

# Sustainability Report 2018

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# Bisnode at a Glance

Bisnode is one of Europe's largest providers of smart data and analytics. We are servicing our customers globally from our operations in 19 European Markets. We deliver

integrated and quality assured data, as well as decision-making platforms to help businesses automate their processes and make data-driven decisions.

# Bisnode in Numbers

## Bisnode Business Information Group AB

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 are no requirements to comply with The Swedish Corporate Governance Code but our corporate governance is aligned where appropriate.

Operations in

# 19

countries



Our headquarters

# Stockholm

Sweden

# 2 097

Bisnode Employees

45%  
Women



55%  
Men

30%  
Bonnier  
Holding AB



## Bisnode Ownership

70%  
Ratos AB

### Financial summary

Revenue	SEK 3 696 m
EBITA	SEK 471 m
Adjusted EBITA	SEK 520 m
Equity	SEK 3 133 m
Total Assets	SEK 6 296 m

# 515

Employees  
Sweden

# 1 103

Employees  
International  
Region

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

# 479

Employees  
DACH

Germany, Austria, Switzerland

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



# 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 goal at Bisnode is to transform big data into smart data – providing accurate, timely and insightful data to enable companies to grasp business opportunities based on smart decisions. 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. Smart data enabling smart decisions.

## 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 the potential prospects.



### 2 Monitor the risk associated with a potential new customer

Bisnode provides real time credit decision making and compliance checks through modern APIs.



### 3 Grow the business with existing customers

Bisnode provides integrated data management services enriched with predictive variables and signals 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 the science of data 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 the 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. 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 datasets 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 revenue, 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, risks and credits. Effective decision-making can further be achieved 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

Alongside the upsurge in digital transformation and an increased focus on data protection, we have continued to improve, refine and enhance our data and analytics in 2018. Our focus has been on

Digital Sustainability, including the implementation of new routines and training in data protection, security, privacy and integrity.

Today, Bisnode operates in 19 markets and is one of Europe's leading providers of business intelligence. We know that the decisions we make in our day-to-day business influence the environment, people and society at large. This awareness permeates our decisions throughout the organization. It is also an awareness that we can utilize by turning challenges into opportunities. For instance, by connecting megatrends such as digital automation, digital compliance and digitalization we can foster a sustainable business and contribute to society at large. I am confident that smart data contributes to a better world. As an example, smart data can be used to guide ambulance services to the correct address by supplying geographical data of the SOS caller, thereby cutting down on time and potentially saving a life.

### Sustainability as a competitive advantage

In the last year, our view of sustainability has evolved from something we have to do, to something that offers a competitive advantage. Today, almost every car manufacturer has an electric option, sneaker manufacturers make shoes from recycled plastic, and several leading fashion brands and retailers use sustainability as a means of attracting a younger customer audience that is looking for brands with a purpose. Sustainability makes perfect business sense. But where should you turn to find companies that have adopted a sustainable business model and can supply sustainable options or help build sustainable value chains? During the year we have been asked by several large organizations to answer these questions and, using advanced analytics we have met their requirements. In 2018, we held a workshop for the International Trade Center (ITC), which is a joint venture between United Nations (U.N.) and World Trade Organization (W.T.O.). One of the main missions of the ITC is to support sustainable development across the world; with a focus on emerging and developing countries. As part of this mission, the ITC has built up a "Trade map" which aims

to list all the companies importing and/or exporting goods worldwide with the aim of listing them not only according to their activity code or location, but also by the precise type of goods they trade. (e.g. bananas, clay, etc.) and their sustainability. Within this framework, Bisnode is providing the business identification data to feed ITC's trade map and new important dimensions like sustainability and time! This is based on the existing Structured Data from Bisnode and its capabilities to add extra dimensions with Unstructured Data based on a selection of triggers or signals. This solution can provide this key information thanks to the usage of Unstructured Data and Artificial Intelligence in combination with Structured Bisnode data. This is how Bisnode aims to create a Sustainable Global Trade Map for the ITC that is as complete as possible.

It is our vision to become the most sought-after partner for data and analytics in Europe. To realize this goal, we are constantly looking at ways to improve, refine and enhance data and analytics. This is how big data is transformed into smart data.

### Unleash the Power of Data

Our One-Bisnode strategy has guided us on our journey from being 70 companies to being one. The strategy aims to consolidate the organization into One Bisnode and reposition Bisnode by modernizing our product and solution portfolio as well as our brand. Our modernized solution portfolio enables digital trends such as automation, innovation and digital transformation and is a perfect example of how Bisnode can unleash the power of data.

Bisnode is determined to be a responsible and sustainable multinational company. Consequently, working in accordance with global principles and guidelines is an integral part of our business. As a participatory member of the UN Global Compact we adhere to and





## "Digital sustainability is not only Bisnode's primary material sustainability aspect – it is our very core business."

continuously support its ten principles on the protection of human rights, labor rights, environment as well as the prevention of corruption. During 2018, we set out five key objectives to further align our operations with sustainability: Sustainability Governance, Digital Sustainability, Diversity and Inclusion, Environmental Footprint, Sustainable Value Chain. In the future, these objectives will be adopted by each market of operation along with market specific priorities. I am proud to have a sustainability team not only at group level, but also Sustainability Ambassadors that cooperate in coordinating the sustainability work at Bisnode.

### Embracing Digital Sustainability

Digital sustainability is not only the primary sustainability focus for Bisnode – it is the very core of our business. Being expert at smart data, we also need to be expert at safe and secure handling of all forms of personal data and customer information. To align with the EU General Data Protection Regulation, we have executed a company-wide GDPR project to ensure our own compliance, as well as to help customers to be compliant through our new products and offerings.

During 2018, we have further expanded our digital people system, a platform for data and analytics related to workforce hiring, retention, goal setting and career development. We believe that people bring the creativity and discipline needed to understand how to use technology and bring about transformational

change. For us to harness these qualities in our people, we need to inspire them to bring their drive and commitment to the cause of digital sustainability. This means moving away from traditional power structures, and creating open, transparent and connected organizations with cultures that encourage innovation and performance. This is how we build a business that is fit for the digital economy and how we become truly digitally sustainable.

