

ENENTO GROUP PLC

# Enento Group Sustainability Review

# 2020

Building trust in the everyday.



# CONTENT

- About this review .....3
- Enento Group in brief .....4
- Value creation .....6
- Opening words to sustainability .....8
- Sustainability strategy ..... 12
- Stakeholders ..... 13
- Materiality assessment ..... 15
- The net impact profile of Enento's services ..... 17
- Management of sustainability ..... 20
- 1. Enento and the development of sustainable services ..... 23
- 2. Enento's environmental impact ..... 25
- 3. Enento as a sustainable workplace ..... 29
- 4. Enento's impact on a sustainable economy in the society ..... 33
- GRI content index ..... 35
- Contact details ..... 38



# About this review

Enento Group's Sustainability Review 2020 outlines the key aspects, impact and targets of the Group's sustainability actions. Enento Group's Board of Directors approved the Group's new strategy for 2020–2023 on 8 May 2020. The Group aims for growth and increased profitability by strengthening its current position and seizing new opportunities within credit information, business information and the digitalisation of data-related processes. The strategy implementation process was divided between five working groups, one of which focuses on sustainability.

## Reporting structure

In the beginning of the review, Enento Group in brief is introduced and the value creation and business models are outlined. The review continues on describing the stakeholder analysis, sustainability strategy, themes and materialities. Then the review presents sustainability targets and commitments, and how they are integrated into the strategy. After that the sustainability management work as well as the sustainability program is opened. According to the Enento's strategy the sustainability program is divided into four dimensions: Enento's services help customers make sustainable decisions, Enento's environmental impact, Enento as a sustainable workplace and Enento's impact on economic sustainability in the society. At the end of the report, the content is summarised in a GRI comparison table. The primary stakeholders in this report are customers, employees, society, and shareholders. The stakeholders have been defined as a part of the materiality analysis creation.

## Reporting principles and practices

This review is not intended to be compliant with the complete Global Reporting Initiative (GRI) Standards, but it references selected GRI Standards. 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. 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 2020.

## 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 2020 that PricewaterhouseCoopers have audited.

## Publication of the review

This is Enento Group's first 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 2020 is published only as a PDF document on the Enento's website ([www.enento.com](http://www.enento.com)). The review was published in Finnish and English in June 2021. Contact point for questions regarding the review: [ir@enento.com](mailto:ir@enento.com).

# ENENTO GROUP 2020

Building trust in the everyday.

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



**LISTED ON NASDAQ HELSINKI**

## MARKET CAPITALISATION

31.12.2020

**807 MEUR**



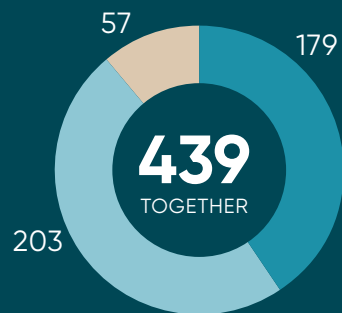
Partners in the Nordic region and in Europe.



Approximately 55,000 corporate customers within banking, finance, retail, public sector and small companies.

## NUMBER OF EMPLOYEES

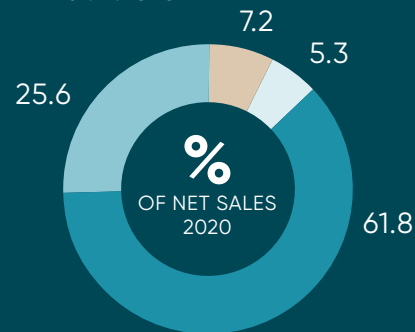
31.12.2020



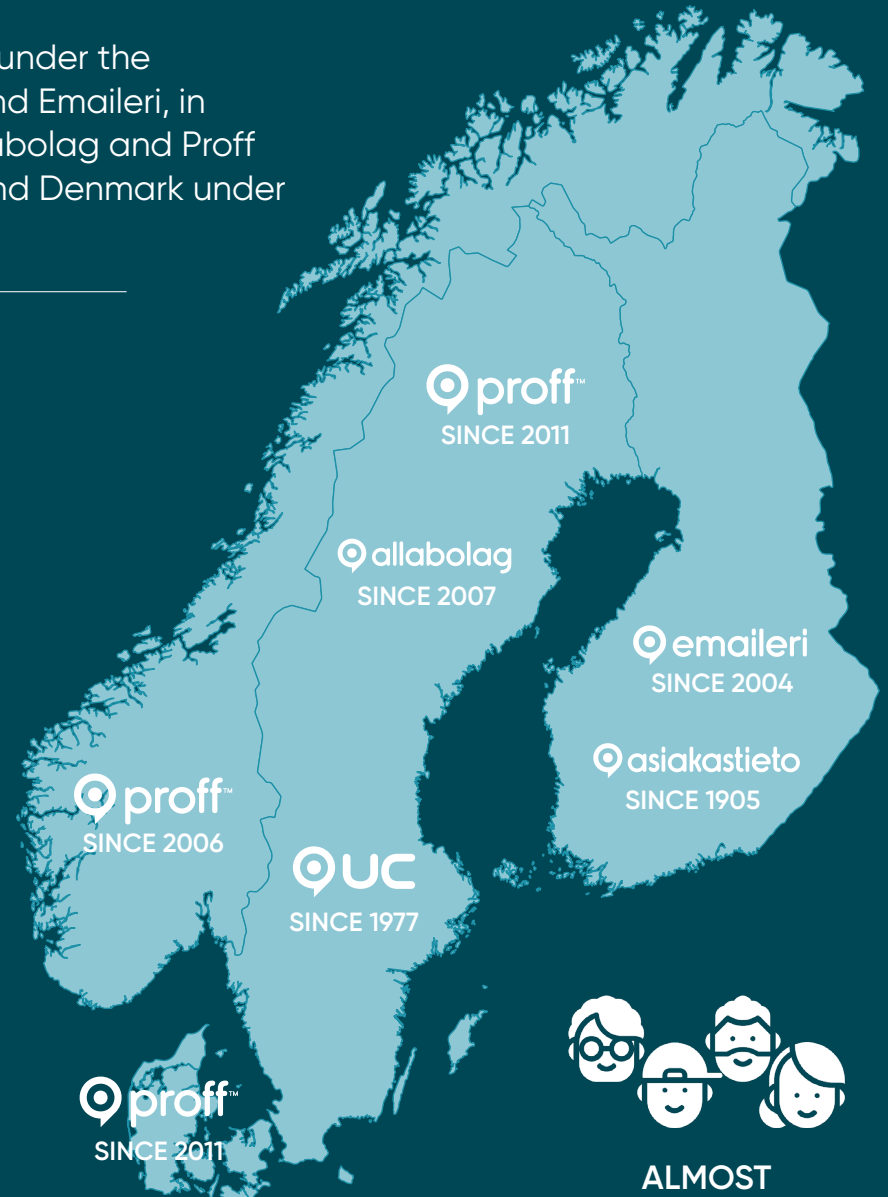
FINLAND NORWAY AND DENMARK SWEDEN

## BUSINESS AREAS

31.12.2020



RISK DECISIONS DIGITAL PROCESSES SME & CONSUMERS CUSTOMER DATA MANAGEMENT



ALMOST **500,000** consumer customers

# 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 in 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 to 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 2020 was EUR 151.3 million and the number of employees was approximately 425.

