2021
SUSTAINABILITY REPORT

BLACK KNIGHT®

A MESSAGE FROM OUR EXECUTIVE CHAIRMAN

In 2021, Black Knight focused on normalizing change and propelling growth. Strong, strategy-aligned teams moved our business forward, resulting in double-digit revenue growth for the year.

Our strategy included four primary areas of focus: win new clients; cross-sell existing products; develop innovative solutions; and selectively pursue strategic acquisitions. Acquisitions brought new marketing automation capabilities, increased data and analytics assets, and a cloud-based origination platform for mortgage brokers. These capabilities have allowed enhanced client offerings across our mortgage technology and data ecosystem.

Our sustainability strategy mirrored this growth, while advancing our organizational goals and maintaining our unwavering commitment to providing exceptional products, services and support to our clients. We hired more than 1,000 people in 2021, and increased diversity within our new hires. We enhanced our benefits offerings to expand parental leave and bereavement leave, and redefined sick leave to wellness days to encourage employees to take time to care for their mental and physical well-being.

We expanded transparency regarding our environmental impact by including a reference index aligning with both the Sustainability Accounting Standards Board (SASB), as well as the Task Force on Climate-Related Financial Disclosures (TCFD).

We also adopted new policy statements focused on diversity, equity and inclusion; human and labor rights; and environmental priorities.

Black Knight stepped up to help those in need with considerable financial support to more than 60 charitable organizations. To supplement this financial support, employees volunteered their time to non-profits and charitable organizations nationwide. *Black Knight Cares*, our company's charitable giving program, supports organizations focused on four primary areas of need: health-related issues; military support; children/childhood development; and low-income/housing-related causes.

Black Knight is proud of our evolving sustainability path. We look forward to continually expanding our environmental, social and governance practices, as well as enhancing our products and services for the betterment of our employees, clients and the communities where we live and work. Each of the initiatives outlined in this report support our overall mission to be the mortgage industry's premier provider of software, data and analytics, known for client focus and product excellence; and for delivering innovative, seamlessly integrated solutions with urgency, while positively impacting our environment and our community.

Thank you,

Anthony M. Jabbour
Executive Chairman*
Black Knight, Inc.

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ABOUT BLACK KNIGHT

Black Knight, Inc. provides integrated and innovative software, data and analytics to the mortgage and real estate industries, as well as the capital and secondary markets. Businesses leverage Black Knight's solutions to support the entire loan life cycle to help retain existing customers, gain new customers, mitigate risk, increase profitability and operate more effectively.

Black Knight provides best-in-class products and services to streamline and support consumers' home search, loan application, closing process – and beyond. Through secure, digitized solutions and advanced customer support, Black Knight's solutions help lenders and servicers provide a seamless and superior customer experience.

Black Knight serves as a premier business partner that our clients rely on to help them achieve their strategic goals, realize greater success, enhance business operations and better serve their customers. We do this by delivering best-in-class software, services and insights with a relentless commitment to excellence, innovation, integrity and leadership.

OUR MISSION

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

COMPANY OVERVIEW

≈**6,400**
EMPLOYEES
as of Dec. 31, 2021

18
OFFICES
in U.S. and India

$1,475.2
MILLION
in Annual Revenue

OUR CAMPUSES
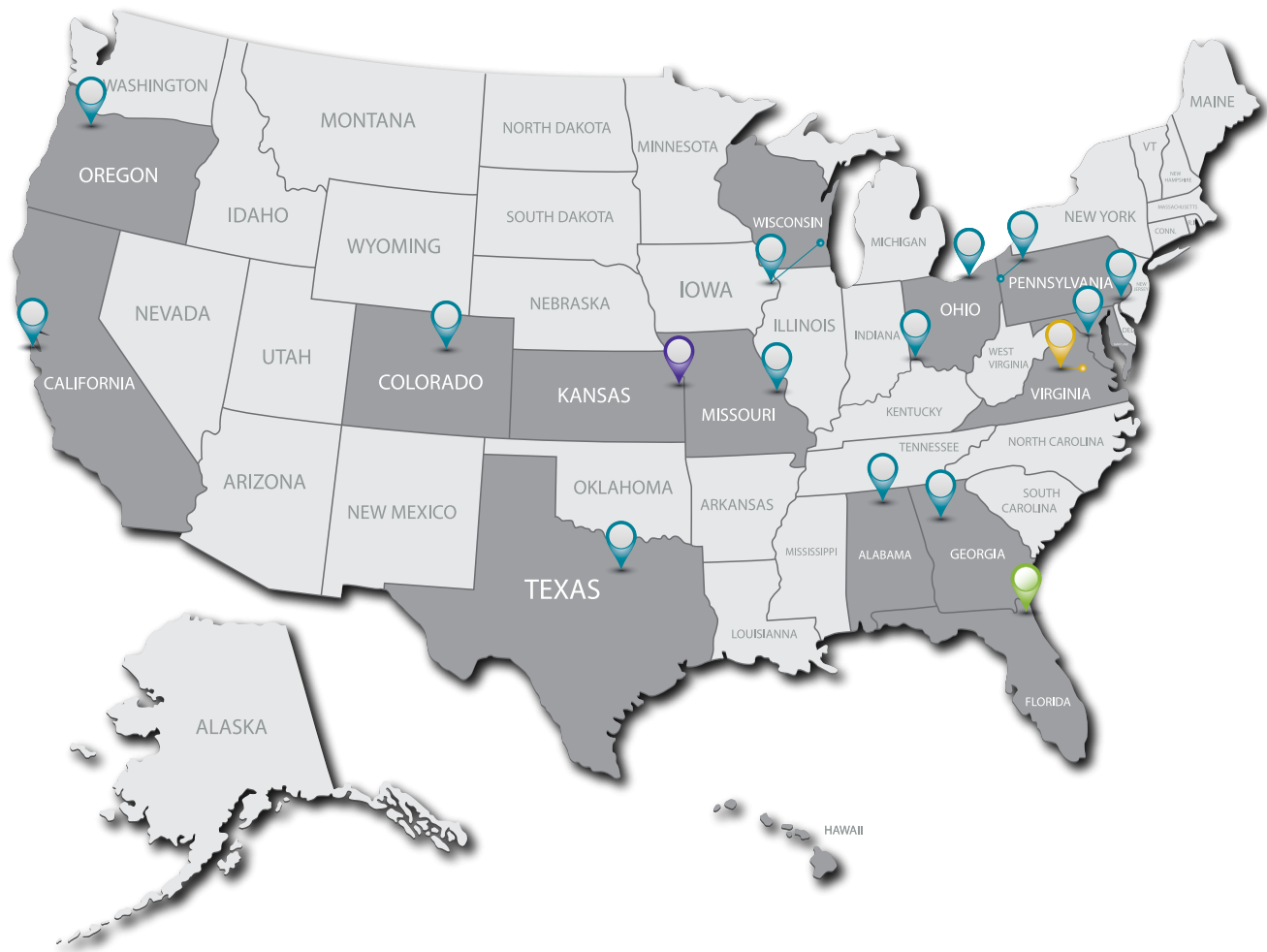
■ Office	■ Data Center	■ Headquarters	■ Call Center/Office

THE BLACK KNIGHT SOLUTION

Black Knight continues to deliver innovative, powerful, client-focused solutions that streamline and automate business processes throughout the stages of homeownership.

We differentiate the company with a unique and unmatched combination of origination and servicing software solutions, paired with comprehensive data and actionable analytics that support the full loan life cycle.

MARKETS WE SERVE

CAPITAL MARKETS

MORTGAGE

REAL ESTATE

SECONDARY MARKETS

HOME EQUITY

GOVERNMENT
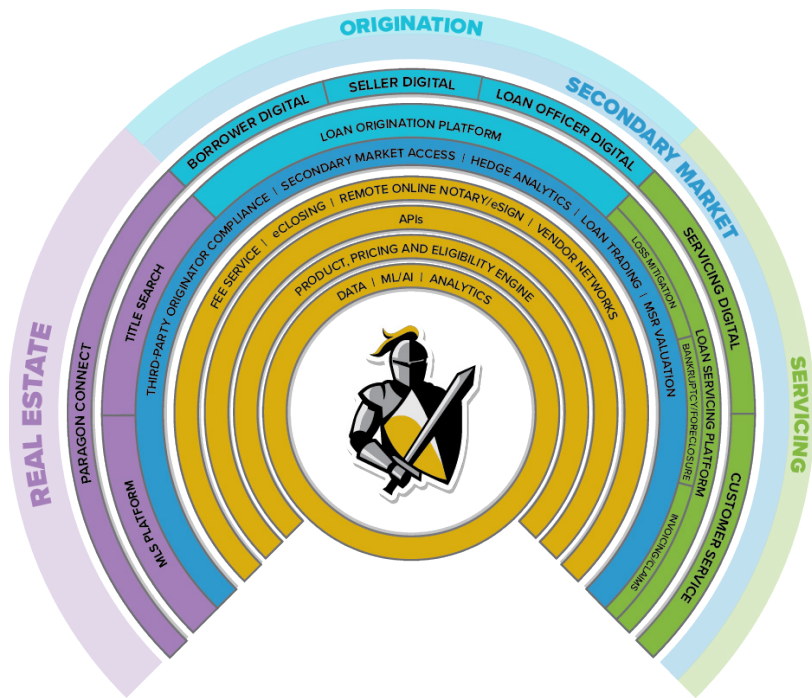
OUR VALUES

Our KNIGHTS values drive all aspects of how we do business — from strategic decision-making and problem solving to delivering exceptional results for our clients.

