



a Sopra Banking Software company


The open banking platform. For every business. Everywhere.

JUNE 2020




## SAB COMMITMENTS FOR A SUSTAINABLE DEVELOPMENT

Progress Report- – 2019



UN GLOBAL COMPACT



COMMUNICATION ON PROGRESS

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.

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# Introduction



1

## *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 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 649 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.

This is why, for the past two years, the Group has been integrating the SDG approach into its CSR policy.

Beyond the actions detailed in this 12<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.



A handwritten signature in blue ink, appearing to read 'Olivier Peccoux', written over a light blue horizontal line.

Olivier PECCOUX,  
*Founding President of SAB Group*

**« The little, the very little we can do,  
we have to do it anyway! »  
Théodore MONOD.**

### SAB Group opens a new page within Sopra Steria Group.

Since 1989, SAB has been a publisher of banking software packages (« core banking system »). In July 2019, SAB joined Sopra Banking Software, a subsidiary of Sopra Steria Group. This operation will significantly strengthen Sopra Banking Software position in France in the field of *core banking* software and will make it possible to envisage product synergies on the installed bases, particularly thanks to digital offers. Sopra Steria Group is also very involved in a sustainable development approach.



SAB 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 opening up of information systems to other players (account aggregators, for example) has led SAB to propose new Open Sab offers, which make it possible to display the data and services offered by Sab AT in the form of APIs.

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

Today, the merger with Sopra Banking Software enables SAB to offer its clients solutions adapted to their projects in a number of operational fields.

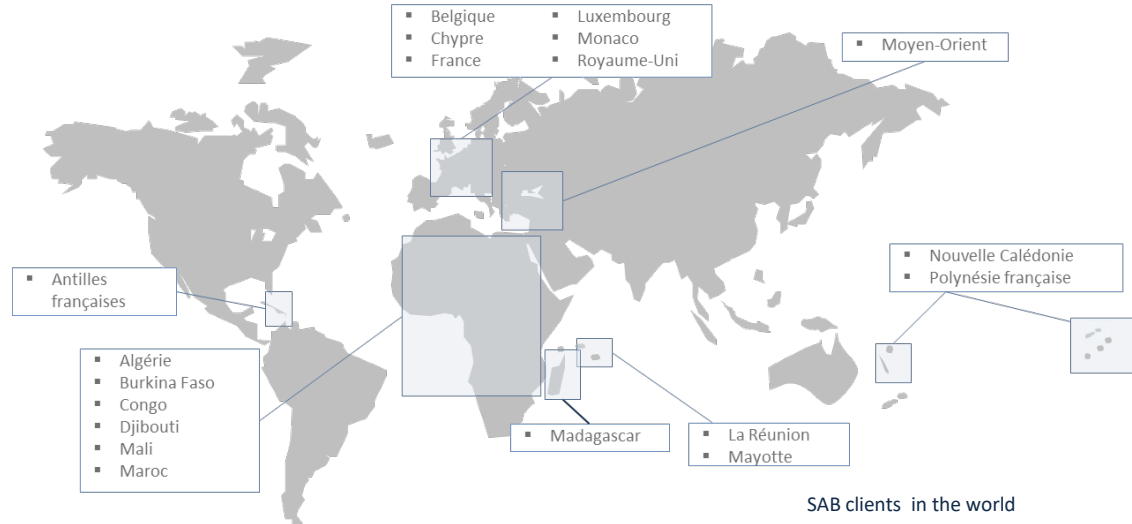
IFRS	2016	2017	2018	2019
CA (M€)	60	70	65	61

### With 649 employees, SAB Group teams are present in Europe, Africa, the Middle East and the Pacific

As early as 1989, SAB designed a software package that was first deployed in French banks and is now operational in more than 20 countries.

This success is mainly due to the proximity and long-lasting relationship based on trust with our clients. This long-term partnership and the dynamism of the Users Club enable SAB to integrate the best practices of the state of the art.

SAB ambition is to be the best partner for its clients by supporting their development with the solution that meets their needs in a context of controlled costs and the guarantee of a quality relationship based on our total commitment to their projects.



