

REPORT ON NON-FINANCIAL INFORMATION

Asiakastieto Group's Board of Directors and management are responsible for the management of corporate responsibility. Asiakastieto Group complies with laws and regulations in 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 Team. Compliance with laws and agreements is also required of all of the Group's partners. The Code of Ethics together with a list of Group-level key policies and guidelines is provided on Company's Investor Pages.

To accelerate growth, Asiakastieto Group began a strategy development effort in the autumn of 2019. The result of the process will be published in the spring of 2020. Group-level corporate responsibility themes, targets, actions and indicators will be defined in connection with the new strategy.

Asiakastieto Group's business model

Asiakastieto Group's mission is to maintain and create trust in the markets: in trading and concluding 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 Asiakastieto Group's databases of up-to-date information on companies and consumers. The digital services shaped from the Group's data improve the efficiency of customers' operations, increase responsibility and reduce the carbon footprint of the Group.

The carbon footprint of Asiakastieto Group's own operations is low. All in all, the Group has a positive overall impact on the surrounding social environment.

The Group's operations are guided by

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

Asiakastieto Group Plc's subsidiary, Suomen Asiakastieto Oy uses the ISO 9001:2015 Quality Management System which defines the quality policy and targets of the company. The key processes defined in the Quality Management System are related to the customer-oriented development and management of products and services. The indicators of the Quality Management System are the results of the audits, which monitor, for example, development

measures, best practices, quality defects and quality accidents. There were 4 implemented development measures and 12 identified best practices in 2019. A total of 11 quality defects and 9 quality accidents were observed in the audits. Corrective measures and their follow-up measures have been prepared to remedy the above-mentioned defects.

The most essential corporate responsibility themes

In 2018, Asiakastieto Group defined its most essential corporate responsibility themes which are discussed in Asiakastieto Group's Annual Report 2019.

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
- Good corporate citizenship

The most essential themes for the personnel are:

- Opportunities for developing your work and yourself
- Working in a good work community

Environmental issues

Asiakastieto Group strives to reduce the environmental impacts of its operations, although their significance is relatively low in the big picture. The Group's most significant environmental impacts arise from business travel and the energy consumption of office premises. No significant risks are related to the environmental issues.

Efforts are made to reduce travel through the use of modern technology that enables remote work and the partial use of video-conferencing and remote meetings. Asiakastieto Group also encourages employees to use public transport instead of creating a larger environmental impact through the use of employees' own cars and company cars. To this end, employees are provided with travel cards for commuting. The CO₂ emission limit for the company cars is 150 g/km.

Asiakastieto Group's largest offices are located in Helsinki (headquarters) and Stockholm. Both of the Group's offices are in locations with good public transport connections. They are modern activity-based offices in which fewer heated square metres per employee are needed. The lessors of both of the premises monitor electricity consumption, the use of warm (only Helsinki) and cold water, district heating and district cooling and waste management on a monthly basis.

The equipment in Asiakastieto Group's IT service production data centre environment in Finland are mainly virtualised and placed in a large data centre complex, which means that the energy consumption per device is low. The data centre environment has a centralised automation and

monitoring system which monitors the overall energy consumption of the centre. The centre is equipped with a heat pump which collects the heat from the outgoing data centre heat which is then used to cool and heat the premises. The centre is located underground, so the cooling basin stores cooling energy during the free cooling period.

Social and employee-related issues

In 2019, the number of people employed by Asiakastiето Group was 422, of which 172 worked in the Finnish companies, 210 in the Swedish companies, 39 in the Norwegian company and one in the Danish company.

Asiakastiето Group emphasises development of competence, community spirit as well as leadership and management in its social responsibilities. Asiakastiето Group's goal is to be an attractive employer who offers interesting tasks for people with different knowledge backgrounds. In Asiakastiето Group, the employees can further develop their expertise or management skills and have the opportunity to pursue different tasks inside the Group within the Nordic area.

The Group ensures the fulfilment of its social responsibilities with fair working conditions, remuneration and practices that are based on, among other things, the Group's Code of Ethics, Recruitment Policy, Remuneration Policy, Working Environment Policy and Diversity and Equality Policy.

The quality of management, experience in the work community, clear work objectives and competence are the key factors influencing the employees' commitment to work and well-being at work. The Nordic Supervisor Training Programme targeted at the integration phase was launched in 2018. This programme aims at supporting the change management, self-development, coaching and team leadership skills of the supervisors. This programme has also played a significant role in building a unified team of supervisors. Based on the training programme, management principles were defined in early 2019 for the purpose of creating the desired work community and employee experience. In 2019, leadership training for new supervisors was launched, and the programme was also piloted in the expert group. The feedback was encouraging and the training for experts will continue in 2020.

The Grow Talk discussion practice was implemented at the Nordic level in 2019. Grow Talk discussions start with a personal annual target-setting discussion held in the first quarter of the year. The target-setting discussion is followed by monthly follow-up discussions with the supervisor and evaluation discussions held twice a year. The purpose of the discussions is to create commitment and build an understanding of how each employee contributes to the achievement of the shared goals. Another purpose of the discussions is to ensure each employee's well-being and ability to develop in their work.

The Nordic Activity Group established to support a strong sense of community within the Group continued to operate in 2019. The Group consists of active employees who plan and implement activities that promote the team spirit and well-being at work throughout the year.

In 2019, days of sickness absence in the Group amounted to 501 (440) in Finland and 1 414 (1 232) in Sweden.

Ensuring information security and privacy protection

Respecting privacy and ensuring information security are at the very core of Asiakastieto Group's operations and services. Asiakastieto Group processes data with care and as required by legislation, and privacy protection is ensured during the personal data processing. Information security, privacy and confidentiality are specified in the Group's Ethical principles and Safety policy. Furthermore, the confidentiality obligation is included in the employment agreement.

Respect for human rights

Asiakastieto Group operates in the Nordic countries where the respect for human rights and equal treatment of people are generally at a very high level. At Asiakastieto Group, the requirement that human rights and equality must be respected applies to personnel and partners alike. The Code of Ethics includes practices and procedures for dealing with issues related to respect for human rights. There were no suspected violations of human rights or violations related to discrimination or other unfair treatment of employees observed in 2019.

Issues related to the fight against corruption and bribery

Asiakastieto Group's internal guidelines prohibit corruption and bribery. The Group's practices and procedures reduce opportunities for taking action that would be contrary to the rules. The Code of Ethics includes practices and procedures for dealing with issues related to corruption and bribery. No corruption or bribery cases or other violations related to unethical business practices were reported in 2019.

Risks and uncertainties