K
KNOWLEDGE

Adding value to our offerings through enhancing **KNOWLEDGE** and building expertise.

N
NOBLE

Maintaining a **NOBLE** character built on integrity, ethical conduct, responsibility and accepting nothing less than always doing what is right – without compromise.

I
INNOVATION

Striving for **INNOVATION** in our capabilities to respond to clients' needs and exceed expectations.

G
GROWTH

Pursuing **GROWTH** and continuous improvement to achieve the highest standards of excellence and experience.

H
HONESTY

Conducting open and **HONEST** business practices with customers and co-workers help motivate Black Knight employees to be their best.

T
TEAMWORK

Embracing **TEAMWORK**, as we support and respect our co-workers. We win or lose as a team; understand that we are stronger united than separate; value our diversity and celebrate our successes together.

S
SERVICE

Considering **SERVICE** to our clients a distinct privilege. We form trusted relationships with those we serve, are committed to delivering premier solutions and support, and serve our communities as a good corporate citizen.

SUSTAINABILITY AT BLACK KNIGHT

Black Knight approaches sustainability with a sharp focus on environmental, social and governance (ESG) issues in alignment with our business. We make it a priority to establish a workplace that is diverse and inclusive, and focused on the development and growth of our employees. We also understand the importance of continuous evaluation and investment in our approach to data security and privacy in protecting our company's and clients' information.

While Black Knight has established impactful sustainability practices, we know evolution is critical to a successful ESG strategy. In 2021, we continued to develop our ESG strategy to foster a focused, accountable and responsive approach to sustainability.

While we have a relatively small environmental footprint due to the nature of our business, we manage our impact with vigor. Throughout this report, we discuss our initiatives in alignment with the Sustainability Accounting Standards Board (SASB). See Page 34 for more information. In 2022, we will complete the climate change questionnaire for CDP.

OUR SUSTAINABILITY APPROACH

Our corporate values and commitments to our stakeholders are reflected in how we approach our ESG initiatives. Our sustainability strategy is structured around four key pillars:

- Supporting Our People
- Protecting Privacy and Security
- Minimizing Environmental Impact
- Enhancing Governance and Oversight

OUR SUSTAINABILITY JOURNEY

First Sustainability Report Published	Anthony Jabbour signs Pledge for CEO Action for Diversity & Inclusion		Sustainability Report Includes SASB and TCFD-Aligned Indices	Completion of CDP Climate Change Questionnaire
2019		**2020**	**2021**	**2022**
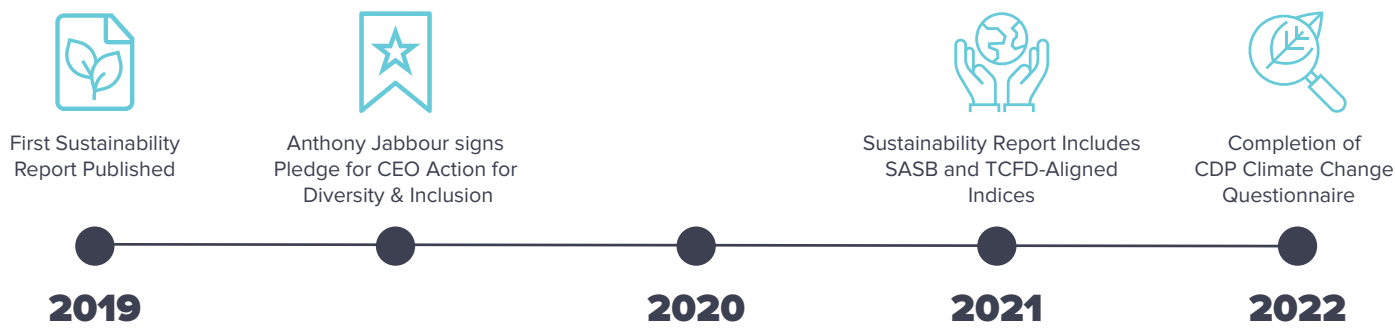
OUR PEOPLE

Black Knight is committed to supporting a culture that is representative of the unique values, opinions and needs of our employees. We realize that our individual differences strengthen us by contributing a wealth of knowledge, experience and understanding to our operations, and we believe these perspectives will help us continue to innovate and grow.

OVERSIGHT OF PROGRAMS

We strive every day to transform our vision of success into reality, and our employees are the foundation of our success. Having a talented, engaged and diverse workforce makes us a strong, resilient and innovative company. Our success in recruiting and retaining our highly skilled and dedicated workforce is founded in our employee culture that encourages each team member to push for excellence and innovation, and rewards and supports them for their hard work and commitment.

Our People Are Our Greatest Asset

Our talent management strategy supports our overall business strategy by providing educational and developmental opportunities to our employees from pre-hire to retire. That strategy is embedded in our approach to talent acquisition, onboarding, employee engagement, employee development and performance management. Our strong company values are foundational to our talent strategy, creating a culture of continuous learning and a commitment to the health, well-being, and professional and personal development of our employees.

We promote employee engagement that builds on the competencies important for our future success. We hold regular town halls led by our CEO and other members of the senior leadership team to promote transparency as we share updates on the Company's performance and initiatives, recognize various employees for their contributions, and provide the opportunity for employees to ask questions.

We believe our employees' understanding of our business strategy and objectives is critical to our ability to quickly adjust to our constantly evolving industry. Our 2021 employee engagement survey results indicated that nearly 90% of employees who responded to the survey understand and support our Company's direction and performance.

To further reinforce the alignment of individual performance with our enterprise strategies and goals, we implemented quarterly performance check-ins to provide our employees with regular coaching and feedback, as well as opportunities to connect with their leaders in a remote work environment. In 2021, 97% of employees completed check-ins in addition to their annual performance appraisals.
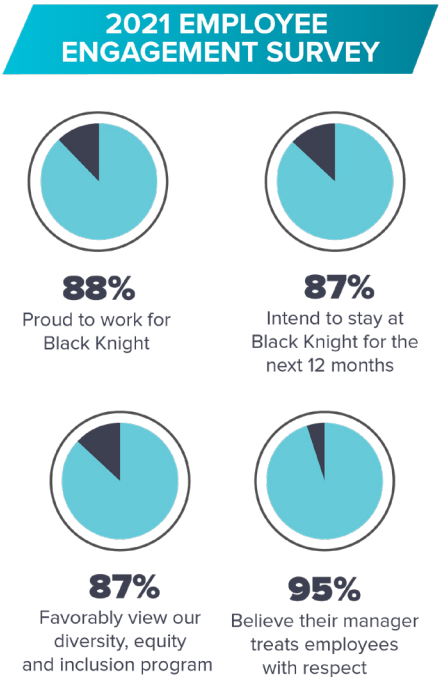
Revamping the Onboarding Experience

We continue to find new ways to attract and retain talent, including developing a new onboarding program, known as *My New Hire Journey*. Launched in early 2021, the program begins with an interactive virtual session followed by feedback and connection points at 30, 60, 90 and 120 days since hire date. The *New Hire Journey* is comprised of 12 weekly tracks of the most relevant content for a new employee's first 90 days. Each track starts with an intro video and ends with a recap video and quick self-check assessment. Each track is no more than two hours, which allows new employees to focus on their role-based training and onboarding while providing them with the tools they need to succeed, including benefits and related information, career development resources, introductions to employee communities and opportunities to build their technical skills. Each new hire is also part of a cohort with dedicated virtual live tutorials to encourage them to connect with their new-hire peers.

EMPLOYEE ENGAGEMENT

We aim to cultivate a culture in which people feel heard and supported, no matter where they work. Our people work together through in-person, remote and hybrid arrangements. Providing our employees with the tools and opportunities they need to stay connected is fundamental to our continued success — getting teamwork right is part of what enables us to execute on our deliverables and support our clients' needs.

To gain better insight into employee satisfaction and potential areas for improvement, Black Knight conducts employee surveys regularly. In our most recent employee engagement survey, conducted in late 2021, we consistently outperformed industry benchmarks.

Based on employee feedback from the survey, we are developing action plans to focus on improving cooperation and communication across departments, as well as further promote employee health, well-being and recognition.

