

# Sustainability Report 2020



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# Bisnode at a Glance

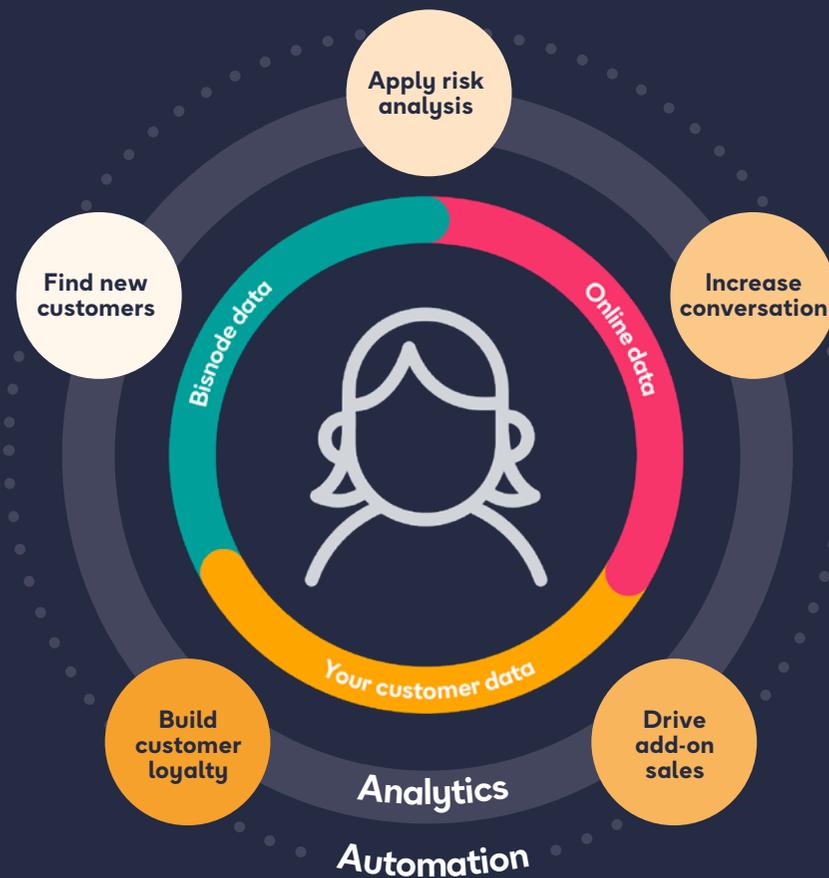
Bisnode is a leading provider of data and analytics in Europe with operations in 18 countries. Our mission is to make a difference to society and businesses with smart decisions built on smart data.

We believe in creating a brighter future by using smart data, analytics, and scoring models to predict behavior, deliver remarkable insights, and find innovative solutions to enduring problems.

## "Bisnode. Together forward towards awesome decisions."

Bisnode is a leading provider of data and analytics in Europe with operations in 18 countries. Bisnode's offering can be divided into the following product areas: Risk & Credit Solutions, Marketing Solutions, Business Information Solutions and Analytics & Insights. Additionally, Bisnode's longstanding partnership with Dun & Bradstreet enables us to offer global solutions to our customers. Bisnode's offering in Risk and Credit, Marketing, and Information covers both B2B and B2C. Most of the data is coming from the countries in which Bisnode operates. The Dun & Bradstreet product portfolio focuses on B2B, with data from more than 420 million companies in approximately 243 countries and territories. Bisnode is the biggest provider of data to Dun & Bradstreet's Worldwide Network. In January 2021, Dun & Bradstreet acquired the Bisnode group (except for Bisnode Belgium).

We are experts in high-quality data, specialized in customizing credit, business, and market information that make it easier for our customers to take awesome decisions. Bisnode offers solutions for every part of your business:



# Bisnode in Numbers 2020

## 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

On January 8, 2021 Bisnode was acquired by Dun & Bradstreet, a leading global provider of business decisioning data and analytics. Bisnode has been integrated with the company and now operates under the Dun & Bradstreet brand.

## Operations in

# 18

countries

## Bisnode Ownership

30%  
Bonnier Holding AB

70%  
Ratos AB

## Financial summary

Revenue	SEK 3 673 m
EBITA	SEK 504 m
Equity	SEK 2 793 m
Total Assets	SEK 6 294 m

\*Magnus Silfverberg was also owner of a small shareholding in 2020. The ownership structure changed effective January 8, 2021.



Our headquarters

# Stockholm

Sweden

# 2 036

Bisnode Employees

45%  
Women



55%  
Men

# 820

Employees Scandi

Denmark, Norway, Sweden

# 758

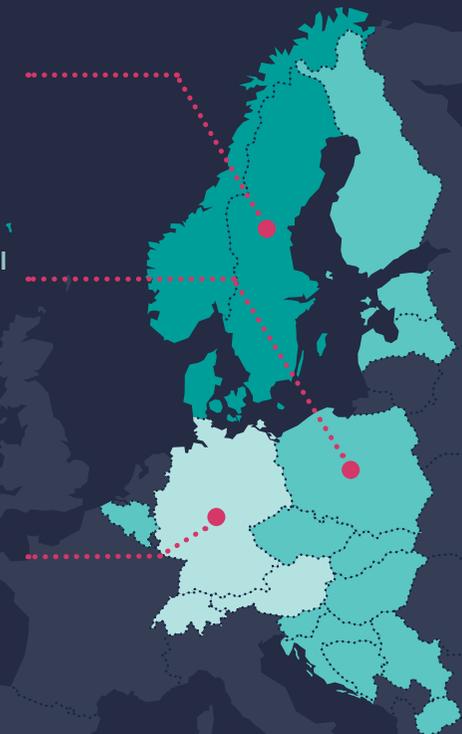
Employees International Region

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

# 458

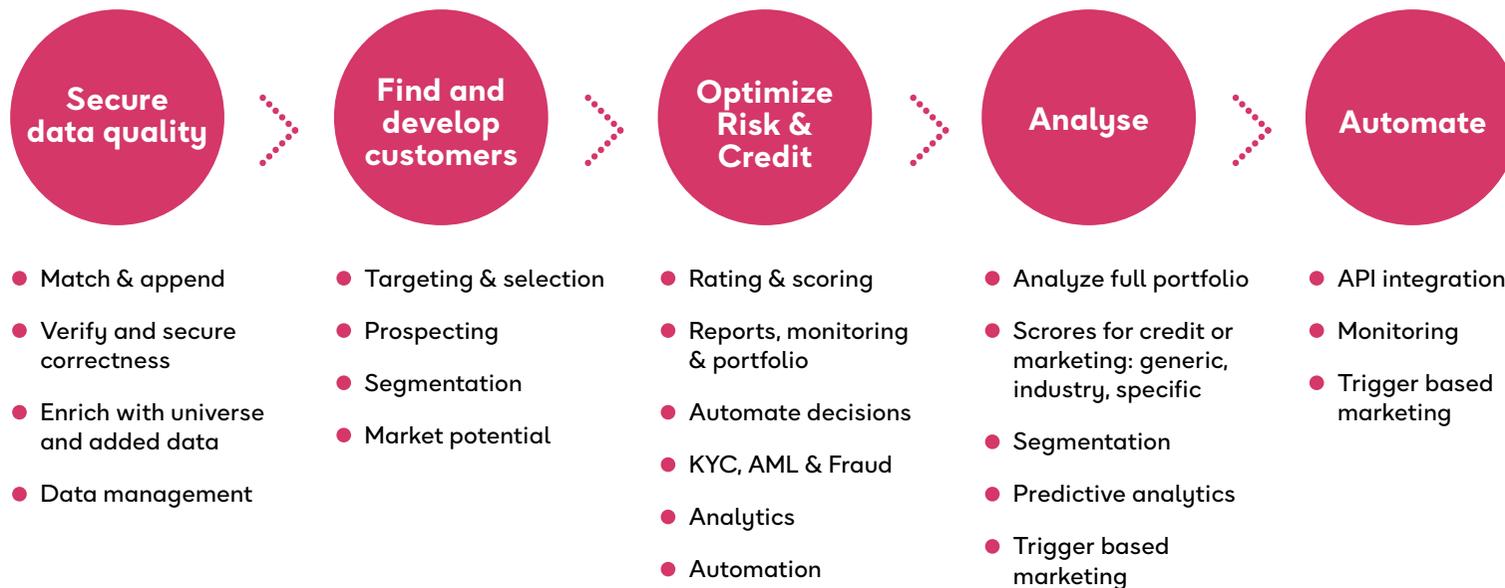
Employees DACH

Germany, Austria, Switzerland





## Bisnode supports the full customer journey with data and analytics



# We help our customers to make smart decisions



## Master Data Management – The foundation for any successful business

Clean data is the most valuable resource of our times! Without it you will make bad decisions based on bad data, limiting growth and profit. You need to start at the very beginning, by deep cleaning your own data, structuring and consolidating all your sources and systems. We specialize in providing the most updated business data-sources at both a domestic and international level. Our data ranges from individual consumers, households and vehicles to very detailed corporate information. Using our data will give you access to information that will enrich your actionable insights and minimize data silos and inefficiency.



