



The open banking platform. For every business. Everywhere.

April 2019



## SAB COMMITMENTS FOR A SUSTAINABLE DEVELOPMENT

Progress Report - 2018/2019



This is our **Communication on Progress** in implementing the principles of the **United Nations Global Compact** and supporting broader UN goals.

We welcome feedback on its contents.

# SUMMARY

## 1 - INTRODUCTION

- 1 Letter from the President
- 2 Brief summary of the Group activities
- 3 Supporting Principles & SDG The CSR team

## 2 - SOCIAL RESPONSIBILITY

- 4 Human rights & labour standards
- 5 Working conditions
- 6 The HR & SAB Academy training
- 7 The evolution

- 8 Women and men
- 9 Educational activities
- 10 Communication & Transversality

## 3 - ENVIRONMENTAL RESPONSIBILITY

- 11 Sustainable procurement
- 12 Power consumption  
Recycling of WEEE
- 13 Paper consumption and recycling
- 14 Home/Work Trips  
Internal & client trips

- 15 Business tools
- 16 The biodiversity

## 4 - ANTI-CORRUPTION

- 17 Ethical measures
- 18 Anti-corruption business applications

## 5 - CONCLUSION

- 19 SDG business applications, SDG networks & clients, SDG communication
- 20 There is more...

## 6 - ANNEX

- 21 History of CSR approach



This is our Communication on Progress  
in implementing the principles of the  
United Nations Global Compact and  
supporting broader UN goals.  
We welcome feedback on its contents.



The open banking platform. For every business. Everywhere.



# LETTER FROM THE PRESIDENT

*Every day, we act for tomorrow*

In September 2015, 193 UN member countries adopted the Sustainable Development Goals (SDGs). Since then, these countries have been strengthening their commitment in this regard and, supported by the Global Compact, private sector companies have been taking steps for the adoption of these SDGs.

SAB Group is a wholly customisable banking software package publisher. For nearly 30 years, its core business has been based on the creation of an international banking platform, called Sab AT, for every business of the bank; we also talk about the « core banking system».

With nearly 700 employees, SAB is an Intermediate Sized Company in the tertiary sector, for which quality has always been fundamental. But then, what is our best means of action, our main lever to actively participate in the issues raised by the Agenda 2030? Since the beginning of our Sustainable Development approach, the answer has always seemed obvious to us: the social and even the societal. And the SDGs are impregnated with it.

Convinced, the Group has therefore sought this year to take a further step towards integrating the SDG approach into its CSR policy, which you will find for the first time throughout this 11th edition of our progress report.

Involving stakeholders in this awareness and related actions (humanly and economically responsible) will have been implemented by 2018 through our employees, clients and partners.

Beyond the actions detailed in this 11<sup>th</sup> COP, the Group continues to place its trust in the seriousness and investment of each to advance this cause, in its name and that of SAB.

Guided by the SDGs, SAB governance is therefore in line with the Group CSR actions and the continuation of its previous progress, particularly in its societal aspect.

Also, proud to have been a member of the Global Compact since 2007 and maintaining the "Advanced" level of communication since 2013, I renew without limit this year again, my commitment and that of SAB to the fundamental principles of the United Nations in terms of Human Rights, Labour Standards, Environment and Anti-corruption.



Olivier PECCOUX,  
Founding President of SAB Group

*Do good, in small pieces, where you are; for it is all these small pieces of good, once assembled, that transform the world.*  
Desmond Tutu



# BRIEF SUMMARY OF THE GROUP ACTIVITY

## SAB Group: nearly 30 years and still is leader in the French banking software market

Since 1989, SAB has been a publisher of banking software packages. Its core business is based on the creation of an international banking platform (Core Banking System), called Sab AT, which covers the main banking activities, namely Retail Banking, Corporate Banking and Private Banking. The entire platform or a business domain is available as a license or in Software-as-a-Service (SaaS) mode.

Sab AT is complemented by Digital Banking offers. Your Portal is the Internet banking offer, available in a version for the customers (Your Portal Customer) and a version for the Bank agents (Your Portal Banker). Your Mobile is the smartphone offer for the bank customers.

The development of digital technology and the addition of new regulations now requires new players to be able to access Bank data and services via Internet technologies. This is why SAB offers new Open Sab offers, which allow to expose in API form the data and services offered by Sab AT.

Since its creation, more than 230 banking references, installed throughout the world and on 5 continents, have trusted SAB.

Today, with nearly 700 employees, a complete and digital offer and an efficient structure, SAB continues its development towards new geographical areas and customers.

## MORE THAN 230 REFERENCES

Banques de détail	Banques privées	Banques d'entreprises	Etablissements de paiement et nouvelles activités

# BRIEF SUMMARY OF THE GROUP ACTIVITY

With nearly 700 employees, SAB Group teams are present in Europe, Africa, the Middle East and the Pacific.

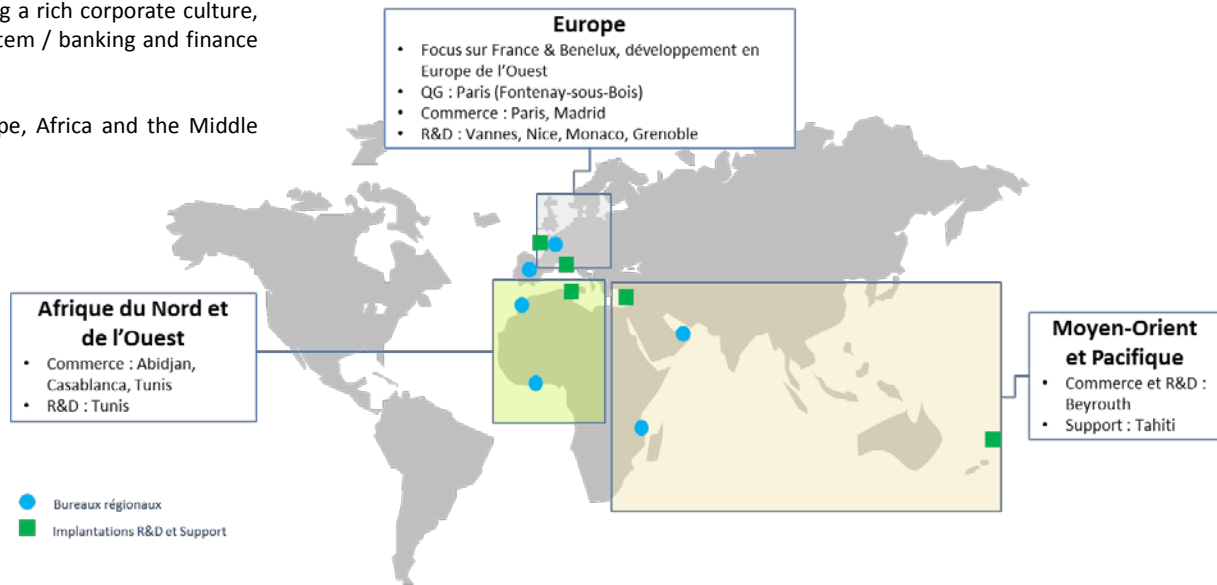
SAB Group has become an international presence and is forging a rich corporate culture, diversified and based on the dual competence information system / banking and finance activities.

SAB ever-expanding global presence is spread mainly in Europe, Africa and the Middle East.

The management of its proper functioning and the continuity of its operations are ensured by support centers mainly in Metropolitan France, Lebanon, Tunisia and Tahiti.

Outside France, the commercial presence is ensured by several subsidiaries:

- SAB Tunisia for Algeria, Tunisia and Central Africa
- SAB Atlas and SAB Ivoire for Morocco and West Africa
- SAB Mediterranean for the Middle East
- SAB España for Western Europe



# SUPPORTING PRINCIPLES & SDG



The on-going implemented actions and new initiatives reflect once again this year the support provided by SAB Group to the 10 principles of the UN Global Compact and the Sustainable Development Goals (SDGs) (see ANNEX «History of SAB CSR Approach»).

All the services of the company contribute to this end and numerical results, presented in the different sections below, are collected throughout the year thanks to the permanent commitment of all these teams (transversality of involvement).



Keeping our stakeholders informed is integrated in our communication and involvement approach.

In January 2016, this was manifested by the establishment and inclusion of CSR clauses in the contracts that bind us to our suppliers and customers, in order to make them aware of the principles of the Global Compact. This progress is the result of the joint work of the SD Committee and the Legal Department.

The 17 SDGs adopted in September 2015 by 193 countries at the United Nations are intended to reduce inequalities between rich and poor countries, to move towards peace, to preserve the planet.

Aware of their importance for a more fair transition of the world, SAB seeks to become involved ever and to integrate them into its governance.

**Several implemented actions – social, societal, environmental - are included in the SDGs guide.**

In addition, in **2018, the Group has significantly increased its communication, initially internally, on these SDGs.** Whether through **dedicated Sustainable Development displays**, present in every building of the Group, **via the HR Intranet**, when **new employees are integrated (a face-to-face module on CSR at SAB was widely deployed in 2018)** and finally at the time of national and global SD events, which are **communicated by email to all employees, with a specific mention «the SDGs in which this initiative is part», and which are shared on professional social networks.**



# THE CORPORATE SOCIAL RESPONSIBILITY TEAM

In 2007, SAB appointed employees at the Group various sites to serve on a committee dedicated to the establishment, structuring, organisation and deployment of its corporate social responsibility policy: the Sustainable Development Committee.

The SD Committee is now composed of seven members (including the President and founder of SAB Group) and represents all sites/subsidiaries.

The infographic features a central 'sab' logo with a star above it and the text 'The CSR Team' below it. Surrounding this central text are seven individual portraits, each with a caption identifying the person and their role/location. The members are arranged in two rows: three in the top row and four in the bottom row. The bottom row includes the Founding President, Olivier Peccoux, on the far left.

Alix Bouquery SAB Group	Grace Sokhn SAB Beyrouth	Sonia Dupont SAB Vannes
	<b>sab</b> <b>The CSR Team</b>	
Olivier Peccoux Founding President SAB Group		
	Marie-Christine Serrot SAB Fontenay ss Bois Grenoble/Papeete	Saloua Ben Slimane SAB Tunis/Casablanca
	Patricia Martin SAB Nice/Monaco	

This Committee meets regularly to review the actions carried out and build the approach and missions for the coming years. This involves both initiating new projects and monitoring the evolution of results throughout the year.

The SD Committee regularly solicits partnership points with the Group Departments (Human Resources, Purchasing, General Services, Communication, Legal, Transformation & Quality, Finance & Accounting) in order to maintain everyone's level of support for the approach and the efforts made over the past ten years, particularly in involving stakeholders and interested parties.