2021 EMPLOYEE ENGAGEMENT SURVEY

88%
Proud to work for Black Knight

87%
Intend to stay at Black Knight for the next 12 months

87%
Favorably view our diversity, equity and inclusion program

95%
Believe their manager treats employees with respect

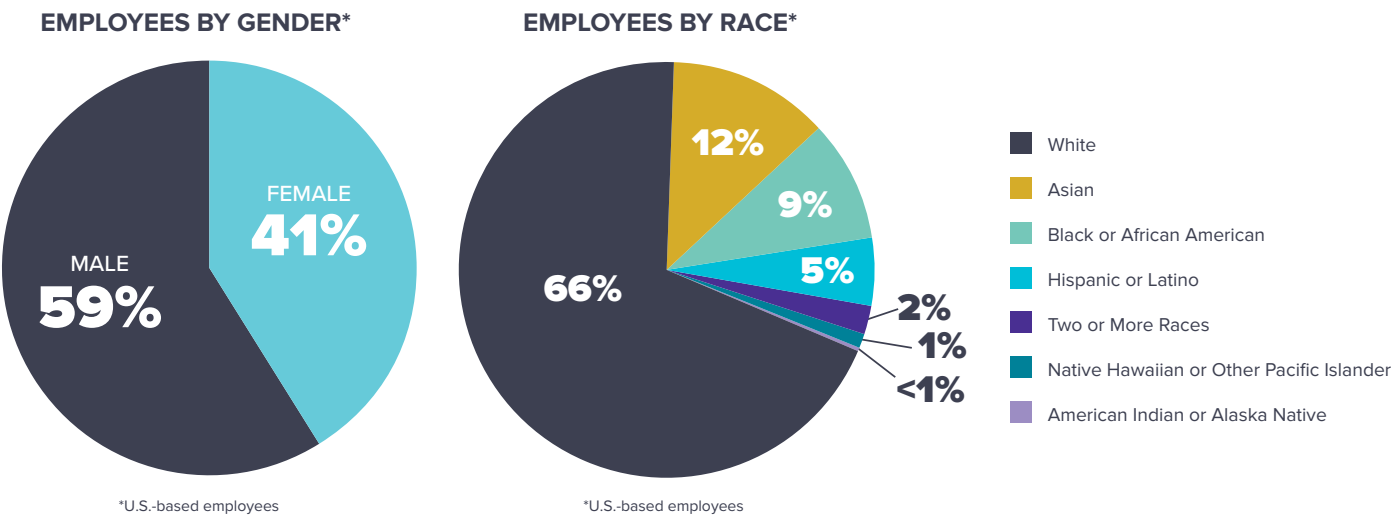### WHAT DO YOU VALUE MOST ABOUT WORKING AT BLACK KNIGHT?

"The leadership being family-oriented and showing genuine concern for employee health, growth and well-being."

"I am recognized for my contributions. The Black Knight family is great to work with."

"Respect diversity, equal opportunities to learn and grow in your career, and wise management that recognizes your performance and hard work."

DIVERSITY, EQUITY & INCLUSION

We have a long history of understanding that our differences make us stronger. We are having needed and thoughtful conversations where we listen to our employees, and we are committed to continuous learning and growth, individually and as an organization.

Company policy statements demonstrate our commitment to upholding an ethical, inclusive and just business environment. These statements are reviewed and approved by our Board of Directors or an appropriate Committee thereof.

- Our **Code of Business Conduct and Ethics** formalizes the standards that we expect all employees, officers and directors to adhere to, including topics such as fair and ethical treatment, anti-corruption, conflicts of interest, government advocacy and political contributions, as well as information on confidential reporting of any ethics and compliance concerns.

- Our **Diversity, Equity and Inclusion Policy**, which applies to all employees and subsidiaries, as well as to our contractors with respect to their interactions with our employees, formalizes our commitment to creating a work environment where people of all backgrounds, races and ethnicities can feel welcome and thrive.

- Our **Human and Labor Rights Policy** formalizes our processes, standards and expectations for human and labor rights protections across our business.

EMPLOYEES BY GENDER*

FEMALE
41%

MALE
59%

*U.S.-based employees

EMPLOYEES BY RACE*

66%

12%

9%

5%

2%

1%

<1%

- White
- Asian
- Black or African American
- Hispanic or Latino
- Two or More Races
- Native Hawaiian or Other Pacific Islander
- American Indian or Alaska Native

*U.S.-based employees

Black Knight has implemented strong internal processes — focused on diversity, equity and inclusion (DEI), including employee training and development programs, comprehensive benefits and mentoring of our future leaders — to support our employees throughout their careers.

- **Training:** Employees complete regular DEI training, including civil treatment courses delivered by ELI, a training company endorsed by the Equal Employment Opportunity Commission (EEOC), and annual workplace harassment and discrimination training. In 2021, all U.S. employees were required to attend a new session focused on disability accommodation.

- **Employee Engagement:** Our *Monthly Mosaic* newsletter provides thought-provoking articles and helpful insights on diversity and inclusion initiatives and allows us to highlight key holidays and observances, such as Black History and Women's History months. All employees are also invited to participate in *Coffee and Conversation* sessions that spotlight Black Knight leaders who discuss their personal experiences. Our *Mosaic* book club and *Mosaic* movie night provide additional opportunities to educate and engage with employees on diversity topics.

CEO ACT!ON FOR
DIVERSITY & INCLUSION

Since 2019, Black Knight's Anthony Jabbour has been part of the **CEO Action for Diversity and Inclusion** — the largest CEO-driven business commitment to advance DEI values within the workplace. Nearly 2,000 CEOs have taken the pledge to:

- Cultivate environments that support open dialogue on complex — and often difficult — conversations around diversity, equity and inclusion

- Implement and expand unconscious bias training

- Share successful and unsuccessful diversity, equity and inclusion programs and initiatives to facilitate learning from each other's successes and missteps

- Engage boards of directors when developing and evaluating diversity, equity and inclusion strategies

In addition, Mr. Jabbour signed the Disability:IN CEO Letter committing to advance disability equality and inclusion. We join this organization to build an inclusive global economy where people with disabilities participate fully and meaningfully. Black Knight will participate in the Disability Equity Index as a part of this commitment.

2021 DEI Awards

- Best Places to Work for LGBTQ Equality **(Human Rights Campaign Foundation's Corporate Equality Index)**

- First Coast Healthiest Companies **(First Coast Worksite Wellness Council)**

- HIRE Vets Medallion Award **(HIREVets.gov)**

- I am a Healthy Start Employer **(Northeast Florida Healthy Start Coalition)**

- Military Friendly Companies **(Military Friendly)**

- Workplace Health Achievement Index **(American Heart Association)**

See Page 32 for a full list of our 2021 awards and recognitions.

Hiring and Recruiting

Black Knight is committed to providing equal opportunity for employees at all levels regardless of race, color, religion, gender, gender identity or expression, sex, sexual orientation, national origin, disability, age, protected veteran or military family status, and all other categories protected by applicable law. This commitment extends to our recruitment, hiring, promotion, transfer, compensation, training, demotion and layoff processes, among others.

In 2021, we measured a new hire diversity rate of 37%, up from 35% in 2020. We remain focused on maintaining and growing our company diversity and monitor evolving DEI best practices to be a leader in our field.
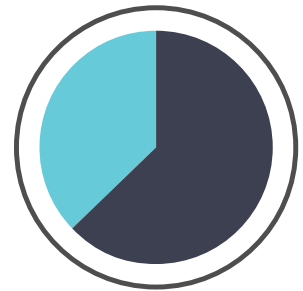
37%
2021
New Hire Diversity

Employee Resource Groups

To implement comprehensive DEI initiatives and support practices across all levels of the company, Black Knight hosts various employee resource groups designed to foster an environment that encourages inclusion, career development and personal growth within the workplace. These include:

- **Knights of the DEI Roundtable:** A diversity and inclusion alliance that helps to promote our diversity efforts through regular meetings, community outreach and events.

- **Women's Internal Networking Group (WINGs):** Women in the technology industry face significant challenges in this traditionally male-dominated field. We are constantly working to create a fairer and more equitable environment for our female colleagues, to ensure they are given the same opportunities as their male counterparts. Our WINGs program aims to accelerate the leadership and success of women at Black Knight. This program is led by four women from Black Knight's executive leadership team.

- **Summer Internship Program:** Provides students across the nation the opportunity to gain practical, challenging and meaningful experience over the course of a summer.

KNIGHTS OF THE DEI ROUNDTABLE MEMBERS

128
2021
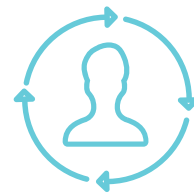
106
2020

Supporting Those Who Served

We pride ourselves on creating a welcoming and supportive work environment for our veteran employees and their families. In 2021, for the second year in a row, we received the **HIRE Vets Medallion Award** for recognition of our efforts in recruiting, employing and retaining veterans. We were also honored by **Military Friendly** for our efforts to create sustainable and meaningful career paths for veterans; and were recognized by the U.S. Department of Defense for our support of its Military Spouse Employement Partnership and which conferred on us its *Employer Support of the Guard and Reserve (ESGR)* status. We offer several internal programs and initiatives to support our veterans and their families:

5.9%*
2021
Veteran New Hires

9%
2020
Veteran New Hires

* This reduction reflects a unique hiring scenario that focused on specific emerging technical skills.

