

2022 SUSTAINABILITY REPORT



A MESSAGE FROM OUR CEO

During 2022, Black Knight continued to propel its business forward by executing against our strategic initiatives to deliver growth over the long-term, while completing several important “firsts” in support of corporate sustainability.

The company conducted our first formal materiality assessment to identify, understand and prioritize the relative importance of specific environmental, social and governance (ESG) topics to our key stakeholders as we move forward with our sustainability programs and initiatives. These stakeholders were asked to complete an online survey and rank 16 ESG topics in order of

importance for Black Knight. The three most important areas of focus for our stakeholders were business ethics and integrity; business continuity and resiliency; and cybersecurity, data privacy and physical security – which aligns with our company’s most significant areas of focus.

As we evolve our understanding of climate impact to Black Knight and our impact on the climate, we completed our first Task Force for Climate Related Financial Disclosures-aligned climate risk assessment in 2022. This allowed us to better understand the risks and opportunities associated with both physical and transition risk across varying scenarios, and to account for these in our overall business strategy.

At Black Knight, we promote a business culture that is representative of the unique values, opinions, cultures, abilities and needs of our employees, customers and communities. In June 2022, Black Knight held its first Diversity, Equity & Inclusion (DEI) fair. Hosted by the company’s internal diversity and inclusion alliance group, the three-day event highlighted and celebrated our differences, and initiated discussions about the importance of fostering an employee culture that embraces diversity and inclusion.



As a technology company, Black Knight relies on a wide network of suppliers to support our operations and ESG management. To better monitor our supply chain, Black Knight implemented a risk-analysis supplier intelligence tool that helps us evaluate the ESG efforts of our third-party vendors. This tool assists with the early identification of potential ESG risks, as well as opportunities for collaboration and training as our ESG program evolves. This allows our suppliers to better align with our business requirements, as well as our standards for DEI, human rights, data security and more.

Black Knight is proud to have accomplished these “firsts” during 2022, and we are focused on continuing to evolve our sustainability efforts. We understand how critical it is to innovate for a sustainable society, while protecting human rights and the health of our planet. We believe operating with these initiatives as a goal is not only the right path for the success of Black Knight, our employee family and our clients, but the most effective way we can add value to our communities.



Joe Nackashi
Chief Executive Officer
Black Knight, Inc.

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ABOUT BLACK KNIGHT

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

Black Knight provides best-in-class products and services to help streamline the entire homebuying process, including supporting consumers' home search, loan application, closing process and beyond. Through secure, digitized solutions with personalized customer support, Black Knight's solutions can help lenders and servicers increase productivity, reduce operating costs, maximize portfolio performance, find and retain customers, and communicate better with homebuyers.

We support our clients' goals and help them address industry challenges 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**.

OUR GROWTH STRATEGY



COMPANY OVERVIEW



≈6,100

EMPLOYEES
AS OF DEC. 31, 2022



14

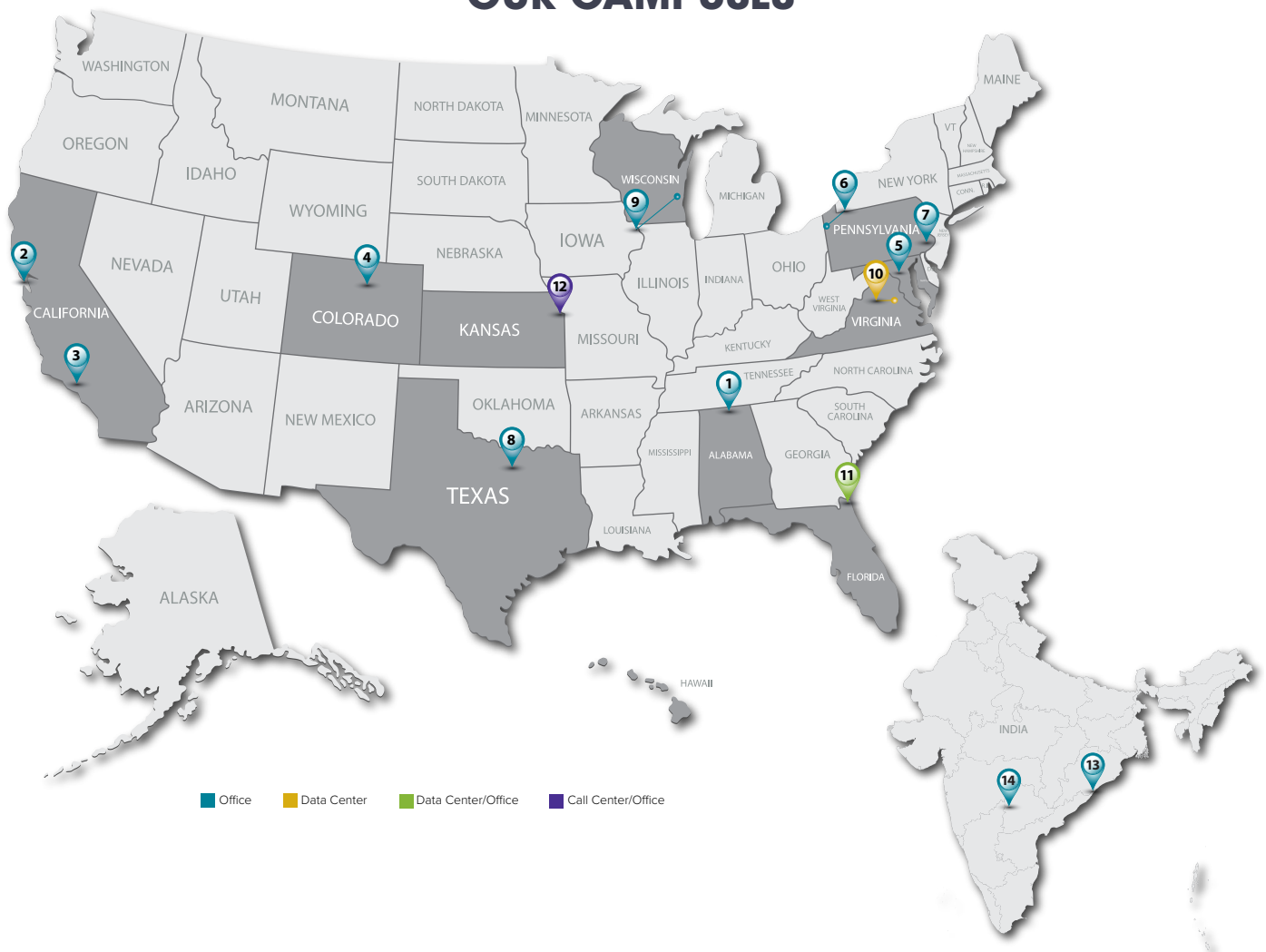
OFFICES
IN U.S. AND INDIA



>\$1.5

BILLION
IN ANNUAL REVENUE

OUR CAMPUSES



BLACK KNIGHT SOLUTIONS

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

The company differentiates itself with our combination of origination and servicing software solutions paired with comprehensive data and actionable analytics to support the full loan life cycle.