## Consumer Intelligence – Get to know your customers

Learn more about who your customers are, what they want, when they want it and how they can best be reached. Get new insights by combining your customer data with Bisnode's data and online data. Access this data in your existing business systems using a convenient API. Ensure compliance with GDPR.



## Digital Advertising – Target your customers

Increase return on investment by reaching the right audience at the right time with the right message. Improve the precision of everything from programmatic display advertising to ads on social media. Shift your focus away from devices to the real people who use them.



## Group Analytics – Deliver remarkable insights

Massive amounts of business data are generated every day. We combine online data with our own data and our customers' data. We analyze this data to predict which businesses will thrive and which will suffer. We do this using machine learning, network science, contextual mining and natural-language processing. We then optimize our customers' lead generation, analyze their portfolios and manage risks to help their businesses grow.



## Risk Decisioning – Automate your risk and credit processes

Optimize credit decisions with accurate data and insightful analyses. Increase profitability by accepting the right customers and rejecting the wrong ones. Ensure control and compliance with continuous monitoring. Act quickly to avoid credit-related losses.

# Our President's Message

The year the world transformed

To say that the last year did not turn out as expected is an understatement. The coronavirus pandemic impacted every person and every business on the planet.

None of us could have anticipated the level of change it would bring about to our daily lives and the toll it would take on so many people.

## "In 2020, we reduced our CO2 emissions by more than 30%."

In all 18 Bisnode company markets throughout Europe, governments have imposed far-reaching measures to stop the virus. We had to change how we go about our daily lives. We have had to stay at home and communicate via Microsoft Teams and Zoom.

Now that the vaccine is here, some say things will go back to the way they were before. On the surface, they are probably right. Streets, shops, buses, theatres, sports arenas, and restaurants will gradually fill up. But underneath, the pandemic will affect the world profoundly for years to come.

### Reduced climate footprint

In 2020, we continued our efforts to reduce air travel and promote virtual meetings whenever possible with the goal to lower our CO2 emissions. The pandemic has helped us to speed our efforts and led to CO2 reductions by more than 30% compared to 2019.

These changes are coherent with our environmental ambition: to set an example for customers, suppliers, and partners. We not only aim to live up to our environmental goals, but we also constantly challenge our efforts by measuring and following up on the results.

### Accelerated digitalization

The reduced climate footprint is closely linked to digitalization. In 2020, millions of people have moved

their daily activities online. We order food online, we shop for clothes online, we do health check-ups online, we socialize online, and we let ourselves be entertained by online services. This development will only increase in the coming years.

It is impossible to overstate the role that digital services have had for the adaptability and resilience most societies have shown in the face of coronavirus.

But with the rapid adoption of digital services come new challenges. For example, consumers and companies alike are offered a host of new credit offerings by online services. Some risk running up debt that may be hard to manage, especially if restrictions make income dwindle.

Bisnode's company credit information services have played a vital role in upholding trust and confidence by providing timely and accurate information to creditors on debtors' financial status and creditworthiness.

Our services have also helped companies to do business in a high-risk environment. During the coronavirus crisis, risk levels have changed drastically in many industries forcing companies to adapt quickly. Bisnode has been able



to provide its customers with guidance that enables companies to continue to dare to do business with each other even in uncertain times.

### Bisnode's Corona Index

While many providers of digital services have flourished in the pandemic, other sectors have suffered, most notably travel and hospitality. To help decision-makers understand and follow the pandemic's impact on business, we created Bisnode's Corona Index. It provides a snapshot of the current corporate trends which will impact the future of commerce and society. The index is based on the wealth of data available from Bisnode and is published on the Bisnode websites for free.

### Digital sustainability

The more we use digital services, the more data is generated, stored, and computed. Using this data, enormous opportunities appear to create new services that will help people and help the planet.

At Bisnode, it is our mission to help 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.

But with the use of personal data come obligations. Over the last 12 months, most people have begun to pay more attention to this matter, seeking assurance that the data they provide online is managed responsibly without impeding integrity.

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 in all our product development.

### Sweden's best-managed Companies

Two years in a row, Bisnode has received Sweden's Best Managed Companies recognition. This quality award is based on criteria that assess Bisnode's strategic orientation, the company's operational capacity, the company culture and economic development. By investing in innovation and embracing a people-centric approach, we outpace our competition. This is a fantastic acknowledgment of the progress we made.

### New ownership

This is the last sustainability report published under the Bisnode brand. Since January 8, 2021 we are owned by Dun & Bradstreet, a leading global provider of business decisioning data and analytics. Bisnode has been integrated with the company and now operates under the Dun & Bradstreet brand.

As one Dun & Bradstreet company, our sustainability agenda will expand, and the contribution we make to society will increase in size and scope. We look forward to new and exciting opportunities to materialize for clients, co-workers, partners, and for society at large.

**Neeraj Sahai**  
President

Dun & Bradstreet International



# Bisnode's Sustainability Journey

Long-term value is created by developing sustainable companies. Therefore, sustainability is an integrated part of our business strategy. Every decision we make influences society, people and the environment. For us, sustainable development of society is as important, as a responsible hand-over to future generations.

A healthy business environment and stable systems across the world are prerequisites for Bisnode's continued growth and success. Our mission is to accelerate the transition towards a sustainable society with our innovative product offering. We do business in a way that does not hurt people or the planet.

# Determining Our Material Sustainability Topics



It is essential for us to work with sustainability topics that reflect our stakeholders' expectations. We conducted a materiality analysis with the aim to understand the sustainability topics that affect our business. 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, we 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 our 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 Sustainability Work

The results of the stakeholder dialogues in 2016 were defined on three levels: area of excellence, focus areas, and hygiene 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 activity. The report is based upon the most significant sustainability areas identified in the materiality analysis.

The results of the materiality analysis were condensed into five objectives, or targeted commitments (page 14), which were approved by the Board and the progress of which are reported on periodically. These targeted commitments are the sustainability goals that were 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. Our sustainability journey will continue in 2021 with all our markets continuing to work towards the sustainability objectives.

## Materiality pyramid



**Area of excellence:** The area in which we 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.

# United Nations Global Compact and Sustainable Development Goals

## Targeted Commitments

Since 2015, Bisnode, and now operating as Dun & Bradstreet Europe, 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, we support 12 of the 17 Sustainable Development Goals (SDGs).



### 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 CO<sub>2</sub> emissions



### Diversity And Inclusion

Ensure more women in managerial positions



### Sustainable Value Chain

Ensure Supplier Code of Conduct compliance

# Sustainability Governance

With the acquisition by Dun & Bradstreet, the responsibility for sustainability across Europe now sits within the International Operations business unit. With guidance from Dun & Bradstreet's Leadership, the Sustainability Manager – Europe, Karolin

Wanner, leads the sustainability programme across our European Markets. We have a strong and dedicated sustainability leadership structure in place to address sustainability for society, for our clients and all our stakeholders in the way they have come to expect.

# Governance Structure – Our Currency to Grow

Sustainability is an integral part of our formal governance structure. The overall operational responsibility for sustainability at Dun & Bradstreet sits with the Director – International Operations, Simon Rodaway, under the leadership of the Chief Operating Officer – International, Julian Prower. The Sustainability Manager – Europe has responsibility to oversee the day-to-day sustainability work.

The sustainability team defines the sustainability strategy, goals, and actions which will be approved annually by both Neeraj Sahai – President International and Ed Thorne – General Manager Europe. Progress on our sustainability goals is reviewed quarterly by the General Manager – Europe and the European Leadership Team.

The sustainability team works closely with business units to execute the sustainability strategy, monitor and communicate best practice, and track progress with our goals.

Dedicated sustainability task forces allow us to focus and execute efficiently on our ambitious goals regarding Data Security, Diversity, and the Environment.

