

ENENTO GROUP PLC

# Sustainability Review 2021

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Building trust in the everyday.





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# About this review

Enento Group's Sustainability Review 2021 outlines the key aspects, impact and targets of the Group's sustainability actions. Sustainability is at the core of Enento's business. The Group contributes to sustainability in society by, for example, preventing over-indebtedness and helping customers make responsible and sustainable decisions. Enento Group's sustainability strategy is based on our Group strategy 2020 – 2023 and it consists of four focus areas which cover environment, society & people and governance.

## Reporting structure

The review begins with a brief introduction to the Enento Group and opening of the value creation and business model. After that the sustainability strategy with its sustainability focus areas and strategic actions is described, and how they are integrated into the Group strategy. The sustainability program is divided into four dimensions: Enento Group as an enabler of a sustainable economy, Enento Group's product development of sustainable services, Enento Group's environmental impact and Enento Group as a sustainable workplace. This is followed by an introduction to sustainability management and the themes and essentials of sustainability. At the end of the review, the content is summarised in a GRI comparison table. The primary stakeholders in this report are customers, employees, investors, society and authorities, partners, data providers, universities and educational institutions, industry organizations and the general public. The stakeholders have been defined as a part of the materiality analysis creation.

## Reporting principles and practices

This review has been prepared in accordance with the Global Reporting Initiative (GRI) standards' core level. The review is based on published data and any GRI indicators mentioned can be found in the GRI content index. The information is published in accordance with the Finnish Accounting Standards and the Group's internal accounting standards. The figures in the review cover the entire Enento Group. Environmental reporting is

based on guidelines established by the Greenhouse Gas Protocol (GHG protocol) Corporate Standard and covers among others business travel, commuting, office facilities and hosting & data services in Finland, Sweden, Denmark and Norway. Figures for subcontractors have not been included in the report. The reporting period is based on the calendar year and the reporting sequence is annual (1 January – 31 December). Enento's sustainability work is also described in the Annual Review and the Board of Directors' Report 2021.

## Assurance of the review

There is no external assurance of the sustainability indicators. Economic responsibility metrics are compiled from information based on the Board of Directors' Report and the consolidated Financial Statements 2021 that PricewaterhouseCoopers have audited.

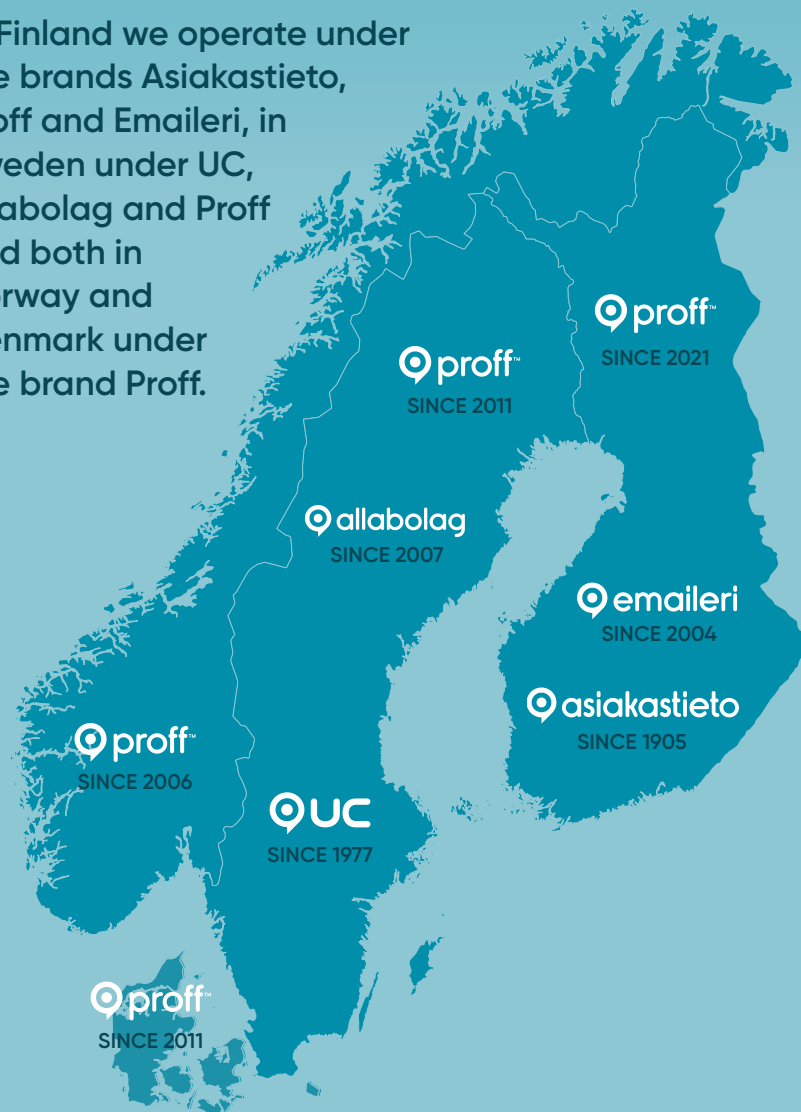
## Publication of the review

This is Enento Group's second Sustainability Review although the corporate responsibility section has been a part of the Annual Report since 2015, and the Report on non-financial information (NFI) as a part of the Board of Directors' Report since 2018. The Annual Sustainability Review 2021 is published in Finnish and English as a PDF document on the Enento website ([www.enento.com](http://www.enento.com)). The time of publication is in March 2022. Contact point for questions regarding the review: [ir@enento.com](mailto:ir@enento.com).

# ENENTO GROUP 2021

Building trust in the everyday.

In Finland we operate under the brands Asiakastiето, Proff and Emaileri, in Sweden under UC, Allabolag and Proff and both in Norway and Denmark under the brand Proff.



LISTED ON  
NASDAQ  
HELSINKI



MARKET 31.12.2021  
CAPITALISATION  
**793** MEUR



NET  
SALES  
31.12.2021

**163.5**  
MEUR

ADJUSTED  
EBITDA  
31.12.2021

**59.1**  
MEUR



Partners in Europe and  
in the Nordic region.



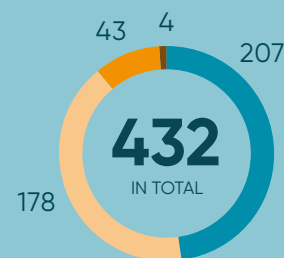
About **73 000** business customers  
operating in banking and finance, retail and the public  
sector or are small businesses.



Nearly **500 000** consumer customers.

## EMPLOYEES

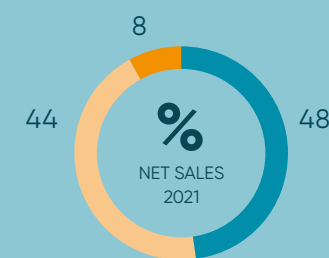
Average number of personnel 2021,  
full-time, FTE



SWEDEN FINLAND  
NORWAY DENMARK

## BUSINESS AREAS

31.12.2021



BUSINESS INSIGHT CONSUMER INSIGHT  
DIGITAL PROCESSES



## Enento Group contributes to a sustainable economy in the society

Sustainable societies and economies are built on trust. We contribute to a sustainable economy in the society by helping people, businesses and societies in Finland, Sweden, Denmark and Norway with reliable business and consumer information, which is used to make the best possible decisions within businesses and in people's lives

At Enento, we power people, businesses and society with data and intelligence one can trust. We work tirelessly with preventing over-indebtedness in the society and with helping our customers to make sustainable decisions. This is how we build trust in the everyday.

### A future need of sustainability services in decision-making

Our business is to provide digital information services of high quality to both companies of different sizes from different industries, and to consumers. Our focus areas in future service development will include, for example, the development of Nordic sustainability services. The goal of our Nordic sustainability services is to help our customers make sustainable decisions. We want to be a leading provider of ESG services with a comprehensive range of sustainability services that are needed by customers for risk management, credit processes, procurement and customer management. The Enento ESG reports are built from various data items to evaluate how sustainable companies are from their environmental responsibility, social responsibility, and corporate governance point of view.

One of the biggest challenges the world is facing right now is climate change. Therefore, we have also set ambitious targets in lowering our own carbon footprint over the next years, and our aim is to reduce our emissions towards Net Zero by 2023.

*We build trust in the everyday by helping our customers in making sustainable decisions*

Enento Group offers a broad selection of services that are based on our comprehensive database. Data is acquired from several public data sources, from companies themselves as well as through our own data gathering processes. The Group's products and services are primarily used for risk management, finance and administration, decision-making and sales and marketing purposes.

In Finland we operate under the brands Asiakastieto and Emaileri, in Sweden under UC, Allabolag and Proff, and both in Norway and Denmark under the brand Proff.

Our annual net sales for 2021 was EUR 163.5 million and the number of employees was approximately 432 (FTE).

The Group serves several industries, the largest ones including finance and banking as well as wholesale and retail sectors and expert service companies. No customer of the Group accounted for more than ten per cent of the Group's total invoicing in 2021.

The Group co-operates with the leading credit information agencies in the world, and it is a partner in the BIGnet Alliance comprising the market leaders from 10 European countries. The co-operation makes the production of comparable company and credit data possible as an online service, from all partner countries. Enento is also a member of the international corporations Febis and Accis, the members of which include leading operators in the company and personal credit data field all over the world.

Enento Group Plc is listed on Nasdaq Helsinki with the trading code ENENTO. Enento Group's headquarter is located in Helsinki.



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Our core business is to create sustainable data-based services of high quality.







## We have contributed to a sustainable economy for more than 100 years.

**Since I am new as CEO as of January 2022,** I felt proud when I realized that our sustainability journey started already in 1905, when Finnish businessmen assembled at the Seurahuone hotel in Tampere with the purpose of founding a credit information agency. Suomen Luotonantajyhdistys, which since then has developed into Enento Group, was born.