### Our Journey Going Forward

During 2018 we have focused on existing sustainability actions, with the aim of developing detailed measurement and follow-up functions to stay aligned with internationally recognized sustainability standards, as well as requirements from our stakeholders and the public sphere. We want to continue our efforts towards putting back more into the global system than we take out. I am confident that Bisnode has the prerequisites and opportunities to contribute to sustainable development. In the future we will also continue to drive our strategy towards One Bisnode with modernized solution offerings and a repositioned brand. That is how we build our sustainable structure.

**Magnus Silfverberg**  
CEO, Bisnode Group

# Bisnode's Sustainability Journey

Over the last few years Bisnode has been working to create a solid foundation on which to build our sustainability work. We have a clear understanding of the ways in which our business has an impact on society. We also know that

Bisnode's success is dependent on a healthy business environment and that stable systems across the world are a substantial prerequisite for continued growth.

# Determining Our Material Sustainability Topics



It is essential for Bisnode to work with sustainability topics that reflect our stakeholder's expectations. In order to provide a transparent presentation of the impact Bisnode has on our value chain, a materiality analysis was conducted in 2016 to understand which sustainability topics reflect Bisnode's impact.

Listening to our stakeholders has always been important to us as it is imperative 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 has been 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

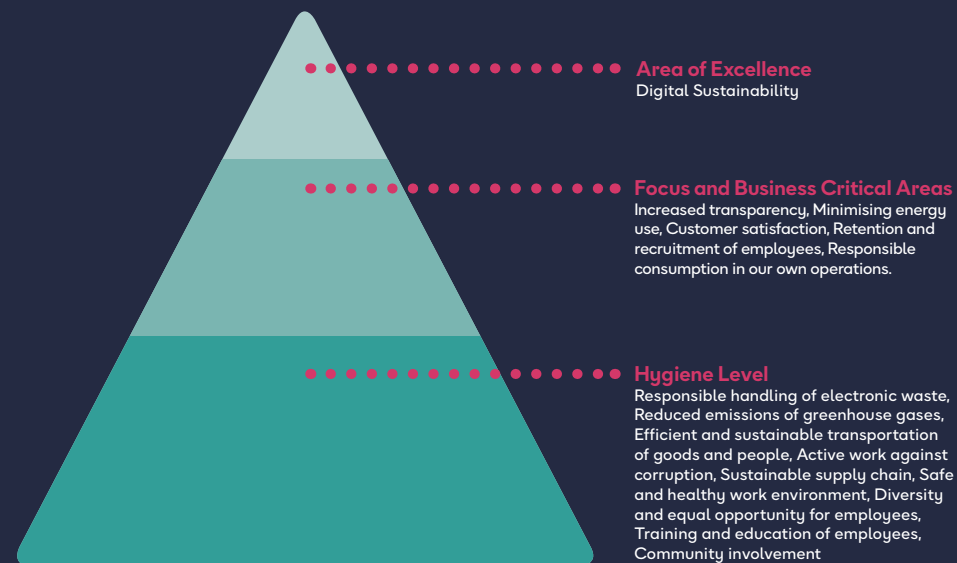
The results from the stakeholder dialogues were presented to the Group Management team who defined the materiality boundaries in a workshop based on three levels: area of excellence, focus areas and base level. The results formed a baseline for our sustainability work and defined the content of our reports.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

The five objectives from last year have been approved by the Board. Progress made on the objectives is reviewed and reported to the Board periodically. The objectives have also been spread to the Regional HR teams as well as to the Ambassadors.

## Future Work

During the coming year our markets will continue working towards the sustainability objectives. Our sustainability work is a journey that is shaped by stakeholder demands, risk assessments and group strategy based on the rapidly changing market in which we operate. Bisnode's journey will continue in 2019 with us holding ourselves accountable for meeting our sustainability goals.

## 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

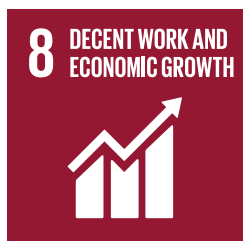
**Hygiene level:** Sustainability issues that are considered to be hygiene factors



# UN Global Compact and Sustainable Development Goals

Since 2015, Bisnode has been a signatory member to 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. By being a signatory member to the UN Global Compact, Bisnode also supports the Sustainable Development Goals (SDG).

We have identified four goals which 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.

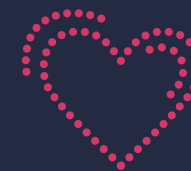


## Targeted Commitments



### Digital Sustainability

Provide sustainable business offerings to our clients



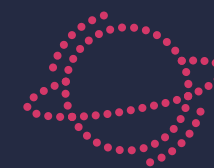
### Diversity And Inclusion

Ensure more women in managerial positions



### Environmental Footprint

Reduce air travel  
Reduce energy consumption  
Reduce CO<sub>2</sub> emissions



### Sustainable Value Chain

Ensure Supplier Code of Conduct compliance

# Sustainability Governance

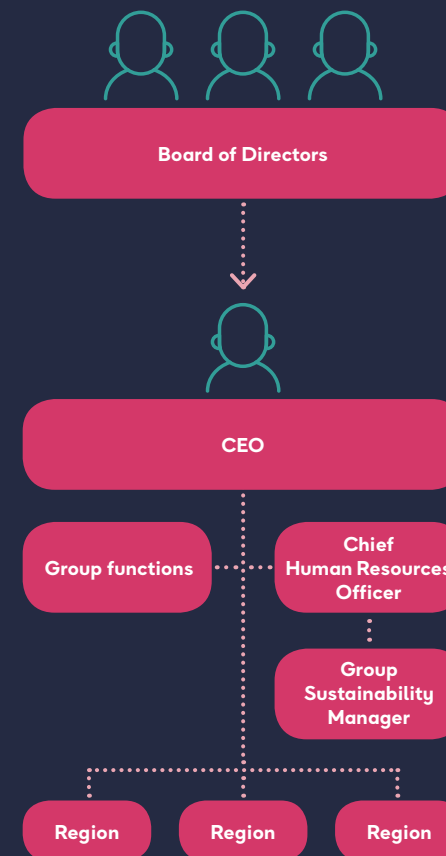
With guidance from the Board of Directors and support from functions, Bisnode's CEO is the strategic leader on sustainability issues. Together, we provide dedicated sustainability leadership.

