



Paris, December 10th 2014

GLOBAL COMPACT

Communication on progress

EVERY DAY WE ACT FOR TOMORROW

Year after year, SAB Group, loyal to the commitment made in 2007 to support the fundamental principles provided by the Global Compact of the UN (Human rights, Work standards, Environment and Anti-corruption), re-confirms the necessity to reconcile these principles and the corporate governance and present you its 7th Cop, at an advanced level.

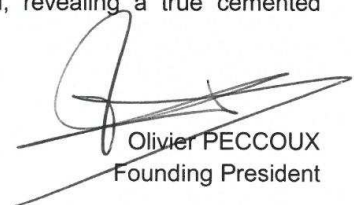
One more step, announced last year, was taken by the introduction of a SAB code dealing with ethical conduct that each employee of the Group must follow in the fight against corruption. It is important to reinforce the meaning of the word "value"; this is the challenge of professional ethics to meet.

SAB Code aims to present the essential values and ensure that the enterprise and all its employees – across all sites- act in a responsible manner according to the above mentioned principles and in a way that these principles must be shared with all the stakeholders of the professional environment of the Group- clients, suppliers, prospects, and competitors-.

Values related to human rights are one of them and in addition to the legal compliance; management has committed itself to go beyond the field of training. Whatever is said will not express enough how essential it is and that improving the technical knowledge is vital both individually and collectively.

In the development of skills, training is a profitable and sustainable investment provided that it is sound, supervised and accompanied and, with this objective, a SAB Academy "SAB Academy" was created to professionalize the group resources taking into account the evolution of its business, its organization and its environment.

Every site of this group existing on several continents and loaded with different cultures has become aware of the purpose and brings its full support to this commitment that I am pleased to renew in a still uncertain economic environment. What was just a drop of water was sedimented, revealing a true cemented enterprise.



Olivier PECCOUX
Founding President

Utopia is the weakness of thinking; optimism is the strength to believe.



BRIEF SUMMARY OF GROUP ACTIVITIES

SAB which Head Office is at Fontenay-sous-Bois (France), issues software solutions –more than 200 references- designed for the banking, insurance and financial sectors. In particular, it is the leading European publisher of integrated software for retail and corporate banks through its SAB AT solution, and for private banking and securities management through its SAB AT solution.

Founded in 1989, SAB has many R&D and support centers in France (4) and Monaco, Lebanon and Tunisia. It has also an international network consisting of a dozen of offices on different continents. Its 615 employees, with a high value-added level of functional and technical skills, provide about one hundred clients around the world with their expertise.

SAB offers a modular core banking solution, fully integrated, and departmental offers real references in the management field of the banking relationship, credits to individuals and businesses, payments, securities, savings and synthesis systems, Islamic finance, etc.

SAB provides a full implementation and support service to its clients during and after implementation and works as a committed technology partner offering the most appropriate answers to clients. And, within the framework of its universal offer, SAB offers outsourcing services: info management, SaaS, Subcontracting Business.

ENDORSED PRINCIPLES

The pursuit of actions already implemented and the new initiatives express once again the support provided by SAB group to the 10 principles of the Global pact this year.

For this purpose, all the enterprise services contribute to achieve this goal and the quantitative results presented in the chapters below, are collected throughout the year by these services (cross-involvement).

Sustainable Development Committee conducts the analysis draws conclusions that will serve as the approach solid foundation for the next year and proceeds to the writing of this report.

HUMAN RIGHTS AND WORK STANDARDS

We confirm that our enterprise respects fully the French legislation, incorporating all the international conventions, and that our field of business makes us less exposed to situations involving the violation of human rights.

In addition, we also ensure that our stakeholders do the same. Partnerships and providers, of whom we have external staff on group sites, are subject to our attention, especially in what concerns the hiring of ad hoc or permanent providers and that of student trainees.

Hence, it applies to its entire staff, as well as to the external staff, the provisions of the Labour Code in force in France and respects the Articles L 4153 of the Code.

SAB respects all the work standards (freedom of association and the right of collective bargaining, elimination of any form of forced or mandatory labour, abolition of child labour, elimination of employment and occupational discrimination) and applies a well precise conduct rules concerning these standards.

