

Sustainability report 2025

Sofigate

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Own your future



CEO highlights

As we publish our second sustainability report, I find myself reflecting on how quickly the year has passed and how much we have learned along the way. The world around us continues to move at a rapid pace, and in that movement, it has been important for us to stay grounded in what truly matters.

Over the past year, we have continued to strengthen our capabilities and deepen our understanding of sustainability. I am pleased to see that sustainability remains an essential part of the value we create together with our employees, customers and partners. Our first report laid the foundation by establishing our baseline and clarifying our direction. This year, we have taken important steps forward by turning our commitments into more concrete actions, clearer governance and measurable progress.

I am particularly proud of the trust our customers place in us. In 2025, our Net Promoter Score increased to 70, placing us in the highest world-class category. This achievement reflects the dedication, ownership and professionalism our people bring to every engagement.

As we look to the future, artificial intelligence continues to shape our industry. In 2025, we invested significantly in strengthening our AI capabilities, and this journey will continue in 2026. We believe that AI and sustainability can and must go hand in hand. It is not a question of whether we use AI, but how we build a company where people and digital employees work and succeed together. Responsible innovation, ethical data use and thoughtful governance are central to how we approach this development.

In 2026, we will focus on deepening our capabilities further, improving the quality of our data and refining our sustainability KPIs to better understand and strengthen our impact. I am inspired by the engagement and enthusiasm of our people, who genuinely care about the role we play in society. With their commitment, I am confident that we will continue to increase our positive impact while steadily reducing our ecological footprint.

Sami Karkkila | Sofigate CEO





Sofigate in a nutshell

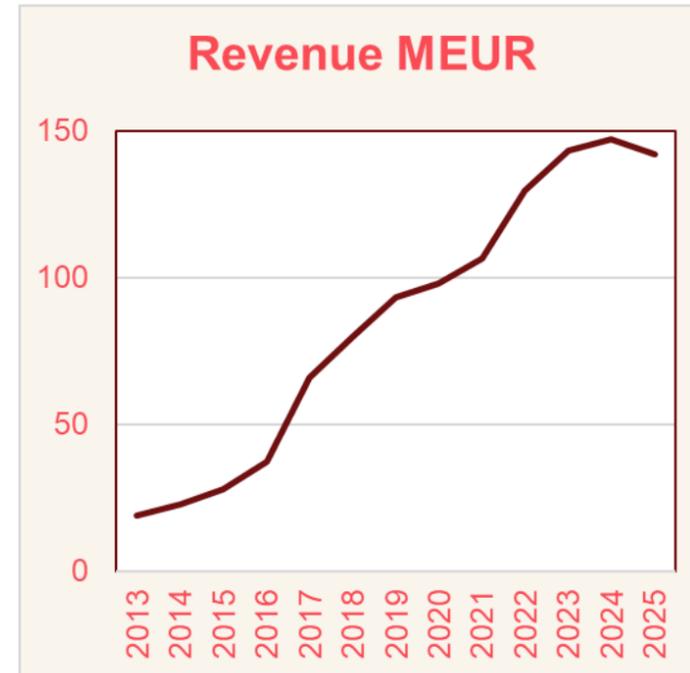
About Sofigate

Sofigate is a leading business technology company in the Nordics. We combine expertise in business transformation, enterprise-level AI and leading technology platforms such as ServiceNow and Salesforce to help organisations succeed in digital transformation.

We are the founder of the Business Technology Forum and the developer of the globally used Business Technology Standard (BTS). Our team of over 800 professionals supports customers across six countries and nine offices in Finland, Sweden, Norway, Denmark, Hungary and Poland. In 2025, our revenue amounted to EUR 142 million.

The company is primarily owned by its management and employees.

► Learn more about us at www.sofigate.com



€142M

Revenue

700+

Own workforce

6

Countries

350+

Active customers

70

Customers NPS

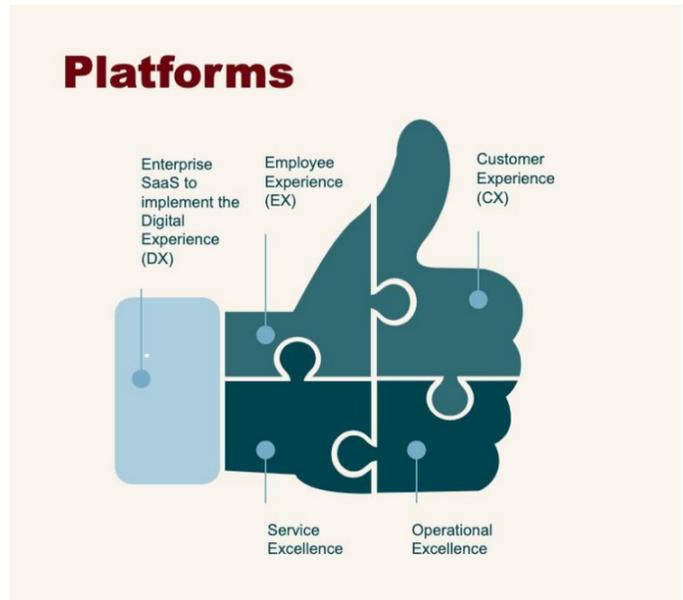
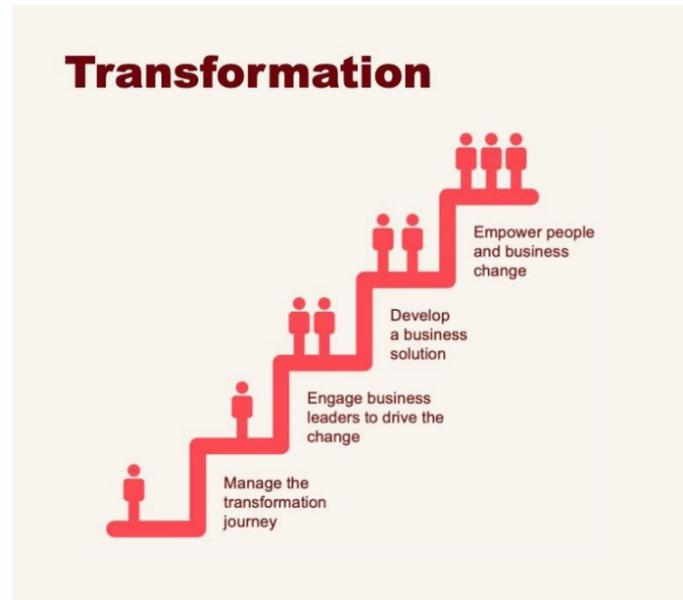
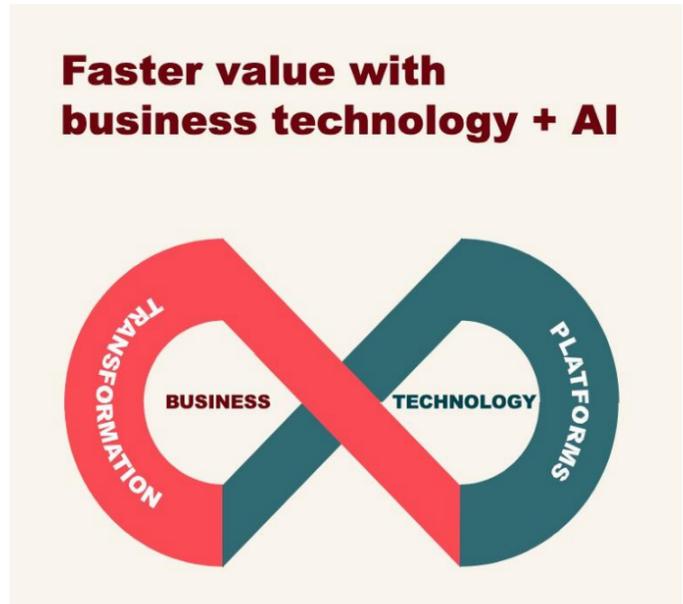
The Business Technology Company

Sofigate is a people-driven business technology company focused on creating sustainable customer value.

We help business and technology leaders work together to build modern capabilities and lead digital transformation successfully.

