

Sustainability Report 2019

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Bisnode at a Glance

Bisnode is a leading provider of data and analytics in Europe with operations in 19 countries. Our mission is to provide our customers with smart data for better decisions; data you can trust, is easily found and that

is analysed, so you can extract value from it. With over 500 data sources we develop advanced analytics and modern solutions to help businesses automate their processes and make data-driven decisions.

"Bisnode provides the data necessary to help manage the customers' customer journey forward."

Bisnode's offering can be divided into three product areas: Risk & Credit solutions (26% of revenue), Marketing solutions (25%), Business Information solutions (18%). The remaining 31% is attributable to the strategic partnership with Dun & Bradstreet (D&B). Bisnode's offering in Risk and Credit, Marketing and Information covers both B2B and B2C with most of the data coming from the countries in which Bisnode operates. The D&B portfolio on the other hand, focuses on B2B with data from more than 320 million companies in approximately 200 countries and territories. Bisnode is the biggest provider of data to D&B's Worldwide Network.

Companies use Bisnode's data, analytics and solutions to onboard new customers, make better and faster credit decisions, identify new sales opportunities both within and outside their existing customer base, and for targeting the right prospect at the right time using the most appropriate channel. In summary, Bisnode provides all the data necessary to manage their clients future customer journeys.

19

Bisnode is a leading provider of data and analytics in Europe with operations in 19 countries.

Bisnode in Numbers

Bisnode Business Information Group

is a Swedish public limited liability company. The company's governance is based on The Swedish Companies Act and The Swedish Corporate Governance Code. Since Bisnode is not a listed company, there is no requirement to comply with The Swedish Corporate Governance Code but we mainly comply with it in Sweden.

Corporate identity number 556681-5725

Operations in

19

countries

30%
Bonnier Holding AB

Bisnode Ownership

70%
Ratos AB

Financial summary

Revenue	SEK 3 776 m
EBITA	SEK 484 m
Equity	SEK 3 126 m
Total Assets	SEK 6 711 m

*Bisnode's CEO Magnus Silfverberg is also owner of a small shareholding.



Our headquarters

Stockholm

Sweden

2 071

Bisnode Employees

44.9%
Women



55.1%
Men

556

Employees Sweden

1041

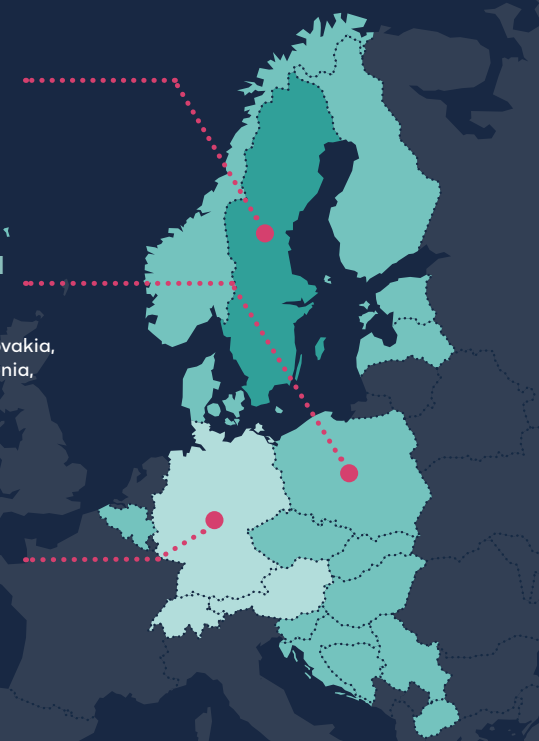
Employees International Region

Denmark, Norway, Belgium, Finland, Poland, Hungary, Czech Republic, Slovakia, Slovenia, Serbia, Croatia, Latvia, Estonia, Bosnia-Herzegovina and Macedonia

474

Employees DACH

Germany, Austria, Switzerland



Smart Data is Relevant Data

In addition to hundreds of our own suppliers, our strategic partnership with Dun and Bradstreet gives us access to the world's most comprehensive business directory - in short, we have access to Big Data. Our ambition at Bisnode is to provide smart data for better decisions. By this we mean data customers can trust, that is easy to find and that is analysed so you can extract value from it. For example, companies, government agencies, municipalities, and organizations can develop marketing strategies in line with current trends and targeting relevant groups based on quality-assured data from Bisnode.

Customer Lifecycle



1 Identify, target and reach new customers

Bisnode applies predictive analytics and advanced data science to help in identifying potential prospects and supporting targeted omni-channel communication to reach potential prospects.



2 Monitor the risk associated with potential new customers

Bisnode provides real-time credit decisions and compliance checks through modern APIs.



3 Grow the business with existing customers

Bisnode provides integrated data management services enriched with predictive variables that enable us to engage the right customer with the right message at the right time.



4 Improve customer satisfaction

Bisnode helps identify potential churn candidates allowing proactive engagement with at-risk customers.

Bisnode Enables Our Customers to Make Smart Decisions

As a result of the rapid expansion of global markets, companies are struggling to retain their existing customers and find new opportunities. In the hunt for growth, the use of data science and analytics in making informed decisions is becoming essential. A diverse range of industries is supported by Bisnode's services – from banking, telecoms, utilities, media, retail, and professional services to the public sector. In a world of continuous change, Bisnode is continuously adapting - constantly developing and renewing our products, our services and ourselves. The specific application of an agile methodology drives the development of risk and credit, business information and data-driven marketing - the essentials for companies in identifying and managing their clients throughout the customer lifecycle.



Enrich Data and Secure Accuracy

Smart data is used to fully understand a company's customer base, operational risks, and opportunities. Smart data refers to smaller sets of valuable and actionable information. Ensuring data quality in systems and processes is the foundation of all other developments aimed at data-driven decisions. Our expertise lies in synthesizing diverse and large data-sets and deriving insights from them. These data and analytics are used to examine the accuracy, validity, and completeness of our customers' data. In order to secure accuracy over time, the data is encrypted and programmed to be updated automatically. The data is finally enriched by adding information that our customers lack. In addition, we can also help our customers to comply with rules and regulations related to the refinement and safeguarding of data.



Maximize Your Return on Relations

Smart data is used to target new customers, drive sales, optimize risk and build long-lasting customer relationships. Given our objective of helping customers to increase their revenues, Bisnode supports them in their customer relationships throughout the customer lifecycle.



Automate Your Day-to-Day Business Decisions

Smart data can be used for more effective decision-making by applying Bisnode's automated services in relation to monitoring markets, risk, and credits. Effective decision-making can be enhanced by integrating the customers' business processes with quality data through our master data management services and real-time integration of Bisnode interfaces.

Our CEO's Message

Sustainability as a megatrend at the top of the agenda is not news to most business leaders. However, nobody could have predicted that 2019 (thanks in part to a young Swedish climate

activist) would be characterized by such a strong focus on sustainability – not only among individuals but also among companies, politicians and governments.

The days of sustainability as an obligation are long gone. From being about managing risks, we at Bisnode see sustainability as an opportunity to create valuable solutions and business opportunities.

This is a positive development driven from both a legal and a customer perspective. Companies whose business models do not seriously address the challenges we face - financially, socially and environmentally – will be left behind.

Digital Sustainability

Looking back on 2019, we can see that it is not only digitalization but also digital sustainability that has become increasingly important for customers' trust in companies and their view of corporate brands. While a growing number of executives see significant potential in the use of digitalization, data, and analytics, we are also seeing that many individuals are concerned about where this is heading. This is a concern that we must take seriously.

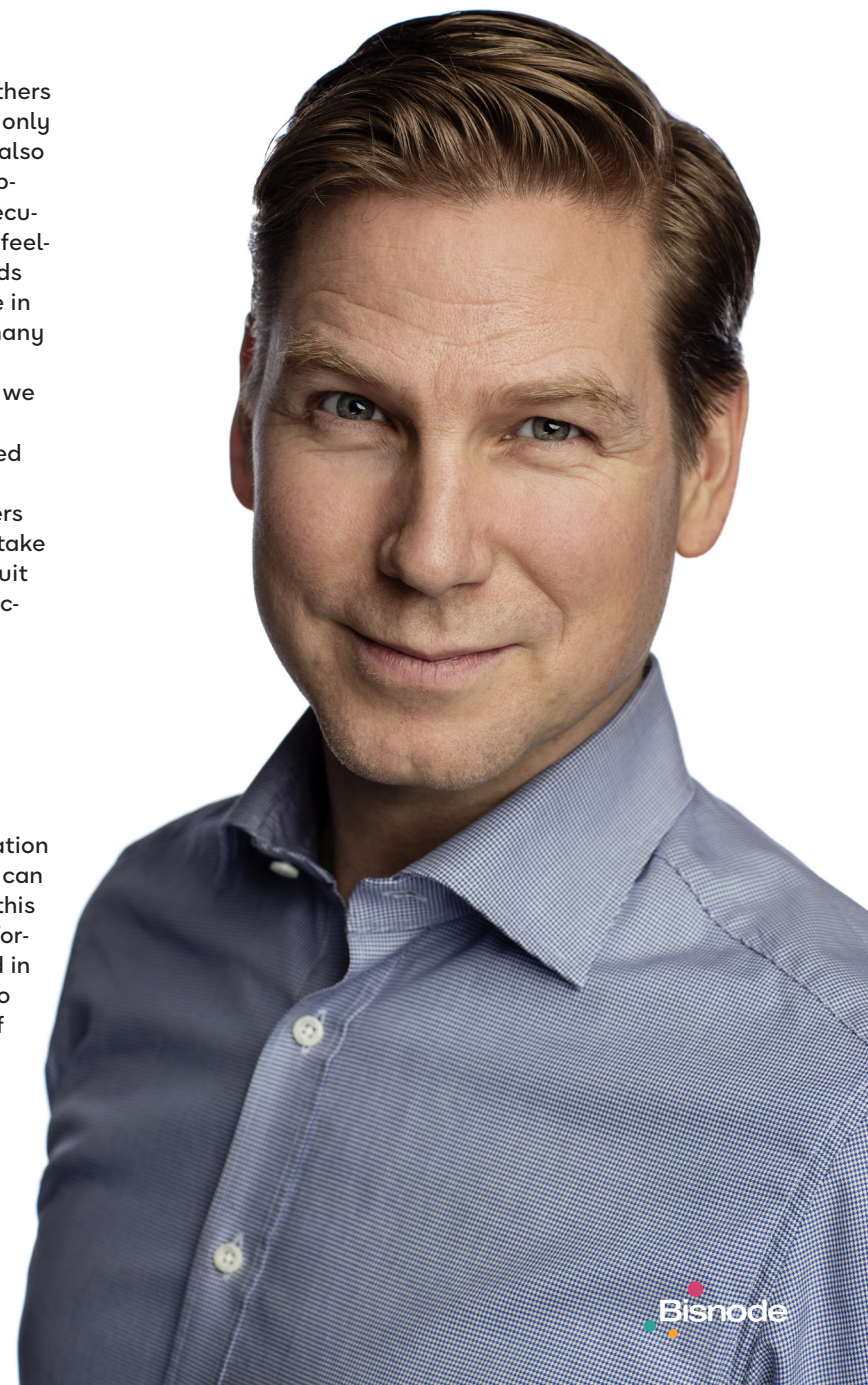
With Bisnode being one of Europe's leading suppliers of data and analytics, we have an obvious responsibility. Digital sustainability is not only our primary sustainability focus - it is the very core of our business. Today, privacy is integral to our product development. Bisnode's powerful, new One Data Platform has been designed not only with an ontologized cross-border European data-set but also with metadata on GDPR compliance built in, making it one of it's kind in the world.

