



2020 SUSTAINABILITY REPORT



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A MESSAGE FROM OUR CEO

Together, we faced critical challenges in 2020 that tested us in ways never before experienced. Our world continues to navigate a deadly pandemic, we are engaging in challenging discussions on race, and facing concerns brought on by climate change, the escalating scarcity of natural resources and more. To address these issues, business leaders must embrace their responsibilities toward the community and the greater common good by supporting sustainable decisions for all – not only for today but for future generations.

As a leading provider of software, data and analytics that facilitate and automate many of the business processes across the homeownership life cycle, Black Knight maintains a strong commitment to being a good corporate citizen and implementing innovative ideas that help promote sustainability.

Ensuring the health, safety and success of our employees and communities is a top priority – and the global COVID-19 pandemic has enabled us to demonstrate that commitment. We continue to focus on giving our employees the tools to equip them for success in their careers, while providing the health and wellness resources needed for physical, mental and social wellbeing. To foster a more diverse and inclusive workspace, Black Knight hosts a multitude of programs to let every employee in our workforce know they are valued and respected. These programs include an internal diversity alliance group to support our culture of inclusion, the launch of a diversity-focused employee newsletter, and increased discussions regarding race, equality and overcoming biases.

Additionally, Black Knight is determined to do its part for the sustainable future of the environment. We are dedicated to preserving our precious natural resources by reducing emissions and taking steps to reduce our consumption of water, trees, and fossil fuels. Whether through adjustments made in our business processes, upgrades on our physical campuses, or educating our employees so they may implement changes at home, the Black Knight family has an enduring commitment to the preservation of our planet.

Furthermore, Black Knight is dedicated to the communities where we live and work. We support numerous charitable organizations and non-profits that drive health, education and financial stability in our communities. Our passion further extends to helping veterans prepare for non-military careers as they transition out of the military, and providing generous support to The Folded Flag Foundation, which offers educational scholarships to the spouses and children of U.S. military and government personnel who gave their lives in defense of our country.

For more than 60 years, Black Knight has been dedicated to supporting our employees and serving our local communities. Advancing sustainability will remain a core focus for our company and employees as we continue to make a difference for us all.

Thank you,

A handwritten signature in black ink that reads "Anthony Jabbour". The signature is written in a cursive, flowing style.

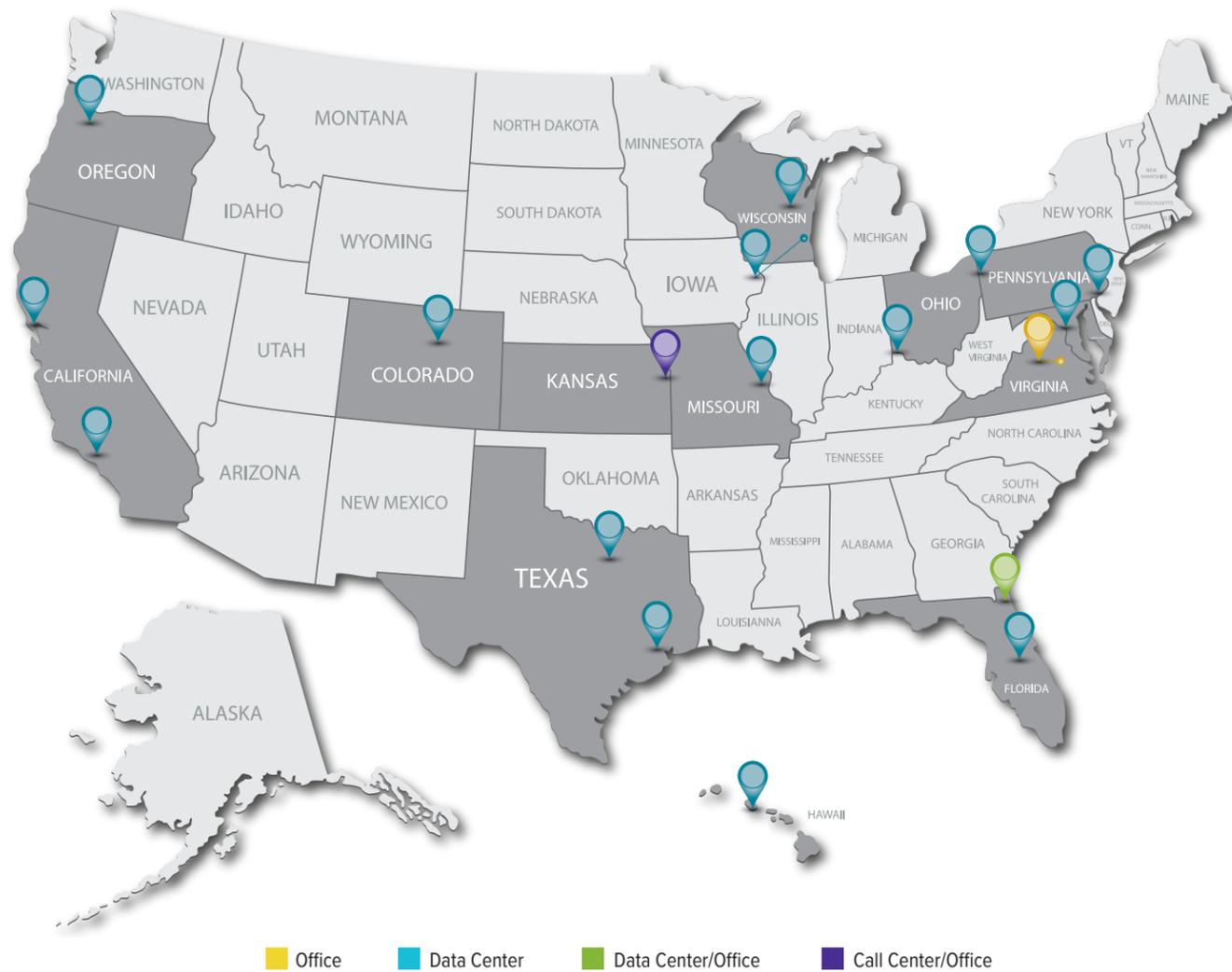
Anthony M. Jabbour

Chief Executive Officer
Black Knight, Inc.

ABOUT BLACK KNIGHT

Caring for our planet and all of humanity is integral to our business. We are dedicated to supporting our employees, protecting the environment and improving the well-being of our local communities through a variety of sustainability initiatives.

Headquartered in Jacksonville, Florida, Black Knight employs more than 5,800 employees at 18 campuses across the United States and two offices in India.



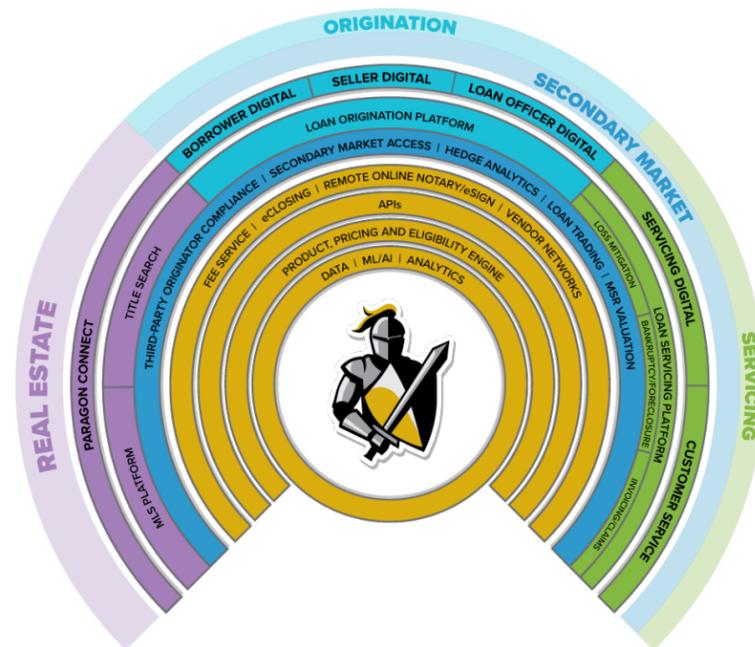
OUR MISSION

To be the premier provider of software, data and analytics, known for **CLIENT FOCUS AND PRODUCT EXCELLENCE**; and to deliver **INNOVATIVE**, seamlessly **INTEGRATED** solutions with **URGENCY**.

