

2012

CSR REPORT

COMMUNICATION ON PROGRESS



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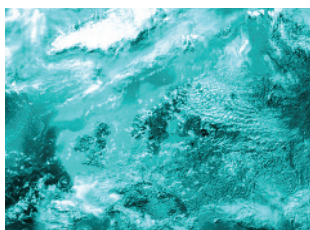
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MESSAGE FROM THE CEO



We are equally pleased and proud to publish our third Communication on Progress report within the United Nations Global Compact in Serbia.

In 2012, our efforts were directed at three main areas: re-defining and aligning our Bank's corporate values that stemmed from the Group's corporate values in order to embrace them at all business levels; ensure that all management structures recognize Crédit Agricole Srbija as a Bank with a crystallized vision of its role in the society and its responsibilities; promote the corporate volunteering programs in order to enhance employee commitment to our goal of sustainable integration into the local community while combating all forms of exclusion.

These efforts had a tangible effect on how we operate internally, how we run our business activities and how we communicate with our clients, stakeholders and partners.

Our main achievements: internal campaign on corporate values that produced a publication on our corporate values in the form of a booklet to all employees, training to all key talent managers on advanced leadership skills that incorporated the importance of CSR and the Corporate Volunteering Award received for the Best Partnership in the Local Community with our corporate partner METRO Cash & Carry Serbia for the community project for children with developmental challenges called Magic Breakfast.

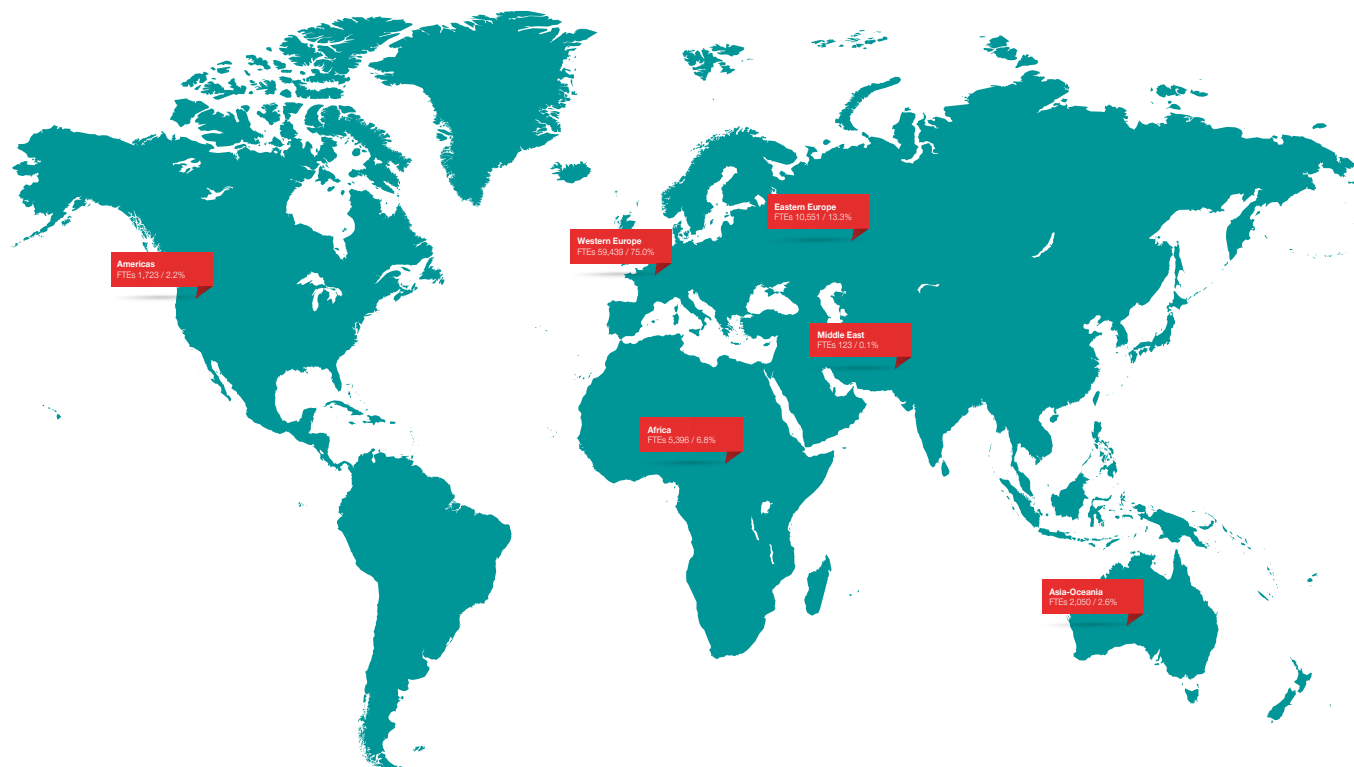
The ten principles within the framework of human rights, labour standards, environmental protection and anti-corruption serve as our guidelines but also as an inspiring reminder that we as a Bank have only started with their integration into our business practice.

How to grow sustainably is possibly the biggest challenge all businesses are facing nowadays but acknowledging the fact that it is a process and not a single action, we at Crédit Agricole Srbija are committed and enthusiastic in finding our best path to success.

The examples presented in this report are all concrete illustrations of our accomplishments in this area in 2012.

Bruno CHARRIER
CEO

GLOBAL PRESENCE



GROUP PROFILE

The Crédit Agricole Group is the market leader in France in Universal Customer-Focused Banking and one of the largest banks in Europe.

As the leading financial partner of the French economy and a major European player, the Crédit Agricole Group supports its customers' projects in France and around the world across the full spectrum of retail banking businesses and related specialised businesses: insurance, asset management, leasing and factoring, consumer finance, corporate and investment banking.

Underpinned by firm cooperative and mutual foundations, 150,000 employees and the 29,000 directors of its Local and Regional Banks, the Crédit Agricole Group is a

responsible and responsive bank serving 51 million customers, 6.9 million mutual shareholders and 1.2 million shareholders.

In its efforts to support the economy, Crédit Agricole also stands out through its dynamic and innovative social and environmental responsibility policy. The Group features in the top 3 of Novethic's rankings concerning corporate social responsibility and responsible reporting by Europe's 31 largest banks and insurance companies.



A BANK SERVING 51 MILLION CUSTOMERS

- 11,300 branches in 11 countries (including 9,000 in France and 900 in Italy);
- Present in almost 60 countries.