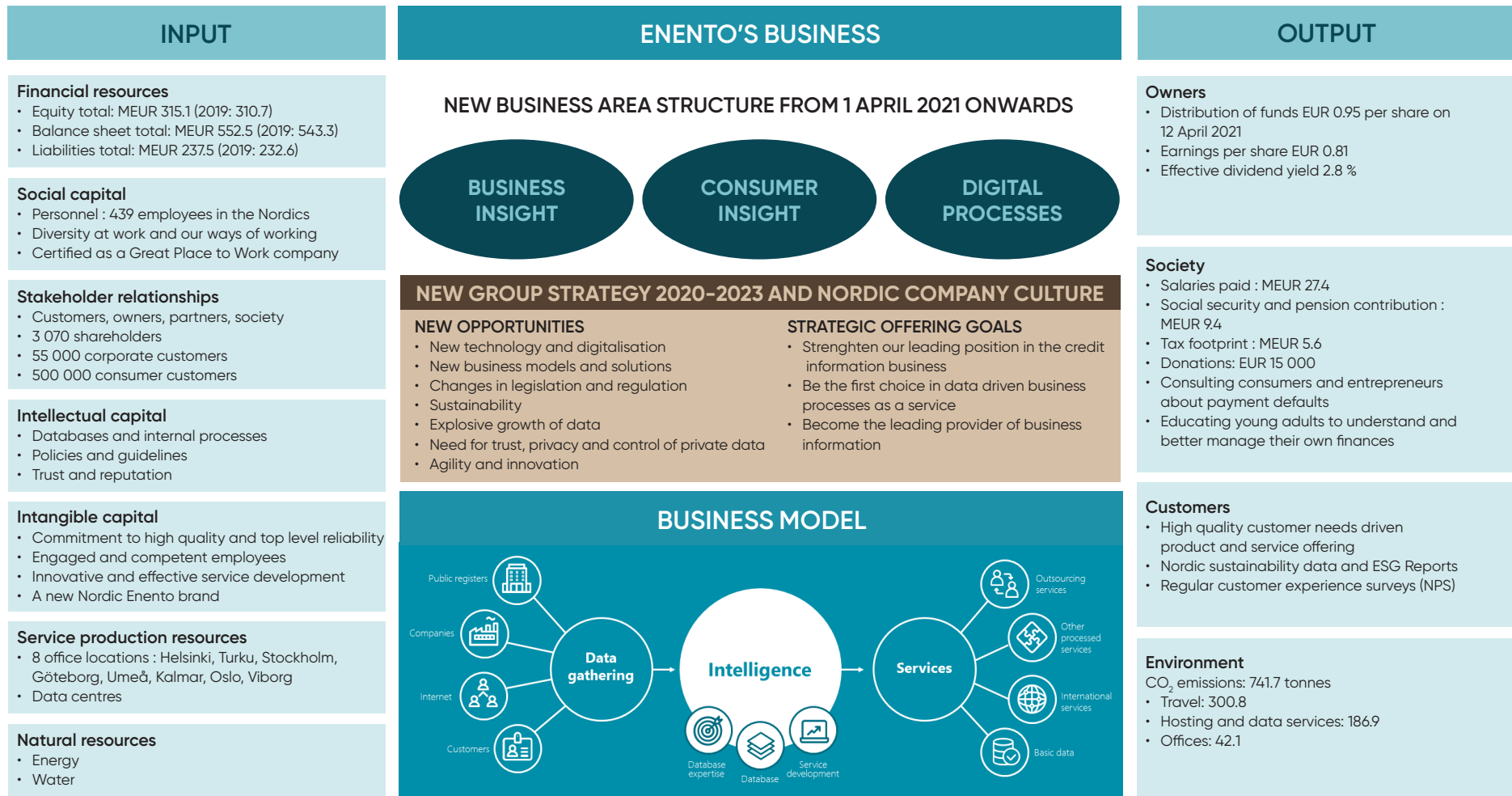
The Group serves several industries, the largest ones including finance and banking as well as wholesale and retail sectors and expert service companies. No customer of the Group accounted for more than ten per cent of the Group's total invoicing in 2020.

The Group co-operates with the leading credit information agencies in the world, and 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 companies. 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 is listed on Nasdaq Helsinki with the trading code ENENTO. Enento Group's headquarter is located in Helsinki.

# Value creation

OUR MISSION: WE BUILD TRUST IN THE EVERYDAY.



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



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



# Opening words to Sustainability at Enento

CEO Jukka Ruuska and Marketing & Communications Director Victoria Preger

1.

**Sustainability is increasingly becoming a popular topic on everybody's lips – both in public and private debate. How important is sustainability to Enento Group?**

**Jukka:** Sustainability is very important to Enento. From our employees' point of view, Enento acting in a responsible manner and being able to enhance sustainability with our services, is important – it creates sense of purpose and, I hope, pride of how large positive impact we can have on society. This is important also for new recruitments. In the financial market large institutions have started to set strict ESG criteria for investment. It goes without saying that we want to pass that hurdle as well.

**Victoria:** 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 Luotonantajayhdistys (which since then has developed into Enento Group) was born. At that time, the mission was to enable responsible lending and preventing excessive debt incursion in the society. Today, we are still powering the society with data and intelligence with the purpose to contribute to a more sustainable economy in the society – so this has always been in the core of everything we do.

2.

**What's the set-up of your sustainability work management?**

**Jukka:** The responsibility for sustainability is distributed, which means that all units are expected to take sustainability into account in their activities. We have centralised the steering and support. In the management team Victoria Preger has the overall responsibility to drive Sustainability at Enento forward. Marketing & Communications and IR do of course also have responsibility for communication on this topic.

**Jukka Ruuska**  
CEO | Enento Group



**Victoria:** We are working in a Nordic cross-functional team with colleagues from different areas within our organisation who have the passion for sustainability. We run the operational work within four working streams which are:

- 1) sustainable services to our customers
- 2) our environmental impact
- 3) Enento as a sustainable workplace, and
- 4) how we contribute to a sustainable economy in the society.

Everything we do in this work is based on our new Group strategy and sustainability strategy which we created together within the organisation during the autumn of 2019.

### 3. Enento Group's mission is building trust in the everyday. How does this relate to sustainability?

**Jukka:** In our values we have defined the ways we are behaving as individuals and as a company: We build trust – our people, customers and shareholders can rely on that we are acting in a trustful manner also in the ESG field. We care and dare – we are taking care of environmental, social and governance related matters. We grow together – we are developing and providing services which are helping our customers to act in a sustainable manner, for example not lending to consumers in danger of becoming over-indebted or providing data on sustainability of subcontractors. This is the basis for our corporate ethics.

**Victoria:** Yes, and it is also connected to when our data is used in interactions between people, businesses and the society – it builds trust in the everyday between people and businesses. This is also how our data contributes to a more sustainable economy in the society. You can trust our data, and you can trust that it will help and support you in big decisions in life, such as buying an apartment or starting your own company.

### 4. In what shape and form is sustainability visible in Enento's operations today?

**Jukka:** Sustainability is a key issue both in our operations and service offering. In our operations we want to ensure that we are a good employer taking care of our employees, trustworthy and a constantly developing service provider for our customers. We contribute to the benefit of the society. With our offering we want to enhance sustainability in the



**Victoria Preger**

Director Marketing & Communications |  
Enento Group

society for example by enabling responsible credit decisioning and sufficient data for customers concerning the choice of subcontractors.

**Victoria:** It is in the core in everything we do today and is integrated in our service development, in the way we recruit new colleagues, in our onboarding program for new employees, in our values and in the way we do things on a daily basis.