Leaders of functional teams, markets, and regions oversee and manage sustainability in their business units and are responsible for delivering the established targets.

**"Sustainability is an integral part of our formal governance structure."**

## Sustainability Governance Model Dun & Bradstreet Europe



Valid from the 8th of January 2021.

# Our Sustainability Team

## Karolin Wanner Sustainability Manager – Europe

Karolin is our champion for sustainability across our European Markets. As we can only achieve sustainability together as a whole organization, Karolin develops and integrates Dun & Bradstreet Europe's sustainability vision, strategy, and long-term plan into the corporate strategy which is essential for stable growth and profitability. As a pioneer, passionate about sustainability, Karolin coordinates and supports the operational markets in their efforts and leads the sustainability team and our network of Sustainability Ambassadors.



For questions regarding this report or Bisnode's sustainability work, please contact:

**Karolin Wanner**  
wannerK@dnb.com



**"Now is the time for transformation. Let's create a truly sustainable future for business, people, and the planet."**

Karolin Wanner, Sustainability Manager – Europe



**Simon Rodaway**  
Director – International  
Operations

Simon has overall responsibility for Sustainability in Europe working closely with the Sustainability Manager and the wider Sustainability Team. He ensures that both Operations together with our corporate functions are aligned to, and deliver on our sustainability goals for Europe.



**Julian Prower**  
Chief Operating Officer  
– International

Julian brings a holistic view of the business to the Sustainability Team and ensures that the right focus is provided to enable the European organization to realize its sustainability vision for all constituents, clients, business partners, and employees.

# Our Sustainability Champions



**Rahat Joshi**  
Stockholm | Sweden

As the former Head of Sustainability, Rahat Joshi played a crucial role and made a huge contribution towards Bisnode's sustainability journey. We are proud of the progress we made under Rahat's leadership and guidance.



**Mahabat Jamshidi**  
Stockholm | Sweden

Mahabat Jamshidi started her Bisnode journey as an intern. With her background in human rights and her passion for sustainability, she leads the business towards an even more responsible direction with human rights protection at its core.



**Valentina Kuharic**  
Zagreb | Croatia  
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.



**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.

# Our Ambassadors

We have a strong network of passionate Sustainability Ambassadors across our markets helping to spread our sustainability agenda. Our ambassadors play a key role in raising awareness and supporting the sustainability team with GRI data collection. They also initiate local community engagement initiatives to foster sustainable development in the company and society. The ambassadors also monitor special local requirements and support sales and compliance answering supplier questionnaires.

Alongside the ambassadors, Dun & Bradstreet Procurement, Marketing, Legal and Technology teams are involved in the overall sustainability strategy, its implementation, and communication. We consider that all our team members are part of our Corporate Governance structure, since everyone is expected to take responsibility for sustainable business practices in their daily work.



**Josephine Laudon-Lindell**



**Diane Pirlet**

Stockholm | Sweden



**Ann-Sofie Carlsen**

Oslo | Norway



**Marianne Langhorn**

Copenhagen | Denmark



**Samaneh Chagheri**

Brussels | Belgium



**Ulrike Pohl**

Darmstadt | Germany



**Elke Spehar**

Vienna | Austria



**Manuel Koch**

Urdof | Switzerland



**Agata Kapler**

Warsaw | Poland



**Valentina Kuharić**

Zagreb | Croatia  
Serbia



**Hanna Maunu**

Helsinki | Finland  
Estonia  
Latvia



**Patrik Kompus**

Prague | Czech Republik  
Slovakia



**Fanny Palicz**

Budapest | Hungary



**Saša Vilfan**

Ljubljana | Slovenia  
Bosnia & Herzegovina  
Macedonia

# 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.

Sustainability at Bisnode is regulated through the Code of Conduct which is updated annually. It summarizes the content the global policies and guidelines and comprises rules to uphold integrity, guarantee safety and ensure sustainable business practices. The Associate General Counsel & Chief Compliance Officer is responsible for maintaining and updating the Code of Conduct, while the regional leadership is responsible for implementing it in each market.

Every employee is required to read and confirm that they understand the Code of Conduct and will adhere to the requirements, principles, and values stated therein. With the new ownership, the Dun & Bradstreet policies and trainings were rolled out to all Bisnode markets to ensure compliance with the global standards of Dun & Bradstreet.

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 understand the policies.

# Risk Assessment and Management

At Bisnode, we understand that all operations are associated with risk including sustainability risks. By understanding these 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 over 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 our operations and long-term financial stability.

Across Bisnode, risk assessment and risk treatment processes are managed at both market, regional, functional and enterprise levels. Across our International operations, which includes our European operation, all market risks are reviewed by the Director, International Operations and ultimately reported to our Global Chief Risk Officer. We adopt and implement overarching policies related to risk and these equally apply to sustainability in Europe. These policies are applicable to all our operations and provide a solid governance framework and pro-actively control materialisation of risks.

As with operational risks, the responsibility to assess sustainability risks, as well as handling and mitigating them lies with each operating market in Europe and each business function. These specific European sustainability risks are additionally reviewed and tracked by the Sustainability Manager – Europe and reported through our Sustainability Governance structure.

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. We recognise the risk that data could be lost, corrupted or made available to unauthorized people and the resultant financial and reputational damage that would cause. As a result, Bisnode has robust controls in place and works continuously to maintain secure IT environments.



## 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, Dun & Bradstreet Europe aspires to reduce its CO2 emission by 50% until 2030 and is aiming to move towards renewable energy sources where the option is available.

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## Cases of Corruption During 2020

# Countering Corruption

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 our Global Anti-Corruption Policy. This policy clearly states our zero tolerance of corruption, bribes and other forms of abuse of power. The Chief Compliance Officer is responsible for ensuring that this policy is fully implemented, managed and controlled. The policy applies to every employee, officer and director of Bisnode without exception.

Employees are encouraged to report any potential breaches or deviations from the Anti-Corruption Policy. Such concerns may be reported to the local management or through the anonymous Whistleblowing Policy. 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. During the past year, Bisnode had **0 confirmed cases of corruption 2020.**

# Digital Sustainability

As a data and analytics company, ensuring data security, protection, privacy and integrity is one of our most important responsibilities. It is at the core of our business and all departments work together to be leaders in our industry.

## A day in data:



500 million tweets are sent



5 billion searches are made



294 billion emails are sent



Access to information is integral to democracy. However, privacy as a human right is a point of conflict in the digital age. Comprehensive data protection is essential for regulating the handling of information, secure customers privacy, individuals right to privacy, as well as for protecting basic human rights. This includes the freedom of information, right to privacy, and many related rights that depend on our ability to make choices about how and with whom we share information.

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 the SDG 9, Industry, Innovation and Infrastructure. Data-driven companies are on average 6% more profitable than companies that do not benefit from data\*.

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 our main resources; data protection, privacy, security, and integrity are vital for survival in today's marketplace. The following main goals guide our work to maintain digital sustainability.

### Governance

Digital sustainability is a prioritized governance area and as such, data, privacy, security and sustainability are reviewed quarterly. The day-to-day governance and policy oversight is primarily carried out by the General Counsel's office, which constitutes a fully integrated team of legal/privacy/security specialists across the group. The Data Ethics Policy sets the further framework for local and group compliance councils managing sales and data related sustainability and risk questions in the group. Following the extensive General Data Protection Regulation (GDPR) program executed 2016–2018 (until GDPR came into force in May 2018), the Bisnode Data Protection Officer (DPO) network has maintained its governance model with self-assessment and annual working cycle for GDPR compliance and sustainability.



Source: Infographic: How Much Data is Generated Each Day? (visualcapitalist.com)

\*Source: [www.mckinsey.com/business-functions/mckinsey-digital/our-insights](http://www.mckinsey.com/business-functions/mckinsey-digital/our-insights)

### Data Security

Data security is fundamentally the protection of data from unauthorized access. For us, this means that data shall not be misused or harm individuals, customers, or society at large. Our goal therefore is to safeguard company assets and maintain a high level of personal and customer privacy and integrity. Our Security Policy, Privacy Policy, and Code of Conduct constitute our framework for data security and provide important direction to our employees on how to ensure information security.

In 2020 Bisnode continued the resilience program which was started in 2018 and introduced a standard for IT security materially aligned with the ISO 27001 Standard. Now partnering with Global Security and Risk (GSR) team our European Technology team are working to provide a more harmonized and standardized IT infrastructure and security posture.