For example, the Purchasing Department always keeps the CSR policy in mind when it comes to establishing new partnerships or implementing structural changes.

It is therefore by analysing the successes or obstacles encountered that the SD Committee can build on the synergies and draw conclusions that will serve as a framework for updating the CSR strategy.

The SD Committee also prepares the annual report.

Note: since the Global Compact joined their local network at the end of 2016, the subsidiaries in Lebanon and Tunisia have had a more concrete vision of the CSR approach developed at the Group level and SAB Tunis is now also publishing the SAB COP on its behalf, with the same commitment of its representative.





La plateforme bancaire internationale. Pour chaque métier.

Social  
responsibility



2



# HUMAN RIGHTS AND LABOUR STANDARDS



SAB Group is committed to fully respect and enforce human rights and national (head office in France) and international (in the countries where its subsidiaries are based) labour standards. At the same time, the company field of business makes it less exposed to situations involving the violation of human rights.

In addition, SAB ensures that its stakeholders do the same. Partnerships with suppliers, for which contracts exist with external agents at various Group sites, are given due attention, particularly with regard to the employment of occasional or permanent service providers or the assistance of students and trainees.

As a result, SAB applies to all its employees, as well as to external personnel, the provisions of the Labour Code in force in France (in compliance with Articles L 4153 of the Code) and the labour legislation in its subsidiaries. For many years, the Group has also been working towards harmonising employee benefits between its subsidiaries.

SAB respects all labour standards (freedom of association and the right to collective bargaining, elimination of all forms of forced or compulsory labour, abolition of child labour, elimination of discrimination in employment and occupation) and applies very specific rules of conduct in accordance with these standards.

Also, SAB closely follows the recommendations given by the French Government and/or the Ministry of Foreign Affairs, as soon as a risk arises in the countries of our subsidiaries and customers: everything is done to protect employees, whether in France or in the subsidiaries (moving to secure areas and on sites in the metropolitan France), customer missions can be stopped immediately if the safety of employees is at stake and the Human Resources Department ensures continuous monitoring of situations or areas at risk, climatic, geopolitical and/or sanitary.

Finally, in the context of its tertiary and non-industrial activity, SAB Group is essentially brought to act on the societal dimension (including social aspects and the fight against corruption) of its system, because this is the one on which it can have the most direct impact on society at large. Nevertheless, the protection of the environment and its biodiversity remain major concerns for the Group, which is maintaining and pursuing the efforts undertaken to date.

# WORKING CONDITIONS



## RECRUITMENT AND EMPLOYMENT

SAB attitude has always been very clear: **no form of discrimination is tolerated and vigilance is applied as soon as a recruitment need is defined.**

Most employment contracts are **permanent contracts (98%)** and the few fixed-term contracts (fixed-term contracts) are the result of temporary assignments during temporary increases in activity or when replacing an employee in long-term absence.

**Part-time work** is also possible and requests continue to be granted or renewed. They increase slightly each year and concern both employees in the second half of their careers and young employees (including few men) for whom the request is mainly justified by childcare.

→ On one of the sites of the French metropolis, **27 employees were part-time in 2018**, representing 18% of the site workforce.

**Some early retirees**, not determined to retire completely, requested to continue their activity. **After studying the development of an end-of-career plan**, the HRD validated two days of remote work per week for the last eighteen months of activity, as long as the employee reported seniority in the company and communicated his retirement date.

Cooptation (**eight hires confirmed in 2018**) and internal mobility also remain formidable means of matching talent and missions.

→ **In 2018, an international mobility offer within the Group was also successfully implemented.**

→ At the end of 2017, SAB recruited a specialised profile **to implement a recruitment policy and develop its «employer brand» at the Group level.** This allowed us to initiate **several partnerships and participate in events directly related to these new ambitions.**

- The association *Nos quartiers ont du talent (Our communities have got talent)* developed a system for sponsoring students from «Quartiers Prioritaires de la Ville» (Disadvantaged city neighbourhood) or from modest social backgrounds. The objectives were to promote access to employment for young people under 30 years of age, with at least a BAC+3 degree, recognized in France, and then to help them regain their self-confidence and acquire the necessary methodology and knowledge of the professional environment, thanks to the support of professional sponsors.



→ This system gave rise to a **one-day NQT event in which SAB participated this year, within the «speed coaching» pole, where our «Recruiter» was able to offer young candidates assistance upstream the recruitment meetings on the next pole, allowing them to benefit from its professional expertise in HR and banking professions.**

- A participation in the *Night'N'Day* event organised by Central Supélec every year was offered to SAB France employees in 2018. This is a raid (mountain biking, trail and orienteering) planned over one night and one day and in which students and professionals participate to establish a lasting bond between employees and students. Although several volunteers were enthusiastic, the project was postponed.



This is our Communication on Progress  
in implementing the principles of the  
United Nations Global Compact and  
supporting broader UN goals.  
We welcome feedback on its contents.

# WORKING CONDITIONS

## INTEGRATION

On the first day of employment, the new employee is welcomed by the Human Resources Department, which initiates the integration process for the new hires.

→ Thanks to the assistance of the HR Department and the internal training organisation «SAB Academy», **2018 saw the completion of its integration process in an enhanced «remote» version**, according to two principles:

- Provision of e-learning training modules
- Pooling of service presentations via videoconferencing.

→ This deployment has made it possible to **empower everyone through learning that is partly « à la carte »**, adapting it to their own pace and professional or personal constraints, but also to **generate more interaction between new recruits from different departments or services and to limit the travel of experts/trainers and team leaders**, who give the presentations along the way. A good illustration of the three pillars of sustainable development!

This itinerary is structured around a first welcome day, devoted to the presentation of the Group, Information Systems and in particular the HR Intranet.

This allows the HR department to provide all employees with a large amount of information relating to daily life within the company: internal regulations, collective agreements, internal management procedures (professional expenses, leave, absences, on-call duty, etc.), health information and contracts (mutual insurance, provident insurance, travel insurance, etc.).

Several pages of the HR Intranet are also dedicated to the CSR. It is a complementary opportunity to raise awareness of the proper use of materials and eco-citizen behaviour.



→ As part of the integration process, a presentation of the Sustainable Development approach is provided by the SD Committee member of the site and was shared across several sites in 2018 (= more interactions between sites).

→ The HRD and Transformation teams worked hard throughout 2018 to provide employees with a new system, in the form of a portal, which opening will be in early 2019.

This new tool is part of a major modernization project of the Group (see the section on the MOVE project) and will provide a common portal for all sites, in order to further increase interconnection and pursue the Group efforts to standardise employee benefits.

As such, more CSR documentation (history, politics, actions & communications, etc.) can also be made available to all.

# WORKING CONDITIONS



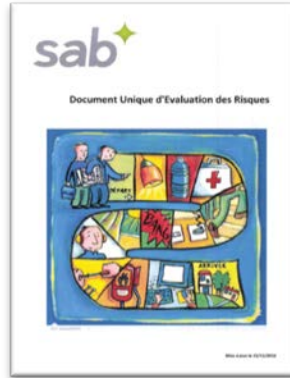
## RISK PREVENTION

The working conditions, the associated risks and the related prevention and action measures are defined annually by the HR Department in consultation with the CHSCT (Committee for Hygiene, Safety and Working conditions CHSW) and recorded in the single risk assessment document (DUER). Regularly updated, the DUER was reviewed and validated in November 2017 to take into account, among other things, the implementation of a night hotline (see below).

The HRD regularly recalls the importance of the intervention report of the Workplace First Aiders, or any SAB collaborator in their absence, and of its transmission to the HRD during an incident / accident / malaise on the premises.

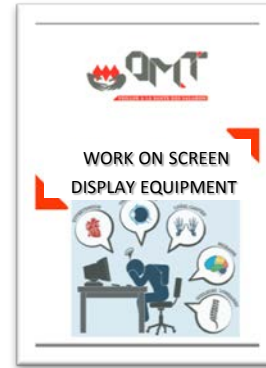
**For travel in France and abroad**, including in high-risk areas, an insurance contract with broad coverage has been put in place. The insurer provides for the measures to be taken - in particular the repatriation of persons - in the event of health problems or the occurrence of a conflict requiring them to leave the country. It should be noted that Lebanon, the country where one of our sites is located, is not considered a risk area.

All information on this subject is available for every employee on the HR intranet. In parallel, a health monitoring is carried out by the HR Department, which follows the recommendations of the Ministry of Foreign Affairs and via the ARIANE website, on which every employee is invited to record his/her business (and personal) travels in order to benefit from the information made available in real time by SMS.



If an employee has health problems related to posture in the office, the HRD does everything possible to ensure that there is dedicated assistance. This is how a complete workstation (ergonomic mouse and keyboard, footrest, armchair) was made available to an employee. This project was co-financed by SAB and AGEFIPH.

→ In SAB Monaco, the **planned intervention in 2017 of an ergotherapist on site took place**, in partnership with the Office Médecine Travail OMT ( Occupational health Service). The latter made recommendations to improve workstations, in particular in an effort to raise awareness of good practices for working on screens.



In fact, in the tertiary sector, many employees work most of the day in front of a screen and often in a seated position. In the event of poor posture or inadequate equipment, a certain number of disorders may appear.

→ Beside the equipment adaptation, SAB was therefore keen to **ensure that its employees were informed about posture and proper adjustments at the workplace**. For this reason, a **guide has been provided** on this site.

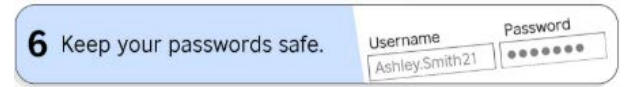
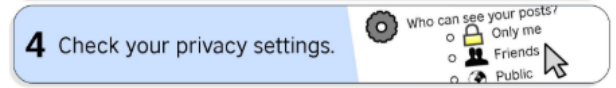
# WORKING CONDITIONS

## THE SECURITY OF INFORMATION SYSTEMS

For several years now, SAB Group has placed Information Systems Security at the forefront of its strategic concerns, due to the necessary security and risk management of its core business, regulatory changes and the importance of data protection for employees, customers and partners.