### 5. Mention some achievements related to the work on sustainability that you are particularly proud of?

**Jukka:** I would like to mention the ESG Report and our work educating young people in personal finances. Our existing ESG Report is a world class unique report on sustainability data of all active Finnish limited liability companies. In the education department, in order to improve the financial literacy of young people we provide education programmes. In Finland it's called TarkkaFyrkka and in Sweden The Bill.

**Victoria:** I am proud of how quickly we internally have been able to calculate and analyse our own environmental impact for 2019 and 2020, and I am also impressed by the true engagement regarding sustainability within our entire organisation. We have many ongoing activities with the purpose to deliver sustainable services and to reduce over-indebtedness.

### 6. How has the global Covid-19 pandemic affected Enento Group and its operations?

**Jukka:** The impact of the pandemic has been smaller than what we estimated in the first place. We have managed to take care of our people by shifting to remote working early and by investing a lot of effort to people's wellbeing. We have been able to continue business development at a good speed. Financially, we have managed as well, despite the declining demand. Especially for our consumer loan related services, the new services have been bringing growth that has mitigated the decline in volumes.

**Victoria:** It has been a different year, but I am impressed how well everything has worked for us regardless of Covid-19, especially since

everyone has been working from home. Last year we launched 54 new services and the first quarter this year we launched 11 new services – despite the fact that all product owners and developers work from home!

### 7. Can you mention some of your targets for 2021 connected to sustainability?

**Jukka:** During this year we are investing in our sustainability data offering including collection of broader data, and expanding our ESG offering to the Swedish market among other things. In our consumer credit information offering we are going from a monthly updated positive credit register to daily updates, which will enable our customers to make even more responsible credit decisions. This is important when fighting against over-indebtedness of consumers.

**Victoria:** We have decided to reach net zero emissions by 2023. During 2021 we are defining what our exact CO2 emissions are and are planning the actions to get to net zero. We also have the ambition to continue to develop our sustainable workplace and to develop our ESG offering for our customers. We would also like to reach a bigger audience with our education programs TarkkaFyrkka and The Bill during 2020.

### 8. Many megatrends are changing our operations and offering within the Group. Which do you see as the most important changes that will affect our business in the coming years?

**Jukka:** Technological advances and climate change are having the biggest impact on our operations, and digitalisation is changing business processes and bringing new business models and new solutions. For example, machine learning and AI are technologies we must be able to utilise in order to make processes more efficient and algorithms better. This change includes important responsibility aspects, for example how to safeguard that machine learning doesn't bring into decision-making that kind of biases that should not be affecting the decisioning like national origin, religion or language. The decisioning has to be transparent and explainable. These are fundamental things when building trust between a lender and its customers.

**Victoria:** When we created our sustainability strategy during the autumn of 2019, we identified climate change as a very important megatrend. We can also see that the society needs more trustful sustainability data to use for proactive climate work and for other related aspects. We have the ambition to become leaders when it comes to supporting individuals, entrepreneurs, banks and large companies with trustful sustainability data.

**9. Creating value for all stakeholders is an important part of corporate responsibility. How did Enento Group succeed in this during 2020?**

**Jukka:** Our employees are the key to success. Without engaged and competent people, we are not going to be able to meet other stakeholders' expectations. During 2020 we continued our efforts to build a better working community, safeguard the learning and development of employees and due to the Covid-19 situation safeguarding sufficient manager support for all employees. We measured our success in regular Pulse Surveys and in a Great Place To Work survey. The results were good – in the GPTW survey participation was 90% which is high, and the result improved from 74 the previous year to 80 during 2020.

We continued to run our Customer Experience program and to measure the net promoter score in all customers contacts. One strategy theme is to safeguard that customers are always connected to new service development programs, and it is also a KPI we started to measure last year. From the shareholders' point of view the total shareholder return 2020 was 166%. In order to safeguard that the share has sufficient liquidity and that the valuation is done based on correct information we organised a Capital Markets Day in November and did active IR work during the year.

**Victoria:** 2020 was a special year for our customers. Starting in Q2 last year, we put a lot of extra effort into supporting and helping our customers to continue to create value despite the pandemic. We have many loyal customers which we are grateful for. One way to secure our customers continue to co-operate with us is that we secure fast development of new services which we can see a future customer need for. That is the reason why we in 2020 started a service development initiative to be able to offer our customers sustainability data.



# Sustainability Strategy

Enento Group's sustainability strategy is based on our Group strategy 2020 – 2023. 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



We help our customers make sustainable decisions.



Enento Group's environmental impact.



Enento Group as a sustainable workplace.



We contribute to a more sustainable economy in the society.

## PRIORITIZED STRATEGIC ACTIONS

- 1 Reducing our environmental impact by reduction and recycling of own waste and energy consumption in our offices.
- 2 Reducing CO<sub>2</sub> emissions of business travels, employees commuting and data hosting and its transition to green energy.
- 3 Offering customer needs-driven services based on Nordic sustainability data and ESG reports to help them make sustainable decisions.
- 4 Continuing to power society and media with intelligence through refined high quality and reliable data.
- 5 Supporting and consulting consumers and entrepreneurs about payment defaults and improve people's financial skills through our various customer support channels.
- 6 Continuing and strengthening our work to educate young adults to understand and better manage their own finances.
- 7 Strengthening our internal culture based on trust and equality through the values: We Build Trust, We Grow Together and We Care & Dare.

# Stakeholders and their expectations

The primary stakeholders in this review are customers, shareholders, employees and society. The stakeholders have been defined as a part of the materiality analysis creation.