The Chief Information Security Officer has overall accountability for Information Security and our Chief Compliance Officer has overall accountability for Data Protection. Global Security and Risk, Technology and Data Protection teams work in close collaboration to protect all the data we handle, whilst maintaining clear separation of duties. All three functions engage with our Sustainability Team to ensure the very best levels of Data Security.

Dun & Bradstreet Chief Information Security Officer oversees our Global Information Security program. The Global Security and Risk team works with lines of business across the company, providing a corporate-wide information

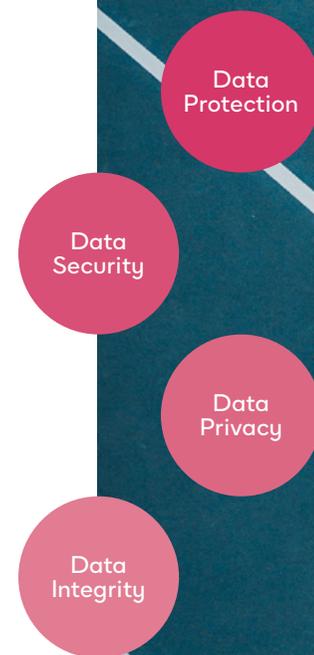
security strategy to support business objectives and minimize the likelihood and impact of attacks and security incidents to our information assets and that of our customers and third parties.

### Business Continuity

Throughout 2020 the global pandemic has shown the vital importance of a robust business continuity management system. Our continuity plans for mitigating the impact of the pandemic on operations has ensured continuing system availability, and among other things, making all stored data and applications available in the cloud, allowing our team member to access work applications, email and data securely from both office and from home.

Our technology team members are responsible for maintaining and managing our services, to ensure that all our employees have all access to the necessary resources to take action from home or the office.

Bisnode has established a robust Business Continuity Management (BCM) system that defines precisely how we manage incidents that might otherwise disrupt our operation. The BCM framework is a good base for further necessary and continuous improvements. The Dun & Bradstreet Business Continuity Management (BCM) Team assists with the global planning, preparedness and training for business continuity at Dun & Bradstreet. The BCM Team provides guidance and oversight for global business continuity management.





Dun & Bradstreet uses Disaster Recovery Institute International (DRII), Business Continuity Institute (BCI) guidelines based on the Standard ISO 22301 and industry best practices as the guiding principles and structure for its BCM program. Each business unit has an assigned Business Continuity Coordinator (BCC) who liaises between the business unit and the BCM Team to complete Business Impact Analysis (BIA's), Business Continuity Plans (BCP's) and coordinate testing. Business Continuity plans are tested annually via tabletop exercises. After action reports are completed upon the completion of the testing and results are shared with the BCC team. Additionally, emergency notification testing is performed, and results communicated.

### Data Protection

Data protection is the legal protection and safeguarding of stored and processed data. At Bisnode, this means that our data and systems are adequately safeguarded and are not used to commit, for example, financial fraud. We have processes in place to ensure that data is encrypted when needed and protected with anti-malware software. Our systems are monitored, and we have effective policies and procedures in place to control access to our 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 under 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 we handle vast amount of information, it is our responsibility to ensure data privacy, including personal integrity through our policies, by Risk Assessing all processing at risk and by conducting Privacy Impact Assessments. The collection, use, retention, safeguarding, and disclosure of personal data is regulated in our Enterprise Data Governance Policies & Procedures, and our Enterprise Data Privacy Policy, which are published internally and available to all employees.

### Data Integrity

Data integrity is the maintenance of 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 Bisnode's data is protected from corruption throughout their life cycle. Bisnode's GDPR 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 2021, being acquired by Dun & Bradstreet, Bisnode is focusing on implementing strengthened privacy and security measures aligned to Dun & Bradstreet standards, adopting the full range of privacy documentation from Dun & Bradstreet and an improved third party onboarding process.

We have over 960 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 consistently. It also serves as a reference group and reports back to the Group DPO.

## Incidents

Bisnode was not subject to any reportable security incidents during 2020. The number of incidents during the year is on a downward trend.

All incidents at Bisnode, whether they are related to privacy, data protection, physical security, or other information security matters are recorded and investigated. Corrective action plans are then established and tracked.

## In the Future

As part of a process of continuous improvement, and as part of our digital sustainability goals we continue to increase the protection and privacy applied to personal data and to strengthen internal controls.



# Diversity, Inclusion and Equality

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 impact society positively. We stand up for diversity, inclusion and equality. We 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, many invaluable people are designing, analysing, 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.

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, inclusion and equality are critical, but there's more to the equation. We want our people to feel a sense of belonging — to have a connection and know they can always be themselves. Not only does it result in greater engagement and creativity in the workplace, it's a psychological need.

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 18 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. During 2020, eNPS average score has been 23, an improvement compared to an average score of 20 in 2019. This indicates that our employees are engaged in their work and would recommend us as an employer.

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, inclusion and equality are key components in our talent 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.



# 45%

of Bisnode's employees  
are women

# 31%

of leadership positions  
are held by women



# Smart, Empowered and Healthy People

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 and Economic Growth.

The global pandemic challenged us all in 2020 and forced us to work from home, which we adapted to quickly. Working from home came with both benefits as well as challenges. The health and safety of our people is the highest priority for us. We have maintained high levels of engagement throughout the year and have seen various digital initiatives by people across the company to make the social distancing a bit easier on us all; from yoga sessions to walk & talks and training/stretching and even a space to share advice on kids' activities for those parents trying to balance work with homeschooling.

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 regularly. 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.

We need to make sure that our people feel safe. Our health and safety policies set the routines for this, and our group-wide Whistleblowing Policy is a tool for us to further facilitate the health and safety of our people. We continuously ensure that all our offices are in line with market-specific health and safety regulations. 1 741 (75%) of Bisnode's Group employees and workers are covered by a health and safety management system. 1 178 (51%) were internally audited and 1 220 (53%) were externally audited according to such a system. During the pandemic, various local Crisis Management teams have been working diligently and preparing for when and how to return safely to offices. Throughout the pandemic, we have put a coronavirus



**We are proud that so many chose to come together as one team and help. This shows a strong commitment and a strong sense of belonging to the company.**

task force in place that has monitored the situation in local countries and made sure that we could quickly act and adapt to how the pandemic has developed.

In the light of the pandemic, we asked our people for help since we could foresee a challenging financial year, and offered a program where our people could reduce their working time by 20% and reduce salary by 10% during the second quarter of 2020. The agreement was if we reach our EBITA target that year they will get the 10% in previous salary reduction. 71% of our employees chose to accept this and participate in the program.

We are proud that so many chose to come together as one team and help. This shows a strong commitment and a strong sense of belonging to the company. We were happy that we reached our EBITA target and all employees that participated were paid back the full salary reduction in February 2021.



## Zero tolerance of harassment

Bisnode does not tolerate harassment of any kind, as clearly stated in our Code of Conduct and 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 leader, local HR representative, Compliance Officer or submit a report into our Whistle Blowing tool. We want to stress that we investigate all reports of harassment, discrimination, or workplace violence and take any corrective action that is required. In a company of our size, there are risks that we see harassment of different kinds.

While we strive for zero reported cases, no actual case should go unreported. We need our organization to be aware that we do not accept discrimination – and we do want to know when it happens. This way we can take action and correct as needed.

**We have had one reported incident this year which was immediately investigated and addressed.**

## Female Leaders and promoting diversity at Bisnode

We strongly believe that a diverse and inclusive workforce is critical to encourage different perspectives and ideas that drive innovation. With this in mind, and in support of the SDG 5, Gender Equality, we strive to increase the proportion of women in the company, particularly in leadership positions. We set a target to have 32% women leaders in 2020. As of the end of 2020, 31% of our leaders are women. This is an improvement of 1% on the previous year. For 2021, we have the goal to have 35% of women in leadership positions by the end of the year.

In 2020, we invested in and implemented a new ATS (Applicant Tracking System) across Bisnode. The system, Teamtailor, is now in use for all recruitment across all our markets. The system enables efficiency, effectiveness, alignment, compliance, transparency, and cost savings – simply put – a smarter way of successful recruitment. Teamtailor supports diversity in our talent acquisition and selection processes through the use of selection questions. This ensures that we focus on, and select, candidates based on skills and competencies and reduce bias.