THE BLACK KNIGHT SOLUTION

Black Knight continues to transform the industry by delivering powerful solutions to help facilitate and automate many of the business processes across the homeownership life cycle.

The company is unique with our unmatched combination of origination and servicing software solutions and comprehensive and actionable data and analytics that support the entire loan life cycle.



OUR GROWTH STRATEGY



AWARDS AND RECOGNITION

In 2020, Black Knight was proud to have received numerous awards and recognitions, including:

- ▶ **HousingWire Tech100**
Recognizes the most innovative technology companies serving the mortgage and real estate industries.
- ▶ **HousingWire Vanguard Award – Rich Gagliano, President, Black Knight Origination Technologies**
Recognizes leaders of businesses contributing to the growth of the housing economy and its various sectors.
- ▶ **HousingWire Women of Influence Award – Chao Cong, Vice President of Business Strategy, Black Knight Data & Analytics**
Recognizes the outstanding efforts of women in driving the U.S. housing economy forward.
- ▶ **Service Member Patriotic Award – Mark Ratica, Technology Strategy Manager, Black Knight Servicing Technologies**
Recognizes individuals for their contributions to national security and protecting liberty and freedom by supporting employee participation in America’s National Guard and Reserve Force.
- ▶ **HireVets Medallion Award**
Recognizes exceptional achievement in veteran employment by demonstrating both patriotism and recognition of the value veterans bring to a workforce.
- ▶ **MReport Top 25 Fintech Innovators**
Recognized for the company’s integration of innovative systems, solutions, business process automation, workflow, rules and data throughout the loan life cycle.
- ▶ **Best Places to Work for LGBTQ Equality**
Recognized by the Human Rights Foundation Campaign’s Corporate Equality Index (CEI) for our policies and practices related to LGBTQ workplace equality.
- ▶ **North America HR Team of the Year**
Recognized by HRO Today for company and individual accomplishments in HR and leadership competencies.

ABOUT THIS REPORT

In Black Knight's 2020 Sustainability Report, you will find highlights of the initiatives we focused on:

Sustaining Privacy and Security
Sustaining Client Relationships
Sustaining our Communities
Sustaining our Employees
Sustaining the Environment
Governance

SUSTAINING PRIVACY AND SECURITY

At Black Knight, information security and data privacy management are at the core of our business and are a key focus of every individual within our organization.

OVERSIGHT OF PRIVACY AND SECURITY

As our primary solutions and services evolve, we apply a comprehensive approach to the mitigation of identified security risks. Protecting our clients' information and mitigating these risks requires the oversight and alignment of Black Knight's Board, Black Knight's Executive Leadership Team, and the focus of every single Black Knight employee:

Board Oversight: Our Risk Committee has oversight of data privacy and cybersecurity.

- At each regular meeting of the Risk Committee, our Chief Risk Officer, Chief Compliance Officer and Chief Information Security Officer provide reports on our cybersecurity and data privacy practices, risk assessments, emerging issues, and any security incidents. Each of them also has an opportunity to engage with the Risk Committee individually in executive session.
- Our Chief Audit Officer provides quarterly reports to our Audit Committee on the results of audits of our Information Security Governance, Information Security Operations, client-facing products and internal systems. Many of these audits include a focus on privacy risks, including Gramm-Leach-Bliley Act controls, and other information security processes and controls.
- The Chairs of our Risk and Audit Committees report on these discussions to our Board of Directors on a quarterly basis.
- Our Enterprise Risk Management (ERM) program is presented to the Risk Committee annually for review.
- We also provide opportunities for continuing education to our Risk Committee members on various matters relating to cybersecurity, including emerging risks and trends, regulatory changes, and changes to our internal practices, and reimburse our directors for the cost of any third-party director education they receive. Two of our Risk Committee members have attended third-party director education courses on cybersecurity and privacy issues and trends.
- Our Board recognizes the critical importance of our leaders' strategic actions to manage and mitigate risk for Black Knight. Our Compensation Committee includes a qualitative risk-based performance target within our executives' annual incentive plan. In determining whether this target has been achieved, the Compensation Committee considers the Company's actions to mitigate risks. This assessment has a focus on information security risks, data privacy risks, and other risks to our organization.

PRIVACY AND SECURITY TRAINING AND AWARENESS PROGRAM

Successfully managing information security and data privacy is integrated into the culture at Black Knight and is a key part of what helps us mitigate these risks. Black Knight has a robust security training and awareness program which includes annual compliance training, monthly themed campaigns, quarterly newsletters, “just-in-time” training designed to address emerging threats, targeted training for specific roles and an annual Risk Fair.

Targeted Training & Awareness: Due to the higher inherent risk of certain job functions, some of our employees may be more frequently targeted or at higher risk to cybersecurity and data privacy threats. We provide extra training for these employees to help successfully mitigate risks.

- **Spear Phishing Tests and Training:** Our ERM team administers monthly spear phishing tests to highly targeted or high-risk Black Knight employees to address the additional risks these employees may encounter.
- **Secure Development Training:** For all employees who write or modify code and scripts for Black Knight, we administer and track secure coding training with the goal of ensuring compliance against our Information Security and Risk Management Awareness & Training Standard.

All Employees & Contractors: Our employees are one of our strongest assets to protect client information. All employees and contractors with access to Black Knight systems are required to complete compliance training at least annually.

- **Training:** Our required annual employee compliance training and new hire onboarding process covers risk, cybersecurity, data privacy, and safety training.
- **Phishing Tests and Training:** : All employees receive a phishing test every month that is designed to mimic real-life phishing emails. Those who fail a phishing test are required to complete training on these types of attacks.
- **“Just-in-Time” Training and Communications:** The ERM team administers communications when there are high-priority risk items and threats that need to be communicated to employees, along with providing additional training when applicable.
- **Clean Desk Assessments:** Under normal business circumstances, the ERM team conducts Clean Desk Assessments quarterly across all Black Knight locations to ensure employees are compliant with the Information Security Policy.

Companywide Initiatives:

- **Black Knight Intranet Notes:** Monthly risk- and security-themed campaigns are posted on the homepage of the Black Knight intranet site. The intranet notes from the Chief Risk Officer focus on timely topics designed to improve employee awareness of key cybersecurity and data privacy risks.

- **Digital Board Messages:** Digital signage boards are located on Black Knight campuses and highlight the monthly risk and security campaign themes mentioned on Black Knight’s intranet page.
- **“The Shield” Newsletter:** A quarterly Enterprise Risk Management newsletter is emailed to all employees to reinforce risk and security best practices and trends in the industry.
- **Annual Risk Fair:** Held annually, our ERM team outlines and discusses the importance of risk awareness over a 3-day period. The Annual Risk Fair provides employees with helpful information and incorporates games for employees to play with prizes offered as incentives for participation.
- **Data Privacy Day:** In conjunction with Corporate Compliance, our ERM team provides useful tips and best practices to help employees protect their data, as well as details on Black Knight’s efforts to safeguard company and client information in today’s digital world. Data Privacy Day is typically held annually but is currently on hold due to the COVID-19 pandemic.
- **Compliance Minutes:** Emails are sent monthly to remind employees of various compliance requirements.

MONITORING PRIVACY AND SECURITY

Through our Information Security Program, Information Security Policy, and the standards we hold, Black Knight has numerous controls in place to monitor information security and data privacy. Below is a description of controls we have in place beyond the Board and executive reviews mentioned above:

Alignment to frameworks:

- Black Knight’s risk management framework is generally aligned to the Committee of Sponsoring Organizations of the Treadway Commission (COSO) integrated framework.
- Elements of other industry processes, frameworks and guidance – such as FFIEC publications, (ISO/IEC) 27000, NIST SP 800-53, COBIT 5 and ITIL – are leveraged to inform the Black Knight Information Security and Information Technology policies and standards.

External Risk and Security Assessment: On a 3-year cadence, our ERM Program is assessed by an external consulting firm. The assessment includes a review of the current state of the program, maturity since the last assessment, recommendations and roadmap to further mature the program.