- In 2018, SAB adopted a **Group Information Systems Security Policy (GISSP)**, defining the main challenges in terms of IS security, and laid down the cross-functional security rules and processes to be respected by all the Group entities, as well as their partners and subcontractors. This GISSP is structured around:
- A **revised "IS Security Charter"** (which constitutes the founding document) **applicable to all sites**
  - A **reference system of rules**
  - A **set of processes**
- After the communications and information on best practices of everyone, distributed by emails and postings in recent years, **2018 was the opportunity to offer employees, including service providers, a dedicated MOOC:**

A MOOC to train yourself in identifying Web applications main vulnerabilities



## DATA SECURITY

- In 2018, **security awareness was extended to all employees as part of the implementation of the General Data Protection Regulations (GDPR)**. Two successive e-learning courses were made available to everyone, in order to acquire **knowledge of their rights and duties** in this area, as well as the right reflexes in their daily practice. Indeed, the impact of the GDPR is important and essential to integrate, since beyond the personal data of each individual, it is **also important for SAB to protect the data of its customers and partners.**

# WORKING CONDITIONS

## THE NIGHT HOTLINE

→ Since its creation in 2017, **SAB has always been in a phase of reinforced assistance for its night shift team**, which is « distant » from the company daily work. It is a point of vigilance and assistance for management, the HR Department and the social partners.

According to the team requests and in consultation with all stakeholders, **additional changes were validated as a whole in 2018** (and some of them are still under development):

→ **Change of room** for a better appropriation of places and a more dedicated working environment

### → **Complementary furniture :**

- Footrest to better accompany the rest phases with the initially selected chairs which do not allow leg lengthening
- On-going order of two additional chairs (taking into account the criteria presented above)



### → **Logistic arrangement of the room:**

- Specific radiators in addition to air conditioning to enable local heating management
- Deflectors on light areas: not the same need between night and daylight - intensity / variability
- Mosquito screens on windows to allow working with open windows without having insects as "night companions".

### → **Training :**

- Always mobilized on Business Training with passages on « day » cycles
- Implementation of English courses in e-learning and telephone
- Continuation of previous training actions (SST, fire crews, etc.) for new ones and possible retraining

# WORKING CONDITIONS

## DISABILITY



Even if the number of disabled employees within SAB France does not reach the 6% provided for by law, SAB Group attitude is clear: **equal opportunity recruitment practices**.

Most of the actions implemented are carried out within the framework of the CSR approach and are reflected in partnerships (selection of apprenticeship tax projects, responsible procurement policy - solidarity companies for sorting, collection, recycling and relocation -) and support for associations involved in professional integration. SAB continues its development by having recourse to the protected sector and integrates companies of this sector in the list of its partnerships.



How about I declare my disability to HR contacts....

In order to put more emphasis on disability and so that employees who think they are in a situation of disability can declare themselves - 80% of cases of disability are denied - a video has been produced « **SAB s'engage contre la discrimination liée au handicap** ». (SAB is committed against the discrimination related to disability). The HR Department focuses in this video on the fact that anyone who thinks he is in a state of disability can benefit from a RQTH system (official recognition of a person status as a worker with disability). In 2018, two employees requested this recognition.



In 2016, SAB organised an event on one of its sites on the issue of disability at work and welcomed Chef Grégory Cuilleron for cooking workshops for employees who had completed a questionnaire to raise awareness of visible and non-visible disabilities.

Many employees practice a sport assiduously, allowing them to participate in competitions, particularly marathons; for this purpose, they are supported by the Management and the Works Council. A disability action project is being considered and could be a vehicle to raise awareness of the concept of disability.

→ A new partnership was concluded in 2018 with the TREMPLIN association whose objective is to "contribute[...], through the association actions, to a **better preparation for employment and professional integration of high school and disabled students** throughout their training path.

→ The[members] commitment consists in **helping and assisting them as early as possible in the realization of a professional project**.

→ in addition, Tremplin helps and supports training centres to **improve their accessibility and thus to be able to welcome more students/students with disabilities** into their institutions.



Source: "Become a partner of Tremplin Études-Handicap-Entreprises" - 23/05/2018



# WORKING CONDITIONS

## EMPLOYEE BENEFITS



100% of employees at SAB sites in France, Monaco, Polynesia and Tunisia are covered by a collective agreement. At all the Group sites, employees receive social benefits. It should be noted that **several benefits specific to the French legislation are also granted to employees at other sites**. This is a **strong social commitment of the General Management, that it wishes to see progressing regularly** and that is the subject of continuous consultation, particularly with the HRD.

This is the case for:

- Leave: the Group grants additional days to those provided for by the labour law of the country in which the site is based; in addition, a **CET (Time Savings Account) agreement was set up in France in 2018**
- A financial contribution to lunch in the form of a meal voucher or package
- Training for all the Group employees, including in countries of sites/subsidiaries where legislation does not require it

- All the Group sites benefit from internal events to promote cohesion among employees; sites that do not have a socio-cultural structure are supported by financial contributions from the company to carry out projects equivalent to those proposed by the CE of SAB France:
  - ✓ An annual trip has been implemented to the France and Lebanese sites for several years and → **the first was carried out in the summer of 2018 for the Tunisian site during a cultural trip, 50% of which was financed by the company**
  - ✓ In Tunisia, also, football tournaments between employees are organized and → **in 2018, yoga classes are held once a week.**
  - ✓ Activities are organized each year (Twelfth Night Cake in the middle of winter in metropolitan France, barbecue in summer if the weather permits, festive Sunday for the «Children Christmas» and end-of-year gift from the General Management for all employees) or occasionally (→ **« Fan Zone » during the 2018 World Cup**)
- Health insurance for all Group employees (standardization for all the French sites since 1<sup>st</sup> of January 2014) and SAB France has adopted a responsible medical contract (and an equivalent to SAB Monaco) applicable as of 1<sup>st</sup> of January 2018, at the best of the employees expectations and after reflection with the social partners (improvement on alternative medicines for example but also limitation of the scale of certain fees) and this without increasing the cost of the contribution, indeed a reduction of approximately 11%.
- Business travel and permanent repatriation insurance also exists for all employees
- Financial assistance for the school fees of SAB Lebanon staff children continues in a still difficult geopolitical context (*conflict consequence: public school abandoned by the state forcing Lebanese children to enrol in very expensive private schools*).

# TRAINING - HR



**Continuous training** continues to play a key role in the forward-looking management of the jobs and skills of all the Group employees.

This is why, depending on the motivations and skills of employees and the company needs (restructuring or internal changes), SAB training offer is constantly evolving, particularly in the adaptation of its format to our businesses.

A **blended-learning** module for the assimilation of « SAB Common Base » (the fundamentals of the solution at the heart of SAB business) is made available to employees, following the **integration process** of new recruits, during **professional developments** requiring them or, finally, for **curious employees who express the will to do so**. In addition, it should be noted that this course offers the **possibility of an internal certification**, presented in the following section, and issued by SAB Academy (our internal and customers training organisation).

At SAB Lebanon, financial support (50% of the project, up to a maximum of USD 500) is provided to employees with five years seniority who wish to follow external training leading to a Project Manager certificate.



→ In 2018, a **Contract Management** training cycle, also **certifying**, was organised by the HR Department to enable a **group of twelve SAB France employees** to strengthen their skills in **negotiation**, the **creation of a climate of mutual trust** and the **management of crises or conflicts** through theoretical foundations but also and above all through the use of recognised practical tools.

Training can also be **offered to the staff of service providers companies**, as in 2017 (fire safety training for the cleaning company staff).

As in previous years, training for employees of subsidiaries in countries where legislation does not require it is provided, such as at the SAB sites in France.

→ In 2018, **79% of the Group employees received training, 84% of SAB France employees and 75% of subsidiary employees.**

	SAB France		SAB Group
	Trained employees	Share of the total payroll	Rate of employees trained
<b>2015</b>	238	2.38 %	61 %
<b>2016</b>	273	3.45 %	67 %
<b>2017</b>	295	2.86 %	74 %
<b>2018</b>	282	1.67 %	79 %

In recent years, the proportion devoted to training at SAB France sites has averaged 2.61%\* of the total payroll (\*the *legal rate required is 1%*).

The **decrease in this share since 2016 is explained by the very large deployment, particularly in 2018, of internal e-learning training (via SAB Academy), which has a lower financial impact on the training budget**, while allowing everyone to train where they want, when they want, and without business travel constraints. **The rate of trained employees continues to increase.**

# TRAINING - SAB ACADEMY



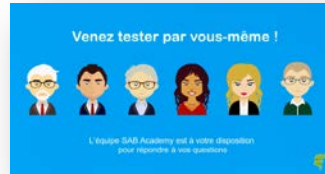
**Sab Academy is SAB Group training body** serving the entire SAB community:

- Group employees
- SAB customers
- Partners integrator of SAB solution



Created in 2014, it has grown strongly over the past two years, notably by acquiring additional skills thanks to an expert in e-learning training and a digital designer.

Since 2016, this internal training body has been offering courses to facilitate the use of SAB AT software package in a « classroom » format and via an online learning portal. The latter initiates self-training and promotes the development of team skills as well as training and knowledge transfer to our partners and customers.



Three types of training are aimed at stakeholders, depending on needs or seniority in the company:

- **The « integration program » module**, spread over two weeks in a classroom and e-learning formats, offers two components:

- ✓ General knowledge, organisation and policy of the company (including CSR)
- ✓ Knowledge of SAB software package

→ **Since September 2018, this program has been shared and carried out by synchronized video-conferencing on several sites, which makes it possible to be more complete and inclusive, to limit travel and represents a saving of time and human and electrical energy!**

- **The "SAB AT Base Certification" module**, implemented in April 2016 with eight-week sessions for groups of around twenty people, in blended-learning mode. This program is intended for all Group employees, excluding new recruits, and is part of the ongoing training program.

→ **About ten sessions per year have been held since 2016**

→ **Internal SAB AT certification is possible at the end of the program**

- **The Customers or Partners module:**

- ✓ Customers: for specific needs
- ✓ Partners: during version upgrades or switchovers, local partners are associated with employees and receive prior training in the knowledge of the software package

This « e-learning » approach is more responsible in terms of the environment and economy (less travel costs or paper-based materials) but also in social terms because it leads to more autonomy for users (and fewer travels, for learners and trainers alike).

→ **It contains the diagram of the three pillars of Sustainable Development.**

# TRAINING - SAB ACADEMY



## Modalités de déploiement - Socle de connaissances générales

The deployment of all our training courses is carried out in a hybrid mode with an additional classroom component. We use each of these two modalities (e-Learning/classroom) where it provides more benefits:

- **E-learning**
  - ✓ Structured, optimized and focused content. This avoids futile cognitive overload
  - ✓ Integration of case studies and exercises. This encourages involvement and immersion in the software package from the early stages of training.
  - ✓ Evaluation throughout the training, which allows the learner to measure his knowledge *in situ*, and to catch up if necessary
  - ✓ Syntheses that punctuate each of the sequences of the program, which helps to anchor the information
- **Classroom sessions**
  - ✓ We systematically deploy our e-learning programs followed by a debriefing session with an expert; these sessions are intended to complete the programs with:
    - Tutorial work
    - Feedback from experience
    - Business expertise
    - Questions and answers

SAB Academy is also committed to collaborators/trainers:

**A Toolbox was produced and made available to them in 2018.** It consists of thirteen practical sheets to help them prepare, carry out, finalise and analyse their training as best they can (e.g. « *What should I do after the training* »).