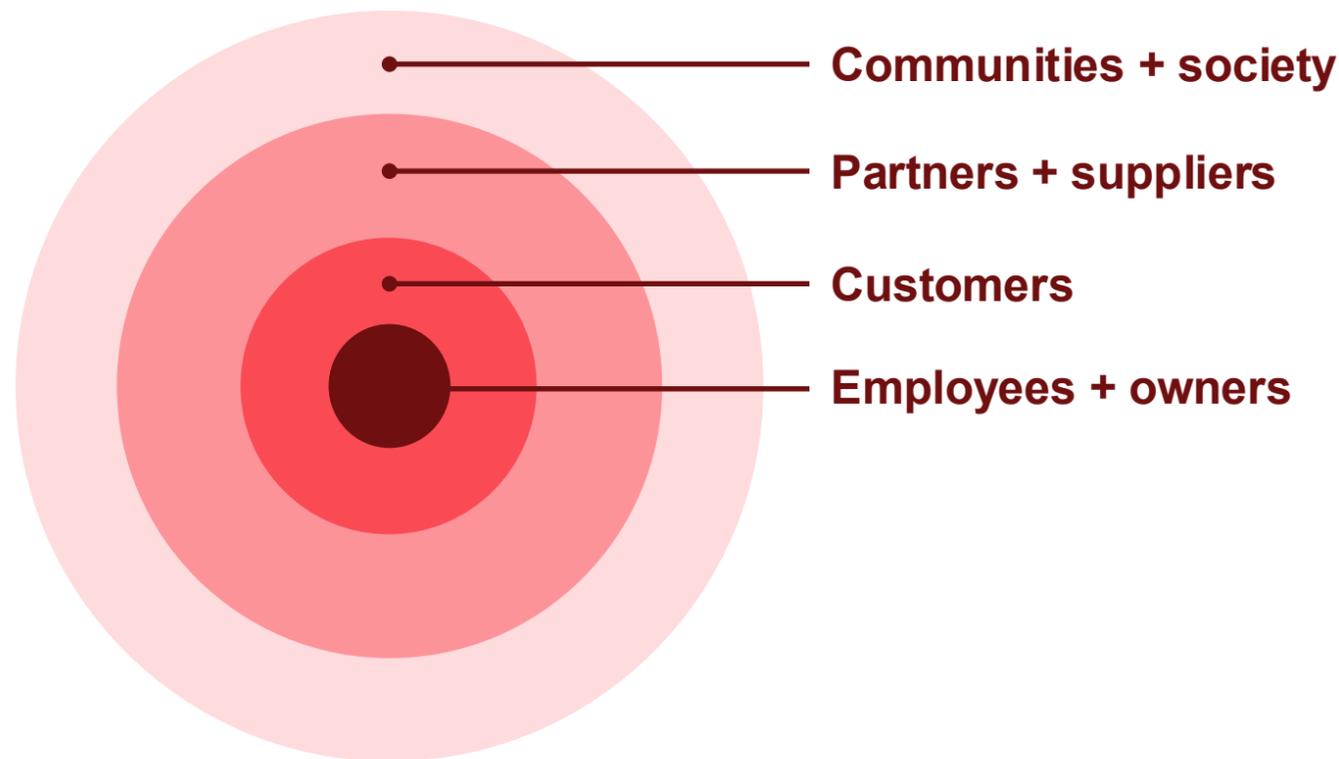
By combining transformation expertise with low-code/no-code platforms and enterprise AI, we help customers accelerate time to value and strengthen long-term impact.

We operate across Northern Europe from nine office locations in six countries.



Stakeholders

Our success is closely connected to a broad range of stakeholders. Understanding and responding to their expectations is central to our sustainability agenda. We aim to create long-term value for all parties involved through continuous dialogue and collaboration.



Employees and owners

Our employees are at the core of our operations. We are committed to fostering a culture that promotes continuous learning, wellbeing and inclusivity. By offering relevant and engaging development opportunities, we support both professional and personal growth. We also emphasise holistic wellbeing, including psychological safety, to ensure a supportive and sustainable work environment.

Our owners play an important role in our growth journey. Private equity investors provide financial backing and strategic guidance. In addition, 12% of our shareholders are employees, as our people have the opportunity to invest in the company.

Customers

Our customers are central to our mission of creating sustainable value through business technology. By co-creating best practices and helping customers build their own transformation capabilities, we aim to deliver measurable improvements in efficiency, resilience and innovation.

Partners and suppliers

Collaboration with partners and suppliers enables us to deliver comprehensive and high-quality services. We seek partnerships that strengthen our capabilities while aligning with our sustainability principles. Through our Supplier Code of Conduct, we extend our ethical and sustainability expectations across our value chain.

Communities and society

We contribute to society through knowledge sharing, pro bono work and the development of open frameworks such as the Business Technology Standard. These initiatives support competence development and responsible digital transformation beyond our immediate business activities.

We also proactively prepare for evolving ESG reporting requirements to ensure transparency and accountability in our sustainability work.

Our value chain

Our value chain consists of an ecosystem, working together with our employees and partners to support our customers.



Upstream

Direct suppliers related to customer work

Technology suppliers, Technology service providers (contractors, subcontractors)

Direct product and service suppliers

Personnel, Office, IT & Hardware, Marketing & Communication, Administration and Legal services

Indirect suppliers

Indirect impact on upstream value



Own operations

Expert services

Our own operations include all expert work by our employees

Direct and indirect impact on emissions

Car leasing, office energy usage, heating and cooling, waste management

Support activities

Including support functions, eg. finance and employee management activities



Downstream

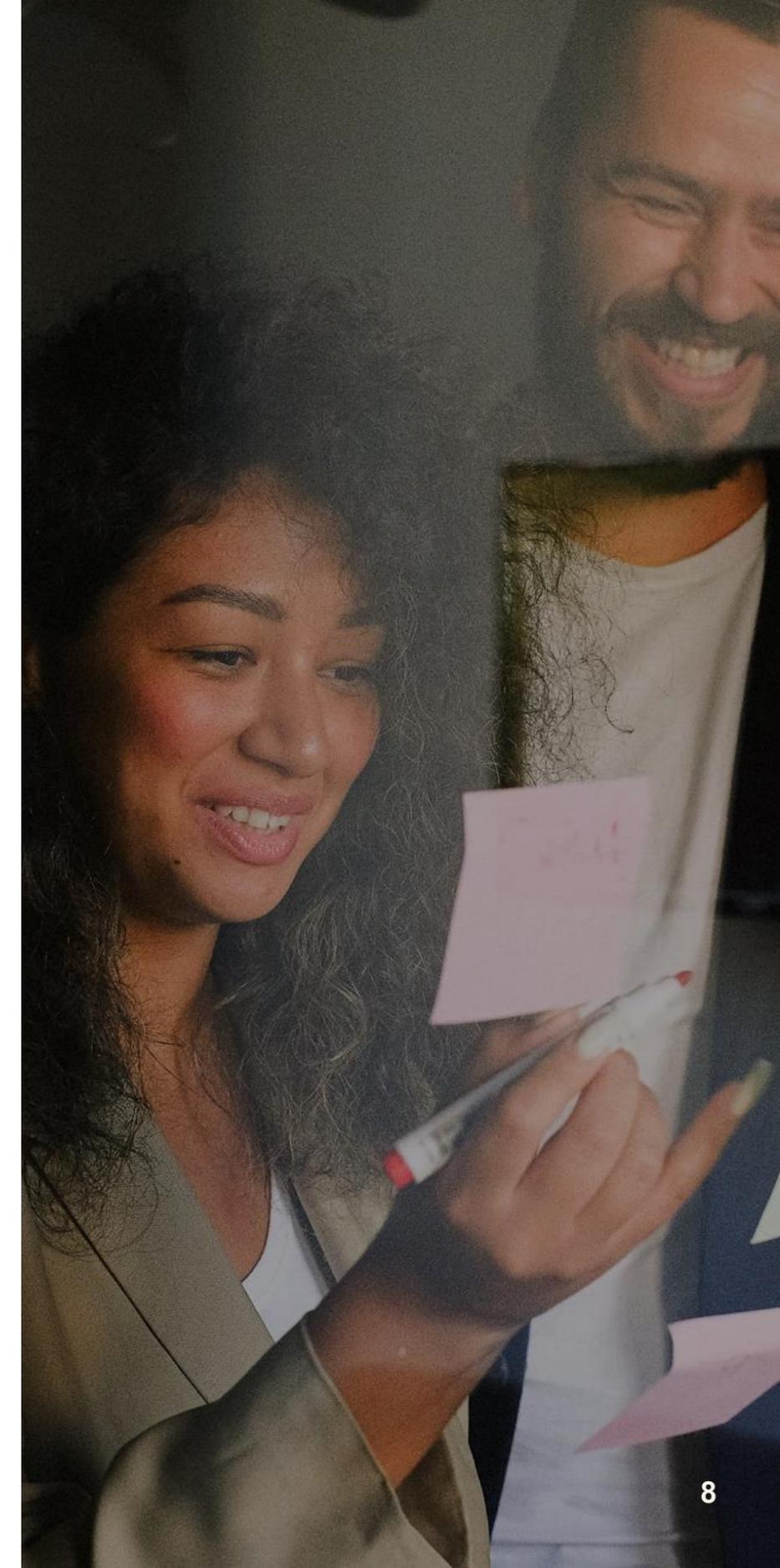
Customers

We offer business technology services and platforms to private and public sector customers across a variety of industries.

Community

Activities supporting communities to thrive.

How we create value





Sofigate's sustainability agenda

Sofigate's sustainability agenda

In today's world, sustainability is not a choice. It is a responsibility and an opportunity. For us, it means building a business that creates long-term value while respecting environmental boundaries and strengthening society. Sustainability supports resilience, drives innovation and builds trust with our employees, customers and partners.

Our sustainability agenda reflects our ambition to minimise our eco-social footprint while maximising our positive impact on society. By embedding sustainable practices into our strategy, governance and daily work, we aim to contribute to a thriving economy, strong communities and a stable climate, while ensuring the long-term success of our business. The agenda has been developed together with our stakeholders and is rooted in our values and strategy. It defines the areas where we can have the greatest impact and where we choose to lead.