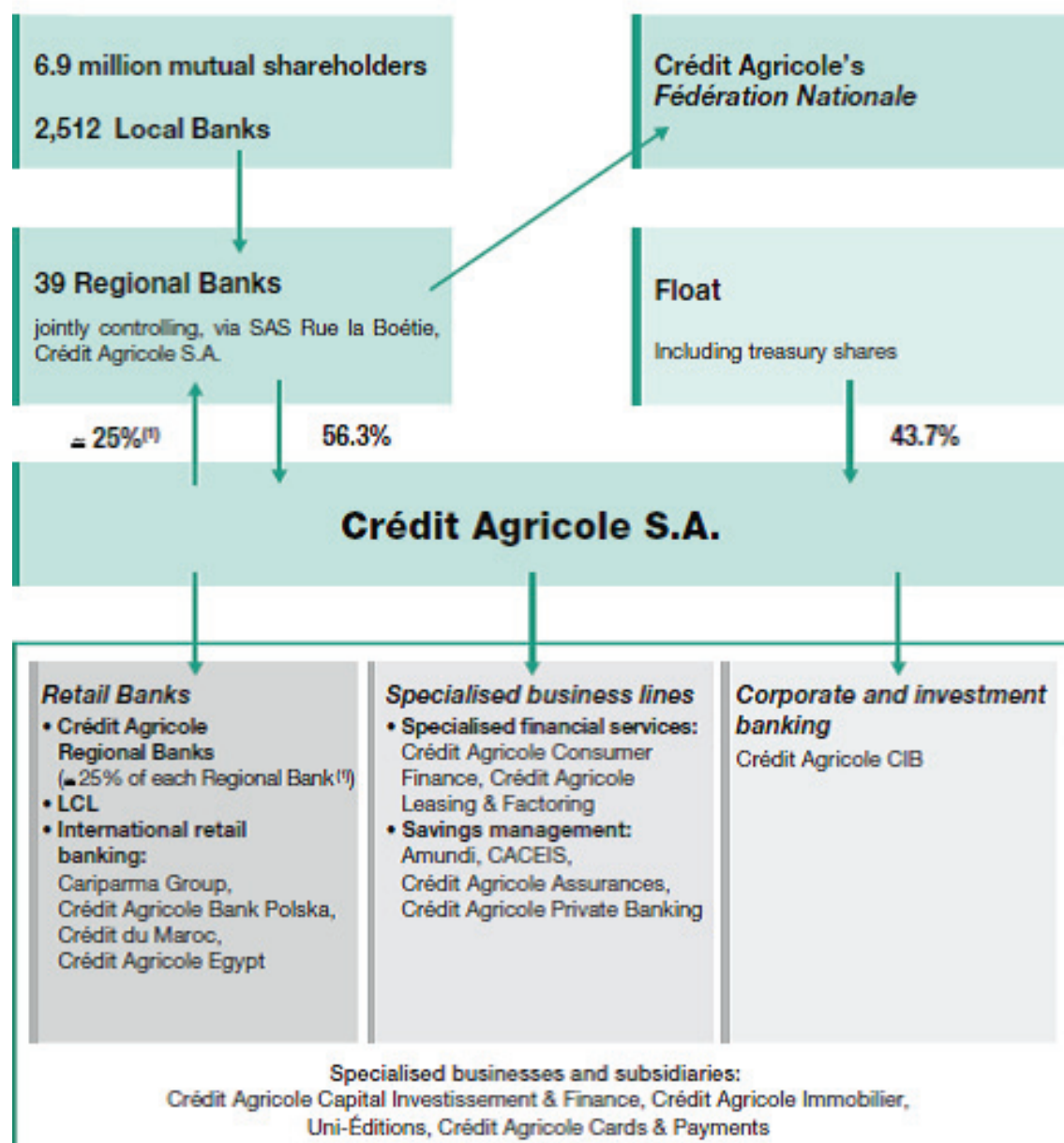
A PLAYER COMMITTED TO SERVICING THE ECONOMY

- Signature of the United Nations Global Compact and the Climate Principles;
- Adoption of the Equator Principles by Crédit Agricole Corporate and Investment Bank;
- Signature of the Principles for Responsible Investment by Amundi, CA Cheuvreux and CA Assurances;
- Signature of the Charter of Responsible Purchasing between Large Order Givers and SMEs.

CRÉDIT AGRICOLE

GROUP ORGANISATION

The Crédit Agricole Group includes Crédit Agricole S.A., all the Regional Banks and Local Banks and their subsidiaries.



At 31 December 2012 ⁽²⁾

⁽¹⁾ Apart from the Caisse Régionale de la Corse. The exact percentage holding in each Regional Bank is listed in Note 12 to the Financial Statements.

⁽²⁾ Excluding Emportit sold on 1 February 2013, CLSA and CA Chevreux which are held-for-sale.

THE GROUP'S APPROACH TO CSR

For ten years, Crédit Agricole has been committed to a process of sustainable development, demonstrated notably by its adherence to the ten principles of the UN Global Compact starting in March 2003.

In accordance with the guidelines of the Group Project launched at the end of 2010, which made corporate social responsibility (CSR) one of its strategic priorities, Crédit Agricole S.A. has defined key challenges in its various businesses. Its goal is to conduct its business as a banker and insurer responsibly and usefully vis-à-vis its stakeholders.

Its CSR policy is based on three key principles:

- **respect for customers:** establishing transparent relationships in accordance with its Code of Conduct, while offering products and services tailored to their needs and expectations;
- **respect for employees:** pursuing a responsible and innovative social policy centred on employment, professional development and the promotion of diversity and gender equality;
- **respect for the planet:** reducing the Group's direct and indirect negative impacts on the environment while seeking to increase its positive impacts.

To better coordinate and disseminate the Group's CSR policy, Crédit Agricole S.A. has set up a seven-member Sustainable Development department that report directly to the Secretary General. It relies on a hundred-strong network of correspondents in France and internationally, in all of the Group's businesses and retail banking networks (Regional Banks and LCL), as well as on teams dedicated to the integration of CSR in the major specialised subsidiaries (Amundi, Crédit Agricole CIB and Crédit Agricole Assurances, in particular).

To increase the dissemination of the CSR policy throughout the Group, Crédit Agricole S.A. has developed its own approach to implement CSR, known as FReD:

FReD stands for:

Fides, or respect for customers
Respect, or respect for employees and
Demeter, or respect for the planet.

FReD is a comprehensive approach to the promotion and continuous improvement of the Group's actions in the field of CSR. Its aim is to achieve wide-ranging appropriation of CSR practices by encouraging a commitment by all entities, while leaving to them free to set their priorities in respect of economic, social and environmental responsibility.

Two priorities were nevertheless imposed on all entities in 2012, as well as 2013: the management of disability and the promotion of gender equality in the workplace. The aim is to involve each of the Group entities, to stimulate initiatives, with FReD providing a shared framework allowing each entity to formalise its CSR policies and an index allowing them to benchmark their progress within the Group.

In 2012, for the first time Crédit Agricole S.A. published the results of its FReD index, which measures the Group's societal performance. The index was rated 2.4⁽¹⁾ out of 5, reflecting the progress made by the ten entities involved in the implementation of the Group's CSR approach (Amundi, Crédit Agricole Assurances, CACEIS, Crédit Agricole Consumer Finance, Crédit Agricole CIB, Crédit Agricole Leasing & Factoring, Crédit Agricole Indosuez Private Banking, Cariparma, Crédit Agricole S.A. and LCL).

Nearly 200 action plans were assessed and rated on a scale of one (adoption of a plan) to five (achievement of goals). Consistent with this approach, the Group will continue to build on actions implemented in 2012 around the FReD acronym:

- **Fides:** fraud, customer interest, Code of Conduct, market stability, financial security;
- **Respect:** recognition, equality, safety, participation, equity, consistency and territory;
- **Demeter:** dialogue, externalities, markets, ecosystems, transport, energy, resources.

CSR indicators corresponding to the so-called "Grenelle II" Decree (Article R. 225-105-1 of the French Commercial Code) are thus provided in each of the three abovementioned sections.

⁽¹⁾ For Cariparma, the calculation was based on an 18 month financial year in order to take into account a lag in the launch of the initiative in Italy. This had a 5% incremental impact on the calculation of the index.





CRÉDIT AGRICOLE SRBIJA

CAS VISION OF SUSTAINABLE DEVELOPMENT

In line with our renewed corporate values: Client in focus, Responsibility and Ethics, Crédit Agricole Srbija's activities remain true to its primary mission which emphasizes ethical and responsible long-term partnership with our clients, partners, stakeholders and employees.

Promoting these values within the Bank encourages all employees to follow a strict business ethics while being responsible in communication and information sharing with our clients therefore strengthening our primary vocation: to serve our clients in a way that will help them to fulfill their life plans and projects.

Sustainable development within CAS therefore helps to promote sustainable development among our clients as well as broader - in society. This vision is reflected in our by-line "the bank of common sense" and in the fact that sustainability is firmly embedded in our mission, purpose and values.

On a business level, acting as a responsible, ethical and professional bank means making sure that we have the means to fulfill our role in financing the real economy while staying loyal to our clients. Every employee strives to assist our clients achieve their success by taking care of their interests and at the same time protecting those of the Bank. On a social and environmental level, our set two priority objectives have not changed: combating all forms of exclusion and developing a more responsible and resources aware business environment.

Our priority objectives are translated into an action plan for 2013:

1. By empowering our employees to live our corporate values, strengthen the Bank's responsibility culture
2. Gradually incorporate sustainable development into business process and measure its impact whenever possible
3. Raise awareness regarding the vulnerable and minority groups of children by implementing philanthropy initiatives that include volunteers in every region where we operate

The emerging sustainable responsibility culture is based on a strong commitment, constructive dialogue with the regulators and a concept of compliance that goes well beyond the minimum legal and regulatory requirements, but also training employees in CSR and encouraging their engagement in sustainable development initiatives.

In Retail Banking by implementing our corporate values we are putting CSR considerations at the very heart of our approach to clients: welcoming, listening to and providing advice to our clients, supporting them in their projects, and especially in agribusiness, offering special products.

By using 'Blue Words' across the Bank, we make sure the same standard of communication is used across departments, branch offices and regions. It also means directing our energy at specific actions that will benefit our clients by creating socially responsible products that ease the burden of the prolonged financial crisis.

PRINCIPLES GOVERNING CSR

EFFORTS WITHIN CA SRBIJA

Crédit Agricole Srbija supports the United Nations Global Compact by being an active member of Global Compact UN in Serbia. The principles set out in the Global Compact are regarded as the basic principles that guide the policies within the Bank.

HUMAN RIGHTS

1. Businesses should support and respect the protection of internationally proclaimed human rights.
2. Make sure that they are not complicit in human rights abuses.

Within Crédit Agricole Srbija, this translates to actions:

- Promoting inclusive business surroundings strengthened by Code of Conduct and the new Communication with Clients Policy
- Celebrating and promoting individual successes of CA employees in a visible way via internal communication newsletter found on intranet
- Connecting with clients in difficult financial situations and finding the best solutions for their financial troubles without invading their dignity or quality of reasonable standards of living
- Networking with companies, local authorities and NGOs interested in promoting human rights locally and contributing to finding better solutions for socially and mentally vulnerable groups of children and thus actively promoting children's rights through sustainable CSR projects: Magic Breakfast, Christmas Shoebox, and Adopt a School

CAS plans to do the following:

- We will continue to implement the principles of inclusive surroundings within the Bank and foster good working relations and teamwork
- We will continue to stay alert regarding our clients with financial difficulties and promote the best solutions in line with the principles of respecting human rights
- We will continue to network with companies, local authorities and NGOs to contribute to finding solutions regarding socially vulnerable minority groups, socially vulnerable groups of children and children with special needs while advocating children's rights
- We will continue to reach out to the local authorities and the business sector and network in order to promote the idea of inclusive society for the children with special needs
- We will continue to educate employees about these issues using CA Info, internal newsletter and also by continuously organising either charity or volunteering events for employees

- We will continue investing in and fostering the partnerships with NGO's that support our long term aims of promoting children's rights, fighting poverty and hunger and promoting inclusive society.