In addition, SAB faithfully applies the recommendations given by the French Government and / or the Ministry of Foreign Affairs, whenever when a risk or conflict arises in the countries of our subsidiaries and our clients

- Client missions immediately stopped : Regarding implantation sites, everything is done to protect employees (moving to secure areas and mainland sites: Lebanon 2006)
- Concerning areas with health risks, warnings from the Ministry of Foreign Affairs are considered by the Human Resources Management that keeps watching.

RECRUITMENT

- Human resources management, responsible of recruitment, issues each new member of staff a work contract describing the work conditions, termination conditions, plus the job description.
- On their first day, new members of staff receive an intranet download of the welcome booklet issued by the Human Resources software and which contains a lot of information about daily life within the enterprise (internal rules, management of business expenses, leaves, periodic penalty payments, professional convention). A customized access to this tool is given to them so that they can browse it at their convenience. It is also an opportunity to introduce the Sustainable Development approach to the new member of staff (employee or provider/interim); several pages within the software are dedicated to the subject of Sustainable Development under the heading of « communication » and a warning message on the approach is presented by the head of the Sustainable Development Committee and his representative on the relevant site in agreement with the HR of the site.
- The company undertakes to provide members of staff with the best possible working environment (fixed or portable according to the function), own telephone line, and Internet/Intranet access in order to allow the accomplishment of their tasks.

- Working conditions, the associated risks and means of prevention and response thereto are defined annually by the HR management in agreement with the personnel representatives (HSC). They are recorded in a single document called DU
- As part of travel in France and abroad, including in areas at risk, an insurance contract with broad coverage is implemented. The insurer provides the necessary arrangements-especially the repatriation of people- when health problems or occurrence of a conflict that necessitates the departure from the country. It should be noted that Lebanon, host country of one of our sites is not considered a hazardous area.

All information on this subject can be found by each employee on HR intranet. In parallel, a health monitoring is provided by the HR management which follows the recommendations of the Ministry of Foreign Affairs.

- Work contracts are normally open-ended (99%), with a few others fixed for a determined period to cover high levels of work generated by temporary projects or to replace a company employee during a long-term absence.
- At all the Group sites, employees receive competitive benefits. It should be noted that these competitive benefits specific to the French law are also granted to employees of foreign sites.

This applies to:

- holidays: the company provides additional days to those provided by the Labour Law of the country where SAB site is based
 - a financial contribution for lunch which takes the form of a meal or a package,
 - a health insurance for all employees of the Group
 - (standardisation for all the sites of France since 01.01.14)
 - permanent travel insurance for all the employees.
- Regarding disability and occupational integration and failing to meet the quota required by law, SAB conduct further actions involved in creating and sustaining many jobs within these two categories in the partnership with a supplier for the collection and sorting of office waste (paper, cardboard, plastic bottles)

Training

After hiring, the initial training is given a high profile. Training is then on-going and is geared to the specific motivations and skills of individual employees and the requirements of the company, in particular with regard to the re-structuring or development of its business.

In 2013, the percentage of the payroll dedicated to training on SAB France sites was 2, 06 % (or 164 employees were trained). The figures are 0, 46 % above the minimum legal requirement (1, 6%).

The decline in SAB France sites compared to the previous year is due to the postponement of a major training program that took place during the first half of 2014 and an emphasis on staff training in subsidiaries in countries where the law does not impose it.

It should be noted that 165 employees were trained outside France sites (39 last year), or a total of 329 people for the entire Group (237 last year), representing an increase of 37% of trained employees on all sites

SAB France Training Summary

	N° of trained employees
2009	142
2010	92
2011	170
2012	198
2013	164

SAB Academy

Internal training and certification programs are not new in SAB. The increase in resources, the arrival of new technologies (for example, Massive Open Online Courses -MOOC-) and complexity of client projects were the creation triggers of a new formula that took the form of an academy of SAB, called "SAB Academy"

This academy, promoting growing competence of the teams, as well as training and transfer of skills of our partners and clients, will professionalize resources while taking into account the changing business, organization and business environment

To this end, SAB Academy provides, in recent months, certifications training that will allow employees to access to higher levels of responsibility. From a profitable form of investment, training on skills development becomes a sustainable investment

EVOLUTION

- At the end of each year, employees undergo an individual performance review with their superior officer in order to summarize the role of each one during the past year and in preparation for the year to come

Employees in 2nd period of career a little bit more numerous each year are the result of aging as well as hiring.