We have enormous opportunities to influence the development of digital sustainability by helping others to see the possibilities of data and analytics – not only as a prerequisite for achieving business goals but also as a powerful tool for creating sustainable development. Currently, one in four European business executives makes their business decisions based on gut feeling (this is according to the report "7 Steps Towards a Data-Driven Organization" published by Bisnode in 2019). A key takeaway from the report is that as many as one in three European CxOs is uncertain about what the future of data analytics holds. Every day we see how many European CxOs are underprepared for the data-rich present, far less the data-enhanced future. One of the main reasons for this is a lack of education and late adoption. Many business leaders simply do not have the appropriate knowledge to take advantage of data. They are finding it hard to recruit the talent needed to make sense of and manage access to the data that they have now.

Privacy vs. Compliance

During the year, issues related to privacy and compliance were hot topics of discussion.

GDPR is the core of Europe's digital privacy legislation and has changed the conditions under which data can be collected, used and stored. Users are aware of this when they shop, join a customer club or receive information on new terms of use. GDPR was introduced in May 2018, but 2019 was the year when we began to see the real effects of GDPR with the imposition of



finances and reviews. In response, many companies have started to revisit and refine their data protection work.

Recently, crises triggered by allegations of money laundering in several northern European banks have had a severe impact on the financial sector. Government agencies on both sides of the Atlantic have stepped up their efforts to identify financial institutions that do not observe strict regulatory compliance.

Money laundering has moved up the international agenda. It is now recognized as a global problem and can only be successfully eradicated if banks, lawmakers, government authorities, the police, and other stakeholders find new ways to collaborate. Conversely, greater collaboration with more data being shared between governments and banks means greater privacy risks. There is a delicate balance between the need for privacy and our need for security and the fight against organized crime and terrorism that affects us all.

Reducing Our Environmental Footprint

The urgency of the climate challenge has become more apparent. As members of the Global Compact, environmental work is an integral part of our everyday work at Bisnode. We not only work to live up to our environmental goals, we constantly challenge our own efforts by measuring and following up on the results and training our employees. Naturally, we follow applicable environmental laws and regulations. Our environmental ambition is clear: We must set an example for customers, suppliers, and partners.

Enhancing diversity

Together we are more than 2 000 employees in our organization – individuals who enrich Bisnode with their expertise, culture, interests, knowledge, and nationalities. As a company, we develop when everyone contributes with their ideas, thoughts, and views. Together with gender equality and inclusion, we believe that diversity leads to increased profitability. At Bisnode, diversity is not primarily a matter of justice but about business and profitability.

As one of Europe's leading provider of data and analytics, we help our customers with smart data for better decisions that are not only compliant but also contribute positively to sustainable development.

We continue to develop sustainability actions to stay aligned with internationally recognized standards, as well as requirements from our stakeholders and the public. We are committed to responsible behavior towards Climate Change, by reducing our carbon footprint and deploying energy efficiency across our operations. At the heart of our business is a desire to have a positive societal impact by working in collaboration throughout our value chain. By working together as a diverse and inclusive workforce, we believe that we can spark the transition to a sustainable future powered by data but also powered by people.

Magnus Silfverberg
CEO, Bisnode Group

Bisnode's Sustainability Journey

Our sustainability work is based on solid foundations that have enabled us to build and develop during our sustainability journey. We understand that our business has an impact on society, and this guides our business strategy. A healthy business environment

and stable systems across the world are prerequisites for Bisnode's continued growth and success. This understanding and an appreciation of the relevance and importance of sustainability guide our operations.

Determining Our Material Sustainability Topics



It is essential for Bisnode to work with sustainability topics that reflect our stakeholder's expectations. During 2016, a materiality analysis was conducted with the objective of understanding the Bisnode sustainability topics that impact our value chain. The findings of this materiality analysis were presented and have laid the foundation for our work with sustainability.

Listening to our stakeholders has always been important as a prerequisite for our continued success and development. Consequently, a central part of the materiality analysis was to conduct dialogues with key stakeholder groups. In order to identify these groups, Bisnode mapped people and organizations that may affect, or be affected, by our business based on the parameters of impact and interest.

The stakeholders with the highest impact and interest for Bisnode were included in the dialogues which were conducted via an online survey. The respondents were asked to prioritize the sustainability topics in relation to Bisnode's operations. These topics had a value-chain perspective derived from Bisnode's activities, products, and services.

This report was prepared in accordance with the Global Reporting Initiative (GRI) Standards core option, providing us with a structured approach to work with sustainability as an integrated part of our daily operations.

Stakeholder Groups and Priority Areas



Board of Directors

Digital sustainability

Responsible consumption in our own operations



Employees

Digital sustainability

Responsible consumption in our own operations



Customers

Responsible consumption in their own operations

Increased transparency



Owners

Increased transparency

Community involvement

Setting Boundaries for Bisnode's Sustainability Work

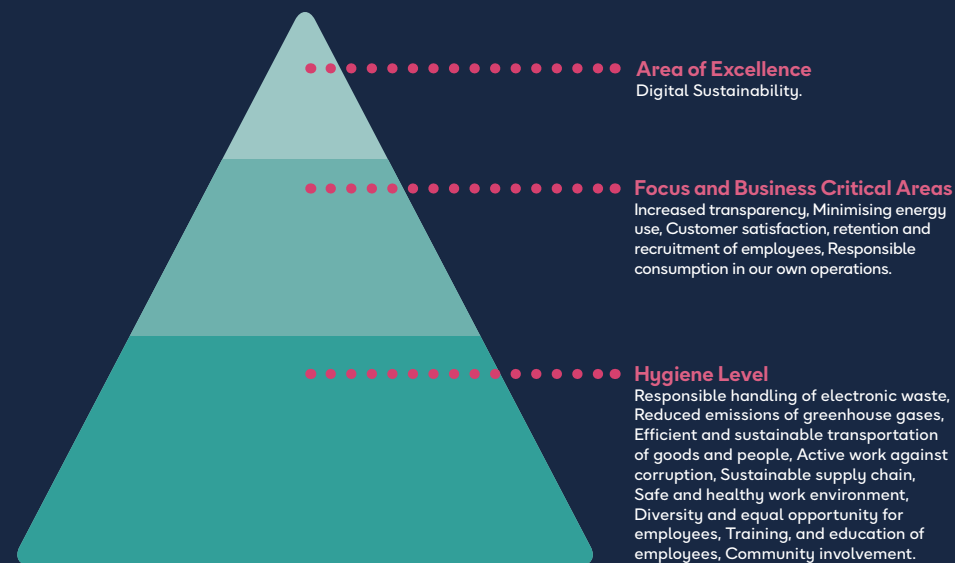
The results of the stakeholder dialogues in 2016 were presented to the Group Management Team (referred to as GMT in the report) who defined the materiality boundaries in a workshop based on three levels: area of excellence, focus areas, and base level. The results formed a baseline for our sustainability work and defined the content of our reports. This year's report and our on-going sustainability work is an extension of our previous work. The report is based upon the most significant sustainability areas identified in the materiality analysis.

The results of the materiality analysis have been condensed into five objectives which have been approved by the Board and the progress of which are reported to the Board periodically. These objectives are the sustainability goals that are shared across our Regional and Functional HR Teams as well as with the Sustainability Ambassadors in each of our markets.

Future Work

Our sustainability work is shaped by stakeholder demands, risk assessments and group strategy based on the rapidly changing market in which we operate. Bisnode's sustainability journey will continue in 2020 with all our markets continuing to work towards the sustainability objectives. We will continue monitoring our work with sustainability and holding ourselves accountable.

Materiality pyramid



Area of excellence: The area in which Bisnode shall be a leading actor.

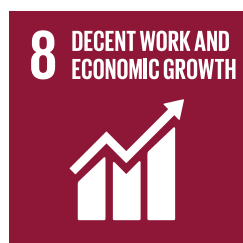
Focus and business-critical areas: Top focus areas for the year which will be highlighted in the sustainability report.

Hygiene level: Sustainability issues that are considered to be hygiene factors.

UN Global Compact and Sustainable Development Goals

Since 2015, Bisnode has been a signatory member of the UN Global Compact, the world's largest sustainability initiative. Our sustainability work is based on its ten guiding principles concerning human rights, labor rights, environmental care, and anti-corruption. As a signatory member of the UN Global Compact, Bisnode also supports the Sustainable Development Goals (SDG).

We have identified four goals that correspond with our internal sustainability work and where we believe we can make a positive contribution: SDG 5 Gender Equality, SDG 8 Decent Work, SDG 9 Industry, Innovation and Infrastructure, and SDG 13 Climate Action. Read more about the respective SDGs in the following chapters.



Targeted Commitments



Digital Sustainability

Provide sustainable business offerings to our clients



Updated Group Code of Conduct

Create awareness of the code of conduct among all Bisnode employees



Environmental Footprint

Reduce air travel

Reduce energy consumption

Reduce CO₂ emissions



Diversity And Inclusion

Ensure more women in managerial positions



Sustainable Value Chain

Ensure Supplier Code of Conduct compliance

Sustainability Governance

With guidance from the Board of Directors and support from functions, Bisnode's CEO is the strategic leader on sustainability issues. Together, we provide dedicated sustainability leadership.

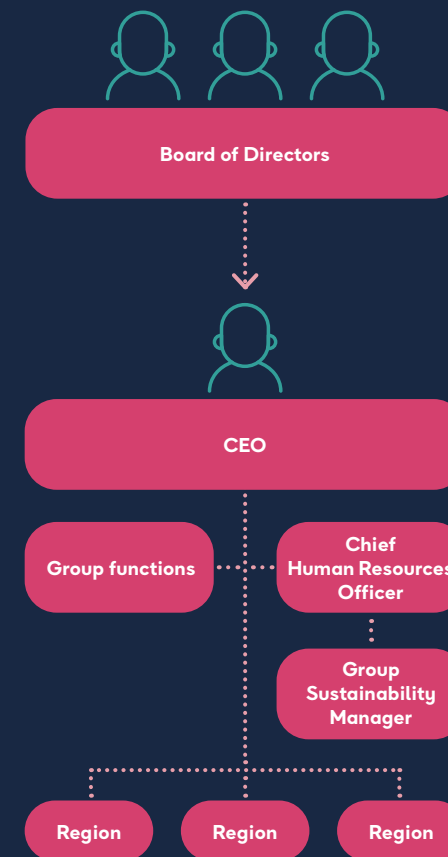
Governance Structure

Bisnode has made meaningful progress on sustainability since we embarked on this journey. Sustainability is, and will remain, an integral part of our formal governance structure. While Bisnode's CEO provides direction for our sustainability efforts, it is our Chief Human Resources Officer who has the overall operational responsibility for sustainability at Bisnode. Bisnode's Group Sustainability Manager oversees the day-to-day sustainability work including setting targets and conducting performance reviews to continuously improve our sustainability performance. Sustainability Ambassadors have been appointed in each market of operations

in order to implement the sustainability goals. Alongside the ambassadors, Group Marketing and the Group Management Team are involved with the overall sustainability strategy and communication. Since sustainability is an integral part of our business, Group Procurement, Group Strategy, Group Marketing, Group Legal as well and Group Technology are all involved in the overall sustainability strategy, its implementation and communication. All employees are also part of our Corporate Governance since everyone is expected to take responsibility for sustainable business practices in their daily work.