### On a mission to improve sustainable lending processes

At that time, the mission was to enable responsible lending and prevent excessive debt incursion in society. Today, we are still powering the society with data and intelligence with the purpose to contribute to a more sustainable economy in society and to build trust in the everyday. This has always been in the core of everything we do and will continue to be so also in the future.

Today, the topic of responsible and sustainable lending is more relevant than ever. The total amount of debt has increased for the last ten years. Therefore, we have since many years educated young people in private finances through our education programs The Bill in Sweden and TarkkaFyrkka in Finland. Read more on our work to contribute to a more sustainable economy on page 12.

**Jeanette Jäger**  
CEO | Enento Group

## Innovation, data and sustainable services

I am grateful to be onboard at Enento and very proud of my engaged and competent colleagues, who have contributed with so many great ideas and innovations so far. This is very promising for the future – we always need to evolve, adopt and develop. Today we offer a broad selection of services that are based on our comprehensive database. Our services are primarily used for risk management, finance and administration, decision-making and sales and marketing purposes.

One out of our many innovations is that we already in 2017 launched our very first ESG report in Finland. In 2021 we also launched the ESG Check in Finland where companies get evaluated from their sustainability data performance. In 2022 we will also launch our first ESG report and ESG service in Sweden. We know that the need for collecting, organizing and enhancing Nordic sustainability data will increase – and this is a strong position we want to take. The world and society are facing new and increased challenges, and we are determined to be part of the solution. Read more on our sustainable services on page 16.

## Truly engaged employees

In May 2020, Enento decided on an ambitious target to contribute towards Net Zero emission. What an amazing journey it has been. Already after two years, we have decreased our emissions with 87,5%. This is not only due to less business travel and the pandemic, but we have also taken some big steps when it comes to IT hosting which is nowadays made mostly from renewable energy. This result is thanks to all engaged employees who have contributed to the work. Read more on how we work with our own environmental impact on page 20.

Without engaged and competent people, we are not going to be able to meet our stakeholders expectations. During 2021 we continued to measure our success in developing our working community in our regular Pulse Surveys and was once again certified according to Great Place To Work. Read more on how we work to be a sustainable workplace on page 25.

## New EU regulations will affect both us and our customers

When we in 2021 compared our net impact ratio it was +51%, which is among the best 20% of all analyzed companies worldwide, according to the measurement

done by Upright. Our net impact is focused on enhancing knowledge in and supporting a sustainable society. But we can always do better – and during 2022 we will develop our sustainability reporting even further and create our long-term Green Transition Plan. We will also adjust our work towards the new EU Taxonomy and the new Corporate Sustainable Reporting Directive. As well as helping our customers to achieve these new reporting standards with our sustainable product offerings.

## Highlights from our Sustainability work in 2021

- Our net impact ratio was +51%, which is among the best 20% of all analyzed companies worldwide, according to measurement done by Upright.
- We were able to continue to decrease our CO<sub>2</sub> emissions even more during 2021. Since 2019 (which is the year we started to calculate our emissions) until the end of 2021, we have decreased our emissions with 87,5%. We are truly in line with our targets towards net zero emission by the end of 2023.
- We educated more than 1100 young adults in Finland and Sweden in private finances through our education concepts TarkkaFyrkka and The Bill.
- Every month, our customer operations helped and educated more than 15 000 people from the general public in credit reports and private finances, in addition to all other customer support calls for our existing consumer customers and company customers.
- We reached a Nordic Trust index of 79% in our yearly employee survey and we continued to be a Great Place to work certified company.
- In the end of 2021, we succeeded to get our ISO 9001 certification for our businesses in both Finland and Sweden. We are very proud that we have new Nordic processes in place.
- We continued the development of our Nordic ESG offering which will be launched in Sweden during 2022.

UPRIGHT  PROJECT



# Our value creation model

OUR MISSION: **WE BUILD TRUST IN THE EVERYDAY.**

## INPUT

### Financial resources

- Equity total: MEUR 316.4 (2020: 315.1)
- Balance sheet total: MEUR 543.8 (2020: 552.5)
- Liabilities total: MEUR 227.4 (2020: 237.5)

### Social capital

- Personnel: 432 (FTE) employees in the Nordics
- An equal and healthy employer – certified as a Great Place to Work company

### Stakeholder relationships

- Customers, owners, partners, society
- 3 362 shareholders
- 73 000 corporate customers
- 500 000 consumer customers

### Intellectual capital

- Databases and internal processes
- Policies and guidelines
- Trust and reputation

### Intangible capital

- Commitment to high quality and top-level reliability
- Engaged and competent employees
- Innovative and effective service development
- A new Nordic Enento brand

### Service production resources

- 8 offices in four Nordic countries
- Data centers

### Natural resources

- Energy
- Water

## ENENTO'S BUSINESS

### NEW BUSINESS AREA STRUCTURE FROM 1 APRIL 2021 ONWARDS

BUSINESS  
INSIGHT

CONSUMER  
INSIGHT

DIGITAL  
PROCESSES

### GROUP STRATEGY 2020–2023 AND NORDIC COMPANY CULTURE

#### NEW OPPORTUNITIES

- New technology and digitalisation
- New business models and solutions
- Changes in legislation and regulation
- Sustainability
- Explosive growth of data
- Need for trust, privacy and control of private data
- Agility and innovation

#### STRATEGIC OFFERING GOALS

- Strengthen our leading position in the credit information business
- Be the first choice in data driven business processes as a service
- Become the leading provider of business information

## BUSINESS MODEL



## OUTPUT

### Owners

- Distribution of funds EUR 1.00 per share on 11 April 2022
- Earnings per share EUR 1.08
- Effective dividend yield 3.0%

### Society

- Creating trust and societal stability by providing reliable information for responsible decisions
- Contributing to sustainable lending processes and decreasing over-indebtedness in society
- Salaries paid: MEUR 292
- 28 out of 62 of top and mid management at Enento are women
- Social security and pension contribution: MEUR 10.5
- Contributing to UN Sustainable Development Goals 5 and 8.

### Customers

- Nordic and local market high quality service offerings based on customer driven innovation on – share of net sales from new services was 7.3%
- Empowering our customers with business data and knowledge for sustainable decision making, including ESG
- Helping our customers to grow in a responsible way – adding trust and long-term value to their processes – B2B NPS 37 in 2021.
- Contributing to UN Sustainable Development Goals 12.

### Environment

- CO<sub>2</sub> emissions: 321.7 tons
- IT equipment: 140.6
- Travel: 76.5
- Commuting: 42.5
- Hosting and data services: 0.00

OUR VALUES: **WE BUILD TRUST, WE CARE AND DARE, WE GROW TOGETHER.**

# Sustainability Strategy

Enento Group's sustainability strategy is based on our Group strategy 2020 – 2023 and sustainability materiality analysis (page 32). Our sustainability strategy consists of four focus areas which cover environment, society & people and governance. We have set ambitious targets and are continuously looking for ways to further improve our operations.

## SUSTAINABILITY VISION

WE BUILD TRUST IN THE EVERYDAY BETWEEN PEOPLE, BUSINESSES AND SOCIETY.

## STRATEGIC SUSTAINABILITY FOCUS AREAS



Enento Group as an  
enabler of a sustainable  
economy.



Enento Group's product  
development of  
sustainable services.



Enento Group's  
environmental  
impact.



Enento Group as  
a sustainable  
workplace.

## OUR AMBITIONS

Improve the financial skills of people and companies, by supporting and consulting consumers and entrepreneurs with our expertise.

Develop our customer needs-driven services based on Nordic business and ESG data to help them make sustainable decisions.

Ensure that we continue to keep our CO<sub>2</sub>e missions of business travel and employees commuting at a low level.

Strengthening our internal culture based on trust and equality and living by the values: We Build Trust, We Grow Together and We Care & Dare.

Power society and media with business and sustainability intelligence through refined high quality and reliable data.

Increase customer loyalty measured by our NPS scoring.

Continue to decrease our energy consumption related to our offices and hosting and data services.

Educate young adults to better understand and better manage their own finances.





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**Sustainable  
economies and  
societies are built  
on trust**

## Sustainability in our daily operations

Enento was established in 1905 to prevent over-indebtedness in society. Ever since, we've grown our competence and extensive experience in innovative databased services. Day after day we prove that using our high-quality data in decision processes creates trust between individuals, companies and the society at large, and by doing so we contribute to a sustainable economy.

Our sustainability strategy and actions are supporting our overall business group strategy, in order to deliver on long- and short term expectations from our customers, shareholders and other stakeholders in society that we affect with our business such as the general public. The world and society are facing new and increased challenges, and we are determined to be part of the solution. Therefore, we always need to evolve, adopt and develop.

Our sustainability program contains four focus areas that are aligned with the strategy and ambitions, which are connected to the four UN Global Goals we have decided to focus on. Each focus area is managed by a stream leader, who has the overall responsibility to deliver on the targets of that specific area.

### **The four focus areas of our sustainability program are:**

- Enento Group as an enabler of a sustainable economy (page 12)
- Enento Group's product development of sustainable services (page 16)
- Enento Group's environmental impact (page 20)
- Enento Group as a sustainable workplace (page 25)

Read more on each focus area on the upcoming pages in this review.

# Enabling a sustainable economy.

Enento contributes to a sustainable economy in society and develops services that give companies and people the best opportunities to manage their finances. With high quality services and trusted data, dreams can be built on a sustainable foundation. Increased knowledge will help both people and companies to avoid financial pitfalls.

## Decreasing over-indebtedness for over 100 years

We have prevented over-indebtedness in society since we established, in 1905, and still do. We support sustainable lending practices by giving companies the right tools to manage their credit and decisioning processes in a responsible way. We also offer support to people and companies when they face problems with their financials.

