1 April – 30 June 2017, EUR -2,2 million in the half year period 1 January – 30 June 2018, EUR -0,1 million in the comparative period 1 January – 30 June 2017, and EUR -0,5 million in the financial year 2017.

[5] The adjusted performance measures are calculated by adjusting the performance measures with the following items affecting comparability: M&A and integration related expenses, redundancy payments, compensations paid, and external expenses arising from significant regulatory changes. The amount of the above stated items affecting comparability was EUR 4,6 million in the second quarter 1 April – 30 June 2018, EUR 0,1 million in the comparative period 1 April – 30 June 2017, EUR 5,9 million in the half year period 1 January – 30 June 2018, EUR 0,1 million in the comparative period 1 January – 30 June 2017, and EUR 0,5 million in the financial year 2017. Adjusted EBIT excludes also amortisation from fair value adjustments related to the acquisitions.

[6] Due to the impact of UC acquisition on the net debt of Asiakastieto, the net debt to adjusted EBITDA for the second quarter and the interim period has been calculated by dividing the net debt of the consolidated statement of financial position at 30 June 2018 by the pro forma adjusted EBITDA of the past 12 months, because the net debt to adjusted EBITDA calculated according to the reported results is not viewed to be comparable with previous periods. The results of UC have not been consolidated to the second quarter results of Asiakastieto.

[7] The comparable earnings per share does not contain amortisation from fair value adjustments related to the acquisitions or their tax impact. Amortisation from fair value adjustments adjusted with their tax impact was EUR 0,1 million in the second quarter 1 April – 30 June 2018, EUR 0,0 million in the comparative period 1 April – 30 June 2017, EUR 0,2 million in the interim period 1 January – 30 June 2018, EUR 0,1 million in the half year period 1 January – 30 June 2017, and EUR 0,2 million in the financial year 2017.

Matching of the alternative key figures to the closest IFRS key figure

Matching of alternative performance measures in Pro forma format are shown in the Note 1. Consolidated pro forma financial information of this Half Year Financial Report.

EBITDA AND ADJUSTED EBITDA

EUR thousand	1.4. – 30.6.2018	1.4. – 30.6.2017	1.1. – 30.6.2018	1.1. – 30.6.2017	1.1. – 31.12.2017
EBIT	**997**	**5 770**	**5 177**	**11 234**	**21 232**
Depreciation and amortisation	976	713	1 905	1 411	3 074
EBITDA	**1 974**	**6 483**	**7 082**	**12 646**	**24 307**
Items affecting comparability					
M&A and integration related expenses	4 625	3	5 940	28	409
Redundancy payments	-	86	-	107	107
External expenses arising from significant regulatory changes	9	-	9	-	-
Total items affecting comparability	4 634	89	5 949	135	516
Adjusted EBITDA	**6 608**	**6 572**	**13 031**	**12 780**	**24 822**

EBIT AND ADJUSTED EBIT

EUR thousand	1.4. – 30.6.2018	1.4. – 30.6.2017	1.1. – 30.6.2018	1.1. – 30.6.2017	1.1. – 31.12.2017
EBIT	**997**	**5 770**	**5 177**	**11 234**	**21 232**
Amortisation from fair value adjustments related to the acquisitions	118	34	236	69	221
Items affecting comparability					
M&A and integration related expenses	4 625	3	5 940	28	409
Redundancy payments	-	86	-	107	107
External expenses arising from significant regulatory changes	9	-	9	-	-
Total items affecting comparability	4 634	89	5 949	135	516
Adjusted EBIT	**5 749**	**5 893**	**11 362**	**11 438**	**21 969**

FREE CASH FLOW

EUR thousand	1.4. – 30.6.2018	1.4. – 30.6.2017	1.1. – 30.6.2018	1.1. – 30.6.2017	1.1. – 31.12.2017
Cash flow from operating activities	**2 938**	**4 380**	**5 723**	**8 858**	**19 914**
Paid interests and other financing expenses	521	240	782	481	962
Received interests and other financing income	-0	-2	-0	-3	-4
Acquisition of tangible assets and intangible assets	-1 015	-696	-2 554	-1 951	-4 344
Free cash flow	**2 443**	**3 923**	**3 950**	**7 385**	**16 529**

Calculation formulas for alternative performance measures

Of the alternative performance measures, the methods for calculating new products and services and free cash flow have been changed from 1 January 2018 on. The method for calculating free cash flow has been changed so that the impact of paid taxes is no longer added to the cash flow of business operations. Free cash flow is thus formed of business cash flow before interest and other financing expenses and interest and other financing income deducted by acquisitions of tangible assets and intangible assets. The method for calculating the share of new products and services has been changed so that the total sales of products launched during the past 24 months are included in the shares. Previously, the share was calculated as the net sales for products and services launched during the past 12 months added by the change in net sales for products and services launched during the preceding 12 months.

In addition to this, the definition for adjusted operating profit has been updated in this Half Year Financial Report due to the acquisition of UC, because of which the adjusted operating profit and adjusted operating profit margin have been adjusted retroactively from 1 January 2017 to correspond to the new definition. In the future, the Company will include, according to the new definition, also amortisation from fair value adjustments related to the acquisitions and external expenses arising from significant regulatory changes in the items to be adjusted. This update of the definition for adjusted operating profit has had no substantial impact on the adjusted operating profits reported earlier.