Employees referenced "seniors" (45 and older) are at the number of 99, or 8.5% of the workforce of SAB mainland.

The contract generation introduced in 2013, with the 3 main axes:

- *recruiting and integration of young people of 26 years,*
- *maintain in the job and recruiting seniors of + 57 years old,*
- *transmission of knowledge and expertise,*

is the subject of skills mapping not yet completed and will be submitted soon to the Works Council.

This mapping is performed by function and the one of the client relation department, upon its completion was presented to the Executive Committee in late November. Other company's functions will be reviewed in the coming year.

- Part-time contracts continue to be granted or renewed. They increase slightly each year and cover both employees in 2nd period of career and young employees (including few men) for which the demand is mainly justified because they are in charge of toddlers.
- Some young retirees, deciding not to retire completely, wanted to extend their service. They are involved in providing specific missions and, by this, are well integrated with young teams the time of transmission of knowledge and expertise
- At mainland level, from 23 hired over the past 12 months, 5 are for the age group 45-55 years.

Women and Men

- Since its establishment, SAB has pursued a very open policy concerning its recruitment, characterized by a rich mix of human diversity: nationalities, cultures, languages, men / women parity. This factor is as important in SAB internal communications as it is in its communications with clients based throughout the world, and allows the Group to naturally absorb local differences. The Group includes 16 nationalities.

This « business mix » also allows a more in-depth approach to the sustainable development process; since each country has its own sustainable development policy initiated by its own governing body.

And our company shows a parity of 40% of women - 60% of men, whereas it is noted a strong representation of men in this sector of business.

Group Parity

	Sites in France	Sites outside France	TOTAL
Women	114	135	249
Men	197	173	370
TOTAL	311	308	619

The Men /Women equality introduced in 2013 for a period of 3 years is based on two principles which are the rights and equal opportunities, and it provides the same working conditions for all employees of the group, access to continual training, as needed or upon personal request- within the identical proportions of the W / M parity.

To carry out this W / M promotion, HR management has contacted «Digital Women» which is a Syntec commission.

The 23 hired last year in the mainland sites represents 10 women and 13 men and from five professionalization contracts implemented in 2014, three are women hired in different departments (HR, Client Relations, Accounting)

To be noted also a significant representation of women:

- in project management in the client relations department where from 4 dedicated posts, 2 are occupied by women, which means a proportion of 50/50,
- In the Management Committee where the ratio is 2 women / 5 men or 29% are women.

Educational activities

- The educational partnerships apply from college to university in the form of internships, internating work-study contracts (apprenticeship and professionalization) and are as follows:
 - six internships ranging from 7 weeks for a student in BTS to 25 weeks for a student of Master 2
 - five contracts of professionalization of which 3 above mentioned in § parity
 - three apprenticeship contracts over a period of 3 years (2013-2016)
- Mentoring a young entrepreneur: created as part of a partnership with the Chamber of Commerce of Ile de France, the Caisse des Dépôts and the former Ministry of productive rehabilitation, this device intervenes as a supplement to the assistive devices for enterprise creations.
 Its principle is to put the managers of the medium sized companies (mentees) in relation with experienced entrepreneurs who have accumulated a major entrepreneurial success (mentors).