## Our data creates value and trust

Our services affect countless important decisions in society. Supporting a sustainable economy is thus the starting point for Enento Group's operations. Our services are based on reliable information that helps businesses and consumers make responsible decisions.

We monitor changes in society and proactively develop services that respond to them. We take part in the social debate and regularly share unique data and insights about what society and companies can do to prevent over-indebtedness. We offer our expertise and knowledge for the benefit of the whole society.

Additionally, our comprehensive customer service answers about 15,000 calls or messages every month from individuals who are not our customers today. This means that we support and educate general public daily. In addition, our customer service of course also helps our existing users and customers as well.

## We educate young people in private finances

Since 2011, we have developed financial management lectures and teaching materials for young people. Our payment default statistics show

that over-indebtedness is a problem among this group. The need to teach financial management has clearly emerged in the social debate and research. We think that we have a very important role to play in helping young people create a financially sustainable future for themselves, by sharing our knowledge and tools for managing one's own private economy.

For example, in 2021, we produced material and communication for professionals working with young people (teachers, curators, psychologists, youth workers, etc.) so that they could better guide their students on financial matters.



In Finland the name of our educational program is TarkkaFyrkka and the name in Sweden is The Bill. In 2021 we educated more than 1100 people in Finland and Sweden. The aim of the projects is to provide young people with basic knowledge of credit information, payment defaults and management of their own finances.





## ENABLING A SUSTAINABLE ECONOMY.

### FACTS

### Enento's net impact on society

Since 2021 we are collaborating with the Upright project to calculate our net impact on society. The Upright Project's model aims to build a bigger picture of what kind of value companies create. Read more about the methodology on page 35. This is what our results for 2021 showed.

- Enento Group's net impact ratio in 2021 was +51%, which is among the best 20% of all analyzed companies worldwide.
- Enento's net impact is focused on two dimensions, enhancing knowledge about and supporting a sustainable society.
- Enento's products and services have a variety of positive impacts in the knowledge dimension, through contribution to both distribution and creation of knowledge as well as to the knowledge infrastructure itself.
- Enento's offering is a part of the societal infrastructure and positively contributes to societal stability, mainly through its PEP screening software and identity fraud detection services – read more in the section about Sustainable services.
- The largest negative impact is our consumption of scarce human capital in the form of highly educated employees.



## TARKKAFYRKKA

**IN 2021, TARKKAFYRKKA IN FINLAND CONSISTED OF 40 WORKSHOPS AND TWO SERIES OF WEBINARS FOR THOSE WORKING WITH YOUNG PEOPLE.**

In addition, we held a public lecture for first-year students at Keuda Vocational School and for adult students in the welfare sector. A total of 777 young people and 179 adults participated in our workshops during 2021.

TarkkaFyrkka will be implemented again in 2022 in cooperation with the Youth Academy and our target is to reach an increasing number of young people with qualitative educational material.



## THE BILL

**IN 2021, THE BILL FOCUSED ON PRODUCING DIGITAL CONTENT.**

Videos were made for young people to answer questions we received from them. The goal of the videos was to reach online audiences who benefit from advice on managing their own finances.

The development of digital content will continue in 2022 and aims to enable more efficient dissemination of information.

We also collaborated with Fryshuset and the digital app Gimi. We produced educational material and participated in forums with other experts on how to prevent over-indebtedness among young people and promoted a sustainable lending process.

Additionally we offered everyone in Sweden between 18 and 21 years old a free version of our service Kreditkollen.



asiakastieto

**TARKKA  
FYRKKA**





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Progress is impossible  
without change, and those  
who cannot change their  
minds cannot change  
anything.

—George Bernard Shaw







## Product development of sustainable services.

We help companies to make sustainable decisions and grow in a responsible way. Based on our Nordic strong position, local presence and extensive experience in consumer information data and business information data – we develop new innovative services with the customers' and society's needs in focus.

### Adding trust to our customers' business processes

Our products add value to our customer's business processes through important data, and trust by reducing credit and business risks. By using our solutions for collecting and organizing sustainability and ESG data we do as well help customers to make sustainable decisions.

Other examples of product offerings that makes the lives of our customers easier, are our scoring models, housing valuation services, real estate data, marketing insight offering and anti-fraud services which help our customer's to detect and prevent fraud. Also, our freemium services are used by more than 6 million monthly visitors throughout the Nordics.

### Innovation with high quality data at the base

We are continuously launching new smart services based on digitalization and automation for the Nordic market. Our ability to process and produce high-quality data and information is one of the key success factors for our customers, and that is how we can deliver sustainable services to our customers every day. Our high-quality databases are the core in our business operations. We are always using high quality data in all our services and by doing so we can make sure our services are always reliable.



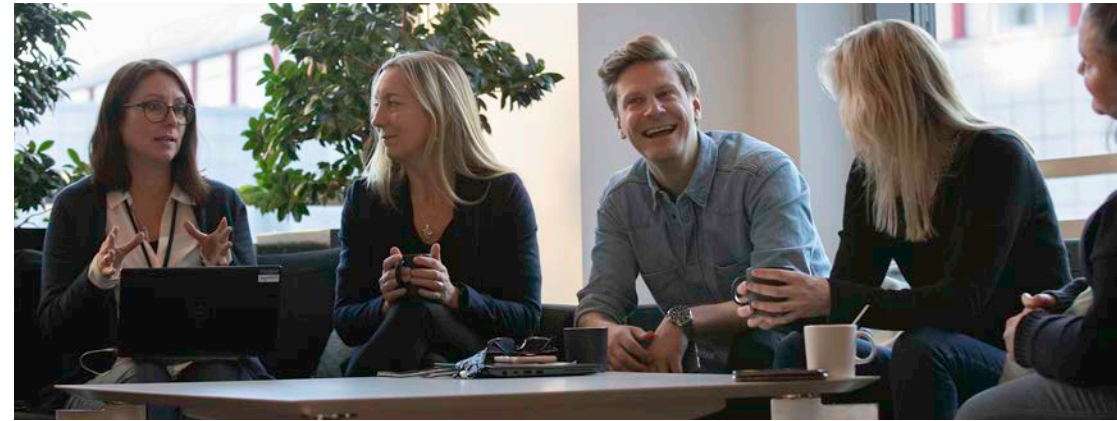
We keep updated registers on loans and credits, payment defaults as well as advanced company information. The data is acquired from several public data sources, from companies themselves as well as through our own data gathering processes. Our offerings include both structured data and unstructured data.

### Leading provider of ESG services in the Nordics

One of our strategic product development areas ahead is our ESG (Environmental Responsibility, Social Responsibility and Corporate Governance) offering based on sustainability data. Sustainability data is becoming increasingly important to every company, and for the financial sector it is crucial – since it plays a key role in driving the transformation towards a sustainable society. New regulation such as the EU taxonomy and CSRD (Corporate Sustainability Reporting Directive) are further accelerating the need to collect and evaluate large amounts of sustainability data.

At Enento we believe the best and most effective way to help our customers navigate their sustainability challenges is by offering the most accurate data that is needed by customers for risk management, decision processes, procurement, accounting and customer and supplier management, as well as efficient tools to manage this data. That's why we aim to be the leading provider of ESG services in the Nordics. We want to help customers to make better and more sustainable decisions.

Enento is today offering ESG services in Finland, and the plan is to launch the first ESG service in Sweden during 2022. Enento Group's ESG services assess companies' performance and reputation within the ethics and sustainability field. The services collect and organize ESG data about Nordic companies related to risk and financing targets, customers and business partners in the value chain – and make it universally accessible and locally useful to our customers in the digital format.



### A trusted partner

Being a trustworthy partner that is easy to work with, while creating great value for our customers, is at the core of everything we do. We are comprehensive and transparent with information on services and are closely following new legislations to be compliant with regulatory frameworks. By being a long-term partner to many of our clients we create stability and trust for our customers and have a good knowledge of their needs and challenges. In this way we can truly help our partners to grow long term in a sustainable way. We are always taking responsibility in our service production processes and keep a high service level.

### KEY FIGURES 2021

OUR CUSTOMER  
LOYALTY B2B NPS  
WAS

37

OUR UPTIME OF  
SERVICES

99.9%

SHARE OF NET  
SALES FROM  
NEW SERVICES

7.3%

## CASE

## Several new services based on sustainability data to be launched in 2022.

This is a short version of an interview with Riku Salminen, who is Development Director for our sustainability offering in the Nordics. For the full version, please visit [enento.com](https://enento.com).

### Can you give some examples of services you are involved in developing right now?

– Sure, this is my favorite subject. During Q2 2021 we kicked off several development projects to create new ESG services at a Nordic and local level. We are developing a completely new online service to collect ESG data directly from companies.

Until now, Asiakastieto's ESG Report has been based on official information from public registers. With ESG Service, we want to expand the ESG Report with new sustainability information collected from companies themselves to complete the picture of their corporate responsibility.

Another product we recently launched in Finland is the ESG Check, which uses a traffic light model to show a summary of the state of sustainability of the company. It helps you to evaluate a company's sustainability status quickly and easily and gives you a heads-up information if there are indicators of risk that you do need to investigate more.

### What is the next step?

– In Sweden, we are developing our very first ESG Report for Swedish companies. The launch is planned to happen during the beginning of 2022, so we live in exciting times.