# 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 to 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. To assist the sustainability team in implementing sustainability activities throughout the organization, Sustainability Ambassadors have been appointed in each market of operations. Alongside the ambassadors, Group Marketing and the Group Management Team are involved in the overall sustainability strategy and communication. All employees are also part of our Corporate Governance as everyone is expected to take responsibility for sustainable business practices in their daily work.

## Sustainability Governance



## Our Group HR Lead and Sustainability Manager



Rahat Joshi is our Group HR Lead and Sustainability Manager. As a forerunner 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](mailto:rahat.joshi@bisnode.com)

## Our CHRO to Drive the Bisnode HR Agenda



Cecilia Westerholm Beer is our Chief Human Resources Officer (CHRO). Cecilia has over 20 years experience in leading HR teams, shaping an inspirational work culture and transforming a strategic people agenda into day-to-day HR activities. Her goal is to deliver a top-end employee experience and to have the best self-leaders take Bisnode to the next level.



# 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.



**Austria**

**Elke Spehar**

I've been working in the Bisnode Sustainability Team since March 2017 and I'm really pleased that our employer Bisnode is looking at this important issue. So we are able to make a contribution to reach our common sustainability goals. Together we achieve more!



**Germany**

**Ulrike Pohl**

I have been supporting the sustainability topic for Germany since 2016. I hope that something positive can be done for the environment step by step if we become aware of what we consume year by year and look for improvement.



**Switzerland**

**Loredana Russo**

I am very happy to be able to contribute to this very important topic within Bisnode, especially in terms of ecological sustainability. At home, I have been doing this for many years, finding ways to reduce my ecological footprint. Together with Christin Schmidt, I am keen to provide a lot of solution-oriented ideas, also to persuade more Bisnodians in Switzerland to be engaged in this matter. As Ambassadors we can contribute to a certain extent – I would appreciate to see more ambitious targets from the management in order to reduce our CO<sub>2</sub> impact



**Switzerland**

**Christin Schmidt**

It is our social responsibility as an individual as well as a company to manage our business in such a way that future generations can also meet their needs and develop their potential. Bisnode is one of the leading Data & Analytics Company with great Solutions for its customers. As Ambassador for Sustainability I will contribute to transfer this great ambition to also become the most Sustainable Data & Analytics Company in Europe.



**Belgium**  
**Sarah Zago**

Talking was not enough anymore, I needed to act. Through Sustainability Ambassadors, I hope my acts will raise awareness and generate even more acts.



**Belgium**  
**Amin Khallouf**

Bisnode is an innovative company with many more years to come. I'm happy to be a part of that equation although I know the world needs companies like ours to strive for real sustainable decisions. In a few years time we'll have come from far and we'll already see a real difference. That's my personal sustainable development goal!



**Croatia, Bosnia & Herzegovina,  
Macedonia, Serbia**  
**Valentina Kuharic**

From my point of view working with sustainability is very important, while it is in our cultural DNA. As an Ambassador I would like to promote sustainability even more in my markets by training and monthly information letters.



**Czech Republic & Slovakia**  
**Patrik Kompus**

Being engaged in the sustainability of Bisnode is the best way how to motivate others to become more interested in how our company behaves. It also shows that environmental impact is everyone's part of the job



**Denmark**  
**Marianne Langhorn**

I am the Head of HR and Sustainability for Bisnode Denmark and I have been working with sustainability for the last two years in Bisnode concentrating on the data collection for the Sustainability Report and to identify areas where we in Denmark can work with sustainability.



**Estonia**  
**Hanna Riiberg**

It's a great honour to be a part of sustainability organization. I have 2 children and for me it is so important to protect our environment. In everyday life I reduce the use of plastic bags and also I sort the garbage and buy things and clothes from flea market and thrift shops.



**Finland**  
**Hanna Maunu**

As Sustainability Ambassador the awareness of climate issues has guided me and my actions in everyday life, which means that I buy less and recycle more. I also encourage people to charity in private life and at work, by participating in different charity happenings.



**Norway**  
**Ann-Sofie Carlsen**

I am proud to be a part of this Organization, and to already have seen that the choices we have made shows results.



**Poland**  
**Agata Kapler**

I believe that Sustainability makes a real difference and can help every business continuously change for better in every aspect.



**Slovenia**  
**Manuela Bevcic**

I believe that we must first start with ourselves – recycling our minds, thoughts and energy – to simply be better – and then continuing with our acts – at home and at our offices – to end with our society and our planet. Because small steps and acts matter – to be a better person in a better world.



**Sweden**  
**Maria Madison**

I think sustainability is important and would like to contribute to a more sustainable society and environment. As Sustainability Ambassador it gives me the opportunity to work on these issues.



**Sweden**  
**Isabelle Wassberger**

I think sustainability is important and I want to contribute to making Bisnode more aware of our footprints we leave in the environment.

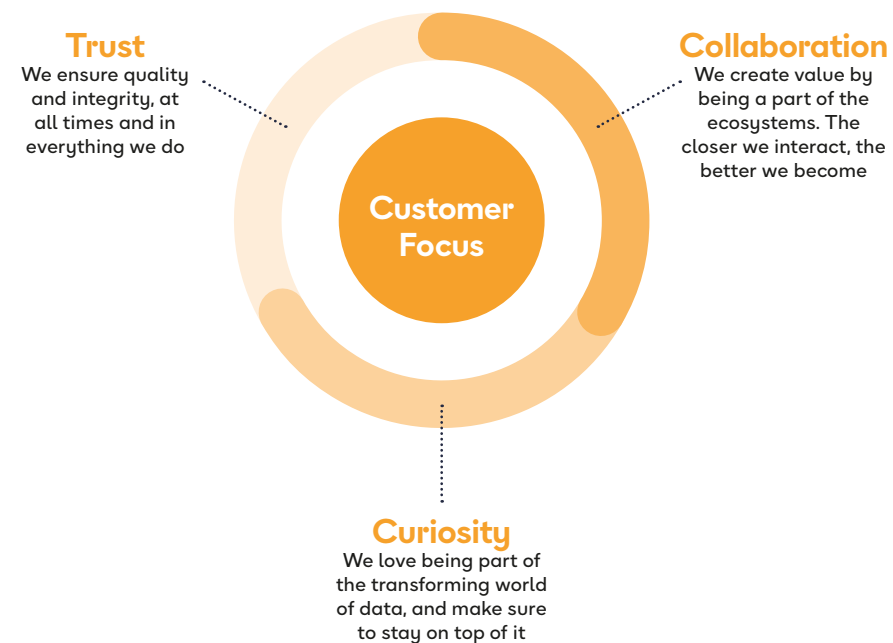


**Hungary**  
**Fanny Palicz**

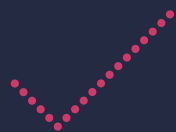
I think the sustainability project is a great possibility to contribute to a greener world and I wanted to be a determinate part of it.