Our sustainability agenda is structured around five focus areas where we see the strongest opportunity to create meaningful change: **Create sustainable value, Make an impact, We are a people company, Commit to ethical business and Care for the environment.** These areas guide our priorities and form the foundation of our sustainability work.

We align our agenda with relevant European Union guidance and the United Nations Sustainable Development Goals. We have identified the goals where we can contribute most significantly and linked them to our five focus areas to ensure our efforts are focused, measurable and impactful.



Sofigate's sustainability agenda

Minimising our ecosocial footprint and maximising our fingerprint by positively impacting the society. We are committed to sustainability and follow the guidance of the European Union and the United Nations.

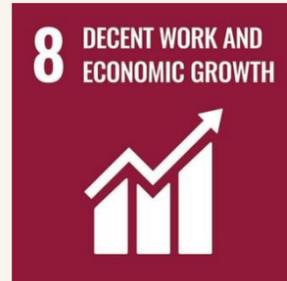
Our Sustainability Agenda is aligned with the UN SDG framework. We have identified the goals we can have the greatest impact on and have grouped these according to the Agenda areas.



Create sustainable value

We are committed to the best interests of customers and the community.

We co-create best practices and help customers build their own transformation capability.



Make an impact

We empower people to fuel their intelligence and encourage continuous learning.

We support customers' and employees' growth and competencies through unique training and insightful coaching.



We are a people company

We take care of our employees by fostering our people's wellbeing and providing a good working environment.

We care for the wellbeing of Sofigate's employees and strive to build a diverse, inclusive workplace.



Ethical business practice

We run our business with high ethical principles and are transparent about it.

We have high integrity, policies and practices. We use data and AI ethically.



Care for the environment

We are aware of the impact our business has and are committed to mitigating its environmental impact.



Create Sustainable Value

Create sustainable value

Create sustainable value: Our commitment to responsible business

Our sustainability agenda supports our commitment to delivering long-term value. By continuously developing best practices and leading by example, we strengthen our role as a trusted transformation partner for our customers.

Driving efficiency through digitalisation and automation

In 2025, we continued to strengthen our capabilities in AI and digital transformation. We invested in developing our expertise, processes and technology usage, while supporting our customers in applying these capabilities in practice.

Our digital solutions help organisations focus on their core mission. Internally, we have embedded AI-based digital workers into our daily operations to improve efficiency, enhance quality and accelerate delivery.

Supporting businesses on their sustainability journey

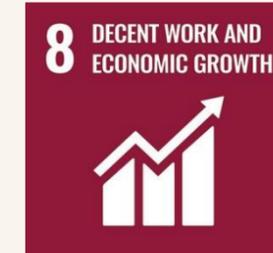
In 2025, we supported organisations in improving their sustainability data, technology usage and operational efficiency. We also strengthened our cybersecurity services, recognising the growing importance of data protection and resilience in a rapidly evolving threat landscape.

We remain attentive to changing customer needs and continue to support them in building secure and sustainable digital operations.

Making a positive impact on our communities

Creating meaningful impact in our communities remains a core priority. The Business Technology Standard continues to guide how we integrate business and technology in organisations. In 2025, the framework was further enhanced with AI agents and the Business Technology Forum AI bot.

In 2025 we arranged several charity initiatives across our organisation, including Bike to Work-days and an annual charity knitting event. Instead of traditional Christmas gifts to our personnell, we donated to UNHCR and ECPAT in Sweden and Hope ry in Finland. These charities were selected by our employees.



SDG 8: Decent work and economic growth

Our business logic has always been based on promoting sustainable economic growth. We bring value to customers with our expertise and knowledge, whilst following the allocations and wellbeing of our employees. Our services are created and developed by our people, and our mission is to provide decent work opportunities to all our employees throughout all seniority levels.

SDG 9: Industry, innovations and infrastructure

Fostering innovation to bring value to our customers is a crucial part of our business development. We follow the needs of our customers, and our innovation centre evaluates the needs and trends of the future. Developing services that support our customers initiatives is a crucial part of creating them value. We develop services and provide technologies that help manage sustainability initiatives and the use of new innovations. We help companies modernise their technology infrastructure and to work more efficiently.

Customer satisfaction

In 2025, our customer satisfaction reached a new high. For the fourth consecutive year, results improved across all measured areas. Our Net Promoter Score increased from 67 in 2024 to 70, placing us in the world-class category.

Customers especially value Sofigate in two areas: **Trusted, Collaborative Expertise** and **Able to Bridge Business and Technology**. Three reasons arise from the study:

1. Network-backed expertise and collaboration

Customers emphasise that Sofigate's consultants are not isolated experts, but part of a wider, supportive network that shares knowledge and acts together.

2. Trusted and proactive partnership culture

Sofigate is described as dependable, easy to work with, and genuinely invested in the customer's success.

3. Ability to connect business and technology

Customers value Sofigate's capability to bridge IT and business objectives, translating technology into tangible business results.



The study shows excellent performance across all five measured areas

Customers describe us as **trustworthy, professional and approachable**. The results confirm strong and consistent performance in expertise, collaboration and measurable business impact.

Strong and lasting customer relationships are essential to sustainable transformation. High levels of trust enable long-term partnerships, where we can create value beyond individual projects and support continuous development.

► Data from Sofigate Customer Experience Study 2025

98%

of customers agree that working with Sofigate is inspiring when innovating solutions together.

98%

praise the level of expertise and quality of work.

89%

state that collaboration delivers meaningful business benefits.

89%

say Sofigate brings new and bold perspectives to their challenges.

100%

rate overall customer care as outstanding.

Artificial Intelligence

AI driving responsible innovation

In 2025, Sofigate invested in an AI program with the objective of equipping all employees with AI agents to drive productivity and growth. The objective is to agentise all the typical roles in project deliveries. Within the program, we ramped up an AI factory to develop AI agents at scale. We also deployed an operating model to manage the demand governance, agent development and release governance in a structured and reliable manner.

This large-scale deployment marked an important step in building practical AI competence across the organisation and demonstrated our commitment to leading by example in responsible AI adoption. We also established the Disruptive AI business stream to help organisations to transform their processes and operating models to the AI age.

In addition, we joined the AI 1000 initiative ([AI 1000: Kasvua Tekoälystä](#)), coordinated by AI Finland under Technology Industries of Finland, to accelerate AI competence development across Finnish companies through education and collaboration.

Ethical AI: responsibility as a foundation

The EU AI Act provides a regulatory framework for managing AI development and ethical boundaries. As AI evolves, it is essential that organisations understand and define sustainable and responsible use of AI as its usage accelerates.

Sofigate has established an organisation-wide AI operating model that incorporates the governance model for AI usage and development. We support businesses in identifying high-impact AI use cases while ensuring data privacy and regulatory compliance. As awareness of AI's environmental impact increases, we encourage organisations to consider AI-related energy consumption as part of their sustainability planning.

By integrating ethics, innovation and sustainability, we aim to ensure that AI strengthens long-term resilience and responsible growth.



AI agents for every employee

Helped with daily tasks
Improved productivity
Enhanced quality of work



New 'Disruptive AI' business stream established

Accelerated responsible implementation of AI
Helped organisations to transform their processes and operating models to the AI age



Joined a nationwide AI initiative

Supported AI competence development across Finnish companies through education and collaboration



Key developments in 2025

AI continued to shape the business landscape in 2025, with rapid adoption across industries. During the year, we made significant investments in strengthening our AI capabilities and embedding AI into everyday work.

Business Technology Forum in action

Not-for-profit impact in 2025

The Business Technology Forum is a Sofigate-owned not-for-profit organisation that develops and maintains the **Business Technology Standard (BTS)**, an open-source framework supporting organisations in aligning technology with business goals in a sustainable way. Funded through training and consulting activities and supported by Sofigate, all proceeds are reinvested into the continued development and availability of the framework.

Through its not-for-profit model, open framework, and focus on education and responsible AI adoption, the Business Technology Forum continues to contribute to more sustainable and effective digital development globally.

In 2025, global engagement with BTS increased significantly, with growing adoption beyond the Nordics, particularly in the UK, the United States, and India. By providing freely accessible guidance and learning resources, the Business Technology Forum supports inclusive access to structured business technology management practices across regions and sectors.

Agentising BTS and the impact on public sector

Sofigate has begun agentising the BTS framework. The initiative has already released dozens of agents and will deliver several dozen more role- and task-based agents in the first half of 2026. These agents accelerate the delivery of societal and business value from digitalisation, strengthening long-term organisational resilience and sustainable growth.

Education and capability-building remained a core focus in 2025. Hundreds of professionals participated in BTS certifications and AI-related training programmes, supporting lifelong learning and strengthening organisational readiness for sustainable digital transformation.

This work is particularly relevant for the **public sector**, where many Nordic countries are experiencing declining workforce capacity. By supporting productivity, quality, and scalability through AI-enabled practices, the BTS agents help organisations sustain and improve essential services under increasing resource constraints.



CASE STUDY

Lapland University of Applied Sciences & Business Technology Forum – shaping future digital talent

Lapland University of Applied Sciences (Lapland UAS), the northernmost university of applied sciences in Europe, partnered with the Business Technology Forum to strengthen **practical digital management** skills in higher education.