"Sustainability is and will remain, an integral part of our formal governance structure."

Sustainability Governance



Our Head of HR Programs and Sustainability



Rahat Joshi is our Head of HR Programs and Sustainability. As a pioneer in sustainability questions, she coordinates and supports the operational markets in their efforts as well as working with sustainability communication and strategic sustainability at group level.

For questions regarding this report or Bisnode's sustainability work, please contact:
Rahat Joshi
rahat.joshi@bisnode.com

Our Sustainability Champions



Elke Spehar
Vienna | Austria

Elke Spehar facilitates Bisnode's sustainability reporting as per GRI standards by improving climate and social data quality of all our markets with focus on our Sustainability Objectives.



Valentina Kuharic
Zagreb | Croatia
Bosnia & Herzegovina | Macedonia | Serbia

Valentina Kuharic plays a vital role of consolidating social and demographic data for all our markets, which is essential for reporting in accordance with GRI Standards.



Agata Kapler
Warsaw | Poland

Agata Kapler keeps an eye on the community initiatives across all our markets, which contribute towards societal development in the communities in which Bisnode operates.

Our Ambassadors

Within Bisnode, we have Sustainability Ambassadors helping to spread the sustainability agenda across all markets.

Our Ambassadors play a key role in raising awareness of sustainability throughout the operations as well as gathering data and information to be included in the sustainability report. During virtual monthly meetings, the Ambassadors discuss sustainability issues with the Sustainability Manager. By close cooperation, our Ambassadors provide a prism through which to monitor Bisnode's sustainability performance which is a necessary step in reaching our goals and continuously fine-tuning our future roadmap.



Anne Vandenhouten
Anderlecht | Belgium



Amin Khallouf
Anderlecht | Belgium



Sarah Zago
Anderlecht | Belgium



Ulrike Pohl
Darmstadt | Germany



Elke Spehar
Vienna | Austria



Christin Schmidt
Urdorf | Switzerland



Agata Kapler
Warsaw | Poland



Valentina Kuharić
Zagreb | Croatia
Bosnia & Herzegovina
Macedonia
Serbia



Eva Valic Keber
Ljubljana | Slovenia



Josephine Laudon Lindell



Isabelle Wassberg



Rahat Joshi



Karolin Wanner

Stockholm | Sweden



Ann-Sofie Carlsen
Oslo | Norway



Marianne Langhorn
Copenhagen | Denmark



Hanna Maunu
Helsinki | Finland



Heiki Laur
Tallinn | Estonia



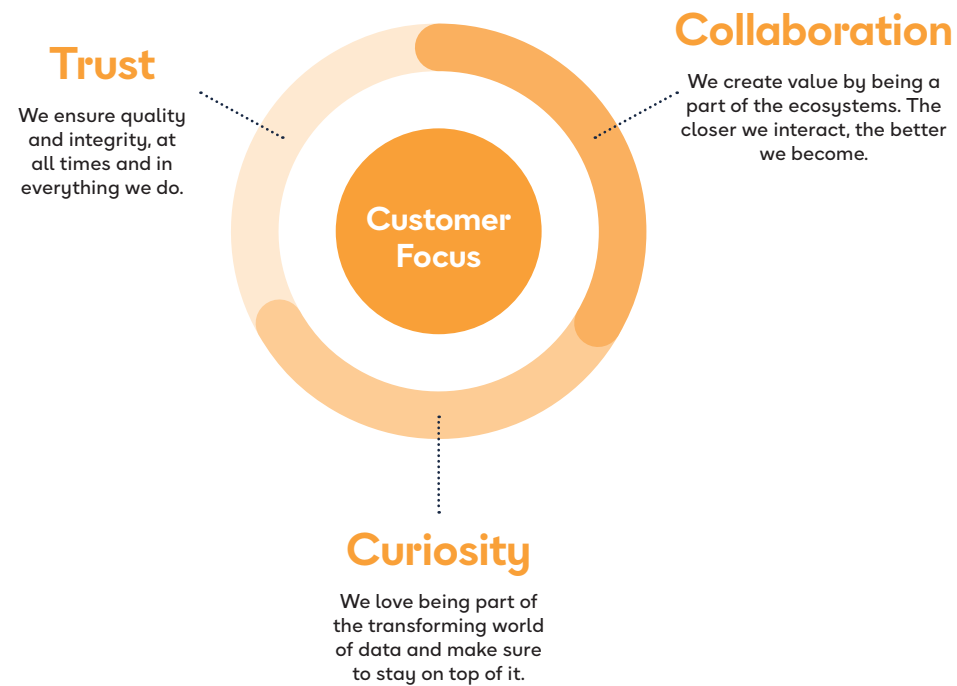
Patrik Kompus
Prague | Czech Republik
Slovakia



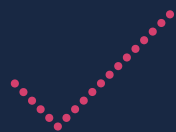
Fanny Palicz
Budapest | Hungary

We Live Our Values

The success of Bisnode's business is built on our values of collaboration, curiosity, trust and customer focus.

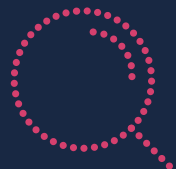


Our Sustainability Framework



Policies

Policies are of a general nature and state overall goals and strategies within Bisnode.



Guidelines

Rules outlining how something should be done and to which entity, department or process it is addressed.



Instructions

Detailed steps or work procedures describing how something could be done.

Improved Policy Framework

Sustainability at Bisnode is regulated through our overarching Code of Conduct which is based on the ten principles of the UN Global Compact. The Code of Conduct was updated during 2019 and has been implemented across all regions and functions. It summarizes the content of Bisnode Group's policies and guidelines and comprises rules to uphold integrity, guarantee safety and ensure sustainable business practices. The Chief Human Resources Officer is responsible for maintaining and updating the Code of Conduct, while the Chief Regional Officer is responsible for implementing it in each Bisnode market. All new and existing employees are required to read and confirm that they have understood the Code of Conduct and will adhere to the requirements, principles, and values stated therein. An ongoing process of updating our policy framework has been in place during the most recent years to create an even more solid, consistent and robust framework for sustainability awareness and training for our employees. In addition to the Code of Conduct, the following policies were updated in 2019:

- Anti-Corruption Policy
- Approval Authority Policy
- Data Ethics Policy
- Data Privacy Policy
- Corporate Governance Policy
- Anti-Sexual Harassment Policy
- Whistleblowing Policy

All new and updated policies have been made available to all employees through Bisnode's HR-system as well as Intranet. All our employees are expected to read and confirm that they have understood the policies.

Risk Assessment and Management

At Bisnode, we understand that our operations are associated with sustainability risks. By understanding these sustainability risks we can provide the conditions for making informed decisions that can mitigate negative impacts and contribute to creating opportunities. In terms of risk tendency, certain risks pose a threat as a result of external factors of which Bisnode has less control, while others pose a risk due to operational factors where Bisnode has greater control. Both types of risk potentially affect Bisnode's operations and long-term financial stability. Bisnode's sustainability risk assessment and management are managed on both Group and Market level. At Group level, we adopt and implement overarching policies related to sustainability and applicable to all our operations in order to provide a solid governance framework and pro-actively prevent risks from appearing throughout our organization. The responsibility to assess sustainability risks, as well as handling and mitigating market-specific risks, lies with each operating market. All major risks are then reviewed by relevant Group functions and GMT and reported quarterly to the Board of Directors.

Some of Bisnode's identified sustainability risks include the following operational and external risks:



Operational Risks

In the rapidly changing Information Technology industry, it is essential to consider cyber risks. The core of Bisnode's offering is the ability to guarantee the safe and secure handling of data. Were data to be lost, corrupted or made available to unauthorized people as a result of poor data management, this could lead to both financial damage and loss of confidence from Bisnode's customers. As a result, Bisnode works continuously to maintain secure IT environments.

Employee turnover is dependent on the total experience Bisnode offers as an employer. Bisnode's ability to retain and attract skilled employees is closely linked to our power of innovation and our capacity to embrace a wider responsibility in terms of sustainability. We take pride in constantly stretching ourselves to find new ways of attracting and retaining talent.



External Risks

Climate change poses a risk to Bisnode's operations in terms of financial shocks related to unresolved climate effects of the fossil fuel industry and higher material costs due to the degradation of natural resources. Climate change is also likely to result in less stable institutions due to increased polarization and acute, massive, global migration. To mitigate adverse consequences, Bisnode has set a 15% reduction target for CO2 emissions by 2021 and is aiming to move towards renewable energy sources where the option is available.



Countering Corruption



Cases of Corruption During 2019

Bisnode adheres to the highest standards of business ethics. We are very conscious of the culture we want to protect and nurture at our company. We use ethical methods when we do business with clients, suppliers and other partners and we make sure that our employees are familiar with national legislation and Bisnode's standpoints against corruption regulated in the Bisnode Anti-Corruption Policy which has been updated during 2019. This policy clearly states our zero tolerance of corruption, bribes and other forms of abuse of power. The Group General Counsel is the owner of the Anti-Corruption Policy. However, the Chief Regional Officer of each Bisnode Region is responsible for ensuring that this policy is fully implemented, managed and controlled within their respective Region.

Employees are encouraged to report any potential breaches of or deviations from the Anti-Corruption Policy. Such concerns may be reported to the local management or through the anonymous Bisnode Group Whistleblowing Service. Our whistleblowing service is an early warning system to reduce risk. Employees can safely file a report in the knowledge that Bisnode will investigate claims without risk of negative repercussions. The Legal, HR and Security departments at Bisnode are responsible for the handling of malpractice that is raised. During the year, **Bisnode had 0 confirmed cases of corruption.**

Digital Sustainability

Bisnode is constantly improving, refining and enhancing its data and analytics. This is how big data is transformed into smart data. Since 90 percent of the world's data has been generated in the last few years, managing this rapidly growing volume of information comes with a responsibility to

ensure data security, protection, privacy, and integrity. Digital sustainability is not only Bisnode's primary material sustainability aspect – it is at the very core of our business in which all our units work together to be the leaders in our industry.



90%

Over the last two years
alone 90 percent of the
data in the world
was generated*

*source: www.forbes.com/sites/bernardmarr/2018/05/21/how-much-data-do-we-create-every-day-the-mind-blowing-stats-everyone-should-read/#1bd7b90160ba

What's What in Protecting Data?