The Institute of Entrepreneurial Mentoring (EMI) provides matchmaking between mentors and mentees and guarantees the sustainability of the mentorship program and respect for initially accepted commitments

- Solicitation validated but uncompleted (postponed to next year) for a testimony of an employee on the day of the Feminine Sciences, testimony addressing a high school class.
- Continuation of commitments made in 2013 with the world of education and research
 - Support of UBS in the establishment of a new specialty "cyber security", unique training of its kind in France. The support of SAB was formalized by the signing of a training agreement for three young apprentices within a promotion of 24 students.
 - Creating Trophy for sustainable finance, an award for the best scientific work or thesis on sustainable finance. SAB, a technology company serving finance, two areas in constant evolution / revolution where the role of research is paramount. It is therefore natural for SAB to feel the need to bring these two worlds together and to decide to give support to create a research award in line with its business and values that make a company socially responsible and involved in development values and progress.
The first award was presented in February. It was an opportunity for the Group's management to renew its public engagement

As part of the payment of the apprenticeship tax, which funding is oriented for more than 50%, we have the ability to decide on the allocation of payment but still the destination remains for training organizations. Our support involves local actions near to our mainland-based sites and for several years, management has selected a broad diversity of themes with a direct link to Sustainable Development fundamentals (environment, disability, integration of young people). This selection is the result of a joint approach between the Management, the Human Resources and the Sustainable Development Committee

In 2012 we have focused on the integration of young then on disability last year.

In 2014, projects were prioritized for the protection of biodiversity:

- Awareness of well-producing and well-eating (creating an organic garden in the school)
- Establishment of a complete equipment for heating from renewable energy
- Creation of an educational area for biodiversity study on the campus of the institute (biological pool and restoration of an aviary)
- Study and protection of a natural area (conducting a diagnostic study of the fauna and flora).

The assisted institutions transmit the results of taken actions thanks to this support (permanent funding sometimes), which allows us to have a connection with them. Some invite us to discover the achievements made and hear their testimony. The partner institutions of the actions taken with the university (cyber-security and sustainable finance) also received financial support for their training programs through the tax.

COMMUNICATION

- Annual meeting on each site to distribute to all the employees the results of the enterprise and its strategy for the next year acting with the same transparency of our actions.
- Regular meetings with the Workers Committee, staff representatives, the HSC and the Committee of Sustainable Development.
- Quarterly publication of the activities and enterprise news addressed to employees via the internal newsletter and occasional publication of a newsletter addressed to the clients.
- Meetings are also held with providers whose personnel are operating on SAB sites
- Constant information concerning our plan, focused both externally (« sustainable development » section on our www.sab2i.com internet website) and internally (a forum in the quarterly Group journal, a panel displaying the commitment of the President, and the use of a dedicated messaging system), and in the quarter following the recruitment, a presentation of the process by the responsible of the sustainable development and contact with the committee member of the sustainable development on the site of the employee. To do this, all sites have their representatives.

HR Management and DD Committee interact regularly for the implementation of best practices (presentation of the DD approach at the administration, information about the DD approach on the HR intranet as any other information, joint study in the choice of the variable part of the apprenticeship tax).

The HR department asks on adhoc-basis the DD Committee on subjects correlated with labour rights and sustainable development, an integral component on the 1st page of the Group's organizational chart. As such, the HR department can point to existing practices or project during its monthly meetings to the Management Committee

ENVIRONMENT

PRECAUTION MEASURES TO DEAL WITH ENVIRONMENTAL PROBLEMS

- **MATERIALS ELECTRIC AND ELECTRONIC WASTE PRODUCTS**

For every acquisition of materials, the purchasing department conducts a preliminary study with suppliers to include DD principles.

- Electrical and electronic waste products are subject to recycling in line with the regulations currently in force, and several actions undertaken in 2010 and still pursued today have enabled them to be reduced:
 - Central processing units and PCs have been leased for 3 years (on a 1/3 year renewable basis); their recycling is therefore guaranteed by the manufacturer-supplier.
 - Screens purchased every 3 years and retained for their whole life-cycle. The oldest ones are then assigned to the second-hand market in order to be re-used. They are also conserved for more than 3 years in order to be installed as 2nd screen in the departments necessitating additional screens.
 - Hardware reduction has been adopted in accordance with requirements and, upon the opening or re-development of each site, only hardware or systems which observe sustainable development are installed and we are systematically in favour of server virtualization technology.
 - Almost all used consumables are collected by the suppliers and service providers (toner, ink, cell phones, maintenance products, electrical hardware).
- **Other waste products** not covered by service providers are sorted and collected either by voluntary agencies (batteries), or by service provider (paper, cardboard boxes, plastics) and, at certain Group sites, in partnership with local authorities who make collection facilities available to enterprises.