# Building leadership capabilities

We have continued to build capabilities in the Bisnode workforce, focusing on leadership topics in 2020. Early in the year, we re-vitalized our Leadership principles (Accountable, Courageous, Empowering, and Inspirational) and built an online Leadership platform on our intranet site with supporting materials, guides, and templates for each of the principles.

Quickly after the majority of the Bisnode workforce were working in remote or hybrid teams, we were able to offer relevant support on two key topics "Working remotely" and "Leading remotely". Working in a remote or hybrid setup was a familiar concept for a large portion of leaders and team members at Bisnode. However, the unforeseen and forced situation where most of us were working from home was something we were able to not only overcome but also succeed in, as shown in continuously high employee engagement in our monthly pulse surveys.

For a couple of years, Bisnode leaders have gathered for a Leadership Summit with the purpose of business strategic alignment, networking, and collaboration. This has been an important forum for the shaping of our culture. In 2020, we were able to quickly adjust to an online version of this event where we spent time on "Leading in uncertain times" among a few other topics.

## Bisnode People Voice

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.

We have listened to the Bisnode People voice for many years. In 2019, we discontinued the annual employee survey in favor of monthly



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

Benchmark: 9.

16

2018

20

2019

37

2020

## We measure how our employees feel about:

- ✓ Leadership
- ✓ Job Satisfaction
- ✓ Meaningfulness
- ✓ Autonomy
- ✓ Work situation
- ✓ Participation
- ✓ Personal Development
- ✓ Team spirit
- ✓ Commitment

pulse surveys. This has helped us tremendously in 2020 and made sure that we have had an ongoing temperature check in times of remote work for most team members.

Not only do we measure engagement continuously, but we also deploy full transparency of the results. The survey results are directly accessible to leaders and team members in real-time.

Each month, 12 questions are sent out to each team member. These questions 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). Each category comprises several questions that are compiled into an index that is easy to follow. Additionally, we ask the eNPS question each month which helps us to measure the extent to which our employees are ambassadors for our organization.

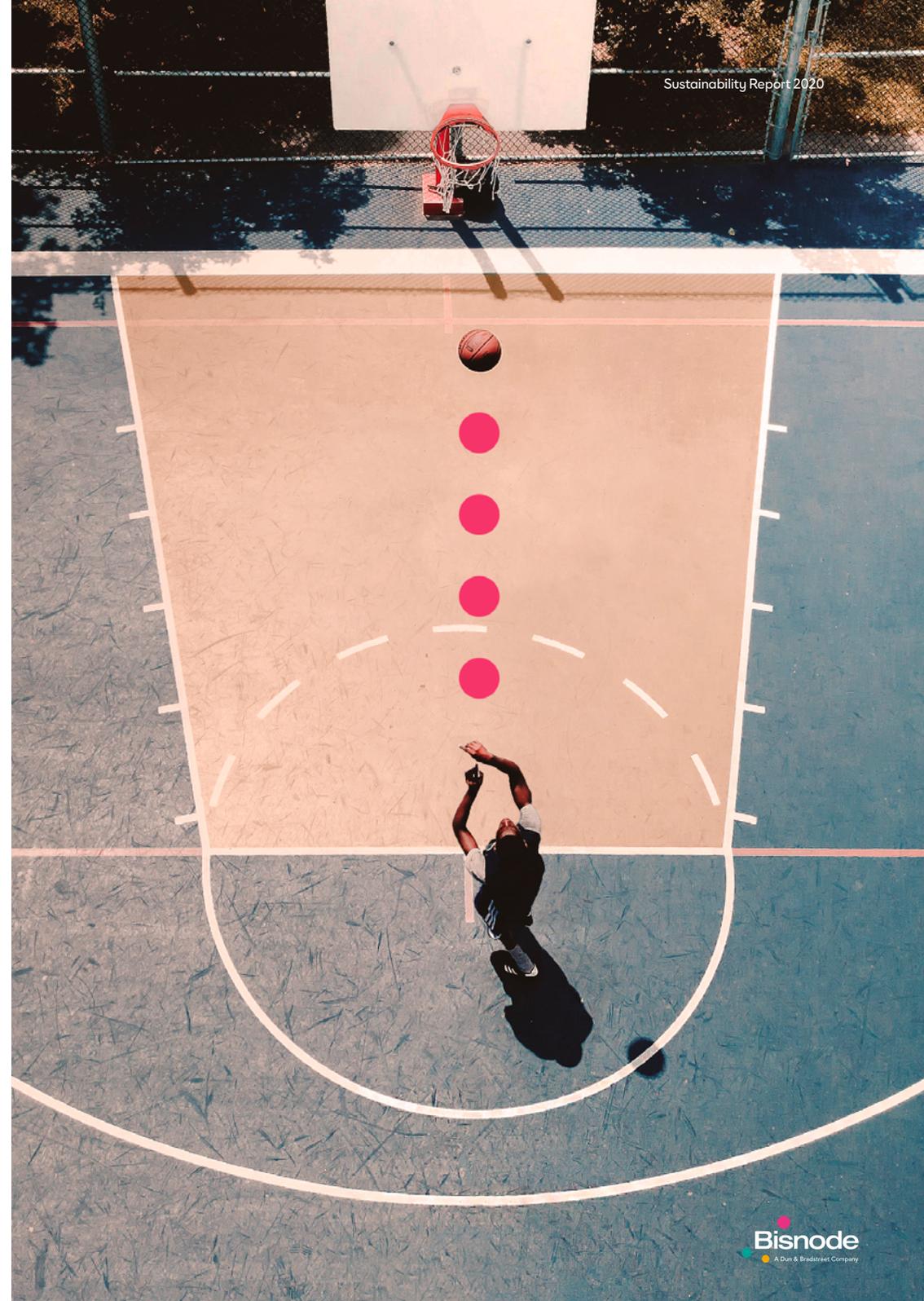


# Goal setting and performance

We take goal-setting seriously and consider it to be the backbone of our strategy. The goal setting 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.

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 focused 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.

**"Employees want frequent feedback, open communication, and collaboration with their peers."**





# We Live Our Values

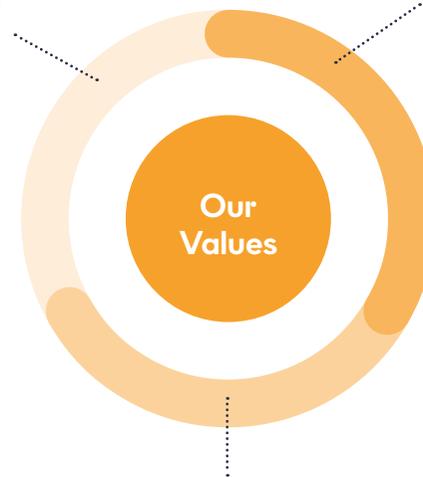
The success of our business is built on our values. These are the bedrock of our culture and shape the way we interact and how we approach our work. As a global family, we are:

## Relentlessly Curious

We embrace the change in the world around us. We know it brings new problems to solve, new things to learn, and ways to grow.

## Data inspired

We are passionate about the power of data and it is at the heart of everything we do.



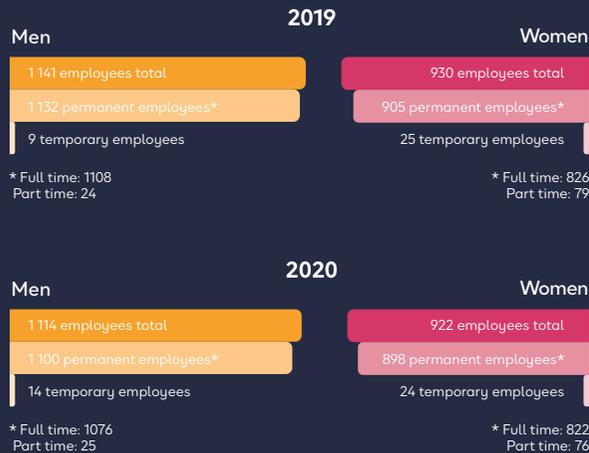
## Inherently Generous

We succeed by helping others succeed. We openly share our time and talent, and we confidently welcome the help of others.

### 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 275,6 workers performing work mainly in sales, IT and marketing.

### Performance Reviews

	2019	2020
Men	66%	84%
Women	72%	85%
Group Management Team	100%	100%
Managers	74%	96%
Employees	67%	83%
<b>Total</b>	<b>68%</b>	<b>85%</b>

\* The total rate shows the percentage of Bisnode total employees that received a performance career development review during 2020.