# We Live Our Values

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

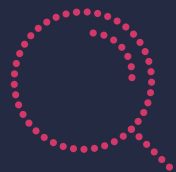


# Our Sustainability Framework



## 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 2018 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 Regional Director 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 have been updated or created in 2018:

- Anti-Corruption Policy
- Approval Authority Policy
- Data Ethics Policy
- Data Privacy Policy
- Corporate Governance Policy
- Anti-Sexual Harassment Policy (new policy 2018)
- Whistleblowing Policy

All new and updated policies have been made available to all employees through Bisnode's new HR-system. All our employees are expected to read and confirm that they have understood the policies. During 2019 we aim to follow up and motivate our employees to complete various training programs which will be provided to expand the understanding and implementation of our policies.



# Risk Assessment and Management

At Bisnode, we understand that our operations are associated with sustainability risks. By understanding 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 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.



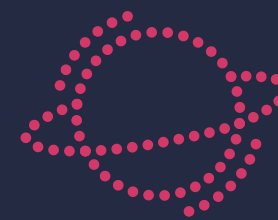
Some of Bisnode's identified sustainability risks include the following operational and external risks:



## 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 we offer our people. 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 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 CO<sub>2</sub> emissions by 2021 and is aiming to move towards renewable energy sources where the option is available.



## Cases of Corruption During 2018

# 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 the Bisnode Anti-Corruption Policy which we updated during 2018. This policy clearly states our zero tolerance of corruption, bribes and other forms of abuse of power. The Group Counsel is the owner of the Anti-Corruption Policy. However, the Regional Director of each Bisnode Region is responsible for ensuring that this policy is fully implemented, managed and controlled within their 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 make a report safe 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 our 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.

# 16 Tn

Every day, 16 trillion megabytes of data are generated across the globe.



## 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, including 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.

The 16 000 trillion megabytes of data generated across the globe every day offers both enormous potential and great challenges. 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. 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;





### 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 stress testing of new and existing products. During 2018, our focus has been on scanning external facing infrastructure as part of our resilience program. 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.

### Data Protection

Data protection is the legal protection and safeguarding of stored data. For Bisnode, this means that our data and systems are adequately safeguarded and are not used to commit, for example, financial fraud. All the 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 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 have been distributed through the GDPR implementation program to the Project Managers of each market with the instruction 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 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 fulfil 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 harmonised data protection framework. During 2018, Bisnode continued our GDPR implementation program by investing 60 000 hours. This has entailed increasing our efforts regarding the Information Obligation in Article 14, updating policies and guidelines, working with legitimate interest, continuing measures for information classification defining the need for confidentiality, data integrity and availability (C.I.A classifications) and continued work with retentions; all to ensure compliance. We have over 750 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 after the GDPR implementation

program has finished. 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 12 incident cases regarding customer privacy and data protection 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. Nine of the incidents concerned complaints received from outside parties (data subjects). Three of the complaints were received from regulatory bodies. For comparison, we had 34 incidents the previous year, so this is a major improvement which is due to our implementation of new routines and training held for our employees during the year.

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 will continue with the appointment of Data Protection Guardians in our markets charged with continuous improvement of our digital sustainability goals. We will also strengthen our internal audits with a more conservative examination of Bisnode's internal controls related to GDPR.



# Diversity and Inclusion

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. Our goal is to provide all employees with opportunities to stretch themselves through our common goals

and to develop continuously to their full potential. 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.

# Bisnode – Powered by Our People

We are passionate about building a culture of inclusion and respect, where differences are not only recognized, but actively encouraged. 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), where we had an overall score of 16. eNPS is a way for organizations to measure employee loyalty. 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.



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 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.

**Cecilia Westerholm Beer**  
CHRO, Bisnode Group

# 45.1%

of Bisnode's employees  
are women



## Female leaders @ Bisnode

In support of the UN Sustainable Development Goals (SDG) 5, Gender Equality, Bisnode has set a goal of increasing the number of women in managerial positions by 2 %. At the moment, there are 30 % women in managerial positions, which we want to increase. 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 2019 and beyond, we need to work even harder to attain our goals. By focusing on internal recruitment focussed on the best talents, we hope to reach – or surpass – our stated equality goals. During 2018, we have also significantly improved our measuring methods through our new People Platform.

## 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 1 reported case 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 developing 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. 1978 (94%) of Bisnode's Group employees are covered by a health and safety management system. During 2018, 985 (47%) were internally audited and 287 (14%) 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 2018, Bisnode received eight (8) complaints regarding labor rights issues mainly related to litigation after

employment terminations. Five (5) of these grievances were resolved during the year and 3 cases are still open but under negotiation. No grievances regarding environmental breaches, violations of human rights or corruption cases were reported.

## 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 key note speakers spoke about the correlation between sustainability and growth.

## 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





# 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 on the market. This ambition is executed through our employer branding strategy which includes a 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 launched a 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.

For the third consecutive year we conducted our annual employee engagement survey Bisnode People Voice. The survey has been an important tool for us to get an understanding of our employees' experience of our team efficiency, leadership principles and their engagement with Bisnode. We are pleased to note that this year's survey showed an improved result compared to last year in all three indices, placing us above benchmark.

We want to continue to improve our work with development and engagement. We have therefore decided to change the methods of measuring employee engagement and well-being. Starting in January 2019 we will measure the eNPS each month and we will monitor our employees wellbeing and engagement through monthly pulse-surveys.

78  
2017

80  
2018

**Team Efficiency Index:** Indicates cooperation within and between working groups, and the conditions for working efficiently and profitably.

81  
2017

84  
2018

**Leadership index:** Leaders ability to articulate and recognize employees and to work with confidence in the organization.