In partnership with cleaning enterprises, eco-labelled products are used in mainland sites and the staff is trained on the use of these products which dosage is different from that of chemical products (SAB is still a new enterprise to test methods and eco-labelled products).

▪ ELECTRICITY CONSUMPTION

The use of electricity is also being monitored and consumption monitoring has been applied to almost all sites (the most recent, less than 2 years old and representing less than 3 % of the effective usage, have no significant results yet).

- Lighting, heating and air-conditioning are all subject to reminders concerning reasonable levels of usage.
- Keeping equipment (screens) in standby mode during the day and switching off the majority of electrical hardware at the end of the day are widely recommended (computers, printers, photocopiers, video projectors, etc.).

- The air conditioning system of the internal data center has been completely renewed and on this occasion the most "green" technologies were used (lower power consumption, latest gas generation).

The decline in overall power consumption (- 8.5%) in the mainland sites is the most important since 3 years. The increase in consumption is stabilized but not in the same proportions as the materials, which more careful to respect the environment consume less energy.

It is also to be noted the rather mild weather last winter and a more contained heat in the summer without forgetting the good habits acquired over time by employees.

Finally, it is still difficult to obtain significant statistical results on sites outside France:

- SAB Tunisia, an increase of 14% of the effective consumption forced it to move to larger premises
- SAB Lebanon, given the recurrent power cuts, has been equipped with a private generator enabling the reduction of consumption at night as well as holidays and weekends. But the highly fluctuating public procurement does not allow monitoring the consumption.

Electricity consumption in KW

	2011	2012	2013	2014
SAB Fontenay	288 164	271 253	337 214	279 685
SAB Vannes	400 856	421 036	451 226	430 980
SAMIC/SAB Nice	238 610	223 058	141 924	135 660
BPM Meylan	23 361	26 258	21 004	26 224
TOTAL	950 991	941 605	951 368	872 549

ACTIONS TO PROMOTE ENVIRONMENTAL RESPONSIBILITY

▪ PAPER CONSUMPTION AND RECYCLING

Again, and still in line with our agenda, is the reduction in paper consumption, the main rule being « not to print unless necessary »

- Paper version of the internal journal discontinued ; available to be read on-screen using the Human Resources management tool,
- More digitization by the administrative services:
 - the generalization of bill payment by bank transfer and direct debit, which started in 2011 was extended to 99.99% and over 95% of reminders for payment are made primarily by mail and by phone

- For national inter-site mail transmissions, staff on business trips carries the internal mail with them. For all other deliveries, the Post Office « lettre verte » (green letter) is used as standard.
- Reduction in paper documentation used for training purposes, as much as possible being stored on the server,
- Electronic greeting cards since 2008,
- Paper : the decrease in consumption at the Group level continues year after year but differences are to be noted from one site to another for different reasons and especially at the Group headquarter :
 - Editions deport more and more systematic by the providers (banks, service providers) to SAB.
 - SAB inability to dematerialize its invoices for now (it would take a digital certificate - under study).
 - Significant increase in the number of contracts issued by the Commercial Department and SAB Services entity since 2 years

To be noted that digitization, a good practice for reducing paper consumption, can be used to print end documents (invoices, train and plane tickets, etc., ...); SAB wasn't spared and was printing the documents which were formally delivered to it by mail and this has increased over the past years, that's why the enterprise effort to maintain low these levels which decreased considerably past year (2.5%)

N° of sheets of paper printed/person/year

	2011	2012	2013	2014
SAB Fontenay SAB Conseil	2089	1 442	1421	1531
SAMIC Monaco	2772	1 009	800	765
SAB Vannes	826	581	500	526
SAB Liban	710	710	1050	965
SAB Tunisie	814	568	480	354
TOTAL	7211	4 310	4251	4141

Paper consumption is inevitable, but every effort is made to ensure that the "used" paper is recycled to the maximum. Therefore, the introduction of recycling boxes is being widespread on the sites of mainland France and this was the fitting occasion to involve service providers, specifically dedicated to this operation or via the cleaning company offering this service.