Access to information is integral to democracy. However, privacy as a human right can sometimes be a point of conflict in the digital-age society. Comprehensive data protection is essential for regulating the handling of information and customer privacy, as well as for protecting basic human rights. This includes, inter alia, the freedom of information, right to privacy and many related freedoms that depend on our ability to make choices about how and with whom we share information. In the last two years alone, 90 percent of the data in the world was generated. Big data not only provides opportunities for individual companies, it also brings stakeholders together to define specific capabilities and innovations and is therefore highly relevant to SDG 9, Industry, Innovation and Infrastructure. In fact, data-driven companies are on average 6 percent more profitable than companies that do not benefit from data.¹

For Bisnode, access to information comes with a responsibility to ensure that customers' and individuals' right to privacy is protected and that data is not misused or corrupted. Since data and analytics are Bisnode's main resources, data protection, privacy, security, and integrity are vital for Bisnode's market survival. To maintain digital sustainability Bisnode has four main goals which guide our work;

1. <https://www.mckinsey.com/business-functions/mckinsey-digital/our-insights/big-data-whats-your-plan> and <https://hbr.org/2012/10/big-data-the-management-revolution>



Data Security

Data security is the protection of data from unauthorized access. For Bisnode, this means that data shall not be misused or have a negative impact on individuals, customers or society at large. The main responsibility of Bisnode Group Security is to safeguard company assets and maintain a high level of personal and customer privacy and integrity. Our Security Handbook and Code of Conduct constitute our framework for data security and provide important guidelines to our employees on how to ensure optimal information security. Methods include, inter alia, conducting our own security tests on existing products. We also use third parties for the stress-testing of new and existing products. In 2019 Bisnode has continued the resilience program which was started in 2018. Bisnode has introduced a new standard for IT security in the controls set called "CIS 20". The full set of IT security requirements will be rolled out gradually by the Technology department providing a more harmonized IT security posture.

A new structure for the security organization was implemented in February 2019. The Group General Counsel has overall accountability for Legal and Security, reporting directly to the CFO.

In addition, the responsibility internally within Group Security is divided into Information Security and IT Security. A steering group (Group Security Board) consisting of CFO (chair), CTO and CPO is established. Head of Group Information Security and Head of Group IT Security are also permanent members. There are multiple benefits of this migration relating to stronger integration between Bisnode's security professionals, Data Protection Officers – DPOs (GDPR) and Group Legal. These areas are all strongly interconnected and closer collaboration is expected to lead to better efficiency. The new security organization is a lean structure with all necessary professional competences, but not focused on technical implementation. The new organization will improve the needed collaboration with Technology. Group Security defines WHAT Bisnode expects from a security perspective, Group Technology defines HOW Bisnode chooses to reach those expectations and which technical projects, solutions, and measures need to be implemented. No silos between Security and Technology are a pre-condition to work on common challenges related to Security, and this new organizational structure ensures that we overcome these challenges.

4

Bisnode has four main goals which guide our work with Digital Sustainability:

Data Protection

Data Security

Data Privacy

Data Integrity

"We know that access to information increases efficiency within society."

Data Protection

Data protection is the legal protection and safeguarding of stored and processed data. For Bisnode, this means that our data and systems are adequately safeguarded and are not used to commit, for example, financial fraud.

All Bisnode data are encrypted when needed and protected with anti-malware software. The systems are constantly monitored, and we have effective policies and procedures in place for access authorization to the different systems and information.

Data Privacy

Data privacy is the appropriate and authorized use of data to protect customers' and individuals' right to privacy. For Bisnode this means only using personal data that has been collected ethically and in accordance with relevant data protection regulations. We know that access to information increases efficiency within society. Therefore, we promote a transparent information society in which companies have the best possible conditions for doing business, while at the same time protecting individuals' right to privacy. As Bisnode handles vast amounts of information, it is our responsibility to ensure data privacy, including personal

integrity through our implementation of Privacy by Design & Default and by Risk Assessing all Processing at risk by Data Protection Impact Assessments. The collection, use, retention, safeguarding and disclosure of personal data is regulated in our Data Ethics Policy and Data Privacy Policy, which are published internally with instructions to make sure employees are aware of and follow the policy.

Data Integrity

Data integrity is the opposite of data corruption and relates to maintaining data accuracy and quality throughout its lifecycle. Bisnode's goal is to have an infrastructure that is resilient against spreading cyber risks to our partners, customers, and society at large. It is our firm belief that our society will get better and stronger, more equal, democratic and successful when there is secure access to high-quality information. We use IT security measures to ensure that all of Bisnode's data is protected from corruption throughout their life cycle. Bisnode's information classification framework ensures that the need for confidentiality, integrity and availability controls for data are defined. Controls are applied to fulfill the needs throughout the lifecycle.



Aligning with the General Data Protection Regulations

Rapid technological advancement has led to the establishment of the new EU General Data Protection Regulation (GDPR) 2016/679, which came into force on May 25, 2018. GDPR offers an established, modern and harmonized data protection framework. During 2019, Bisnode has increased our efforts regarding the Information Obligation, updating policies and guidelines, working with legitimate interest, privacy-by-design and cookie handling, continuing measures for information classification by confidentiality, data integrity, and availability (C.I.A classifications) and continued work with retentions and data subject rights; all to ensure compliance. We have over 850 Assessments divided into both Article 30 documentation and Data Protection Impact Assessments.

Bisnode appointed a Group Data Protection Officer (Group DPO) in 2017, with the core duty of ensuring that Bisnode handles data in a secure and compliant way. The Group DPO is also responsible for a network of DPOs throughout Bisnode's markets. Local DPOs range from in-house legal representatives to designated operators within our local data or

product departments. The network's primary responsibility is to uphold and continue to secure privacy. Furthermore, the network is a platform for continuous knowledge sharing and ensures that we work in a consistent manner. It also serves as a reference group and reports back to the Group DPO.

Incidents

During the year, Bisnode had 57 incident cases regarding privacy and data protection but only 11 that were deemed to be significant by Bisnode. For us, significant incidents are those where Bisnode has filed a report with a Data Protection Authority. 17 of the incidents concerned complaints received from outside parties (data subjects). Six of the complaints were received from regulatory bodies. When incidents occur, we have incident response plans in place and our updated Incident Process to support us in creating necessary action plans.

In the Future

Our efforts to increase protection and privacy of personal data will continue.

We will also continue to strengthen internal controls and the documentation area further to continuously improve our digital sustainability goals.



Diversity, Inclusion and Belonging

Bisnode's ability to attract and retain skilled people is closely associated with our power to innovate and our capacity to offer exciting projects that mean something to the wider society. We stand up for diversity and respect every person's uniqueness regardless of gender, nationality, ethnicity, religion, age, sexual orientation, disability or personality.

Behind the provision of data and analytics at Bisnode, there are many invaluable people designing, analyzing, packaging, selling and delivering our products and services. This chapter is dedicated to them and we are committed to offering a diverse and inclusive workplace where they can be themselves, with equal access to opportunities.

5 GENDER
EQUALITY

We are passionate about building a culture of inclusion and respect, where differences are not only recognized but actively encouraged. But it does not stop there, we want people to feel that they belong to Bisnode. Diversity and inclusion are critical, but there's more to the equation. We want our people to feel a sense of belonging—to have a connection and feel that you can be yourself at all times. Not only does it result in greater engagement and creativity in the workplace, it's a psychological need. We like a bit of craziness and goofiness at Bisnode – because if you have that you can take business and your work deadly serious.

A diverse and inclusive workforce is crucial to the encouragement of different perspectives and ideas that drive innovation. At Bisnode, we benefit from operating in 19 countries with people from diverse backgrounds that speak multiple languages and contribute with different perspectives. By working together, we believe that we can spark the transition to a sustainable future powered by data but also powered by people. In a highly competitive

market, we are making Bisnode a place where everyone can share their ideas and apply their abilities and skills to solve our customers' challenges. We are glad that our successful efforts towards our ambitions are showing in our employee net promoter score (eNPS). Starting in February 2019, we are now measuring the engagement at Bisnode in a monthly survey where one of the questions is our eNPS. The result on average over the year has been 20. This is considered to be a good score, compared with a benchmark of 9, indicating that our employees are engaged in their work and would recommend us as a place to work. It is good and we reached our target, but we want to accomplish more and for that, we need to analyze our data better and take actions to have an even more engaged workforce in 2020.

Furthermore, the provision of a diverse and inclusive workplace is important to our potential employees and provides Bisnode with an edge when competing for talented people. Diversity and inclusion are key components in our talent



44,9%

of Bisnode's employees
are women





strategy and are intrinsically tied to remaining successful and competitive in today's evolving marketplace. Focusing on creating a diverse workplace with equal opportunities regardless of ethnicity, religion, gender, sexual orientation, disability, age or similar, is vital for us in attracting top talent. That is why meritocracy rules at Bisnode – we hire employees who love their jobs and work to the best of their ability. We want to offer a stimulating and engaging work environment with equal career opportunities for all. We strive for gender balance at all levels and in all the markets in which we operate. Our endorsement of diversity and equality is outlined in our Code of Conduct

Some of the ways we are building a culture of diversity and inclusion include:

Employee engagement:

Increasing awareness of the importance of diversity, inclusion and equal opportunity.

Processes:

Eliminating bias and integrating diversity and inclusion perspectives into processes such as recruitment. Our goal is to provide an environment in which all employees are treated fairly and given opportunities for professional growth, and in which all employees can enjoy the innovative culture and productivity that a diverse workforce provides.

Programs and initiatives where we will continue to put our efforts in the coming years:

- Membership of local Diversity Charters.
- Employee volunteering program.
- Engaging in local community initiatives
- Supporting and participating in Pride events

Rahat Joshi

Head of HR Programs & Sustainability
with all the Bisnode HR Superheroes
who make this possible.

Female leaders @ Bisnode

In support of the UN Sustainable Development Goals (SDG) 5, Gender Equality, Bisnode set a goal of increasing the number of women in managerial positions in 2019 to 32 %. In 2018, 30% of our leaders were women. This remains at 30% in 2019. Since meritocracy rules at Bisnode, we see an opportunity to increase the number of female managers by working more actively to promote female leaders in the coming years. In 2020 and beyond, we need to work even harder to attain our goal. By focusing on internal recruitment focused on the best talents, we hope to reach – or surpass – our stated equality goals. Since 2018, we have also significantly improved our measurement methods through our People Platform which allows HR processes and activities to happen electronically.

Bisnode Slovenia was the proud recipient of the GEMA certification for gender equality. GEMA (Gender Equality Management Assessment) certificate was established in 2018 as the first socially responsible certificate for companies, institutes and organizations for fostering gender equality internally, which comprehensively addresses the organizational structure, culture and work processes of each individual entity. It provides each holder with an individualized assessment of the existing situation, which is transformed into a set of tailor-made measures based on an in-depth analysis. In this way, it enables companies, institutions and organizations to fully optimize human resources and, consequently, work processes. Bisnode was one of the first companies in Slovenia that went through the whole process and successfully implemented most of the proposed measures in its internal legal act.

Zero tolerance of harassment

Bisnode doesn't tolerate harassment of any kind, as clearly stated in our Code of Conduct and in our policy against workplace harassment. This includes all forms of verbal, digital or physical harassment. We expect everyone to follow our zero tolerance of harassment and report any misconduct or breaches to their manager, local HR representative, Compliance Officer or submit a report into our Whistle Blowing system. We want to stress that we investigate all reports of harassment, discrimination or workplace violence and take any corrective action that is required. During the year, Bisnode Group had no reported cases of discrimination. In a company of our size, there will always be harassment of different kinds. While we obviously strive for zero reported cases, no actual case should go unreported. This way we can take action and correct as needed. We need our organization to be aware that we do not accept discrimination – but we do want to know when it happens.