LABOUR STANDARDS

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

Within Crédit Agricole Srbija, this translates to actions:

- Improving and maintaining working conditions within Crédit Agricole Srbija that are in compliance with the above mentioned principles of the Global Compact and with current legislation and regulations
- Actively considering labour standards, when engaging in business, and avoiding engagement in any business that disregard labour standards set out in the Global Compact.
- Providing more than legislative obligation described in the Labour Law in the field of number of vacation days, meal and transportation allowances, paid leaves and special financial aids in socially or medically vulnerable situations when they occur to our employees
- Providing more than legislative obligation described in the Labour Law in regard with medical care by providing free medical check-ups for all employees over 40 and free medical insurance for all employees
- Appropriate trainings for dedicated staff members regarding safety at work, emergency situations management and crisis health management
- Procedures regarding the employees' right to be informed and protected which include security trainings in the field of data protection, and the information sharing through the intranet and various channels of internal communication in a bilingual (Serbian and English) manner.

CAS plans to do the following:

- Continue providing relevant, timely and true information to all employees
- Continue with the financial aids to employees in socially or medically vulnerable situations
- Continue with the medical and insurance free assistance
- Continue the existing trainings in the field of the employees' safety and protection
- Continue with the trainings regarding data and information protection
- Continue with the trainings which are aimed at employee's skills improvement and development as well as knowledge sharing between sectors and departments.

ENVIRONMENT

7. Businesses should support a precautionary approach to environmental challenges,
8. Undertake initiatives to promote greater environmental responsibility, and
9. Encourage the development and diffusion of environmentally friendly technologies.

Within the Crédit Agricole Srbija this translates to actions:

- Actively promoting greater environmental responsibility in relation to Crédit Agricole Srbija's conducting business in a manner that considers opportunities and risks from an environmental perspective, e.g. loans and investments in Agro business line - this includes climate change and related risks
- Being aware of global environmental issues and Crédit Agricole Srbija's opportunities to have both a direct and indirect impact. These initiatives resulted in further shrinking of the car pool, scheduling meetings via video-conferences or telephone conferences, encouraging travelling together to meetings using one car, encouraging using public transport, saving electricity and paper at the Bank level by encouraging rational spending and avoiding unnecessary printing of documents
- Establishing collection of used paper in Belgrade and Novi Sad by SWIFT recycling company supported by WHO that employs Roma employees and thus helping the inclusion of this minority group into social mainstream

CAS plans to do the following:

- Continue with the collection of paper for recycling in Belgrade and Novi Sad
- Continue using recycled IT equipment, toner cartridges
- Continue with raising awareness regarding resources like electricity, water, gas and the necessity of their use in a reasonable way

ANTI-CORRUPTION

10. Businesses should work against corruption in all its forms, including extortion and bribery.

Within the Crédit Agricole Srbija this translates to actions:

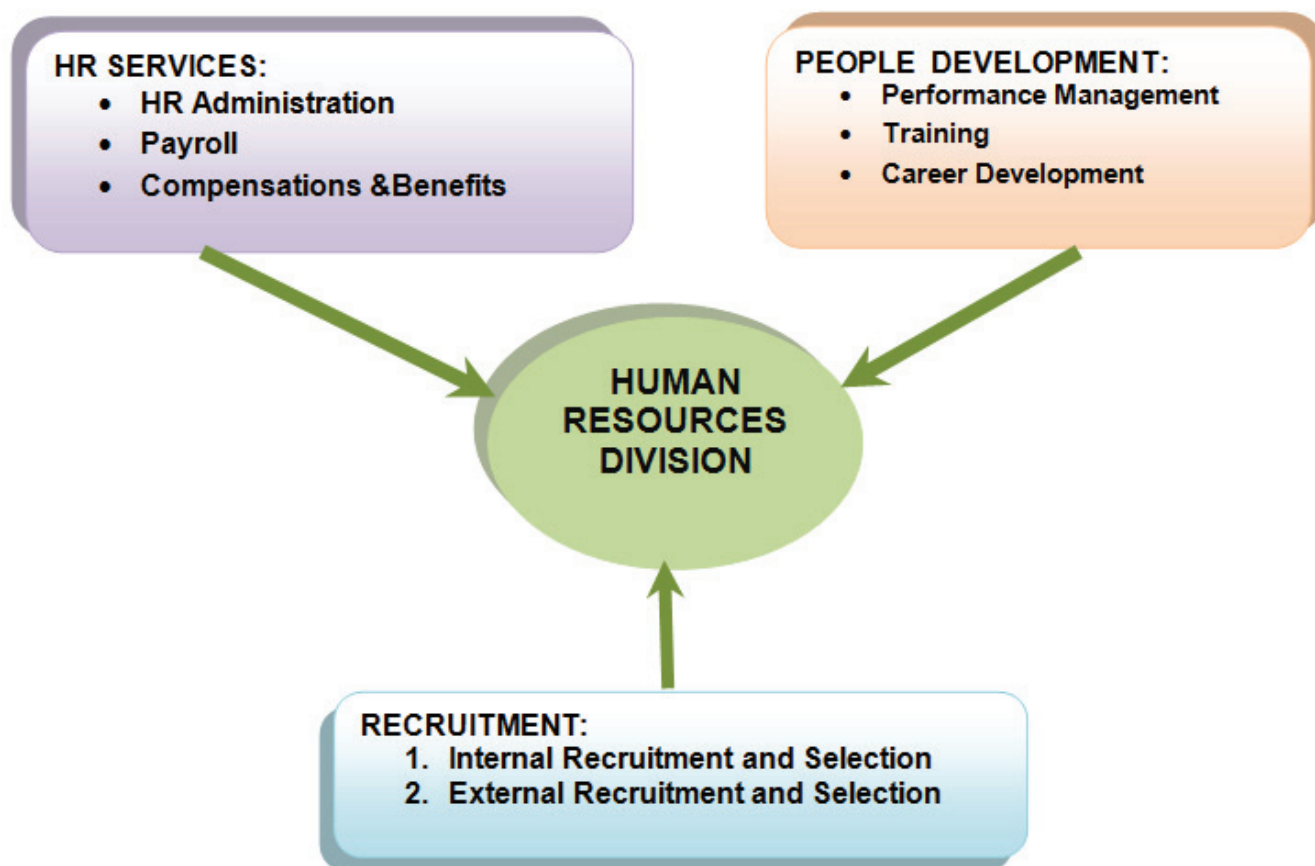
- Working actively against corruption and bribery in accordance with the Group's Ethics Policy,
- Working actively against money laundering and terrorist financing in accordance with the Group's Anti-Money Laundering and Anti-Terrorist Financing Policy
- Respecting and strictly monitoring the implementation of the Code of Conduct
- Respecting the rules regarding choosing suppliers by going through the process of a very detailed Tender Policy
- Respecting the rules of transparent and detailed budget records with all the supporting documentation verifying the origin of the goods and services
- Respecting and implementing the procedure for AML and FT and based on the Law of Serbia and FIDES II Rules of the CA Group, the actions and preventive measures against money laundering and terrorism financing are at the highest standards

CAS plans to do the following:

- Continue to receive recommendations and trainings from the Compliance Department
- Monitor the implemented new FIDES II rules of the CA Group regarding anti-corruption
- Continue to train and test the KYC (Know Your Client) procedure, Code of Conduct and Anti-Fraud regulations.
- Continue to implement and test information protection within the Bank.