- At the head office of the enterprise, a partnership was signed by the end of 2013 in order to apply this system of collection and the sorting of paper, cardboard, cans and plastic bottles. SAB Employees were informed and made aware directly by the service provider teams of the purpose of this sorting to which they must participate daily.

The results of this operation provided by the service provider reveals a positive environmental impact; 3.9 tons of recycled paper helped:

- save 66 trees,
- save 116 m3 of water and 15,484 kWh,
- prevent the emission of 2129 kg of CO2

Through this system, SAB participated in the creation and development of over 245 jobs for people with disabilities and / or professional integration and all employed on permanent contracts.

The implementation of this system is planned for other mainland sites

- On one of our sites in the provinces, the collection of the boxes was pooled in consultation with the urban community. SAB DD committee brought its expertise to the implementation of this approach in favour of companies in the same geographical area and eight adhere for it since 3 years.

Other ways have been explored to boost the plan:

- The buying policy of the Group has been oriented towards suppliers who have their own sustainable development plan; initiated in 2008, this buying policy has grown year-on-year (paper originating from FSC-labelled forests (Forest Stewardship Council using fibres coming from forests managed in a sustainable fashion), products coming under the heading of « eco-label » maintained products, printers able to print on both sides and with a standby mode, etc...),

▪ Home/Work Ride

- Carpooling still used mainly on sites where transport is less or little developed, including outside France, is declining in the past two years.
Several explanations: distances shorter as a result of closer distances between home and work, moving from one site causing the termination of the existing network, professional hour's constraints or personal schedules preventing the flexibility required for carpooling.
It is to be noted that carpooling goes with every kind of trips: home-enterprise, hotel-enterprise during inter-sites travels, lunch breaks
- The use of public transport including bus / train is increasing significantly for sites other than the head office.

In association with the Community of Agglomeration of Vannes and the General Council of Morbihan, a company code has been made available to SAB Vannes so that interested employees can make contact with other people, external to SAB, but geographically close (home and workplace).

Car-sharing monthly results

	2010	2011	2012	2013	2014***
Number of kms "saved/month"***	11 400	14 405	25 650	21 262	13 794
Quantity* of non-emitted CO2	1 744 kg	2 204 kg	3 924 kg	3 253 kg	2 110 kg

* The average car emits 153g of CO2/km

** saved = not travelled by the cars of passengers being given a lift

*** The number of shared kms has declined even if the number of users still constant but the distances is shorter.

- The use of public transport is accentuated at other sites where car usage is not common (large towns where public transport is well developed). This applies to both home-office and airport/station-office journeys.

70 % of head office staff on the Ile de France use public transport. Knowing the travelling conditions of public transport in this region makes this « green » practice even more deserving.

The practice of soft transport (walking and cycling) is significant regardless of the site and the "palm" returns to a mainland site where of 4 employees, 3 employees use the bike and perform the three of them 7,200 km / year.

USE OF TECHNOLOGIES THAT RESPECT THE ENVIRONMENT

▪ TELECOMMUNICATION DEVICES

➤ Telecommunication

The introduction of new communication tools (video conferencing, web conferencing, and teleconferencing) that started in 2009 continues and their use has been increasing.

The use of teleconferencing (computer telephony via an external operator) knows an increase due to the increase in meetings between the various branches of the Group and concurrently at client sites.

But whether IP telephony (maximum 3 speakers), of internal dialling, teleconferencing, web conferencing, or video conferencing, these modes of communication are a significant alternative to short-term business trips.

Their use has also been made easier with the internal numbering for almost all of the sites (not going through the international network saves time and money) and it is now 6 internal reachable locations which allowed to facilitate the meetings.