MARKETS WE SERVE

CAPITAL
MARKETS



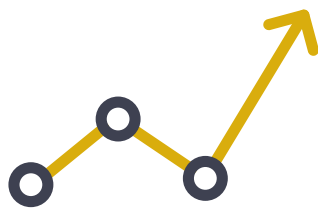
MORTGAGE



REAL
ESTATE



SECONDARY
MARKETS



HOME
EQUITY








GOVERNMENT



OUR VALUES

Our KNIGHTS values are incorporated into 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 ESG issues in alignment with our business. We prioritize the continuous evaluation of and investment in enhanced data security and privacy to protect our company's and our clients' information. We also understand the importance of establishing a workplace that is diverse and inclusive, and focuses on the development and growth of our employees.

While Black Knight has established impactful sustainability practices, we know evolution is critical to a successful ESG program. In 2022, we continued to implement, review and adopt practices to foster a focused, accountable and responsive approach to sustainability, including:

- Completing the CDP climate change questionnaire
- Completing our first materiality assessment
- Completing a TCFD-aligned Climate Risk Assessment

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) and with the Task Force for Climate-Related Financial Disclosures (TCFD), and we have provided tables beginning on Page 37 to guide you to the relevant information.

STAKEHOLDER ENGAGEMENT

Black Knight's approach to sustainability is guided by our commitment to drive innovation with urgency to deliver best-in-class products to support our clients' needs and produce strong returns for our shareholders, while considering our impact on and responsibility to our communities and the environment. We believe in the value of seeking input from a diverse set of stakeholders who are interested in or affected by our business as we evaluate our sustainability priorities.

To help inform our strategic decision-making with respect to our near- and long-term ESG initiatives, in 2022, we conducted our first materiality assessment. We asked a broad spectrum of stakeholders, including our board of directors, employees, customers, investors, suppliers/vendors and community partners to rank a list of sustainability topics in order of their importance to Black Knight. We reviewed the results to ensure our company's prioritized ESG strategies and initiatives align not only with the priorities of our stakeholders, but also with our business priorities and risk management principles.

We learned that our stakeholders view sustainability at Black Knight similarly to how we approach it internally. The areas ranked most important to Black Knight by our key stakeholders are:

BUSINESS CONTINUITY & RESILIENCY	BUSINESS ETHICS & INTEGRITY	CYBERSECURITY, DATA PRIVACY & SECURITY
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Other topics that were included in the assessment are:

Climate Risk Management
Community Engagement
Compliance
Corporate Governance
Diversity, Equity & Inclusion
Employee Health & Safety
Energy Management & GHG Emissions
ESG Reporting
Human Capital Development
Human & Labor Rights
Product Management & Innovation
Supplier Engagement
Waste & Water Management

POWERING SUSTAINABILITY

As our markets become more digitized, regulatory scrutiny continues to increase and competition intensifies, Black Knight remains focused on delivering innovative solutions for a more sustainable future.

As a leading provider of many of the products and solutions that facilitate and automate the homebuying process, Black Knight is laser-focused on digital innovation. Our digital ecosystem spans the 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 and loan servicing environment, we're helping lenders, servicers 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 that support ESG initiatives:





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
CLIMATE RISK SCORING	Provides property-level insight into the potential impact of current climate events to help users manage the level of climate risk to assets in the future
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
ORIGINATIONS DIGITAL	A suite of digital solutions to help simplify the mortgage application process for both the loan officer and borrower
SCOUT	A cloud-based inspection application that helps streamline the appraisal process by enabling homeowners to collect property data on their mobile devices
SERVICING DIGITAL	Provides servicers a client-branded 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

OUR SUSTAINABILITY APPROACH

At Black Knight, our corporate values and commitments to our stakeholders are reflected in how we approach our ESG initiatives. We consider the impact of ESG issues across our business and operations and have structured our sustainability strategy around four key pillars:

ESTABLISHING STRONG ENTERPRISE RISK MANAGEMENT AND COMPLIANCE PROGRAMS	SUPPORTING OUR PEOPLE	MINIMIZING ENVIRONMENTAL IMPACT	ESTABLISHING GOVERNANCE AND OVERSIGHT
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OUR SUSTAINABILITY JOURNEY

2019		First Sustainability Report Published	Executive Chairman Anthony Jabbour (CEO in 2019) Signs Pledge for CEO Action for Diversity & Inclusion
2021		Sustainability Report Includes SASB- and TCFD-Aligned Indices	First TCFD-Aligned Report Published
2022		First Materiality Assessment Completed	TFCD-Aligned Climate Risk Assessment Completed
		Completion of CDP Climate-Change Questionnaire	CEO Joe Nackashi Signs Pledge for CEO Action for Diversity & Inclusion

ESTABLISHING STRONG ENTERPRISE RISK MANAGEMENT AND COMPLIANCE PROGRAMS

One of Black Knight's primary responsibilities is to manage the risk associated with the successful operation of the company. Our Enterprise Risk Management (ERM) program provides the framework for managing risk and positions us to proactively address issues while reducing the likelihood and impact of unfavorable outcomes.

Failing to identify and manage risks could expose Black Knight to adverse impacts, including financial loss, reputational damage, and loss of clients, litigation, regulatory enforcement actions, penalties or other unfavorable outcomes. To manage and mitigate these risks, our ERM program is designed to create an enterprise culture that:

- Increases awareness of risk-related initiatives within the organization
- Promotes a culture of ethics and integrity
- Drives appropriate action within the context of corporate objectives and risk appetite
- Accepts accountability for risk decisions

RISK TRAINING AND AWARENESS

Successfully managing risk and avoiding bad outcomes begins with our employees. We have a robust security training and awareness program that includes annual compliance training, monthly phishing test emails, newsletters, risk fairs and targeted training for specific roles.