	CUSTOMERS	INVESTORS, ANALYSTS AND CAPITAL MARKETS	EMPLOYEES	SOCIETY AND MEDIA
Quantity	<ul style="list-style-type: none"> <li>→ Approximately 55 000 corporate customers</li> <li>→ Almost 500 000 consumer customers</li> <li>→ Net sales MEUR 151.3 in 2020</li> </ul>	<ul style="list-style-type: none"> <li>→ 3 070 shareholders at the end of the year: 49.4% Foreign shareholders, 36.1% Finance and insurance institutions, 6.5% General government, 4.0% Households, 2.8% Companies and housing companies, 1.2% Non-profit organisations</li> </ul>	<ul style="list-style-type: none"> <li>→ 439 employees at the end of the year: 35% in Business Areas, 29% in Sales and MarCom, 27% in IT and Technology, 9% in Administration, Finance and HR</li> <li>→ 203 in Swedish companies, 179 in Finland, 57 in Norway and Denmark</li> </ul>	<ul style="list-style-type: none"> <li>→ Consumers and corporates</li> <li>→ Public authorities and regulators</li> <li>→ Expert and non-governmental organisations</li> <li>→ Schools and educational institutions</li> <li>→ Media and social media</li> </ul>
Their expectations	<ul style="list-style-type: none"> <li>→ Understanding of customer needs</li> <li>→ An offering that suits Nordic customers</li> <li>→ High quality products and services</li> <li>→ Responsibility aspects taken into account in service production and in company operations</li> <li>→ Comprehensive information on products and services</li> <li>→ Good customer experience</li> <li>→ Compliance with laws, principles of corporate governance and agreements</li> </ul>	<ul style="list-style-type: none"> <li>→ An attractive investment</li> <li>→ Growth and profitability, leading to higher shareholder value and dividends</li> <li>→ A liquid share</li> <li>→ Good governance and risk management</li> <li>→ Open, honest and timely communication</li> <li>→ Good investor relations</li> </ul>	<ul style="list-style-type: none"> <li>→ Continuity of employment relationship</li> <li>→ Coaching-oriented and supportive management culture</li> <li>→ Opportunities for developing own work and competences</li> <li>→ Open communication and equal treatment</li> <li>→ Motivating and fair remuneration</li> <li>→ Maintaining a healthy work-life balance in various circumstances</li> <li>→ Good reputation as an employer</li> </ul>	<ul style="list-style-type: none"> <li>→ Maintaining trust in the market</li> <li>→ Promoting social transparency</li> <li>→ Reliable, comprehensive and up-to-date information and services</li> <li>→ Maintaining trust between Enento and various stakeholders</li> <li>→ Ensuring information security and privacy protection</li> <li>→ Promoting the availability of positive credit information</li> <li>→ Media: The Group's experts' views, comments and statistics</li> </ul>
Our actions	<ul style="list-style-type: none"> <li>→ Customer experience beyond expectations</li> <li>→ Professional sales and customer operations in the Nordics</li> <li>→ Effective online sales channels</li> <li>→ Offering customer needs-driven services based on Nordic sustainability data and ESG reports to help them make sustainable decisions</li> <li>→ Regular customer experience surveys (NPS)</li> <li>→ Ensuring availability of comprehensive service information</li> <li>→ Compliance with Code of Ethics, internal policies and guidelines</li> </ul>	<ul style="list-style-type: none"> <li>→ Close monitoring of competitiveness and performance</li> <li>→ Development of sustainability and its reporting</li> <li>→ Open communication</li> <li>→ Investor meetings, roadshows, events and seminars</li> <li>→ Annual General Meetings and Capital Markets Days</li> <li>→ Stock exchange releases, investor news and official financial communication</li> <li>→ Investor communication publications and materialsDevelopment of investor pages</li> </ul>	<ul style="list-style-type: none"> <li>→ Employee satisfaction and wellbeing studies: Annual Trust Index Survey, Regular Pulse Surveys</li> <li>→ Great Place to Work certification</li> <li>→ Grow Talk discussions</li> <li>→ Nordic training programme for managers</li> <li>→ Leading @Enento management programme</li> <li>→ Plaza Academy: A Group-level training and inspiration forum to all employees</li> <li>→ Strengthening the goal to be an attractive employer that offers interesting jobs for people representing various competence backgrounds</li> <li>→ Employees' Nordic Activity Group</li> </ul>	<ul style="list-style-type: none"> <li>→ Guidance to help consumers manage their finances</li> <li>→ Providing information support to consumers and entrepreneurs with payment defaults</li> <li>→ Educating young adults to understand and better manage their own finances (TarkkaFyrkka and The Bill initiatives)</li> <li>→ Consumer Credit Inquiry System, which caters to a need created by the lack of a national positive credit information register in Finland</li> <li>→ Good corporate citizenship</li> <li>→ We support media and society on a regular basis with accurate data and statistics such as housing information data, bankruptcy statistics and company data</li> </ul>

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



# Materiality assessment in line with the UN Sustainable Development Goals

The sustainability work at Enento Group began in 2018 by defining the company's materiality assessment based on the needs of our shareholders. We determined materiality themes by identifying key environmental, social and governance development challenges that concern our operations. As we work broadly with different types of customers and shareholders, our work supports various themes very extensively.

Even if the actual sustainability work started in 2018, the corporate responsibility section has been a part of our Annual Report since 2015 and Report on non-financial information (NFI) as a part of the Board of Directors' Report since 2018.

## The most essential corporate responsibility themes

In 2018, Enento defined its most essential corporate responsibility themes which were introduced for the first time in Enento's Annual Report for 2018 and in the separately published Report on non-financial information 2018. The materiality assessment was based on two workshops to determine our stakeholders and their key sustainability goals.

### The most essential corporate responsibility themes are:

- Maintaining trust and transparency in the markets
- A customer needs driven and continuously evolving service offering
- Development of competitiveness
- An attractive investment and
- Good corporate citizenship

### The most essential themes for the personnel are:

- Opportunities for developing their work and themselves and
- Working in a good work community

## Committed to the Global 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. The four goals described on the next page are the ones to which we believe we can contribute special expertise in digital services and data innovations:



5 GENDER EQUALITY



## GENDER EQUALITY

- Enento Group's starting point is that everyone should be ensured equal value regardless of gender, gender identity or expression, ethnicity, religion or other belief, disability, sexual orientation, or age.
- The overall objective is for diversity and gender equality to be included as a natural and integrated part of our entire business.
- Enento has a Diversity and Equality policy, which is revised and updated annually.



8 DECENT WORK AND ECONOMIC GROWTH



## DECENT WORK AND ECONOMIC GROWTH

- 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.
- Enento has for example a Recruitment Policy, Work Environment Policy and Remuneration Policy which are revised and updated annually.
- Increasing economic growth and productivity through customer needs driven and continuously evolving service offering.
- Being an attractive investment and acting as a good corporate citizen.



12 RESPONSIBLE CONSUMPTION AND PRODUCTION



## RESPONSIBLE CONSUMPTION AND PRODUCTION

- The 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.
- Enento prevents over-indebtedness by supporting and consulting consumers and entrepreneurs about payment defaults and improving their financial skills.
- Reduction and recycling of own waste and energy consumption in our offices.



15 LIFE ON LAND



## LIFE ON LAND

- The Group contributes to sustainability in society by, for example, helping customers make responsible and sustainable decisions.
- Enento has set a Group-level target of net zero emissions by 2023.





# The net impact profile of Enento's services

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 (2/2021 – 3/2021) 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.

UPRIGHT  PROJECT

## Key results

Enento Group's Net Impact ratio in 2020 was +60%. The reasons behind the positive results are:

1) Enento's net impact is focused around two dimensions: knowledge and society.

Enento's largest positive impacts are the distribution of knowledge, creation of jobs & paying of taxes, and supporting of society's economic infrastructure. The largest negative impact is its consumption of scarce human capital in the form of highly educated employees.

2) Enento's net impact ratio is clearly positive when viewed through different value sets.

This can be seen as stress testing against varying value sets of different stakeholders.

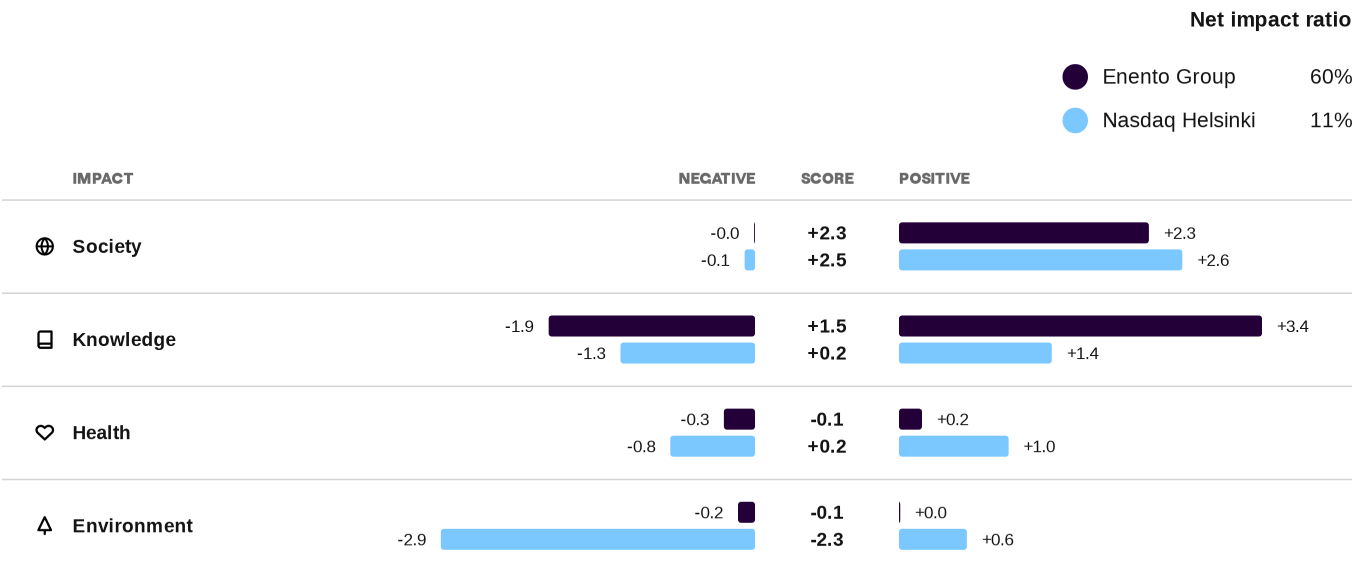
3) Enento's net impact is a sum of the net impact of its products, and thus the development of the product offering drives the development of net impact over time.