**In 2018, SAB Academy joined forces with one of SAB long-standing partners to provide a combined training offer « Banking professions » / « SAB AT tool implementation » dedicated to all Bank employees.**

An innovative approach that:

- Strengthens the qualitative assistance of clients by providing them with this dual expertise
- Further supports the Group commitment to training, particularly continuous training
- Values the Group employees/trainers, experts in their fields of business
- Nurtures a historic partnership and underlines the value of loyalty

**After more than three years of existence, SAB Academy offer has grown by developing and deploying thirty-three courses for employees, customers and partners alike.**



# THE EVOLUTION

In the first quarter of each year, employees have an **Annual Development Interview (ADI)** with their manager to review their achievements over the past year and define the objectives for the coming year.



Since 2016, the ADI process has been orchestrated by the HR Department, which centralizes the results of the interviews in order to synthesize them and develop the Training Plan in collaboration with SAB Academy. This makes it possible to identify training needs and to have greater visibility on the rise in employee skills. Thus, at the end of the 2017 ADI session (carried out in the first quarter of 2018), 608 training requests were registered.

Another meeting, this time employee/HR, called the **Progress Job Interview (PJI)**, mandatory since 2016 and to be renewed every two years on a six-year benchmark cycle, was implemented in the last quarter of 2015. The 2<sup>nd</sup> PJI session is in progress with the objective of the three sessions to be finalised in 2020 and concerning employees present since 2014; this is a continuous cycle, applicable to all from two years of seniority.

The HR Department and SAB Academy have set up a system in the form of a quarterly educational committee to centralise the training requests mentioned in the ADI and PJI, including managers requests, to set up a training plan over a period of eighteen months. The new HR IS will facilitate this management and is therefore eagerly awaited, also in this respect.

Employees in the second half of their careers are a little more numerous each year at SAB due to ageing, of course, but also to hiring.

- **In 2018, senior employees (45 years old and over) represent nearly 45% of SAB France workforce and 32% at Group level. The percentage of seniors hired each year is variable, but never zero, and represents 13% of the total workforce in 2018.**

These precious resources are assisted in their development at SAB. In the *Working Conditions* section, the **possibility of a few days per week of teleworking** was indicated, proposed under certain conditions.

→ **This pattern continues in 2018.**

→ **The expected completion in 2018 of a job reference system based on the organization of the company business lines was also successfully completed this year. It divides the Group employees into five families of internal business lines (consulting, engineering, project management, securities management and transverse).**



**This reference system is a complementary milestone in the GPEC (Forward planning of employment and skills) approach, that standardizes the possible positioning (job title/mission/index), according to SAB skills grid and, where applicable, the collective agreement.**

**The mapping of the Group six major strategic units has been gradually completed since 2016.**

→ **They became fully operational in 2018, with all the company businesses now mapped.**

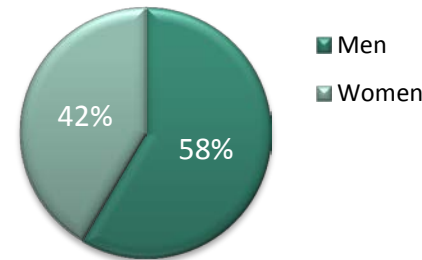
# WOMEN AND MEN

Since its establishment, SAB has pursued a very open policy related to recruitment, characterized by a rich mix of human diversity: nationalities, cultures, languages, women / men percentage. 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 integrate smoothly the local differences (ex. respect of public holidays, traditional and religious). The Group includes 17 nationalities.

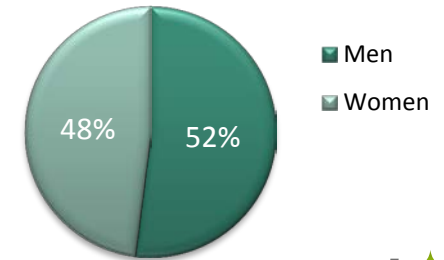
This « mix » also allows a more in-depth approach to the sustainable development process; since every country has its own sustainable development policy initiated by its own governing body.

- With a total workforce of 696 employees, divided into 289 women and 407 men, our company continues to show **a women/men percentage close to the parity (42 % of women to 58 % of men)**, in a sector of activity that still has a high representation of men.
- Recruited employees in 2018, for the entire Group, reflect the same ratio with 38 women and 53 men, which **confirms the challenge of recruiting women in our businesses!**
- While there is still room for improvement in the General Management and Top Management (respectively 17% and 36% women), → **the functions of Managers/Team Leaders are almost equal: 48% women and 52% men.**
- Finally, based on skills, diplomas and experience, SAB salary policy is in no way discriminatory for the same position.

**Group Workforce**



**Leaders & Managers**



# EDUCATIONAL ACTIVITIES



The educational partnerships apply from college to university in the form of internships, alternating work-study contracts (apprenticeship and professionalization) and are as follows for the **year 2018**:

- **Five internships ranging from a period of few days (college discovery internship) to 6 months**
- **Seven professionalization contracts, ranging from a period of 8 months to 2 years**
- **Three apprenticeship contract for a period of 3 years**

→ **This year, the trainees were mainly mobilized for missions in the support functions (accounting, communication), initiated to the Sustainable Development policy, and its transmissible dimension, and were able to bring a new and always very enriching perspective to the teams.**

For the record, in 2016, an apprentice from the Communication Department has chosen SAB CSR approach for his graduation report, collaborated on the presentation of the COP and attended the peer review.

SAB is always committed to assist the professionalization of its trainees and goes beyond the mere application of regulations relating to recognition due to the contribution provided:

- Gratification granted from the first day of the internship
- Coverage of a 50% public transport subscription on days of attendance
- Meal vouchers

As expected, the **commitments** made in recent years **with the world of education** are being **renewed or developed for 2018**:

**The SAB/University of South Brittany (USB) partnership for cyber security (ENSIBS school) has been resumed and SAB Vannes welcomed two apprentices in Information Systems Security in 2018 for three years.**

As a reminder, as part of the implementation of a new specialization « cyber security » at the University of South Brittany, a unique training of its kind in France, SAB had provided its support by signing an apprenticeship agreement for 3 young apprentices from a class of 24 students.



SAB has been supporting this training by recruiting apprentices for several years. Beyond the importance of the fight against cyber crime for an activity such as that of the Group, SAB is delighted to be able to actively participate in the development of highly specialized and professional skills of this type in French Brittany.



**Example: the two students of first-year apprenticeship at SAB Vannes were able to follow their final-year colleagues in 2018 in organizing the school Olympic Games: an investigation against a computer attack organized by university professors.**



# EDUCATIONAL ACTIVITIES



Another result of the several years of partnership with the University of South Brittany → in **early 2018, two engineers from the SAB Vannes site led a workshop at UBS on *Digital Thursdays*** (les jeudis du numérique), in partnership with the University of South Brittany and the VIPE association (an association that brings together Breton corporate business and management leaders working for the economic and social development of Brittany, also SAB long-standing partner).



→ In **2018**, the Group also confirmed its commitment by mobilizing another facet of the associative world, with the **sponsorship of the *Backstage* company**, the artistic component of the **HEC business school, also a partner of Tremplin** (see paragraph / disability in *working conditions*). Indeed, **SAB has decided to sponsor the 2018 show of the company** (a musical comedy produced by twenty-nine students, musicians and dancers).

It is also a question of the Group participating in an action that aims to **develop a bridge between the world of training and the professional world**, while encouraging *Backstage* for its convictions and its artistic approach. As part of this sponsorship, SAB received **invitations to the show** which were given to the **Group Paris Region employees interested in the approach**. Very positive feedback on a beautiful project, managed and realized in a very professional way and of course, a beautiful evening....







# EDUCATIONAL ACTIVITIES

As part of the payment of the apprenticeship tax, more than 50% of which is financed, SAB Group has for several years chosen to allocate the remaining balance in a committed and enlightened manner, on the one hand, to training bodies and, on the other hand, to support projects that are part of the Group annual CSR commitments.

This support concerns local activities in the regions of our sites based in metropolitan France and concerns a wide variety of themes directly related to SD fundamentals. This selection is the result of a joint approach between the GM, the HRD and the SD Committee.

In 2012, the focus was on the integration of young people, then on disability in 2013. In 2014, biodiversity was the focus of the main projects, and the environment more broadly in 2015 (Cop 21) and 2016. In 2017, the focus was on societal projects.

→ For 2018, we have therefore decided to return to activities on professional integration, inclusion and collaboration, as well as environmental projects (see box on the right).

Given the company different sites locations, each region is equipped when this is compatible with the chosen theme(s).

The establishments assisted transmit the results of the activities undertaken thanks to this support (sometimes permanent funding), which allows us to have a link with them. Some of them invite us to discover the achievements made and hear their testimonies.

## Apprenticeship tax allocation - 2018 selection

### Ile-de-France



#### Building on Equality, Collaboration and Inclusion

Based on the model of the famous TED conference, an afternoon of mini-conferences with confirmed speakers open to all apprentices in the Ile-de-France apprenticeship network.

**Objective:** Building awareness of issues, inequality, disability and inclusion for the apprentices.



#### Committed, the seminar on gender equality

A three-day seminar targeted at female apprentices in the Ile-de-France apprenticeship network, with qualification levels from the Certificate of Vocational Aptitude (CAP) to the Diploma of Advanced Technician (BTS).

### Bretagne



#### Tomorrow will be collaborative

Implement several collaborative tools within the campus to raise awareness among all the audiences of the establishment of the collaborative economy and "living better together": Installation of a participatory library, creation of a "grain library" and implementation of a "material library".



#### Composting area near the Natural garden

The idea is to further develop the "Jardin au Naturel" (*Natural Garden*), a tool to raise awareness of sustainable development among trainees and staff members, in the heart of the campus, by creating a composting area for the recycling of its green waste (kitchen, landscape, market gardening, etc.).

### Auvergne - Rhône-Alpes



#### Voltaire Project

Our establishment wishes to set up the "Voltaire Project" license for its apprentices. This software, recognized by the prestigious universities and large companies for spelling training, allows you to work on grammar and spelling in a fun way on the Internet, both from the training center and at home.