COMPANY-WIDE TRAINING AND AWARENESS INITIATIVES

- **Intranet Notes:** Regular and timely risk- and security-themed campaigns are posted on the Black Knight employee intranet.
- **"The Shield" Newsletter:** Newsletter emailed to all employees to reinforce risk and security best practices and trends in the industry.
- **Risk Fair:** Held twice a year, our ERM team outlines and discusses the importance of risk awareness over several days. The Risk Fair provides employees with helpful information and incorporates 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.
- **Policy and Standard Updates:** Monthly communications to inform employees of updates to Black Knight policies and standards.

2022 DATA PRIVACY & SECURITY TRAINING



100%

Black Knight's Employees
& Contractors Completed



11,000

Hours of Compliance
Training Completed

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, regulatory developments and any security incidents. Our Risk Committee Chairman reports on these matters to our Board of Directors every quarter.

CYBERSECURITY AND DATA PROTECTION

We recognize that strong cybersecurity programs help protect both our internal operations and our clients' data. Our extensive cybersecurity program includes threat and vulnerability management, security monitoring, identity and access management, phishing awareness, risk oversight, third-party risk management, disaster recovery and business continuity management. We make strategic investments in information security to protect our clients, employees and information systems.

Black Knight performs a wide range of activities to identify, mitigate and remediate vulnerabilities. Security testing, including code analysis and penetration testing, is performed on Black Knight-developed software products. Vulnerability and benchmark compliance scanning is frequently performed across Black Knight assets. Adversarial simulation is performed against company systems to strengthen defensive controls. Black Knight also conducts joint cybersecurity exercises to mature skills, processes and technology necessary to respond to cyber attacks.

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 the company's Privacy Officer, monitored continuously and updated when changes to applicable laws occur.

THIRD-PARTY RISK MANAGEMENT

Black Knight relies on third-party partners ("suppliers") to support our operations and the successful delivery of products and services to our clients. Our [Supplier Code of Conduct](#) sets forth expectations for ethical, human rights, labor and environmental standards throughout our supplier network. Suppliers are expected to comply with the content of this code, along with all applicable laws, regulations and standards of the states and countries in which they are headquartered and do business.

Beginning with our vendor identification and selection process, and continuing with Black Knight's robust Third-Party Risk Management Program, we aim to source supply chain partners who comply with our policies and standards. We are committed to developing and reporting metrics that demonstrate our suppliers' efforts to manage their environmental and social risks and reduce their carbon footprints. As a result, starting in 2023, we began monitoring the ESG performance for our largest third-party relationships.

SUPPLIER DIVERSITY

Black Knight works to create mutually beneficial business relationships with diverse suppliers that strengthen the communities in which we operate. Our goal is to provide opportunities to diverse suppliers that satisfy our business objectives. Diverse suppliers that add value, provide high-quality goods and services that are competitively priced, are reliable, and align with our strategic business and risk models may be included in our sourcing and procurement process. We strongly encourage our suppliers to actively promote diversity programs within their organizations.

MONITORING PRIVACY AND SECURITY

Through our strategic Information Security Program and Information Security Policy and Standard, Black Knight has numerous controls designed to protect the confidentiality, integrity and availability of our customer data, employee data, infrastructure, operations and intellectual property. Our risk management framework 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 Federal Financial Institutions Examination Council (FFIEC) publications, (ISO/IEC) 27000, NIST SP 800-53, BSIMM and COBIT 5 as part of our cybersecurity processes.

We are a member of the Financial Services Information Sharing & Analysis Center (FS-ISAC), an intelligence-sharing cooperative for the financial services industry. Black Knight is also engaged with the FBI InfraGard and Cybersecurity and Infrastructure Agency (CISA) for knowledge-sharing and threat intelligence. These resources provide us with insights for tactical and strategic defense approaches.

External Risk and Security Assessment: Black Knight's ERM program is assessed every three years 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 privacy 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.



ENTERPRISE BUSINESS CONTINUITY OFFICE

Black Knight maintains a robust Enterprise Business Continuity Office (EBCO) to help identify threats and impacts through a business impact analysis of processes, functions and products. We develop recovery strategies to avoid impacting client delivery and help keep our employees safe, and we thoroughly test plans and strategies that can be implemented in the event of a crisis or disaster.

RESILIENCY

Black Knight recognizes the criticality of maintaining availability of our services and products to our clients. The EBCO has a dedicated team that works diligently to mitigate operational risk exposure. Our EBCO policies, standards and procedures align with industry standards, including ISO 22301 and FFIEC guidelines, which are regularly examined through internal and external assessments.

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 remain a leader in providing cutting-edge solutions for mortgage and home equity lending and servicing.

At Black Knight, we strive 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 highly skilled and dedicated individuals 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.

HUMAN CAPITAL

Our talent management strategy supports our overall business by providing educational and developmental opportunities to our employees from pre-hire to retire. That strategy is embedded in our approach for 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, wellbeing, and professional and personal development of our employees.

To help provide a rich experience for our employees, we promote employee engagement that builds on the competencies important for our future success. We hold employee 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, present employees with peer performance recognition for their contributions, and provide opportunities where employees can ask questions and share suggestions and comments.

To further reinforce the alignment of individual performance with our enterprise strategies and goals, we hold quarterly performance check-ins to provide employees with regular coaching and feedback, as well as opportunities to connect with their leaders in a remote work environment. In 2022, 93% of employees completed quarterly check-ins in addition to their annual performance appraisals. Check-ins provide employees the opportunity to document their progress toward their performance and career development goals, review feedback received and work with their manager to identify areas of focus for the remainder of the year.

ONBOARDING NEW HIRES

In 2021, Black Knight launched a comprehensive onboarding program, *My New Hire Journey*, that begins with an interactive virtual session followed by feedback and connection points during the first four months of employment.

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 introduction video illustrating content to be covered and ends with a recap video and quick self-check assessment. Each track is no more than two hours long, which allows new employees to focus on their role-based training and onboarding while providing them with the tools they need to succeed, including connections to benefits and related information, career development resources, introductions to inclusive 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. In 2022, 90% of new hires have started or completed the journey.

Black Knight also offers a Buddy Mentoring Program that partners new hires with a seasoned employee on their first day. This partnership ensures new hires have a reliable resource in addition to their manager for support questions, guidance and training. This program is also set up for remote, hybrid and in-person new hires and buddies. Since we started the Buddy Program, 84% of new hires in 2022 stated that "Having a Buddy has made my onboarding experience better" and 93% stated that "My Buddy has made me feel welcomed to the team and company."