IMPACT	NEGATIVE	SCORE	POSITIVE
<b>⊕ Society</b>	-0.0	<b>+2.3</b>	+2.3
Jobs		+0.5	+0.5
Taxes		+1.2	+1.2
Societal infrastructure		+0.6	+0.6
Societal stability	-0.0	+0.0	+0.0
Equality	-0.0	+0.0	+0.0
<b>📁 Knowledge</b>	-1.9	<b>+1.5</b>	+3.4
Knowledge infrastructure		+0.0	+0.0
Creating knowledge		+0.3	+0.3
Distributing knowledge	-0.1	+3.0	+3.1
Scarce human capital	-1.8	-1.8	
<b>♥ Health</b>	-0.3	<b>-0.1</b>	+0.2
Diseases	-0.0	+0.0	+0.0
Physical activity	-0.0	-0.0	+0.0
Diet	-0.1	-0.1	+0.0
Relationships	-0.0	+0.1	+0.1
Meaning & Joy	-0.1	-0.0	+0.1
<b>⚠ Environment</b>	-0.2	<b>-0.1</b>	+0.0
GHG emissions	-0.1	-0.1	+0.0
Non-GHG emissions	-0.0	-0.0	+0.0
Fresh water	-0.0	-0.0	+0.0
Biodiversity	-0.0	-0.0	+0.0
Waste	-0.0	-0.0	+0.0

Upright model version 0.3.434  
on 13th Apr. 2021 at 08:44 GMT+0

**+60%**

**Net impact ratio**  
Value set: Equal weights



Upright model version 0.3.434  
on 13th Apr. 2021 at 10:31 GMT+0

## Findings

Compared to other Nasdaq Helsinki companies, Enento performs especially well in distributing knowledge while causing only minimal negative impact on health and environment. Enento's performance on the positive societal and knowledge impacts compensate for the heavier than average use of scarce human capital.



# 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.

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, is published online on the Group's investor pages.

## Enento Group's business model and governance

Enento maintain and create 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. In the certification

audit, the system was found to be compliant with the ISO9001:2015 standard and the certificate is valid for three years. 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

The Annual Report and the Board of Directors' Report describe Risk management in more detail. Therefore, they have not been included in this 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. The Group's overall impact on the society is very positive. In 2020 the most significant environmental impacts arose from business travel, commuting and hosting & data services. There are no significant risks associated with the Group's environmental aspects. Enento does not currently have a separate Environmental Policy but these issues are described in the Annual Report and the Board of Directors' Report.

## Sustainability organisation

Enento manages sustainability 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.

Enento Group's Board of Directors approved the Group's new strategy for 2020–2023 in May 2020. The Group aims for growth and increased profitability by strengthening its current position and seizing new opportunities within credit information, business information and the digitalisation of data-related processes. The strategy implementation process was divided between five working groups. One of the working groups is Sustainability at Enento Group. The sustainability work continues and Enento looks at sustainability in four dimensions: enento's development of sustainable services to customers, Enento's environmental impact, Enento as a sustainable workplace and Enento's impact on economic sustainability in the society.

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.



## Enento's sustainability strategy in our daily operations

At Enento Group, sustainability is incorporated into our innovative services and solutions. Day after day we prove that using our high-quality data in the decisioning process creates trust between individuals, companies and the society at large.

Enento Group was established in 1905 and ever since we've grown our competence and extensive experience in innovative data-based services that create trust in the society and contribute to a sustainable economy.

In order to leverage the full potential of our strategy, the implementation process of it has been divided between five working groups, one of which focuses on sustainability, which in turn is divided in four focus areas; 1. Enento and the development of sustainable services, 2. Enento's environmental impact, 3. Enento as a sustainable workplace, and 4. Enento's impact on a sustainable economy in the society.

# 1. Enento and the development of sustainable services

Our daily work is based on offering sustainable products and services to our customers, which in turn helps them grow and creates trust towards their customers. With our services we help both companies and consumers to make sustainable decisions, based on trustful data. In this way, we contribute to increased trust between individuals, companies, and the society.

Based on our strong position, local presence and extensive experience in credit data and business information data, we develop new innovative services with the customers' and society's needs in focus.

## High quality data

Since we are always using high quality data in all our services, we can make sure our services are sustainable and reliable. We keep daily updated registers on loans and credits (in Sweden), payment defaults as well as advanced company information. Our high-quality databases are the core in our business operations. The data is acquired from several public data sources, from companies themselves as well as through our own data gathering processes. We offer both structured data and unstructured data. Our ability to process and analyse high-quality data and information is one of the key success factors for our customers, and that is how we are able to deliver sustainable services to our customers every day. We always develop our services and their usability and availability with a customer-oriented approach.

## Future services with sustainability data

Launching new smart services based on digitalisation and automation in the Nordic markets is key for us. Sustainability is increasingly becoming more and more important to the banking and financial sector, and some

are even saying the industry is a key player in driving the transformation to a sustainable society. Sustainability is crucial to most businesses to stay relevant and survive in the tough business climate we live in today. This is a belief that is shared by us at Enento as well, and we believe the best and most effective way to help our customers navigate the sustainability challenges is by offering the right tools and most accurate data to do so.

One service development initiative we have just started and are working on at the moment, is to develop new services providing sustainability data with the aim of helping our customers to make business decisions based on that particular sustainability information. We want to be a leading provider of ESG services (Environmental responsibility, Social responsibility, and Corporate Governance) that are needed by customers for risk management, credit processes, procurement, and customer management. We constantly strive towards being an enabler to large financial institutions as well as small businesses and entrepreneurs to act in a sustainable way.

Today, only listed companies, credit institutions and insurance companies are required by law to provide sustainability reports to the market. But the more sustainability comes into focus, the more the pressure also increases on smaller companies to report their work on these issues. Banks want responsible companies as their customers at the same time as this type of data is very important and relevant in connection with the credit process as a whole, and lending in particular.



## THE MOST IMPORTANT FOCUS AREAS OF ENENTO'S SUSTAINABILITY OFFERING:



Collect and organise sustainability information about Nordic companies and make it universally accessible and locally useful.



Develop new sustainability risk solutions that help our customers to make better decisions related to their customers, investors and partners in the value chain.



Launch new sustainability services like the ESG Reports in the Nordics, not only on the Finnish market where we are already offering an ESG Report.



# 2. Enento's environmental impact

The world is changing at a rapid speed, and one of the biggest threats to our environment is, without a doubt, climate change. It has become clear that there is a need for all stakeholders to step up their game in order to halt climate change. At Enento Group, 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 reach net zero emissions by 2023.