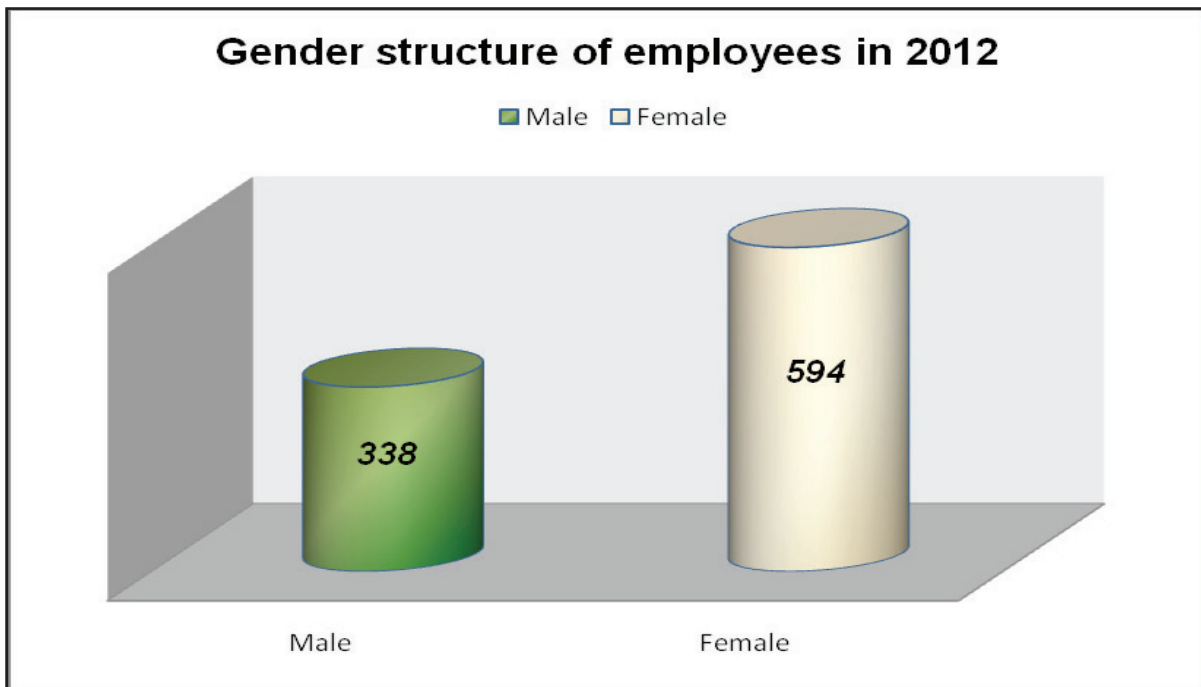
STRUCTURE

Crédit Agricole Srbija Human Resources Division – provides strong values like focus on internal clients, responsibility and ethics through the HR Services, People Development and Recruitment.

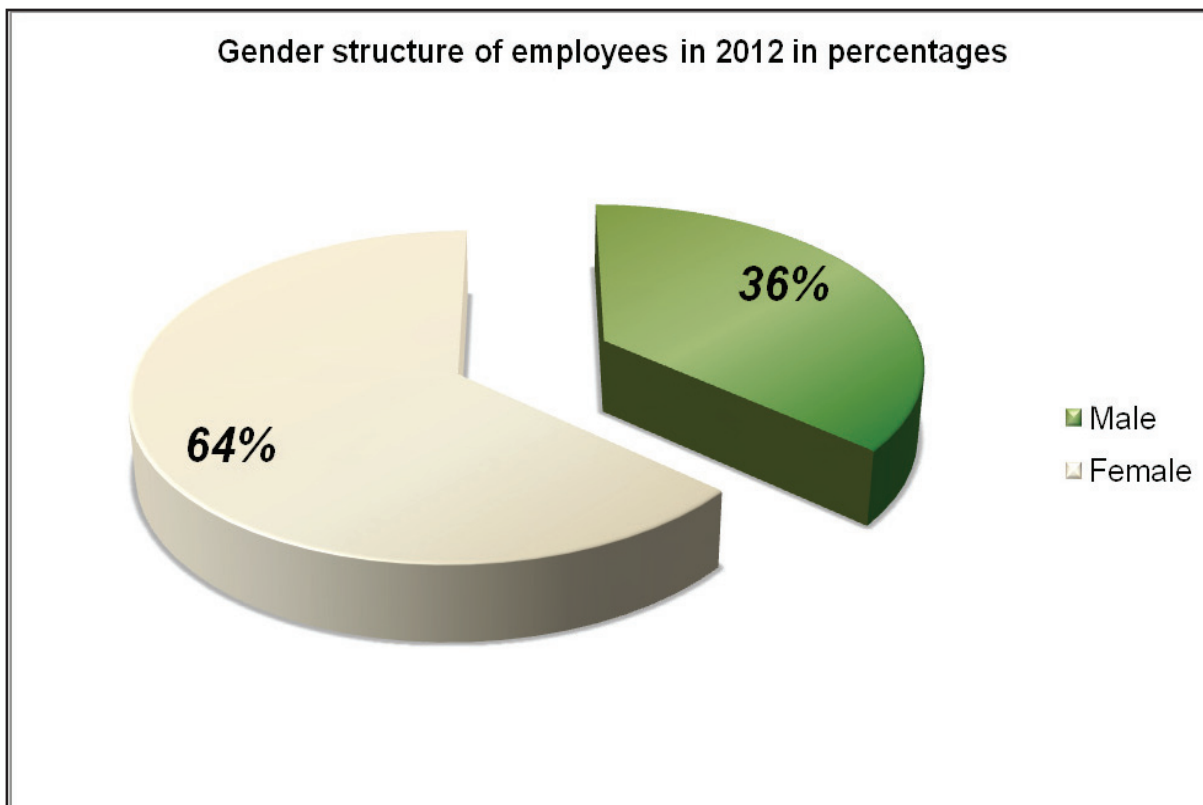


Employees are the key of the CAS success, therefore careful consideration is required during Recruitment and Selection process, Training, Career Development, Performance Management, Administration and Payroll. The main goal is to create long term satisfied and motivated employees with required knowledge and skills. These employees should be able to focus on clients as well as to represent the Bank in the best way possible.

Optimization of all HR process is orderly done every year. The number of employees in CAS is optimized over the years as well. Total number of employees in 2012 was 932, with approximately 1,76 time more female employees than males.



Speaking in percentages 64% of employees are females and 36% are males on 31/12/2012.



Employees gender ratio in comparison with the type of Labor Contract is given in the following table on 31/12/2012:

| LABOR CONTRACT/ GENDER | Male | Female | Total 31/12/2012 |
|-----------------------------------|-------------|---------------|-------------------------|
| Temporary | 23 | 49 | 72 |
| Permanent | 315 | 545 | 860 |
| Total 31/12/2012 | 338 | 594 | 932 |

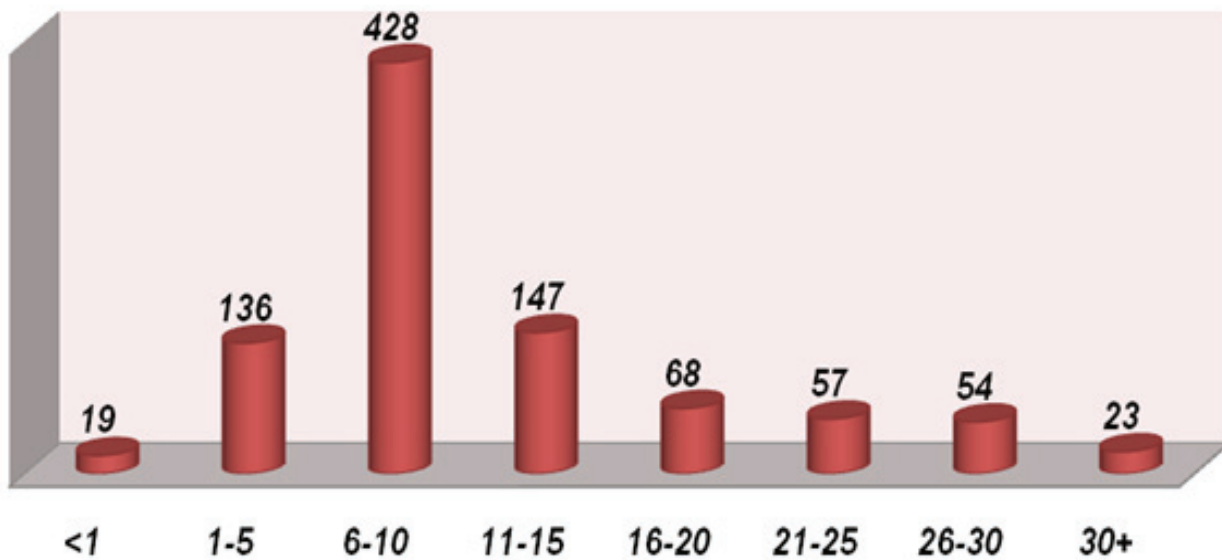
Average work experience in Bank for 2012 was 11 years, for women average work experience was 11 years and for men 11 years as well

| Work Expirience (in years) | 31/12/2011 | | | 31/12/2012 | | |
|---------------------------------------|-------------------|-------------|--------------|-------------------|-------------|--------------|
| | Female | Male | Total | Female | Male | Total |
| <1 | 2 | 6 | 8 | 13 | 6 | 19 |
| 1-5 | 131 | 84 | 215 | 79 | 57 | 136 |
| 6-10 | 251 | 149 | 400 | 276 | 152 | 428 |
| 11-15 | 73 | 45 | 118 | 82 | 65 | 147 |
| 16-20 | 52 | 15 | 67 | 52 | 16 | 68 |
| 21-25 | 32 | 22 | 54 | 34 | 23 | 57 |
| 26-30 | 37 | 13 | 50 | 40 | 14 | 54 |
| 30+ | 14 | 5 | 19 | 18 | 5 | 23 |
| Total | 592 | 339 | 931 | 594 | 338 | 932 |

Majority of employees are the ones with 6 to 10 years of work experience, and the second largest group are the ones at the beginning of their careers. So we can say that our Bank is open for fresh ideas of young people that are willing to grow with us.