EMPLOYEE ENGAGEMENT

We are intentional about nurturing 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, and therefore 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' business needs.

To gain better insight into employee satisfaction and potential areas for improvement, Black Knight conducts various employee surveys throughout the year. In November 2022, Black Knight conducted its second annual Employee Engagement Survey to gather open and honest feedback on our company's strengths and understand opportunities for improvement. The survey was conducted by a third party so employee feedback could remain completely anonymous. Results from the survey showed nearly 90% of employees who responded to the survey understand and support our direction and performance.

2022 EMPLOYEE ENGAGEMENT SURVEY



88%

Engagement Rate



90%

Proud to work for Black Knight



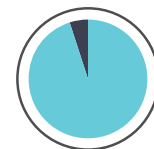
89%

Intend to stay at Black Knight for the next 12 months



88%

Favorably view our diversity, equity and inclusion program



96%

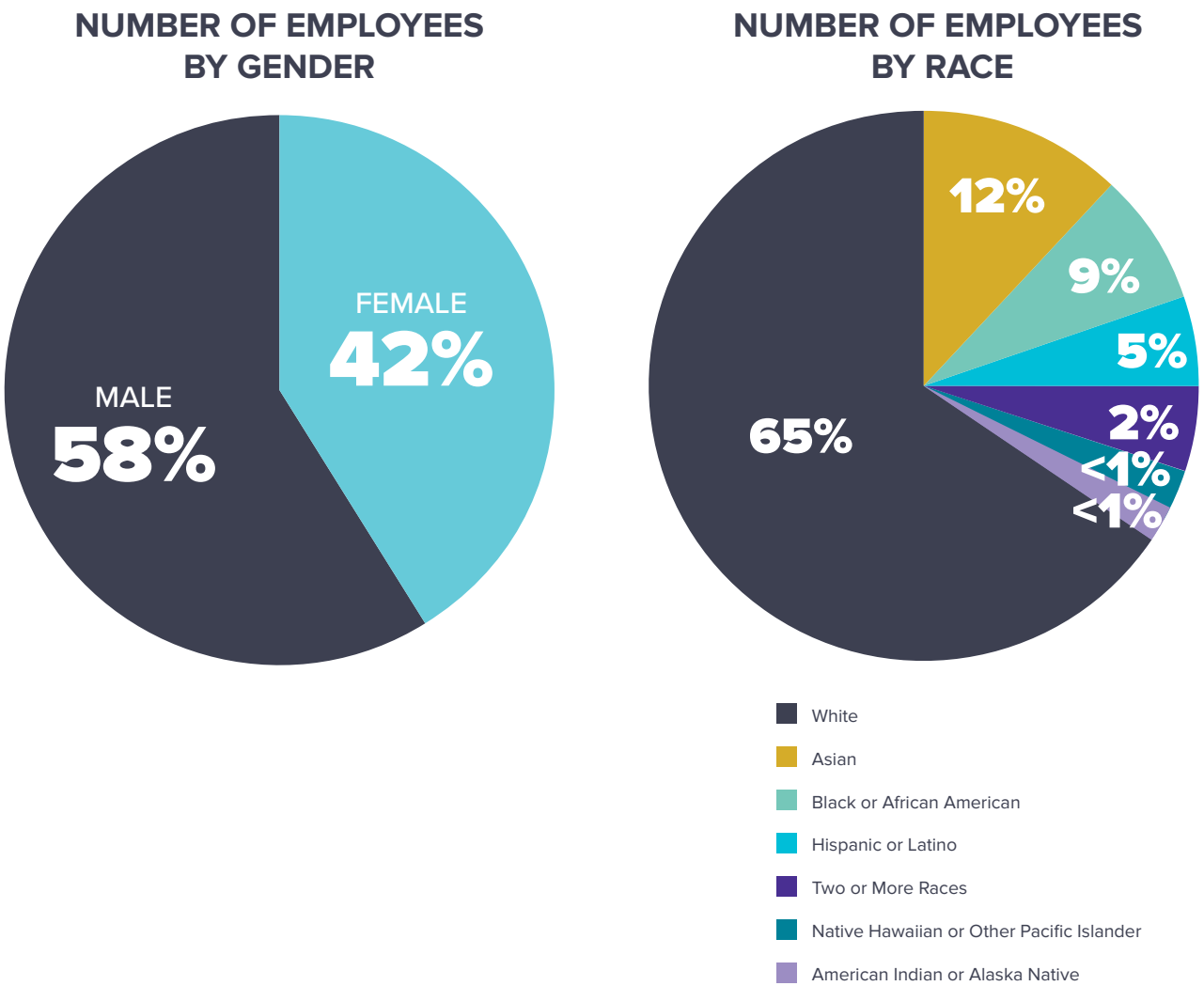
Believe their manager treats employees with respect

At Black Knight, we believe in taking action to respond to feedback we receive – whether it be from our clients or our employees. Based on employee feedback from the survey, we are developing action plans to improve cooperation and communication across departments, and increase emphasis on employee health, wellbeing and recognition.

DIVERSITY, EQUITY & INCLUSION (DEI)

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

In an effort to emphasize and reinforce our commitment to diversity and inclusion, Black Knight has implemented strong internal initiatives — including employee training and development programs, comprehensive benefits and mentoring of our future leaders — to support our employees throughout their careers.



*U.S. Equal Employment Opportunity Commission

To help reinforce our diverse and inclusive culture, Black Knight offers various activities throughout the year to educate and engage employees:

- **Training.** Employees undergo regular DEI training, including civil treatment courses delivered by a training company endorsed by the Equal Employment Opportunity Commission (EEOC), and annual workplace harassment and discrimination training. In 2022, all U.S. employees were required to complete a new session focused on unconscious bias and disability accommodation.
- **Employee Engagement.** Our *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 Month, Military Spouse Appreciation Day and Women's History Month. All employees are invited to participate in *Coffee and Conversation* sessions that spotlight Black Knight leaders on their personal experiences. Our *Mosaic* book club and *Mosaic* movie night provide additional opportunities to educate and engage with employees on diversity topics.
- **Diversity Fair.** In 2022, Black Knight held its first *Mosaic Symposium*, a fair focused on highlighting and celebrating diversity and inclusion within the company. This three-day event – which took place both in-person at our Jacksonville headquarters and virtually – included several presentations, games and networking activities.

Various company policies demonstrate our commitment to upholding an ethical, inclusive and a just business environment. These policies 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 Statement**, 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 Statement** formalizes our processes, standards and expectations for human and labor rights protections across our business.