- We partner all veteran new hires with a current Black Knight veteran employee to provide dedicated support and mentoring.

- Our veteran employee resource group is part of the *Knights of the DEI Roundtable* and assists veterans with onboarding, mentorship, career development, outreach and community support.

- Our facilities include accommodations for service animals and veterans with PTSD, hearing impairments, and/or vision impairments.

- We offer full-wage continuation programs for all employees currently serving in the Reserves or National Guard who are called into active duty.

- Veterans and their families have access to Black Knight's Employee Assistance Program (EAP), a complimentary phone hotline available 24/7.

Supporting the LGBTQ Community

For the third consecutive year, Black Knight was recognized by the Human Rights Campaign Foundation's *Corporate Equality Index* for our policies and practices in support of LGBTQ workplace equality. Our efforts satisfied all the index criteria, scoring 100% and the recognition of *Best Place to Work for LGBTQ Equality*. Additionally, in 2021, Black Knight was awarded the *LGBTQ+ Leadership Award* by the National Diversity Council.

EMPLOYEE TRAINING AND DEVELOPMENT

Employee development is a key driver of employee engagement, satisfaction and retention. Creating a company culture and offering tools that encourage career development help our organization attract, engage and retain the brightest talent — which we believe is fundamental to our business success. We seek to actively facilitate a learning journey designed to help employees develop long-term career growth by empowering them with incentives, stimulating work and thoughtful management to foster an environment of constant development.

70%
2021 Career Mobility Rate
(accepting positions within the company)

Performance Management

Our comprehensive performance management is designed to help employees reach their full potential. Throughout the process, employees set individual goals, observe and track progress over time, assess their performance with their managers, and receive appropriate feedback and rewards. Our review processes are designed to:

- Foster candid and focused performance conversations between employees and managers

- Build trust between employees and managers

- Ensure performance expectations are clearly defined

- Establish the direction and support needed for employees to achieve their goals
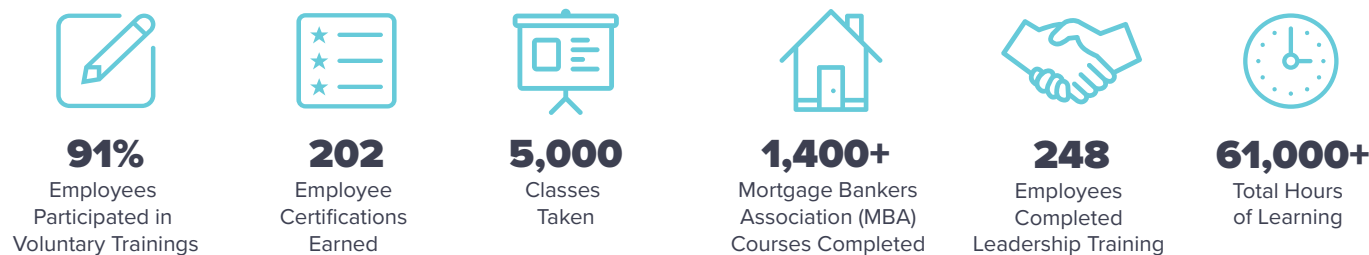
LEARNING AND DEVELOPMENT PROGRAMS

Black Knight offers numerous educational and networking opportunities for employees to build their skills and connect with colleagues. In 2021, we offered the following programs to all Black Knight employees:

- **Managing for Success** helps prospective and current managers build and develop crucial foundational leadership skills. After completing the program, managers are invited to join the Capstone program that provides additional opportunities to further leadership effectiveness.

- **Gartner Learning and Leadership Courses** are offered to managers to better develop leadership skills and provide guidance on various managerial responsibilities.

- **Black Knight University** provides a variety of relevant and engaging courses on topics related to professional growth, industry trends and Black Knight products.

- Employees receive a **career development toolkit** that provide a framework for goal setting, self-assessment and productive conversations with their managers regarding development and growth.

- Our **Mentor/Mentee Program** is an annual personal and professional development program designed to help identify and develop talent, cultivate leadership skills and foster innovation among our top performers through one-on-one mentoring.

- The **Guru Program** is a valuable knowledge-sharing collaboration site where Black Knight subject matter experts serve as internal resources for their colleagues, helping to explain complex market trends, solve problems and demo new technologies.

- Our e-learning platform, **Percipio**, gives on-demand access to thousands of learning resources, from technical and industry topics to preparatory materials for certifications.

- **Emerging Leaders** is a six-month career development program designed for early career employees who have been identified as high potential and high performing.

- **Coaching for Performance** is a workshop that provides managers with a framework to equip them with the skills to effectively plan for and manage a variety of coaching situations.

Our metrics indicate considerable employee interest, engagement and satisfaction with our learning programs. Through regular evaluation of these programs, we hope to continue to see positive developments in employee satisfaction, internal career mobility, security and confidence.

Our learning programs have helped us improve employee retention for top talent high performers, as demonstrated by a departure rate that dropped from 4.5% to 2% within one year.

91%	**202**	**5,000**	**1,400+**	**248**	**61,000+**
Employees Participated in Voluntary Trainings	Employee Certifications Earned	Classes Taken	Mortgage Bankers Association (MBA) Courses Completed	Employees Completed Leadership Training	Total Hours of Learning

EMPLOYEE RECOGNITION

Recognizing high-performing employees is one of the many ways we help our teammates feel motivated, appreciated and proud of the excellent work they do every day:

- **Champion Award:** Allows our leadership team to recognize employees who go above and beyond their expected job duties. Winners are named monthly and receive financial rewards and recognition for their outstanding contributions.

- **Salute a Knight:** Allows employees to spotlight a peer's great work, helpfulness on a particular project or issue, strong leadership and more.

- **Service Recognition:** Allows Black Knight to recognize employees for their contribution, commitment and service to the company. We celebrate our employees upon their work anniversaries every five years.

EMPLOYEES BY TENURE
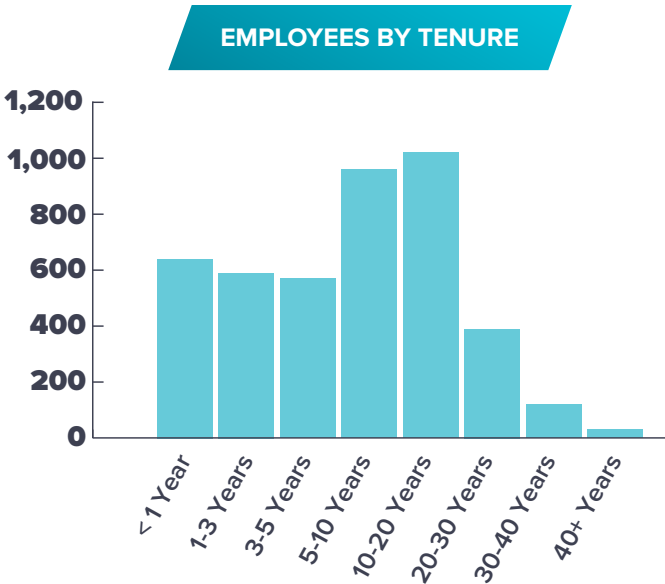
EMPLOYEE HEALTH AND WELLNESS

In the wake of the worldwide COVID-19 pandemic, it has become apparent that a healthy workforce is a more content and ultimately more productive workforce.

Black Knight provides our employees with the resources they need to do their jobs successfully and feel supported in their health and well-being in all aspects of their lives. Happy, healthy and engaged employees are not only more productive members of our team — they're also able to live more fully outside of the workplace.

Physical Health

Our employees enjoy a comprehensive benefits package including medical, dental and vision coverage — all of which can be extended to spouses, domestic and same-sex partners, and children. Black Knight offers employees several opportunities to support a healthy lifestyle, including virtual fitness classes, discounts to health programs, such as Weight Watchers, Body20 Technology, YMCA of Florida's First Coast, complimentary biometrics screenings and flu shots, an annual health fair and more.

Mental Health

Black Knight understands that mental health is as important as physical health. That's why we provide free, confidential counseling services to all employees through our EAP. EAP counselors are trained to provide support on important issues such as relationship support, stress management, work/life balance, family issues, grief and loss, depression, anxiety, substance misuse, self-esteem, personal development and more. The service is available 24 hours/day, 365 days/year to all employees and their families.

Financial Wellness

We understand that the ability to earn a sustainable living is a big factor in improving employee job satisfaction. Black Knight offers a competitive pay and bonus package to our employees, which we believe has led to a high-performance culture and motivated teammates.

We also 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. Employees participating in the ESPP who hold the shares for one year receive additional shares one year later through company matching contributions, subject to continued employment.