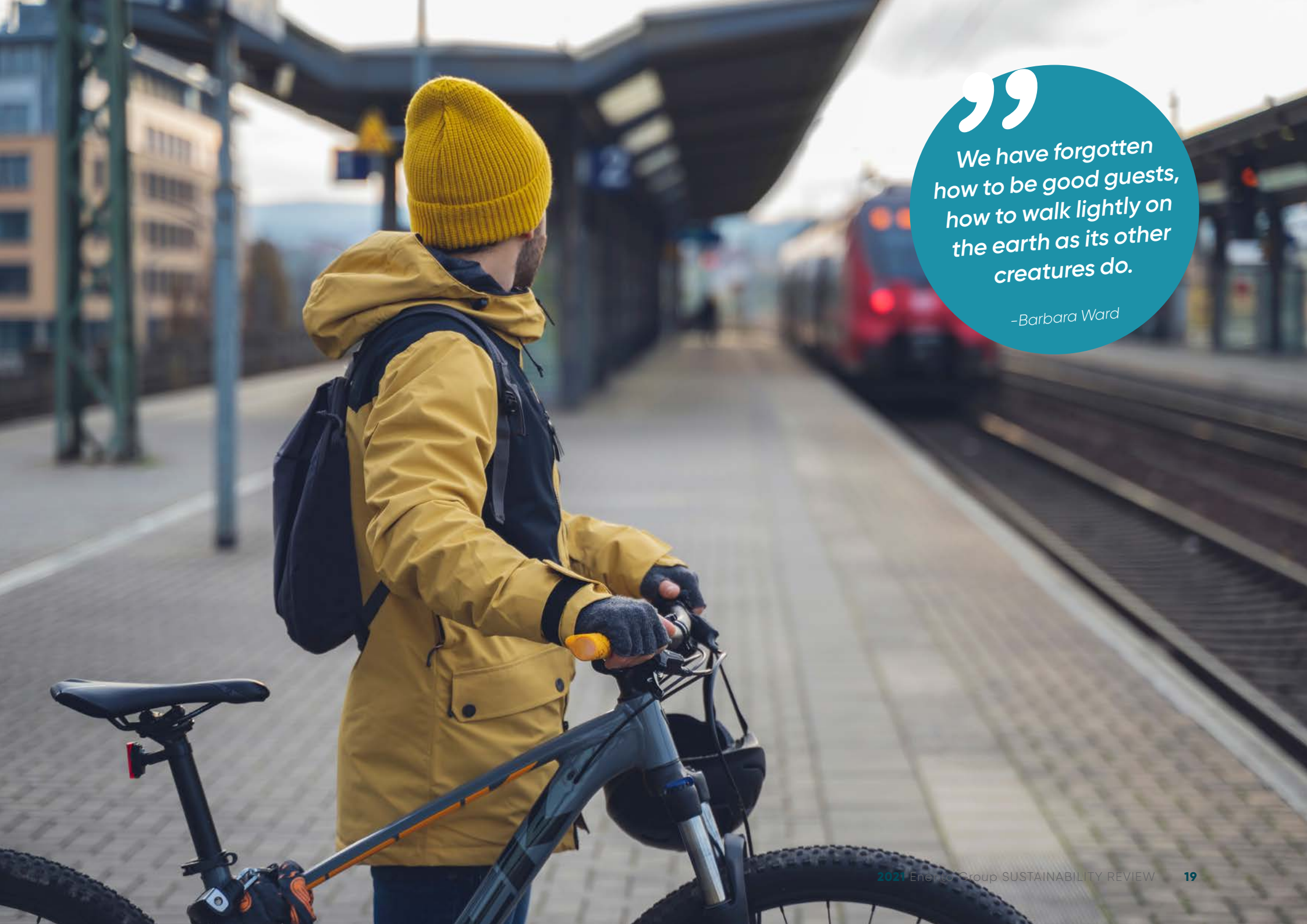
### What are the plans for Enento's ESG offering going forward?

Except from the upcoming launch in Sweden we are also developing the next generation of our ESG Report in Finland with completely new data points, like ecolabels, company net impact profiles, information security and GDPR compliance, contractor's liability information, and industry information about the energy usage and environmental taxes.

Our plan is to develop and localize these services also to other Nordic countries. We strongly believe that sustainability offering presents a truly Nordic growth opportunity for Enento.







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We have forgotten  
how to be good guests,  
how to walk lightly on  
the earth as its other  
creatures do.

-Barbara Ward

# Environmental impact.

One of the biggest threats to our environment is climate change. At Enento, we believe that it is our utmost duty and responsibility to do all within our power to change things around. That's why we've set an ambitious goal to do our part – to take several new actions towards Net Zero emissions by 2023. We are determined to do our very best.

## Our journey towards net zero

We started off in 2020 to calculate our total emissions for 2019. Based on these calculations we have now established a plan for our work towards net zero emissions. To help us calculate Enento's yearly carbon footprint, we've cooperated with the Swedish environmental consultancy firm GoClimate.

A new updated Climate Report has been produced based on our 2021 operations. The report is based on guidelines established by the Greenhouse Gas Protocol (GHG protocol) Corporate Standard, which is the world-leading standard for measuring and managing emissions with an impact on the climate. The results presented in the report are derived using the market-based method, which reflects emissions from electricity that companies have purposefully chosen.

## Emissions continued to decrease in 2021

Our total carbon footprint for 2021 was 322 tons of CO<sub>2</sub>e, according to the market based method. 44% of total emissions come from IT equipment. The second largest source of emissions of 24% was traveling, followed by the third largest source of employees commuting of 13%. The CO<sub>2</sub> intensity measured in terms of employees was of 610 kg CO<sub>2</sub>e, a decrease of 896 kg CO<sub>2</sub>e from 2020 and 2.3 tons from 2019.

Most importantly, we are very proud that we have reduced our emissions by 87,5% since 2019, which keeps us on the right track to achieve our work towards net zero emission target in 2023. The reduction in 2021 was due to a continuous reduction of travel emissions related to flights and to its hosting suppliers changing to renewable energy.

For all data see page 23.

## Steps ahead

	Reporting topic	Actions and objectives 2022
	<b>Enento environmental impact</b>	Complete and implement our long term Green Transition Plan.
	<b>Business travelling</b>	Secure we keep our business travelling on a low and sustainable level.
	<b>Commuting to work</b>	Continue with our hybrid working model which means that our employees can work partly at the office and partly remote.
	<b>Hosting, data service and IT-equipment</b>	Find new ways of using green energy for hosting and decrease emissions related to IT equipment.





### Sustainable value chain

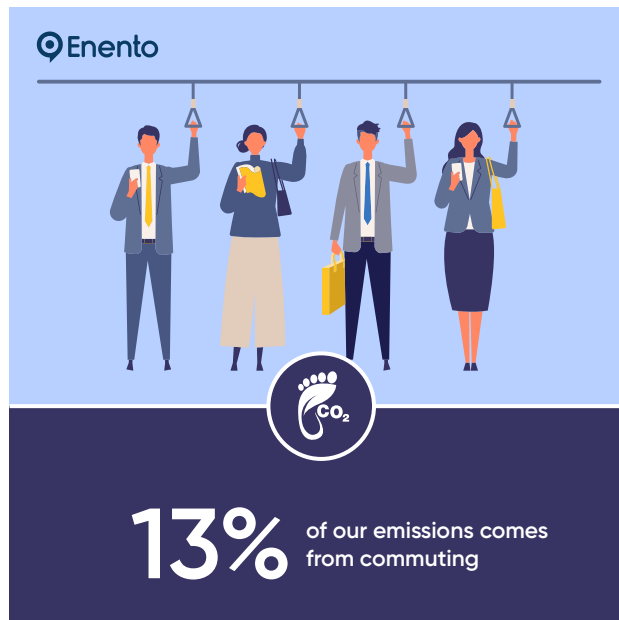
The result shows two important aspects that influence a business work on climate change. First, how our internal commitment can make a big difference. Enento Group made the decision to model the reduction behaviour of 2020 and we continued reducing travel emissions along 2021. Second, the influence that a sustainable value chain can make. Some activities of the company were not considered in this evaluation which though they will not influence the overall emissions in a significant manner, are important to complete the picture of the company. These are business travel by other modes of transport and the emissions related to the Amazon Web Service.



### We will continue to keep emissions from travelling on a low level

One of our top priorities during 2021 was the creation of the Environmental Policy and to update our existing Business Travel Policy, to insure that they go hand in hand with our work towards net zero emissions. Business travelling includes flights, taxi, accommodation, and journeys made by employees in private cars which were later reimbursed by Enento Group. In 2020 business travel was our largest emission source, but in 2021 it was our second largest source. An important focus ahead will be to maintain these new lower levels of emissions from this source – even when societies are opening up and travel in society will increase.





As we are a Nordic company with employees in eight offices in four countries, the travelling has been quite high during previous years, and this area accounted for the largest share of emissions in 2019. Due to the Covid-19 situation during 2020 we could see a big decrease in business travel, which we are intending to make "the new normal" also for the future.

One way that we will do this is to continue with our hybrid working model even when restrictions for the pandemic are removed. Another is to continue to encourage our personnel to use public transportation instead of commuting by car, whenever possible.

Another priority during 2021 was to initiate the work on our Green transition plan. This plan will include the actions we take for the next coming years in order to decrease our emissions. The development of this plan will be one of the focus activities during 2022. During 2021 our hosting suppliers also changed into renewable energy.

### Resource efficient offices

Our largest offices are in Helsinki (headquarter), Stockholm and Oslo. All are in locations with good public transportation connections. They are modern activity-based offices in which fewer heated square meters per employee are needed. The premises monitor electricity consumption, the use of warm and cold water, district heating, district cooling and waste management. Energy used in our offices as well as our electricity agreements and consumption of food and beverages supplied in the offices, is something we are planning to look into again during 2022. In a long-term perspective we are looking into having all purchased electricity to be renewable.

When and if establishing new offices, climate impact should be a determining factor in choosing facilities concerning energy consumption and the possibility to commute with public transport. We have already started to consider smaller office spaces and are planning to implement that during 2022 to keep the emission levels on a desired level.