External Independent Audit: Black Knight’s independent service auditor conducts an annual examination to express an opinion on the fairness of the presentation and the suitability of the design and operating effectiveness of Black Knight’s controls to achieve the related control objectives. The examination is conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants.

SUSTAINING CLIENT RELATIONSHIPS

At Black Knight, we value our clients and appreciate the opportunity to work with each and every one of them. We do not view ourselves as a vendor to our clients. Rather, we are strategic partners helping to achieve a common goal. While we do many things throughout the year to ensure our clients receive the quality service they have come to expect, we conduct two events annually: an extensive client satisfaction survey and our annual Information Exchange conference. These events help ensure we are receiving critical feedback from our clients to foster a mutually beneficial relationship. Feedback from these events plays a critical role in our future product development and client support.

CLIENT SATISFACTION SURVEY

To gauge our performance, Black Knight surveys our clients on an annual basis, collecting feedback on both product and category levels. The categories where we solicit input include:

- **Products:** Measures a product's quality, reliability and ability to increase customer productivity.
- **Employee Services:** Measures the quality of our professional services, client support teams and executive management teams.
- **Communication:** Measures the timeliness and ease of our communication structures, along with the value added from our newsletters, conferences and forums.
- **Product Strategy and Overall Performance:** Measures the communication of a product's direction, our overall flexibility and our ability to incorporate feedback into future improvements.

The overall objective of the survey is to gather opinion data from Black Knight clients to better understand and measure the performance of our employees, communications, services and products with the ultimate goal of continually improving quality and delivery.

SOLICITATION

RESPONSES

ANALYSIS

RESULTS

ACTION

To reflect a variety of perspectives, we send our annual survey to multiple levels in our clients' organizations, ranging from executive management to general staff in both their business and information technology divisions. In 2020, our annual Client Satisfaction Survey had its highest response rate over the past five years. A theme we saw across our client responses was an overwhelming appreciation of Black Knight's seamless response to the COVID-19 pandemic. Clients were largely pleased with the ease of transition in our client support, communications and engagement. Our clients also indicated their overall experience with our solutions was that they continued to provide the capabilities and support needed while the world adjusted to the challenges presented by COVID-19.

We credit this to our extensive ERM program and the underlying Enterprise Business Continuity (EBC) program. Through the EBC program, our employees periodically go through training exercises to prepare for situations that present business continuity concerns, including those, such as the pandemic, during which they would be required to work remotely for extended periods of time. Black Knight and our employees were well-prepared for the unprecedented challenges the past year presented, and the success of our preparations was reflected in our clients' responses to our Client Satisfaction Survey.

Clients were also pleased with the level of communications we shared, including white papers on how Black Knight's solutions can help across the enterprise and on what enhancements were being made to our solutions to help address regulatory changes.

INFORMATION EXCHANGE CLIENT CONFERENCE

Each year, Black Knight hosts an Information Exchange conference for our customers. During this conference, we showcase how our technology, data and analytics solutions can be used to help grow our clients' business, improve operational efficiencies and manage compliance requirements. The conference also provides a platform for clients to network with colleagues, share ideas, and explore cutting-edge solutions to improve the borrower experience, reduce risk and increase their customer retention.

We value this opportunity to share exciting innovations and product offerings with our clients. Our Information Exchange conference has become a premier destination for our clients and partners to explore exciting technology solutions and to network. In 2020, with a focus on the safety of our employees and customers, we held our Information Exchange conference virtually. More than 1,400 clients registered for this event.

SUSTAINING OUR COMMUNITIES

At Black Knight, civic engagement and philanthropy are integral to our company's culture as we strive to make lasting, positive impacts in the communities where we live and work.

In 2020, our commitment did not waiver even as our employees and local communities faced unprecedented challenges due to COVID-19.

In 2020, Black Knight:

- Donated more than \$980,000 to charitable organizations and causes
- Supported more than 65 organizations through donations or volunteering

Black Knight employees are encouraged to give back to their local communities and the causes that touch their hearts, and the company helps facilitate this by providing all full-time employees a paid day off to volunteer at a local nonprofit or charity each year. These efforts are coordinated through **Black Knight Cares**, the company's charitable giving program that manages and promotes Black Knight's social responsibility efforts. The program has identified four focus areas for offering support, including:

- Children/childhood development
- Low-income/housing-related causes
- Health-related issues
- Support for our military and their families

For a detailed look at these efforts, view Black Knight's [2020 Community Annual Report](#).

Leadership Through Example: First Coast Heart Ball

Black Knight CEO Anthony Jabbour and his wife Frances co-chaired the American Heart Association's First Coast Heart Ball in March 2020. The event honored the American Heart Association's mission to save lives, educate others about the dangers and warning signs of cardiovascular diseases and provide comfort to those struggling with these diseases. Through Anthony and Frances' leadership, along with the support of Black Knight and its employees, a record-breaking \$1.7 million was raised, making it the most successful Heart Ball ever for the First Coast American Heart Association.

United Knights: Our Annual United Way Campaign

November 2020 marked our company's annual [United Way](#) campaign. The United Way is a nonprofit that works diligently in communities across the country to help eradicate poverty, increase high school graduation rates, and eliminate unsafe living conditions.

Black Knight's generous employee donations are matched 50 percent by the company to increase the positive impact giving has on our communities. In 2020, we raised more than \$233,000 for the foundation, which was \$20,000 more than was raised in 2019.

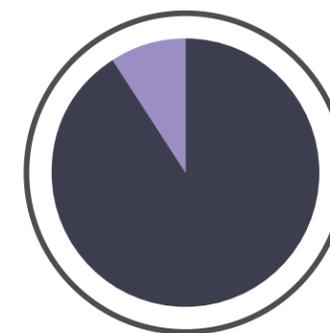
Giving Back to Gold Star Families

Black Knight is proud to be one of the corporate sponsors for [The Folded Flag Foundation](#), a nonprofit that provides educational scholarships to the spouses and children of our nation's fallen service members. Because all administrative costs for Folded Flag are paid by Black Knight and other sponsors, the Foundation can donate 100 percent of all public donations to families it serves. In 2020, 359 scholarships totaling more than \$1.5 million were awarded by Folded Flag.

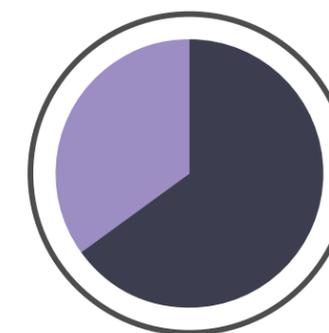
SUSTAINING OUR EMPLOYEES

The people behind the innovation and delivery of Black Knight's solutions and exceptional client support are the key to our company's success. Through internal programs, comprehensive benefits, and a hands-on leadership team, we support our employees throughout their careers.

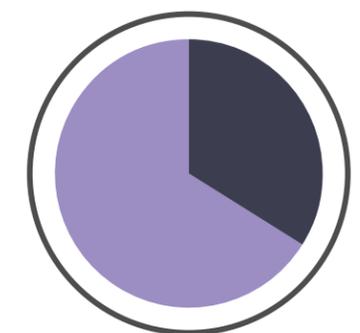
2020 AT-A-GLANCE



9%
Veteran
New Hires



35%
Diversity
New Hires



66%
Employee
Career Mobility
(accepting new roles
within the company)

PROTECTING EMPLOYEES DURING COVID-19

We are proud of the way our team has navigated the COVID-19 pandemic, which has had a profound impact on our employees, communities and clients. Our success is due in large part to preparedness planning that began long before the current pandemic. Black Knight conducts an Annual Pandemic Exercise to review the three phases of our Pandemic Plan, educate managers across the enterprise on how to manage the impact of a pandemic, and gather feedback on how to improve our response.