We acknowledge that it's a high-reaching goal to reach net zero emissions in just a few years, but as sustainability is a crucial part of our business strategy, we are determined to do our very best to succeed.

## How we did the calculations

In order to get a proper sense and understanding of what the emission sources were and the quantity of them, we have measured and calculated our carbon footprint based on Enento's operations in 2019. The pandemic year of 2020 would not have provided a fair basis for our calculations. Based on this calculation we have now established a plan to reach net zero emissions.

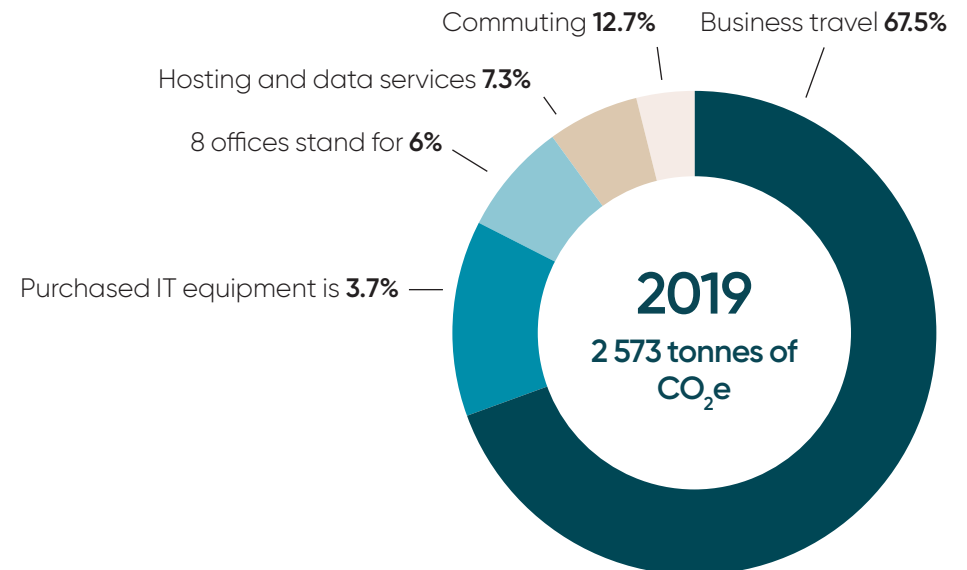
To help us calculate Enento's carbon footprint, we've cooperated with the Swedish environmental consultancy firm GoClimate. The scope of the project was to produce a Climate Report which illustrated Enento's environmental impact primarily during 2019. A second Climate Report was also produced based on our 2020 operations, but it is the key figures from 2019 that we have built our plan ahead for. 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.

## Carbon decrease with -82,7% due to Covid-19

The total carbon footprint of Enento Group for 2019 was 2 573 tonnes of CO<sub>2</sub>e, according to the market-based method. This corresponds to the

yearly carbon footprint of 319 people living in Sweden, or 1 286 people living in India. 67.5% of total emissions come from business travel. The second largest source of emissions is commuting; 12.7%. The hosting and data services is equivalent to 7.3% of the emissions, the 8 offices stand for 6%, and purchased IT equipment is 3.7% of the total footprint.

## The total carbon footprint of Enento Group for 2019



When comparing the calculations for Enento Group's total carbon footprint for 2019 with 2020, the difference is -1 436 tonnes of CO<sub>2</sub>e – a difference of 82.7%. Naturally, the difference is due to the Covid-19 pandemic during 2020 that put a halt to almost all kinds of travelling, but the learnings are the same; the pandemic has made us change our behaviour, and during 2021 and onwards the challenge will be to keep our emission levels as low as during 2019.

### Reaching the target of net zero emissions in 2023

One of our top priorities during 2021 will be to create an Environmental Policy for Enento. From the insights we have got from the calculations, we have chosen some areas to focus on during 2021 where we believe Enento can make the biggest impact and make sure to reduce our emissions.

### Business travel

The business travel done by employees includes flights, taxi, accommodation, and journeys made by employees in private cars which were later reimbursed by Enento Group. As we are a Nordic company with employees in eight offices in four countries, the travelling has been quite high, 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" when it will be safe to start travelling again. During 2021 we plan to update Enento's Travel Policy to make sure that we only do trips that are considered business crucial.

### Commuting

Due to the pandemic during 2020, most employees have had to adapt to new ways of working with for example digital meetings. Hence commuting to work by the employees has decreased significantly. In 2021 we plan to continue with

## Environmental impact difference 2019 vs. 2020

Source of emissions	Emissions 2020 (kg CO <sub>2</sub> e)	Emissions 2019 (kg CO <sub>2</sub> e)	Difference	%
Travel	300 756	1 736 728	-1 435 972	-82.7 %
Hosting and data services	186 885	187 975	0	Difference in calculations, not in emissions
IT equipment	95 593	93 955	1 638	1.7 %
Commuting	80 887	326 970	-246 083	-75.3 %
Leased vehicles	33 512	57 148	-23 636	-41.4 %
Asiakastieto and Emaileri Offices	26 378	89 934	-63 556	-70.7 %
Proff Offices	9 330	43 439	-34 109	-78.5 %
UC Offices	4 680	20 050	-15 370	-76.7 %
Home office	1 761	n/a	1761	n/a
Events	891	16 736	-15 845	-94.7 %
<b>Total</b>	<b>741 763</b>	<b>2 572 935</b>	<b>-1 831 172</b>	<b>-71.2 %</b>

the remote working according to our new Remote Work Policy which we introduced in August 2020, in combination with working from the offices if the pandemic allows it. We will also encourage biking to work and for our personnel to use public transportation instead of commuting by car, whenever possible.

## Hosting, data services and renewable energy in our data centres

Due to the nature of Enento's digital service production, we do not take into account a supply chain that is connected to our products or services. However, data processing accounts for part of the Group's overall emissions. The data centre complex in Finland switched to renewable energy at the beginning of 2021. All three of Enento Group's data centres in Sweden also use renewable energy, which means that their carbon dioxide (CO<sub>2</sub>) emissions are zero.

We have initiated a review of our servers and hosting partners in all countries where we currently have operations, as well as looking into changing our agreements connected to hosting and data services, to be more sustainable. During 2021 we will create policies for hosting of data services, and from a long-term perspective we are looking at re-negotiating hosting partners to others that use green energy.

## Our offices

The Group's largest offices are located in Helsinki (headquarters), 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. Due to the pandemic during 2020 we have not been able to use our offices as in previous years. 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 from a sustainability point of view as soon as we are back at the offices.

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 will also start to consider smaller office spaces to keep the emission levels on a desired level.

## Steps ahead

Reporting topic	Actions and objectives 2020 and 2021
<b>Enento environmental impact</b>	Calculations for 2019 and 2020 done. Create a new Environmental Policy for Enento Group during 2021.
<b>Business travelling</b>	Update our travel policy.
<b>Commuting to work</b>	A new Remote Working Policy was implemented in August 2020, which encourages employees to continue to work partly remote even after the pandemic.
<b>Hosting and data services</b>	Re-negotiate with hosting partners to start using green energy.
<b>Offices</b>	Create Enento Green office plan. Reduce office space and re-negotiate office energy plans to green energy.