By integrating the **Business Technology Standard (BTS)** into curriculum design and teaching, Lapland UAS provides students with a structured understanding of how modern digital services are planned, built and governed. The framework helps make complex information management concepts more concrete and aligned with real industry needs.

Students benefit directly from the collaboration. They can complete the **BTS Foundation certification free of charge**, gaining a recognised credential and

increased confidence as they enter the job market. Participation in the certification has steadily increased, reflecting strong engagement and relevance.

The partnership is part of Lapland UAS's broader mission to prepare graduates for a fast-evolving digital working life. Ongoing dialogue with industry partners ensures that curriculum development reflects emerging themes such as digital governance and responsible technology use.

The case illustrates the value of **education-industry collaboration** in building sustainable digital capability. By aligning academic programmes with real-world business technology practices, the initiative strengthens regional innovation ecosystems and supports long-term socio-economic development in the region.



Make an impact

Make an impact

In 2025, our employees completed more than 24,000 hours of training, averaging over five days per employee. This reflects our commitment to continuous development and long-term capability building.

Beyond our own organisation, we collaborate with customers and public sector partners to strengthen digital competence and responsible use of technology. By sharing knowledge and building practical capabilities, we contribute to more resilient organisations and sustainable digital transformation.

Competence and growth

Creating impact starts with competence. We believe that sustainable growth requires continuous learning, strong leadership and the ability to adapt in a rapidly evolving digital environment.

We invest in developing both our own people and the capabilities of our customers. Through structured training, coaching and hands-on project experience, we support continuous learning and help individuals and organisations strengthen their expertise.

Learning and development

Our learning and development model is built around individual strengths and business needs. In addition to mandatory training in areas such as ethics, security and privacy, employees have access to a broad range of technical, methodological and leadership development programmes.

The Sofigate AI Academy plays a central role in this work. It provides both internal and external training opportunities, combining industry standards, practical tools and experienced facilitators to support capability building in business technology and AI.



SDG 4: Quality education

Knowledge sharing has always been one of our key drivers. Having the opportunity to learn and grow is vital for both our internal and external stakeholders.

All employees are given equal learning opportunities. We constantly evaluate our training catalogue to keep our training opportunities both interesting and beneficial. Our open-source Business Technology Standard is free for anyone and is used worldwide.

SDG 11: Sustainable cities and communities

Making a positive impact on our communities is a crucial way we utilise our capabilities. Our key capabilities include collaborating with the public sector and cities, supporting their efforts through business technology knowledge sharing and capability development. With effective resource use and training, the public sector can optimise its use of business technology to enhance sustainable, safe and inclusive urban areas.

Employee training capabilities

Capability development and learning model

Our learning and development model is built around individual strengths and evolving business needs. We encourage employees to pursue meaningful career goals and enable their long-term professional growth. Engagement and growth are strengthened through:

- Continuous capability development
- Practical learning opportunities
- Knowledge sharing
- Personal ownership of development

AI competence development

Strengthening AI capability is a key priority. All employees have access to AI tools, complemented by structured training designed to continuously elevate AI competence across the organisation.

In 2026, we will further expand AI-related learning to ensure our people remain equipped to lead and support AI-driven transformation.

Empowering personal development: our learning model

We promote long-term competence development by setting personal goals for employees who wish to pursue diverse career paths. Development is not limited to formal structures. Broad role definitions allow for transitions, combinations of expertise and growth driven by individual motivation.

In addition to mandatory training in areas such as Code of Conduct, security and privacy, all employees receive foundational training, including a solid understanding of the Business Technology Standard.



Our approach to competence development

Employees develop their competencies through a combination of internal and external training, on-the-job learning, mentoring and personalised career planning tools. Our programmes strengthen both technical expertise and soft skills, complemented by recognised certifications.

Sofigate

Onboarding
Customer skills training
Facilitation, presentation and communication skills
Leadership skills
Security and privacy training

Methodologies & certifications

Project and program management (eg. Prince2)
Service management (eg. ITIL,SIAM)
Agile methods (eg. SCRUM)
Platforms related certifications (ServiceNow,Salesforce)

Business Technology Standard courses

BTS Foundation
BTS Practitioner
BTS Coach

Sofigate AI Academy

AI foundation
Designing and deploying AI Agents
Leading AI transformation
BTS End-to-End flow with AI

Leadership and certification programmes

In practice, our commitment to continuous learning is reflected in a structured and comprehensive training portfolio. Our programmes cover project management, change management, service management, facilitation, consultancy, customer skills, IT strategy and integration, as well as technology-specific courses such as ServiceNow, Salesforce, Oracle and SAP. Many of these are delivered through Sofigate's internal training programme and complemented by external training partners and technology learning platforms.

We offer a wide range of industry-recognised certifications, including PRINCE2 Foundation and Practitioner, SAFe Scrum Master, ITIL 4, Prosci and SIAM Foundation. These certifications provide structured validation of competence across key areas of expertise.

Practical experience is an essential part of learning. Participation in customer projects enables employees to apply knowledge in real-world environments and deepen their industry expertise.

Leadership capability is strengthened through continuous, targeted development. In 2025, leadership development was delivered through focused thematic sessions aligned with current business priorities. This agile model supports both immediate business needs and long-term leadership growth.



CASE STUDY

Case: Youth Employment AI Initiative (2026 Launch)

In late 2025, Sofigate launched a youth employment initiative focused on AI capability building. Six young professionals were recruited to develop AI agents designed to support unemployed youth in identifying employment pathways and entrepreneurial opportunities. The AI agents will be distributed pro bono in Finland to maximise societal impact. The selected participants will begin their work in March 2026.

A photograph of two women sitting at a table in a cafe, smiling and looking at a laptop. The woman on the left is wearing a grey top, and the woman on the right is wearing a patterned sweater. A Starbucks coffee cup is on the table next to the laptop. The background is blurred, showing other people and cafe interior.

**We are a
people company**

We are a **people** company

A workplace built on trust

At Sofigate, our people are the foundation of our success. We prioritise wellbeing, inclusion and a positive working environment where individuals can grow, contribute and feel valued.

We aim to provide a safe and inclusive workplace, ensure equal opportunities and fair treatment, and promote a healthy work-life balance. Our goal is to build a culture where trust, respect and personal ownership guide everyday work.

We recognise that a sustainable organisation depends on engaged and motivated employees. By fostering psychological safety, encouraging open dialogue and promoting professional growth, we create the conditions for long-term success.

According to our ESG Agenda, our key focus areas are wellbeing and diversity, equity and inclusion.

In 2023, we launched a 5-year programme, Building a People Company, that aims to drive our growth with strong people-centric focus.

Wellbeing:

- Mental wellbeing
- Zero tolerance for harassment
- Equal career opportunities
- Flexible ways of working

Diversity, equity and inclusion:

- Diverse working environment
- Comprehensive DEI policies
- Equal treatment of people



SDG 3: Good health and wellbeing

Sofigate is our people, and we take our people's health and wellbeing seriously. We offer all our employees extensive and preventive healthcare services, including a comprehensive health insurance for severe illnesses and a vaccination program.

We work towards reducing risks for illness- es and are looking for early warning signs for both physical and mental wellbeing. Our wellbeing program provides a wide range of different services to meet the individual needs of all employees.

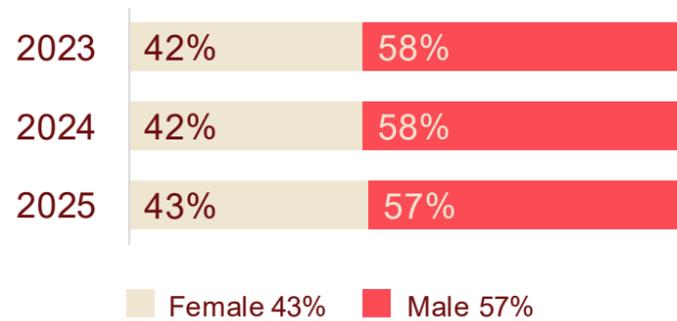
SDG 5: Gender equality

As technology industry is often male-dominated, we want to raise the awareness and importance of gender equality and support the career paths of women in the industry. We monitor our gender quotas and set goals to balance and increase the number of women in senior and leadership positions. We have strict policies against discrimination and take preventive measures against unethical practices.