#### The presence of SAB

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

- SAB Tunisie 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.



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 transition towards a more just 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, since **2018**, the Group has **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** (through a presentation on **Group CSR**) 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**.



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.



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.





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Social responsibility



2



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.



## RECRUTEMENT 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 identified.**

The majority of employment contracts are **Open-ended contracts (98 %)** and the few fixed-term contracts (FTC) or temporary assignments are most often linked to temporary extra work or the replacement of an employee on a long-term absence.



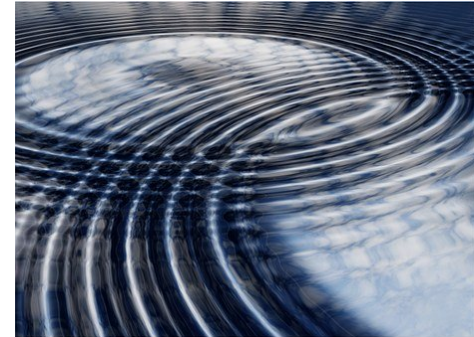
**Part-time work** is also possible and requests continue to be granted or renewed: **it represents 6% of the workforce.** Applications increase slightly each year and concern both employees in the second half of their career and young employees (including a few men) for whom the request is mainly justified by the care of children.

→ **In Vannes, 27 employees were working part-time in 2019, representing just under 18% of the site workforce including 154 employees.**

**A few young retirees**, who had not decided to retire completely, wished to continue their activity. **After studying the development of an end-of-career plan**, the Human Resources Department (HRD) validated two days of teleworking per week for the last eighteen months of activity, as long as the employee had been with the company for a certain length of time and had communicated his or her retirement date.

In 2019, co-optation (**2 confirmed recruitments**) and internal mobility (**22 employees concerned**) also remain good ways of matching talents and assignments.

→ Introduced in 2018, **the international mobility offer within the Group benefited 5 employees this year.**



## 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 Human Resources Department and the internal training organisation SAB Academy, **since 2018, the integration process in « remote» version has been enhanced and is now «well-established»**, based on 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 seminar, a presentation of the Sustainable Development approach is given by the SD Committee member of the site, while being shared across several sites (= more interaction between sites). This integration seminar mobilizes professionals according to their expertise to present all SAB departments to new arrivals.**

→ The HRD and Transformation teams worked hard throughout 2018 to provide employees with **a new system, in the form of a portal – SAB TALENT – which has been in daily use since the beginning of 2019.**



## RISK PREVENTION

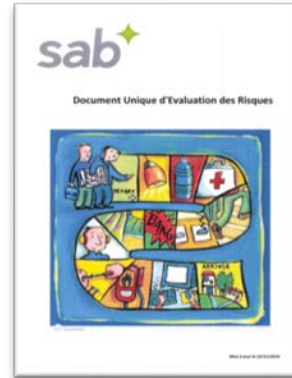
The working conditions, the associated risks and the related prevention and action measures are defined annually by the HR Department in consultation with the CHSCT (Committee for Hygiene, Safety and Working conditions CHSW) and recorded in the DUER (*Single Risk Assessment Document*).

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 HRD, 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 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.

## 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.

→ Since 2 years, SAB has 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**.

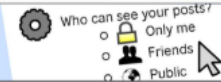
→ After the communications and information on best practices of everyone, distributed by emails and postings in recent years, a **MOOC dedicated to the security is available to the employees and service providers**.

A MOOC to train yourself in identifying Web applications main vulnerabilities

1 Be nice to people online.



4 Check your privacy settings.



6 Keep your passwords safe.



## DATA SECURITY

→ Since 2018, **security awareness has been 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**.

## 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 HRD 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 realised in 2019:

→ **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

## LE HANDICAP

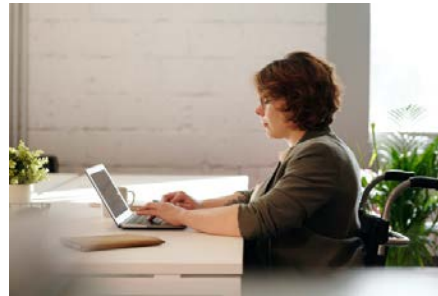
Even if the number of disabled employees within SAB France does not reach the 6% provided for by law, SAB Group attitude is clear: **equal opportunity recruitment practices**.