CEO **ACTION** FOR DIVERSITY & INCLUSION

Black Knight's CEO, Joe Nackashi, is a member of **CEO Action for Diversity, Equity and Inclusion** — the largest CEO-driven business commitment to advance DEI values within the workplace. Over 2,400 CEOs have taken the pledge to:



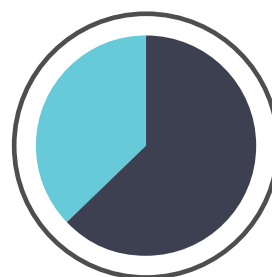
- Cultivate environments that support open dialogue on complex — and often difficult — conversations around diversity, equity and inclusion
- Implement and expand unconscious bias training
- Share successful and unsuccessful diversity, equity and inclusion programs and initiatives to facilitate learning from each other's successes and missteps
- Engage boards of directors when developing and evaluating diversity, equity and inclusion strategies

DIVERSITY HIRING AND RECRUITING

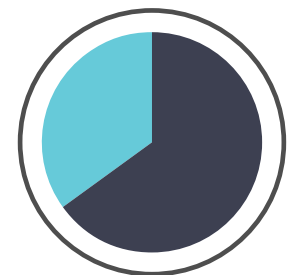
Black Knight is committed to providing equal opportunity for employees at all levels regardless of race, color, religion, gender, gender identity or expression, sex, sexual orientation, national origin, disability, age, protected veteran or military family status, and all other categories protected by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

In 2022, we measured a new hire diversity rate of 41%, up from 37% in 2021. We remain focused on maintaining and growing our company diversity and monitor evolving diversity and inclusion best practices in order to be a leader in our field.

NEW HIRE DIVERSITY



41%
2022



37%
2021

EMPLOYEE RESOURCE GROUPS (ERGs)

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

EMPLOYEES ENGAGED IN ERGs



237
2022

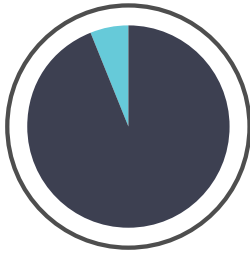


128
2021

- **Knights of the DEI Roundtable:** Launched in 2019, the Knights of the DEI Roundtable is a diversity and inclusion alliance group that helps to promote our diversity efforts through regular meetings, community outreach and events.
- **LGBTQIA+ Committee:** This sub-committee of the Knights of the DEI Roundtable provides support, education, awareness and outreach for all who identify as or have a family member who identifies as LGBTQIA+.
- **DisAbility and Accessibility Network (DAN):** This sub-committee of the Knights of the DEI Roundtable supports employees with disabilities and those serving as caregivers to family members with disabilities (disability-impacted employees).

In addition to the Knights of the DEI Roundtable, Black Knight provides additional opportunities for employees to extend their intercompany networks to support career development and growth, such as:

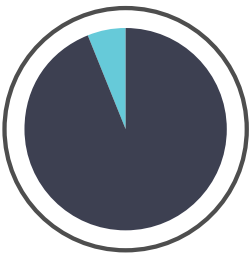
- **Women's Internal Networking Group (WINGS):** Women in the technology industry face significant challenges in this traditionally male-dominated field. We are constantly working to create a fairer and more equitable environment for our female colleagues by offering them the same opportunities as their 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:** Internships provide students across the nation with the opportunity to gain practical, challenging and meaningful experience over the course of a summer.



6.4%

2022

Veteran New Hires



5.9%

2021

Veteran New Hires

SUPPORTING THOSE WHO SERVED

Black Knight offers several internal programs and initiatives to support our veteran employees and their families:

- 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 confidential resource available to them at no cost 24/7 by phone or online to address any issues they may be facing with mental or physical health, substance abuse, stress, family life and more.

AWARDS

In 2022, Black Knight was proud to have received numerous awards and recognitions, including:

**Best Places to Work for
Disability Inclusion**
(DEI & AAPD)



**Corporate Salute:
Breakthrough Award**
(WEL Florida)



To view the full list of awards, visit the [About Us](#) page on our Black Knight website.

EMPLOYEE TRAINING AND DEVELOPMENT

Employee development is a key driver of 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 our employees develop long-term career advancement opportunities by empowering them with incentives, stimulating work and thoughtful management to foster an environment of constant growth.



66%

2022 Career Mobility Rate
(accepting positions
within the company)

PERFORMANCE MANAGEMENT

Our comprehensive performance management process is designed to help each employee 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:

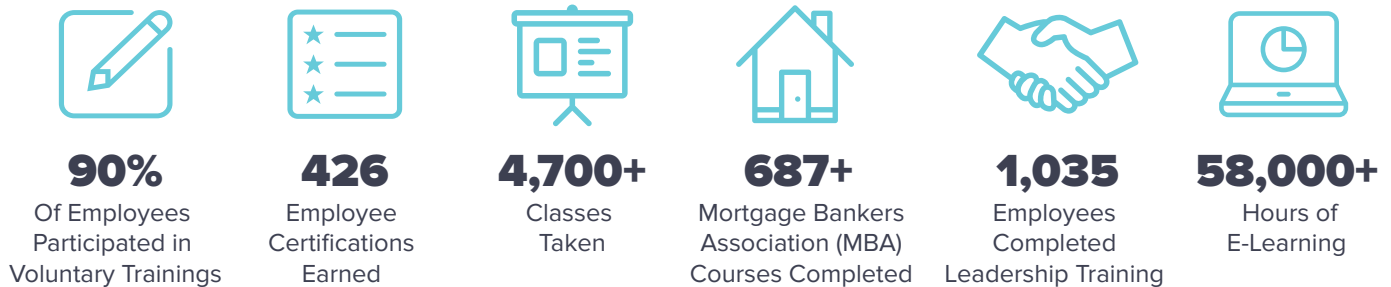
- Foster candid and focused performance conversations between employees and managers
- Build trust between employees and managers
- Clearly define performance expectations
- Establish the direction and support needed for an employee to achieve their goals

LEARNING AND DEVELOPMENT PROGRAMS

Black Knight offers numerous educational and networking opportunities for employees to build their skills and connect with colleagues. In 2022, 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 necessary to become a more supportive and successful manager. Once the program is complete, managers are invited to join the Capstone program for additional opportunities to further develop.
- **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.
- All employees receive **career development kits** that provide a framework for goal setting, self-assessment and productive conversations with managers regarding development and growth.
- Our **mentor/mentee program** matches mentors and mentees based on common interests and potential for knowledge transfer.
- **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 demonstrate new technologies.
- Our **e-learning platform** gives employees 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 and leaders with a framework to equip them with the skills to effectively plan for and manage a variety of coaching situations.