## Environmental impact comparing 2019, 2020 and 2021



Source of emissions	Emissions 2021 (kg CO <sub>2</sub> e)	Emissions 2020 (kg CO <sub>2</sub> e)	Emissions 2019 (kg CO <sub>2</sub> e)	Difference 2021-2019	% 2021-2019
Travel	76 479	300 756	1 736 728	-1 660 249	-95.6%
Hosting and data services	0	186 885	186 885 <sup>2</sup>	-186 885	-100%
IT equipment	140 553	113 713 <sup>1</sup>	120 244 <sup>1</sup>	20 309	16.9%
Commuting	42 523	80 887	326 970	-284 447	-87%
Leased vehicles	38 391	33 512	57 148	-18 757	-32.8%
Asiakastieto and Emleri Offices	8 228	26 378	89 934	-81 506	-90.6%
Proff Offices	3 800	4 472 <sup>3</sup>	28 614 <sup>3</sup>	-24 814	-86.7%
UC Offices	3 654	4 636	20 050	-15 664	-87%
Home office	6 204	5 261 <sup>2</sup>	n/a	6204	17.9% <sup>4</sup>
Events	1 838	891	16 736	-14 898	-89%
<b>Total</b>	<b>321 670</b>	<b>757 391</b>	<b>2 583 309</b>	<b>-2 260 707</b>	<b>-87.5%</b>

<sup>1</sup> figures updated due to error in reporting in 2019 and 2020

<sup>2</sup> updated figures due to changed calculation method

<sup>3</sup> figures updated due to modified emission factor and updated based information

<sup>4</sup> calculated against 2020

”

Engaging the hearts,  
minds, and hands of talent  
is the most sustainable  
source of competitive  
advantage.

- Greg Harris





## Sustainable workplace.



Building trust starts with our own people. At Enento we believe in a culture where everyone can be themselves and where we both care and dare. Care about each other, our customers and our important role in society. We dare to question, develop and try new things – both as individuals and in our everyday operations as a company.

### A friendly working environment built on trust

At Enento we believe in having a friendly culture built on trust, where people truly believe in and care for each other. Everyone working for Enento should feel like they can be themselves. We think it is equally important to support creativity, innovation and productivity, as well as good compensation models and other benefits we offer as a company.

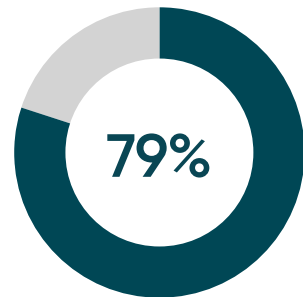
Our trust index results from 2021 show that we are in a very good position of doing that. We received a total Nordic result of 79%. The results showed that one of our biggest strengths is that people trust their closest manager, a Trust Index of 90% and that Enento is a Great Place To Work, 84%, and that employees feel proud to work for Enento, 84%.

### Certified as a Great place to work

To develop ourselves and boost the engagement for us as a responsible employer among our current employees as well as potential new ones, Enento Group collaborates with the survey and consultancy company Great Place To Work. We are very proud to have reached a Trust Index result of nine percent over what is required by Great Place To Work, which means we are now certified for another year.

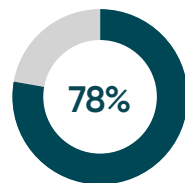
## Enento Group Trust Index survey result in 2021

### Trust Index Average

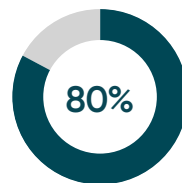


Compared to 2020: 80%

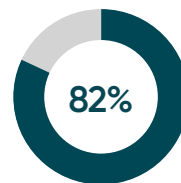
### Main Areas



Trust  
Management



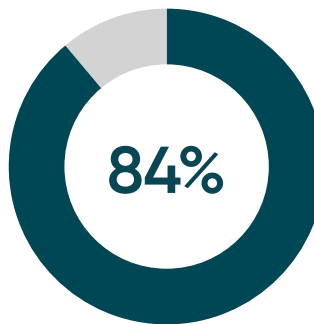
Are proud of  
what they do



Enjoy the  
people they  
work with

Compared to 2020: 78%, 83% and 82%

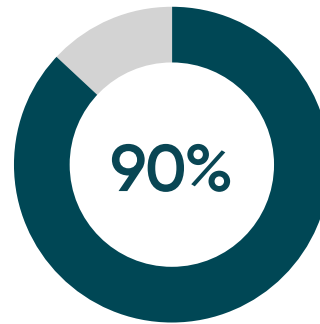
### A Great Workplace?



"Taking everything  
into account, I  
would say this is  
a great place to  
work."

Compared to 2020: 89%

### My Manager



Compared to 2020: 87%

## Our values and engagement plan

Through implementation of our Engagement plan from our quarterly Pulse Surveys and yearly Trust Index survey we have been able to get a lot of input and suggestions from all employees. We gather our insights from 2021 into our Engagement plan. Our Engagement plan is based on our company values **We Build Trust**, **We Grow Together** and **We Care and Dare**. The values were created in Nordic cross-functional teams and workshops with all employees in the organization during 2019.

WE BUILD TRUST



WE GROW TOGETHER



WE CARE AND DARE



## Worklife balance

We aim to create a culture with a good balance of being a stimulating workplace, a high level of responsibility and freedom for the individual. We think that everything starts with our employees, and to be able to deliver on our customer's needs we need to put our employees first. Our latest Pulse Surveys, by which we measure the wellbeing of our employees, showed that some teams are experiencing levels of stress. This is something that we take very seriously and are going to work actively and follow up on in 2022.

To further support our employees in their own wellbeing we have during 2021 arranged internal webinar series about Resilience and change, Psychological safety, Teamwork and communication about self-management, wellbeing and remote working tips.



## Early caring model

We have a structured process for managing employees who have a need for health care. Enento's health system includes all full-time employees. Consultants are not included but we are looking into the possibility to include these types of employment forms as well. We are flexible with different solutions when it is needed. The managers have the responsibility to handle the situation together with the employee and have a close dialogue with HR Business Partner.



## Hybrid work and setting the standards for a future workplace

Hybrid work at Enento group means that we combine the "benefits" from working both at the office and remote to assure that each employee can maintain a good work-life balance. In 2021 Enento Group started a project called Future Ways of Working where we asked all colleagues how they would like to work, as well as made a risk assessment.

The purpose of the project is to plan for our new ways of working when the offices re-open again as pandemic restrictions are removed. In 2022 we will set new standards for a flexible work environment where we take into consideration both the needs of our employees as well as customers and the environmental targets for travel and commuting.

## Equal opportunities and career development

Diversity is key to an innovative and dynamic corporate culture, where everyone feels appreciated and can be themselves. We have a very equal level of female and male management on all levels. We have several policies supporting our work to be a sustainable workplace that includes our work with diversity an equal treatment.

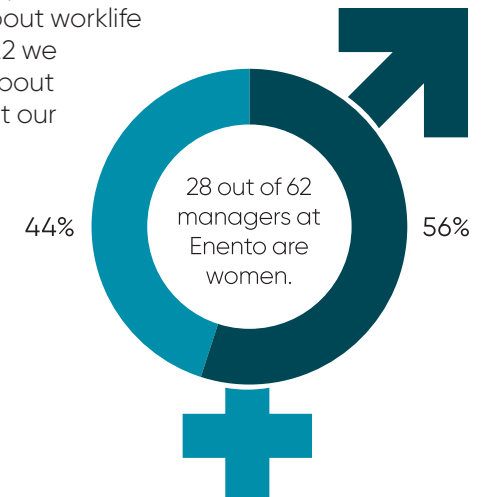
In new recruitment processes and to support a fair assessment and objectivity, there are always two representatives from HR in interviews. If it is a local recruitment, at least one from HR should be from another location, to support objectivity.

We are dedicated to invest in our employees by supporting them to gain skills, experience and encourage them to grow. We encourage promotions and movement that will help employees improve their skills and advance in their careers within the company. We have a structured process for growth talks where we follow up on employees targets two times a year, but also monthly checks ins between all managers and employees.

We do also run our internal education program Plaza Academy for all employees within Enento, which includes different digital trainings, such as security, GDPR, sustainability, products and services and inspirational sessions about worklife balance and other topics. During 2022 we will implement more digital courses about self-development and learning about our policies.

## Women vs. men in leading positions of the company

■ Women  
■ Men



## AUNTIE

Enento offers all employees to take help from Auntie for free. Auntie is digital psychological support and help for mental wellbeing and stress management to help you deal with things like stress, overachievement or finding motivation.



## WEEKLY HEALTH HOUR

We want all employees to feel appreciated for their effort and encourage time to relax and reload. We do different things to create a healthy company culture and to focus on the wellness. For example, in 2021 employees received one extra free hour a week, to do some activity connected to health, be it running, yoga, going for walks or similar. This will continue also in 2022. In 2022 we will also provide employees with an extra free whole day to simply focus on their own wellbeing.



## NORDIC ACTIVITY GROUP

We are a Nordic company that can't meet as much as we would like in real life. But of course, we want to and think it's important to do fun things together, even if it's digitally! The Nordic Activity Group plans fun events internally. For example, in 2021, we had a competition where teams competed against each other about whom had exercised the most. Everyone also received flower seeds to plant their own flower at home, and to share pictures with colleagues on the theme "We grow together".