Time Off

Black Knight offers time off options to help employees take time for their personal needs. New changes to our time off policies for 2022 include:

- **Paid Wellness Leave** is now available in place of paid sick leave to further encourage eligible employees to take time off both to recover from illness, as well as to maintain physical, emotional and psychological well-being.

- **Six Weeks of Paid Parental Leave** is available for employees who have 1) given birth or are the spouse/partner of the birth mother; 2) placed a child for adoption; 3) permanently adopted a child; or 4) experienced the death of a child within the employee's or the employee's spouse/partner's last trimester of pregnancy.

- **Paid Bereavement Leave** has been expanded for eligible employees to up to five days paid leave due to the death of a member of their immediate family, and up to three days for a non-immediate family member. An employee's immediate family includes their current spouse or domestic partner, children, parents, siblings, grandparents or grandchildren, including step and in-law relationships. An employee's non-immediate family includes their aunt, uncle, niece, nephew or cousin.

Support Throughout COVID-19

COVID-19 shed light on the importance of maintaining healthy, happy employees even when we're physically apart. In March 2022, Black Knight re-opened our Jacksonville campus to employees who wish to come back to the office to work or to attend in-person meetings.

Our 2020 Employee Survey, which was conducted at the beginning of the pandemic, found that 93% of our employees felt equally or more productive working from home, while 96% felt they had the resources and tools needed to adjust. We will continue to work closely with the CDC and other government agencies to uphold and disseminate all relevant, recommended safety measures to all employees.

Since the onset of the pandemic in 2020, we launched programs like well-being workshops, flexible work schedules, mindfulness sessions and virtual health challenges. We also created an internal resource for employees and managers that highlighted COVID-related information, including managing stress, virtual coaching tips, meeting planners, virtual ergonomic assessments and free online wellness/mental health workshops.

Throughout the pandemic, our dedicated COVID-19 response team met frequently to keep a pulse on everchanging needs. We also provided high-touch advocacy support, including free TelaDoc visits, COVID vaccinations and tests and paid COVID leave. When the virus surged in India, our far-reaching support of our India colleagues included oxygen machines, helping to secure hospital beds, financial assistance, including salary advances, as well as access to testing and vaccines. As vaccines became widely available in 2021, we provided our employees with information on how they could obtain the vaccines with the goal of keeping our employees and their family members safe. We also rolled out multiple onsite vaccination drives in India for employees and their dependents.

OUR COMMUNITIES

We are proud of the work we do through our corporate giving initiatives, which are intended to build strong ties and strengthen the communities in which we live and work.

Black Knight Cares, our corporate and company's charitable giving program, supports organizations that align with our vision of giving and community support. When considering where we can help, we focus on these primary areas:

- Health-related issues

- Military support

- Children/childhood development

- Low income/housing-related causes

HEALTH AND WELLNESS

In 2021, Black Knight supported 17 health-related organizations, including those dedicated to the treatment and eradication of heart disease, the acceleration of global research and maximizing quality care for Alzheimer's patients and ending various forms of cancer. Many Black Knight employees volunteered their time to these organizations, while others served on their boards to offer additional guidance and support.

One of the organizations we were honored to support was The DONNA Foundation, whose mission is to provide financial assistance and support to those living with breast cancer — and to fund groundbreaking breast cancer research. Black Knight contributed $25,000 to the foundation's efforts, and employees participated in several DONNA running events throughout the year.

BLACK KNIGHT CARES

In 2021, the company pledged more than $600,000 to over 60 charitable organizations. To supplement this financial support, employee volunteers donated hundreds of hours of their time to non-profits and charitable organizations nationwide.

**READ OUR
2021 COMMUNITY
ANNUAL REPORT**

MILITARY SUPPORT

Our nation owes a debt of gratitude to active-duty service members, veterans and military families for their tireless dedication to protecting our rights and freedoms.

Throughout 2021, Black Knight supported a variety of organizations, including Operation New Uniform, a non-profit that helps veterans develop skills to grow into new professional opportunities and launch their careers after service; and K9s for Warriors, which trains and provides service dogs to warriors coping with PTSD or other traumas. Additionally, we partnered with several Jacksonville-area organizations offering education, job training and increased access to mental health services for military families in need.

Black Knight is also a corporate sponsor of The Folded Flag Foundation, which provides educational scholarships and support grants to our nation's Gold Star families. By covering the organization's administrative costs, Black Knight enables The Folded Flag Foundation to contribute 100% of all donations to the spouses and children of military and government personnel who died in service to our country.

CHILDREN/CHILDHOOD DEVELOPMENT

In 2021, we donated more than $90,000 to non-profits targeting childhood and teen development. Our contributions included a grant of $15,000 to Big Brothers Big Sisters of Northeast Florida and its *Beyond School Walls* program, which matches young people from local schools with local professionals to explore career opportunities, develop professional skills and interact with classmates in a real-world office setting throughout the school year.

LOW INCOME/HOUSING-RELATED CAUSES

Now more than ever, communities across the country are relying on support to assist with their basic needs, and those organizations need strong corporate partners to serve their communities. Black Knight remains committed to improving the living conditions of those in low-income circumstances and finding solutions to help them thrive.

In 2021, Black Knight's annual giving initiative to the United Way inspired employees to give generously. We raised a total of $231,580 to support the United Way's mission of helping to make change, providing support and giving those in need a firm foundation from which to rebuild their lives and thrive.

PROTECTING PRIVACY AND SECURITY

We recognize that strong cybersecurity programs protect both our business operations, as well as our clients' and their customers' non-public information. Our extensive cybersecurity management and oversight includes: 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' data and our information systems. Protecting this information is critical to our business, and it is a priority for everyone within our organization.

Our **Privacy Notice** explains how we collect, use, disclose and protect the personal information and the privacy of consumers and our customers. The notice is reviewed annually by Black Knight's Privacy Officer, and is regularly reviewed and updated when changes to applicable law occur.

100%
Employees & Contractors Completed Annual Compliance Training

10,800
Hours of Compliance Training Completed

DATA SECURITY TRAINING AND AWARENESS

Successfully preventing and managing data security occurrences begins with our employees. We have a robust data security training and awareness program that includes annual compliance training, monthly awareness campaigns, monthly phishing test emails, quarterly newsletters, training designed to address new and emerging threats, risk fairs and targeted training for specific roles.

Training and Awareness Initiatives

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

- *The Shield* **Newsletter**: A quarterly Enterprise Risk Management (ERM) newsletter is emailed to all employees to reinforce risk and security best practices and keep them informed on current risk trends in the industry.

- **Risk Fair**: Held twice a year, the risk fairs provide employees with helpful information and incorporate games for employees to play with prizes offered as incentives for participation.

- **Compliance Minutes**: Monthly emails to remind employees of various compliance requirements, policy updates and more.

Our Chief Risk Officer, Chief Compliance Officer and Chief Information Security Officer report to the Risk Committee of our Board of Directors on our cyber and data security practices, risk assessments, emerging issues and regulatory developments, and any security incidents. Our Risk Committee Chair reports on these matters to our Board of Directors every quarter.

MONITORING INFORMATION SECURITY

Black Knight has numerous controls in place designed to protect the confidentiality, integrity and availability of our client data, employee data and intellectual property. How we manage and mitigate risk is generally aligned to the Committee of Sponsoring Organizations of the Treadway Commission (COSO) integrated framework. We also employ elements of other information security and infrastructure frameworks and guidance — such as FFIEC publications, (ISO/IEC) 27000, NIST SP 800-53 and COBIT 5, as part of our cybersecurity processes.

External Risk and Security Assessment

The Risk and Security Program is periodically assessed by an external consulting firm. The assessment includes a review of the current state of the program, maturity since the last assessment, recommendations for improvement and a roadmap to further mature the program. Additionally, internal assessments of our program maturity are conducted periodically.

External Independent Audit

Black Knight's independent auditor conducts regular examinations of the design and operating effectiveness of certain Black Knight controls with respect to our Risk and Security Program to achieve the related control objectives. These examinations are conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants.

ERM OVERVIEW AND STRATEGY

We maintain a comprehensive ERM program to analyze, understand and anticipate risks across eight risk categories, including financial, strategic, compliance, operational, emerging, reputational, legal and IT security. Our assessments are designed to look at all risks across the organization and identify any significant or material ESG-related risks. We develop mitigating controls for these risks, including any that may be identified relating to ESG, and report on material risks to the Risk Committee of our Board of Directors.

We also maintain a robust enterprise business continuity (EBC) program to ensure we have strategies and tested plans that can be implemented in the event of a crisis or disaster.

Risk Committee
Directly oversees ERM program and reports regularly to our Board of Directors

Enterprise Risk and Compliance Committee
Convenes monthly to provide oversight of Black Knight's risk management and compliance framework

MINIMIZING ENVIRONMENTAL IMPACT

While the environmental footprint of Black Knight's operations is limited to primarily our owned Jacksonville, FL headquarters and Sharon, PA facility, leased office space and our data centers, we have committed to evaluating and reducing our impact where possible. In 2021, we implemented a stronger data evaluation process. On Page 34, you will find an index reporting in alignment with the SASB and the TCFD. Efforts to date have shown success in our initiatives to reduce water usage and emissions, bolster recycling and increase energy efficiency, and reporting in alignment with the SASB and TCFD frameworks will inform our actions moving forward. In 2022, we will be completing the CDP Climate Change questionnaire.