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



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, **followed by two others in 2019**



This year, SAB support to promote the integration of Disabled workers was characterised by increased awareness which led to a **favourable response to the employees requests for help in adapting their workstations**. The investments made for these workstation adjustments were taken into account by AGEFIPH, which awarded grants, in particular for two of our employees. In addition, we provide QTHR management for one employee, in conjunction with the Occupational Health Services.

- **Finally, the support of an employee during 2019 enabled us to validate the process that will be completed in 2020.**

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





## LES AVANTAGES SOCIAUX



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. **Since the summer of 2018, 2 trips have been organized for the Tunisian site, financed by the company up to 50%; for 2019, Spain was chosen by acclaim.**
  - ✓ In Tunisia, also, football tournaments between employees are organized .
  - ✓ 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 « Christmas »).
  - ✓ Health insurance for all Group employees (standardization for all the French sites since 1st of January 2014) and SAB France has adopted a responsible medical contract (and an equivalent to SAB Monaco) applicable as of 1st 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 enroll in very expensive private schools**).

**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 SAB business core), 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 Med (Lebanon), a 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.**

Training for employees of subsidiaries in countries where it is not required by law has always been provided, such as at the SAB sites in France.

→ **In 2019, 84% of the Group employees received training, 92% of SAB France employees and 76% of employees of subsidiaries abroad.**

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 widespread deployment of internal e-learning training (via SAB Academy),** significantly increases the number of employees trained because it allows each employee to be trained where he or she wants, when he or she wants, and without the constraints of business travel.



**SAB Academy is SAB Group training body** serving the entire SAB community as well as integrator partners and customers.

Our training offer is aimed at any person or company wishing to acquire or deepen skills, knowledge and know-how related to our SAB AT software package.

Created in 2014, the objectives of this training body are to offer courses that make it easier to get to grips with the SAB AT software package, either **face-to-face** or through **e-learning** via an e-learning platform. The latter initiates self-training with theoretical content, tests, role-plays and expert videos.

Aware of the difficulties in training employees and clients internationally, SAB Academy training offers are also available in 25 countries in sub-Saharan Africa, the Maghreb and the Middle East. SAB Academy has five training sites for this purpose:

**Fontenay-sous-Bois, Vannes, Tunis, Monaco and Beirut.**

Today, SAB Academy offers in its training catalogue around **160 face-to-face training courses** and **13 e-learning courses**.

### Partnerships

In 2018, SAB Academy joined forces with DELOITTE to provide a combined « Banking professions » / « SAB AT tool implementation » training programme dedicated to all the Bank employees.

Combining 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

### A tailor-made customer offer

In addition, SAB Academy proposes to open its platform to clients by offering them dedicated spaces and by creating e-learning tailored to their context.



### SAB Academy remote platform

It is a training portal that allows the learner to access :

- A platform available 24H/24H,
- A ludic and interactive training,
- Learning sequences that can be interrupted at any time.

**Distance learning modalities** offering more interactivity thanks to :

- **Videocasts** to illustrate the contribution of knowledge through the words of a SAB expert
- **Clear and structured presentations** to retain the essentials
- **Quizzes with or without certification**
- Downloadable **teaching materials** to go further.



**Our face-to-face training courses** (duration: ½ day to 1 week) offer :

- Structured, optimised and focused content to avoid cognitive overload
- The integration of practical cases and exercises that encourage involvement and immersion in the software package from the very first phases of the training.

### Our blended training offer

In order to encourage the anchoring of information, SAB Academy offers blended training courses combining e-learning content and follow-up with a trainer. The trainer assesses the learner throughout the training to measure the acquisition of knowledge *in situ*, using synchronisation points.

### A space for integration

SAB Academy has developed an **integration programme** to help **newcomers** to integrate the fundamentals of the banking professions, familiarise themselves with the SAB AT software package and find their way around the SAB Group (presentation of the group and the services, the internal tools, etc.)