Smart, Empowered and Healthy People

As a digitally sustainable organization, we rapidly adapt to changing market conditions. We strive to make fast decisions, implement fast, learn fast, and iterate fast. We invest in our workforce by developing our learning agility so that our people continuously acquire new skills, learn from experience, face new challenges, and perform in a constantly evolving culture – a culture that encourages collaboration, innovation, and risk-taking. We also promote a safe workplace with decent working conditions and inclusive business practices, in support of the UN Global Compact principles and SDG 8, Decent Work.

Empowered, Balanced and Healthy Employees

We are proud to have a working environment that engages exceptional people with the right cultural fit making it possible to create great teams delivering on our high ambitions. Performing at the highest level is, however, not possible without unwinding, re-balancing, and re-calibrating our employees on a regular basis. Therefore, we offer running clubs, yoga and

mindfulness courses, massage services as well as a health allowance, which enables employees to maintain their health proactively. These employee initiatives vary from office to office, depending on the local customs and rules of the markets in which we operate.

It is important for us to make sure that our people feel safe. Our health and safety policies set the routines for this. We continuously ensure that all our offices are in line with market-specific health and safety regulations. 1940 (86%) of Bisnode's Group employees and workers are covered by a health and safety management system. 1326 (59%) were internally audited and 987 (44%) were externally audited according to such a system. The group-wide Whistle-blower function is also a tool for us to further facilitate the health and safety of our people.

In 2019, Bisnode received three (3) complaints regarding labor rights issues, all three (3) have been resolved during the year. No grievances regarding environmental breaches, violations of human rights or corruption cases were reported.

Our People Create Our Culture

A couple of years back we involved our people in defining a new way of describing our culture – we wanted to know what mattered to them and how to best describe ourselves as a company. At about the same time we involved our leaders in describing our desired leadership style. The result is described in our Core Values and our Leadership Principles. Together they set us apart from our competitors and lead us towards how we should act and be perceived.

Leadership Principles



We are proud to have a working environment that engages exceptional people with the right cultural fit making it possible to create great teams delivering on our high ambitions

"It is important for us to make sure that our people feel safe."

Bisnode's Leadership Summit

During 2017–2018 all of our leaders participated in a four-month training program under the umbrella Leaders@ Bisnode. The training program was guided by our Leadership Principles which clearly set the baseline for our expectations of leadership, where managers are transformed into leaders. To further illustrate our approach to leadership, more than 80 leaders in 19 markets in Europe participated in Bisnode's Leadership Summit in 2018. While the theme of the summit was Growth, we used the summit to reinforce our Leadership Principles crafted in 2016. One of the keynote speakers spoke about the correlation between sustainability and growth. The next summit is scheduled to be held in March 2020, with a focus on how we grow as leaders in a transforming world and differentiate ourselves from the competition.



Training and Continuous Development

Smart people create Smart Data, and Smart Data creates smart decisions. We are proud of our smart employees and how their daily contributions, innovation, and creativity, influence the world of technology and create a smarter society. It is our constant ambition to attract and retain the very best talent in the market. This ambition is executed through our employer branding strategy which includes clear company culture, solid sustainable platform and continuous efforts to simplify, modernize and clarify our digital competence. We believe this is the way to make our people our competitive advantage.

A Platform for Smarter Connections

To facilitate our ambition to attract and retain talent, Bisnode has further developed its cloud-based People Platform during the year. The platform collects and visualizes data

on how our employees perceive leadership, engagement, and satisfaction in their everyday work. The platform has a specific value in terms of improved processes, reduced costs, better insight through workforce analytics, GDPR compliance and ultimately in a better people experience. Additionally, having all our people processes aligned in all Bisnode's markets strengthens our culture.

Bisnode People Voice

For three consecutive years, 2016–2018 Bisnode used the same method and questions to measure employee engagement. This was done with an extensive annual survey during the fall of each year. The survey was complemented with eNPS surveys at other times of the year. Over time this was seen as more and more old-fashioned and in 2019 we dropped the method in favor of a more dynamic method



Net promoter score: Indicates the company's employer brand.

Benchmark: 9.

-6

2017

16

2018

20

2019



92%

of our employees
have answered the
Pulse-surveys at
least once

with monthly Pulse-surveys. Research shows that highly engaged organizations are more likely to measure engagement continuously, as we do at Bisnode. Not only do we measure engagement continuously, we also deploy full transparency of the results. The survey results are directly accessible to leaders and team members in real-time. The transition has been successful. The response rate each month is getting higher and higher and is now over 70% for each survey. 92% of our employees have answered the Pulse-surveys at least once.

The old system consisted of around 50 questions within four areas – Engagement, Team Efficiency, Leadership, and eNPS.

In the new method, 12 questions are sent out via monthly pulse surveys, which are regularly rotated from a question bank of 60 questions spread across 9 categories (Leadership, Job Satisfaction, Meaningfulness, Autonomy, Work situation, Participation, Personal Development, Team spirit and Commitment) plus the eNPS. Each category comprises a number of questions that are compiled into an index that is easy to follow and take action on. The response to the questions is presented as an index or 'Temperature' for each category.

Through the new method, we have seen a stronger commitment from our leaders to take responsibility and follow up on the results. In the old method, it took almost three months from starting the survey until the result reached the team. In the new method, each team receives the results instantly.

There is solid evidence linking engagement to performance. Engaged employees are more fulfilled and more motivated. It ultimately leads to higher productivity, which is why employee engagement is so important to the success of Bisnode. The higher the engagement, the more likely we are to reach our ambitious goals.

Performance @ Bisnode

We take goal-setting seriously and consider it to be the backbone of our strategy. The program is built around setting priorities and continuous feedback according to the OKR (Objective and Key Results) method. The basis of OKR is to connect Bisnode's strategy all the way to our people where we use OKR's to stretch ourselves towards our common goals and measure our progress against our defined key results. During 2018, 92 % of Bisnode's employees registered their OKR's. We strived for 95 % coverage in 2019, however, we exceeded our target. 99% of Bisnode employees registered their OKRs.

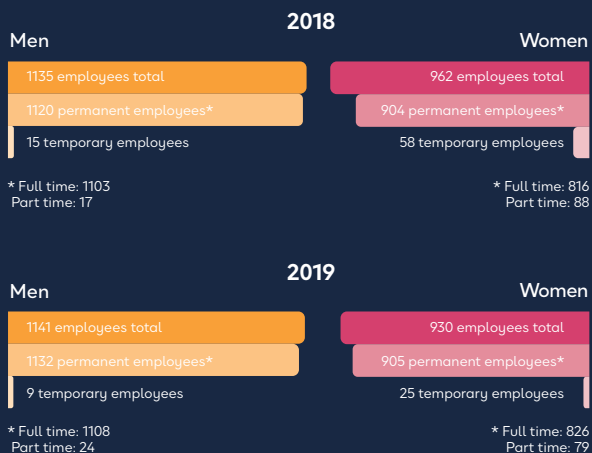
Today's employees want frequent feedback, open communication, and collaboration with their peers. To develop high performers, our leaders must be equipped to coach and empower our people. That is why Bisnode has moved away from the annual performance appraisal and is focussed on continuous performance development. Training our leaders to coach our people with individual development and ensuring performance is in line with the needs of our company's success. These coaching and feedback sessions are called Follow-ups, they are held at least quarterly or more, as required. At Bisnode, the responsibility for initiating these follow-ups lies with each individual.

"We believe in the agile way of working and driving the business forward, resort to OKRs to align the entire organization to one common purpose – the business objectives that matter"

Breakdown of Employees by Region and Employment Contract



Total Numbers of Employees by Employment Contract and Type



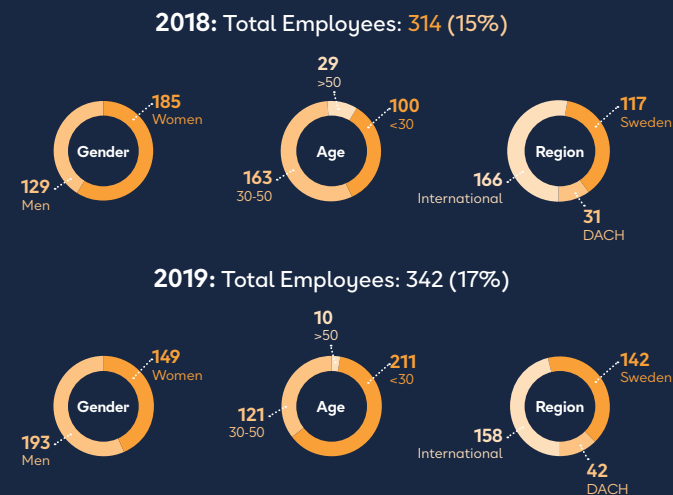
** Total number of employees exclude contracted workers. Full time and part time data is based on permanent employees. All data is provided in FTE. Apart from employees, Bisnode also had 174 workers performing work mainly in sales, IT and marketing.

Performance Reviews

	2018	2019
Men	100%	66%
Women	95%	72%
Group Management Team	100%	100%
Managers	104%	74%
Employees	99%	67%
Total	98%	68%

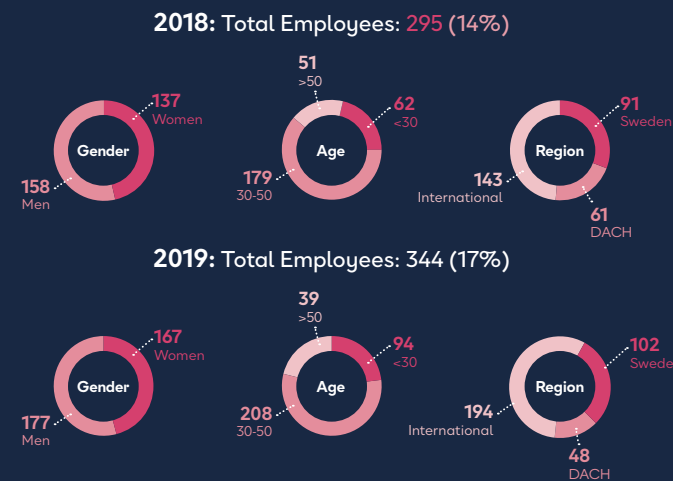
*Performance review discussions continue to be held regularly across Bisnode. However, due to movement to a new system for recording these discussions and unavailability of reports to capture all performance reviews, there seems to be a dip compared to 2018.

New Employee Hires



* New employee that joined Bisnode for the first time. The rate of new employee hire is the amount of new hires out of the total number of employees working at Bisnode by the year end.

Employees Who Left Bisnode



* The employee turnover rate is the amount of employees who left Bisnode out of the total number of employees working at Bisnode by the year end. 3 employees are not included in the KPI due to missing age in data system. Our turnover mainly stems from fast moving work categories such as Telesales and Customer Service.