Our sustainability activities and approach are driven by our **Environmental Policy** that can also be found on the Sustainability page on our website at **BlackKnightInc.com/Sustainability**.

CLIMATE AND ENVIRONMENTAL RISK

We acknowledge that communities and businesses across all industries face increasing risk from the effects of climate change. TCFD outlines risks in two ways: physical risk and transition risk. For Black Knight, physical risks include events such as extreme weather that can disrupt operations across our campuses and data centers. Transition risks are those potentially incurred during the shift to a more climate-friendly, low-carbon future. Other risks can include policy, regulation, market and reputational.

We manage environmental risks through our broader 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, such as weather events, power outages or the COVID-19 pandemic.
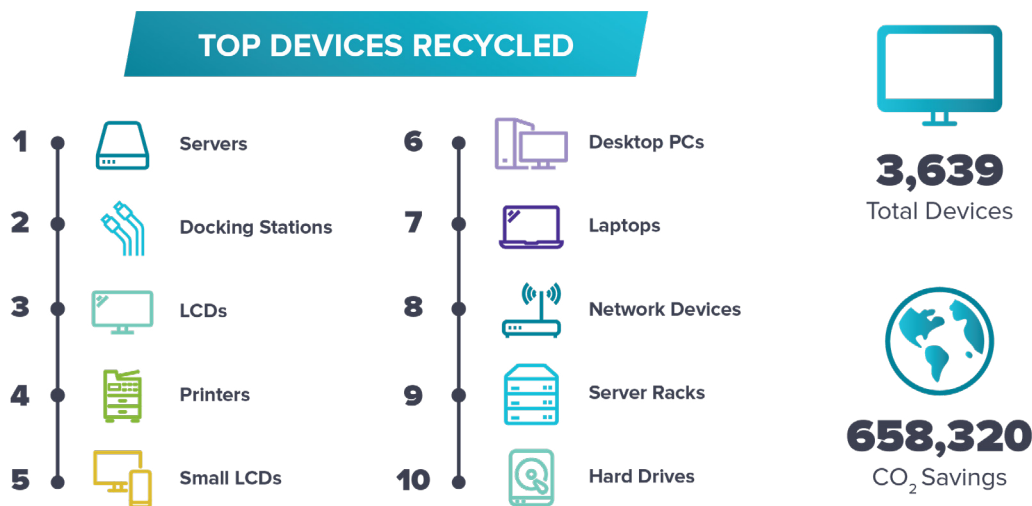
Within this report, we have expanded how we evaluate and disclose our environmental impact. We completed the SASB Table for Technology and Communications in the Software & IT Services subsector. Additionally, we have carefully considered the modules of the TCFD, which can be found on Page 40 of this report. Looking forward, we expect to continue our environmental reporting by adding the CDP questionnaire to our tracking in 2022.

REDUCING OUR FOOTPRINT ACROSS OUR OPERATIONS

Our commitment to sound environmental practices begins in our offices and workplaces, where we have taken steps to reduce and responsibly dispose of waste, find energy efficiencies and limit emissions.
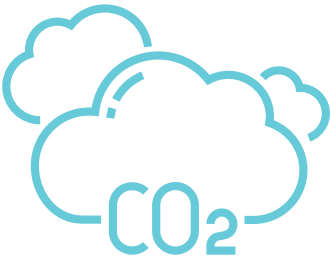
Environmental Initiatives

- Replacing more than 40,000 square feet of roofing with Siplast, a LEED-friendly product, in Jacksonville, FL offices

- Using an eStewards®-certified end-of-life equipment disposal vendor

- Outsourcing the disposal of our sensitive documents to a third-party vendor that is committed to shredding and recycling in an environmentally responsible manner

- Providing recycling bins in common areas to encourage employees to recycle paper, cardboard, glass, plastic bottles, and aluminum or steel cans

- Adopting recyclable paper and cardboard products in our various office locations

- Using Green Seal Certified® paper products and green-friendly cleaning products where possible

- Reducing business travel whenever possible

- Evaluating environmental footprint and operations when considering suppliers, vendors and partnerships

TOP DEVICES RECYCLED

1. Servers
2. Docking Stations
3. LCDs
4. Printers
5. Small LCDs
6. Desktop PCs
7. Laptops
8. Network Devices
9. Server Racks
10. Hard Drives

3,639
Total Devices

658,320
CO_2 Savings

2021 ENVIRONMENTAL PERFORMANCE

GREENHOUSE GAS EMISSIONS

Scope 1 Emissions
1,862 CO$_2$e
(Tonnes)

Scope 2 Emissions
13,154 CO$_2$e
(Tonnes)

WASTE REDUCTION

Jacksonville, FL
74.69 tons
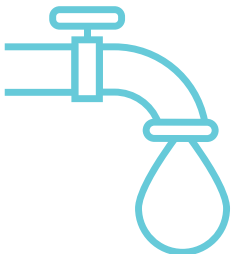29% diversion
(21.37 tons of recycling)

Sharon, PA*
6.19 tons
29% diversion
(1.39 tons of recycling)

*Amounts estimated based on an 800 lb. container removed monthly with a diversion rate mirroring the Jacksonville campus at 29%

WATER USAGE

Jacksonville, FL
7.3M gallons
decrease of
1.6 million gallons
from 2020

Sharon, PA
39,040 gallons
decrease of
56,130 gallons
from 2020

GOVERNANCE

Honest and ethical operating principles are at the core of our business. Integrity starts with our Board of Directors and senior leadership team, but it is ingrained across our entire organization. This philosophy underscores everything we do, from our financial models and business strategy to our relationships with our employees, customers, communities, suppliers and regulators.

Visit the **Corporate Governance** section of our Investor website for up-to-date information, policies and documents, such as Board Committee charters and our Corporate Governance Guidelines.

BOARD SNAPSHOT

In 2019, we began an initiative to refresh and diversify our Board of Directors. Since then, we have added three highly qualified and talented directors to our Board, including two females. We are proud to have a Board composed of a diverse group of dynamic and effective directors with the right mix of skills, experiences and backgrounds to effectively oversee our long-term strategy.

| **8** Directors | **87.5%** Independent Directors[*] | **100%** Committee Independence | **25%** Gender Diversity | **59 Years** Average Age | **5.3 Years** Average Tenure |

All data points as of May 2022

*Black Knight defines director independence as following the independence standards of the New York Stock Exchange and other independence standards applicable to directors.

ESG GOVERNANCE

Our Board of Directors has appointed four standing committees, to assist with the oversight of the company. All of our Board committees are composed of independent directors:

AUDIT COMMITTEE	CORPORATE GOVERNANCE & NOMINATING COMMITTEE	RISK COMMITTEE	COMPENSATION COMMITTEE
• Quality and integrity of financial statements and related disclosures • Compliance with legal and regulatory requirements	• Corporate governance and board refreshment • Human capital management and diversity and inclusion	• Cybersecurity and data privacy • ESG approach and initiatives	• Executive compensation decisions • Oversight of compensation plans

ADDITIONAL INFORMATION

Unless otherwise stated, this report covers activities, data and initiatives from our fiscal 2021 year. The topics covered in this report are those we have determined to be most pertinent to our business and stakeholders. In doing so, we have aligned our reporting with the SASB standards for the Software & IT Services industry as well as the TCFD. We also regularly engage with our investors, employees, clients, regulators, ratings agencies and others on ESG and business issues.

Additional information about Black Knight's sustainability initiatives can be found on the Sustainability page of our website at **BlackKnightInc.com/Sustainability**, and in our 2021 Annual Report, the Proxy Statement for our 2022 Annual Meeting of Shareholders, and in our filings with the Securities and Exchange Commission, which are available on the Investors page of our website at **Investor.BlackKnightInc.com**.

We plan to issue an updated Sustainability Report on an annual basis as we continue to monitor, measure and deepen our ESG initiatives and disclosures.

AWARDS

In 2021, Black Knight was proud to have received numerous awards and recognitions, including:

- Received the U.S. Department of Labor's 2021 **HIRE Vets Medallion Award** for its dedication to successfully recruiting and employing U.S. veterans. This is the second consecutive year Black Knight has received this prestigious recognition.

- Recognized by IDC Financial Insights as a **Top 20 FinTech Innovator**, with Rising Star rankings in a number of categories, jumping from #24 last year to #20 this year.

- Named to HousingWire's HWTech100 list of the most innovative and impactful mortgage technology providers

- Scored 100% on the CEI Index, which measures companies on corporate policies and practices related to LGBTQ workplace equality

- Received First Coast Healthiest Companies Recognition by the First Coast Worksite Wellness Council

- Recognized by Military Friendly® with the Military Friendly Company designation for the recruiting, hiring and training of veterans and military spouses

- Named a Healthy Start Employer by the Northeast Florida Healthy Start Coalition

To view the full list of awards, visit the About Us page on **www.BlackKnightInc.com**.