79  
2017

80  
2018

**Engagement index:** Indicates the energy and clarity in the organization.

-6  
2017

16  
2018

**Net promoter score:** Indicates the company's employer brand. Benchmark: 9.

## Performance @ Bisnode

To take the People Platform a step further, we are in the process of integrating our performance and goal-setting program into the platform. 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 strive for 95 % coverage in 2019.

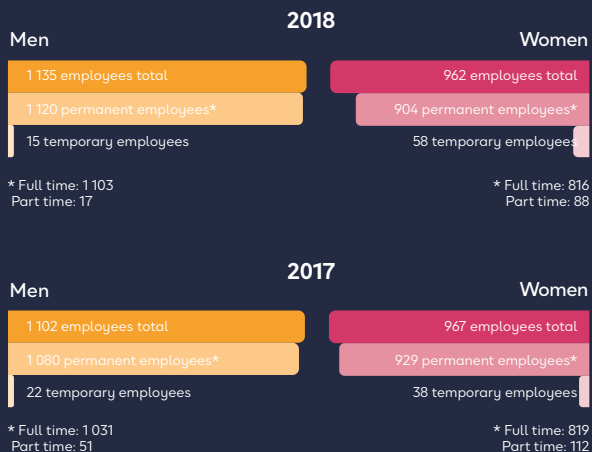
Today's employees want frequent feedback, open communication, and collaboration with their peers. To develop high performers, our leaders must be equipped to coach and empower our people. That is why Bisnode is moving away from the annual performance appraisal and is instead focussing on training our managers to coach our people with individual development and ensuring performance is in line with the needs of our company in the future. These coaching and feedback sessions are called Touch Points, they are held at least quarterly or more, as required. At Bisnode, the responsibility for initiating these touch points lies with each individual.

"We have left  
the annual  
performance  
appraisal  
behind"

### Breakdown of Employees by Region and Employment Contract



### Total Numbers of Employees by Employment Contract and Type



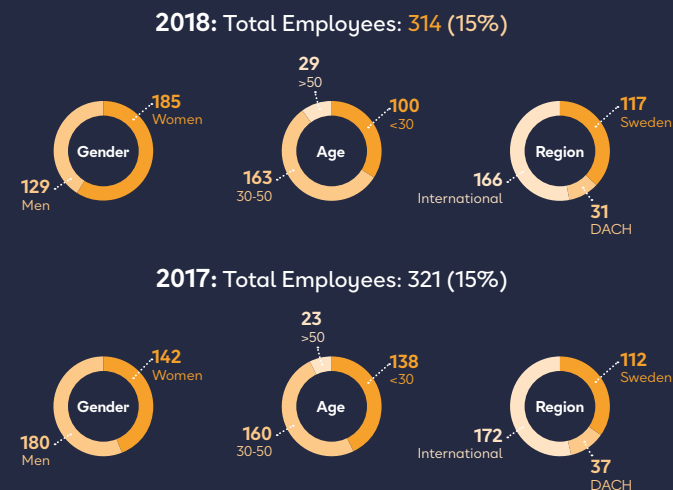
\*\* Total number of employees excludes contracted workers. Full time and part time data is based on permanent employees. All data is provided in FTE. Apart from employees, Bisnode also had 155 workers performing work mainly in sales, IT and marketing during the year.

### Performance Reviews

	2017	2018
Men	90.6%	100.0%
Women	87.1%	95.0%
Group Management Team	100.0%	100.0%
Country Executive Management	97.2%	74.0%
Managers	87.6%	100.0%
Employees	88.7%	99.0%
<b>Total</b>	<b>89.0%</b>	<b>98.0%</b>

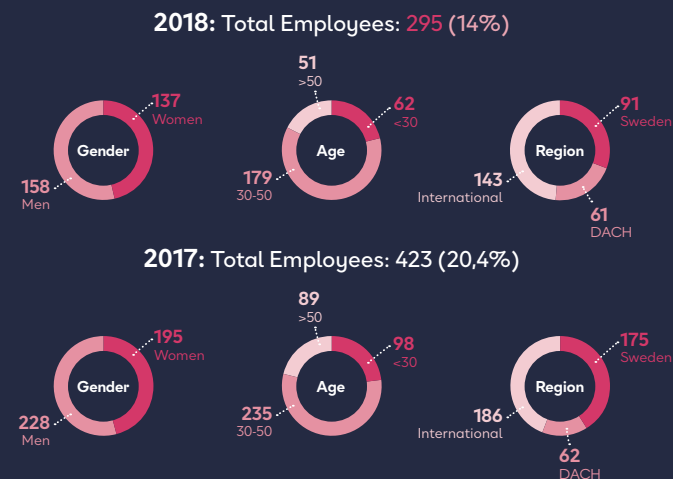
\* The total rate shows the percentage of Bisnode total employees that received a performance career development review during 2018.

### 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 at the year end.

### Employees Who Left Bisnode



\* The employee turnover rate is the number of employees who left Bisnode out of the total number of employees working at Bisnode at the year end.

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

Board of Directors	2017	2018	Group Management Team	2017	2018
<30	0%	0%	<30	0%	0%
30-50	64%	63%	30-50	40%	44%
>50	36%	37%	>50	60%	56%
<b>Total</b>	<b>11</b>	<b>8</b>	<b>Total</b>	<b>10</b>	<b>9</b>

Country Executive Management	2017	2018	Managers	2017	2018
<30	2%	1%	<30	3%	3%
30-50	72%	72%	30-50	77%	75%
>50	26%	27%	>50	20%	22%
<b>Total</b>	<b>72</b>	<b>81</b>	<b>Total</b>	<b>250.4</b>	<b>245</b>

Employees	2017	2018
<30	18%	18%
30-50	60%	59%
>50	22%	23%
<b>Total</b>	<b>1738</b>	<b>1762</b>

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

Board of Directors	2017	2018	Group Management Team	2017	2018
Men	73%	87%	Men	70%	67%
Women	27%	13%	Women	30%	33%
<b>Total</b>	<b>11</b>	<b>8</b>	<b>Total</b>	<b>10</b>	<b>9</b>

Country Executive Management	2017	2018	Managers	2017	2018
Men	58%	64%	Men	67%	72%
Women	42%	36%	Women	33%	28%
<b>Total</b>	<b>72</b>	<b>81</b>	<b>Total</b>	<b>250.4</b>	<b>245</b>

Employees	2017	2018
Men	55%	52%
Women	48%	48%
<b>Total</b>	<b>1743</b>	<b>1762</b>

# 61.2%

of our employees have collective bargaining agreements

# We Take Climate Change Seriously

During the last couple of years, Bisnode has become increasingly conscious of environmental issues. 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, Bisnode's goal is to actively 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. We have actively pushed from using physical letters to digital letters. This has significantly brought down our usage of paper.