**For SAB Academy, a successful integration programme enables new employees to develop their commitment and remains an excellent means of transmitting the values of the founders of the SAB Group.**



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 2018 ADI session (carried out in the first quarter of 2019), 364 training requests were registered. These requests concern only face-to-face training.**

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.

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 2019, senior employees (45 years old and over) represent more than 47% of SAB France workforce and more than 35% at Group level.**

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 2019.**

→ The implementation of a job reference system based on the organization of the company business lines has been in force since 2019. 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.**

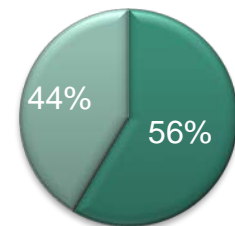
→ **They have become fully operational since 2018, with all the company business lines now mapped.**

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 649 employees, divided into 286 women and 367 men, our company continues to show **a women/men percentage close to the parity (44 % of women to 56 % of men)**, in a sector of activity that still has a high representation of men.
- **Among the managers: there are 43 women and 51 men.**
- Recruited employees in 2019, for the entire Group, slightly reverse the ratio **with 38 women and 31 men, which confirms the challenge of recruiting women in our businesses.**
- Finally, based on skills, diplomas and experience, SAB salary policy is in no way discriminatory for the same position.

## Group Workforce



- Men
- Women





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 2019** :

- **Three internships ranging from a period of few days (college discovery internship)**
- **Three professionalisation contracts, ranging from a period of 8 months to 2 years**
- **Two 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 professionalisation 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 2019**:

→ **The SAB/University of South Brittany (USB) partnership for cyber security (ENSIB school) has been resumed and SAB Vannes has also welcomed in 2019 two apprentices in Information Systems Security (2018-2020).**

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 Brittany.



As part of the payment of the apprenticeship tax, more than 50% of which is financed, **SAB Group has chosen to allocate the remaining balance in a committed 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 covers a wide variety of themes directly related to SD fundamentals. This selection is the result of a joint process 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. In 2018, our contribution focused on work integration, inclusion and collaboration, as well as environmental projects.

**Finally, in 2019, as part of the 1,000 PROJECTS, we promoted actions aimed at the integration of the disabled, the fight against dropping out of school and environmental protection.**

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

## Allocation of apprenticeship tax – Section 2019 in the context of



For Paris Area	▶		et	
For Rhône Alpes area	▶		▶	
For Bretagne	▶		et	

## Focus on Voltaire project at Lycée Lyon Pressin



The **Voltaire Project** allows the apprentice to work on his spelling on a fun way while acquiring real automatisms that guarantee the lasting memorization of the rules discussed. At the end of the training, the apprentice can obtain the **Voltaire Certificate** which allows him to certify his spelling level and to enhance his skills on his CV



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.
- 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 (2 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.

Client Projects – May 2019



**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.





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## Environmental Responsibility



3



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:

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 by a specialised service provider (paper, cardboard, cans, plastic bottles, **piles in 2019**) 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 'écocolabel', default printers configured recto/verso and black & white, automatic sleep mode, etc.)..

→ *Some examples 2019:*

- Implementation of a butt collection system with a recycling and transformation management thanks to the partner MéGo!**
- In June 2019, SAB called on its historical partner, ESAT, to help it with a major de-archiving operation: nearly 1.2 Tons of paper/cardboard recovered.**
- Distribution of bamboo cups to all French employees to replace plastic cups.**



At every occasion, 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.

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 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 2019 it acted on:

- The deployment and renewal of light-emitting diode (LED) lighting;
- The progressive change of our electric radiator fleet: installation of models with thermostats more efficient on the regulation.



However, the very hot summer of 2019 caused electricity consumption to rise again, particularly in Monaco, Fontenay and Tunis.