POWERING SUSTAINABILITY IN THE MORTGAGE INDUSTRY

As the mortgage industry continues to become more digital, regulatory scrutiny continues to increase and competition continues to intensify, Black Knight remains focused on delivering innovative solutions for a more sustainable future.

As a provider of many of the products and solutions that facilitate and automate the homebuying process, Black Knight is at the forefront of digital innovation. Our digital ecosystem encompasses the entire loan life cycle, from searching for a home, applying for and closing on a loan, making loan payments and more, all from the consumer's mobile device or tablet. By migrating to a digital homebuying environment, we're helping both lenders and consumers utilize greener practices that reduce waste and emissions, while providing modern solutions for an increasingly digital world.

Below are some of the solutions we offer to support sustainability for our clients and the mortgage industry:

AIP DISASTER MANAGEMENT	Identifies properties in FEMA-declared disaster areas to support customer outreach and mitigation strategy efforts
CA RISK PROFILER PLUS	Helps identify potential minority bias in the home valuation process, enabling a more rigorous collateral review that can reduce risk exposure for lenders and appraisers
DOCVERIFY	A digital document verification platform for remote online notarization
EXPEDITE CLOSE	A fulfillment-based digital eClosing solution that automatically selects the best closing option for each real estate transaction
INVOICING	Web-based invoice management solution that consolidates every aspect of the invoice process, from bill presentment and processing to post-payment activities
LOANCATCHER	Digital origination solution that delivers end-to-end functionality for brokers to efficiently originate loans
EMPOWER	End-to-end, digital loan origination system that provides a robust integration of capabilities to support the retail, consumer-direct, home equity, correspondent, wholesale and assumption lending channels.
SERVICING DIGITAL	Provides servicers a white-labeled mobile app where consumers can review detailed information about their loan, home and neighborhood
SUREFIRE	Marketing platform that delivers digital content to help lenders and servicers deepen their connections with borrowers, recruits, members, brokers and real estate agents

SASB TABLE

As part of our efforts to disclose on the topics that are most material to our business, Black Knight aims to align with the recently updated SASB Software & IT Services standards. All data referenced in this report is from fiscal year 2021. We plan to update these figures on an annual basis.

TOPIC	SASB CODE	ACCOUNTING METRIC	CATEGORY	RESPONSE/ LOCATION
Environmental Footprint of Hardware Infrastructure	TC-SI-130a.1	1) Total energy consumed 2) Percentage grid electricity 3) Percentage renewable	Quantitative	1) 153,892GJ 2) and 3) Black Knight does not currently publicly disclose this information
	TC-SI-130a.2	1) Total water withdrawn 2) Total water consumed, percentage of each in regions with High or Extremely High Baseline Water Stress	Quantitative	1) **2021 Sustainability Report**, p. 29 2) Black Knight does not currently publicly disclose this information
	TC-SI-130a.3	Discussion of the integration of environmental considerations into strategic planning for data center needs	Discussion and Analysis	**2021 Sustainability Report**, p. 27-28

TOPIC	SASB CODE	ACCOUNTING METRIC	CATEGORY	RESPONSE/ LOCATION
Data Privacy & Freedom of Expression	TC-SI-220a.1	Description of policies and practices relating to behavioral advertising and user privacy	Discussion and Analysis	**Privacy Notice**
	TC-SI-220a.2	Number of users whose information is used for secondary purposes	Quantitative	Black Knight does not currently publicly disclose this information
	TC-SI-220a.3	Total amount of monetary losses as a result of legal proceedings associated with user privacy[1]	Quantitative	Information on material legal proceedings can be found in Black Knight's **Form 10-K filing**
	TC-SI-220a.4	1) Number of law enforcement requests for user information 2) Number of users whose information was requested 3) Percentage resulting in disclosure	Quantitative	1), 2) and 3) Black Knight does not currently publicly disclose this information
	TC-SI-220a.5	List of countries where core products or services are subject to government required monitoring, blocking, content filtering or censoring[2]	Discussion and Analysis	Black Knight does not currently publicly disclose this information

TOPIC	SASB CODE	ACCOUNTING METRIC	CATEGORY	RESPONSE/ LOCATION
Data Security	TC-SI-230a.1	1) Number of data breaches 2) Percentage involving personally identifiable information (PII) 3) Number of users affected[3]	Quantitative	1), 2) and 3) Black Knight does not currently publicly disclose this information
	TC-SI-230a.2	Description of approach to identifying and addressing data security risks, including use of third-party cybersecurity standards	Discussion and Analysis	**Privacy Notice**

TOPIC	SASB CODE	ACCOUNTING METRIC	CATEGORY	RESPONSE/ LOCATION
Recruiting & Managing a Global, Diverse & Skilled Workforce	TC-SI-330a.1	Percentage of employees who are (1) foreign nationals and (2) located offshore[4]	Quantitative	34% of our workforce is located offshore; with five generations in our global workplace, we embrace our diversity in backgrounds, experiences, skills and mindsets
	TC-SI-330a.2	Employee engagement as a percentage[5]	Quantitative	**2021 Sustainability Report**, p. 12
	TC-SI-330a.3	Percentage of gender and racial/ethnic group representation for (1) management; (2) technical staff; and (3) all other employees[6]	Quantitative	**2021 Sustainability Report**, p. 13
Intellectual Property Protection & Competitive Behavior	TC-SI-520a.1	Total amount of monetary losses as a result of legal proceedings associated with anticompetitive behavior regulations[7]	Quantitative	Information on material legal proceedings can be found in Black Knight's **Form 10-K filing**

TOPIC	SASB CODE	ACCOUNTING METRIC	CATEGORY	RESPONSE/LOCATION
Managing Systemic Risks from Technology Disruptions	TC-SI-550a.1	Number of (1) performance issues; (2) service disruptions; and (3) total customer downtime[8]	Quantitative	Black Knight does not currently publicly disclose this information
	TC-SI-550a.2	Description of business continuity risks related to disruptions of operations	Discussion and Analysis	Information on material legal proceedings can be found in Black Knight's **Form 10-K filing**. Additional information on Black Knight's business continuity planning can be found on p. 27 of the **2021 Sustainability Report.**
Activity Metrics	TC-SI-000.A	1) Number of licenses or subscriptions 2) Percentage cloud-based	Quantitative	1) and 2) Black Knight does not currently publicly disclose this information
	TC-SI-000.B	1) Data processing capacity 2) Percentage outsourced[9]	Quantitative	1) and 2) Black Knight does not currently publicly disclose this information
	TC-SI-000.C	1) Amount of data storage 2) Percentage outsourceded[10]	Quantitative	1) and 2) Black Knight does not currently publicly disclose this information

1. Note to TC-SI-220a.3 – The entity shall briefly describe the nature, context and any corrective actions taken as a result of the monetary losses.

2. Note to TC-SI-220a.5 – Disclosure shall include a description of the extent of the impact in each case and, where relevant, a discussion of the entity's policies and practices related to freedom of expression.

3. Note to TC-SI-230a.1 – Disclosure shall include a description of corrective actions implemented in response to data breaches.

4. Note to TC-SI-330a.1 – Disclosure shall include a description of potential risks of recruiting foreign nationals and/or offshore employees, and management approach to addressing these risks.

5. Note to TC-SI-330a.2 – Disclosure shall include a description of methodology employed.

6. Note to TC-SI-330a.3 – The entity shall describe its policies and programs for fostering equitable employee representation across its global operations.

7. Note to TC-SI-520a.1 – The entity shall briefly describe the nature, context and any corrective actions taken as a result of the monetary losses.

8. Note to TC-SI-550a.1 – Disclosure shall include a description of each significant performance issue or service disruption and any corrective actions taken to prevent future disruptions.

9. Note to TC-SI-000.B – Data processing capacity shall be reported in units of measure typically tracked by the entity or used as the basis for contracting software and IT services, such as Million Service Units (*MSUs*), Million Instructions per Second (*MIPS*), Mega FloatingPoint Operations per Second (*MFLOPS*), compute cycles, or other. Alternatively, the entity may disclose owned and outsourced data processing needs in other units of measure, such as rack space or data center square footage. The percentage outsourced shall include On-Premise cloud services, those that are hosted on Public Cloud, and those that are residing in Colocation Data Centers.

10. Note to TC-SI-000.C – The percentage outsourced shall include On-Premise cloud services, those that are hosted on Public Cloud, and those that are residing in Colocation Data Centers.