**Great  
Place  
To  
Work<sup>®</sup>**  
**Certified**  
SEPT 2020 - SEPT 2021  
FINLAND

**Great  
Place  
To  
Work<sup>®</sup>**  
**Certified**  
2020  
SWEDEN

# 3. Enento as a sustainable workplace

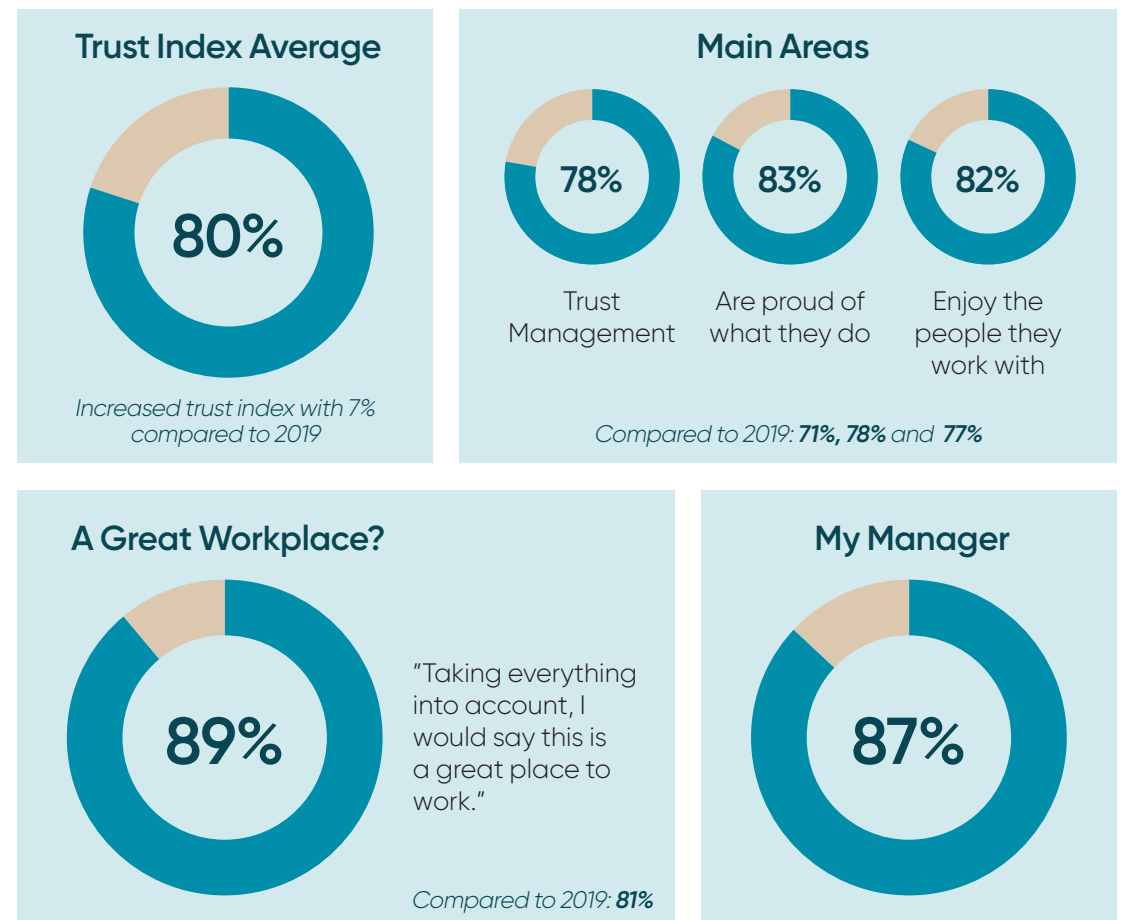
Within Enento, we strive to build trust in the everyday, both for our customers, partners, shareholders, competitors, the society, and media, as well as internally amongst our personnel. By being a responsible employer who believes in our employees' own abilities, we strive to create the best possible work environment.

A key factor in finding out the level of health and happiness of our employees has been conducting wellbeing surveys throughout the pandemic, so called Pulse Surveys. The feedback on what we can improve and what our employees want us to keep doing as well as sharing their own learnings and best practices for remote work, has brought great understanding to us of the wellbeing of our personnel.

## Certified as a Great Place to Work company

To further develop as an employer and improve our recruitment process, retention of employees and increase productivity amongst our personnel, Enento Group collaborates with the survey and consultancy company Great Place to Work. The company annually selects Europe's best workplaces. To become certified as a Great Place to Work company, a company or an organisation must obtain a Trust Index result from the yearly employee surveys, of at least 70%. The company also has to supply Great Place to Work with a brief about how the company's cultural work is being performed. We are very proud to have reached a Trust Index result of 80% during 2020, and the results showed that one of our biggest strengths is that we are a friendly workplace. Because of this great result, we are certified as a Great Place to Work company as of September 2020.

## Enento Group Trust Index survey result in 2020



## Diversity at work and our ways of working

We have several policies supporting our work to be a sustainable workplace, for example about diversity. By the end of 2020 we were 187 women (43 percent) and 252 men (57 percent) employed within Enento Group. All permanently employed personnel in all four countries have access to healthcare services and collective bargaining agreements or similar agreements based on collective bargaining rules.

During 2021 and onwards we have the ambition to strengthen our teams with more women, especially in the IT and Product Development departments.

Quality, competence, and a mindset of continuous learning is also very important to us. Since 2015 Suomen Asiakastieto Oy is certified according to the ISO 9001:2015 Quality Management System and the certificate has been subsequently renewed in 2018 and January 2021. During 2020 we have also established and built our Nordic joint quality system and identified our new Nordic processes and ways of working. As this work is still ongoing, we are not yet certified on a Nordic level.

\* = excluding part time positions

\*\* = excluding fixed-term positions

Personnel statistics	UC (SE)	Proff (SE, NO, DK)	Asiakastieto & Emleri (FI)	Enento Group in TOTAL	
Headcount 31.12.2020	2020-12-31	2020-12-31	2020-12-31	2020-12-31	%
<b>Quantity of personnel with permanent positions</b>	<b>203</b>	<b>57</b>	<b>179</b>	<b>439</b>	
Women	99	16	72	187	43%
Men	104	41	107	252	57%
<b>Distribution age group</b>	<b>UC (SE)</b>	<b>Proff (SE, NOK, DK)</b>	<b>Asiakastieto &amp; Emleri (FI)</b>	<b>TOTAL</b>	
under the age of 30	48	20	8	76	
30-40 years old	44	17	52	113	
41-50 years old	57	14	50	121	
51-60 years old	47	5	59	111	
over 60 years old	7	1	10	18	
<b>Years in the company</b>	<b>UC (SE)</b>	<b>Proff (SE, NOK, DK)</b>	<b>Asiakastieto &amp; Emleri (FI)</b>	<b>TOTAL</b>	
under 10 years	155	42	103	300	
10-20 years	33	13	32	78	
21-30 years	10	1	16	27	
31-40 years	5	1	26	32	
over 40 years	-	-	2	2	
<b>Employee turnover</b>					
Employees hired*				59	
Employees who quit their positions**				41	

## 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. From those insights during 2020, we have already now taken some actions, which we have gathered in 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 organisation during 2019.

One of the actions in the Engagement plan is a pilot project called Meeting free Wednesdays, that was kicked off in the beginning of 2021. The purpose is to support a meeting culture of more efficient and relevant meetings and to create time for everyone to be productive, in a more balanced environment with less stress and less meetings. A more sustainable meeting culture will enable more time for innovation. After six months the Meeting free Wednesdays will be evaluated and then it will be decided if we will continue with this or not. During 2020 we did also create and implement a new Meeting Policy together with a Remote Working Policy.