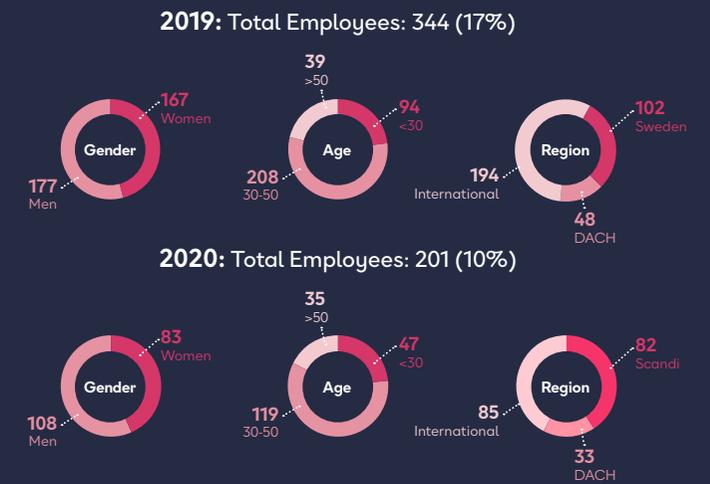
\*\* Data on performance career development reviews is no longer comparable with previous years due to change of data collection system and calculation method. The performance career development review rating is calculated in headcount.

### 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. Regional divisions have changed during the course of 2020. Therefore the numbers are not congruent with 2019.

### 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. Regional divisions have changed during the course of 2020. Therefore the numbers are not congruent with 2019.

### Composition of Governance Bodies and Breakdown of Employees By Age Group

Board of Directors	2019	2020	Group Management Team	2019	2020
<30	11%	0%	<30	0%	0%
30-50	44,4%	33,3%	30-50	40%	50%
>50	44,4%	66,7%	>50	60%	50%
<b>Total</b>	<b>9</b>	<b>6</b>	<b>Total</b>	<b>10</b>	<b>10</b>

Managers	2019	2020	Employees	2019	2020
<30	2,4%	1,5%	<30	19,2%	13,4%
30-50	72%	70,2%	30-50	58%	61,8%
>50	26,6%	28,3%	>50	22,8%	24,8%
<b>Total</b>	<b>287</b>	<b>264</b>	<b>Total</b>	<b>1 774</b>	<b>1 762</b>

**67%**

of our employees have collective bargaining agreements

### Composition of Governance Bodies and Breakdown of Employees By Gender

Board of Directors	2019	2020	Group Management Team	2019	2020
Men	77,8%	83,3%	Men	70%	80%
Women	22,2%	16,7%	Women	30%	20%
<b>Total</b>	<b>9</b>	<b>6</b>	<b>Total</b>	<b>10</b>	<b>10</b>

Managers	2019	2020	Employees	2019	2020
Men	70,5%	68,9%	Men	52,5%	52,5%
Women	29,5%	31,1%	Women	47,5%	47,5%
<b>Total</b>	<b>287</b>	<b>264</b>	<b>Total</b>	<b>1 774</b>	<b>1 762</b>

**35%**

is our goal for women in managerial positions in 2021

# We Take Climate Change Seriously

The urgency of the climate challenge has become more apparent in the recent years. As a signatory member of the UN Global Compact, environmental work and circular economy are an integral part of our everyday work at Bisnode. Our environmental ambition is clear: Climate change needs global action and Bisnode,

as a multinational and responsible company, recognizes its role as part of that solution by aiming to reduce its energy consumption, moving towards renewable energy where the option is available, lowering its greenhouse gas emissions and handling resources responsibly within its 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. It has been estimated that data centers account for the same amount emissions as the entire airline industry\*.

To help address this, our 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 mitigate environmental impact when renewing or signing new contracts. Bisnode urges all markets to procure energy from renewable sources, provided that it is accessible in their local market. All our markets are further encouraged to monitor and review their processes and implement initiatives to reduce their environmental impact.

\*Source: <https://www.energimyndigheten.se/arkiv-for-resultat/Resultat/datacenter-riskerar-att-bli-miljobovar-/>

## Progress on climate related actions across the Bisnode markets

Austria, Switzerland and Sweden have switched to renewable energy. Denmark will follow in 2021.

Bisnode Sweden is actively taking a lead by implementing a policy of restricted CO2 levels for company owned cars. In 2020, 80% of new cars ordered were hybrid or electrical. Bisnode Germany has also moved towards the use of hybrid and e-cars and with help of Myclimate Deutschland, which offers consulting services for climate protection projects they offset the emissions of the fuel consumption of their car fleet by 111,48 tons CO2 in 2020.

Many Bisnode markets have reduced their office space to decrease its energy consumption. In total, we decreased our office space by 6% compared to last year.

7 AFFORDABLE AND CLEAN ENERGY



## Office space reduction



# The Pandemic and Persistent Measures Towards Net-Zero

## Reduce our CO2 Emissions by more than 30% in 2020



Bisnode takes climate change seriously and the previous years have indicated a more significant environmental focus for us. With the acute severeness of climate change, it is of most importance that as a multinational company we steer towards green energy, minimized greenhouse gas emissions and efficient energy reductions from our operations.

Our longterm goal is it to deliver a 50% reduction in our CO2 emissions by 2030 (base year 2019) to align with goal of the Paris Agreement to limit global warming to well below 2 degrees celsius.

Bisnode reduced its CO2 emissions by 30% in 2020 compared to 2019. The worldwide pandemic is the biggest driver of this development as well as our efforts moving to renewable energy wherever possible. The pandemic has resulted in less business travel and more virtual meetings where the options for travelling has been limited in countries around the world. Nevertheless, the ambitious commitment made by Bisnode on environmental work, makes us continue in this direction and work towards a sustainable future. Due to coronavirus our daily work life has also changed where home office and virtual meetings are a given routine that contributes to a better life balance. Further, this has led to a significant reduction on our environmental footprint.

With an implemented central system for all business travels, today we have a greater control of our emissions and are able to collect data which allows us to pinpoint areas of 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 are taken.

## Bisnode Norway – a champion for the environment

Bisnode Norway uses 100% renewable electricity in their offices. As the first country within the Bisnode Group, Norway goes climate neutral according to the UN Initiative Climate Neutral Now by end of 2020. To offset our emissions for 2019, we supported the Gold Standard project 'Clean Water Access For Families In Laos'. This project supports the following UN Sustainable Development Goals:



Source and Copyright: TerraClear



Bisnode Norway compensated

# 131 tonnes

of CO2 emissions.

# Energy Consumption

## Total Consumption (MWh)



- **6 874** Fuel for company owned cars\*
- **4 038** Electricity
- **3 439** Heating
- **262** Cooling

- **5 816** Fuel for company owned cars\*
- **2 990** Electricity
- **2 610** Heating
- **13** Cooling

\* No renewable fuel for company owned cars

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.

Scope 1 Total CO <sub>2</sub> e (tonnes)	Scope 2 Total CO <sub>2</sub> e (tonnes)	Scope 3 Total CO <sub>2</sub> e (tonnes)
<b>2019</b> <b>1 738</b> Company owned cars <hr/> <b>Total: 1 738 CO<sub>2</sub>e</b>	<b>2019</b> <b>960</b> Electricity <b>556</b> Heating <b>0</b> Cooling <hr/> <b>Total: 1 516 CO<sub>2</sub>e</b>	<b>2019</b> <b>1 599</b> Business travel <b>211</b> Upstream Emissions <hr/> <b>Total: 1 810 CO<sub>2</sub>e</b>
<b>2020</b> <b>1 402</b> Company owned cars <hr/> <b>Total: 1 646 CO<sub>2</sub>e</b>	<b>2020</b> <b>779</b> Electricity <b>195</b> Heating <b>0</b> Cooling <hr/> <b>Total: 974 CO<sub>2</sub>e</b>	<b>2020</b> <b>718</b> Business travel <b>189</b> Upstream Emissions <hr/> <b>Total: 907 CO<sub>2</sub>e</b>

\* Natural gas is now separated from other heating which have not been the case previous years.

\* Market-based Scope 2 emissions was 974 tonnes CO<sub>2</sub>e, using the location-based method scope 2 emissions was 744 tonnes CO<sub>2</sub>e.

\*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.