Own employees 2025 (2024,2023)

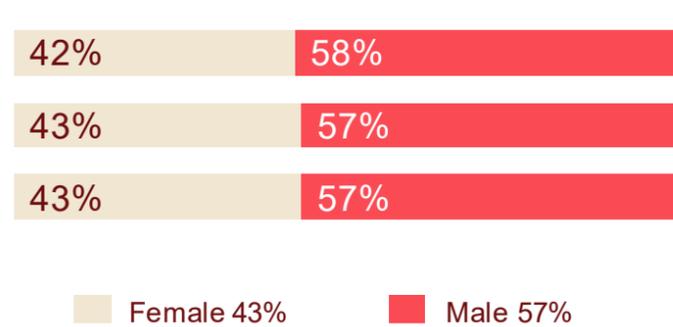
677 (753, 740)

Total number of employees



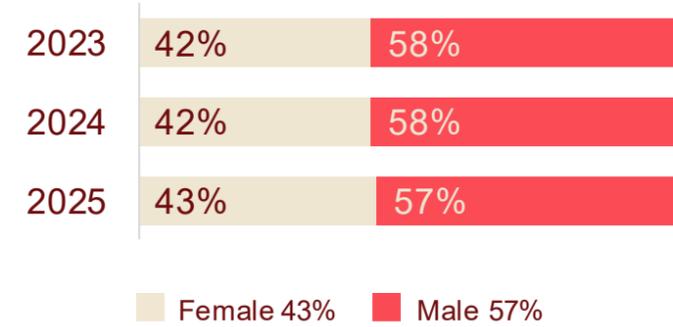
669 (748, 739)

Total number of employees with permanent contract:



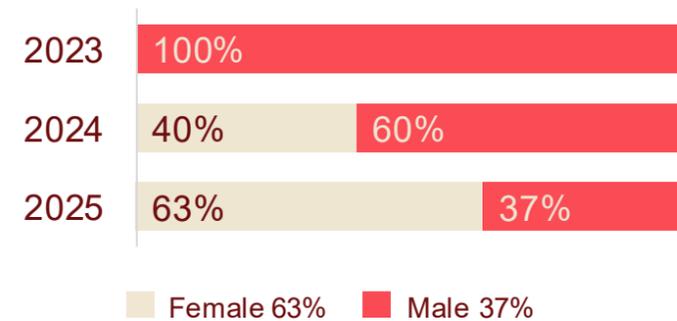
641 (716, 713)

Total number of employees working full-time:



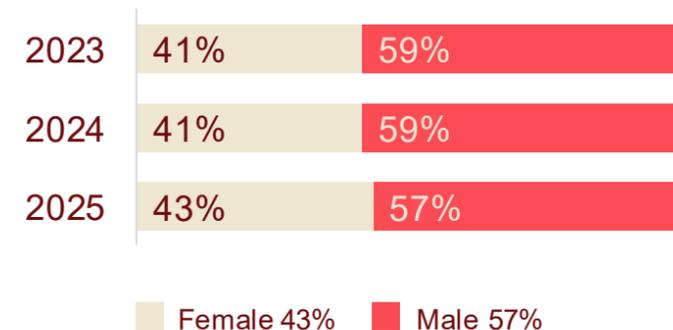
36 (37, 27)

Total number of employees working part-time:



8 (5, 1)

Total number of employees with fixed term contract:



Own workforce

796 (820, 775)

Total number of people in our own workforce

*Own workforce includes employees and employee contractors.

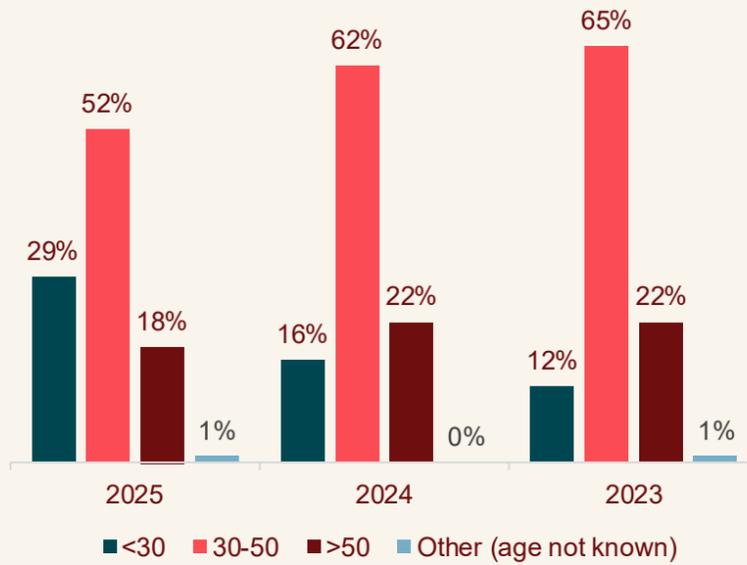


Insight into employment data

Our Female-Male ratio has stayed steady. With the industry being male-dominant, our efforts to keep Sofigate a diverse work environment will continue.

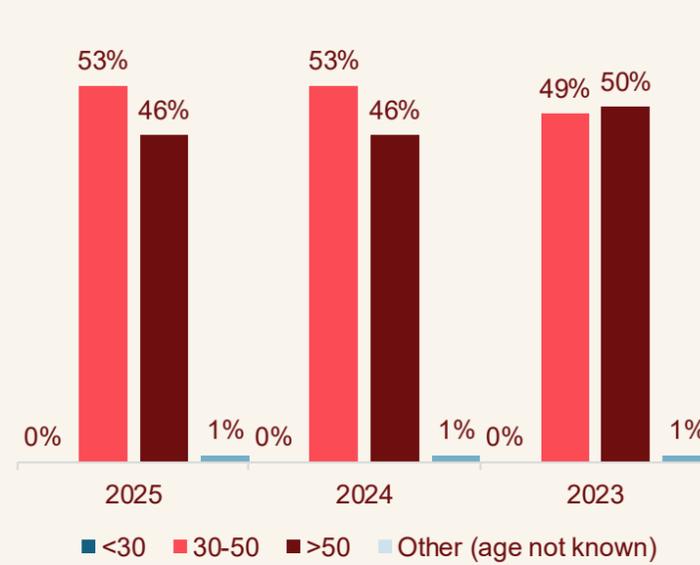
There was also a change in the total number of employees due to changes in the organisation in 2025.

Total number of employees per age group



Employees as Seniors* per age group

*Seniority category is defined by billing level.

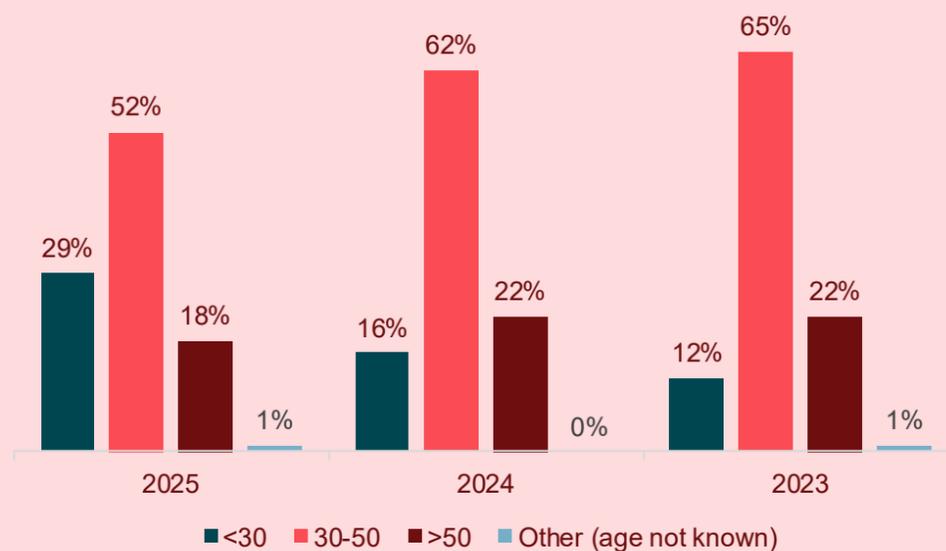


Contract types by country

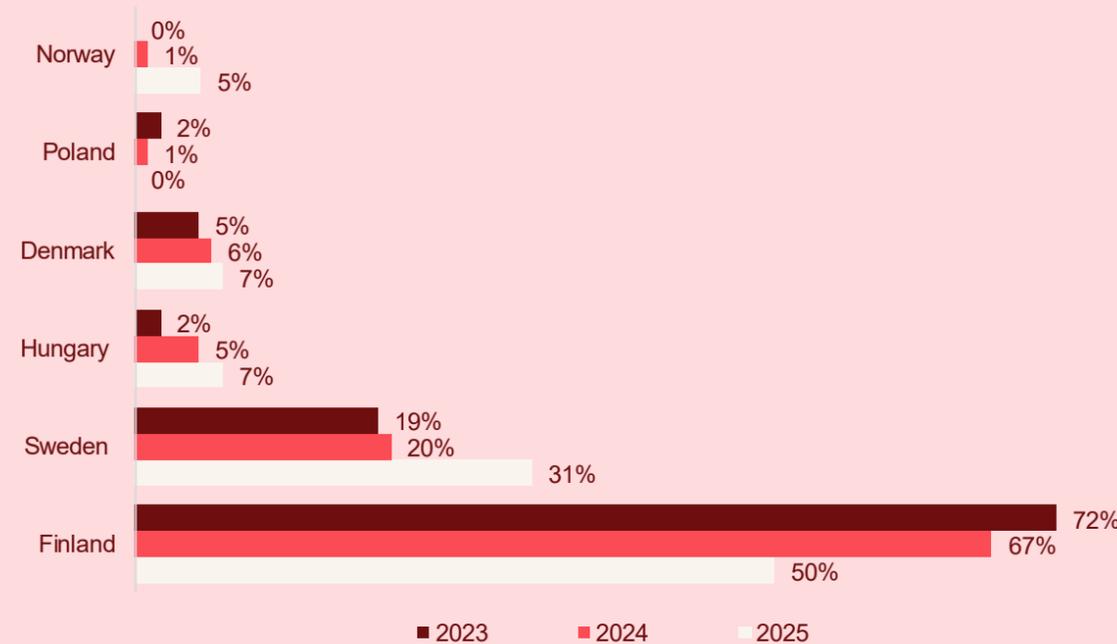
	Permanent	Fixed
Finland	99%	1%
Sweden	98%	2%
Denmark	95%	5%
Norway	100%	0%
Hungary	100%	0%
Poland	100%	0%

The percentages are rounded, so some numbers referring to 0% may still have a few headcount inside them.