*On Vannes, after the installation of new generation generators in 2018 that consume less KW for the same output and the equipping of a meeting room with LEDs in 2019, electricity consumption continues to decrease.*

## Annual power consumption/person in kW

	2017	2018	2019
Fontenay	1 743	1 773	1842
Vannes	2 659	2 539	2 320
Monaco	1 101	1 000	1 407
Tunis	1 358	1 239	1 371

- 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

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 per 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.



- 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. **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.

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: digitisation.

- More digitisation by the administrative services:
  - ✓ The widespread adoption of invoice payment by bank transfer and direct debit, which started in 2011 reached 99.99%.
  - ✓ Dematerialization is now well established:
    - The reminders are now digitised and their implementation in France at the end of 2015 has become widespread in the Group subsidiaries.
    - **The implementation of the sabVision ERP allows better management of purchases, reducing payment delays and dematerialising 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).
- 2019 was the year in which the CSE was set up at SAB and it was once again the Neovote system that was used; it certainly has a financial cost, which is largely mitigated by the reduction in logistics and salary costs.**
- Electronic greeting cards **since 2008.**



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

The decrease in individual paper consumption at Group level is constant , **although this year it is lower, at around 3.5%**. There has been an irregular movement from year to year and from one site to another **but the overall trend is still downward**.

**Work habits are changing slowly but permanently: we are printing a little less often !**

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**

	2016	2017	2018	2019
SAB Fontenay	1 343	1 200	847	<b>899</b>
SAMIC Monaco	765	797	655	<b>655</b>
SAB Vannes	440	397	430	<b>270</b>
SAB Liban	416	336	345	<b>315</b>
SAB Tunisie	444	272	219	<b>273</b>
Average 5 sites	<b>682</b>	<b>600</b>	<b>499</b>	<b>482</b>



**It should be noted that while digitisation** remains a good practice for reducing paper consumption, **it increases the printing of end documents** (invoices, train and plane tickets, etc.); SAB is no exception to this and now prints documents that used to arrive by mail.

**The systematic contractualisation** of exchanges between customers, suppliers and partners increases consumption at head office.







Paper consumption is inevitable but, 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.

SAB Fontenay is proud to participate in securing 74 jobs for disabled employees at CEDRE.

→ In 2019, at three French sites (Fontenay, Nice and Vannes). 4.7 tonnes of paper and other waste were sorted. Thanks to the recycling of this waste, the environmental benefits have increased significantly:

- ✓ 80 trees saved (instead of 598!) 
- ✓ 140 m3 of water saved 
- ✓ As well as 20,000 kWh 
- ✓ And 2.5 tons of CO2 preserved 



Since July 2019, nearly 10,000 cigarette butts have been recovered from the Vannes site to be recycled by ECO ACTION +.

The city of Vannes has decided to mobilise against the pollution of the port by limiting the waste arriving at the sewer gates. Ashtrays are installed on the port and in the city to make citizens and tourists aware of this pollution. The city has chosen the same partner as SAB, i.e. Eco Action+ and Me-GO! an innovative company in this field, the only ones in Brittany and the **first in France** to develop the concept.

Cigarette butts are cleaned and transformed into material for use in street furniture or bicycles. Since September, the Fontenay site has also been taking part in this operation.

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

→ SAB Tunis and SAB Casablanca sites 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).



Concerning sorting within SAB Med in Lebanon, it is the NGO L'Écoute that collects waste to sell it and finance the purchase of devices for people suffering from various forms of deafness.



Although carpooling has been well established for several years in the habits of many of the company employees, this year carpooling has declined at Group level.

→ However, in 2019, it has increased significantly at the Beirut site, where nearly a third of employees (50 people) carpool daily.

Carpooling is mainly used on sites where public transport is less or not very well developed, including outside metropolitan France, and concerns all types of trips: home-to-business, hotel-to-business for inter-site travel, lunch breaks.



In 2019, in Tunis, where public transport is poorly developed, SAB Tunisia provided a bus to transport 15 employees from an assembly point in Tunis to the company's premises, travelling 28 km per day.



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

→ Since 2019, 3 electric bollards have been installed in the car parks of the Fontenay establishments..