FORMULAS FOR KEY FIGURES

EBITDA	Operating profit + depreciation and amortisation
Items affecting comparability	Material items outside ordinary course of business that concern i) M&A and integration related expenses, ii) redundancy payments, iii) compensations paid and iv) external expenses arising from significant regulatory changes
Adjusted EBITDA	Operating margin + items affecting comparability
Adjusted operating profit (EBIT)	Operating profit excluding amortisation from fair value adjustments related to the acquisitions + items affecting comparability
Net sales from new products and services	Net sales of new products and services is calculated as net sales of those products and services introduced within the past twenty-four months.
Net sales from value-added services	Net sales generated from value-added products and services during the period
Free cash flow	Cash flow from operating activities added by paid interests and other financing expenses, deducted by received interests and other financing income and deducted by acquisition of tangible and intangible assets
Cash conversion, %	$\frac{\text{Free cash flow}}{\text{EBITDA}} \times 100$
Net debt	Interest-bearing liabilities - Cash and cash equivalents
Net debt to adjusted EBITDA, x	$\frac{\text{Net debt}}{\text{Adjusted EBITDA}}$

Return on equity, %	$\dfrac{\text{Profit (loss) for the period}}{\text{Total equity (average for the period)}} \times 100$
Return on capital employed, %	$\dfrac{\text{Profit (loss) before taxes + Financial expenses}}{\text{Total assets - Non-interest-bearing liabilities (average for the period)}} \times 100$
Gearing, %	$\dfrac{\text{Interest-bearing liabilities - Cash and cash equivalents}}{\text{Total equity}} \times 100$
Equity ratio, %	$\dfrac{\text{Total equity}}{\text{Total assets - Advances received}} \times 100$
Earnings per share, basic	Profit for the period attributable to the owners of the parent company divided by weighted average number of shares in issue
Earnings per share, diluted	Profit for the period attributable to the owners of the parent company divided by weighted average number of shares in issue taken into consideration the possible impact of the Group's management's long-term incentive plan
Earnings per share, comparable	Profit for the period attributable to the owners of the parent company excluding amortisation from fair value adjustments related to the acquisitions and their tax impact divided by weighted average number of shares in issue
Gross investments	Gross investments are fixed asset acquisitions with long-term effect, from which no sales of property or disposal of business have been deducted. As a general rule, fixed assets comprise tangible assets and intangible assets

Purpose of use of alternative performance measures

EBITDA, adjusted EBITDA and adjusted EBIT are presented as alternative performance measures, as they, according to the Company's view, enhance the understanding of the Group's results of operations and are frequently used by analysts, investors and other parties.

Net sales from new products and services and net sales from value-added services are presented as alternative performance measures, as they, according to the Company's views, describe the development and structure of the Company's net sales.

Free cash flow, cash conversion and gross investments are presented as alternative performance measures, as they provide, according to the Company's view, a good insight into the needs relating to the Group's business cash flow and are frequently used by analysts, investors and other parties.

Net debt, net debt to adjusted EBITDA, return on equity and return on capital employed are presented as alternative performance measures, as they are, according to the Company's view, useful measures of the Group's ability to obtain financing and pay their debts, and they are frequently used by analysts, investors and other parties.

Gearing and equity ratio are presented as alternative performance measures, as they, according to the Company's views, refclect the level of risk related to financing and help to monitor the level of capital employed in the Group's business.

Comparable earnings per share is presented as an alternative performance measure, as it, according to the Company's view, helps to reflect the profit attributable to the owners.

Quarterly consolidated statements of income

CONSOLIDATED STATEMENT OF INCOME						
EUR thousand	Q2 2018	Q1 2018	Q4 2017	Q3 2017	Q2 2017	Q1 2017
Net sales	**15 728**	**15 088**	**14 574**	**13 341**	**14 436**	**13 850**
Other operating income	14	49	50	53	56	49
Materials and services	-3 712	-3 178	-2 913	-2 938	-3 138	-2 975
Personnel expenses	-3 424	-3 469	-3 641	-2 632	-3 268	-3 094
Other operating expenses	-7 021	-3 765	-2 726	-2 006	-1 973	-2 051
Work performed by the entity and capitalised	390	381	312	187	369	383
Depreciation and amortisation	-977	-928	-910	-753	-713	-699
Operating profit	**997**	**4 180**	**4 746**	**5 251**	**5 770**	**5 464**
Finance income	0	0	1	0	2	1
Finance expenses	-327	-292	-278	-265	-261	-272
Finance income and expenses	-326	-292	-277	-265	-259	-270
Profit before income tax	**671**	**3 888**	**4 469**	**4 986**	**5 511**	**5 194**
Income tax expense	-704	-780	-975	-999	-1 103	-1 041
Profit for the period	**-33**	**3 108**	**3 494**	**3 987**	**4 408**	**4 153**
Total comprehensive income for the period	**-33**	**3 108**	**3 494**	**3 987**	**4 408**	**4 153**
Profit attributable to:						
Owners of the parent company	-33	3 108	3 494	3 987	4 408	4 153
Total comprehensive income attributable to:						
Owners of the parent company	-33	3 108	3 494	3 987	4 408	4 153
Earnings per share attributable to the owners of the parent during the period:						
Basic, EUR	-0,00	0,21	0,23	0,26	0,29	0,27
Diluted, EUR	-0,00	0,20	0,23	0,26	0,29	0,27

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