Joiners by age group



Joiners by country



20%
Employee turnover

58
Joiners in total

131
Leavers in total

Wellbeing at Sofigate

Our people are at the core of our organisation, and their health and safety are a priority. We provide extensive preventive occupational healthcare services across all locations, including comprehensive health insurance for severe illnesses and vaccination programmes.

We work proactively to reduce health-related risks and identify early signs of both physical and mental strain. Mental wellbeing is integrated into our work ability strategy, and Team Leads are trained to recognise early indicators of work-related challenges. We collaborate closely with healthcare partners to ensure timely and appropriate support when needed.

Mental wellbeing is supported through our early support model, which aims to identify work ability challenges at an early stage and prevent long-term absence. Structured workplace surveys are conducted in collaboration with occupational health partners to assess physical and psychosocial workload factors.

Employee experience is monitored through regular surveys, including Organisation Vibe and Work Vibe

assessments as well as structured employee customer feedback. These insights support continuous improvement of wellbeing, engagement and work ability.

A safe working environment is a strategic priority. Health and safety guidelines, including emergency action plans, are accessible to all employees. We systematically monitor workplace conditions in collaboration with occupational health partners, assessing both physical and psychosocial factors such as workload, work arrangements and potential risks.

Through preventive healthcare, early intervention and structured monitoring, we aim to maintain a healthy, safe and sustainable working environment for all employees.



Number of work-related injuries	2
Number of work-related fatalities	0
Days lost due to injuries	0
Sickness absence rate	1.6%

Flexible working models and equal opportunities

By combining flexible working models, transparent career dialogue and inclusive hiring practices, we aim to create a workplace where individuals can grow, contribute and thrive over the long term.

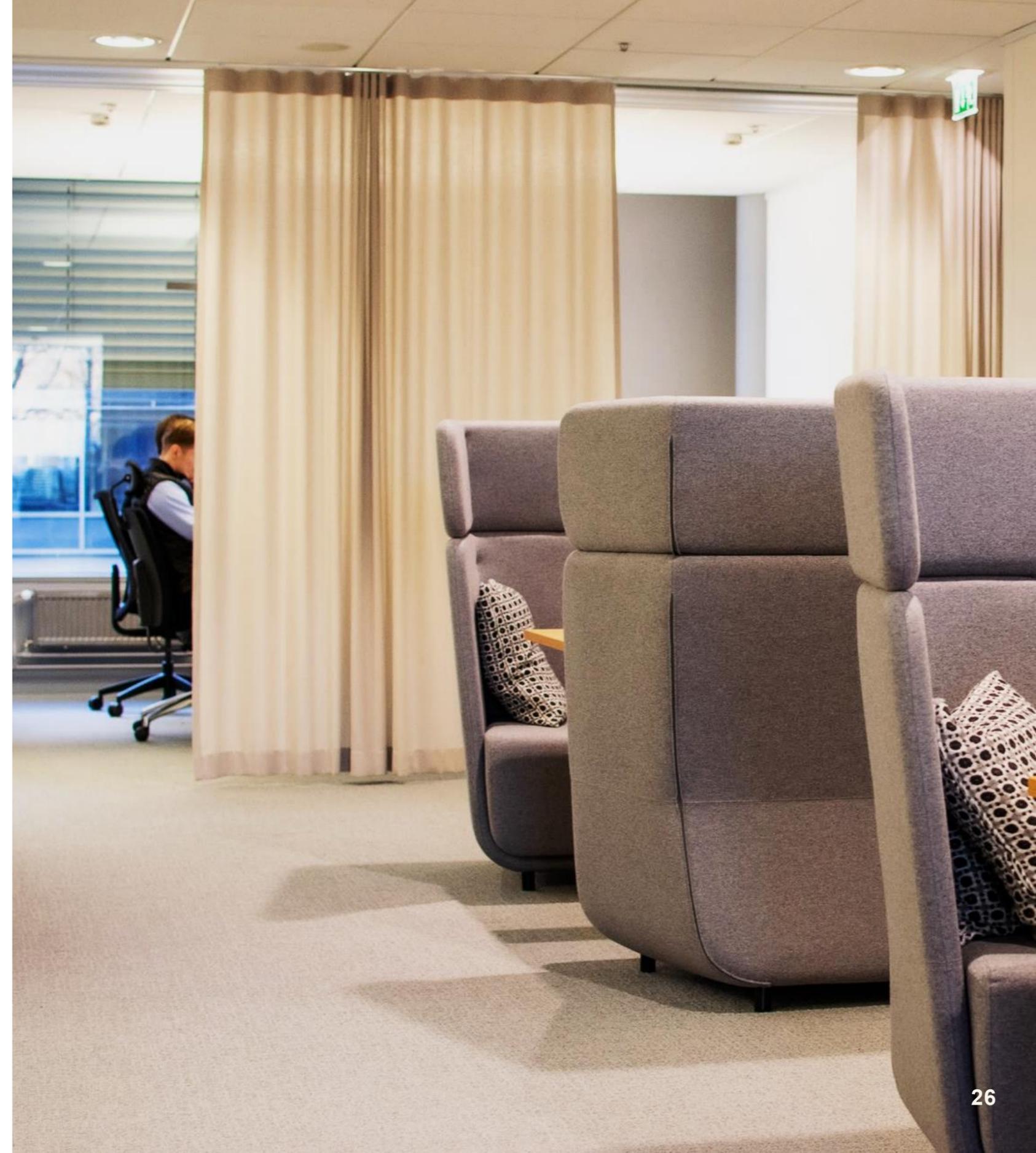
We promote a flexible and modern working environment that supports both employee wellbeing and customer needs. Working arrangements are agreed in alignment with customer requirements and can include hybrid work, flexible hours, part-time arrangements, flextime, sabbaticals and remote work, including the possibility of working abroad for limited periods.

We offer these arrangements to help employees achieve a better work-life balance, increase job satisfaction, and improve productivity.

Career development is guided through regular dialogue between employees and Team Leads. These structured Talent dialogues provide an opportunity to discuss goals, career aspirations and professional growth. Development

paths are not limited to formal hierarchies, allowing employees to shape their careers based on strengths, interests and evolving expertise.

We are committed to fair and inclusive recruitment practices. Our job advertisements aim to attract diverse candidates, and we actively seek balanced representation in candidate pools while maintaining a strong focus on competence and qualifications. The same principles apply to internal recruitment.



Equality and ethical workplace

We are committed to providing a fair, inclusive and respectful working environment for all employees. Equal opportunities, non-discrimination and ethical conduct form the foundation of our workplace culture.

As the technology industry remains predominantly male, we actively promote gender equality and support the career development of women. We monitor gender balance across the organisation and set clear goals to increase representation in senior and leadership positions.

We maintain strict anti-discrimination policies and take preventive measures to ensure fair and ethical treatment for all employees. Harassment of any kind is not tolerated. Our Zero Harassment Policy defines clear procedures for reporting and addressing concerns.

To strengthen transparency, we operate a whistleblowing channel that is accessible to employees and publicly available on our website. All reported cases are handled in accordance with established procedures to ensure

impartial review and appropriate follow-up. In 2025, we had one whistleblower incident, which was reviewed, managed and closed according to our procedure.

Through structured policies, monitoring and open reporting channels, we aim to foster a workplace built on trust, accountability and mutual respect.





Commit to ethical business

Commit to ethical business

Governance model

Sofigate's governance structure supports transparency and long-term value creation.

The Annual General Meeting (AGM) serves as the highest decision-making body, approving financial statements, appointing Board members and determining remuneration.

The Board of Directors oversees strategy, corporate governance and risk management, and appoints the CEO. Sustainability and ethical AI considerations are integrated into Board-level oversight.

The CEO, together with the Group Leadership Team, is responsible for executing strategy and ensuring operations remain agile, ethical and aligned with business objectives. ESG targets and initiatives are coordinated through the ESG Taskforce, which works closely with leadership to embed sustainability into everyday operations.

Our governance framework focuses on:

Integrity:

- ESG integration into risk management
- Compliance with legal requirements and reporting obligations

Governance:

- Transparent governance structure
- Ethical ecosystem across operations and value chain



SDG 10: Reduced inequalities

We are an international company with locations in six European countries and employees from diverse backgrounds.

We apply the same ethical principles to all employees and promote inclusion throughout the company. Whilst every country has its own laws that regulate the work, Sofigate policies are the same in all countries.

SDG 17: Partnership for the goals

Our business is based on an ecosystem of partnerships. We work with global companies that provide products and services to modernise the ways businesses work.

Our pro bono partnerships are our way to modernise non-profit organisations and so develop communities. We support efforts to impact local communities and encourage our local organisations to partner locally.