Our Enterprise Business Continuity Office (EBCO) has led our response to COVID-19 in accordance with our Pandemic Plan and continues to monitor the evolving situation. The EBCO monitored the status of the pandemic through weekly reporting, news updates, vaccine data and variant tracking. Black Knight took the below health and safety measures in response to the pandemic:

- Early in 2020, when the pandemic began, we sent communications and posted signage throughout our campuses to reinforce CDC guidelines for health safety (frequent hand washing, staying home when ill, etc.).
- In March 2020, all employees who were not critical to working on site were transitioned to a remote work situation.
- For our employees in India, our facilities team worked to quickly deliver over 500 technology assets to employees who were unable to pick up their equipment. We also arranged over 600 Wi-Fi dongles and Wi-Fi adapters to ensure our employees had internet connectivity at their residences.
- Employee protection measures for critical employees working on site in the U.S. included:
 - Limited occupancy and socially distant workspaces
 - Signage to reinforce social distancing measures
 - Hand sanitizer stations and masks
 - CDC-recommended cleaning measures
 - All HVAC-related air filters were changed from MERV-7 (Minimum Efficiency Reporting Value) rated to MERV-13 in Black Knight-owned facilities. Third-party air quality testing is mandatory at all Black Knight-owned buildings and requested at all leased facilities.
- Employee protection measures for critical employees working on site in India included:
 - Placement of sanitizer stations across floors; provided disposable masks and gloves for employees and guests coming to the office.

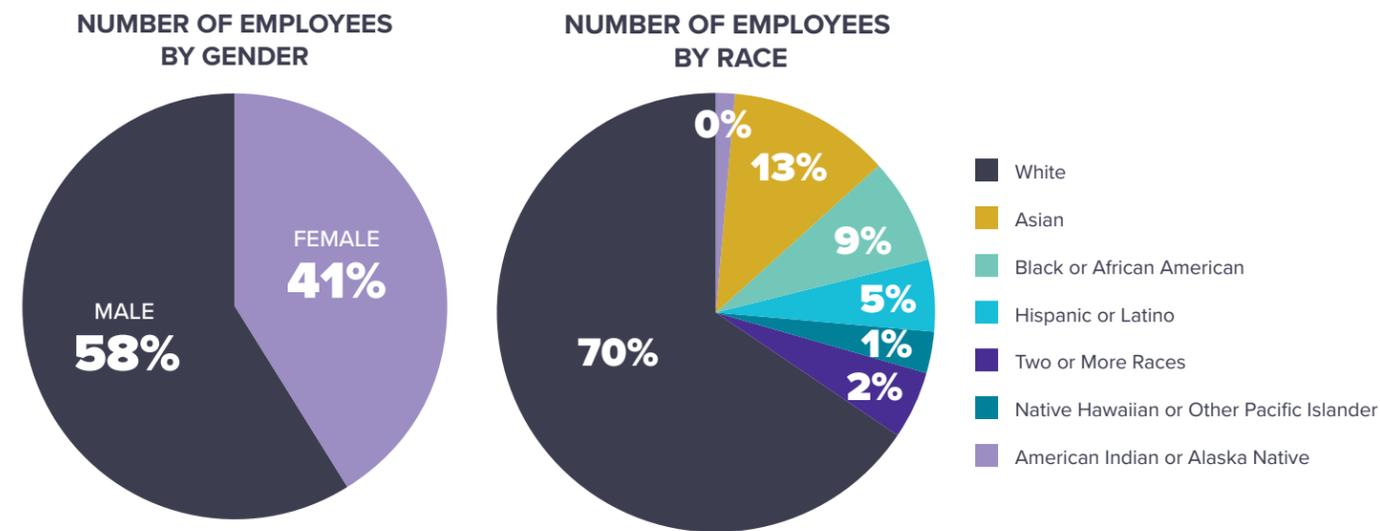
- Procured sanitizing and fogging equipment to sanitize the entire premises on a daily basis at all locations.
- For the safety of our indexing resources, cab drivers' temperatures were checked before each shift and sanitization of the cab was done after every trip. The indexing room is sanitized twice daily, before and after completion of shifts.
- All materials and mail coming into the office were sanitized upon arrival.

- Regular virtual Town Halls, memos and videos to connect, thank and encourage our employees, and promote awareness of the resources available to them.
- Online resources including COVID-19 intranet pages that provide tips for managing stress, virtual coaching opportunities, and a free online wellness/mental health workshop.
- Free online yoga and exercise classes.
- Covered the cost for COVID-19 testing, conducted contact tracing of COVID-19 exposure, and posted recommended employee travel guidelines.
- Paid COVID leave for employees who contracted COVID-19, including employees who are not able to work remotely.
- Free Teledoc visits, virtual physician visits, and Employee Assistance Program (EAP) grief counseling sessions.
- Subsidized Weight Watchers subscriptions, at-home biometric screenings, and held a virtual benefits fair to introduce our open benefits enrollment period.
- Covered medical care transportation and virtual medical care to our employees in India. Financial assistance was also provided for home treatment costs.

In addition to the above health and safety measures, we adjusted our employee engagement process to address the challenges of remote working, which is detailed in the Employee Engagement section.

DIVERSITY, EQUITY AND INCLUSION

At Black Knight, we are committed to promoting a business culture that is representative of the unique values, opinions, cultures and needs of all our employees, clients and communities. We are proud to employ a diverse and inclusive group of individuals who come from all different walks of life. Below is the composition of the Black Knight U.S. team as of April 1, 2021:



CEO Action for Diversity and Inclusion

Black Knight's CEO, Anthony Jabbour, is part of the CEO Action for Diversity & Inclusion, the largest CEO-driven business commitment to advance diversity and inclusion within the workplace. Black Knight pledged to actively cultivate an environment where a multitude of experiences and perspectives are both welcomed and valued, and where employees feel comfortable and encouraged to discuss diversity and inclusion.

Our commitment to encouraging diversity, equity and inclusion further includes:

Knights of the D&I Roundtable

In 2019, we introduced a new internal diversity and inclusion alliance group – Knights of the D&I Roundtable – that helps to promote diversity efforts at Black Knight and support our company's culture of inclusion through regular meetings, events, and community outreach. The group is led by Melissa Circelli, our Chief Human Resources Officer. In 2020, the group grew to include 112 members.

Allowing our employees to take leadership and drive discussions on diversity and inclusion has enabled Black Knight to further champion the voices of its employees. The Roundtable also introduced several activities that are available to members and all of our employees, including:

- **Coffee and Conversation Sessions:** Monthly spotlights with diverse Black Knight leaders where they can discuss their personal experiences and career journeys.
- **Book Club:** Quarterly facilitated discussions in a safe, "virtual" environment to explore, learn and embrace honest conversations on diversity topics to make our lives, communities and corporations more inclusive.
- **Monthly Mosaic:** Monthly newsletter distributed to employees that provides thoughtful articles and helpful insights that give clarity on diversity and inclusion initiatives.
- **Intranet/Microsoft Teams Channel:** Section on the company intranet and a Microsoft Teams channel dedicated to sharing information to further educate employees on diversity and inclusion initiatives.

In 2020, Black Knight introduced a new Diversity & Inclusion Human Resources Business Partner, Viola Salaam, whose role is specifically dedicated to supporting and driving diversity efforts for the company. In her role, Ms. Salaam has led discussions for the Roundtable and introduced several of our new initiatives, including the Coffee and Conversation series, the Monthly Mosaic newsletter and more.

Women in Leadership and Technology

Women in the technology industry face significant hurdles and challenges that may prevent them from seeing the same levels of success as their male counterparts. Black Knight is working to create a fairer and more balanced environment through our Women's Internal Networking Group (WINGs) program, including inclusive hiring, management practices, and much more. This program is led by four women who are part of Black Knight's executive leadership team.

Black Knight also welcomed two women to our Board of Directors: Nancy L. Shanik joined our board in December 2019, and Catherine L. Burke joined our board in October 2020. Ms. Shanik serves on our Audit Committee and Ms. Burke serves on our Corporate Governance & Nominating Committee.

Support for LGBTQ

Black Knight was recognized for the second consecutive year by the Human Rights Campaign (HRC) Foundation's Corporate Equality Index (CEI) for our policies and practices in place to support LGBTQ workplace equality. Our efforts in satisfying all of CEI's 2020 criteria earned us a 100 percent ranking and the designation as a Best Place to Work for LGBTQ Equality.

Black Knight is also a proud sponsor of JASMYN, a Jacksonville non-profit that aims to support and empower LGBTQ young people by creating safe spaces, providing health and wholeness services, and offering youth development opportunities, while bringing people and resources together to promote equality and human rights.