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

#### Kms covered monthly by carpool

	2017	2018	2019
**Number of km saved/month	16 031	18 534	17 421
*Quantity of non released CO2	2 453 kg	2 836 kg	2 665 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

	2017	2018	2019
Bus/Train/Boat and tram ! outside Ile de France	22 037	21 948	29052

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.

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 mainly in Vannes and Monaco. 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 .

## ➤ Business trips

SAB Group activity involves a large number of business trips, which SAB is trying to rationalise as much as possible.

Rail transport continues its decrease in 2019, due to video-conferencing and mission orders. Air travel after having increased significantly in 2018 due to an extensive commercial policy (clients and prospects), remained stable in 2019.

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

Type of trips	2018		2019	
	Intersites	Prospects Clients	Intersites	Prospects Clients
Train	206	356	194	222
<b>TOTAL</b>	562		416	

**Number of the Group air trips**

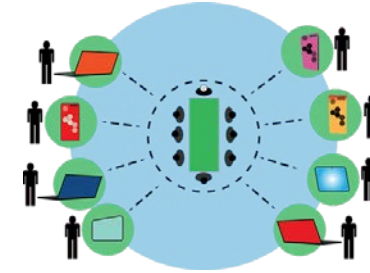
Type of trips	2018		2019	
	Intersites	Prospects Clients	Intersites	Prospects Clients
Airplane	494	481	308	669
<b>TOTAL</b>	975		977	

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

## ➤ The impact of telecommunications

The implementation of new communication tools (videoconferencing, web conferencing, videoconferencing), initiated several years ago, is on-going and their use is increasing. Videoconferencing accessible from all PCs via invitation since 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, these two last years are **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.**

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



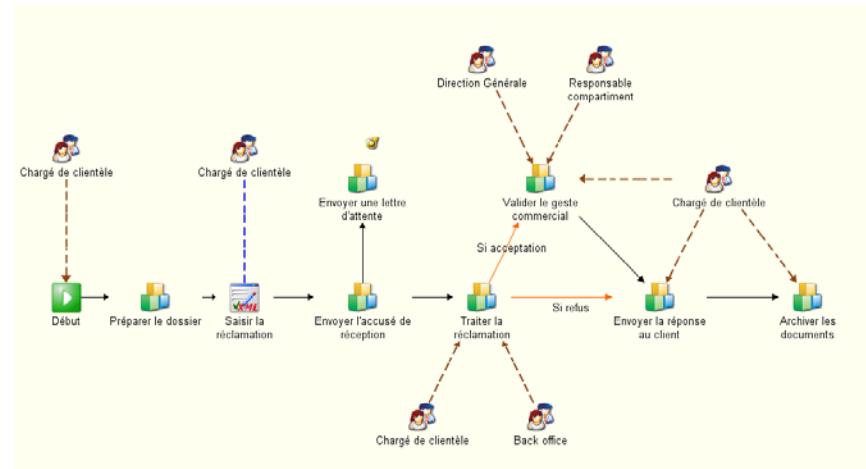
**FlowMind** is a business process management solution that covers the entire process life cycle (a process is a business approach that manages the steps to be followed to go from an entry point to an exit point) and provides tools for formal, simple and complete modeling.

**This solution is designed from the outset as digital and not paper-based.**

**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.**



In order to have a more precise follow-up of the progress of the deliveries to the customers and precise metrics of these, the OSL teams (Organization and Follow-up of Deliveries) and FlowMind developed together an application named **WoLi** (for Workflow Delivery). WoLi allows to enter a delivery request and to follow it without asking for its progress status by email. It thus makes it possible to minimize the emails and also to provide fine metrics on the deliveries. The sequence of the steps of a delivery is now managed by the process which simplifies the work of the OSL team.



SAB Group has been defending bees since 2011. Since then, one hive - and then two - have been installed at the headquarters.

Continuing this approach, SAB has also invested in the programme to safeguard the black bee in the Ile-de-France region by sponsoring a hive on behalf of the association «Conservatoire de l'abeille noire en Ile de France » (CANIF).