Governance and leadership structure

Annual General Meeting (AGM): ensuring transparency

The AGM serves as the highest decision-making body. It approves financial statements, appoints Board members and determines remuneration.

Board of Directors: guiding our vision

Sofigate's Board of Directors plays a critical role in steering our business strategy and ensuring responsible management. The Board of Directors oversees strategy, corporate governance and risk management, and appoints the CEO. Sustainability is integrated into Board-level oversight through its connection to the ESG Taskforce.

The Board of Directors in 2025:

Olli-Pekka Kallasvuo (Chair), Juha Huovinen, Jari Raappana, Hanna Sievinen, Rami Mondolin

CEO and Group Leadership Team: driving execution

CEO Sami Karkkila leads Sofigate's operations and is responsible for executing the company's strategy. He works closely with the Group Leadership Team (GLT), which oversees key business and functional areas.

Stream Leads:

Sanna Suomela, Janne Rekonen, Mikko Saari, Jari Raappana, Niina Uusi-Autti

Function Leads:

Sanna Siniketo, Virpi Hentunen, Anna de Torres, Antti Taskinen

The GLT ensures that operations remain agile, ethical and focused on delivering value while maintaining high standards in data governance and AI practices.

Board of Directors	Male	Female	Total
Executive members	2	0	2
Non-executive members	2	1	3
Total	4	1	5

Group Leadership Team	Male	Female	Total
Executive members	5	5	10
Ratio	50%	50%	100%
Gender distribution ratio			1.0



Strong governance for sustainable growth

At Sofigate, we believe that strong governance is essential for long-term success. Our leadership structure promotes transparency, accountability and responsible decision-making, with clear oversight of ethical AI and data-driven practices. Gender equality remains an important long-term objective within our governance model.

Sofigate added value in 2025

According to the 2025 financial statements, our revenue amounted to EUR 142 million. Of this, EUR 43 million covered purchases of goods and services, while EUR 99 million represented the value added by Sofigate's operations.

This added value was distributed among our key stakeholders, including employees, shareholders, creditors and society.



▼ MEUR 99 added value distributed

Personnel	78
Shareholders	1
Creditors	0
Economic value retained in the company	20

► Sofigate's largest direct economic impact comes from employment

Taxes and fees	Paid in 2025 MEUR
VAT paid	28
Withholding tax	21
Pension insurance	14
Social security	3
Corporation tax	1
Unemployment insurance	1
Total	68



Tax footprint: 68 MEUR taxes and tax-related fees paid

In 2025, we contributed EUR 68 million in taxes and tax-related payments. These include corporate income tax, VAT, payroll taxes, pension contributions, social security contributions and other statutory payments.

We operate in full compliance with tax laws and regulations, ensuring we contribute fairly to the economies in which we operate. We follow both the letter and spirit of the law, aligning our tax practices with ethical business principles.

Our financial independence and European ownership further strengthen our commitment to responsible tax management, to build trust with our stakeholders and to support sustainable growth.

Code of Conduct

Code of Conduct

Our Code of Conduct defines how we act, make decisions and build trust. It reflects our core values and sets clear expectations for ethical behaviour in all interactions with colleagues, customers, partners and communities.

The Code provides guidance for addressing ethical challenges, promoting transparency and encouraging employees to speak up when concerns arise. It applies to all employees across our offices and customer sites.

To reinforce our standards, all employees complete annual Code of Conduct training. The Code is reviewed and updated regularly to ensure continued relevance.

► **The Supplier Code of Conduct is being integrated into supplier agreements, with full implementation targeted by 2026.**

Supplier Code of Conduct

In 2024, we introduced a Supplier Code of Conduct to extend our ethical and sustainability standards across our value chain. We expect suppliers to comply with applicable laws and uphold principles related to governance, labour rights, anti-bribery, data protection and responsible taxation.

Suppliers are required to apply these standards within their own operations and supply chains. Non-compliance must be addressed promptly and may result in termination of the business relationship.

Sofigate's values

📣 Dare

to challenge the market with new concepts and technology services.

❤️ Care

for the wellbeing and future of people and our environment.

📈 Grow

individually, as a team and as a company by being passionate to build a better world with business technology.

Cyber security, data protection & confidentiality

Our approach

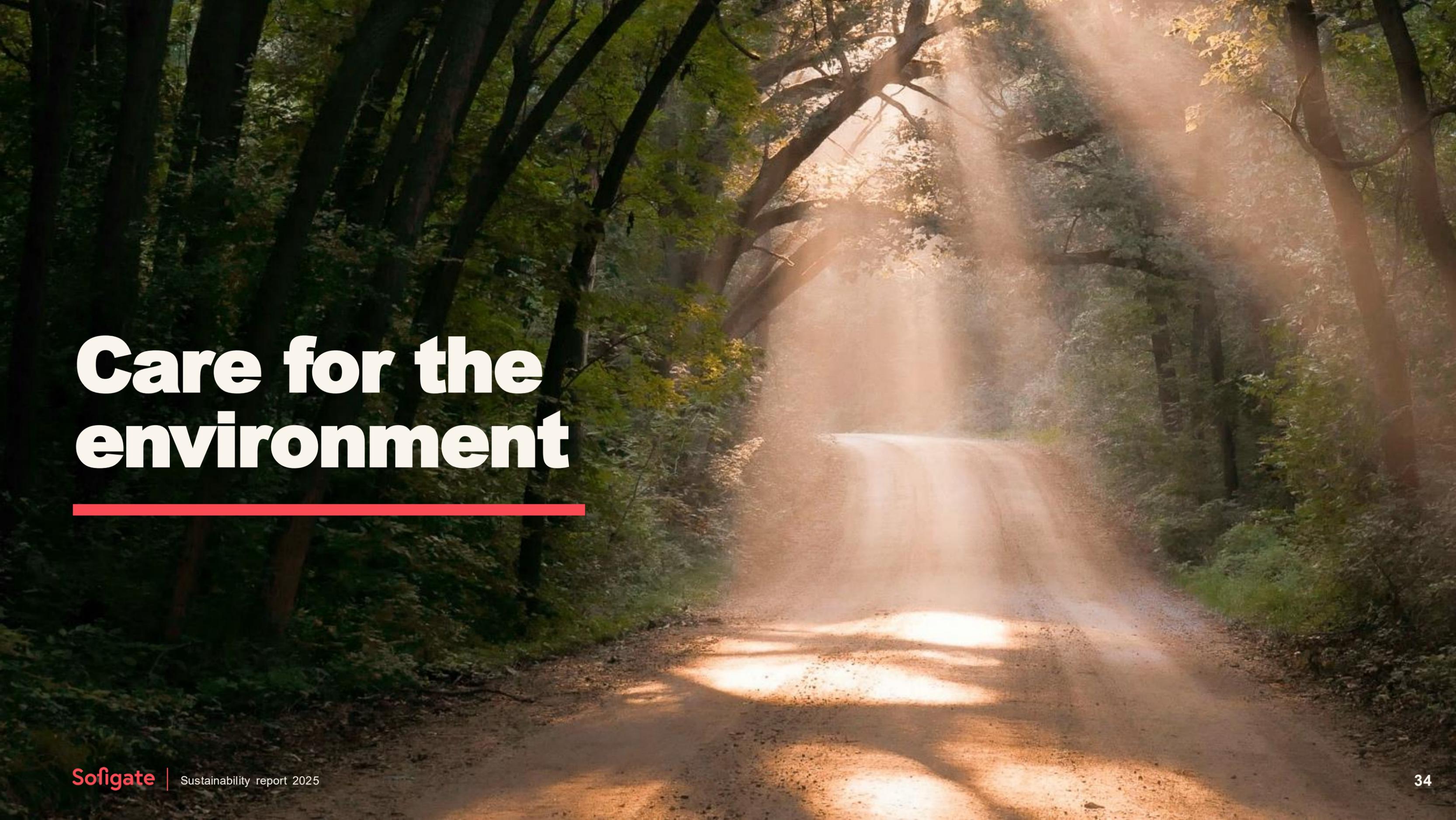
Safeguarding data and maintaining confidentiality are central to the trust our stakeholders place in us. We handle personal and business information in compliance with applicable data protection laws and internal policies.

Employees are required to treat sensitive information responsibly and ensure it is accessed and shared strictly on a need-to-know basis. Unauthorised access, use or disclosure of confidential information is prohibited.

In 2024, we achieved ISO 27001 certification, demonstrating that our information security management system meets internationally recognised standards. We have also strengthened our cybersecurity practices to align with NIS2 requirements.

► In 2025, we recorded zero major data breaches.



A dirt road winds through a dense forest. Sunlight filters through the trees, creating a warm, golden glow on the road and the surrounding foliage. The trees are tall and thin, with green leaves. The overall atmosphere is peaceful and natural.

Care for the environment

Care for the environment

Strengthening our environmental policies

We recognise that a healthy environment is fundamental to long-term business and societal resilience. Reducing our environmental impact is therefore an integral part of our sustainability agenda.

In 2025, we further developed our environmental policies and ways of working. We strengthened our ability to measure and understand our ecological footprint and continued improving our emissions calculation methods and data quality.