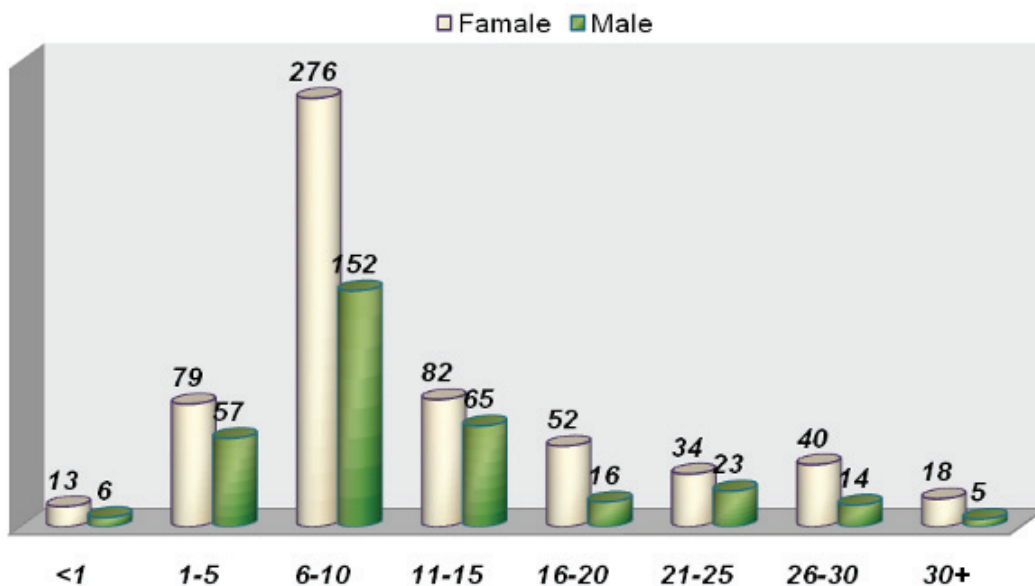
428 employees are classified in the group of 6 -10 years of service, that is shown below:

Number of employees according to number of years of services on 31/12/2012



Next chart shows years of service according to gender on 31/12/2012:

Gender structure according to years of work experience on 31/12/2012



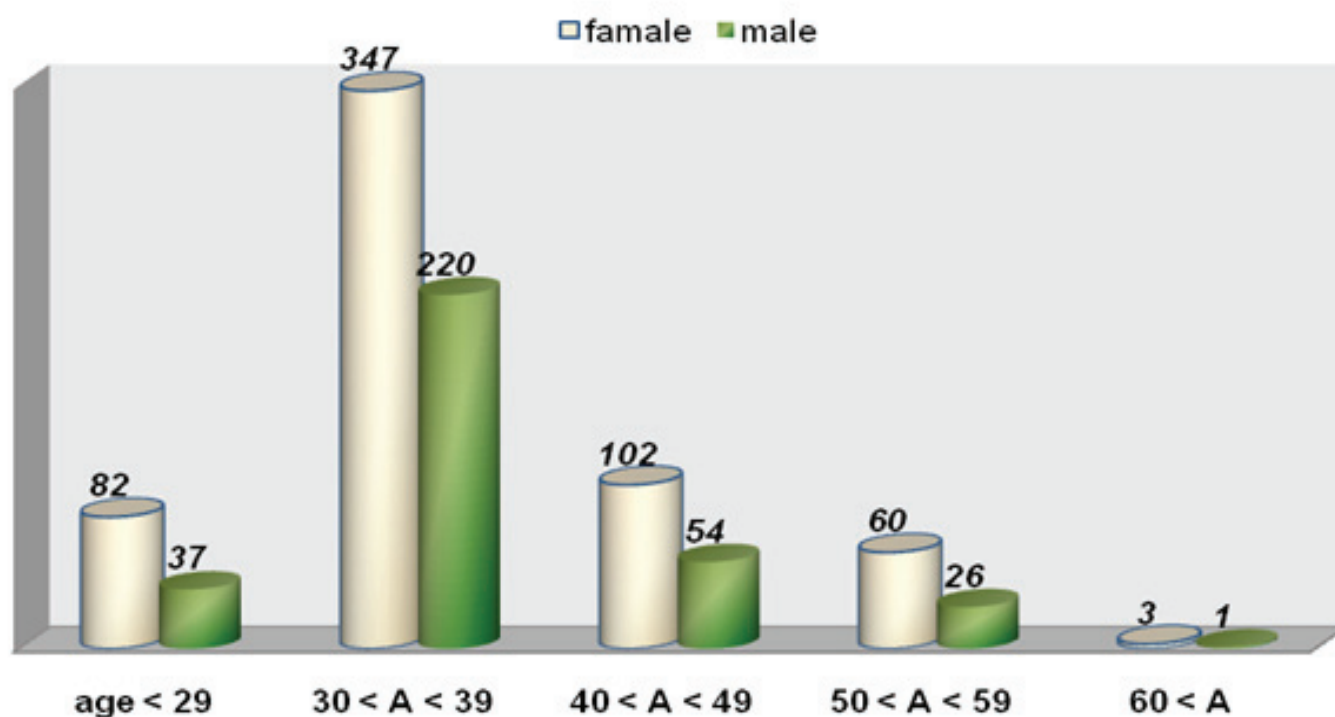
In 2011 average age of employees was 36 years, and it was the same for both genders. In 2011 average age of employees was 36 years for both genders.

| Age makeup of personnel | | | | | | |
|-------------------------|------------|------|-------|------------|------|-------|
| Age in Years | 31/12/2011 | | | 31/12/2012 | | |
| | Famale | Male | Total | Famale | Male | Total |
| age < 29 | 100 | 38 | 138 | 82 | 37 | 119 |
| 30 < A < 39 | 332 | 228 | 560 | 347 | 220 | 567 |
| 40 < A < 49 | 102 | 48 | 150 | 102 | 54 | 156 |
| 50 < A < 59 | 56 | 24 | 80 | 60 | 26 | 86 |
| 60 < A | 2 | 1 | 3 | 3 | 1 | 4 |
| Total | 592 | 339 | 931 | 594 | 338 | 932 |
| Average | 36 | 36 | 36 | 37 | 37 | 37 |

The majority of employees within the Bank is between 30 and 39 years old, with 347 women and 220 men in this category. It is important to point out that the reason for the large numbers of maternity leaves is the fact that in 2012 there were 429 women under 40 years old. Women who went on maternity leaves were replaced with employees with a temporary based contracts, until they returned from maternity leaves.

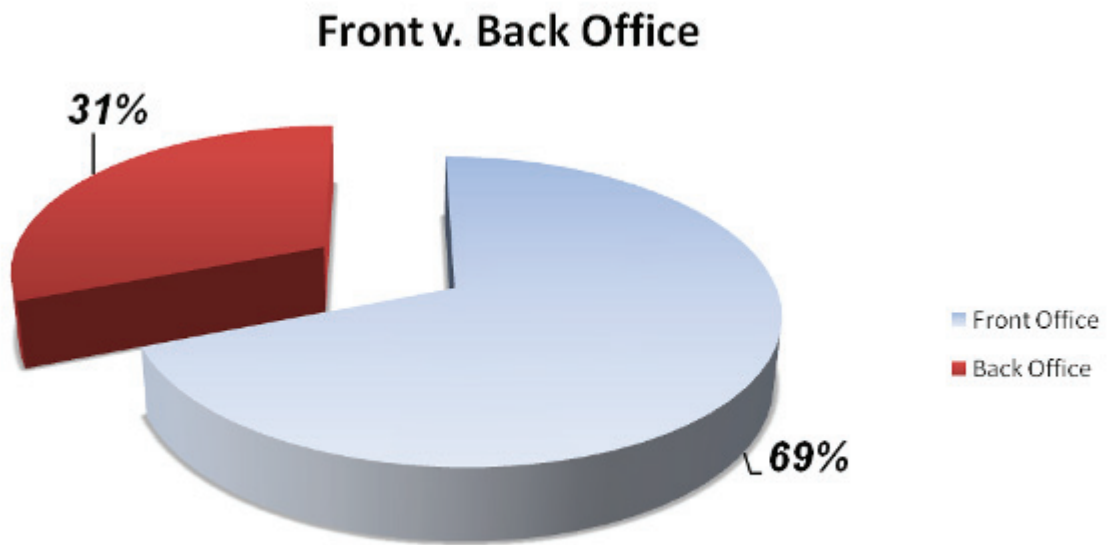
Next chart shows make-up of employees age according to gender on 31/12/2012:

Makeup of Personnel according to gender on 31/12/2012



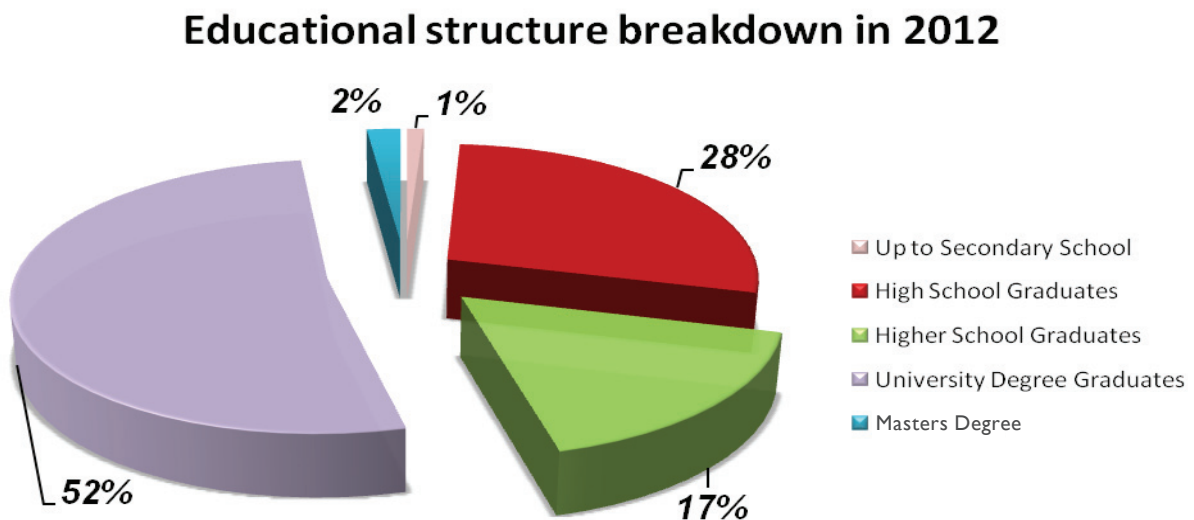
Allocation: branch network vs. supportive and managerial functions on 31/12/2012:

69% of all employees are located in Front Office (Branch Network Treasury, Corporate&Agriculture, Retail-Head Office without Marketing) and 31% in Back Office (Management, Risk & Permanent Control F&O, HR, General Secretary, Compliance, Marketing)



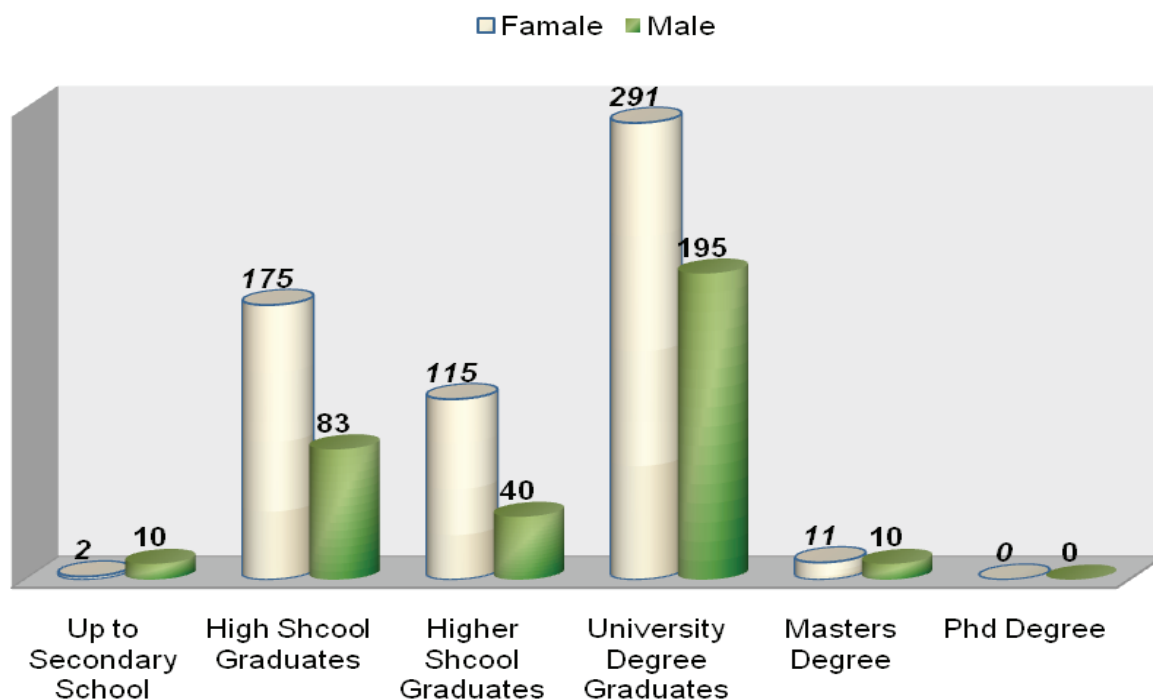
Educational structure breakdown:

The level of education of our employees is high, with 52% of population with University degree that is the same percentage as in 2011. The rest of educational breakdown on structure on 31/12/2012 is shown in the chart below:



The next graphic shows that the most of employees, both male and female, are with University degree.

Gender structure according to University degree on 31/12/2012



Voluntary outgoing flow of permanent staff according to gender:

| Voluntary outgoing flow of permanent staff | 31/12/2011 | | | 31/12/2012 | | |
|--|------------|-----------|-----------|------------|-----------|-----------|
| | Male | Female | Total | Male | Female | Total |
| Resignations | 14 | 17 | 31 | 14 | 10 | 23 |
| Retirement and early retirement | 0 | 2 | 2 | 0 | 1 | 1 |
| Other reasons | 1 | 0 | 1 | 0 | 1 | 1 |
| Total | 15 | 19 | 34 | 14 | 11 | 24 |

Voluntary turnover in 2012 was 2,79% and in 2011 it was 4,06.

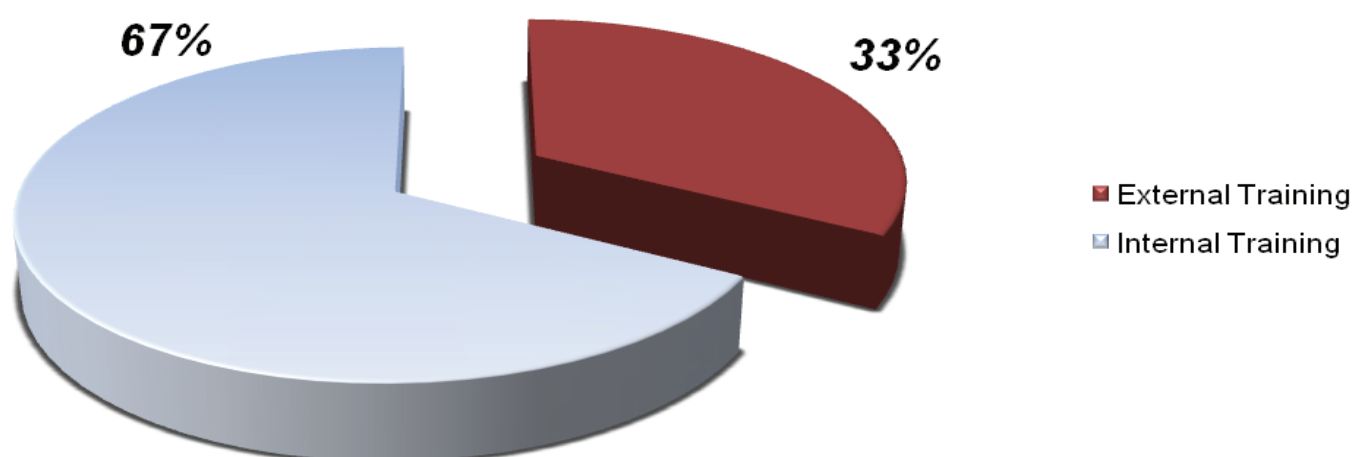
TRAINING PROGRAMMES

Staff development for each business line is carefully planned and guided through different training programmes. Internal trainings are dominant and the ratio of internal vs external trainings in 2012 was on average 75% to 25%.

The benefit of internal trainings is that they are designed to be focused on specific needs and as a combination of interactive and theoretical approach. 90% of internal trainings have a follow-up tests to ensure that the level of clarity and understanding is achieved through this process. This kind of approach provides a good return on investment in the training area. The CAS training Center in Sara Pazova which can accommodate some 50 participants at a time is a perfect venue for both internal and external tailor-made trainings.

The ratio of Internal vs. external trainings is 67% vs 33% in 2012 and it will continue to follow similar trend in 2013 as well.

Internal Training vs External Training in 2012



VALUING TALENTS AND CAREER MANAGEMENT IN CAS

The career management process which incorporates identification of high-potential managers, assessment of managerial performance and preparations for the long-term succession planning was initiated in 2011 and is now an ongoing process. So far, almost 60 managers were assessed.