## Personnel statistics

Headcount 31.12.2021	UC AB (SE)	Suomen Asiakastieto Oy (FI)	Emaileri Oy (FI)	Proff Aps (DK)	Proff AS (NO)	Proff AB (SE)	Enento Group Plc	Enento Group in TOTAL	%
Quantity of personnel with permanent positions	219	175	4	5	42	12	9	466	
Women	106	74	0	4	14	2	3	203	44%
Men	113	101	4	1	28	10	6	263	56%
<b>Distribution age group</b>									
under the age of 30	38	7	0	2	9	1	0	57	12%
30–40 years old	60	37	4	0	12	9	4	126	27%
41–50 years old	60	58	0	3	12	2	1	136	29%
51–60 years old	50	61	0	0	7	0	2	120	26%
over 60 years old	12	11	0	0	2	0	2	27	6%
<b>Years in the company</b>									
under 10 years	169	105	1	5	29	4	6	319	68%
10–20 years	31	27	3	0	11	8	1	81	17%
21–30 years	14	13	0	0	1	0	1	29	6%
31–40 years	5	26	0	0	1	0	1	33	7%
over 40 years	0	2	0	0	0	0	0	2	0,4%
<b>Employee turnover</b>									
Employees hired*								72	
Employees who quit their positions**								42	

\* = excluding part time positions

\*\* = excluding fixed-term positions

# Management of sustainability

Enento Group's Board of Directors and management are responsible for the management of sustainability. Sustainability is managed as part of the normal planning process and daily work and does not in itself require a separate organisation. The Group's overall impact on the society is very positive.

## Our stakeholders

Enento's sustainability work focuses on the topics that our internal and external stakeholders consider most important to them and that we assess having a significant short or long-term impact on our business.

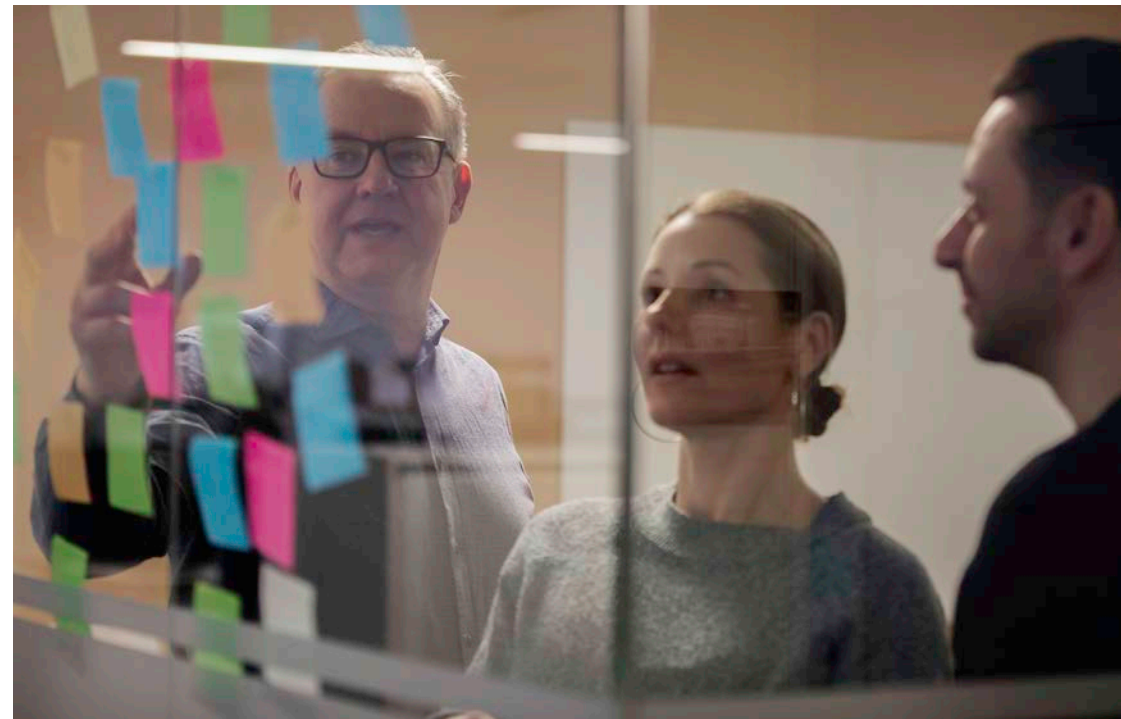
Our most important stakeholders are our customers, as well as their customers (the general public), who are depending on our services and data in their everyday operations and life. Our own employees – who make our everyday excellence possible is an extremely important stakeholder as well as our investors.

Enento is a company depending on a highly skilled workforce with expertise in certain areas. We are a growing company that need to recruit new personnel continuously, therefore, future employees are another important stakeholder group.

We are, especially on a local level, highly dependent of authorities and governments and to have a good dialogue with focus on sharing knowledge and interests, since we are a company with an important societal function. Media and partners in our educational program e.g. for young people regarding private economy are other important stakeholders that help us reach out with knowledge and information in society.

We depend on quality suppliers and partners to contribute to the business and development of Enento's and our local brands customer offerings.

During 2021 we conducted a stakeholder assessment based on external surveys, internal assessments and workshops. During 2022 we will develop our stakeholder assessment with further stakeholder surveys and interviews to receive an even better understanding of our stakeholders expectations and our own societal impact.





# Stakeholders expectations

These are our primary stakeholders and the identified stakeholder needs and expectations.

INVESTORS, ANALYSTS AND CAPITAL MARKET	EMPLOYEES (EXISTING AND POTENTIAL)	CUSTOMERS (B2B AND B2C)	GENERAL PUBLIC (END-USERS)	STRATEGIC PARTNERS AND SUPPLIERS	MEDIA	UNIVERSITIES, SCHOOLS AND LEARNING PLATFORMS	INDUSTRY ORGANIZATIONS AND PEERS	AUTHORITIES AND GOVERNMENTAL INSTITUTIONS
<ul style="list-style-type: none"> <li>→ Being an attractive, long-term investment.</li> <li>→ Telling a well-defined investor story – ensuring visibility as an investment.</li> <li>→ Good governance, risk management and transparent sustainability reporting.</li> <li>→ Ensuring the correct value creation of Enento's shares.</li> <li>→ Achieving a good level in Investor Relations services.</li> </ul>	<ul style="list-style-type: none"> <li>→ Being part of a company that contributes to society.</li> <li>→ Being an attractive employer that stands for innovation, forward thinking and creativity.</li> <li>→ Ensuring career opportunities and possibility to develop.</li> <li>→ Building culture on trust – a friendly working culture.</li> <li>→ Fair remuneration</li> <li>→ A healthy workplace</li> <li>→ Equal opportunities</li> </ul>	<ul style="list-style-type: none"> <li>→ A trusted and value creating partner to customers, increasing their growth and effectiveness.</li> <li>→ Offer products and services that add trust, simplify and automate customers' processes.</li> <li>→ New data sources that create value for customers.</li> <li>→ Creating additional business values by being a Nordic partner.</li> <li>→ Responsibility in service production and operations.</li> <li>→ Ensuring comprehensive and transparent information on products and services including privacy protection</li> <li>→ Securing correct and updated data, as well as high quality products and services</li> </ul>	<ul style="list-style-type: none"> <li>→ Sharing knowledge and information regarding private economy that helps create financial stability and prevents over-indebtedness.</li> <li>→ Simplifying complex and important decisions in life with trusted data from our services as well as our free credit report.</li> <li>→ Ensuring information security and privacy of our customers.</li> <li>→ Promoting the availability of positive credit information and sustainability data in society</li> </ul>	<ul style="list-style-type: none"> <li>→ Helping partners grow their business and creating stability with long-term partnerships.</li> <li>→ Helping our partners to operate in a more responsible way and making sustainable decisions.</li> <li>→ Being a trusted partner and brand.</li> </ul>	<ul style="list-style-type: none"> <li>→ Delivering unique data and expertise from our market environment and facts &amp; figures from our services, that is relevant and useful for the media.</li> </ul>	<ul style="list-style-type: none"> <li>→ Provide and increase knowledge on private economy and credit processes to young people.</li> </ul>	<ul style="list-style-type: none"> <li>→ Sharing knowledge e.g. by delivering facts &amp; figures from our services</li> </ul>	<ul style="list-style-type: none"> <li>→ Supporting authorities and regulators in identifying the right activities to mitigate over-indebtedness, with our knowledge of credit companies, processes and data.</li> </ul>

## Materiality analysis

Enento Group's sustainability strategy is based on our Group strategy 2020 – 2023 and sustainability materiality analysis. The materiality analysis is based on our stakeholder assessment as well as an analysis of our market/business environment and the goals set in the strategic plan; for the business, for units as well as individual goals.



Based on the materiality analysis we have identified four focus areas – our working streams – by which we see that we can create most positive impact. Read more about these focus areas and how we work with them on page 11 and onwards.

In 2022, Enento will work to develop our materiality analysis and validate our stakeholder analysis.



## Sustainability management

Enento complies with laws and regulations of its operating countries, the Articles of Association, rules and guideline of Nasdaq Helsinki and Corporate Governance Code for listed companies in its administration. In practical work, responsibility issues are guided by the Group's Code of Ethics. Furthermore, operations are governed by policies and operating practices approved by the Board of Directors and Executive Management Team. All the partners must also conform to the laws and agreements. The Code of Ethics, along with key Group-level policies and guidelines, are published online on the Group's webpages. Internal policies and guidelines are published on the Group's intranet.

## Enento Group's business model and governance

Enento maintains and creates trust in the markets: in trading and the concluding of agreements between companies as well as between companies and private parties. Trust is created through the provision of services that help companies verify the reliability of their contractual counterparties. The foundation for these services consists of Enento's Nordic databases of up-to-date information on companies and consumers.

The Group's operations are guided by

- The strategy approved by the Board of Directors
- The Group's annual budget and action plan
- The Group's management and governance model

The quality management system of Suomen Asiakastieto Oy, a subsidiary of Enento Group Plc, has been certified since 2015 and the certificate has been subsequently renewed in 2018 and January 2021. At the end of 2021, in connection with the annual audit of the quality management system, the operations of Enento Group's subsidiary UC AB were audited and included in the ISO 9001:2015 certificate. In the certification audit, the system was found to be compliant with the 9001:2015 standard. The certificate will be valid for a period of three years until 15 January 2024.