Systematic way of working

Our initiatives include travel policy updates, office-related energy improvements, carbon neutrality roadmap development and balancing virtual and on-site activities. These actions are guided by our Environmental Management Policy and aligned with the objectives of the Paris Agreement.

We work with our ecosystem to lower environmental impact across our value chain. Within our own operations, we focus on making impact visible and implementing practical, step-by-step improvements.

We initiated a more systematic emissions data collection in 2024 and are continuing to refine calculation methodologies to improve reporting accuracy year by year.



SDG 12: Responsible consumption and production

We are optimising our processes and ways of working sustainably. We work with our ecosystem to develop our delivery models to lower their ecological footprint. Within our own business, we aim to make our ecological impact visible and make step-by-step changes to improve our existing policies and practices.

SDG 13: Climate action

Climate change has an impact on us all, and we recognise our role in combatting it. We work with our ecosystem to minimise our eco- logical footprint. We raise awareness and take concrete actions to mitigate and minimise our impact on the climate. We measure and set targets to reduce our own emissions, working in an agile way and taking actions based on impact.

Minimising our ecological footprint

Office premises

Energy consumption in our offices is measured annually and reported centrally. Many electricity contracts are already based on renewable energy, and we continue transitioning remaining contracts in cooperation with property providers.

We promote energy efficiency, digital working methods and waste reduction across all locations.

Business travel

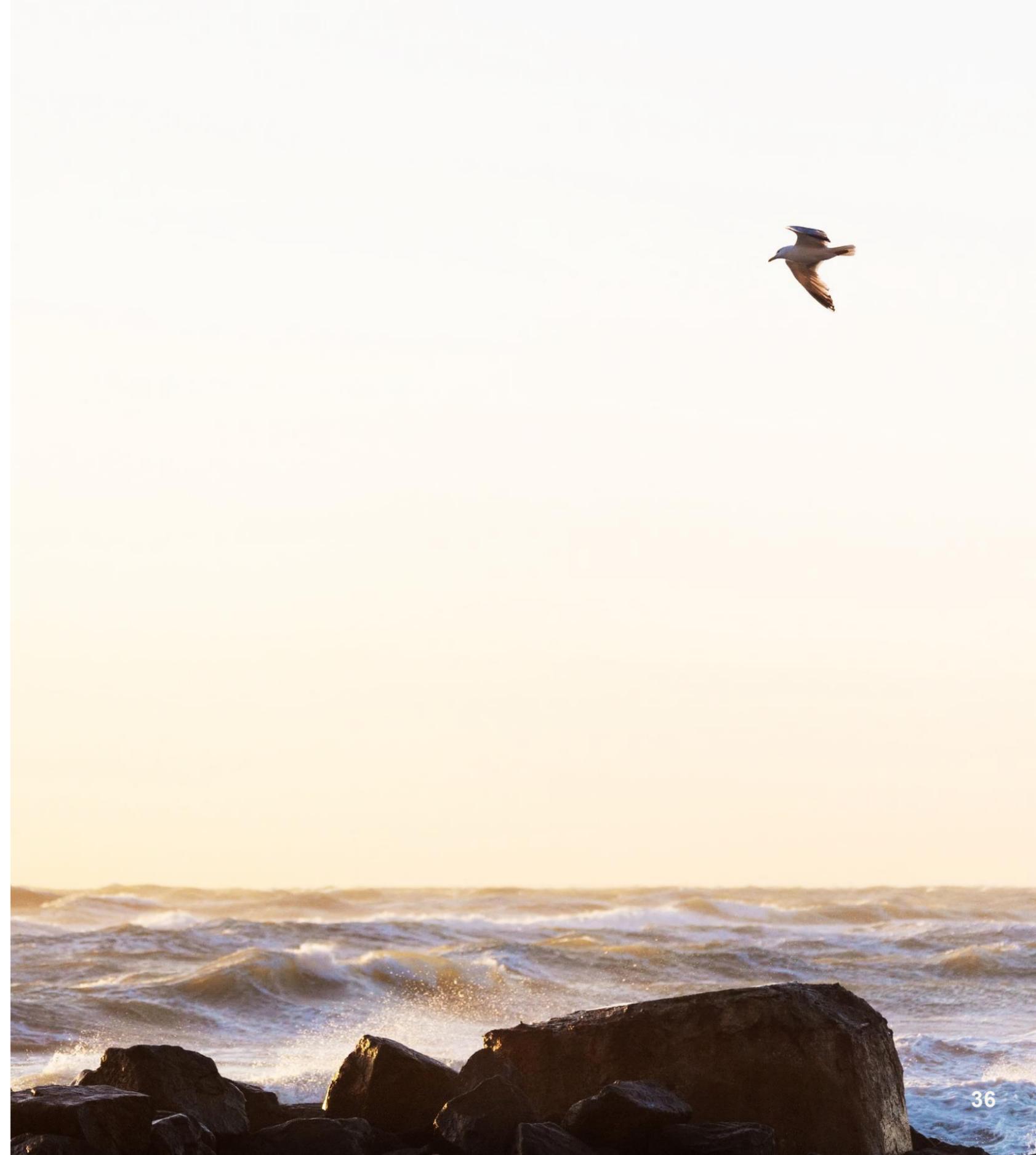
Business travel remains a significant emission source, particularly short- and mid-haul flights. We are improving the granularity of emissions tracking to identify effective reduction opportunities.

Travel is governed by a need-based policy and requires managerial approval. We prioritise lower-emission alternatives where feasible and will further strengthen our travel policy in 2026.

Managing electronic waste

The lifecycle management of IT equipment is a key focus area. In collaboration with our IT partner, we manage hardware responsibly and ensure recycling of returned devices.

Employees may purchase devices at the end of their service life. Devices not retained are recycled, and our recycling rate for laptops and mobile phones remains at 100%.



Scope 1-3 in focus

Scope 1 principles

Sofigate's business relies heavily on its people, and the services rely and are mainly operated by our people directly. Our direct scope 1 impact is estimated to be limited, mainly to our car leasing benefit provided for our employees. In 2025, Sofigate continued the leasing benefit, and had under its name several leasing car contracts.

Scope 2 principles

Significant amount of Sofigate's scope 2 emissions derive from its office premises. Sofigate leases office spaces in Helsinki, Tampere and Oulu, Stockholm, Malmö and Copenhagen, and main source for scope 2 comes from offices, the biggest one being the Helsinki office. Our locations in Poland, Norway and Hungary are not utilising their own spaces but provide seating areas reserved for local employee usage. These seats represent a small portion of our total distribution.

Scope 2 consumption data from office premises was not available fully for all sites from office premise lenders. In most locations, scope 2 emissions are calculated based on the floor area of the premises.

Emission factors are evaluated and decided based on the best knowledge at the time. Emission factors will be updated yearly, and adjustments to the estimations may occur when additional data becomes available. Sofigate continues to calculate and monitor Scope 2 emissions related to its office premises. However, due to incomplete data, Scope 2 office emissions are currently not publicly disclosed.

Scope 3 – on the road for more accurate data

In 2024, Sofigate recognized that main Scope 3 categories include purchase goods and services, upstream transportation and distribution, waste generated in operations and business travel. Our data gathering and emission calculation methodology has developed from 2024, diving into deeper level to have more and more accurate information on Scope 3 emissions.

In 2024, we recognized business travel to be one of the significant emission categories in Scope 3. Our current model relays on spend-based methodology, and we are ongoingly updating our data gathering methods to have a more accurate way of evaluating its emissions.

Within purchase goods and services due to our business, which relays heavily on people, we have a high volume in our IT-devices that we purchase yearly for our own usage. Our emissions from main IT device purchases has gone down approximately 47% from last year. This is mainly due to the fact that we moved our headquarters in 2024, which resulted in an increase in device purchases.

Scope 3 emission accuracy is estimated to develop in the next years, bringing us even more clarity on our wider impact.

47%

Decrease in IT device emissions from last year

A person with a backpack is walking on a high-rise walkway with a large glass window overlooking a city. The walkway is part of a modern building with a curved, wooden-clad structure. The person is silhouetted against the bright sky. The overall scene is a mix of modern architecture and natural light.

Roadmap for the future

Roadmap for the future

We will continue to develop our AI capabilities as their impact on our business grows. Sustainability is an important part of how we operate, and we are continuously improving how we work to create positive impact in society.

Responsible AI + innovation

AI will continue to shape our operating environment. We will continue to strengthen our AI capabilities to drive innovation and create greater value and ensure responsible and secure adoption across our organisation and customer engagements.

Environmental performance and data quality

Improving emissions measurement and data accuracy remains a priority. We will continue refining our environmental reporting, travel policies and operational efficiency initiatives to support measurable reduction efforts.

Empowering our people

Employee wellbeing and competence development remain central to our long-

term success. In 2026, we will expand AI-related training and continue strengthening leadership and professional development programmes.

Cybersecurity and business reliability

Following ISO 27001 certification and NIS2 alignment, we will enhance cybersecurity capabilities, including preparations for post-quantum cryptography and strengthened governance of AI usage.

Continuous improvement

Looking ahead to 2026 and 2027, our focus remains on measurable progress, responsible growth and long-term resilience. We will continue to minimise our ecosocial footprint while maximising our positive impact on society.



Sofigate

**Learn more about sustainability
at Sofigate**

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