#### Learn how to build a biodiversity friendly pond

During their training, the apprentices will follow a week of training on the theme of *biodiversity friendly* pools and ponds. Based on all the information acquired during the week, the apprentices will build an above-ground *nature* pond. They will have to size and choose the pump as well as the filtration, learn how to bond and weld liners and PVC and finally how to introduce plants and fish.

# COMMUNICATION & TRANSVERSALITY



SAB Group communicates frequently internally in order to keep everyone informed of the company news. The GM, the HRD, the social partners and the SD Committee meet and consult each other regularly in order to also ensure a transversal communication of information.

- A general information meeting to inform all employees of the results of the company and the strategy implemented for the coming year is held once a year at each Group site. It is led by the General Management and followed by festivities.
- A quarterly information called « Client Project Meteo » on the progress of ongoing projects/missions/activities.



→ **User Club Seminar - October 2018: the event caterer was chosen because of its values close to ours in terms of Sustainable Development.**

- Multi-annual meetings of the GM and the SD Committee and transversal updates with other Managements, depending on the need or the transversality of the subjects/projects.
- Regular meetings of the HRD with the Works Council, employee delegates, the CHSW and the SD Committee.
- Regular publication (3-4 times/year) of the company activities and news addressed to employees via the internal journal, the **pómm**
- Meetings are also organised with service providers whose staff are operational on SAB sites.

**The HRD and the SD Committee have been working hand in hand, particularly since June 2018 and the appointment of the SD/CSR Policy Officer, issued from the HRD .** These two entities orchestrate in particular:

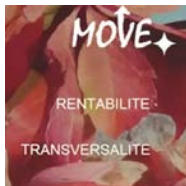
- The presentation of the Group CSR policy during the administrative reception; an in-depth presentation is made as part of the integration process set up by SAB Academy
- Updating information on the SD approach via the HR Intranet as well as all other social information
- The study and joint selection of the allocation of the variable part of the apprenticeship tax to projects linked to the CSR strategy

The HRD occasionally solicits the SD Committee on subjects related to labour rights, the fight against corruption or societal measures. As such, the HRD may report on the practices or projects discussed during meetings with the Executive Committee.



# THE MOVE PROJECT

## Structural optimization of the company business activities



The MOVE project, launched at the end of 2015, continues its transversal deployment and concerns all the company business lines, whether they are support functions or operational functions (Client- Relations, Production, Maintenance).

The objective of providing the Group with a global vision, improved project management and monitoring is becoming clearer step by step:

- In 2016, 200 persons were trained in the renewed processes for Activity Project Managers (APMs), representing approximately 30% of the Group total workforce.  
→ **Training in the role of APM continued in 2018, of course, with a dedicated e-learning module.**
- **In 2018, the project to implement the sabVision ERP, a unique tool for all processes, continued;** it will be operational in early 2019.
- The 200 APMs and support functions have been trained in the use of this new tool, which will allow them to have all the data related to their process in one place.

The transition induced by these changes could be perceived as an administrative overload by the APM when it comes to understanding the overall picture of the businesses very differently.

The gradual application of these processes, even before centralization in the ERP, has made it possible to highlight **the added value of these changes that is required over time.**

For example, mission orders, made mandatory, have made it possible to better assess the need for travel and the consequences of cancellations. This results in: => less travel => less expense => less negative impact on the environment => less fatigue for employees.

This is a perfect example of the application of the 3 pillars of sustainable development (societal, environmental, economic).

→ With two years of hindsight, **traceability and centralisation of expenses improve the vision of travel costs.**

The global vision makes it possible to open up the skills of resources from one department to another, thus emphasising the need for a true cross-functionality of skills for the benefit of the entire Group, and to optimise the workload and employment of employees for the various missions.

This process is based on a **skills map**, unified for all business lines, which facilitates the identification of skills and the targeting of individual employees for specific missions, which has led to a structural optimization of the Group business lines.

→ **This process is being extended to all the Group business lines in 2018.**

These examples are only a small illustration of the project impacts, a real enrichment for the company that will continue in 2019.



To be continued....





The open banking platform. For every business. Everywhere.

Environmental  
responsibility



3

# SUSTAINABLE PROCUREMENT



For all material acquisitions, the Purchasing Department carries out a preliminary study (with information and/or consultation with the SD Committee) with suppliers in order to include SD principles.

The Group purchasing policy is thus oriented towards suppliers who themselves have a sustainable development approach. When tendering, the presence of the CSR approach in the specifications is an imperative.

Several significant actions have therefore been initiated in recent years:

- For example, in partnership with cleaning companies, eco-labelled products are used at 80% in the French metropolis sites and the staff is trained on the use of these products. By contributing to this approach with those service providers, SAB participates to the respect of the environment.
- For several years now, waste that does not fall within the supplier channels has been sorted and collected either voluntarily (batteries) or by a specialised service provider (paper, cardboard, cans, plastic bottles) and on certain Group sites, in partnership with local authorities who make collection points available to companies.
- Initiated in 2008, this purchasing procedure is expanding year after year (paper from forests labelled FSC/Forest Stewardship Council, i.e. paper whose fibres come from sustainably managed forests, maintenance products labelled 'écolabel', default printers configured recto/verso and black & white, automatic sleep mode, etc.).



→ And more precisely for 2018:

- Renewal of the Autonomous Emergency Lighting Blocks (BAES) by LED models at SAB France sites.**
- LED replacement also in the toilets and corridors of SAB Tunis site, with installation of motion detectors, and in the meeting rooms of Monaco site (= progressive: when old end of life).**
- Development of a Group Auto Fleet Policy, which marks the beginning of a move towards less polluting company vehicles, particularly the electric ones.**
- Integration of three new electric vehicles into the company fleet (one full electric and two hybrids).**
- Installation of three electric charging sockets for vehicles in the car parks of two sites.**
- Decision to replace the chemical weed killers with an electric thermal « weed killer » and to promote hand weeding, where possible.**



Whenever possible, SAB calls on partners recognised as adapted companies to contribute to the sustainability of jobs for people with disabilities and/or other problems involving difficulties of professional integration.

→ In 2018, SAB called on its historical partner, ESAT, to help it with intra-site office changes involving relocations.

# POWER CONSUMPTION



Vigilance in terms of electricity consumption remains under surveillance and we maintain consumption monitoring, which is carried out at almost all sites\*.

Lighting, heating and air conditioning are being regularly recalled for reasonable use. The same applies to the standby of devices (screens) during the day and the switch-off at the end of the day of most electrical equipment (computer, printer, photocopier, video projector, etc.) and gradually the effort has become a reflex.



But SAB also continues its ongoing and sustainable progress approach and in 2018 it acted on:

- The deployment and renewal of **light-emitting diode (LED) lighting**; in 2018, the sites of SAB Tunis, SAB Casablanca and SAB Monaco were involved.
- The installation of **speed regulators on the Controlled Mechanical Ventilation (CMV)** of our buildings, which reduces the power consumption of the ventilation turrets.
- The progressive change of our **electric radiator fleet**: installation of models with thermostats more efficient on the regulation.
- The **reduction in electricity consumption and thermal loss** at SAB Tunis, in particular thanks to the **installation of filters on windows**.

## Annual power consumption/person in kW

	2016	2017	2018
Fontenay	1 804	1 743	1 773
Vannes	2 847	2 659	2 539
Monaco	1 561	1 101	1 000
Tunis	1 231	1 358	1 239

**Individual electricity consumption continues to decline: -4.5% between 2017 and 2018.**

- It should be noted that the highest individual consumption is in Vannes, the site where all the Group servers are hosted.

\*In SAB Lebanon, it is still as difficult to obtain significant quantified results given the recurring power cuts for which a private generator takes over; it reduces consumption at night as well as on public holidays and weekends. But the highly fluctuating public supply does not allow us to follow the evolution of consumption.

# RECYCLING OF ELECTRICAL AND ELECTRONIC WASTE



Electrical and electronic waste (WEEE) is recycled in accordance with the regulations in force and several actions implemented in 2010 and continued to date have reduced this waste:

- Central units and laptops are leased for three years (renewal for 1/3 year), their recycling is therefore ensured by the manufacturer-supplier. Screens are purchased after three years and kept until the end of their life. The oldest ones are sold on a second-hand market for reuse.  
→ However, **seven screens were given to the UIT in Vannes in March 2018**. In addition, they are also kept for more than three years in order to be installed as a second screen in departments requiring additional screens.



- Almost all used consumables are collected by suppliers and service providers (toner, ink cartridges, cleaning products, electrical equipment).



**In the case of mobile phones, SAB has chosen to contact a reseller directly since 2018, who rehabilitates them and perpetuates their use.**

- Already in recent years, the **elimination of individual printers has accelerated** in favour of reprographic centres accessible to groups of employees **and a subsidiary site was streamlined in this direction in 2018. The impact on the number of printed sheets was significant.**
- Dematerialisation continues as required and each time a site is opened or redeveloped, equipment or systems that respect sustainable development are installed and we systematically promote server virtualisation technology.

# PAPER CONSUMPTION



The issue of paper reduction has long been a major concern of the environmental focus of the SAB Group CSR Policy. Indeed, our sector of activity remained marked by this consumption. **The rule « print only if necessary » is now well established in everyone's habits**, even if the SD Committee still sends regular reminders (display, SD messaging, Group Intranet).

However, another movement has been underway for several years now, which has enabled SAB to improve its results in document printing: digitization.

- More digitization by the administrative services:
  - ✓ The widespread adoption of invoice payment by bank transfer and direct debit, which started in 2011 reached 99.99%.
  - ✓ Dematerialization as part of the MOVE project:
    - The reminders are now digitized and their implementation in France at the end of 2015 has become widespread in the Group subsidiaries.
    - The implementation of the sabVision ERP (see Move Project Section) will make it possible to better manage purchases, reduce payment delays and dematerialize the transmission/receipt invoicing.
  - ✓ For inter-site mail exchanges in mainland France, the internal solution is preferred via employees on the move, otherwise La Poste's « green letter » postage is used.

- Reduction of the paper version for training materials, made available as much as possible on servers (which has been greatly amplified by the deployment of e-learning training).
- At every renewal of employee representatives, the *Neovote* system is used; it certainly has a financial cost, which is largely offset by lower logistical and salary costs.
- Electronic greeting cards since 2008.



- Paper version of the internal journal (the Pomm) deleted and made available via the Group Intranet.



# PAPER CONSUMPTION



The decrease in individual paper consumption at Group level is still -18% in **2018**, although the movement is irregular over time and from one site to another.