Bisnode urges all markets to procure energy from renewable sources, provided that it is accessible in their local market. As of 2018, Sweden, Belgium, Austria and Switzerland had a certification of 100% renewable energy. 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 Bisnode's most substantial climate related impacts is emissions from business travel. Bisnode's climate target is to reduce CO<sub>2</sub> 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 in 2017. The policy, which was implemented during 2018, 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 Bisnode'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.

13

CLIMATE 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.

### Bisnode Sweden

Bisnode Sweden now has environmental certification for the office building, and is actively taking a lead by implementing a policy of restricted CO<sub>2</sub> levels for company owned cars.

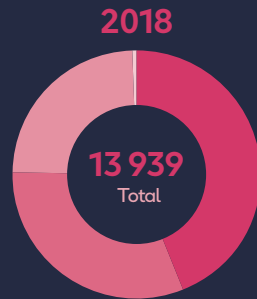
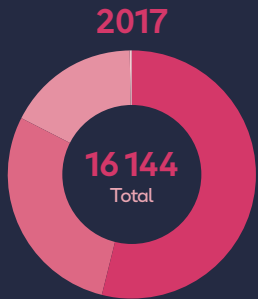
### Bisnode Belgium

Bisnode Belgium consumes the highest amount electricity within the Group. By switching to 100% renewable energy in their office they are actively contributing to Bisnode Group's environmental target.



# Energy Consumption

## Total Consumption (MWh)



- 8 740 Fuel for company owned cars\*
- 4 612 Electricity
- 2 758 Heating
- 34 Cooling

- 6 128 Fuel for company owned cars\*
- 4 377 Electricity
- 3 394 Heating
- 40 Cooling

\* No reported data on the use of renewable fuels.

Data on cars are delivered as km driven with a certain type of car, L of fuel used or total CO<sub>2</sub>e emissions calculated by leasing company with specific mileage and car performance data. 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.

Total energy consumption

**13 939**  
MWh

Total CO<sub>2</sub>e emissions  
(market based)

**5 412**  
tonnes CO<sub>2</sub>e

Emission intensity

**2.58**  
tonnes CO<sub>2</sub>e/FTE

## Scope 1 Total CO<sub>2</sub>e (tonnes) for company owned cars:

**1 570** 2017  
**1 614** 2018

\* 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, L of fuel used or total CO<sub>2</sub>e emissions calculated by leasing company with specific mileage and car performance data. Results: Belgium is 722 ton CO<sub>2</sub>e, Germany 374 ton CO<sub>2</sub>e, the rest 474 ton CO<sub>2</sub>e.

## Scope 2 Total CO<sub>2</sub>e (tonnes)

1 580 Total



- 1 174 Electricity
- 481 Heating
- 0 Cooling



- 961 Electricity
- 619 Heating
- 0 Cooling

\* Market based Scope 2 emissions 1 591 tonnes CO<sub>2</sub>e, location based scope 2 emissions 1 607 tonnes CO<sub>2</sub>e.

## Scope 3 Total CO<sub>2</sub>e (tonnes)

2 218 Total



- 1 969 Business travel
- 484 Upstream Emissions



- 1 581 Business travel
- 637 Upstream Emissions

\* 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.

# 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 not disposed of properly. Furthermore, as the supply of metals is becoming uncertain due to resource peaks, waste is becoming redefined as a resource with imminent opportunities. During 2018 e-waste within Bisnode Group amounted to 7.5 tons. In the majority of our markets of operation we have a system in place for handling e-waste. 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 increased focus on recycling of paper, plastic and IT hardware.

## **Bisnode Estonia**

Bisnode Estonia's team took part in World Cleanup Day in September 2018, together with millions of people in 150 countries uniting to clean up our world. During the World Cleanup Day volunteers and partners worldwide came together to rid our planet of trash – cleaning up litter and mismanaged waste from our beaches, rivers, forests, and streets. The movement was born 10 years ago in Estonia, when 4 % of the population came out to clean the entire country of illegally dumped waste, in a matter of hours.

# Sustainable Value Chain

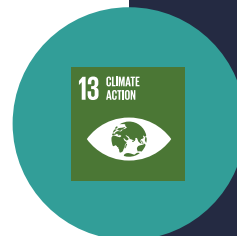
Modern supply chains are highly complex as they span several countries and often include multiple tiers, offshoring and outsourcing. Supply chains are nevertheless essential for Bisnode's value creation. While technology can facilitate improved control along companies' value chains, many supply chains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

core operations exposing them to uncontrollable 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 on sustainable business as us. 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, premises, IT-equipment, travel and other supplies related to our operations. Bisnode's customers range from government agencies to small and medium-sized companies and global corporate groups. They operate in a variety of industries and sectors such as public authorities, real estate, insurance, retail, manufacturing, banking and finance. Their common denominator is their determination to use data as a driving force to make substantiated decisions based on Smart Data.