**Overall emissions have gone down, primarily as an effect of coronavirus-related decreased travelling, and for some countries a reduction in office use.**

Summary	Total Energy Consumption	Total CO <sub>2</sub> emissions (marked based)	Emission intensity
2019	<b>14 613</b> MWh	<b>5 064</b> Tonnes CO <sub>2</sub>	<b>2.44</b> Tonnes CO <sub>2</sub> /FTE
2020	<b>11 429</b> MWh	<b>3 527</b> Tonnes CO <sub>2</sub>	<b>1.73</b> Tonnes CO <sub>2</sub> /FTE

# Handling Our E-waste Responsibly

In most of our markets, we have a system in place for handling electronic waste (e-waste). All computer hard drives and removable storage must be erased or destroyed in an appropriate way. Even when the product reaches its end-of-life with Bisnode, the equipment can still be valuable. Bisnode has signed an agreement with a third-party company that helps us to erase and re-market our old equipment, so that it can be reused.

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

We reduce single-use plastic in our offices, take eco-friendly taxis, use electronic invoicing, and recycle paper, plastic, and IT hardware.

## We aim to make further progress in 2021

Working from home has become an integral part of our daily work life and Bisnode will steadily improve the overall framework to enable our employees an even better work-life-balance and empower them to prefer virtual meetings than business travel.

As a data and analytics company, e-waste is our biggest waste stream. 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 properly. Furthermore, as the supply of metals is becoming uncertain due to resource peaks, waste is becoming redefined as a potential resource.

During 2020 e-waste within Bisnode amounted to 3,14 tonnes, this is an increase compared to 2019 (2,87 tonnes), which is the result of office space reduction and the need to dispose old devices.

We will not reach our CO2 reduction goals without addressing the impact electronic waste has on the environment. Therefore we will continue our efforts towards circularity within our operations in 2021 and review and improve our electronic waste handling processes.

# 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 operation 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 and Economic Growth, in terms of human rights and labor rights issues, as well as SDG 13, Climate Action, and SDG 16, Peace, Justice and Strong Institutions, to eliminate threats such as corruption. 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.

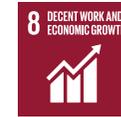
Bisnode's customers range from small and medium-sized companies to government agencies and global corporate groups. They operate in a variety of industries and sectors such as government, real estate, insurance, retail, manufacturing, banking, and finance. Our customers use data as a driving force to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

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.

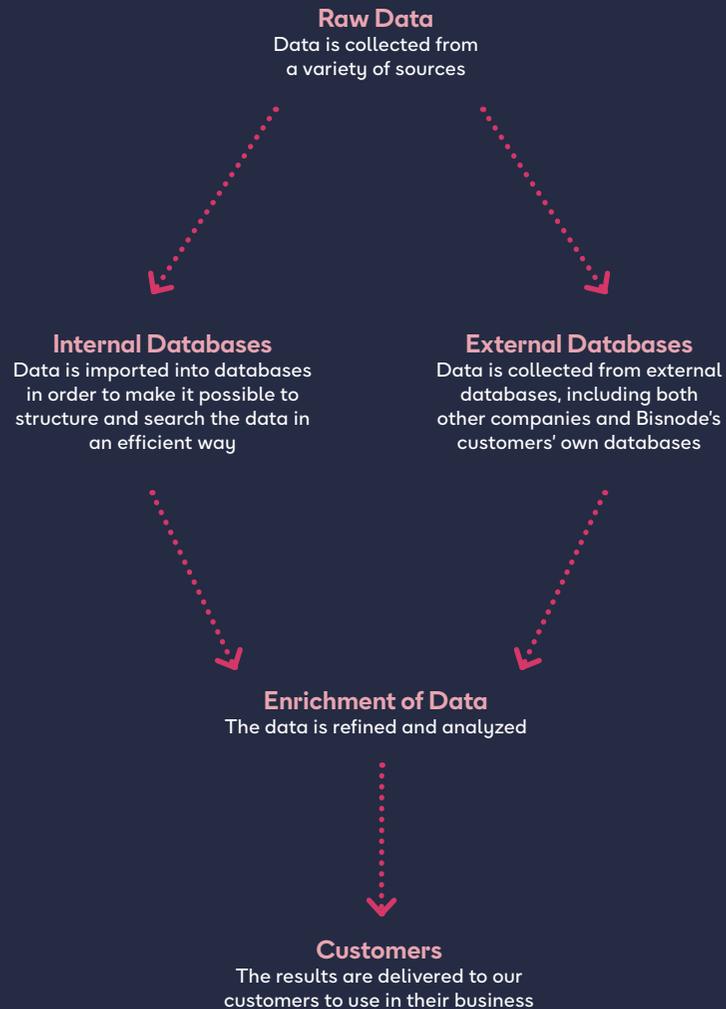
## Customer Loyalty

Bisnode's Customer Loyalty Survey Net Promoter Score (NPS) is an important tool for reviewing and managing customer relations to define best practices. In 2020, we expanded our surveys from decision-makers to a more focus on feedback on our group products and different steps in our customer acquisition process. Our surveys are running continuously throughout the year so we are at the pulse of our customers striving to serve them in the best way and improve retention rates.

We maintained and even grew our (decision maker) loyalty NPS score from 35 in 2019 to 37 in 2020. The strongest loyalty drivers are our solutions. Survey responses show a difference between loyalty contributions among different products in different markets. For this reason, we are implementing product surveys aimed at users in 2021. We are also rolling out Customer Service surveys (CSAT) surveys directed at users to get more feedback and improve the user experiences.



## Bisnode's value chain



# Consolidating Sustainability in Procurement

By managing and improving environmental, social, and economic performance throughout our supply chain, we conserve resources and promote our corporate values. As a data and analytics company, 80–90% of our sourcing is hardware.

With the acquisition by Dun & Bradstreet, we are adopting our sourcing and procurement processes according to the Dun & Bradstreet Global Sourcing and Procurement Policy. We believe responsible sourcing drives compliance, innovation, diversity, and sustainability. Therefore, we follow a strict Third-Party Engagement due diligence process to mitigate reputational, financial, security, or privacy risks. We have implemented the third-party risk management program Compass across all our 18 markets to continually monitor the third parties we work with efficiently. Our Vendor Management Team continues to conduct investigations into ongoing vendor compliance.

Correspondingly, most of our new and existing suppliers are asked to accept the content of Dun & Bradstreet's Partner Code of Conduct. The Dun & Bradstreet Partner Code of Conduct is updated annually and applies 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 Dun & Bradstreet's Code of Conduct.



### 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

The biggest positive impact we can have on society is with our innovative solutions. Our risk and credit solutions create trust among our partners in the marketplace which is crucial for a functioning economy. We are always striving for improving our solutions and increase transparency in the market.

### Fraud Prevention

Bisnode has been nominated by Tryggare Sverige for its Fraud Prevention service. Our fraud prevention service is based on giving our customers warning signals to flag high-risk companies. This is done through pattern recognition. Among other things, the service helps us look at deviant behaviors and abnormal figures, which our analysts then transform into rules and functions in our customers' regulations for credit assessment.

## Innovation is the Biggest Driver for Change

Bisnode supports its customers in identifying sustainable business partners. In 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 18 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 small and mid-sized companies. Bisnode is looking forward to supporting customers on their sustainability journey through smart data and analytics. This product will be rolled out to other Dun & Bradstreet markets to strengthen the product offering globally.

**"Thanks to Smart Search  
Bisnode can help to identify  
potential prospects for  
sustainable products."**

# Community Engagement

Bisnode supports digital interest, innovation, and transformation in society. Each Bisnode market has its own initiative for promoting sustainable development in local

communities. These include supporting local organizations and programs to collectively work towards a positive impact in our communities.



## Data and Innovation for Change

Bisnode's roadmap 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.

## TechDays

With the spirit of "Sharing is Caring" and "Curiosity", Bisnode arranges a yearly event with the aim to motivate, engage and institutionalize learning within and outside its borders. Bisnode Tech Days 2020 witnessed over 200 participants across 18 countries with the ambition to bring together innovative ideas and exchanging knowledge. 26 speakers from 7 countries offered 16 hours of content to share knowledge with their colleagues across the group. This event inspires and educates minds of employees, students and leaders within the field of new technologies. Through Bisnode Tech Days, we share our knowledge and create opportunities across teams, countries and generations.

**"Bisnode Tech Days 2020 witnessed over 200 participants."**

## Zero Waste Stockholm

Bisnode has provided Zero Waste Stockholm with B2B data to make it possible to conduct a study on single-used plastic. The study collects information that will be used as a base for Sweden's upcoming plastic ban law. This initiative is part of a project led by IVL the Swedish Environmental Institute.