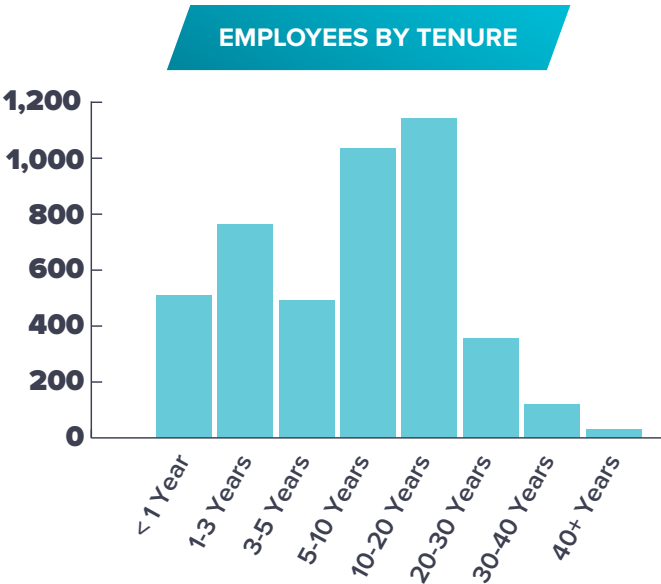
Our metrics indicate considerable employee interest, engagement and satisfaction with our learning programs. Through regular evaluation of these programs, we hope to continue to see positive developments in employee satisfaction, internal career mobility, security and confidence.



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.



EMPLOYEE HEALTH AND WELLNESS

Black Knight strives to provide our employees with the resources they need to both do their jobs successfully and feel supported in their health and well-being in all aspects of their lives. We have instituted a strong benefits and wellness program to help meet objectives that care for mental as well as physical health. 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.

In 2022, Black Knight welcomed our Jacksonville-based employees to participate in our in-person Wellness Fair. This was the first time we've hosted the fair in-person since 2019. The fair offered employees the opportunity to receive their annual flu shot, teeth cleaning or whitening, biometric screening, and more.

PHYSICAL HEALTH

Our employees enjoy a comprehensive benefits package of including medical, dental and vision coverage — all of which can be extended to spouses, domestic and same-sex partners, and children. Black Knight also 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 biometric screenings and flu shots, an annual health fair, and more.

MENTAL HEALTH

Black Knight understands that mental health is as important as physical health, which is why we provide free, confidential counseling services to all employees and immediate family members through our Employee Assistance Program (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 24/7/365 by phone and online. In 2022, complimentary visits with a therapist were increased from three to six.

FINANCIAL WELLNESS

The ability to earn a sustainable living is a big factor in improving employee 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.

To further allow employees to reach their financial goals, 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 AND PARENTAL LEAVE

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

- **Paid Wellness Leave** is now available in place of paid sick leave to further encourage eligible employees to take time off to recover from illness, as well as to maintain physical, emotional and psychological well-being.
- **Paid Parental Leave** includes up to six weeks off for employees who have:
 - Given birth or are the spouse/partner of the birth mother,
 - Placed a child for adoption,
 - Permanently adopted a child, or
 - Experienced the death of a child within the employee 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 bereavement leave due to the death of a member of their immediate family and up to three days for a non-immediate family member.

EMPLOYEE SUPPORT

Black Knight has launched several programs to include well-being workshops, flexible work schedules, mindfulness sessions and internal virtual health challenges to support the well-being and continued development of our workforce. We also created internal resources for employees and managers that highlight managing stress, including virtual coaching tips, meeting planners, virtual work space ergonomic assessments, and free online wellness/mental health workshops.

In March 2022, Black Knight re-opened its Jacksonville headquarters and other campuses to employees who wish to come back to the office to work or to attend in-person meetings. Many employees have adopted a hybrid work schedule, performing their jobs on some days from a Black Knight office and other days from home.

In 2022, two hurricanes – Ian and Nicole – made landfall in Florida, where they impacted thousands of people, including some of our Black Knight employees. Black Knight created Employee Relief Funds to help those who lost their homes or had serious property damage from either of the storms.

OUR COMMUNITIES

We are tremendously proud of the work we do through our corporate giving and involvement programs, which help build strong ties and strengthen the communities where we live and work.



Black Knight Cares, our 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 AND WELLNESS	MILITARY SUPPORT	CHILDREN/ CHILDHOOD DEVELOPMENT	LOW-INCOME/ HOUSING-RELATED CAUSES
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In 2022, the company pledged more than \$1.1 million to 65 charitable organizations. To supplement this financial support, employee volunteers donated over 1,000 hours of their time to non-profits and charitable organizations nationwide. For more information, read our [Community Annual Report](#).



HEALTH AND WELLNESS

In 2022, Black Knight supported 17 health-related organizations, including those dedicated to the treatment and eradication of heart disease, the acceleration of global research and 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 board of directors to offer additional guidance and support.

One of the organizations we helped was the American Heart Association (AHA), the nation’s largest non-profit dedicated to fighting heart disease and stroke. Black Knight was honored to contribute \$35,000 to the AHA in 2022.



— THE —
FOLDED FLAG
FOUNDATION®

MILITARY SUPPORT

In addition to supporting our employees who were or are serving in the U.S. Armed Forces, Black Knight gave \$340,000 to organizations supporting our service members and their families. Black Knight is also a proud corporate sponsor of The Folded Flag Foundation, and helps cover the foundation's administrative costs. This allows Folded Flag to put 100% of any public donations it receives toward scholarships and educational grants for the spouses and children of military and government personnel who died in service to our country.

CHILDREN/CHILDHOOD DEVELOPMENT

Black Knight is dedicated to supporting organizations and donating to efforts that develop and educate our nation's youth to help our next generation thrive.



In 2022, Black Knight gave more than \$200,000 to programs and events designed for childhood and teen development. Our many contributions included a grant to the Big Brothers Big Sisters of Northeast Florida STEM Room, furthering the science, technology, education and math development of students. We also were proud to make a sizable donation to Ronald McDonald House Charities.

LOW-INCOME/HOUSING-RELATED CAUSES

Now more than ever, communities across the country are relying on non-profit support to assist with their basic needs and those organizations need strong corporate support to continue 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 2022, Black Knight's annual giving initiative to the United Way inspired employees to give generously. We raised more than \$108,000 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.