Employee Communications

In 2020, Mr. Jabbour and Chief Human Resources Officer Melissa Circelli increased the number of communications sent to employees regarding national holidays, such as Martin Luther King Jr. Day, Black History Month, Juneteenth, International Women's Day, and Veterans Day. The purpose of these communications was to draw special attention and increase awareness on the significance of these important events.

Additionally, during the summer of 2020, Mr. Jabbour reached out to employees encouraging them to provide feedback on how our company can further create a more diverse and inclusive workforce and fight racism in our community.

Diversity Training

All U.S. employees were required to complete a Diversity and Inclusion course in 2020 that provided realistic, practical guidelines for encouraging an equal and respectful workplace. Our Diversity, Equity and Inclusion training involves civil treatment courses delivered by ELI, a training company endorsed by the Equal Employment Opportunity Commission (EEOC). Our employees are also required to complete training courses offered by Navex covering workplace harassment and discrimination.

Additionally, we hosted a new diversity session on **Unconscious Bias: Understanding Bias to Unleash Potential**. This session's participants discussed how understanding and addressing biases can help us unleash potential to innovate, solve problems and get better results.

Commitment to Veterans

Attracting and retaining qualified talent into a diverse workforce is important to Black Knight. The unique training and leadership skills veterans acquire during their military careers provide a valuable skill set that is difficult to match.

As a committed supporter of the U.S. military, Black Knight has a long history of hiring veterans and remains committed to those veterans who have served us. Black Knight is a strong supporter of Operation New Uniform (ONU), a non-profit that helps veterans transition from the military to the civilian workforce.

We are passionate about helping veterans make the transition to private-sector work and inviting them to join the Black Knight team. Black Knight has been recognized by the U.S. Department of Defense with its **Employer Support of the Guard and Reserve (ESGR)** status and for our support of its **Military Spouse Employment Partnership (MSEP)**. In 2020, Black Knight was also the presenting sponsor for the MSEP induction ceremony.

We are proud of our employees who bravely serve in our nation's Reserves and National Guard, and believe they deserve the utmost support. After one year of employment, Black Knight offers paid military leave for the first six months of service for those who are called to active duty. These employees and their families also enjoy continued health benefits, and when the employee returns, they are placed back in their same position or the position they would have acquired if they had been continuously employed.

EMPLOYEE ENGAGEMENT

At Black Knight, we strive to create a culture that encourages career development and supports our ability to attract, engage and retain the brightest talent. We seek to facilitate a learning journey designed to help our employees develop new skills and knowledge, while providing long-term career growth opportunities.

We conduct a Pulse Survey at least once every year with the goal of monitoring employee satisfaction. Within this survey, we ask our employees questions on various topics such as recognition of their work, maintaining a healthy work/life balance, and career advancement opportunities. Employees' responses to the survey enable us to measure the success of our employee engagement efforts, learning and development programs, and our management system.

Black Knight's Performance Management System includes goal-setting and career development planning, and opportunities for employees and managers to jointly check progress with each other throughout the year. These conversations, along with ongoing coaching and feedback, lay the groundwork for individual and team success. Our system is outlined below:

- **Goal setting:** Managers set group department goals, which flow through to individual goal setting to reach these targets. Individuals build skill development goals to learn or refine a new skill that will contribute to their career development.
- **Progress observation and tracking:** Quarterly check-ins are conducted three times a year to provide an opportunity for employees to solicit feedback from their manager and ensure they have the necessary support to continue to achieve their annual goals. These check-ins also integrate ongoing career discussions regarding overall strengths or areas of improvement.
- **Year-end performance assessment:** Employees assess their own performance in meeting goals, achieving major contributions and skill development. Managers and employees are encouraged to have candid and focused performance conversations that build on the quarterly check-ins. This process is the basis for future goal-setting and career development.

As a part of the Performance Management System, Black Knight provides a Career Development Kit. This kit provides resources and tools for both managers and employees to foster career growth and development. Managers and employees are provided resources on assessing strengths and career aspirations, preparing for career discussions, and developing a career plan. For each of these topics, the kit provides points to consider, suggested questions to ask, internal Black Knight resources, and external training courses.

In response to the COVID-19 pandemic, this process was refined to ensure career development continued in this virtual working environment, and new tools created included the following:

- More than 500 hours of training opportunities to support the company's conversion to Microsoft 365, to improve productivity and to enable successful Teams video meetings.
- Added functionality in Workday® to support career opportunity discussions and provide feedback.
- Virtual leadership development training.

We believe these tools contributed to an increase in the level of employee engagement. Our 2020 Pulse Survey showed that 93% of employees felt equally or more productive working from home, and 96% felt they had the tools and resources to successfully work from home. To ensure direct feedback and support low turnover, we also conducted roughly 300 stay interviews during this period.

We maintained an active pace of hiring despite the COVID-19 pandemic, bringing on 434 new hires in the U.S. and 628 new hires in India by leveraging video interviews and a virtual new-hire orientation. To supplement our support for new hires, we added monthly interactive follow-up sessions to review our systems and resources, and to further integrate the new hires into our employee culture.

LEARNING AND DEVELOPMENT PROGRAMS

Black Knight offers a wide variety of educational and networking opportunities for employees to build their skills and connect with colleagues. These programs include:

- **The Mentor Program** matches mentors and mentees based on common interests and potential for knowledge transfer. These relationships are cultivated through regular meetings, formal networking and community events.
- **Black Knight University (BKU)** offers a variety of courses on relevant and engaging topics taught by both Black Knight subject-matter experts and external industry leaders. In 2020, we altered the program to offer virtual sessions that could be watched live or via video recording. Prior to the pandemic, these courses were offered in-person at our Jacksonville campus, as well as via livestream and video recording.

- **The Guru Program** is a valuable knowledge-sharing collaboration site where Black Knight subject-matter experts are encouraged to act as internal resources for their colleagues. Our Gurus can help solve problems, explain complex market trends, and demo new and evolving technologies.
- **Managing for Success** is a four-month program designed for managers and prospective managers to build and develop crucial foundational management skills and incorporate people development processes to become a more successful and supportive manager.
- **Internship Program** takes place each summer and provides the opportunity for high-performing students to gain valuable work experience and learn about a variety of roles and responsibilities at Black Knight.
- **Percipio** is Black Knight's e-learning platform that is available 24/7 from any desktop, tablet, or mobile device. The tool provides access to thousands of learning resources on a variety of business, technical and professional topics, as well as preparatory materials for certifications.
- **Gartner Learning and Leadership Courses** are offered to our managers to better develop leadership skills and provide guidance on various managerial responsibilities.

EMPLOYEE RECOGNITION

As our employees grow and thrive at Black Knight, they are internally recognized for their hard work and dedication.

- The **Black Knight Champion Award** allows our leadership team to recognize employees for going above and beyond their job duties. Winners are honored each month, and receive financial rewards and recognition.
- **Salute a Knight** allows employees to spotlight a peer's great work, helpfulness on a particular project or issue, strong leadership and more. Honorees who are "saluted" receive recognition on the company intranet homepage, and a special email is sent to their manager detailing their exceptional efforts.

HEALTH AND WELLNESS

At Black Knight, we invest in our employees' physical, mental and social well-being to help them achieve goals inside and outside of the office.

Physical Health Benefits

Black Knight offers comprehensive health benefits including medical, vision and dental. Benefits can be extended to spouses, domestic and same-sex partners, and children under the age of 26. Even with the transition to a remote work environment, Black Knight offered its employees several opportunities to continue to maintain a healthy lifestyle, including virtual fitness classes, discounts to join Weight Watchers (WW), a virtual health fair, and more.

Mental Health Benefits

For the emotional well-being and support of employees and their families, Black Knight's Employee Assistance Program (EAP) provides free, confidential counseling 24/7/365. This service is available to all employees and members of employees' households. Counselors provide guidance on topics such as relationship support, stress management, work/life balance, family issues, grief and loss, depression, anxiety, substance misuse, self-esteem, personal development and more.

Financial Health Benefits

Black Knight employees enjoy competitive pay and bonuses, which results in a high-performance culture. We offer a 401(k) profit-sharing plan with a company match, as well as an employee stock purchase plan (ESPP) through which employees may purchase shares of Black Knight stock. Participating employees who hold the shares for one year receive additional shares one year later through company-matching contributions, subject to continued employment.