TCFD INDEX

GOVERNANCE	
Recommendation	
Describe the Board's oversight of climate-related risks and opportunities.	Black Knight's Risk Committee oversees our ERM program, including ESG risk. We maintain a comprehensive ERM program that provides the framework to align our risk appetite and strategy to enhance management of enterprise risks. We analyze risks inherent to our products, services and operations, and develop appropriate plans to mitigate those risks. At each quarterly meeting of the Risk Committee, our Chief Risk Officer provides reports relating to risk assessments and emerging issues. Our Corporate Secretary reports on the development of our ESG framework and roadmap, including matters relating to environmental sustainability policies and programs. Our Risk Committee Chair reports on these discussions to our Board of Directors on a quarterly basis. Our Risk Committee's functions include oversight of our ERM program, including data privacy, information security and ESG risk, our compliance program and enterprise risk management and compliance functions. We do currently consider climate-related risks in capital expenditures, acquisitions and divestitures. The Corporate Governance and Nominating Committee of the Board of Directors considers the adequacy of our governance structures and policies, including as they relate to our ESG practices. This Committee has oversight of our policies and initiatives addressing human capital matters, such as diversity, equity and inclusion. Each Committee provides reports on its activities to the full Board of Directors. Black Knight's commitment to corporate responsibility means integrating it throughout our business, including how we manage ESG topics and climate-related risks and opportunities.

GOVERNANCE (cont'd)	
Recommendation	
Describe management's role in assessing and managing climate-related risks and opportunities.	The executive-level Enterprise Risk and Compliance Committee convenes regularly to discuss matters relating to our enterprise risk position and risk management. Any material ESG risks identified are included in the ERM risk reporting. Black Knight's management team is developing a framework and long-term roadmap for our approach to all aspects of sustainability, including environmental issues and the environmental impact of the Company's operations, and will discuss these matters with the Board and appropriate Committees.

STRATEGY	
Recommendation	
Describe the climate-related risks and opportunities the organization has identified over the short, medium and long term.	Climate change can expose Black Knight's employees and facilities to physical risks that result in operational disruptions. Black Knight monitors a number of climate-related risks to the computer systems and technology infrastructure housed in our data centers. System interruptions and events could interrupt or terminate the delivery of solutions and services to clients and our operations. These interruptions include damage from hurricanes, floods, fires, extended drought and power losses. Climate change is believed to be linked to severe weather events across the country and the potential for increases in the frequency or intensity of such events. Our corporate office and one of our data centers is located in Jacksonville, FL, which is an area that is at high risk of hurricane and flood damage.

STRATEGY (cont'd)

Recommendation	
Describe the Board's oversight of climate-related risks and opportunities.	The systems we use through various third-party service providers may also be vulnerable to similar disruptions, which could lead to interruptions, delays and loss of critical data. Such service providers may not have sufficient protection or recovery plans in certain circumstances and our insurance may not be sufficient to compensate us for losses that may occur. Historically, we have been exposed to extreme weather events without significant impacts on our business continuity. We understand the potential for these events to amplify in severity due to climate change and we monitor developments in climate-related risk factors. However, as a software and technology provider, we expect project delays and negative revenue impacts due to weather events to be limited. There are transition climate risks that could have a material impact on Black Knight. As part of our ERM program, we consider risks such as current and emerging regulation, market fluctuations, reputation and legal risks and changes in technology. Through this process we may identify risk that might have a material impact on Black Knight. At present, we have not identified any significant climate transition risks to our business. Physical climate impacts may present financial opportunities for us as we look for ways to assist our clients in analyzing and mitigating the impact of climate-related risks and developments. Our clients may face potential financial risk related to the effects of climate change, including but not limited to the effects of coastal and severe weather-related real estate losses, land redundancy and forced adaptation or closure of real estate sites. These events could result in our clients experiencing an increase in stranded assets, uncertain residual values and other financial or reputational risks. We look for innovative ways to utilize our technology and data assets to support our clients as they work to identify and mitigate these risks, which may increase the demand for our services, such as risk matrixes and portfolio management.

STRATEGY (cont'd)	
Recommendation	
Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy and financial planning.	Black Knight is conscious of the impacts climate change may have on our organization and stakeholders and we are working to actively address them. As explained in our risk management discussion, we integrate climate-related risks and opportunities into our ERM program. We also include climate-related considerations in our business strategy, business decisions and services we provide to the extent that there was a material impact. Using the findings from our climate risk assessment, we plan to engage leaders and experts from across Black Knight to discuss potential investment and mitigation strategies where required. One way we strive to address climate change is through measuring, disclosing and mitigating our greenhouse gas emissions. We regularly implement improved energy and resource efficiency projects at our corporate headquarters, data centers and other critical facilities.
Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	In 2021, we continued work to adapt our strategic management of climate risk and opportunities in the face of changing climate conditions. Since we are an organization that provides technology and software-as-a-service that does not own any significant property or other real estate assets, our qualitative physical climate risk analysis took an asset-level approach to understand climate change impacts to both our corporate headquarters, offices, IT Infrastructure locations and print shops in 9 significant facilities where Black Knight operates across the U.S.

STRATEGY (cont'd)

Recommendation	
Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario.	For each site, we considered the likelihood and consequence of acute risks (flooding, cyclonic events, drought and extreme temperatures) and chronic risks (increasing temperatures, rising sea levels and changes in precipitation patterns). We analyzed historical trends and impacts between 1990 and 2018 and considered future climate projections for 2035 and 2060 based on model forecasts provided by the Intergovernmental Panel on Climate Change (IPCC) using the single emission scenario Representative Concentration Pathway (RCP) 8.5, which is aligned with industry best practice in assessing physical climate-related risk. We chose the RCP 8.5 scenario because it provides an upper boundary condition for the analysis, since it is considered a high-emissions scenario that would see a global average temperature rise exceeding 2 degrees Celsius by 2100.

Our analysis used the International Energy Agency's (IEA's) 2020 World Energy Outlook global climate change scenarios for low GHG emissions (Sustainable Development Scenario) and high GHG emissions (Current Policies Scenario) for the 2035 timeframe. The single timeframe was chosen in a period relevant for our long-term corporate planning, but sufficiently into the future to allow the impacts of climate change and climate policy to fully manifest.

We have also taken several lessons learned from our response to the COVID-19 pandemic and applied them to improve our physical risk preparedness. As an additional layer of operational resiliency, we have adopted various initiatives to support our remote work capacities, upgraded our server capacity to support faster distributed online connections to ensure continuity of operations, and improved our business processes to offer better remote work capabilities for our employees. |

RISK MANAGEMENT

Recommendation	
Describe the organization's processes for identifying and assessing climate-related risks.	Our ERM program is approved on an annual basis and overseen by the Risk Committee. The program includes the identification of material risk inherent in the Company's business activities, analysis of risks, evaluation of management responses to mitigate risks, oversight of risk mitigation activities, reporting of material risks to senior management and the Board and incorporation of risk in all aspects of ongoing operations. Any material risks identified, including any material ESG-related risks are included in the ERM risk reporting.
Describe the organization's processes for managing climate-related risks.	Our ERM program provides the framework for managing risk in alignment with the Company's Risk Policy and allows us to effectively deal with potential future events that create uncertainty. By issuance of the Risk Policy, executive management and the Board approve a moderate risk appetite across the enterprise. Black Knight's risk management framework is integrated company wide. Risk awareness and a sense of accountability for decisions are based on a top-down culture.

RISK MANAGEMENT (cont'd)	
Recommendation	
Describe how processes for identifying, assessing and managing climate-related risks are integrated into the organization's overall risk management.	The responsibility for risk management throughout the Company is achieved through the "Three Lines" model:

The responsibility for risk management throughout the Company is achieved through the "Three Lines" model:

- The first line emphasizes accountability and risk awareness at the level of individual business units, business support functions and employees. This requires early detection and communication of all risks including emerging risks by every employee. Risk awareness requires that every employee be cognizant of and accountable for their impact on the risk profile of the Company. The first line is also responsible for formulating business and financial plans aligned with company risk tolerance and implanting any corrective action plans.

- The second line is charged with risk oversight and includes organizational units including the Enterprise Risk and Compliance Committee, the Information Security Office, the Third-Party Risk Management Office and the Physical Security Office, among others. These groups work directly with business units to establish and maintain appropriate limits, policies, procedures, monitoring and reporting systems.

- The third line includes independent assurance functions, overseen by the Internal Audit team and the Chief Audit Officer. This includes testing Black Knight's risk and compliance performance, and reporting on the effectiveness of risk management to the Board and executive management.

This approach positions Black Knight to proactively address issues, reduce the likelihood and impact of unfavorable outcomes and increases the ability of the organization to seize additional opportunities.

METRICS AND TARGETS

Recommendation	
Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	As part of our commitment to environmental stewardship, we monitor our footprint across our operations. This includes our scope 1 and 2 greenhouse gas emissions, waste and recycling data and water usage in our owned facilities. See our list of environmental initiatives and data on page 29 of this report for more information.
Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	Black Knight does not currently have any climate-related targets. As we expand our greenhouse gas management process and oversight of our climate risk, we will continue to monitor opportunities for and the feasibility of target-setting. We are committed to sound environmental practices and have already taken steps to improve energy efficiency and limit emissions in our workplaces.

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