For high-potential managers individual development plans were designed including international programmes and conferences. Individual programmes are tailor-made to suit particular needs of every manager for developing certain skills to bring them to the next level.

HEALTH CARE

Crédit Agricole Srbija Bank health policy provides responsible health care through the prevention of health risks. Therefore, Bank has provided in 2012, at its own expense, free medical examination for division managers, sector managers and department managers as well as for the employees over 40 years old. The rest of the employees had special discounts on medical services.

Health care cooperation is done with health Medical Institution Dr. Ristić and it is part of the Bank procedure rules since 2009. At Dr. Ristić employees that are earlier mentioned can do free check ups for the most common stress related diseases.

“FIRST CHANCE“ FOLLOW-UP

The National Employment Agency working programme called „First Chance“ that first started in 2010, with lasting period of 2 years, was canceled in 2012. Nevertheless students that started working in the Bank through this programme during 2010 and 2011 have continued with their second year of work as it was planned within „First Chance“.

The first generation that started in 2010 had 11 participants. Among eleven of them, nine continued working in the Bank during 2012. In percentage 82% of the participants continued working in the Bank after they finished with „First Chance“ programme. The 2011 participants have yet to finish their programme so that the Bank can offer them extension of cooperation.

| No of participants in starting year 2010 | Continued with work after "First Chance" in 2012 |
|---|---|
| 11 | 9 |



RELATIONS WITH CLIENTS AND SUPPLIERS

CORPORATE VIEW

Crédit Agricole Srbija provides strong financial support to top corporate clients - both domestic and international

- Well organized network consisting of 80 branches, 3 specialized corporate centers, in all major Serbian cities, are specially designed to satisfy all of our corporate clients' needs and demands.



CORPORATE CENTER BELGRADE

CORPORATE CENTER NOVI SAD

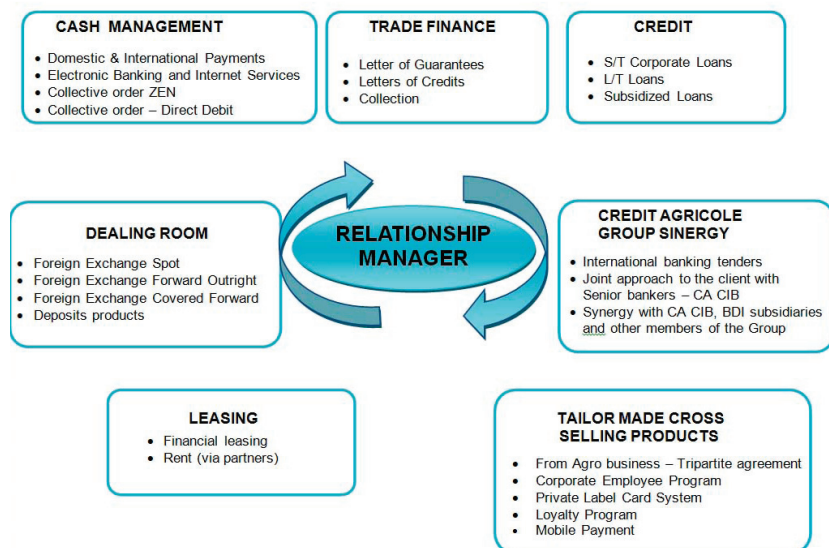
CORPORATE CENTER NIŠ

- ISO 9001 Certificate in the field of banking services
- Strong and realistic ambitions to provide the highest level of service possible to our corporate clients
- Dynamic and proactive development
- Highly modernized and efficient approach
- Principal membership in VISA International, DinaCard association, MasterCard International
- Cooperation with EIB, EBRD, IFC as means of providing the best possible financial support under the most convenient conditions for our corporate clients
- Cross-selling with retail division
- Special campaigns with very competitive prices

Strong foundation in Crédit Agricole S.A.

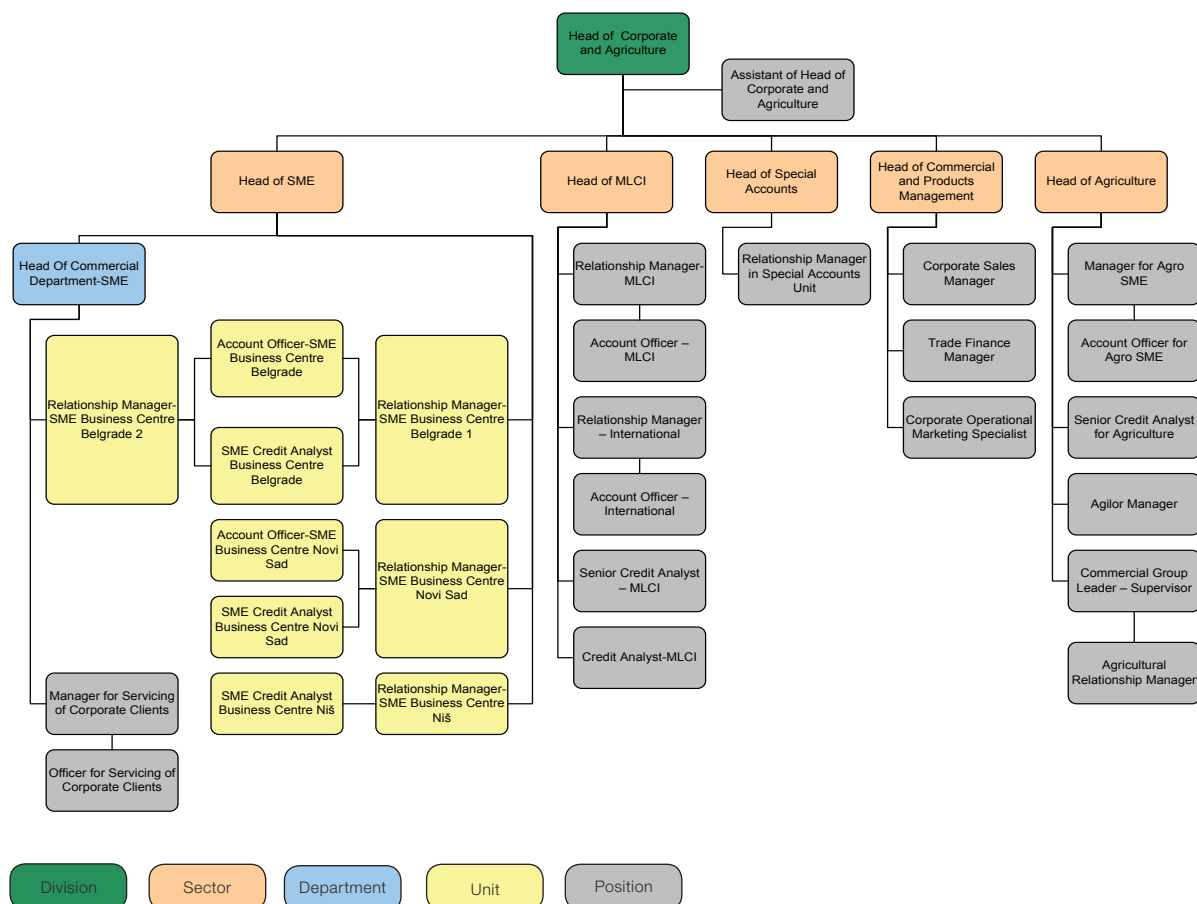
- Retail bank leader in France (No. 1) and in Europe (No. 2)
- 11,300 branches worldwide, with an efficient and ever-growing presence in all areas of banking and finance
- More than 150,000 employees
- 51 million customers in 60 countries

PRIMARY GOAL: CLIENTS' SATISFACTION WITH OUR PRODUCTS AND SERVICES



High organizational level ensuring fast responsiveness and highest possible quality of service for all segments within the Corporate & Agriculture division

CORPORATE AND AGRICULTURE DIVISION



Division

Sector

Department

Unit

Position

CRÉDIT AGRICOLE SRBIJA CORPORATE DIVISION

SME

- 3 Business centers positioned in Belgrade, Novi Sad & Niš + cash management services in our Branches
- 7 SME Relationship Managers + professional supporting teams
- Focus on constant upgrading of level of service provided to top SMEs around the country
- High penetration rates