*Since then, depending on the harvests, Fontenay employees receive a jar of honey every year. The same applies to the employees of Vannes and Monaco/Nice.*

*Prospects and customers are not forgotten! The Group General Management takes the opportunity to communicate SAB CSR policy.*



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 22Kg of honey in 2019!

→ Since 2018, the MONACO site has been hosting a beehive.



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.

→ Sustained action that appeals to employees!

SAB Med in Lebanon, 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 enabling every employee of the Group to feel fully engaged by this action.

Every planted cedar will 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 Med 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.



**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 ».**

**In 2019, action is suspended pending a domestic political lull.**



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SAB commitment to the fundamental principles of sustainable development is also to combat corruption in all its forms. This commitment was strongly underlined when the World Bank acquired a stake in SAB capital and, as a reminder, the IFC has been particularly demanding and vigilant, beyond those related to Sustainable Development and this situation has forced us to pursue our growth in accordance with the spirit and the moral and professional behaviour that we have always followed and respected. **Since July 2019, SAB has been part of the Sopra Steria Group through its subsidiary Sopra Banking Software, a Group that is very involved in CSR and the fight against corruption.**

## ■ 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. A copy is given to each new employee and its content is explained at the Group CSR information meeting during the week of integration within the company.**

In addition to the information of the General Management announcing the implementation of a code of ethics in 2014, every 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. **No cases of corruption have been reported to date..**

## ■ 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.

→ **Auditing has been strengthened since our integration into the Sopra Steria Group, which is listed on the stock exchange.**





## ▪ 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.

**Any newcomer, more likely to take the time to follow him/her during his/her integration weeks than afterwards, is invited to follow this e-learning. 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)**



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.

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..

SAB has implemented a whole arsenal of functionalities in its SAB AT software package to enable its clients to meet the requirements of anti-money laundering regulations.

This starts as soon as a client enters into a relationship with his bank. It is essential to know who the bank is dealing with at that moment and throughout the relationship. Any change in behaviour is an indication that needs to be spotted. Any transaction with certain countries or of an unusual nature should be screened and analysed before execution.

In order to control operational risk and de facto control the associated financial risk, it is necessary to orchestrate a global warning system, to strengthen controls upstream and downstream of the management of third parties and operations and, finally, to make the sequence of control tasks more fluid. This is the ambition of **SAB Anti-Fraud & Anti-Money Laundering Software package**.

SAB thus places its expertise at the service of banks both in terms of customer knowledge (periodic review of third party management, control of published or internal black lists) and transaction control (CTO module which makes it possible to identify suspicious transactions, Profile module which makes it possible to highlight customers with behaviour other than that defined by themselves, and finally the Dormant Accounts module which makes it possible to monitor dormant accounts that are waking up).

Another "SAB FATCA\*" solution meets the regulatory requirements of fiscal transparency by offering, among other things, a solution that is upgradable every year. From the aggregation of assets to the generation of the declaration flow, for IGA and non IGA (Inter Governmental Agreement) institutions. The graphical native SAB solution has been developed since 2012 in different versions and 50 clients now use it and receive training from SAB.

*\*Foreign Account Tax Compliance Act*





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Conclusion



5

In 2019, 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.

Since 2018, the Sustainable Development Goals has figured in this COP, in order to illustrate that potentially all the SDGs are issues that companies can address in concrete terms. Since 2019, every SDG has been illustrated by one action at least, the last two of SAB list were the SDGs 6 and 14.



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 12th 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.

## 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 Tabac- Presse 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.







PRESS RELEASE  
14 March 2018

## CONFEDERATION DES INSTITUTIONS FINANCIERES D'AFRIQUE DE L'OUEST & SAB: CONTRAT SIGNING FOR THE SUPPLY OF THE NEW INFORMATION SYSTEM.

Guagadougou, 5 March 2018 - The Confédération des Institutions Financières d'Afrique de l'Ouest (CIF), major player in the Sub-Saharan Africa microfinance, confirms its choice for the SAB AT core banking system for its information system. The contract is now signed.



SAB has a new client, the Confederation of Financial Institutions (CIF), a group of 6 microfinance institutions located in various West African countries (Burkina Faso, Senegal, Togo, Benin, Mali). The CIF is the most important microfinance network in WEMO (West Africa), with more than 4 million clients.