**Although consumption at Vannes site increased in 2018**, mainly due to the increase in the number of employees at this site, a **significant decrease was observed at the Group headquarters site**, where administrative services are numerous and historically more demanding in terms of printing, as well as at the **Tunisia site, which has made significant progress over the past two years in this area**. Finally, the **decrease observed on the Monaco site is linked to a communication from the SD Committee intensified** in recent years, with the aim of raising awareness of the importance of collective effort.

But also:

→ The Group General Management decision to **promote common printing centers**, which still invite everyone to behave in a socially responsible way.

→ The Strong investment in the subject by local SD correspondents, who assist the daily **change of individual habits**.

Number of sheets of paper printed / person / year

	2015	2016	2017	2018
SAB Fontenay	1 166	1 343	1 200	847
SAMIC Monaco	765	765	797	655
SAB Vannes	429	440	397	430
SAB Lebanon	460	416	336	345
SAB Tunisia	423	444	272	171



**It should be noted that while digitization** remains a good practice to reduce paper consumption, **it increases the printing of end documents** (invoices, train and plane tickets, etc.); SAB is no exception and now prints documents that were sent to it by mail not long ago and this has increased in recent years. Vigilance must remain necessary to maintain the course of a permanent decline in consumption for more than ten years.



# PAPER RECYCLING

**Paper consumption is inevitable but, as a corollary to this,** every effort is made to ensure that “used” paper is recycled as much as possible. To this end, the introduction of recycling boxes is being widespread on the Group sites and this is the fitting occasion to involve service providers specifically dedicated to this operation.

- At the head office of the company, a partnership was signed at the end of 2013 to set up this collection and sorting system for paper, cardboard, cans and plastic bottles. SAB employees have been informed of the procedure to be followed and made aware by the service provider teams of the purpose of this selective sorting in which they must participate on a daily basis.

**In 2018, 3.5 tonnes of paper were recovered** (in addition to paper, cardboard is also included). The results of this operation transmitted by the various service providers show a global positive environmental impact that has made it possible to:

- ✓ **Save 59 trees**
- ✓ **Save 99.42 m3 of water**
- ✓ **As well as 14,164 kWh**
- ✓ **And preserve 1.8 tons of Co2.**



**At SAB Vannes, the previous partnership for the collection and destruction of documents was renewed for 2018.**

→ **We note 250 Kg of paper recycled in this way.**



→ **SAB Nice has also made a great effort, 501.5 kg of paper have been recycled since the beginning of 2018!!**



This process of sorting, collecting and recycling paper/cardboard is now operational at almost all SAB sites:

→ **The sites of SAB Tunis and SAB Casablanca have set it up** (A convention for the collection of recyclable waste has been signed between SAB Tunisia and the Association Tunisie Recyclage and collection bins have been installed in Casablanca).



And, in consultation with the Urban Community where this 3rd site is based, in Vannes, and after 3 years of pooling the collection of cardboard, bringing together about ten companies, the collection of large packaging for all companies has been managed since autumn 2015 by local authorities. The initiative of a small group of companies made it possible to accelerate the implementation of a generalized collection system that was slow to become operational.

**Concerning sorting within SAB Lebanon, it is the NGO l'Ecoute which collects the waste to sell it and finance the purchase of equipment for people suffering from different forms of deafness.**

# HOME-TO-WORK TRIPS

Carpooling is now a common practice for many employees of the company. It is mainly used on sites where public transport is less or little developed, including outside metropolitan France. The numerical result is in decrease, but is explained by the resignation of many employees residing far from the workplace.

On the other hand, other employees took over but for shorter trips. (It should be noted that carpooling concerns all types of trips: home-company, hotel- company during inter-sites travel, lunch break).

For « solo » drivers, electric and hybrid cars are part of the fleet.

→ In 2018, two charging stations were installed in the company car parks.



## Evolution of transport modes on the various sites of the Group

### Kms covered monthly by carpool

	2016	2017	2018
**Number of km saved/month	22 399	16 031	18 534
*Quantity of non released CO2	3 427 kg	2 453 kg	2 836 kg

\*an average car releases 153g of CO2/km

\*\*Saved = not travelled by the car of the passengers transported

### Kms covered monthly by public transport

	2016	2017	2018
Bus/Train outside Ile de France	13 686	22 037	21 948

### Kms covered monthly by foot/bicycle

	2016	2017	2018
by bike	2 553	2 453	3 046
on foot	934	720	674



The use of public transport is high on sites where car use is slightly widespread but where bus-train-metro are widely developed (capital, major city). This concerns both the home-company trips and station / airport-company trips:

- **37 % of France sites employees or one third of which 69 %\* of the head office employees (Ile-de-France) use public transport and most of them associate 2-3 kms /day of walking; this is a worthwhile “green” practice** when you consider the conditions in which you travel most often.

It should also be noted that there has been an increase in the use of these transports at the Group other sites, where they are not as developed as in Paris and its suburbs.

The practice of soft transport (on foot, by bicycle, etc.) applies on all sites of the Group registering a fairly homogeneous travelled distances from one year to the other.

- **3% come by foot, bicycle, scooter or unicycle, some of them travelling up to 20 km/day.** SAB Grenoble is particularly remarkable: for several years, no employee has taken the car, thus displaying a significant number of kms on the “bus-bike-foot” odometer .



# INTERNAL & CLIENT TRIPS

## ➤ Business trips

SAB Group activity involves a **large number of business trips**, which SAB is trying to **rationalise as much as possible** (telecommunications under development and the Move Project since 2015).

However, while rail transport is in decrease in 2018, due to video-conferencing and mission orders, air travel increased significantly in 2018 due to an extensive commercial policy this year (clients and prospects).

**Number of rail trips of Metropolitan France sites**

Type of trips	2017		2018	
	Intersites	Prospects Clients	Intersites	Prospects Clients
Train	226	387	206	356
<b>TOTAL</b>	613		562	

**Number of the Group air trips**

Type of trips	2016		2018	
	Intersites	Prospects Clients	Intersites	Prospects Clients
Airplane	356	527	494	481
<b>TOTAL</b>	883		975	

**As a reminder, 1 274 air trips made in 2015**

## ➤ The impact of telecommunications

The implementation of new communication tools (videoconferencing, web conferencing, teleconferencing), initiated several years ago, is on-going and their use is increasing.

→ **Videoconferencing accessible from all PCs via invitation in 2018.**



All these means of communication are a significant alternative to short-term travels and, beside being less costly, they have a positive human impact because they generate less fatigue and are more reconcilable with private life, especially for the most solicited consultants. They are therefore privileged whenever possible.

Their use has also been facilitated with internal numbering for almost all sites (no longer using the international network saves time and money and six sites (97% of the total workforce) can now be reached internally).

However, as previously mentioned, **2018 is marked by a significant increase in travel, especially by air, which, although controlled as much as possible, has proven to be essential in the context of the strong development of the Group international activity.** Disparities between sites continue to exist on the level of the rail trips, but are reduced on the level of the air trips, due to the **increasing importance of client projects in Africa in particular, which are investing more in our subsidiaries in the region than before.**

# BUSINESS TOOLS



The listing of SAB products in the 1st publication of the guide of the Association Française des Editeurs de Logiciels (AFDEL) is a recognition of good practices in terms of software with an eco-responsible added value for SAB Group. This added value defined in the « Work process » section is the result of two SAB applications referenced «FlowMind» and « SaaS », which have been subject to constant development since their initiation in 2010 and for which AFDEL renewed SAB referencing in its 2nd and last publication in 2013.

- **FlowMind**, tool installed during 2010 and integrated into the latest software version, allows the dematerialisation of documents. It is used in:
  - ✓ Business processes (banking product subscriptions, accounts and transfers management, etc.)
  - ✓ Automation of the transfer procedure, which allows a client to multiply by more than 10 the dematerialization of dedicated documents.
  - ✓ Administrative processes to manage a wide range of files (retirement and pension, leave requests, naturalization procedure at the Ministry of the Interior, etc.).
    - The computerized file management of a pension/health/family organization makes it possible to process 880 types of documents, representing approximately 1,750,000 documents per year and per caisse out of the 35 caisses in the organization.

By helping to reduce paper flows between remote actors, FlowMind is an ecological tool.

- At a conference organized by one of our partners on the theme « Innovation for People », we measured how much digitization was at work in the public sphere and **that the majority of the communities present were using our workflow tool**. It was a useful exchange of experience to help us to better support our « banking institution » clients in the implementation of this tool.



Woli allows you to enter a delivery request and track it without asking for its status by email, which reduces messaging flows

# BUSINESS TOOLS



SaaS, standing for « Software As A Service » (« services upon request »), is a concept involving a subscription to a software package (rather than the purchasing of a license) and this rental mode has been growing steadily for several years. In all tenders, it is proposed to choose between license or SaaS.

The interest of payment institutions in SaaS has grown steadily since its introduction in 2009, with the number of establishments involved, including outsourced clients, representing 25 establishments to date.

By allowing the pooling of resources on virtualization infrastructures by several companies, the impact on power consumption is significant.

In addition, there is the very positive impact emanating from recycling the energy originating from servers required for outsourcing, which our supplier has been able to use to improve thermal efficiency in two actions, one effective and the other one in the finalisation phase:

- The arboretum of the site
- Some of the premises of the new university - work in progress - in the vicinity of the site

This shows the involvement that can exist between client and supplier.

## And also about SAB AT

Financial institutions are increasingly showing their interest in taking the step towards digital banking. Neither a project nor a software package, but an approach that SAB offers its clients via SAB AT, the foundation for deployment to the Digital Banking.

SAB observes a growing number of clients who want to adopt this new version.

The characteristics of Digital Banking are multiple and are in line with the sustainable development approach; it is in this spirit that SAB AT proposes:

- Simplification of processes by processes dematerialisation  
⇒ Document scanning, zero paper
- Security, a « key element » to protect the transactional data of banks clients
- Innovation to provide flexibility
- Exploiting information to get to know clients better
- The client experience to provide tailor-made and local services
- Access to all distribution channels for every client



# BIODIVERSITY



SAB Group has been defending bees since 2011. Since then, a hive (then two) has been installed at the headquarters.

→ **The mild winter of 2018 left many Asian hornet larvae and they colonized the adjacent Vincennes woods. This phenomenon, which has been worsening for several years, also affects the northern half of France and the hives at the headquarters had to be moved urgently to a more suitable location in August; they are fine but the fear was huge.**

Pursuing the approach, SAB has also invested in the program to safeguard the black bee of Ile-de-France through the sponsorship of a hive on behalf of the association “Le Conservatoire de l'abeille noire en Ile de France” (CANIF).