The key processes defined in the system are related to the customer-driven development and management of products and services. The performance indicators of the quality management system are the results of the audits, which monitor, for example, development measures, best practices, quality deviations and quality incidents.

## Code of Ethics

Enento's Board of Directors approved the Code of Ethics for the first time in 2015. The latest update is from 2021 regarding the whistleblowing procedures. The Code of Ethics states a position of:

### Ethics for Business:

1. Compliance with legislation, rules and instructions
2. Impartiality and objectivity
3. Data security, privacy and confidentiality
4. Enento's position in the society and markets

### Ethics for Employer and Employees:

1. Prohibition of discrimination, requirement for equality
2. Knowledge sharing, openness, transparency
3. Responsibility and obligations
4. Protection of rights and property
5. Participation in social media

## Corporate governance principles

Enento's Annual Report, the Board of Directors' Report, stock exchange releases and the resolutions passed by the organisational meeting of Enento's Board of Directors and by the Annual General Meeting explain Corporate governance principles and issues, thus they are not treated separately in this review.

## Risk management

Enento's sustainability risks are managed as a part of the company's overall risk management processes and guidelines. We follow the development of the EU's legislative work within sustainability and will further integrate new legislation on sustainability risks into existing internal governance guidelines within the next few years. For governance of our risks see the Group's Risks and Uncertainties as described in the Board of Directors' Report 2021 and the Risk Management Process and Internal Control in the Corporate Governance Statement 2021, as well as by the list of policies in this section of the review.

## Human resources policy

Enento's HR Policies (e.g. Recruitment Policy, Work Environment Policy and Remuneration Policy), approved by the Executive Management Team, outline the principles on which responsible HR management is founded. These principles clarify and harmonise the HR management process and describe how to maintain and develop a good Employer image. Enento Group emphasises competence development, community spirit as well as the development of leadership and management in its approach to social responsibility. The Group's goal is to be an attractive employer that offers interesting jobs for people representing various competence backgrounds.

## Environmental policy

The carbon footprint of Enento Group's own operations is low. In 2021 the most significant environmental impacts arose from IT equipment, business travel and commuting. There are no significant risks associated with the Group's environmental aspects. The Group's objective is to achieve carbon neutrality by 2023. In order to achieve this goal, the sources and quantities of emissions have been determined, and a carbon footprint has been determined on the basis of these, as well as the measures to be taken. The Executive Management Team has approved the Environmental Policy introduced in 2021 and the updated Travel Policy. Environmental issues are also described in the Annual Report and the Board of Directors' Report.

## Sustainability organisation and strategy

Enento has three main objectives for the current strategy period: to strengthen its leading position in credit information, to become a preferred alternative to knowledge-based business service processes and to become a leading provider of business information.

Sustainability is at the core of Enento's business. The Group contributes to sustainability in society by, for example, preventing over-indebtedness and helping customers make responsible and sustainable decisions. The aim is to create a broad Nordic offering of sustainability services to support customers' decision-making. The Group's Sustainability Strategy is based on the Group Strategy 2020 – 2023 and the Sustainability Program is divided into four dimensions: Enento's impact on economic sustainability in the society, Enento's development of sustainable services to customers, Enento's environmental impact and Enento as a sustainable workplace.

Sustainability at Enento is managed as part of the normal planning process and daily work and does not in itself require a separate organisation. In terms of sustainability issues the Group implements so called distributed ownership.

The Executive Management Team (EMT) follows the progress of the sustainability program. One of the EMT members is in charge of sustainability issues, currently Director of Marketing & Communications. The EMT approves the principles guiding sustainability, except those that require approval by the Board of Directors.

Of the principles guiding sustainability, the Board approves the Code of Ethics, the Corporate Governance Policy and the Risk Management Policy. The EMT will submit other sustainability proposals to the Board when necessary. The Board has not nominated any of its members to specialise in sustainability issues.



# The net impact profile of Enento's services

## UPRIGHT PROJECT

The net impact profile is calculated according to a methodology developed by The Upright Project. The Upright Project's model aims to build a bigger picture of what kind of value companies create.

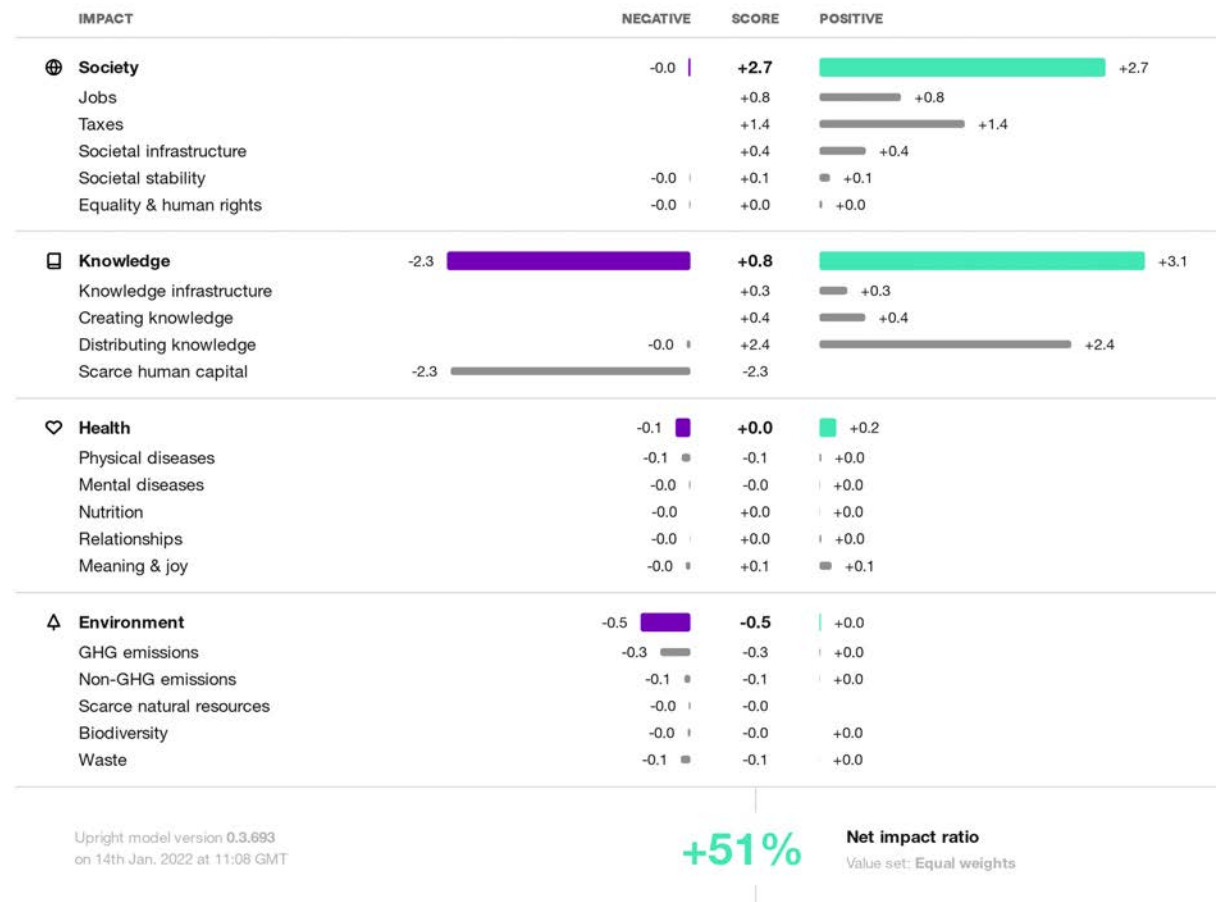
Upright's net impact model measures both a company's positive and negative impacts on the environment, health, society and knowledge. The aim is to understand the net sum of the costs and gains created by the company, to enable smarter decision-making for investors, customers, and companies themselves.

## Methodology

The net impact profile of a company is based on the impacts of the products and services it provides.

The analysis (12/2021 – 1/2022) was conducted with the Upright net impact model. The model utilizes scientific articles and machine learning to summarize how products, services, and companies impact the environment, health of people, society as well as creation and distribution of knowledge. Upright's model is based on a neural network which collates and analyses scientific data; and currently covers data from 200M+ scientific articles.