## Support Ethiopia

Support Ethiopia is a non-profit organization led by students that work voluntarily to support Ethiopia's rural population. Their focus is mostly on safeguarding the local water supplies and establishing sanitary facilities to mitigate risks for diseases and create opportunities for girls to attend school. Like every non-profit organization, Support Ethiopia is dependent on donations to be able to continue its work. Through one of Bisnode's tools, Support Ethiopia can get access to information and data to find possible financial donors. With help of Bisnode's data, Support Ethiopia raised 3200 euro which was used to build systems and pipelines to create access to clean water.



Source: Support Ethiopia

## Social Initiative

At Bisnode we support human rights and innovation. Social initiative is a non-profit organization working to support entrepreneurs in Sweden, India and East Africa in solving societal challenges. Social initiative is currently working together with entrepreneurs on the right to life, right to education, equality, entrepreneurship and poverty reduction. With our data we could help Social Initiative identify and reach out to possible financial donors for their Women & Climate program that works with reduction of CO2 emissions and poverty through female entrepreneurship.



# Employee initiatives

All activities are based on personal initiatives of our employees.



### Donation Doctors Without Borders (Bisnode Austria)

Supporting Doctors Without Borders with yearly donation.



### 2HRforFamily (Bisnode Poland)

We celebrate World Children's day and International Day of Families every year. We give our employees 2 hours off to spend with their loved ones to build strong and healthy relationships.



### Letter to Christ Child (Bisnode Austria)

This programme gives children and adults in need the possibility to make a wish by writing a letter. We strive to fulfill these wishes through donation.



### BiSport Initiative (Bisnode Slovenia)

Through this initiative we offer organized group exercises and hikes to our employees as part of health promoting activities.



### Virtual Yoga Class (Bisnode Norway)

We conduct virtual yoga class every week to increase the physical and mental well-being of our employees.



### Christmas Calendar

A calendar with the aim to engage employees and to support organizations working for the global good through donations. (UNICEF, Doctors without Borders, WWF and Global Giving)



### Health Promoting Activities

In many of our markets of operation, Bisnode's employees participate in activities such as cycling, walking, running and marathons.

# About the Report

This report summarizes Bisnode's sustainability performance during 2020 and reflects the current state as of April 23rd 2021. 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 fifth annual sustainability report. The 2019 Sustainability Report was published on April 27, 2020. Unless otherwise stated, the information disclosed in this report refers to activities undertaken from January 1 to December 31, 2020. As we are transitioning to the Dun & Bradstreet brand, a lot has changed in Q1 of 2021, therefore we have included adjustments upon the 23rd of April (excluding figures and numbers).

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.

There have not been significant changes in Bisnode operations during 2020. 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

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.

In cases where data was not available such as e-waste, estimates based on previous years have been made. The information and data presented in this report have not been externally assured.



# GRI Index

## GRI 102 – General Disclosures

		Page number	Ful- fillment	COP Principle	Comment
<b>Organizational profile</b>					
102-1	Name of the organization	1	✓		
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	45	✓		
102-10	Significant changes to the organization and its supply chain	53	✓		
102-11	Precautionary Principle or approach	41	✓	Principle 7	
102-12	External initiatives	14	✓		
102-13	Membership of associations	54	✓		No memberships on group level
<b>Strategy</b>					
102-14	Statement from senior decision-maker	9, 10	✓		
<b>Ethics and Integrity</b>					
102-16	Values, principles, standards, and norms of behavior	36	✓		
<b>Governance</b>					
102-18	Governance structure	16	✓		
<b>Stakeholder engagement</b>					
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
<b>Reporting practice</b>					
102-45	Entities included in the consolidated financial statements	53	✓		43 entities from 19 countries are included in the consolidated financial statement.
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	54	✓		No changes in the reporting period, scope or topics
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
<b>GRI 205: Anticorruption</b>					
103-1	Explanation of the material topic and its Boundary	22	✓	Principle 10	
103-2	The management approach and its components	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
<b>GRI 302: Energy 2016</b>					
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	42	✓	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
<b>GRI 205: Emissions 2016</b>					
103-1	Explanation of the material topic and its Boundary	40	✓	Principle 8	
103-2	The management approach and its components	40, 41	✓	Principle 8	
103-3	Evaluation of the management approach	41	✓	Principle 8	
305-1	Direct (Scope 1) GHG emissions	42	✓	Principle 8	
305-2	Energy indirect (Scope 2) GHG emissions	42	✓	Principle 8	
305-4	GHG emissions intensity	42	✓	Principle 8	

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

		Page number	Ful- fillment	COP Principle	Comment
<b>GRI 205: Emissions 2016</b>					
103-1	Explanation of the material topic and its Boundary	41	✓	Principle 8	
103-2	The management approach and its components	40, 41	✓	Principle 8	
103-3	Evaluation of the management approach	41	✓	Principle 8	
305-3	Other indirect (Scope 3) GHG emissions	42	✓	Principle 8	

**Bisnode's Aspect: Sustainable Supply Chain**

		Page number	Ful- fillment	COP Principle	Comment
<b>GRI 308: Supplier Environmental Assessment 2016</b>					
103-1	Explanation of the material topic and its Boundary	44, 45	✓	Principle 2, 4, 5	
103-2	The management approach and its components	46	✓	Principle 2, 4, 5	
103-3	Evaluation of the management approach	46	✓	Principle 2, 4, 5	We have just implemented a new supplier management system and will review its effectiveness during the year.

**Bisnode's Aspect: Responsible Handling of Electronic Waste**

		Page number	Ful- fillment	COP Principle	Comment
<b>Bisnode KPI: E-waste</b>					
103-1	Explanation of the material topic and its Boundary	43	✓	Principle 9	
103-2	The management approach and its components	43	✓	Principle 9	
103-3	Evaluation of the management approach	43	✓	Principle 9	
Bn-1	Total amount of e-waste	43	✓		

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

		Page number	Ful- fillment	COP Principle	Comment
<b>GRI 401: Employment 2016</b>					
103-1	Explanation of the material topic and its Boundary	28	✓	Principle 6	
103-2	The management approach and its components	29–35	✓	Principle 6	
103-3	Evaluation of the management approach	33, 34	✓	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
<b>GRI 403: Occupational Health and Safety 2018</b>					
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	33	✓		
403-8	Workers covered by an occupational health and safety management system	30	✓		

**Bisnode's Aspect: Training and Education of Employees**

		Page number	Ful- fillment	COP Principle	Comment
<b>GRI 404: Training and Education 2016</b>					
103-1	Explanation of the material topic and its Boundary	33	✓		
103-2	The management approach and its components	34, 35	✓		
103-3	Evaluation of the management approach	34, 35	✓		
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
<b>GRI 405: Diversity and Equal Opportunity 2016</b>					
103-1	Explanation of the material topic and its Boundary	28, 29	✓	Principle 6	
103-2	The management approach and its components	29, 32	✓	Principle 6	
103-3	Evaluation of the management approach	29, 32	✓	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
<b>GRI 406: Non-discrimination 2016</b>					
103-1	Explanation of the material topic and its Boundary	32	✓	Principle 6	

**Bisnode's Aspect: Non-discrimination**

		Page number	Ful- fillment	COP Principle	Comment
103-2	The management approach and its components	32	✓	Principle 6	
103-3	Evaluation of the management approach	32	✓	Principle 6	
406-1	Incidents of discrimination and corrective actions taken	32	✓	Principle 6	

**Bisnode's Aspect: Community Involvement**

		Page number	Ful- fillment	COP Principle	Comment
<b>GRI 413: Local Communities 2016</b>					
103-1	Explanation of the material topic and its Boundary	48	✓		
103-2	The management approach and its components	49	✓		
103-3	Evaluation of the management approach	49	✓		

**Bisnode's Aspect: Sustainable Supply Chain**

		Page number	Ful- fillment	COP Principle	Comment
<b>GRI 414: Supplier Social Assessment 2016</b>					
103-1	Explanation of the material topic and its Boundary	44, 45	✓	Principle 2, 4, 5	
103-2	The management approach and its components	46	✓	Principle 2, 4, 5	
103-3	Evaluation of the management approach	46	✓	Principle 2, 4, 5	We have just implemented a new supplier management system and will review its effectiveness during the year.

**Bisnode's Aspect: Digital Sustainability**

		Page number	Ful- fillment	COP Principle	Comment
<b>GRI 418: Customer Privacy 2016</b>					
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

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