Parental Leave

We believe in the importance and significance of parental bonding after the addition of a child. Upon completing one year of employment, Black Knight's employees receive four weeks of paid leave for mothers, fathers, partners and adoptive parents after the birth or adoption of a child.

SUSTAINING THE ENVIRONMENT

MINIMIZING ENVIRONMENTAL RISKS THROUGH OUR BUSINESS CONTINUITY PROGRAM

At Black Knight, we manage all material risks — including environmental risks — through our ERM program. Within the ERM program, our EBC program oversees the plans for our core products, applications, processes and services that include predetermined actions to be taken, resources to be used, and procedures to be followed before, during, and after disasters or disruptions to business operations.

The company's dedicated EBCO is responsible for the implementation of the EBC program and reports to Black Knight's Chief Risk Officer. The Chief Risk Officer reports to the Risk Committee of Black Knight's Board of Directors on a quarterly basis about our ERM and EBC programs, including as they relate to the identification and mitigation of environmental, sustainability and governance risks, and the programs are approved by the Risk Committee each year.

MINIMIZING ENVIRONMENTAL IMPACT

We review all stakeholder priorities when evaluating Environmental, Social and Governance (ESG) risks and are exploring the possibility of reporting aligned with the industry standards recommended by the Sustainability Accounting Standards Board (SASB) in the future. Although Energy Management is the only environmental metric currently recommended by SASB for Technology & Communications: Software & IT Service companies, Black Knight is committed to environmental sustainability and recognizes the importance of addressing environmental risks in our reporting. As such, we are proud of the progress we have made in environmental reporting, outlined below, and are committed to continuing to expand our disclosures. We have not identified any significant risks posed by our business operations that would have a substantive impact on the environment.

SUSTAINABILITY EFFORTS AND GOALS

As part of our commitment to a sustainable future, Black Knight encourages employees to incorporate sustainable practices and solutions wherever possible. We have several programs and initiatives in place directed at reducing environmental impacts through energy efficiency, water conservation and waste management. Our facilities team strives to implement new or improved energy and fuel efficiency projects at our corporate headquarters on a regular basis. As a result of the emissions reduction activities set in place, our Jacksonville campus reduced combined Scope 1 and 2 emissions by 9 percent in 2020 compared to 2019.

Energy Efficiency

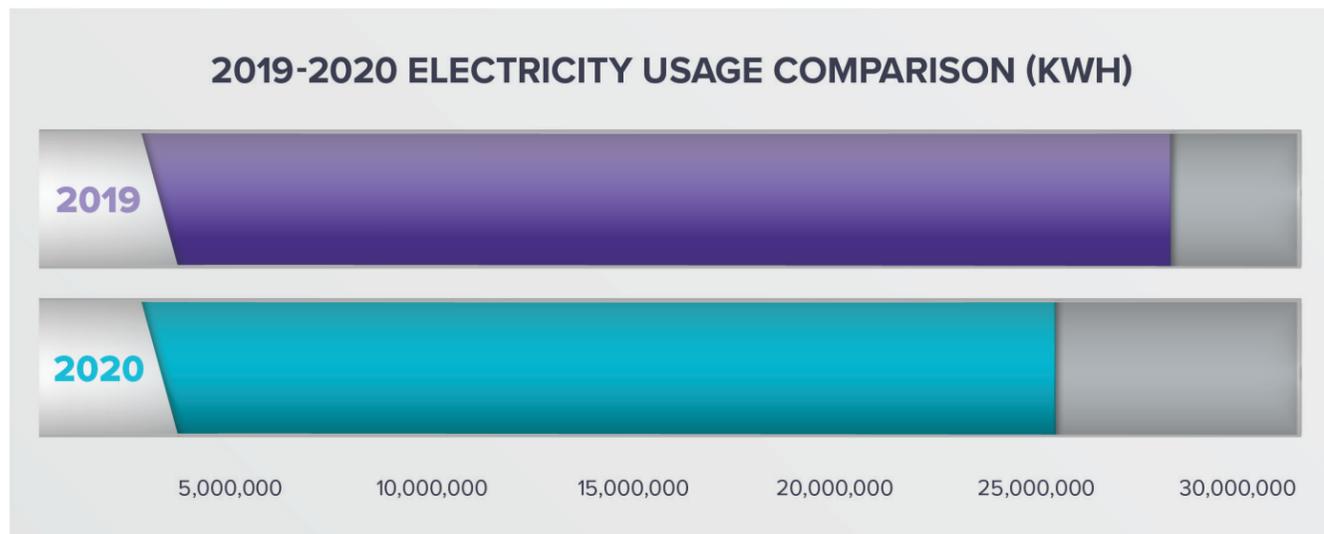
As a technology provider, we recognize that our greatest environmental impact is energy consumption and as such, we are constantly looking for ways to reduce our energy use. Our efforts to reduce our energy consumption and improve efficiency include:

- A majority of the technology deployed in our data centers is [Energy Star](#)® compliant. In addition, we replace aging and end-of-life equipment with energy-efficient alternatives with the goal of continuing to reduce our energy consumption over time.
- Use of an automated demand response system to reduce our energy usage during peak demand times to lower our environmental impact.
- Retrofitting lighting in our parking garages with LED lighting, with a target of reducing energy consumption within our parking garage by up to 50 percent, while providing our employees with a bright, safe environment.
- We have replaced the roofs on two of our buildings on the Jacksonville campus and plan to replace the roof on a third building in 2021. As part of the roofing projects, we are incorporating improved insulation

to drive further energy efficiency.

- We use energy-efficient LED and compact fluorescent lamps (CFLs) on our corporate campuses, and our offices and hallways are equipped with motion sensors that turn lights off if movement is not detected after a period of time. As we renovate floors in our corporate offices, we are retrofitting the CFLs in our buildings with LED lighting to further reduce energy consumption, with a goal of reducing our lighting-related energy consumption by 10% or more. Our goal is to complete the renovation of the interior lighting on our Jacksonville campus to solely energy-efficient LED by the end of 2022.

As a result of our ongoing energy conservation efforts, we were able to reduce the amount of electricity used on our corporate campus by 2.4 million kilowatt-hours (kWh) – or 9 percent – in 2020 compared to 2019.



Waste Reduction and Management

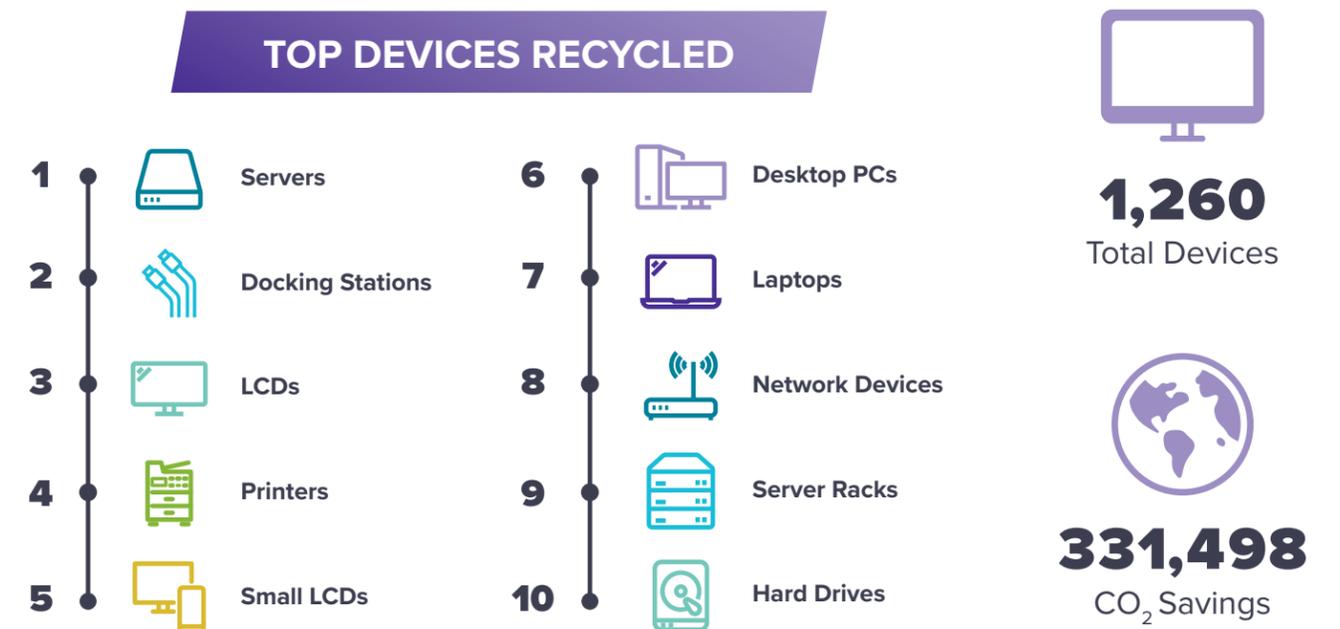
We are committed to reducing our environmental footprint by shifting our business away from the use of paper toward increasingly digitized operations. Where we do produce waste in our operations, we seek to dispose of that waste in an environmentally responsible manner. We have had to adjust or suspend some of these efforts due to our precautions to maintain a safe working environment during COVID-19 for our few employees working in our offices. In a normalized environment, our efforts with respect to waste reduction include:

- We have discontinued the use of Styrofoam cups and containers in our cafeteria and breakrooms.
- We have adopted recyclable paper and cardboard products and have reusable personal lunch containers available for purchase in our cafeterias. We provide a discount on food purchases to employees who use their personal containers rather than disposable ones.
- The removal of plastic water bottles from our breakrooms in favor of filtered water dispensers. We

encourage our employees to use personal reusable water bottles and coffee mugs.

- The reduction of paper usage through centralized printers defaulted to double-sided printing, and providing employees with technological tools such as laptops and dual monitors so they can avoid printing altogether.
- The use of an eStewards® certified end-of-life equipment disposal vendor, so that disposed technology is responsibly recycled or repurposed and sold or donated.
- Providing recycling bins in common areas to encourage our employees to recycle paper, cardboard, glass, plastic bottles and aluminum or steel cans. We partner with a waste disposal provider that utilizes “Single Stream Recycling” so that bottles, cans, magazines and plastics may be placed in a single container. The provider sorts all these materials at the recycling center and distributes them to various sources to repurpose.
- Green Seal Certified® paper products and green-friendly cleaning products are used where possible to reduce waste and environmental impact.
- We outsource the disposal of our sensitive documents to a third-party vendor that is committed to shredding and recycling in an environmentally responsible manner.

Recycling Efforts

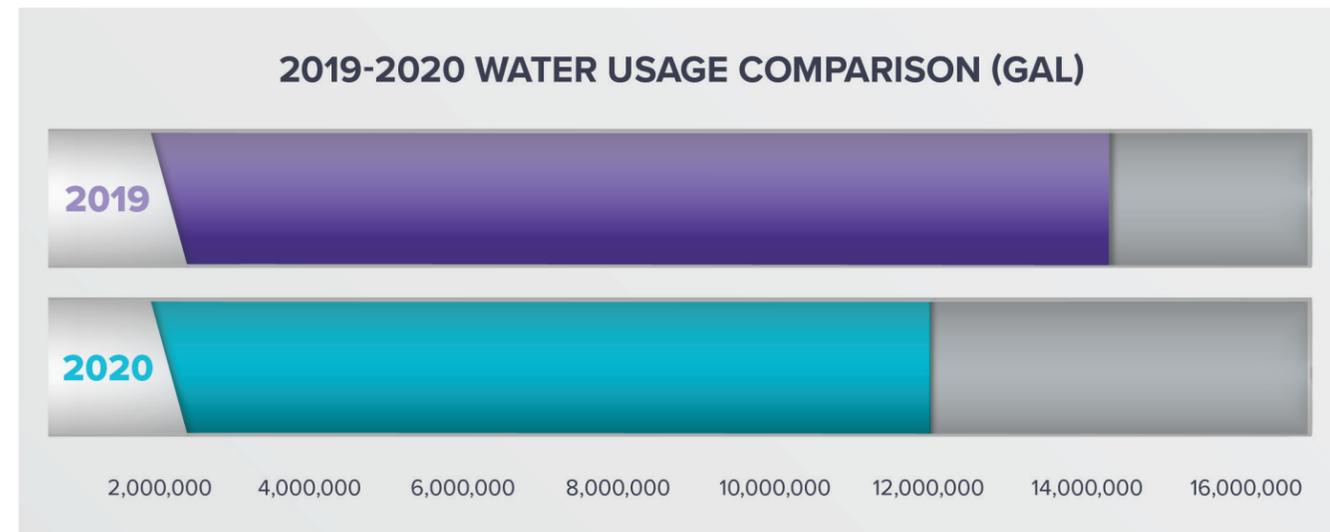


Water Conservation

We also take a responsible approach to water conservation and consumption, including:

- The use of faucet flow restrictors in all our breakrooms and restrooms to reduce water consumption.
- The use of soil-moisture managed irrigation on our corporate campus, and a no-concrete watering policy.

Through these efforts, we have reduced the water consumed on our corporate campus by 2.2 million gallons — or 16% — in 2020, compared to 2019.



GOVERNANCE

Black Knight, Inc. is a public company, and our stock is traded on the New York Stock Exchange (NYSE) under the ticker symbol “BKI.” As a public company, we are subject to the rules and regulations of the Securities and Exchange Commission (SEC), as well as listing standards for NYSE companies.

We regularly provide information to our shareholders and the public in the form of annual, quarterly and current filings with the SEC that include information concerning our financial performance, risks that may impact our operations or financial results, information concerning the composition of our board of directors, board committees and executive management team, and the compensation they receive for their service, information concerning our corporate governance practices and other required information.

The company’s public filings made with the SEC can be found on the SEC’s website at www.sec.gov or on the Investors page of our website at www.BlackKnightInc.com.

BOARD OF DIRECTORS

The management of our company is overseen by a highly qualified board of directors, 78 percent of whom are independent from management, and each of whom brings a wide variety of skills and qualifications to the table and contributes to our ongoing success.

In 2019 and 2020, our board focused on refreshment and diversity. In furtherance of our commitment to having a board of directors and board committees that reflect diversity of background, skills, age, gender, nationality, race, ethnicity and sexual orientation, we have added three new highly talented directors to our board in the last two years:

- In December 2019, Nancy L. Shanik was elected as the first woman to serve on our board, and in February 2020, Ms. Shanik was appointed to serve on our audit committee. Ms. Shanik has a strong background in risk management and is an audit committee financial expert.
- In June 2020, Joseph M. Otting was elected to our board, and in July 2020, Mr. Otting was appointed to serve as Chairman of our audit committee. Mr. Otting, who is the former Comptroller of the Currency, brings strong financial expertise, as well as significant industry and regulatory experience.
- In October 2020, Catherine L. Burke was elected as the second woman to serve on our board and in February 2021, she was appointed to serve on our corporate governance and nominating committee. Ms. Burke diversifies the talent set on our board through her extensive leadership experience in marketing and communications strategy and execution.

Each of these directors possesses skills and qualifications that augment those of our other directors, is independent and has no prior relationships as directors or employees of any of the companies with which we have had relationships in the past, including Fidelity National Financial, Inc., Dun & Bradstreet Holdings, Inc., or Cannae Holdings, Inc.

	BOARD OF DIRECTORS									
	William P. Foley, II (Chair)	Anthony M. Jabbour (CEO)	Thomas M. Hagerty	David K. Hunt	Ganesh B. Rao	John D. Rood	Nancy L. Shanik	Joseph M. Otting	Catherine L. Burke	
Board of Directors Experience	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Industry Experience	✓	✓					✓	✓		
CEO/Business Head/Leadership	✓	✓		✓		✓	✓	✓	✓	✓
International	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Human Capital Management/Compensation	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Finance/Capital Allocation	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Financial Literacy	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Chart Continued ►

	BOARD OF DIRECTORS									
	William P. Foley, II (Chair)	Anthony M. Jabbour (CEO)	Thomas M. Hagerty	David K. Hunt	Ganesh B. Rao	John D. Rood	Nancy L. Shanik	Joseph M. Otting	Catherine L. Burke	
Regulatory	✓	✓		✓		✓	✓	✓		
Mortgage/Banking	✓	✓				✓	✓	✓		
Risk Management	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Corporate Governance	✓	✓	✓			✓	✓	✓	✓	✓
Technology/Information Security	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Legal	✓									
Marketing/Sales	✓	✓	✓	✓	✓	✓		✓	✓	
Board Tenure	7	3	7	7	7	7	2	*	*	
Age	76	53	58	75	44	66	67	63	45	
Ethnic, Gender, Nationality or Other Diversity					✓		✓		✓	

*Mr. Otting joined our board in June 2020 and Ms. Burke joined our board in October 2020.