To inspire better health and teamwork during the months of remote working we invited all employees within the Group to join a health competition during autumn 2020. Staff in motion is a five-week digital game where the employees follow their team's progress on a digital game board.



To facilitate an active lifestyle and the participation of Staff in motion, Enento Group has also decided to do a six month pilot programme to let all its personnel take one working hour per week to do some activity connected to health, be it running, yoga, going for walks or any other choice of health activity.

Enento Group is constantly striving to be a future-fit and innovative learning organisation, and with a growth mindset we believe we will achieve all the things we've set out to do, connected to our Group strategy for 2020-2023.



asiakastieto

# TARKKA FYRKKA



# 4. Enento's impact on a sustainable economy in the society

At Enento Group, we want to contribute to a sustainable economy and better society. We were founded in Tampere, Finland, in 1905 and ever since, we've been maintaining and creating trust and transparency in the society. We make sure that the important things in life such as buying a house or starting a company, are based on accurate and reliable credit and business information.

## Reliable data

With our innovative data-based services, we help companies as well as consumers to make sustainable and safe decisions. As a knowledge company, we believe that an important aspect in making sustainable decisions is to have access to trustful, accurate and up-to-date information with high quality. That is the core of our business. We also analyse and predict trends in the society and measure the wellbeing of Nordic companies. For example, we provide data on bankruptcy statistics for everyone to take part of and through our business information services Proff and Allabolag, we equip people with accurate and relevant company information which makes it easier for individuals, businesses and the society to make intelligent decisions.

## We educate young people in private finances

We believe that many people, especially at a younger age, would benefit from learnings and insights on private finance and how to avoid financial trouble. According to a survey made by KANTAR Sifo Sweden in 2019, only 50 percent of young adults between the ages of 18-24 knew about creditworthiness and what impact it might have on their personal finances. That's just one of the reasons we are extra passionate about our sustainability initiatives TarkkaFyrkka in Finland, and The Bill in Sweden. They aim to educate persons in the ages of 13-25 about how to manage and control their personal finances. Our data shows that especially in the younger age groups, ignorance can be one of the reasons for financial problems and payment defaults.

Asiakastieto's TarkkaFyrkka is an educational program of financial skills for young people close to adulthood. TarkkaFyrkka saw light of day in 2011 and since, thousands of students have participated in lectures and workshops.

Since 2017 we have made TarkkaFyrkka in co-operation with Nuorten Akatemia (Youth Academy). Nuorten Akatemia is a non-profit organisation that builds bridges between young people and society. An important part of TarkkaFyrkka is the scalability of our workshops, and we produce material that can be used independently in different educational institutes. The TarkkaFyrkka Comic Workshop gained recognition in 2019 from the international HundrED organization for its scalability and innovativeness.



The Bill was born in 2017 and is our educational program for young people in Sweden. It is partly made possible through the co-operation between UC and Fryshuset, a non-profit youth organization. The cooperation is with Fryshuset's divisions Powerhouse and Ungdomar.se, and includes workshops with students about entrepreneurship and events where teenagers get a chance to develop their knowledge in personal finances. In 2021 we are also planning to partner up with Gimi, a financial app for children and teenagers, where we will create a lesson about payment defaults. We also distribute UC's service Kreditkollen that helps keeping track of one's personal finances, to everybody under the age of 21 – free of charge!



## Help to the general public

Our customer operations teams help and support our customers every day. But what many do not know is that these teams also help more than 15 000 members of the general public in Finland and Sweden, each month. By continuously educating those consumers from the general public calling us having questions about credit information reports or how they could be affected by payment defaults, we hope to contribute to a decrease in over-indebtedness in the society.

As part of our Customer Experience program, we constantly involve customers and users in our service development. As many people are interested to learn more about how to improve their financial situations or end having financial difficulties, we put a lot of effort into developing our consumer support pages on all our websites to offer helpful and easy to understand information online. By offering easily accessible online support, we are able to reach more people and help them to the information they are looking for. In this way we also contribute to a sustainable economy in the society.



# 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	4-5	Enento Group in brief	
102-2	Activites, 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		Major shareholders: Financial Review pages 101 - 102	
102-6	Markets served	4	Enento Group in brief	
102-7	Scale of the organization	4, 6	Enento Group in brief, Value creation	
102-8	Information on employees and other workers	30	Enento as a sustainable workplace	Temporary employees are not logged in our employee data system.
102-9	Supply chain	6	Value creation	
102-10	Significant changes to the organization and its supply chain		Annual Review pages 3-5	
102-11	Precautionary principle or approach	15-19	Materiality assessment and UN sustainable development goals	
102-12	External initiatives	15-19	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	8-11	Opening words to sustainability	
102-15	Key impacts, risks, and opportunities	20-21, 6	Management of sustainability, Value creation	

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	20-21, 31	Management of sustainability, Enento as a sustainable workplace	
102-17	Mechanisms for advice and concerns about ethics		Financial review page 15: Whistleblowing channel	
<b>GOVERNANCE</b>				
102-18	Governance structure		Financial review pages 85 - 100	
<b>STAKEHOLDERS</b>				
102-40	List of stakeholder groups	13	Stakeholder analysis	
102-41	Collective bargaining agreements	30	Enento Group as a sustainable workplace	31.12.2020: 439 employees.
102-42	Identifying and selecting stakeholders	15	Materiality assessment	
102-43	Approach to stakeholder engagement	13	Stakeholders	
102-44	Key topics and concerns raised	15	Materiality assessment	
<b>REPORTING METHOD</b>				
102-45	Entities included in the consolidated financial statements		Financial review page 76	
102-46	Defining report content and topic boundaries	3	About this review	
102-47	List of material topics	15	Materiality assessment	
102-48	Restatements of information	3	About this review	The latest NFI-report, not in accordance with the GRI standards, was published in March 2021.
102-49	Changes in reporting	3	About this review	The latest NFI-report, not in accordance with the GRI standards, was published in March 2021.
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	

Disclosure number	Disclosure title	Page	Title in the review	Further information
102-53	Contact point for questions regarding the report	3	About this review	
102-54	Claims of reporting in accordance with the GRI Standards	35-36	GRI	
102-55	GRI content index	35-36	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	3, 15	About this review, Materiality assessment	
103-2	The management approach and its components	20-21	Management of sustainability	
103-3	Evaluation of the management approach	20-21	Management of sustainability	

### 200 – ECONOMICAL DISCLOSURE

200-4	Financial assistance received from government		Financial review page 43	
201-1	Direct economic value generated and distributed	6	Value creation	
205-5	Confirmed incidents of corruption and actions taken		No cases during the reporting period.	

### 300 – ENVIRONMENTAL DISCLOSURE

302-1	Energy consumption within the organization	26	Enento's environmental impact	
302-3	Energy intensity	25-27	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.

### 400 – SOCIAL DISCLOSURES

401-1	New employees hired and employee turnover	30	Enento Group as a sustainable workplace	
404-1	Average hours of training per year per employee	29-31	Enento Group as a sustainable workplace	Due to the exceptional Covid-19 year, training days have not been included in the HR system.
403-3	Occupational health services	30	Enento Group as a sustainable workplace	
404-3	Percentage of employees receiving regular performance and career development reviews		Annual Review page 19	Annual Grow Talk discussions between managers and all employees.

## Enento Group Plc

Tel. +358 10 270 7200  
Hermannin rantatie 6  
PO Box 16, FI-00580 Helsinki  
Business ID 2194007-7  
[enento.com/investors](https://enento.com/investors)

More information about sustainability:  
[www.enento.com/sustainability](https://www.enento.com/sustainability)