This signature confirms SAB's ambitions to become one of the leading vendors of banking software on the African continent and to address the growing sector of microfinance.

The project will consist in designing a common solution for the 6 member institutions of CIF, based on SAB AT and the software packages of its partners Digttech, Mapping and Arabsoft, and to deploy it successively by country lots, respecting an ambitious 3 years schedule.

The contract for the supply of the new information system was signed on 5 March 2018, in the presence of CIF and SAB managers.

*In the photo from left to right: Henri Assaf, General Manager of SAB, Inoussa Savadogo, Chairman of the Executive Board of the CIF and Alou Sidibé, General Manager of the CIF.*

**About SAB**

SAB is a few words

- The open banking platform. For each business. Everywhere.
- More than 200 applications modules for all types of institutions.
- The most advanced state of the art standards: IMB, SOA...
- More than 200 references in 5 continents.

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→ Since 2018, the Confédération des Institutions Financières (CIF), a grouping of 6 microfinance institutions located in various West African countries (Burkina Faso, Senegal, Togo, Benin, Mali) has joined SAB client base.

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.

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

**8 TRAVAIL DÉCENT ET CROISSANCE ÉCONOMIQUE**



**Harmonisation des avantages sociaux**

SAB tend vers l'harmonisation des avantages sociaux dans tous les pays où l'entreprise est implantée et cela au plus près de la législation française, plus favorable.

**15 VE TERRESTRE**



**Opération de reboisement au Liban**

Le Groupe SAB a mis en œuvre 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.

## Communication

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



- Available on the HR Intranet
- Readable in the SD forum of the Internal Journal of the Group [pómm](#)
- Available to the public on the website : [sab+](#)
- Regular press releases at SD-related events, whether public or internal to the company.

- Signature in emails



- Participation in local actions during national or international days .

- Answering any questionnaire about our commitment to the demand of prospects and customers/suppliers/partners.

- Thematic displays one-off or recurring and engaging ambassadors of the Group on each site





- **OPERATION " JE DEJ-JE DONNE " IN PARTNERSHIP WITH UP AND ACTION CONTRE LA FAIM:** conducted on all French sites over October/November. Results of the operation: nearly 4000 Euros given to the NGO Action Contre La Faim.
- **In June 2019, SAB called on its historical partner, ESAT, to help it with a major de-archiving operation:** nearly 2 tons of various materials including 1.2 tons of paper! And to reward employees for this effort: a lunch break together!
- Setting up a caretaker service in Fontenay.
- The introduction of **fair trade products** in the drinks dispensers and the distribution of bamboo cups to all employees at the French sites.
- **At SAB TUNISIE:** mini team building; kids day; collection of clothing and school supplies for underprivileged schoolchildren and disabled people in collaboration with the Tunisian association INARA: **all SAB Tunisia employees were thus mobilised to fill the baskets placed at their disposal in the company hall: warm clothing, quilts, blankets, sheets, but also school supplies and non-perishable foodstuffs.**







**On SAB MED in Lebanon :**

- As every year, organization of a "Bake sale" which collected a sum of 2 250 000 Lebanese pounds, that is to say a little more than 1 300 €.
- Auction of an object chosen by volunteers (about 40 participants) to ensure the needs of Mother Theresa's association.



- 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 seven 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 SDG and the new ambition of the Advanced Club.**



a Sopra Banking Software company

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Annex



6

## 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.

## 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)

## 2019 : SDGs more than ever at the heart of the CSR strategy!

« *Every day we act for tomorrow* »

- Each new action must correspond to an SDG: addition in 2019 of the last two SDGs 6 and 14, notably illustrated by the introduction of cigarette butt recycling at two French sites.
- Awareness-raising actions and training on SDGs for employees through meetings, quizzes and the collection of luncheon vouchers with UP for the NGO Action contre la Faim.
- Sustainability of partnerships for SD (Disability, educational projects, recruitment, networks)
- 12<sup>th</sup> COP (7<sup>e</sup> Advanced level)



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