Composition of Governance Bodies and Breakdown of Employees By Age Group

Board of Directors	2018	2019	Group Management Team	2018	2019
<30	0%	11%	<30	0%	0%
30-50	62,5%	44,4%	30-50	44,4%	40%
>50	37,5%	44,4%	>50	55,6%	60%
Total	8	9	Total	9	10

Managers	2018	2019	Employees	2018	2019
<30	2,9%	2,4%	<30	18,3%	19,2%
30-50	75,7%	72%	30-50	59,3%	58%
>50	21,7%	26,6%	>50	22,3%	22,8%
Total	245	287	Total	1762	1774

Composition of Governance Bodies and Breakdown of Employees By Gender

Board of Directors	2018	2019	Group Management Team	2018	2019
Men	87,5%	77,8%	Men	66,7%	70%
Women	12,5%	22,2%	Women	33,3%	30%
Total	8	9	Total	9	10

Managers	2018	2019	Employees	2018	2019
Men	71,5%	70,5%	Men	52,1%	52,5%
Women	28,5%	29,5%	Women	47,9%	47,5%
Total	245	287	Total	1762	1774

63,1%

of our employees have
collective bargaining
agreements

We Take Climate Change Seriously

The urgency of the climate challenge has become more apparent in the recent years. As members of the Global Compact, environmental work is an obvious and integral part of our everyday work at Bisnode. We not only work to live up to our environmental goals, we constantly challenge our own efforts by measuring and following up the results and training our employees while following the applicable environmental laws and

regulations. Our environmental ambition is clear: We must set an example for customers, suppliers and partners. Since the mitigation of climate change is urgent, it is vital that Bisnode, as a multinational company, moves towards renewable energy where the option is available, reducing greenhouse gas emissions and handling resources responsibly within our operations.

Efforts Towards Energy Reduction

Digital transformation has the potential to decouple emissions from economic growth. However, a few challenges need to be addressed if the full potential is to be realized. One issue is the high energy use of data centers required to provide the servers with electricity and cooling systems. To address this environmental impact, Binode's goal is to move towards renewable energy in our offices and for our servers where the option is available. Transitioning to renewable energy sources along with reducing emissions is essential in order to achieve SDG 13, Climate Action. Binode urges all markets to procure energy from renewable sources, provided that it is accessible in their local market. All our markets of operation are further encouraged to oversee their routines and implement initiatives to reduce their environmental impact.



Stricter Travel Policy

In terms of climate change, one of Binode's most substantial climate related impacts is emissions from business travel. Binode's climate target is to reduce CO₂ emissions by 15% by 2021. In order to meet this target, we took active measures to reduce our emissions related to business travel by air and cars by updating our Business Travel Policy. The policy outlines how all employees should consider the environment when planning a business trip. Employees are further encouraged to conduct online meetings if possible. Compliance with Binode's Business Travel Policy will help us streamline our processes, which will further reduce our environmental impact. By implementing a central system for all business travel, we will, in the future, have greater control of our emissions data and will be able to pinpoint areas for action.

Precautionary Principle

As a signatory member of the UN Global Compact we apply the Precautionary Principle, meaning that if there is uncertainty about the probability of the risk and the degree of harm to human health and the environment, precautionary measures should be taken.

Binode Sweden

Binode Sweden has environmental certification for the office building and is actively taking a lead by implementing a policy of restricted CO₂ levels for company owned cars. More than 70% of new cars ordered in 2019 were hybrid. Sweden has decreased air travel by 41 % during 2019 compared to 2018. This has reduced emissions by 219 tons CO₂e or 4 % of Binode's total emissions. By using Kivra, (which is a service to which private individuals and corporations can register in order to get some of their letters in the form of electronic post instead of postal letters), we have been able to save approximately 4 million sheets of paper in Sweden (this equates to approximately 160 large pines) In 2019, we have sent approximately 15% more of our notifications via digital channels than during 2018.

Binode Norway

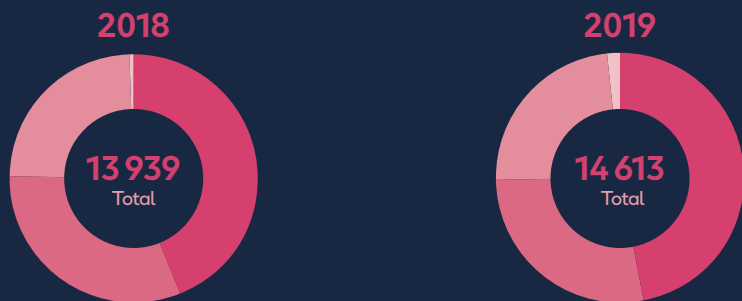
Continues to use 100% renewable electricity in their office which contributes to Binode Group's environmental target.

Binode Belgium

Have a new car sharing service, with the potential to reduce the climate impact from car travel by sharing company cars with colleagues. They started a contest among the employees by dividing into groups and collecting miles together when sharing cars, using public transport, walking or biking to work or even when working from home. Dedicated parking spaces were allocated and the winning team each month received a voucher with a financial value. This mobility pilot will be continued in 2020.

Energy Consumption

Total Consumption (MWh)



- **6 128** Fuel for company owned cars*
 - **4 377** Electricity
 - **3 394** Heating
 - **40** Cooling
- **6 874** Fuel for company owned cars*
 - **4 038** Electricity
 - **3 439** Heating
 - **262** Cooling

* No reported data on the use of renewable fuels.

Data on cars is delivered as km driven with a certain type of car or litre of fuel used. Data on electricity, heating and cooling is from invoices and from contact with landlord. No renewable fuel was reported. The addition of a certain share renewable fuel by law in some countries (like "kvotplikt" in Sweden) is not taken into account.

Bisnode Slovenia have moved to a new location in a more modern office building with a reduced floor area. This has led to a 19 % reduction in electricity consumption and 32 % reduction in heat consumption, resulting in a total decrease of 35 tons CO2e during 2019.

	Scope 1 Total CO ₂ e (tonnes)	Scope 2 Total CO ₂ e (tonnes)	Scope 3 Total CO ₂ e (tonnes)
2018	1 614 Company owned cars Total: 1 614 CO₂e	961 Electricity 619 Heating 0 Cooling Total: 1 580 CO₂e	1 581 Business travel 637 Upstream Emissions Total: 2 245 CO₂e
2019	1 738 Company owned cars Total: 1 738 CO₂e	960 Electricity 556 Heating 0 Cooling Total: 1 516 CO₂e	1 599 Business travel 211 Upstream Emissions Total: 1 810 CO₂e

* No reported data on the use of renewable fuels.

Scope 1 is only company owned cars. Data on cars are delivered as km driven with a certain type of car or litre of fuel used. Results: Belgium is 573 ton CO₂e, Germany 545 ton CO₂e, the rest 620 ton CO₂e.

* Other upstream emissions include energy transmission & distribution losses in electricity grid and upstream emissions from electricity, heating and fuel production. Business travel includes emissions from flights, train, taxi, employee owned cars and hotel nights.

* Market based Scope 2 emissions 1 516 tonnes CO₂e, location based scope 2 emissions 1 213 tonnes CO₂e.

Summary	Total Energy Consumption	Total CO ₂ emissions (marked based)	Emission intensity
2018	13 939 MWh	5 412 Tonnes CO ₂	2.58 Tonnes CO ₂ /FTE
2019	14 613 MWh	5 064 Tonnes CO ₂	2.44 Tonnes CO ₂ /FTE

Handling Our E-waste Responsibly

As an IT provider, the waste category with the greatest impact is our electronic waste. The global issue of e-waste is critical as components from electronic devices contain hazardous materials, which are harmful to human health and the environment if they are not disposed of properly. Furthermore, as the supply of metals is becoming uncertain due to resource peaks, waste is becoming redefined as a potential resource. During 2019 e-waste within Bisnode Group amounted to 2.87 tons. In the majority of our markets of operation we have a system in place for handling e-waste. All computer hard drives and removable storage must be erased or destroyed in an appropriate way. Bisnode purchases a lot of high quality IT equipment. Even when the product reaches its end-of-life with Bisnode, the equipment can still have some value. Bisnode has signed an agreement with a third-party company that will help us to erase and re-market our old equipment, so that it can be sold on the secondhand market.

We further encourage our employees to implement environmentally friendly routines in their daily work, such as printing double-sided to reduce paper consumption, and avoiding printing as far as possible by using digital signatures for signing contracts.



Environmentally friendly initiatives are encouraged at Bisnode. In several of Bisnode's markets initiatives include reducing plastic use in our offices, using eco-friendly taxis, switching to electronic invoicing and an increased focus on the recycling of paper, plastic and IT hardware.

We aim to make further progress in 2020:

In 2020 more internal documentation will be done using systems for electronic signatures across several markets. Sweden and Finland are using it for internal and customer agreements today. Germany and Denmark also use it internally, but are also testing it for customer use. Additional markets will be added in the coming years.

We are moving to a new system for effective invoice management. With this system we can receive EDI files in all markets. Electronic data interchange (EDI) is where businesses communicate information electronically that was previously communicated on paper, such as purchase orders and invoices. EDI is a sequence of messages between two parties, either of whom may serve as the originator or recipient. EDI removes paper and shipping of invoices, which has a positive environmental impact. When the system is fully implemented, we should aim for 80% EDI and it will be a requirement for all new suppliers. Austria and Denmark are almost ready and Switzerland and Germany have started their implementation. Roll-out will be completed during 2020-2021.

Sustainable Value Chain

Modern supply chains are highly complex as they span several countries and often include multiple tiers, offshoring, and outsourcing. Supply chains are nevertheless essential for Bisnode's value creation. While technology can facilitate improved control along companies' value chains,

many supply chains fall out of a company's core operations exposing them to uncontrolled risks. Consequently, Bisnode is promoting sustainable supply chains since they allow us to use our influence to promote and drive effective, long-term sustainable business behavior among our suppliers.

Responsible Value Chain Management

Bisnode works with a wide range of suppliers and we expect them to support and apply the same principles of sustainable business as we do. Sustainable supply chain management for Bisnode relates specifically to SDG 8, Decent Work, in terms of human rights and labor rights issues, as well as SDG 13, Climate Action. Bisnode's primary suppliers are those who deliver data for our products. Secondary suppliers include consultants, suppliers of premises, IT-equipment, travel services and other supplies related to our operations.

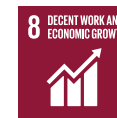
Bisnode's customers range from government agencies and small and medium-sized companies to global corporate groups. They operate in a variety of industries and sectors such as government, real estate, insurance, retail, manufacturing, banking, and finance. The common denominator is their determination to use data as a driving force to make substantiated decisions based on Smart Data.

We believe that by working closely with our value chain partners and other key stakeholders, we can discover optimal sustainable solutions and drive impactful action.

