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AFFINITY ANNOUNCES 2006 FINANCIAL RESULTS

Columbia, South Carolina, January 31, 2007 – Affinity Technology Group, Inc. [OTCBB:AFFI] today announced financial results for the fourth quarter and for the full year ended December 31, 2006.

Revenues for the quarter were \$8 thousand, resulting in a net loss of \$780 thousand, or \$0.02 per share. For the comparable period in 2005, revenues were \$7 thousand and the Company reported a net loss of \$136 thousand, or \$0.00 per share. The weighted average number of shares outstanding during the three months ended December 31, 2006 was 45.3 million, compared to 42.2 million for the same period in 2005.

For the year, revenues were \$33 thousand, with a net loss of \$2.7 million, or \$0.06 per share, compared to revenues of \$20 thousand in 2005, with a net loss of \$566 thousand, or \$0.01 per share. The weighted average number of shares outstanding during the twelve months ended December 31, 2006 was 44.2 million, compared to 42.2 million for the same period in 2005.

Joe Boyle, Chairman, President and Chief Executive Officer, stated, “Our financial results for 2006 are consistent with our increased business activities resulting from the lifting of the stays of our patent infringement lawsuits as a result of the successful conclusion of the reexamination of our U.S. Patent No. 6,105,007. During 2006, we actively pursued the three patent infringement lawsuits that had been stayed pending the conclusion of the reexamination, and as a result, incurred significantly higher litigation-related expenses. Additionally, in 2006, we recognized \$874 thousand in non-cash expenses associated with stock-based compensation which we recognized under new accounting rules that were implemented in 2006.

During 2006, we believe that we made significant progress in the execution of our patent enforcement initiatives. As we announced last month, our infringement cases have progressed through the Markman Hearing. Most of the Markman rulings were favorable to us; however, several rulings, particularly the trial judge’s interpretation of the term “remote interface” as used in our U.S. Patent No. 6,105,007, were unfavorable. Our immediate goal is to continue to proceed with the cases and to obtain rulings that will support what we believe are the proper and correct interpretations of all the terms underlying the claims of all of our patents. We intend to vigorously pursue means to achieve that goal, which will likely include appealing the Markman rulings to the Federal Circuit Court of Appeals.”

About Affinity Technology Group, Inc.

Through its subsidiary, decisioning.com, Inc., Affinity Technology Group, Inc. owns a portfolio of patents that covers the automated processing and establishment of loans, financial accounts and credit accounts through an applicant-directed remote interface, such as a personal computer or terminal touch screen. Affinity’s patent portfolio includes U. S. Patent No. 5,870,721C1, No. 5,940,811C1, and No. 6,105,007 C1.

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Forward-looking statements in this news release are made pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. We cannot offer any assurances that Affinity will prevail on its claims of patent infringement against third parties or that such claims will result in monetary damages to Affinity. Investors are cautioned that our business is subject to several substantial risks and uncertainties, including the Company’s very limited capital resources and the possibility that we may be unable to raise additional capital in amounts sufficient to permit us to continue operations; the risk that we may be unable to obtain favorable claims interpretations through post Markman hearing motions and/or appeals; the risk that we may lose all or part of the claims covered by our patents as a result of challenges to our patents; the risk that our patents may be subject to additional reexamination by the U.S. Patent and Trademark Office or challenge by third parties; the results of ongoing litigation, including patent litigation and our ongoing lawsuit with Temple Ligon; and unanticipated costs and expenses affecting the Company’s cash position. If the Company is not able to raise additional capital when needed or becomes obligated to pay more than an insignificant amount in connection with the Temple Ligon litigation, it may be forced to consider alternatives for winding down its business, which may include offering its patents for sale or filing for bankruptcy protection. These and other factors may cause actual results to differ materially from those anticipated. These factors and other risks facing us are discussed in greater detail in the Company’s most recent annual Report on Form 10-K filed with the SEC and in the other reports we file with the SEC from time to time. The Company is not responsible for updating the information contained in this press release beyond the publication date, or for changes made to this document by wire services or Internet Services.

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Affinity Technology Group, Inc.

Statement of Operations

	Three Months ended December 31,		Twelve Months ended December 31,	
	2006	2005	2006	2005
Revenues				
Patent license fees	\$ 8,333	\$ 7,026	\$ 33,333	\$ 20,261
Costs and expenses				
Cost of revenues	833	702	3,333	2,026
General and administrative expenses	739,248	117,189	2,606,386	486,607
Total costs and expenses	<u>740,081</u>	<u>117,891</u>	<u>2,609,719</u>	<u>488,633</u>
Operating loss	(731,748)	(110,865)	(2,576,386)	(468,372)
Other income (expenses):				
Interest income	15,004	36	17,907	182
Interest expense	(62,813)	(25,627)	(141,043)	(98,197)
Net loss	<u>\$ (779,557)</u>	<u>\$ (136,456)</u>	<u>\$ (2,699,522)</u>	<u>\$ (566,387)</u>
Net loss per share - basic and diluted	<u>\$ (0.02)</u>	<u>\$ (0.00)</u>	<u>\$ (0.06)</u>	<u>\$ (0.01)</u>
Shares used in computing net loss per share	<u>45,267,398</u>	<u>42,225,096</u>	<u>44,194,562</u>	<u>42,207,884</u>

Balance Sheets

	December 31,	
	2006	2005
Cash and Short Term Investments	\$ 1,026,978	\$ 13,776
Total Current Assets	1,104,680	147,515
Total Assets	1,112,246	152,311
Total Liabilities	4,391,998	2,200,682
Stockholders' Deficiency	(3,279,752)	(2,048,371)