Number of teleconferences / year

	2013	2014
Vannes	496	556
Fontenay	365	875
Nice	35	88
Monaco	11	51
Tunis	8	14
Beirut	20	86
TOTAL	935	1670

➤ Trips

Direct correlation is of course a decrease more or less consequent to travels according to sites and over the past year, they have evolved in different ways depending on the mission:

- the decline seen in travels between sites by train is confirmed again in 2014 and also decreases with respect to client / prospects mission
- air travel registered a slight increase for both domestic and international (foreign subsidiaries, prospects outside France and specific national missions)

Annual evolution of the number of national business trips

	2011	2012		2013		2014	
Type of trip	Inter-sites Clients Prospects	Inter-sites	Clients Prospects	Inter-sites	Clients Prospects	Inter-sites	Clients Prospects
Train	642	242	460	161	520	134	294
Airplane	453	209	191	135	295	153	305
Type of trip	1 095	1 102		1111		886	

This increase in travel, just before the signing of contracts, regresses later with the progress of the "projects", the means of communication mentioned above take over. It is the same for distant clients with whom meetings via teleconference are available whenever possible and taking into account time zones.

The decline is more real than apparent, given the increase in the Group's sites for travels by train/airplane no matter; travels to France sites have registered a decrease of 20 %.

▪ BUSINESS TOOLS

The mentioning of SAB products in the 1st publication of the AFDEL guide is recognition of the « eco-responsible » added-value of SAB Group.

This added-value, defined within the « Work process » section, is the result of SAB two applications called «FlowMind» and « SaaS », which have continued to develop since their initiation in 2010 and for which AFDEL has mentioned once again SAB in its second appearance in 2013.

- FlowMind, installed during 2010 and integrated into the latest software version, allows a reduction in documentation. It is used in:
 - Business processes (bank product subscriptions, accounts and transfers management...)
- ⇒ ex : the automation of transfer procedure enabled a client to multiply by more than 10 the dematerialization of relevant documents)

and

- The administrative process to manage the different files (retirement and life insurance, holiday requests, naturalization procedure at the Ministry of interior...)
- ⇒ ex : computerized file management of retirement / health / family agency helped to handle 880 types of documents which is about 1,750,000 documents per year and fund over the 35 funds of the agency

Through this contribution to reduce the circulation of paper between distant participants, there can be no doubt that FlowMind is a very ecological tool.

- SaaS, meaning « Software as a Service » or services upon demand, is a concept involving a subscription to software rather than the purchasing of a license. This rental mode is in regular expansion since two years. In all the tenders, it is proposed to select between license and SaaS.

By enabling a common usage of resources on virtualization infrastructures shared by multiple companies, a significant impact has been made on the consumption of electricity. The interest of payment institutions for SaaS mode continues to increase going from 1 to 16 institutions between 2009 and 2014.

ANTI-CORRUPTION

SAB's commitment to the fundamental principles of sustainable development includes also fighting corruption in all its forms. So far, SAB has no knowledge of having been or being exposed to situations involving anti-corruption and therefore cannot communicate on progress in this regard.

▪ CODE OF ETHICS

Notwithstanding that our business exposes us to less corruption situations, it is important that the company focuses on the fight against corruption seriously. To this end, following the announcement of the Presidency last year to work more formally against corruption and after a few months of reflection in consultation with various departments (Human Resources, Sales Management, Sustainable Development Committee, External Third Party) a code of ethics, "the SAB code," was born in 2014.

SAB code does not replace the internal rules which govern the reciprocal obligations - Rights and duties - and working conditions of employees and employer.
It is a supplement whose content deals only with anti-corruption.

Every employee receives individually a copy and may at any time find it at the HR intranet. Furthermore, it is stated on the enterprise's website that it will be given to any stakeholder who request it.

Finally, an ethics committee composed of people from different departments of the company and an external third party has an intranet address in order to deal with requests for advice and concerns.

Besides this code, it is to be noted that the certification annual legal obligation of accounts by the auditors for every legal entity without omitting the certification of the Group's consolidated balance sheet. In this, they ensure that the chain of command, the signing of the order to pay the bill, is respected. They are guarantors of the internal audit procedures relating thereto.

In order to maintain awareness, an e-learning (tool developed by Transparency International) will be set up on the Human Resources server so that all Group employees, sedentary and travellers may at any time re-claim the approach.