MINIMIZING ENVIRONMENTAL IMPACT

While Black Knight's environmental footprint is primarily limited to our headquarters facility in Jacksonville, Florida, an owned facility in Sharon, Pennsylvania, leased office space, and our data centers, we are committed to evaluating and reducing our impact where possible. In 2022, and for the first time, we reported in alignment with the SASB and the TCFD. We have seen success in our initiatives to reduce water usage and emissions and increase energy efficiency. Reporting in alignment with the SASB and TCFD frameworks helps direct our actions moving forward.

Our sustainability activities and approach are directed by our [Environmental Policy Statement](#), which can also be found on the [Sustainability page on our website](#).

CLIMATE AND ENVIRONMENTAL RISK

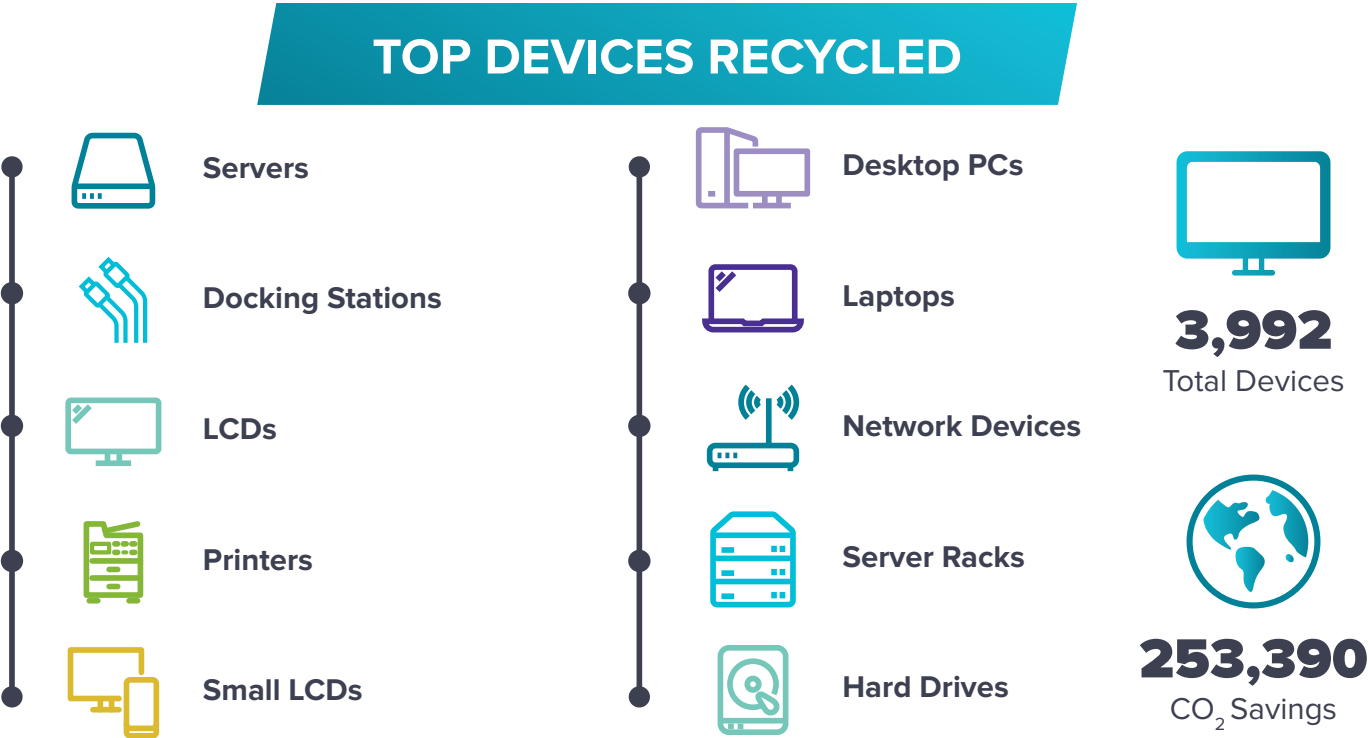
We acknowledge that communities and businesses across all industries face increasing risk from the effects of climate change. The TCFD broadly identifies risk in two categories: physical risk and transition risk. For Black Knight, physical risks include events such as extreme weather events that can disrupt operations across our owned and leased facilities, including our data centers. Transition risks are those that may arise as a result of the shift to a more climate-friendly, low-carbon future.

At Black Knight, we manage environmental risk through our broader ERM program. Within the ERM program, our EBCO 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. This includes disasters or disruptions related to environmental impacts (such as weather events) and to unexpected crises (such as the COVID-19 pandemic).

Looking forward, we will continue to advance our environmental reporting and stay engaged with our stakeholders to assist their evaluation and analysis of our environmental impacts through mechanisms including the CDP Climate Change questionnaire.

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 eWaste, find energy efficiencies and limit emissions.



ENVIRONMENTAL INITIATIVES		
ENERGY	WATER CONSERVATION	WASTE MANAGEMENT
Energy efficient equipment replacement	Faucet flow restrictors	Centralized recycling
Automated demand response systems		Hazardous waste disposal
Energy efficient LEDs		Centralized printer management
Occupancy lighting controls	Soil moisture management irrigation	Responsible document shredding
Natural light harvesting		Compostable food containers
		eStewards certified equipment disposal

ENVIRONMENTAL PERFORMANCE DASHBOARD

GREENHOUSE GAS EMISSIONS

In our 2021 report, we disclosed our full Scope 1 and 2 greenhouse gas emissions. This year, we have completed our review of Scope 3 and added disclosure of categories 2, 6, 7 and 8. After consideration, we believe Scope 3 categories 1, 3, 4, 5, 9, 10, 11, 12, 13, 14 and 15 are either not material to or relevant for our business. However, as we evolve our ESG program, these categories will continue to be evaluated for materiality.

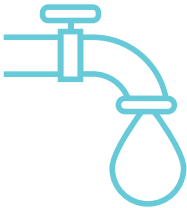
2022 GREENHOUSE GAS EMISSIONS

Scope 1 Emissions	Scope 2 Emissions	Scope 3 Emissions
1,422 ↓	11,968 ↓	9,713
CO₂e	CO₂e	CO₂e
(Tonnes)	(Tonnes)	(Tonnes)

2022 WATER USAGE

Jacksonville, FL

9.9M
Gallons



Sharon, PA

43,400
Gallons

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 engrained 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.