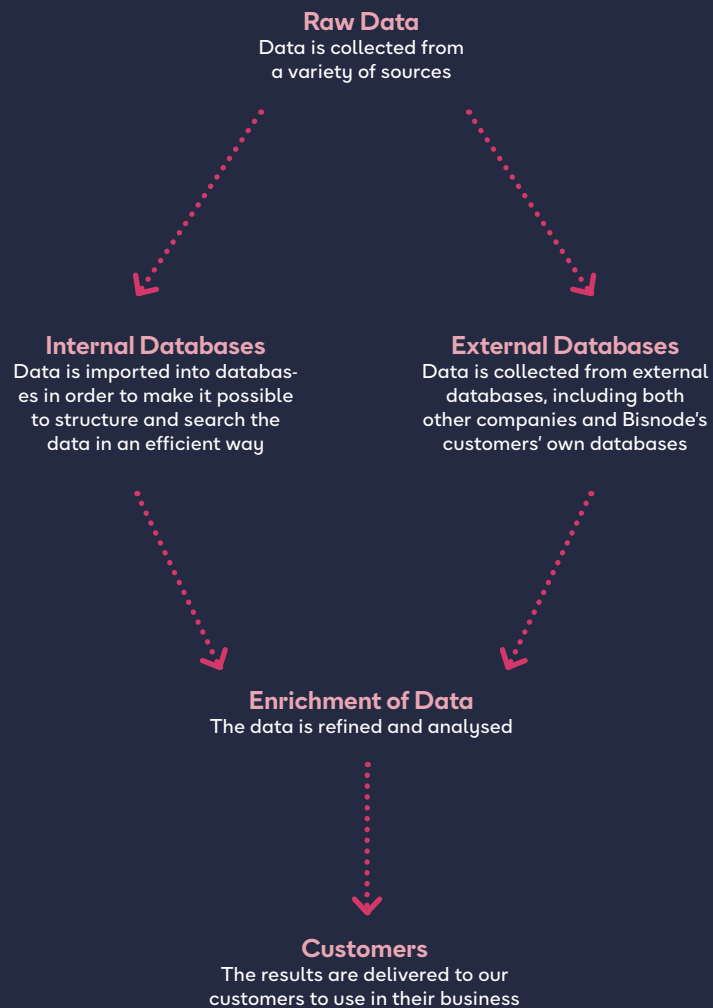
# 35%

of Bisnode's customers gave a score of 9 or 10 in loyalty score.

## 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 practices. Our surveys consist of a frequent transactional survey (tNPS) sent out to users and an annual relational survey (rNPS) sent out to decision makers or influencing parties. Our rNPS in 2018 was sent out to 17 markets and reached 71 000 customers with a response rate of 9.3%. On a scale of 1 to 10, 35% of Bisnode's customers gave a score of 9 or 10. Since Bisnode works with continuous improvement, action plans have been created for all markets to improve 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 chains<sup>1</sup>. Bisnode has, over the years, acquired many companies in different regions to gain market share and increase product offering. These acquisitions also 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 concern for us.

During 2018 the new governance structure for procurement was consolidated. Bisnode has, inter alia, formulated a 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 with this in mind. The content of the learning program 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.

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

Collaboration and follow up in virtual forums has 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, main part of our new suppliers, and existing suppliers as well, when we renegotiate contracts, are asked to accept the content of our Supplier Code of Conduct, most recently updated in 2017, which is applicable for all partners delivering goods and services to Bisnode, including their sub-contractors. The Supplier Code of Conduct 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 practice. 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 have been looking holistically at our operations to find efficiencies. We drive our sustainability strategies through our supply chain. Operations that consume large amounts of energy are increasingly being pushed to pursue greener operations. The procurement forum focuses on 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.

## How to Identify Sustainable Suppliers



During 2018, we held a workshop for the International Trade Center (ITC), which is a joint venture between the United Nations (UN) and the World Trade Organization (WTO). One of the main missions of the ITC is to support sustainable development across the world; with a focus on emerging and developing countries. As part of this mission, the ITC has built up a "Trade map" which aims to list all the companies importing and/or exporting goods worldwide with the aim of listing them not only according to their activity code or location, but also by the precise type of goods they trade. (e.g. bananas, clay, etc.) and their sustainability. Within this framework, Bisnode is providing the business identification data to feed ITC's trade map and new important dimensions like sustainability and time. This is based on the existing Structured Data from Bisnode and its capabilities to add extra dimensions with Unstructured Data. This solution can provide this key information thanks to the usage of Unstructured Data and Artificial Intelligence in combination with Structured Bisnode data. This is how Bisnode aims to create a Sustainable Global Trade Map for the ITC that is as complete as possible. We believe that this will make our world and economy more sustainable, since importers/exporters will be able to choose to work with sustainable producers in developing countries and all of this based on our data & science backed up by the ITC, WTO and the United Nations.

# Community Engagement

Bisnode wants to be a catalyst for digital interest, innovation and transformation in all parts of society. Our community engagement includes "Sprinnovations", "Design Jams" and "Hackathons". These initiatives aim to trigger engagement and inspiration 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.



## Sprinnovations

An annual Bisnode feature is our Sprinnovations, where employees get to develop new products and solutions for Bisnode. In 2018, 2 Sprinnovations were held. The initiatives open up for innovation, creativity and multidisciplinary collaboration among colleagues from different business functions. The Sprinnovations result in great ideas, knowledge exchange and many great laughs!

## Design Jams

At Bisnode we operate in a "VUCA" world. This refers to the Volatility, Uncertainty, Complexity and Ambiguity in general conditions that shape Bisnode's business, since our products and services must constantly adapt and be agile. Based on such reflection, Bisnode has for the first time developed a design thinking approach together with clients for the purpose of generating creative solutions. During 2018, Bisnode opened two "Creative Lab Rooms", developing over 20 ideas for testing and prototyping.

## 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. 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.





## Data Drives Future Innovation

In 2017 Bisnode arranged a hackathon together with the incubator VentureLab at Lund University in Sweden. During one weekend, more than 150 students gathered together to develop concepts for creative and data-driven ideas based on Bisnode's data and other data sources. During 2018 the winning team cashed in their grand prize which was a visit to Bisnode to pitch their idea "Polestar Project" to our CEO Magnus Silfverberg together with other senior members. The Polestar Project is a solution which enables construction companies to discover attractive areas for the construction of larger residential areas, industrial areas and department stores. The event was very inspiring for both the students and the team from Bisnode that supported the event. The project is a good example of how events can provide opportunities and knowledge sharing across generations.

## Local Initiatives

### Bisnode Poland

During the last three years Bisnode Poland has been supporting Noble Gift, an organization that provides material support to families facing a difficult situation. Aid is given by donors according to the specific needs of the recipients.

### Bisnode Switzerland

During 2018, Bisnode Switzerland sponsored the Paralympics, the Olympics for para-athletes which is contributing to inclusivity by helping change the perceptions of people with disabilities. The Pink Ribbon Campaign was also sponsored aiming to promote breast cancer awareness and research.

### Bisnode Slovenia

With the purpose of gathering sports accessories for outdoor activities and school equipment for children and young people from socially disadvantaged families, Bisnode's employees, clients and partners joined forces and cycled from Ljubljana to the Slovenian sea. 35 cyclists cycled 120 km and delivered over 200 pieces of sports equipment to Youth Health Camp in Slovenia.