In addition, in order to become more involved in this action, the Chairman of the Group is committed publicly by bringing his support to the 10th principle of the Global Compact via the call to action that is addressed to governments so that they promote serious and effective measures against corruption.

▪ ANTI-CORRUPTION BUSINESS APPLICATION

SAB offers to its clients an application which allows them to install an anti-money laundering policy within the framework of obligations for which they are liable. These banking obligations fall within three levels of surveillance: basic, routine, or heightened vigilance. For a bank, its client knowledge is founded mainly on the establishment and checking of identification prior to the start of the relationship. This accurate knowledge, regularly updated, will enable any atypical transactions which might be linked to criminal activities to be detected and any suspicious circumstances to be reported.

SAB puts its expertise at the service of the banks both in respect to client knowledge (regular review of third parties management, published or internal blacklist controls) and transactional controls (the CTO module which enables suspicious transactions to be detected, the Profiles module which highlights clients conducting themselves in a way which is different to that defined by themselves, and, finally, the Dormant Accounts module which enables the surveillance of re-activated dormant accounts).

CONCLUSION

To what has already been stated, we should add those gestures in favour of sustainable development, initiated several years ago, but which have since been improved and spread more widely throughout the Group sites:

- ✚ The involvement and participation in workshops and conferences organized by the Global Compact France (member of the Advanced Club)
- ✚ The organization of the annual seminar with our clients in respect with the three pillars of sustainable development, an opportunity for the President to be re-engaged publicly. In June 2014, it was again held in a central location, accessible by all public transport and providing a service related to of social responsibility. Thus the chosen caterer implements practices that fall under CSR.
- ✚ The answer to every questionnaire on our commitment to prospects and clients / suppliers requests; Note that some members are Global Compact (6% of customers and 25% of our suppliers / service providers). Thus one of our prospects, who becomes SAB client, has highly solicited us during the tender to explain how we would apply our CSR policy during the project period.
- ✚ The regular press releases at events related to DD (sustainable finance trophy handed, setting up hives on the roof of the headquarters, club Advanced GC France membership)
- ✚ The use of products issued from fair trade in vending machines,
- ✚ The use of eco-label products for the cleaning of SAB France premises and of which one is business-driver for the service provider since several years.
- ✚ The participation in local actions at national and international days (sustainable development week, week of the waste collection, week of eco-friendly means of transportation, etc.)

SAB and the Biodiversity

- ✚ SAB Group defends bees since 2011: in addition to the installation of a hive on the roof of its headquarters, SAB has also invested in the program to safeguard the black bee of Ile de France via sponsoring a hive on behalf of the association "Conservation of black bee in Ile de France (CANIF)". Every year an information meeting is organized by the DD committee and the beekeeper.
- ✚ As part of the projects supported through the apprenticeship tax, we bring, since two years, our support for sustainable forest management and the use of certified wood; this has earned us the award of the certificate of "protector member of the forest 2013 " by the Forestry Centre of the PACA region, certificate renewed for 2014.
- ✚ The internal newsletter of the enterprise allows employees to express their good practices, creating a pool of ideas for employees.
- ✚ For example, a Lebanese employee practices aquaponics in his spare time, saying that by this practice, growing vegetables is possible via the link created between bacteria, plants and fish. This saves 90% of the water required compared to classical culture and perhaps this is one of the possible answers to the agriculture challenges of the twenty-first century.

All of the « good practices » previously described, applied during the last few years and improved over a period of time, are in the spirit of the real conviction to support the sustainable development plan shown by the Group since it first signed up to the Global Pact.

This renewed commitment in the enterprise President declaration is available in multiple formats so that employees and partners have in mind this daily action:

- displayed permanently in all the Group's premises on dedicated tables and presence of Kakemono in the lobby to recall the 10 principles of GC- UN
- searchable by intranet via the communication tool "HRIS" of the Human Resources Department,
- during "recall bites» messages of the DD committee via the dedicated intranet,
- readable quarterly in the SD forum of the Internal Review of the Group,
- publicly available on our website -www.sab2i.com-.

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