DIVERSE AND ETHICAL WITH DEEP EXPERTISE

In 2019, we began an initiative to refresh our Board of Directors and increase diversity across our leadership teams. Since then, we have added three highly qualified and talented directors. Together, our Board reflects a diversity of experience, skills, age, gender and ethnicity that informs our governance decisions.

BOARD SNAPSHOT



8
Directors



7
Independent
Directors*



100%
Committee
Independence



25%
Gender
Diversity



61
Years
Average Age



6
Years
Average Tenure

All data points as of May 2023
*Black Knight defines director independence as following the independence standards of the New York Stock Exchange and other independence standards applicable to directors.

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.

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

- Overall risk assessment and management
- Overseeing integrity of financial statements
- Compliance with legal and regulatory requirements



CORPORATE GOVERNANCE & NOMINATING COMMITTEE

- Long-term succession planning
- Human capital management and diversity and inclusion



RISK COMMITTEE

- Data privacy and security risk
- ESG risk approach and initiatives



COMPENSATION COMMITTEE

- Executive compensation decisions
- Oversight of compensation plans

ADDITIONAL INFORMATION

Unless otherwise stated, this report covers activities, data and initiatives from our 2022 fiscal year. We believe the ESG topics covered in this report to be those most pertinent to our business and stakeholders. We have aligned our reporting with the SASB standards for the Software and 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 can be found in our filings — including our [annual report on Form 10-K](#) and [2023 proxy statement](#) — on the [Security and Exchange Commission’s website](#) or on the [Investors page of our website](#).

Moving forward, we plan to issue updated ESG reports annually as we continue to monitor, measure and expand our ESG initiatives and disclosures.

We appreciate and welcome feedback on our ESG initiatives and reporting and invite you to contact Corporate.Sustainability@BKFS.com.

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 Sustainability Accounting Standards Board (SASB) Software & IT Services standards. All data referenced in this report is from FY 2022. We plan to update these figures annually.

SASB CODE	ACCOUNTING METRIC	CATEGORY	RESPONSE LOCATION
ENVIRONMENTAL FOOTPRINT OF HARDWARE INFRASTRUCTURE			
TC-SI-130a.1	(1) Total energy consumed,	Quantitative	139,839 GJ
	(2) percentage grid electricity,		Black Knight does not currently publicly disclose this information.
	(3) percentage renewable		Black Knight does not currently publicly disclose this information.
TC-SI-130a.2	(1) Total water withdrawn,	Quantitative	2022 Sustainability Report, p. 33
	(2) total water consumed, percentage of each in regions with High or Extremely High Baseline Water Stress		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	2022 Sustainability Report, p. 31
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	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.

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	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

RECRUITING & MANAGING A GLOBAL, DIVERSE & SKILLED WORKFORCE

TC-SI-330a.1	Percentage of employees that are (1) foreign nationals and (2) located offshore ⁴	Quantitative	34% of our workforce is located offshore.
TC-SI-330a.2	Employee engagement as a percentage ⁵	Quantitative	2022 Sustainability Report, p. 18
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	2022 Sustainability Report, p. 19

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 .
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MANAGING SYSTEMIC RISKS FROM TECHNOLOGY DISRUPTIONS

TC-SI-550a.1	Number of (1) performance issues (2) service disruptions (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 business risks can be found in Black Knight's Form 10-K filing . Additional information on Black Knight's business continuity planning can be found on pages 14 and 16 of the 2022 Sustainability Report .

ACTIVITY METRICS

TC-SI-000.A	(1) Number of licenses or subscriptions, (2) percentage cloud based	Quantitative	Black Knight does not currently publicly disclose this information.
TC-SI-000.B	(1) Data processing capacity, (2) percentage outsourced ⁹	Quantitative	Black Knight does not currently publicly disclose this information.
TC-SI-000.C	(1) Amount of data storage, (2) percentage outsourced ¹⁰	Quantitative	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

DESCRIBE THE BOARD'S OVERSIGHT OF CLIMATE-RELATED RISK AND OPPORTUNITIES.

Black Knight's Risk Committee oversees our enterprise risk management program, including ESG risk. We maintain a comprehensive Enterprise Risk Management (ERM) program that provides the framework to align our risk appetite and strategy to enhance management of enterprise risks. Through our ERM program, we analyze risks inherent to our products, services and businesses, 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 chairman reports on these discussions to our Board of Directors on a quarterly basis. Our Risk Committee's functions include, among other things: oversight of our ERM program, including data privacy, information security and ESG risk, our compliance program, and enterprise risk management and compliance functions. We consider climate-related risks in our analyses of capital expenditures, acquisitions and divestitures.

The Corporate Governance and Nominating Committee considers the adequacy of our governance structures and policies, including as they relate to our environmental, social and governance 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.

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

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 offices and one of our data centers are located in Jacksonville, Florida, which is an area that is at high risk of hurricane and flood damage.

The systems that 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.

As part of our ERM program, we assess whether there are transition climate risks that could have a material impact on Black Knight. We consider risks such as current and emerging regulation, market fluctuations, reputational and legal risks, and changes in technology. At present, we have not identified any significant climate transition risks to our business.

As a technology and data and analytics provider to the U.S. mortgage and real estate markets, 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 certain services, such as risk matrices and portfolio management.

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 include the assessment of climate-related risk and opportunities as part of our ERM program. The risk assessment informs our business strategy, financial planning process, and the products and services we provide. We also plan to use the findings from our climate risk assessment, and we plan to engage leaders and experts from across Black Knight to discuss potential investment and mitigation strategies where required. This work is ongoing.

One way we strive to address climate change is through measuring, disclosing and mitigating our greenhouse gas emissions. We have taken steps to improve 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 2022, 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 our HQ campus, offices, IT Infrastructure locations and print shops (servers) in nine major facilities where Black Knight operates across the U.S.

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 practices 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

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 that may be identified, 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.

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 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 every employee to 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 implementing 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 seize more opportunities.

METRICS AND TARGETS

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 scopes 1, 2 and 3 greenhouse gas emissions, waste and recycling data, and water usage in our owned facilities. See our list of environmental initiatives and data on [pages 32-33](#) of this report for more information.

DISCLOSE SCOPE 1, SCOPE 2, AND, IF APPROPRIATE, SCOPE 3 GREENHOUSE GAS (GHG) EMISSIONS, AND THE RELATED RISKS.

See the Environmental Performance Dashboard on [Page 33](#).

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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