### Bisnode Germany

To promote employee health and environmentally friendly transportation, Bisnode Germany offers their employees a couple of company bikes to borrow for lunch breaks or journeys close to the office.

# About the Report

This report summarizes Bisnode's sustainability performance during 2018. 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 third annual sustainability report. The 2017 Sustainability Report was published on April 20, 2018. Unless otherwise stated, the information disclosed in this report refers to activities undertaken from January 1 to December 31, 2018. 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 for our new operation in Latvia. Bisnode Group entered Latvia in 2018 with the acquisition of SIA Datu Serviss. 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 2018 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
<b>Organizational profile</b>					
102-1	Name of the organization	1	✓		
102-2	Activities, brands, products, and services	6	✓		
102-3	Location of headquarters	4	✓		
102-4	Location of operations	4	✓		
102-5	Ownership and legal form	4	✓		
102-6	Markets served	4	✓		
102-7	Scale of the organization	4	✓		
102-8	Information on employees and other workers	33	✓		
102-9	Supply chain	40	✓		
102-10	Significant changes to the organization and its supply chain	47	✓		
102-11	Precautionary Principle or approach	36	✓	Principle 7	
102-12	External initiatives	12	✓		
102-13	Membership of associations	48	✓		No membership
<b>Strategy</b>					
102-14	Statement from senior decision-maker	8, 9	✓		
<b>Ethics and Integrity</b>					
102-16	Values, principles, standards, and norms of behavior	19, 30	✓		
<b>Governance</b>					
102-18	Governance structure	15	✓		
<b>Stakeholder engagement</b>					
102-40	List of stakeholder groups	11	✓		
102-41	Collective bargaining agreements	34	✓	Principle 3	
102-42	Identifying and selecting stakeholders	11	✓		
102-43	Approach to stakeholder engagement	11	✓		
102-44	Key topics and concerns raised	11	✓		

## GRI 102 – General Disclosures

		Page number	Ful- fillment	COP Principle	Comment
<b>Reporting practice</b>					
102-45	Entities included in the consolidated financial statements	47	✓		
102-46	Defining report content and topic Boundaries	11, 12	✓		
102-47	List of material topics	12	✓		
102-48	Restatements of information	47	✓		
102-49	Changes in reporting	47	✓		
102-50	Reporting period	47	✓		
102-51	Date of most recent report	47	✓		
102-52	Reporting cycle	47	✓		
102-53	Contact point for questions regarding the report	16	✓		
102-54	Claims of reporting in accordance with the GRI Standards	11	✓		
102-55	GRI content index	48	✓		
102-56	External assurance	47	✓		

## 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	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
<b>GRI 302: Energy 2016</b>					
103-1	Explanation of the material topic and its Boundary	36	✓	Principle 9	
103-2	The management approach and its components	36	✓	Principle 9	
103-3	Evaluation of the management approach	36	✓	Principle 9	
302-1	Energy consumption within the organization	37	✓	Principle 8	

**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	36	✓	Principle 8	
103-2	The management approach and its components	36	✓	Principle 8	
103-3	Evaluation of the management approach	36	✓	Principle 8	
305-1	Direct (Scope 1) GHG emissions	37	✓	Principle 8	
305-2	Energy indirect (Scope 2) GHG emissions	37	✓	Principle 8	
305-4	GHG emissions intensity	37	✓	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	36	✓	Principle 8	
103-2	The management approach and its components	36	✓	Principle 8	
103-3	Evaluation of the management approach	36	✓	Principle 8	
305-3	Other indirect (Scope 3) GHG emissions	37	✓	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	39, 40	✓	Principle 2, 4, 5	
103-2	The management approach and its components	41, 42	✓	Principle 2, 4, 5	
103-3	Evaluation of the management approach	40-42	✓	Principle 2, 4, 5	

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

		Page number	Ful- fillment	COP Principle	Comment
<b>GRI 306: Effluents and Waste 2016</b>					
103-1	Explanation of the material topic and its Boundary	38	✓	Principle 9	
103-2	The management approach and its components	38	✓	Principle 9	
103-3	Evaluation of the management approach	38	✓	Principle 9	
306-2	Total amount of e-waste	38	✓		

**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	28-31	✓	Principle 6	
103-2	The management approach and its components	29-32	✓	Principle 6	
103-3	Evaluation of the management approach	31	✓	Principle 6	
401-1	New employee hires and employee turnover	33	✓		

**Bisnode's Aspect: Safe and Healthy Work Environment**

		Page number	Ful- fillment	COP Principle	Comment
<b>GRI 403: Occupational Health and Safety 2016</b>					
103-1	Explanation of the material topic and its Boundary	30	✓		



**Bisnode's Aspect: Safe and Healthy Work Environment**

		Page number	Ful- fillment	COP Principle	Comment
103-2	The management approach and its components	30	✓		
103-3	Evaluation of the management approach	30	✓		
403-8	Workers covered by health and safety management system	30	✓		

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

		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	31	✓		
103-2	The management approach and its components	31, 32	✓		
103-3	Evaluation of the management approach	31, 32	✓		
404-3	Percentage of employees receiving regular performance and career development reviews	33	✓	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	✓		
103-2	The management approach and its components	28, 29	✓		
103-3	Evaluation of the management approach	29	✓		
405-1	Diversity of governance bodies and employees	34	✓		

**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	29	✓	Principle 6	
103-2	The management approach and its components	20, 29	✓	Principle 6	

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

		Page number	Ful- fillment	COP Principle	Comment
103-3	Evaluation of the management approach	29	✓	Principle 6	
406-1	Incidents of discrimination and corrective actions taken	29	✓	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	43, 45	✓		
103-2	The management approach and its components	43, 44	✓		
103-3	Evaluation of the management approach	44, 45	✓		

**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	39, 40	✓	Principle 1, 2, 3, 4	
103-2	The management approach and its components	41, 42	✓	Principle 1, 2, 3, 4	
103-3	Evaluation of the management approach	40-42	✓	Principle 1, 2, 3, 4	

**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	✓		
103-2	The management approach and its components	25, 26	✓		
103-3	Evaluation of the management approach	25, 26	✓		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	26	✓		



Bisnode

Data to drive you forward