## Key results, please see page 13



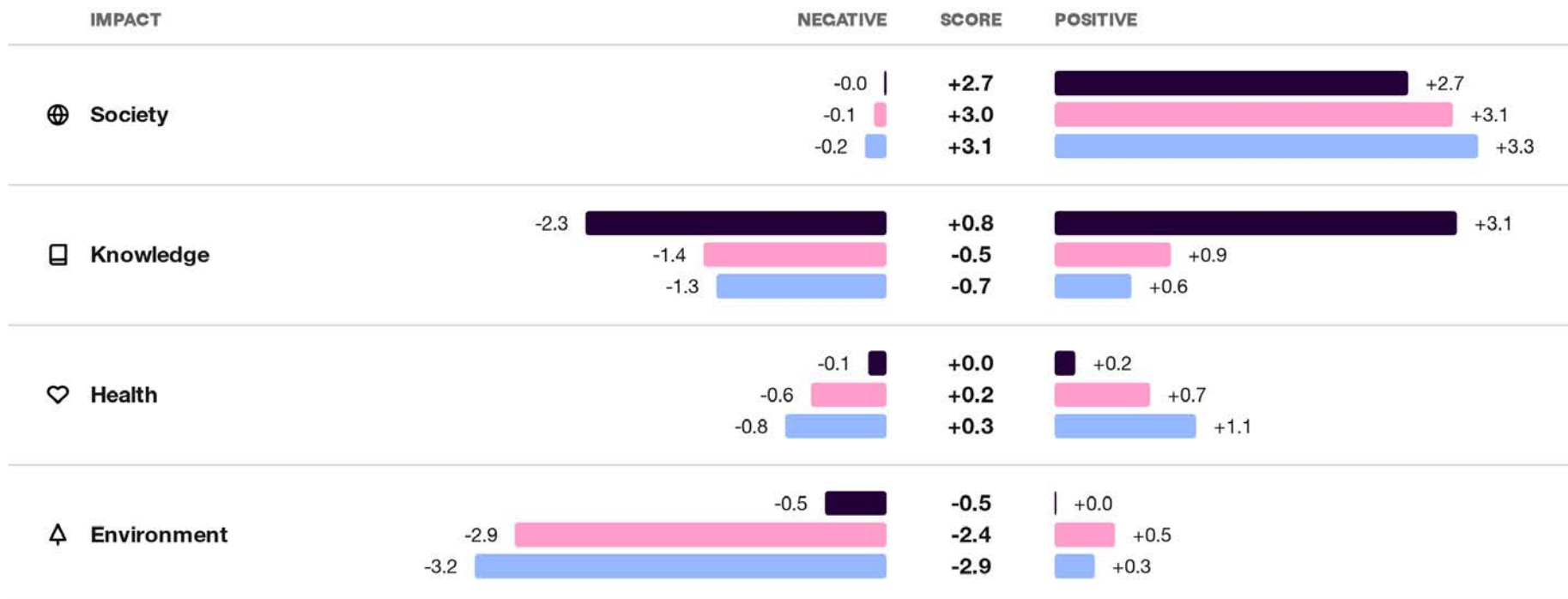
Enento Group stands out from Nasdaq Helsinki and Stockholm due to its impact in distributing and creating knowledge while causing only minimal negative impact on health and the environment.

The larger than average use of scarce human capital is balanced out by Enento's positive societal and knowledge impacts.



### Net impact ratio

Enento Group	51%
Nasdaq Helsinki	4%
Nasdaq Stockholm	-3%



Upright model version 0.3.693  
on 14th Jan. 2022 at 11:07 GMT



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We have committed  
to the United Nations'  
17 Sustainable  
Development  
Goals.

5 GENDER  
EQUALITY



8 DECENT WORK AND  
ECONOMIC GROWTH



12 RESPONSIBLE  
CONSUMPTION  
AND PRODUCTION



15 LIFE  
ON LAND



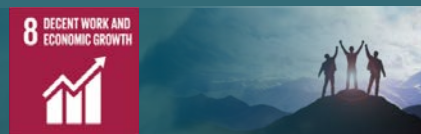
## How we contribute to the UN Sustainable Development Goals

Enento Group has committed to the United Nations' 17 Sustainable Development Goals, which are the blueprint to achieve a better and more sustainable future for all. We see that there are four goals to which we can contribute to related to our overall impact assessment, the Upright data as well as our business strategic targets.



### GENDER EQUALITY

- As an employer we stand for diversity and gender equality. We always strive for a culture where everyone can be themselves and are treated equally regardless of gender, gender identity or expression, ethnicity, religion or other belief, disability, sexual orientation, or age.
- 28 out of 62 of top and mid management at Enento are women.
- We are certified as a Great Place to Work company in Finland, Sweden and Norway.



### DECENT WORK AND ECONOMIC GROWTH

- Sustainable economies and societies are built on trust. We are creating trust and societal stability by providing reliable information and services for responsible decisions, that give companies and people the best opportunities to manage their finances.
- We work pro-actively with educational programs in Sweden and Finland to help young people get increased knowledge about financial issues, for a better future and to avoid financial pitfalls.
- The Group's goal is to be an attractive employer in the Nordic region that offers interesting jobs for people representing various competence backgrounds.



### RESPONSIBLE CONSUMPTION AND PRODUCTION

- Enento contributes to sustainable lending processes and helps decreasing over-indebtedness in society, by supporting and consulting consumers and entrepreneurs about payment defaults and improving their financial skills.
- Digital services refined from the Enento Group's data improve the efficiency of customers' operations, increase responsibility, and reduce customers' carbon footprint.
- Focus areas in future development will include, for example, the development of Nordic sustainability services to help customers make sustainable decisions.
- We work to reduce and recycle of own waste and energy consumption in our offices.



### LIFE ON LAND

- We contribute to decreasing the negative impact on our environment for example by helping customers make responsible and sustainable decisions through our ESG services.
- Enento has set a Group-level target towards Net Zero emissions by 2023.



# GRI content index

Disclosure number	Disclosure title	Page	Title in the review	Further information
<b>GRI 102 GENERAL STANDARD DISCLOSURES</b>				
<b>ORGANIZATIONAL PROFILE</b>				
102-1	Name of the organisation	4	Enento Group in brief	
102-2	Activities, brands, products and services	4-5	Enento Group in brief	
102-3	Location of headquarters	5	Enento Group in brief	
102-4	Location of operations	4	Enento Group in brief	
102-5	Ownership and legal form	5	Enento Group in brief, Major shareholders: Financial Review 2021, page 103	
102-6	Markets served	4	Enento Group in brief	
102-7	Scale of the organization	4-5, 9	Enento Group in brief, Value creation	
102-8	Information on employees and other workers	25-29	Enento as a sustainable workplace	Temporary employees are not logged in HR system.
102-9	Supply chain	9	Value creation	
102-10	Significant changes to the organization and its supply chain		Annual Review 2021, page 10	
102-11	Precautionary principle or approach	32, 38	Materiality assessment and UN sustainable development goals	
102-12	External initiatives	32, 38	Materiality assessment and UN sustainable development goals	
102-13	Membership of associations	5	Enento Group in brief	
<b>STRATEGY</b>				
102-14	Statement from senior decision maker	7-8	CEO's words to sustainability	
102-15	Key impacts, risks, and opportunities	9	Value creation, Risks in Financial review 2021, pages 15-16	

Disclosure number	Disclosure title	Page	Title in the review	Further information
<b>ETHICS AND INTEGRITY</b>				
102-16	Values, principles, standards and norms of behaviour	9, 30-34	Value creation, Management of sustainability	
102-17	Mechanisms for advice and concerns about ethics		Financial review 2021, page 15: Whistleblowing channel	
<b>GOVERNANCE</b>				
102-18	Governance structure		Financial review 2021, pages 86-89	
102-20	Executive-level responsibility for economic, environmental, and social topics	30-34	Management of sustainability	
102-22	Composition of the highest governance body and its committees		Financial review 2021, pages 90-91	
102-29	Identifying and managing economic, environmental, and social impacts	30-34	Management of sustainability	
102-35	Remuneration policies		Financial review 2021, pages 66-70	
<b>STAKEHOLDERS</b>				
102-40	List of stakeholder groups	31	Stakeholder analysis	
102-41	Collective bargaining agreements	25	Enento Group as a sustainable workplace	31.12.2021: 432 (FTE) employees.
102-42	Identifying and selecting stakeholders	32	Materiality assessment	
102-43	Approach to stakeholder engagement	30-34	Management of sustainability	
102-44	Key topics and concerns raised	31	Stakeholders' expectations	
<b>REPORTING METHOD</b>				
102-45	Entities included in the consolidated financial statements		Financial review 2021, page 4	
102-46	Defining report content and topic boundaries	3	About this review	
102-47	List of material topics	32	Materiality assessment	

Disclosure number	Disclosure title	Page	Title in the review	Further information
102-48	Restatements of information	3	About this review	The latest NFI-report, not in accordance with the GRI standards, was published in March 2022.
102-49	Changes in reporting	3	About this review	The latest NFI-report, not in accordance with the GRI standards, was published in March 2022.
102-50	Reporting period	3	About this review	
102-51	Date of most recent report	3	About this review	
102-52	Reporting cycle	3	About this review	
102-53	Contact point for questions regarding the report	3	About this review	
102-54	Claims of reporting in accordance with the GRI Standards	3	About this review	
102-55	GRI content index	39-41	GRI	
102-56	External assurance	3	About this review	The report has not been verified by a third party.

### MANAGEMENT APPROACH

103-1	Explanation of the material topics and its boundary	30-34	Management of sustainability	
103-2	The management approach and its components	30-34	Management of sustainability	
103-3	Evaluation of the management approach	30-34	Management of sustainability	

### 200 – ECONOMICAL DISCLOSURE

200-4	Financial assistance received from government		No financial assistances during 2021.	
201-1	Direct economic value generated and distributed	9	Value creation	
203-1	Infrastructure investments and services supported	14	TarkkaFyrkka, The Bill	
203-2	Significant indirect economic impacts	9	Value creation	
205-5	Confirmed incidents of corruption and actions taken		No cases during the reporting period.	



Disclosure number	Disclosure title	Page	Title in the review	Further information
<b>300 – ENVIRONMENTAL DISCLOSURE</b>				
302-1	Energy consumption within the organization	20-23	Enento's environmental impact	
302-3	Energy intensity	20-23	Enento's environmental impact	The carbon footprint of Enento's own operations is low. All in all, the company has a positive overall impact on the surrounding social environment.
<b>400 – SOCIAL DISCLOSURES</b>				
401-1	New employess hired and employee turnover	29	Enento Group as a sustainable workplace	
404-1	Average hours of training per year per employee			Due to the exceptional COVID-19 year, training days have not been included in the HR system.
403-1	Occupational health and safety management system		Financial Review 2021, page 14	
403-3	Occupational health services	27	Enento Group as a sustainable workplace	
404-3	Percentage of employees receiving regular performance and career development reviews		Financial Review 2021, page 14	Annual Grow Talk discussions between managers and all employees.

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