Paris December 11th, 2009



GLOBALCOMPACT Update report

A responsible gesture today to preserve tomorrow

On behalf of SAB Group, I hereby renew my commitment to sustaining and promoting the ten principles of the Global Pact, any actions aimed at encouraging awareness, and initiatives directly linked to sustainable development.

Having been committed to a policy of sustainable development since 2007, and, following a period of a global approach geared to heightening the awareness of our company employees and, by association, the employees of our clients and suppliers, we feel that we have fully grasped the long-term significance of this mobilisation strategy.

The continued improvement owes its substance to the continued implementation of the preliminary action plan installed last year, and to the new actions initiated since then.

To respect the environment by limiting the negative impacts caused by our business activities is an attitude of mind which must be subject to constant adjustment.

Our actions elude our intentions (Einstein), *so*, You must be the change that you want to see in the world (Gandhi)

Olivier PECCOUX Founding President

BRIEF SUMMARY OF GROUP ACTIVITIES

For 20 years, SAB has published software packages specifically designed for the banking, insurance and finance industries.

During 2009, 500 employees, all contributing high levels of functional and technical business acumen, and distributed between 5 sites – the 5th site being established in the summer of 2009 – have lent their expertise to 130 clients based in 25 countries throughout the world.

PRINCIPLES SUPPORTED

> Principle 8 : « Promotion of the highest responsibility towards the environment »

Still on the agenda, the reduction of :

- Paper consumption :

- Internal magazine paper version discontinued ; made available to be read on-screen using the Human Resources management site
- Increase in electronic archiving by administrative departments (i.e. scanning no printing unless absolutely necessary)
- Electronic greeting cards in January 2009
- Consumption reductions of between 7and 21% for 3 sites but efforts to be increased for the 4th; no significant results for the 5th site, only created during 2009.

Year Site	2007	2008	variation	2009	variation
Beirut	1254	1138	- 8%	902	- 21%
Monaco	4287	4119	- 4%	3846	- 7%
Fontenay	2678	2328	- 13%	2319	0%
Vannes	2446	1682	- 31%	1548	- 8%

- Electricity consumption :
 - Use of lighting and heating is subject to reminders.

Corporate IT generates two categories of waste : electrical and electronic, referred to as « DEEE »

The effort to reduce the consumption of energy and to re-cycle electronic waste effectively relies on two strategies :

- Electrical waste :
 - Hardware kept on standby during the day and turned off at the end of the day is contributing to a reduction in Co2
- Electronic waste :
 - Since 2008, our equipment purchasing policy has been progressively converted to a leasing policy, and, as at the end of 2009, our IT stock is almost entirely rented; due to this, the recycling of equipment is now undertaken by the manufacturer-suppliers.
 - The other waste products (printer and photocopier toner cartridges) are collected by the suppliers of these consumables.

All parties are committed to re-cycling procedures in conformity with the regulations currently in force.

Principle 9 : « Encouragement for the development and promotion of environmentfriendly technologies »

- Car-sharing schemes have intensified, and it has now become as commonplace to propose them for journeys between home and work as for journeys between hotel and work during business trips to other sites *(staff at the local site will collect their colleagues at their hotel)*. As a reminder, 4,700 kms per month were « saved » last year, which meant that 719kg less of CO2 emissions were released into the atmosphere.
- 5,500 kms per month during 2009 means 841.50 kg less of CO2 emissions for this year.
 A more generalised usage of public transport for journeys between stations/airports and
- work at other sites means that car usage is not widespread and public transport links have been improved.
- Installation of new facilities (web-conferencing, video-conferencing) and/or a more extensive usage of existing facilities (visio-conferencing, tele-conferencing), aimed at promoting site meetings and at reducing business trips; These were made available during the 2nd quarter and a reduction in the number of business trips has already been noticed.
- Usage of eco-label products for office cleaning at two Group sites, one of which is being used as a company testing site by the service provider.

> <u>Principle 6</u> : « Elimination of discrimination within employment and the profession »

Within its establishment in four different countries and two continents, the company offers a mixture of nationalities, languages, and cultures. This internal enrichment (six nationalities, several native languages and others spoken fluently) facilitates relationships with clients resident in 25 countries.

Site	FRANCE		MONACO	LEBANON	TUNISIA	Groupe
Nationality	Fontenay	Vannes	MONAGO	LEBANON	TONIOLA	Total
Belgian	0	0	1	0	0	1
Spanish	2	0	0	0	0	2
French	111	115	94	0	0	320
Lebanese	2	0	0	133	0	135
Malgasian	1	0	1	0	0	2
Tunisian	0	0	1	0	11	12

In addition, within our business line, normally a very masculine vocation, there is a near equal division of men and women (58 % of the former, 42 % of the latter)

Site	France						Groupe
			MONACO	LIBAN	TUNISIE	Total	Ratios
Sex	Fontenay	Vannes					
Women	45	41	24	86	3	199	42%
Men	70	74	73	47	8	272	58%
ALL	115	115	97	133	11	471	100%

This « mix » also allows a more effective approach to be adopted towards sustainable development, since each country has its own sustainable development policy in line with its government commitment.

The implementation of these actions is displayed via various communication channels :

- The « sustainable development » section of the <u>www.sab-tm.com</u> internet site (clients, suppliers/service providers who would like to know about our commitment to this program are invited to access it).
- Internal messaging system dedicated to « sustainable development » (regularly used to keep employees informed of major external events (Sustainable Development national event days, issue of global documentaries) or internal events (company actions)
- A presentation shown on each site, summarising the commitment of the President, and giving updates and the status of actions undertaken by the site.
- Each new recruit is informed of the sustainable development program (a summary presentation of the main actions undertaken since 2007 is communicated to him/her via the internal dedicated messaging system and the Human Resources site).

And, in addition to these actions in support of the above principles, an increasing number of gestures are made every day in favour of sustainable development :

- Continuance of the University/Company partnership (a complete support package to : creation of a School of Engineering, participation on the Degree Course Admissions Panel, acceptance of trainees, and assistance given to the Examination Board)
- Training levy paid to two schools for two sustainable development projects :
 - 1. specification and assembly of a small electric vehicle capable of carrying a wounded or handicapped person.
 - Student training in grease removal during car maintenance in order to stop all usage of chemical solvants harmful to their health and to the environment, and the promotion of so-called « clean » systems at garage premises associated with the school within their applied training program.
- Continuance and expansion of the « fleurs de bouchon » project at all sites
- Installation of « fair trade » products (especially coffee) in drinks dispensers at all sites and availability of tea/coffee cups adapted to these machines in order to limit the use of plastic cups ; at the Head office, this action has been supplemented by another project sponsored by King Baudouin, by which the drinks distributor has committed itself to paying a small sum for each « fair trade » drink consumed, to be used to aid the construction of a school in Guatemala.

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