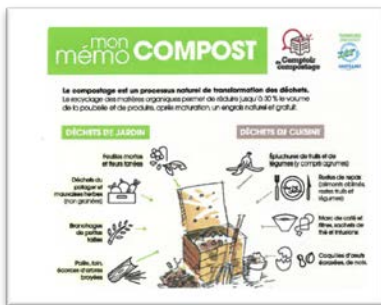


In June 2015, SAB went one step further by hosting, on the Vannes site, a few hives populated by black bees from the islands of Groix and Ouessant, for which sustainable beekeeping was applied. By 2017, these apiaries had been decimated by environmental pollution from neonicotinoids, which had aroused very strong emotions.

Pragmatic despite everything, the Group has made the choice, on the wise advice of its beekeeper partner, to host a new colony in the name of SAB, but in a remote, more environmentally safe area.

→ **It still provided 20Kg of honey this year!**

→ **2018 marks a new stage in SAB « Bee Policy » at the Group level: a new hive is sponsored, this time on the Monaco site.**



At the Vannes site, steps were taken with the urban area to set up vegetable composters (waste recovered from the cafeteria) and managed by the company green space service provider. This free provision, which has been widely established for private individuals for several years, was not available for companies and SAB request was a first ever and led to several other requests. This was the opportunity to remind the participants of the waste sorting rules during an educational workshop proposed by a project manager from the city of Vannes when the composter was set up.

→ **Action that works and appeals to employees: renewed in 2018!**

# BIODIVERSITY



SAB Méditerranée, the Lebanese entity of SAB Group, committed itself in 2016 to a biodiversity initiative aimed at **supporting a cedar plantation in Lebanon, planned to reach about 700 trees over 3 years**. Why 700? Because there is 700 employees and thus way enabling every employee of the Group to feel fully engaged by this action. Every planted cedar will be bear the name of a SAB employee and a certificate will be awarded to each to formalise the action. Accordingly, **519 trees were planted on 27 October 2017 by the employees of SAB subsidiary in Lebanon**. This reforestation operation took place in Kfardebian, about 40 kilometres northeast of Beirut, not far from the ski slopes. The **operation continues in 2018 to reach 700 trees**.

This project in which SAB Lebanon participates is supported by the NGO Jouzour Loubnan. Over a very large area that will be fenced, it is planned to plant more than 10,000 cedars and junipers. Why cedar? In addition to its strong symbol for all Lebanese, cedar is threatened with extinction, mainly due to global warming.



**Opération de reboisement au Liban**

Le Groupe SAB a mis en oeuvre diverses actions (ruches au siège social et dans une filiale de la métropole) et vient de s'engager dans un programme de reboisement de cèdres au Liban.

This environmental action is part of the sustainable development objectives (SDGs) redefined by the UN in 2015 and supported by SAB Group. The reforestation action in Lebanon is in line with previous actions relating to the establishment of hives and has been included in the SDGs guide under objective 15 « terrestrial life ».





The open banking platform. For every business. Everywhere.

Anti-corruption



4

# ETHICAL MEASURES



17



SAB commitment to the fundamental principles of sustainable development is also to fight corruption in all its forms. To date, SAB Group has not been aware of having been or being exposed to situations concerning anti-corruption.

This commitment was strongly underlined when the World Bank acquired a stake in SAB and as a reminder, the IFC is particularly demanding and vigilant, beyond those related to Sustainable Development, and this situation requires us to pursue our growth in accordance with the spirit and moral and professional behaviour that we have always followed and respected.

## ■ The SAB Code

It is important for the company to focus seriously on fighting corruption, especially in the context of our international business development. To this end, following the Presidency announcement to work more formally against corruption and after a few months of reflection in consultation with various departments and services (General, HR, Sales, SD Committee, external third parties), a code of ethics, « the SAB code », was adopted in 2014.

The SAB Code does not replace the internal regulations, which govern the reciprocal obligations - rights and duties - and working conditions of employees and the employer. It is a complement to it whose content only deals with anti-corruption.

→ **In accordance with the Sapin II law, the existing code of ethics was revised in 2018 to take into account the procedures relating to the whistle-blower. It is now an integral part of the internal regulations, in the form of an annex.**

In addition to the information of the General Management announcing the implementation of a code of ethics in 2014, every employee employee has individually received a copy and every new employee has been receiving one since that date and at any time it can be found on the HR Intranet. Furthermore, it is specified on the company website that it will be given to any stakeholder who will request it and will therefore be enforceable against it.

## ■ The Ethics Committee

Moreover, SAB set up an Ethics Committee several years ago in order to be able to deal with requests for advice and concerns from employees related to the fight against corruption. It is composed of members of the GM and various departments of SAB Group, all clearly identified in the Code, as well as an external third party, guaranteeing a neutral judgment. A dedicated email address also allows direct requests, including those for the *whistle-blower* procedure mentioned previously.

## ■ The statutory auditors

In addition to the SAB Code, it is worth recalling the annual legal requirement for the statutory auditors to certify the accounts for every legal entity -triple verification of expense reports after the HRD and the Accounting Department - without omitting the certification of the Group consolidated balance sheet. In this way, they ensure that the chain of command, from the signing of the purchase order to the payment of the invoice, is respected. They are therefore responsible for the related internal procedural audit, for which the General Management at its highest level ensures the control of all financial movements and certifies that there is no cash in circulation.

## ■ IFC / World Bank

Finally, the shareholder IFC verifies the proper functioning in the balance sheet presented at the quarterly meeting of shareholders.



# ETHICAL MEASURES



## ■ E-learning

In order to maintain awareness, an e-learning tool (developed by Transparency International) has been made available on the HR Intranet so that all Group employees can re-appropriate the approach at any time. The Internet link is now also sent to any new employee, along with the SAB Code.

To assist this approach, it was decided to proceed in stages and a first group of employees representing all commercial services of the company was invited to discover it; 100% of the employees concerned tested the approach and a summary was sent to the SD Committee via the sales managers of the different sites/subsidiaries of the company. In 2016, it was the Communication, Marketing, Legal and SAB Academy departments that « applied » it.

→ In 2018, the approach was extended to:

- ✓ Any newcomer, more likely to take the time to follow him/her during his/her integration weeks than afterwards... Besides, it is also (re)addressed to employees whose change of mission is likely to generate the emergence of risky situations (e. g. an international mission, in a region potentially more at risk in this regard)
- ✓ The entire SAB Vannes Purchasing team, who was expanded in 2018.



It appears that it was not pointless to do so and that even the most experienced in transactions did not always find the right answer, in one way or another, i.e. to have thought that there was corruption when there was not and vice versa. But for many, it proved too long, addressing non-lawyers, and many lamented the lack of audio or visual animations to make it more lively.

Since 2017, an in-house e-learning project with SAB Academy has been underway. However, the project could not be implemented due to the urgency to validate the business modules as a priority.

The availability of this tool was an opportunity for the General management to renew, via the intranet, the rules of ethical conduct.

As a reminder, (see section on the supported principles), the SD Committee and the Legal Department have collaborated on the implementation of **CSR clauses to be included in all client/supplier contracts**, where the extract related to anti-corruption is as follows: « ... an active member of the French network, SAB has implemented several actions to support the 4 fundamental principles of the Organisation and more particularly the enactment of an ethical code defining the rules of conduct applicable within SAB Group..... ». **Three years after their implementation, it appears that some clients accept these clauses as they stand, but others impose their format.**

# ANTI-CORRUPTION BUSINESS APPLICATIONS

SAB offers its clients ANTI-CORRUPTION BUSINESS APPLICATIONS, including one to implement an **anti-money laundering policy** as part of the obligations imposed on them.

These bank obligations apply according to three levels of supervision: simplified or medium or enhanced vigilance.

For a bank, knowing the client is mainly based, before entering into a relationship, on its identification and the verification of this identification; this good knowledge, regularly updated, will make it possible to detect atypical transactions that could be linked to criminal transactions and to report suspicions.

Another solution « **SAB FATCA\*** » meets the **regulatory requirements for tax transparency** (see opposite) by offering, among other things, a scalable solution every year. From the aggregation of assets to the generation of the reporting flow, for IGA and non IGA (Inter Governmental Agreement) establishments. The native graphic SAB solution has been developed since 2012 in different versions and 50 clients now use it and receive training provided by SAB.

*\*Foreign Account Tax Compliance Act*



### FATCA for Dummies

The American fight against fraud

<p>Why there are no Americans in the "Panama papers" lists? Maybe thanks to FATCA!</p> <p>The consultant Imane Mouaouin has put a lot of efforts in SAB solutions on this topic and is also providing training to clients. She enlightens us.</p> <p>The FATCA (Foreign Account Tax Compliance Act) legislation, is a piece of legislation introduced by the US Department of the Treasury and the tax</p>	<p>collection administration (i.e., Internal Revenue Service "IRS"), passed in 2012 and entered into force on 1 July 2014</p> <p>FATCA aims to increase tax transparency vis-à-vis the IRS in order to fight tax evasion. How? By forcing other countries to provide them with the banking information of American citizens</p> <p>FATCA concerns the so-called American persons (companies and individuals) who are</p>	<p>likely to invest and/or receive income through foreign or non-US financial institutions.</p> <p><b>US person details:</b> A US citizen, person residing in the United States, some persons who spend a significant number of days in the United States each year, US companies, US partnerships and trusts.</p>
--	--	--





The open banking platform. For every business. Everywhere.

Conclusion



5

# CONCLUSION

In 2018, SAB has continued to make progress at all levels of its CSR commitment and continues to implement and enforce the 10 principles of the Global Compact.

This year has also been the opportunity to start to include in this COP the Sustainable Development Goals, in order to illustrate that potentially all the SDGs are issues that companies can address in concrete terms.



SAB Group remains an Intermediate Size Company (ETI), in the tertiary sector, but its voluntary commitment to the Agenda 2030, towards more justice, more equality, more solidarity, is becoming more pronounced every year. That is why it also commits itself and its peers, and in particular those of the Advanced Club, which it meets regularly through meetings organised by the Global Compact France, to seek ways of implementing in a practical way progress in support of each of these objectives.

This can also be seen in its core business, since CSR is part of a sustainable development approach: it is therefore also about maintaining viable, liveable and equitable growth.

To this end, SAB Group:

- Develops business applications, some of which are directly in the spirit of SDGs
- Search for partnerships & associative support
- Signs committed contracts
- Is involved in the Global Compact in France, Lebanon and Tunisia
- Communicates on its CSR policy and commitment

Concrete examples on these different points will be the subject of the following pages and will conclude this 11th Communication.

## The 10 Global Compact Principles

### Human Rights

- Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights; and
- Principle 2: make sure that they are not complicit in human rights abuses.

### Labour Standards

- Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining;
- Principle 4: the elimination of all forms of forced and compulsory labour;
- Principle 5: the effective abolition of child labour; and
- Principle 6: the elimination of discrimination in respect of employment and occupation.