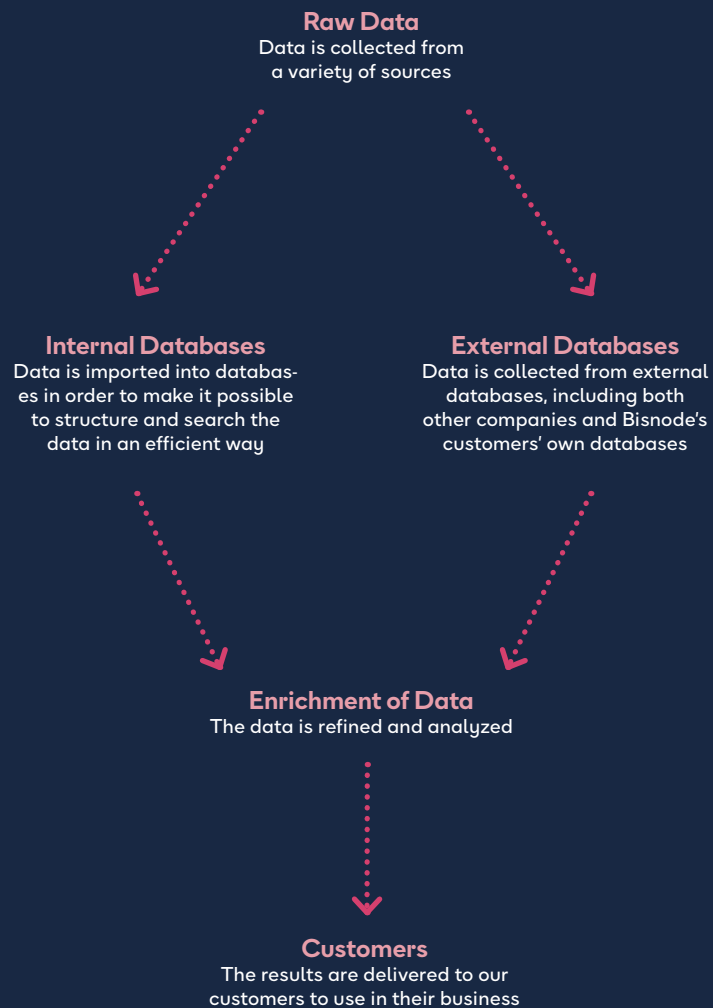
Customer Loyalty

Bisnode's Customer Loyalty Survey Net Promoter Score (NPS) is an important tool for reviewing and managing customer relations with the purpose of defining best practice. In 2019, we focused on our largest customers, and instead of surveying all customers at once, we spread out the survey over the year. In this way, we could act on potential issues quicker. During 2019, our survey was sent out to 17 markets and reached 71 000 customers with a response rate of 9.3%. In 2019, we sent out 7 000 surveys with our largest clients and achieved a score of 36, compared to a score of 14 in 2018. High response rates in addition to improving the scores from our largest customers is crucial for us, given that they are decision-makers as well as influencers.

On a scale of 1 to 10, 50% of our customers gave a score of 9 or 10, compared to 36% in 2018. 19% of our customers responded to the survey in 2019. Action plans have been created for all markets to continuously improve customer loyalty.



Bisnode's value chain



Consolidating Sustainability in Procurement

Responsible sourcing is a persistent issue for technology companies, particularly in terms of material sourcing for hardware since 80-90% of the sustainability impact for tech companies lies in supply chains¹. Bisnode has acquired many companies in different regions over the years to gain market share and to increase its product offering. These acquisitions inherited several suppliers in each Bisnode entity, which has created a varied supplier landscape. Controlling these suppliers in terms of sustainability, as well as other areas, is of crucial importance for us.

During 2018, the new governance structure for procurement was consolidated, and further improved during 2019. Bisnode has formulated Procurement Guidance aiming to include sustainability in all aspects of the procurement process. Since procurement is conducted in many places within the organization, overview and control are challenging. This will be mitigated by orderliness in systems, processes, and ways of working. An e-learning course about Procurement has been formulated. The content of the course aims to equip managers with the right knowledge to make better decisions regarding suppliers, with a constant focus on sustainability risks. We believe that this training will be an important step in evaluating and managing risks in the supply chain. The e-learning course is mandatory for all managers, and our efforts on increasing the awareness of the program will continue in 2020.

1. UN Principles for Responsible Investment (PRI) <https://www.unpri.org/download?ac=1894>



Collaboration and follow up in virtual forums have been prioritized. For instance, the sustainability manager is now part of the procurement forum and the procurement function is being involved in numerous tenders pushing the sustainability agenda in Request for Proposals (RFP). Correspondingly, most of our new and existing suppliers (when we renegotiate contracts) are asked to accept the content of our Supplier Code of Conduct. Bisnode's Supplier Code of Conduct was updated in 2019 and is applicable to all partners delivering goods and services to Bisnode, including their sub-contractors. It outlines what we expect from our suppliers; respecting human rights, offering a safe and healthy workplace with good working conditions, preserving the environment and ensuring ethical business practices. These values align with the standards outlined in Bisnode's Code of Conduct for employees.

In addition, documentation on environmental impact and social conditions, including action plans and improvement targets must also be presented to Bisnode. Our Head of Procurement is the owner of the Supplier Code of Conduct and responsible for updating and following-up on the requirements stated therein.

Managing Sustainability Risks in the Supply Chain

Bisnode has been looking holistically at our operations to find efficiencies. We drive our sustainability strategy through our supply chain. Operations that consume large amounts of energy are increasingly being pushed to pursue greener operations. The procurement forum focuses on the mitigation of sustainability risks in all aspects of the procurement process. As data and analytics are Bisnode's main resources, data protection, privacy, security and integrity are vital for Bisnode's market survival. Our digital sustainability strategy guides our work towards selling sustainable solutions to our customers.

Driving Sustainable Business Forward with Smart Data & Analytics

Bisnode supports its customers in identifying sustainable business partners. In Q4 2019, Bisnode launched a new function in its product Smart Search which enables customers to find sustainable suppliers, customers, and cooperation partners. Bisnode developed this product, which is available in all 19 Bisnode countries, as a result of strong demand from customers. Artificial intelligence combined with an enormous database enables Bisnode to give a sustainability score to a website and includes these results in Smart Search. The service is also able to identify companies that have certificates related to sustainability - for example, Fair Trade. What does this mean for our customers? Thanks to Smart Search, Bisnode can help to identify potential prospects for sustainable products or find suppliers which focus on sustainability. This service is used by big international groups as well as SMB's. Bisnode is looking forward to supporting customers on their sustainability journey through smart data and analytics.

"Thanks to Smart Search Bisnode can help to identify potential prospects for sustainable products or find suppliers which focus on sustainability."

Community Engagement

Bisnode wants to be a catalyst for digital interest, innovation and transformation in all parts of society. Several initiatives are aimed to trigger engagement and aspiration for IT, data and technical solutions. Besides these commitments, each Bisnode market

has its own initiative for promoting sustainable development in local communities. These include supporting local organizations and programs for the purpose of collectively working towards societal development in the communities in which Bisnode operates.

"These initiatives aim to trigger engagement and inspiration for IT, data and technology solutions"

Bisnode continues to be a catalyst for digital interest, innovation, and transformation in all parts of society. Our community engagement includes "InnoSparks", "TechDays" and "Agile Mindset". These initiatives aim to trigger engagement and inspiration for IT, data and technology solutions. Despite working in a world of VUCA – Volatility, Uncertainty, Complexity, and Ambiguity – there is a need for even more attention to the fully holistic approach: new initiatives, support programs that strive to be better, to focus even more on the people who inhabit it and contribute to the success of Bisnode. Transparency, constant open communication, on-going eNPS monitoring and self-development are all key to engaging teams. They create the environment for broadcasting the culture created by our employees. The core values of the holistic approach are our people and our culture which in return provide talent, ideas and innovation. We care and We are proud. Community engagement is part of our DNA, and wellness and mindfulness are promoted through our actions. Bisnode's road map of community engagement is built by a number of individuals, teams, and markets but it is a collective achievement we embrace for the benefit of our neighbors, families and communities. Sustainability is Community.

InnoSparks

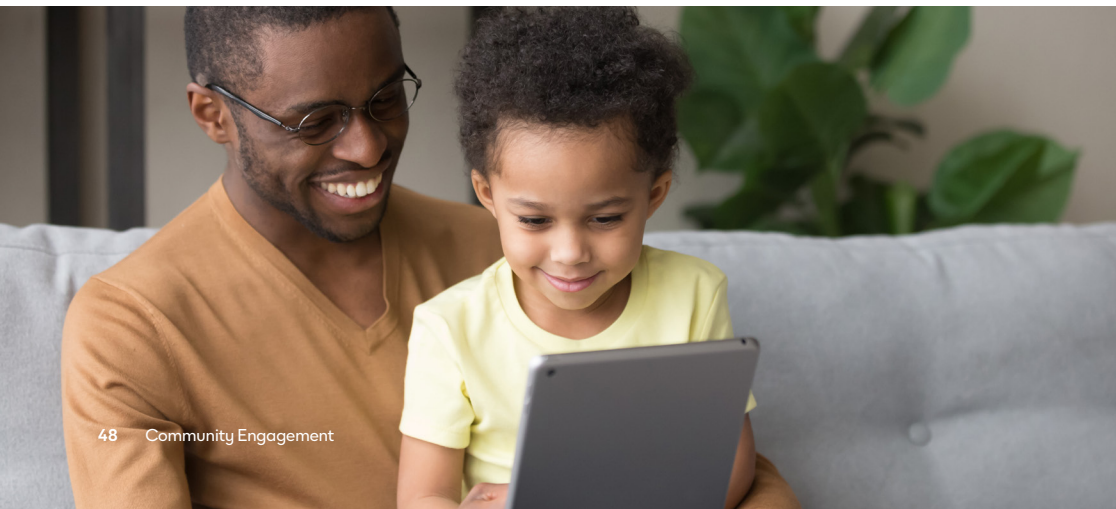
At Bisnode we operate in a "VUCA" world. This refers to the Volatility, Uncertainty, Complexity, and Ambiguity in general which are conditions that shape Bisnode's business since our products and services must constantly adapt and be agile. Based on such reflection, Bisnode has been using a design thinking approach to solve challenges, to work together with clients for the purpose of generating creative solutions, to develop break-through ideas that support the internal and external community.

Tech Days

With over 200 participants in 19 online workshops, it was a great event that gave us even more insight into innovation, creation and knowledge sharing. With a high participation rate and a great response, we will continue. We increased our knowledge, we learned about the newest practices and concepts regarding data-driven ideas based on Bisnode's data and other data sources. The event was very inspiring and is a good example of how events can provide opportunities and knowledge-sharing across teams, countries and generations.

Health Promoting Activities for Social Causes

In many of our markets of operation, Bisnode's employees participate in activities such as cycling, walking, running and marathons for societal benefit, alternative ways of traveling to the office (bike challenge), Mobility Pilot contributing to the planet and the employees (car-pooling network). By participating we support organizations and activities such as medical research and health services that empower people with disabilities. Further donations are made to organizations related to hospitalized children, animal shelters and cancer research.





Local Community Engagement

Bisnode offers a wide range of local community initiatives associated with our Treat For Others roadmap: Volunteering at an animal welfare association, Supporting Association of Leukemia and Lymphoma Patients, Supporting Ethiopia providing data which helps to find donators, Cooperating with Universities to encourage and provide tools for future entrepreneurs, Educating on climate change #connect2Earth, "Every can counts" supporting work / life balance Support Families 2HRS4Family.

We aim to contribute to communities and collaborations as well as to find sustainable solutions. We believe that by facilitating open discussion, information and knowledge exchange, we will have a positive impact on society.