Our board of directors has adopted Corporate Governance Guidelines that provide a framework and a common set of expectations as to how the board of directors and its committees should perform its functions. Our board is led by our Chairman, William P. Foley, II, a business visionary who has been the driving force behind our successful strategy since 2014. Because Mr. Foley is not independent from Black Knight, our board has appointed Thomas M. Hagerty to serve as Lead Independent Director to coordinate the activities of our independent directors and work with Mr. Foley and our CEO, Anthony Jabbour, on various matters.

BOARD COMMITTEES

Our board of directors has appointed four standing committees, which are described below, to assist with the oversight of the company. All of our board committees are composed of independent directors:

	AUDIT COMMITTEE	COMPENSATION COMMITTEE	GOVERNANCE COMMITTEE	RISK COMMITTEE
CATHERINE L. BURKE				
THOMAS M. HAGERTY				
DAVID K. HUNT				
JOSEPH M. OTTING ★				
GANESH B. RAO				
JOHN D. ROOD ★				
NANCY L. SHANIK ★				

 Chair  Member ★ Financial Expert

- **Audit Committee:** Responsibilities include oversight of the quality and integrity of our financial statements and related disclosures, our compliance with legal and regulatory requirements, the qualifications, independence and performance of our independent registered public accounting firm, and the performance of our internal audit function.
- **Compensation Committee:** Responsibilities include reviewing and approving compensation matters for our Chief Executive Officer, other executive officers and our board of directors, and approving our compensation plans, programs and awards made to our executives.
- **Corporate Governance and Nominating Committee:** Responsibilities include identifying qualified individuals for our board of directors and reviewing matters relating to board composition, including director selection criteria, independence and diversity, and overseeing the annual evaluation of the performance of our board.
- **Risk Committee:** Responsibilities include oversight of our Enterprise Risk Management program, including our ESG risks and mitigation efforts, data privacy and cybersecurity risk, our Information Security Program, Business Continuity Program, and Compliance Program, and our enterprise risk and compliance functions.

The responsibilities of each committee are also laid out in detail in each committee's charter. Our Corporate Governance Guidelines and each committee's charter are reviewed annually as part of our ongoing governance practices, and are publicly available on the Investors page of our website at www.BlackKnightInc.com.

CODE OF BUSINESS CONDUCT AND ETHICS

Our reputation for integrity is one of our most important assets and each of our employees and directors is expected to contribute to the care and preservation of that asset. Our Code of Business Conduct and Ethics — which is applicable to all directors, officers and employees — is designed to promote honest and ethical conduct, including the ethical handling of conflicts of interest; promoting full, fair, accurate, timely and understandable disclosure; promoting compliance with applicable laws and governmental rules and regulations; ensuring the protection of our legitimate business interests, including corporate opportunities, assets and confidential information; and deterring wrongdoing. We also have a separate Code of Ethics for our Chief Executive Officer and senior financial officers. As required by applicable law, we will disclose any waiver of our codes of ethics on the Investors page of our website at www.BlackKnightInc.com.

Compliance & Ethics Hotline

We maintain a financial accuracy and compliance hotline so that our employees and other stakeholders can anonymously report financial impropriety or other concerns without fear of reprisals or recrimination. Employees can use the hotline to report violations to Black Knight's Code of Business Conduct and Ethics, company policy and the laws and regulations that apply to our business. The hotline is available toll-free, 24 hours a day, seven days a week. Reporting to the hotline is confidential and can be made on an anonymous basis, if desired.

ENTERPRISE RISK MANAGEMENT, COMPLIANCE AND INTERNAL AUDIT

We maintain a comprehensive ERM program that provides the framework to align our risk appetite and strategy to enhance management of enterprise risks, including ESG and information security risks, and risk-response decisions. Through our ERM program, we analyze risk concentrations and risks inherent to our products, services and businesses, and develop appropriate plans to mitigate those risks to an acceptable level.

With direct oversight by our board of directors through our Risk Committee, our ERM structure encompasses senior executive leaders from all facets of the business, including operations, finance, accounting, treasury, information technology and security, legal/regulatory, internal audit, compliance, and human resources. The executive-level Enterprise Risk and Compliance Committee convenes monthly to discuss matters relating to our enterprise risk position and risk management, including third-party risk, phishing, security incident response, application resiliency, ESG, and external and internal vulnerabilities.

Our Compliance function provides the standards and policies to mitigate identified risks, as well as training for our employees on applicable privacy, security, legal and regulatory requirements that provide ongoing enhancement of our security and risk culture. Our Internal Audit function provides a level of checks and balances by conducting internal reviews to identify areas where process improvements are needed.

The Risk Committee of our board of directors oversees the ERM and Compliance programs through regular reports from our Chief Risk Officer, Chief Information Security Officer and Chief Compliance Officer. As part of these reports, the Risk Committee receives updates on our data privacy, cybersecurity and ESG risks and mitigation actions and the evolution of our ESG program. The Chair of our Risk Committee reports on these matters to our board of directors each quarter.

BUSINESS CONTINUITY

Our EBC program ensures that we have documented and tested business continuity plans in place for our core products and processes. These plans include actions to be taken, resources to be used, and procedures to be followed before, during, and after a disaster. The EBC also works to put risk mitigation measures in place to minimize the likelihood and/or impact of a disaster. In determining these plans, the EBC program incorporates risk management, crisis management, business operation, and information technology processes, and identifies essential services for each line of business to minimize the impact of interruptions to those services.

As part of our EBC program, we perform testing on our applications and services regularly to ensure that our people and technology continue to perform at a high level in the event of a disaster to minimize any potential disruption to our clients.

In March 2020, we executed on our business continuity plans to address the challenges related to the ongoing COVID-19 pandemic. Since that time, substantially all of our employees have been working from home. We are following the requirements and protocols published by the U.S. Centers for Disease Control, the WHO and country, state and local governments. Our most important priorities are the health and safety of our employees and helping the communities where we work and live. We believe our transition to working from home has been successful and has not adversely affected our productivity or our financial results. We continue to assess when and how we will begin to lift the actions put in place as part of our business continuity plans, including working from home and travel restrictions, while we continue to offer our clients the high level of service they have come to expect from us.

INFORMATION TECHNOLOGY AND SECURITY

We are highly dependent on information technology networks and systems to securely process, transmit and store electronic information. We focus on all areas of cybersecurity including threat and vulnerability management, security monitoring, identity and access management, phishing awareness, risk oversight, third-party risk management, disaster recovery and continuity management. We make strategic investments in information security to protect our clients and our information systems. This includes both capital expenditures and operating expenses for hardware, software, personnel and consulting services. As our primary solutions and services evolve, we apply a comprehensive approach to the mitigation of identified security risks. We have established policies, including those related to privacy, information security and cybersecurity, and we employ a broad and diversified set of risk monitoring and risk mitigation techniques. We also participate in industry and governmental initiatives to improve information security for our clients.

Our Chief Risk Officer, Chief Compliance Officer and Chief Information Security Officer report to our Risk Committee on our cyber and data security practices, risk assessments, emerging issues and any security incidents. Our Risk Committee Chairman reports on these matters to our board of directors on a quarterly basis. We also provide opportunities for continuing education to our Risk Committee members on various matters relating to cybersecurity, including emerging risks and trends, regulatory changes, and changes to our internal practices.

ADDITIONAL INFORMATION

Detailed information about Black Knight can be found in our public filings on the SEC's website at www.sec.gov or on the Investors page of our website at www.BlackKnightInc.com.



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