### Environment

- Principle 7: Businesses should support a precautionary approach to environmental challenges;
- Principle 8: undertake initiatives to promote greater environmental responsibility; and
- Principle 9: encourage the development and diffusion of environmentally friendly technologies

### Anti-Corruption

- Principle 10: Businesses should work against all forms of corruption, including extortion and bribery.

# BUSINESS APPLICATIONS - SDG



## The Nickel account

The SAB AT banking platform is at the heart of the Nickel Account information system

The Nickel Account (Compte-Nickel) opens in 5 minutes, in complete security, in Tobacco Press and allows everyone to have an account, a bank account identification (RIB) and a payment card. Nickel-Account is a payment account service open to all, without conditions of income, deposit or wealth conditions, and no overdraft or credit facilities.

The installation of SAB AT and the use of the latest technologies on the market have enabled the Nickel-Account to get off the ground quickly, without fail and to ensure in particular:

- Real time (the client knows the balance of his account at any time in real time)
- Online account management,
- Automatic detection of potentially fraudulent transactions.

## The Solidarity sustainable development booklet

A new module dedicated to solidarity savings: following the transformation of the sustainable development booklet (LDD) into a solidarity sustainable development booklet (LDDS) January 1, 2017, allowing banks to promote solidarity finance among their savers but also to finance solidarity-based businesses or associations, SAB has developed a module that allows banks to quickly configure the creation of a new LDDS product and automatically transform the stock of old LDD into LDDS.



# NETWORKS & CLIENTS - SDG

SAB Partner Member of the European Microfinance Network (EMN)



EMN is an association of about 100 members from 26 European countries whose objective is to exchange experiences and good practices among its members and to promote microfinance as a tool to combat social and financial exclusion in Europe.

SAB has joined this association both to increase its visibility in the microfinance sector and to reach European targets that that are increasingly in need of IT tools and for which the SaaS model can be a solution.

→ Quoted in the **Global Compact France SDGs Guide**, after the social advances recognized in 2016, SAB has been working on biodiversity since 2017.



→ 2018 was also a success for the Group with the arrival of a new client from the microfinance sector, the **Confédération des Institutions Financières (CIF)**, a grouping of 6 microfinance institutions located in various West African countries (Burkina Faso, Senegal, Togo, Benin, Mali).

The CIF being the most powerful microfinance network in the UEMOA region (West Africa), with more than 4 million clients, this signature confirms SAB ambitions to become one of the leading publishers of banking software packages on the African continent and to address the world of microfinance, a rapidly growing sector in the world.





# COMMUNICATION - SDG

As indicated on various occasions in this COP, information on the SD Approach is ongoing, both externally and internally, as well as the commitment to support the 10 principles of the Global Compact, renewed since 2008 in the statement of the President of the company, and since 2015, the SDGs.

Various supports are made available to employees and partners, so that they can keep this daily action in mind:

- Permanent posting in all the Group offices, on dedicated boards and a Kakemono in the entrance hall to remind the 10 principles
- In the form of flyers summarizing the SAB approach and available in the entrance hall of every building of the Group



- Regular press releases at SD-related events, whether public or internal to the company
- Participation in local actions during national or international days (sustainable development week, waste reduction week, soft transport week, etc.) and « reminder shots » messages from the SD Committee via the dedicated email box.

- Available on the HR Intranet
- Readable in the SD forum of the Internal Journal of the Group : [porm](#)
- Available publicly on the website: [sab+](#)



## THERE IS MORE...

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

- **The organization of the annual seminar with our clients** in compliance with the three pillars of Sustainable Development, an **opportunity for the President to remake a public commitment**. In June 2018, as in previous years, it was held again in a central location, accessible by all public transport and providing a service with respect to social responsibility.
- Answering any questionnaire on our **commitment at the request of prospects and clients/suppliers**.

Note: more than 50% of our clients have a CSR policy and nearly 20% of them are members of the UN Global Compact; 72% of our partners have a CSR policy and 28% are signatories to the Global Compact.

- The implementation of **fair trade products** in beverage vending machines.
- The **contribution to NGOs**:
  - ✓ « SAB Cake » - In Lebanon, at Christmas, cakes are prepared by employees and then sold internally. The amount collected is doubled by the SAB Med Management and then given to a humanitarian association.  
**This action has been renewed every year since 2015 and has raised the sum of 2,305,000 Lebanese pounds (US\$1,535) in 2018.**
  - ✓ The collection of corks for the « Rolling corks » action of the NGO Arc-en-ciel in Lebanon is still ongoing. This **non-profit association promotes diversity, integration and development** through five programmes: Agriculture & Environment, Health & Mobility, Responsible Tourism, Youth « Empowerment » and Social Assistance.



### Involvement and participation in workshops/conferences organized by GC France.

A member of the Club Advanced since six years, SAB participates to all the workshops organized by Global Compact France. This support in addition to the exchanges with other companies, some of them clients, have enabled SAB to make progress in its CSR approach.

Since 2015, SAB :

- Has contributed to the implementation of the Advanced platform and its presentation to UNESCO (member of the editorial committee of the eponymous club).
- Has spoken at the GC France/OBSAR conference on Responsible Purchasing, Attendance at the Club PME Climate conference.
- Has provided good practices for inclusion in the SDG guide implemented by SDG Compass and GC France.
- Has its subsidiaries in Lebanon and Tunisia joined their local Global Compact network.
- Has participated in the 1st Global Shaker to reflect on the future of the association and its members.

**Participates in the current reflection on the implementation of the SDGs and the new ambition of the Advanced Club.**



The open banking platform. For every business. Everywhere.

Annex



6

# APPENDIX: HISTORY OF SAB GROUP CSR APPROACH

## A commitment since 2007

- Membership in the UN Global Compact and the Global Compact France
- Appointment of an SD manager at the Group level

## An approach phase in 2008

« *SD on our scale* »

- Creation of a SD Committee including a correspondent-member at each site of the Group with a first mission to give a clear picture and to raise awareness at the staff level
- Installation of a dedicated messaging system accessible to all staff via the intranet
- 1<sup>st</sup> Communication of Good Practices (COP)

## An action plan in 2009

« *Good practices today to preserve tomorrow* »

- Raising awareness among stakeholders (clients/suppliers, prospects) ; implementation of multiple local actions
- Regular communication to staff via a forum in the internal publication of the company
- 2<sup>nd</sup> COP

## Significant results in 2010

« *Putting the right dose of the future into our actions* »

- Reduction of the various energy consumption (electricity, paper); better management of WEEE and implementation of a sustainable purchasing policy
- Development of tools, specific to the group activity, and referenced for their eco-friendly added value (Flowmind, Saas- hub management)
- 3<sup>rd</sup> COP

## Integration of the last sites of the Group into the approach in 2011

« *Every day we act for tomorrow* »

- Deepening of the actions and homogenization of the approach on all sites: welcome message from the SD Committee at every hiring and access to a space dedicated to the approach that can be consulted by everyone on the company server.
- 4<sup>th</sup> COP validated « Active Level »

## Support for the 10 principles of the Global Compact in 2012

« *The real future is today* »

- Increased University/Business partnership
- 5<sup>th</sup> COP validated « Active Level »

## The Group public commitment through multiple actions in 2013

« *Every day we act for tomorrow* »

- Creation of SAB Sustainable Finance Trophy
- University/SAB partnership for the creation of the new cyber security training, a unique training in France
- Draft of an ethical charter
- 6<sup>th</sup> COP validated « Advanced Level »

## Membership of the « Advanced » Club in 2014

« *Every day we act for tomorrow* »

- Member of the « Advanced » Club composed of 35 companies, 19 of which are at the eponymous level
- Implementation of the « SAB Code » (anti-corruption code of ethics)
- 7<sup>th</sup> peer-reviewed and validated « Advanced » COP for the 2<sup>nd</sup> year

# APPENDIX : HISTORY OF SAB GROUP CSR APPROACH

## The implementation of the Advanced platform in 2015

« *Every day we act for tomorrow* »

- Member of the editorial committee of the Club Advanced
- Active participant in the implementation of the Advanced platform
- Speaker at the round table/conference of Sustainable Purchasing (GC France/OBSAR)
- Presentation of CSR commitment to ESSEC students by SAB Group President
- Participation at the GC France/COP 21 Stand
- 8<sup>th</sup> COP (3<sup>rd</sup> Advanced level)

## Membership of two subsidiaries of SAB , Lebanon and Tunisia, in the local network of Global Compact, in 2016

« *Every day we act for tomorrow* »

- CSR clauses in all client/supplier contracts
- Presentation of 3 SDGs in the eponymous guide B&L/GC France
- Participation in the project led by the NGO Jouzour Loubnan, in favour of biodiversity
- 9<sup>th</sup> COP (4<sup>th</sup> Advanced Level)

## Opening up the company capital to all the employees of the Group in 2017

« *Every day we act for tomorrow* »

- Implementation of the reforestation project in Lebanon
- Presentation of a « biodiversity » SDG in the eponymous guide B&L/GC France
- Participation in the Global Shaker / GC France (reflection on the future of the association and its members)
- 10<sup>th</sup> COP (5<sup>th</sup> Advanced Level)

## The Group CSR strategy impregnated with SDGs in 2018

« *Every day we act for tomorrow* »

- SDGs in communication and at the heart of the CSR strategy
- Integration of the *whistleblower* into SAB Code and internal regulations
- Emphasis on SD partnerships (disability, educational projects, recruitment, networks)
- Group Jobs & Skills Reference System
- Sponsorship of new hives
- 11<sup>th</sup> COP (6<sup>th</sup> Advanced Level)

A complete text of Cop transmitted to the UN unit of the Global compact is available at the CSR chapter at our site « [www.sab2i.com](http://www.sab2i.com) ».





The open banking platform. For every business. Everywhere.



## Sustainable Development Contact

**Alix Bouquery – Head of CSR SAB Group**

**[E alix-bouquery@sab2i.com](mailto:alix-bouquery@sab2i.com)**

## SAB Group Contacts

**Website: [www.sab2i.com](http://www.sab2i.com)**

**Head office address: 36 boulevard de Vincennes -  
94120 Fontenay sous Bois - France**

**Tel: + 33 1 43 94 94 01**

## Social networks

LinkedIn : <http://www.linkedin.com/company/sab2i>

Twitter : [http://www.twitter.com/SAB Banking](http://www.twitter.com/SAB_Banking)

Facebook :

<https://www.facebook.com/pages/SAB2i/205641436113574?ref=hl>

Youtube: <https://www.youtube.com/c/sab2iTV>