12 months,
19 countries, all-year-
round community
engagement initiatives



TREAT FOR OTHERS 2019



JANUARY

Supporting Association of Leukemia and Volunteering at an animal welfare

FEBRUARY

Supporting handicapped child to participate at Special Olympics Switzerland

MARCH

Cooperation with the business faculty providing tool for future entrepreneurs

APRIL

Donating for National Fundraising Day

MAY

Support Families 2HRS4Family

JUNE

Alternative ways of travelling to the office (bike challenge)

JULY

Collaboration with Support Ethiopia providing data which helps to find donors

AUGUST

Supporting initiative „Dr Clown“

SEPTEMBER

Mobility Pilot contributing to the planet and the employees (car pooling network)

OCTOBER

Donating for hospice for children and cancer research

NOVEMBER

Sport activities (marathons, cycle, walking) for donating to social benefits

DECEMBER

Donation to „Save the Children“

BE PROUD

About the Report

This report summarizes Bisnode's sustainability performance during 2019. It has been prepared in accordance with the GRI Standards:

Core option and also constitutes Bisnode's Communication on Progress report (COP) to the UN Global Compact.

Scope and Boundaries

This is Bisnode's fourth annual sustainability report. The 2018 Sustainability Report was published on April 12, 2019. Unless otherwise stated, the information disclosed in this report refers to activities undertaken from January 1 to December 31, 2019. Information presented in the report describes how we manage our most prioritized sustainability topics across our value chain. Data and information presented in the report refer to our operations in all our markets where we are present, except environmental KPIs for our new operation in Latvia, owing to the small nature of operations. In June 2019, Bisnode acquired 'Real Audience', boosting its Digital Advertising offering. Unless otherwise stated, there have not been any other significant changes in Bisnode operations during the year.

Social and governance data has been extracted through Bisnode's group-wide HR-system. Data that was not available through the system has been collected via templates provided by the Group sustainability team to appointed representatives (Sustainability Ambassadors) in each market of

operation. Human resources data has been compiled by using Full Time Equivalent (FTE). Environmental data has been collected via Bisnode's travel management system, mileage reimbursement system and dialogues with suppliers (mainly landlords and energy companies) and calculated based on the latest version of the Green House Gas (GHG) Protocol. Electricity is calculated with the scope 2 amendment on market-based reporting which is the latest methodology for calculating electricity consumption. The base year for the environmental data is 2016 and all greenhouse gases are included in the emissions figures. The emission intensity figure disclosed includes all three scopes. To focus resources on data quality for the more material aspects, Bisnode is this year no longer reporting on office supplies (Scope 3). In cases where data for 2019 was not available such as e-waste, estimates based on previous years have been made. Due to changes in supply chain management, indicators for GRI 308 and GRI 414 no longer contain specific KPI's for evaluation. The information and data presented in this report has not been externally assured.



GRI Index

GRI 102 – General Disclosures

		Page number	Ful- fillment	COP Principle	Comment
Organizational profile					
102-1	Name of the organization	5	✓		
102-2	Activities, brands, products, and services	7	✓		
102-3	Location of headquarters	5	✓		
102-4	Location of operations	5	✓		
102-5	Ownership and legal form	5	✓		
102-6	Markets served	5	✓		
102-7	Scale of the organization	5	✓		
102-8	Information on employees and other workers	37	✓		
102-9	Supply chain	44	✓		
102-10	Significant changes to the organization and its supply chain	53	✓		
102-11	Precautionary Principle or approach	40	✓	Principle 7	
102-12	External initiatives	14	✓		
102-13	Membership of associations	54	✓		No membership
Strategy					
102-14	Statement from senior decision-maker	9, 10	✓		
Ethics and Integrity					
102-16	Values, principles, standards, and norms of behavior	19, 32	✓		
Governance					
102-18	Governance structure	16	✓		
Stakeholder engagement					
102-40	List of stakeholder groups	12	✓		
102-41	Collective bargaining agreements	38	✓	Principle 3	
102-42	Identifying and selecting stakeholders	12	✓		
102-43	Approach to stakeholder engagement	12	✓		
102-44	Key topics and concerns raised	12	✓		

GRI 102 – General Disclosures

		Page number	Ful- fillment	COP Principle	Comment
Reporting practice					
102-45	Entities included in the consolidated financial statements	53	✓		
102-46	Defining report content and topic Boundaries	12, 13	✓		
102-47	List of material topics	13	✓		
102-48	Restatements of information	53	✓		
102-49	Changes in reporting	53	✓		
102-50	Reporting period	53	✓		
102-51	Date of most recent report	53	✓		
102-52	Reporting cycle	53	✓		
102-53	Contact point for questions regarding the report	17	✓		
102-54	Claims of reporting in accordance with the GRI Standards	12	✓		
102-55	GRI content index	54, 55, 56	✓		
102-56	External assurance	53	✓		

GRI 200 – Economic Standards

Bisnode's Aspect: Active work against corruption

		Page number	Ful- fillment	COP Principle	Comment
GRI 205: Anticorruption					
103-1	Explanation of the material topic and its Boundary	22	✓	Principle 10	
103-2	The management approach and its components	20, 22	✓	Principle 10	
103-3	Evaluation of the management approach	22	✓	Principle 10	
205-3	Confirmed incidents of corruption and actions taken	22	✓	Principle 10	

GRI 300 – Environmental Standards**Bisnode's Aspect: Minimising Energy Use**

		Page number	Ful- fillment	COP Principle	Comment
GRI 302: Energy 2016					
103-1	Explanation of the material topic and its Boundary	40	✓	Principle 9	
103-2	The management approach and its components	40	✓	Principle 9	
103-3	Evaluation of the management approach	40	✓	Principle 9	
302-1	Energy consumption within the organization	41	✓	Principle 8	Data on renewable energy not included due to data uncertainty

Bisnode's Aspect: Emissions of Greenhouse Gases

		Page number	Ful- fillment	COP Principle	Comment
GRI 205: Emissions 2016					
103-1	Explanation of the material topic and its Boundary	40	✓	Principle 8	
103-2	The management approach and its components	40	✓	Principle 8	
103-3	Evaluation of the management approach	40	✓	Principle 8	
305-1	Direct (Scope 1) GHG emissions	41	✓	Principle 8	
305-2	Energy indirect (Scope 2) GHG emissions	41	✓	Principle 8	
305-4	GHG emissions intensity	41	✓	Principle 8	

Bisnode's Aspect: Efficient and Sustainable Transportation of Goods and Services

		Page number	Ful- fillment	COP Principle	Comment
GRI 205: Emissions 2016					
103-1	Explanation of the material topic and its Boundary	40	✓	Principle 8	
103-2	The management approach and its components	40	✓	Principle 8	
103-3	Evaluation of the management approach	40	✓	Principle 8	
305-3	Other indirect (Scope 3) GHG emissions	41	✓	Principle 8	

Bisnode's Aspect: Sustainable Supply Chain

		Page number	Ful- fillment	COP Principle	Comment
GRI 308: Supplier Environmental Assessment 2016					
103-1	Explanation of the material topic and its Boundary	43, 44	✓	Principle 2, 4, 5	
103-2	The management approach and its components	45, 46	✓	Principle 2, 4, 5	
103-3	Evaluation of the management approach	45, 46	✓	Principle 2, 4, 5	

Bisnode's Aspect: Responsible Handling of Electronic Waste

		Page number	Ful- fillment	COP Principle	Comment
Bisnode KPI: E-waste					
103-1	Explanation of the material topic and its Boundary	42	✓	Principle 9	
103-2	The management approach and its components	42	✓	Principle 9	
103-3	Evaluation of the management approach	42	✓	Principle 9	
Bn-1	Total amount of e-waste	42	✓		

GRI 400 – Social Standards**Bisnode's Aspect: Retention and Recruitment of Employees**

		Page number	Ful- fillment	COP Principle	Comment
GRI 401: Employment 2016					
103-1	Explanation of the material topic and its Boundary	28–34	✓	Principle 6	
103-2	The management approach and its components	30–36	✓	Principle 6	
103-3	Evaluation of the management approach	34, 35	✓	Principle 6	
401-1	New employee hires and employee turnover	37	✓		

Bisnode's Aspect: Safe and Healthy Work Environment

		Page number	Ful- fillment	COP Principle	Comment
GRI 403: Occupational Health and Safety 2018					
103-1	Explanation of the material topic and its Boundary	32	✓		

Bisnode's Aspect: Safe and Healthy Work Environment

		Page number	Ful- fillment	COP Principle	Comment
103-2	The management approach and its components	32	✓		
103-3	Evaluation of the management approach	32	✓		
403-8	Workers covered by an occupational health and safety management system	32	✓		

Bisnode's Aspect: Training and Education of Employees

		Page number	Ful- fillment	COP Principle	Comment
GRI 404: Training and Education 2016					
103-1	Explanation of the material topic and its Boundary	34	✓		
103-2	The management approach and its components	34, 35, 36	✓		
103-3	Evaluation of the management approach	34, 35, 36	✓		
404-3	Percentage of employees receiving regular performance and career development reviews	37	✓	Principle 6	

Bisnode's Aspect: Diversity and Equal Opportunity for Employees

		Page number	Ful- fillment	COP Principle	Comment
GRI 405: Diversity and Equal Opportunity 2016					
103-1	Explanation of the material topic and its Boundary	29, 30	✓	Principle 6	
103-2	The management approach and its components	30, 31	✓	Principle 6	
103-3	Evaluation of the management approach	31	✓	Principle 6	
405-1	Diversity of governance bodies and employees	29, 38	✓	Principle 6	

Bisnode's Aspect: Non-discrimination

		Page number	Ful- fillment	COP Principle	Comment
GRI 406: Non-discrimination 2016					
103-1	Explanation of the material topic and its Boundary	31	✓	Principle 6	

Bisnode's Aspect: Non-discrimination

		Page number	Ful- fillment	COP Principle	Comment
103-2	The management approach and its components	20, 31	✓	Principle 6	
103-3	Evaluation of the management approach	31	✓	Principle 6	
406-1	Incidents of discrimination and corrective actions taken	31	✓	Principle 6	

Bisnode's Aspect: Community Involvement

		Page number	Ful- fillment	COP Principle	Comment
GRI 413: Local Communities 2016					
103-1	Explanation of the material topic and its Boundary	49	✓		
103-2	The management approach and its components	49, 50	✓		
103-3	Evaluation of the management approach	49, 50	✓		

Bisnode's Aspect: Sustainable Supply Chain

		Page number	Ful- fillment	COP Principle	Comment
GRI 414: Supplier Social Assessment 2016					
103-1	Explanation of the material topic and its Boundary	43, 44	✓	Principle 1, 2, 3, 4	
103-2	The management approach and its components	45, 46	✓	Principle 1, 2, 3, 4	
103-3	Evaluation of the management approach	45, 46	✓	Principle 1, 2, 3, 4	

Bisnode's Aspect: Digital Sustainability

		Page number	Ful- fillment	COP Principle	Comment
GRI 418: Customer Privacy 2016					
103-1	Explanation of the material topic and its Boundary	24, 25, 26	✓		
103-2	The management approach and its components	25, 26, 27	✓		
103-3	Evaluation of the management approach	25, 26, 27	✓		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	27	✓		



Bisnode

Data to drive you forward