MLCI

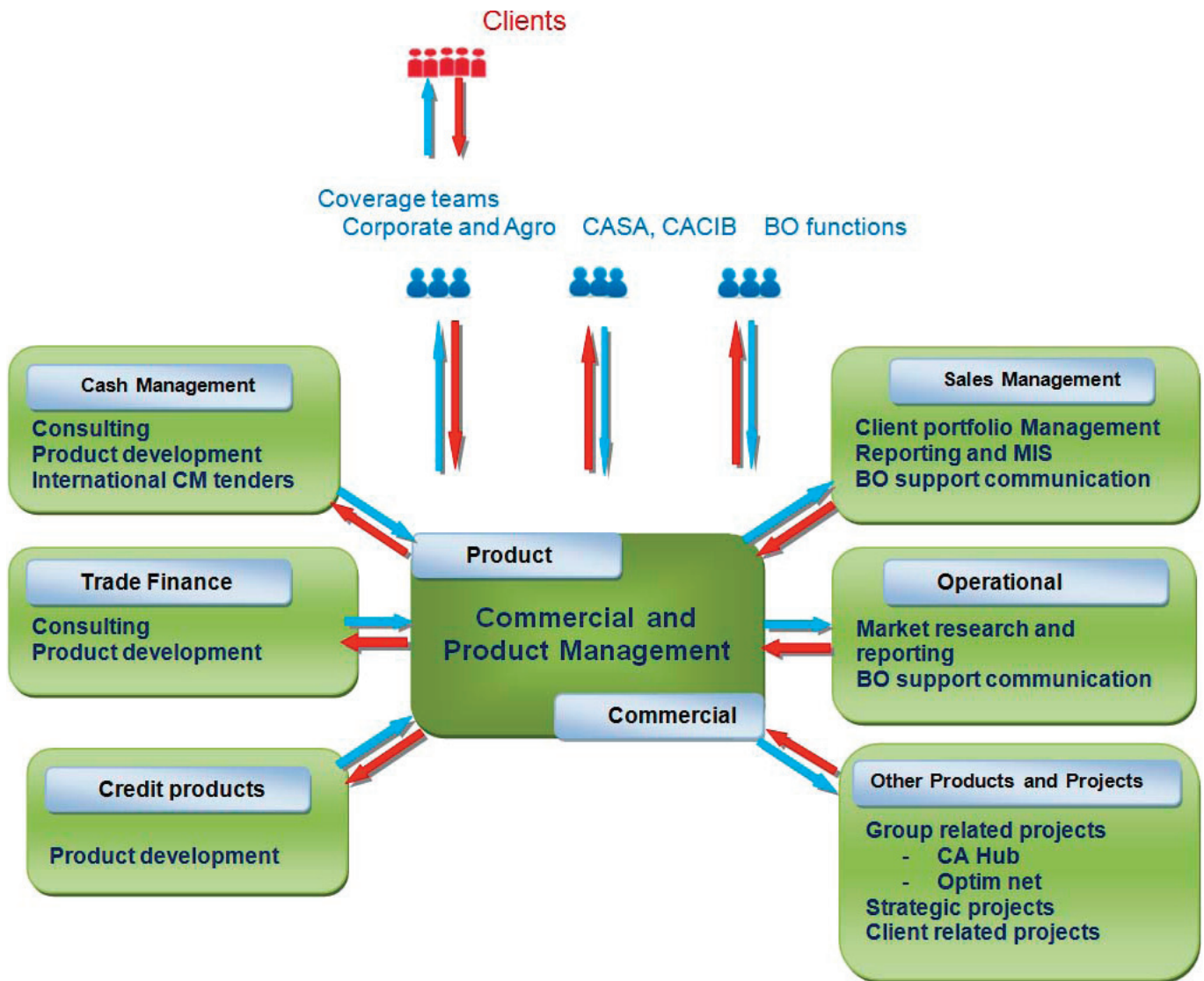
- Central teams with dedicated International Desk
- Full support of the Group – CA CIB
- 1 centralized team positioned in Belgrade
- Sub-segments: Middle Market, Large Corporate, International & Institutional
- 3 LCI Relationship Managers + professional supporting team
- Joint approach to the Clients with Senior Bankers

CORPORATE

- Providing full-time quality support to all of the Corporate clients' day-to-day business activities
- 1 center in Novi Sad and 1 center in Belgrade
- 3 professionals

COMMERCIAL AND PRODUCT MANAGEMENT

- Commercial and Product Management provides professional support to Corporate and Agriculture division sales teams in order to satisfy all corporate clients' needs and demands related to :
 - Products management (Cash management, Trade finance, Credit products)
 - Commercial (Sales management, Operational marketing)

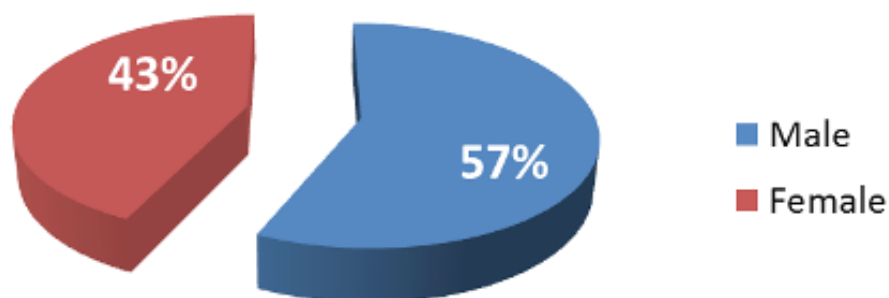


SPECIAL ACCOUNTS UNIT (SAU)

- Special Accounts Unit (SAU) has a mandate to negotiate the recovery with problematic corporate clients
- SAU goal is better risk management of non performing portfolio in Corporate segmented as WATCH and DOUBTFUL depending of the Bank strategy per each client
- Experienced and skilled professionals with legal and economic background

CA Srbija Corporate Team: a group of committed professionals

Corporate and Agriculture gender structure



Balance between male and female employees – Young and effective, ambitious and driven teams, with academic background and full dedication towards achieving the Group's common goals

CA Srbija Corporate Team: Clear vision, path, goals and values

- We are looking to add value not only to our corporate partners' businesses, but also to the overall Serbian economy. We aim to continue to be our existing clients' first choice for all of their banking needs, as well as engage into cooperation with new ones.
- Our principal guidelines are based on providing the highest level of service to our clients, making sure that each request is dealt with within the most optimal time frame, with as much attention as possible, while finding the most convenient solution for the client.
- We are constantly striving towards providing a wide range of tailor made products and services to our corporate clients, matching the diversified needs of their respective businesses.
- The corporate values deeply embedded within each employee's operative framework are proactivity, integrity, effectiveness, solidarity and teamwork.
- The principles adopted and embedded in our corporate division's daily operations are: utmost and unconditional respect for human rights, fight against any form of corruption, optimal labor standards and socially responsible behavior towards all of our stakeholders.

Corporate goals - Continual growth, overperforming the market, while at the same time remaining loyal to the Group's core values and principles

- Further acceleration of acquisition of top clients – gaining trust by providing the best possible service
- To continue with unique campaigns for corporate and agriculture clients, offering possibilities to finance both short and long term deals at the most competitive prices on the market
- Increase brand recognition
- Continuation of cooperation with top financial organizations such as EIB, IFC and EBRD, in order to provide the best possible deals for our clients
- To improve proactivity and reporting for intraday transactions with treasury sales desk
- Implement incentives policy, rewarding the hard work put in by our dedicated professionals, further motivating them to maintain the highest possible service to our clients
- Continue with Cross selling campaign, expanding the top service level of our corporate and agriculture professionals to other divisions of the bank
- Continue relying on the strong foundation provided by the Crédit Agricole Group

Growth and strengthening of the Group synergies

Business parts of the Crédit Agricole S.A. Group are BPI, CA CIB & Caisse Regional. In 2012 we were able to further leverage the CA brand, maintain strong group support and an exceptional level of organization within the CAS network in order to raise the quality of the service offered to our corporate clients. Listening to the clients, providing what they need and reacting swiftly to the market's constantly - changing and competitive environment is our priority in 2013 as well.

Partnerships

Creating new partnerships and upgrading existing ones with renowned organizations that provide overall benefits to all of the stakeholders is a long-term goal in Crédit Agricole Srbija.

This year, we developed a new Tripartite agreement with DDOR to speed up growth. We have also continued a tradition of more than successful partnership with top financial organizations (EIB, EBRD, IFC), Ministry of Agriculture, sponsoring the Agriculture fair in Novi Sad, as well as successful cooperation via various campaigns and Agilor long channel with top dealers of agro mechanization – Agropanonka, Res Trade, Almex, VAIT, Agrovodina and Interagrar.

Crédit Agricole Srbija in a competitive environment

Methodology:

- Customer Satisfaction Study (CSS);
- Computer Aided Telephone Interviewing (CATI);

Sample:

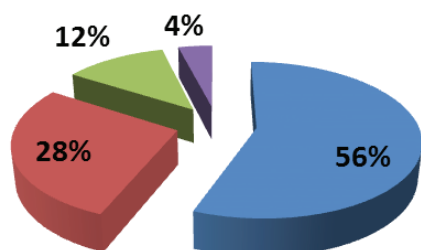
- 50 corporate clients of Crédit Agricole

Key points of the Customer Satisfaction Study

- In general, client satisfaction with Crédit Agricole Bank is very high.
- Claimed retention score is stable and on satisfying high level, based on the fact that:
 - 56% of all respondents confirmed that they would definitely continue to use our bank's services in the future and
 - 28% of all respondents claimed that probably would continue to use our bank's services in the future

Future usage

- Definitely will
- Probably will
- Maybe will, maybe will not
- Probably will not

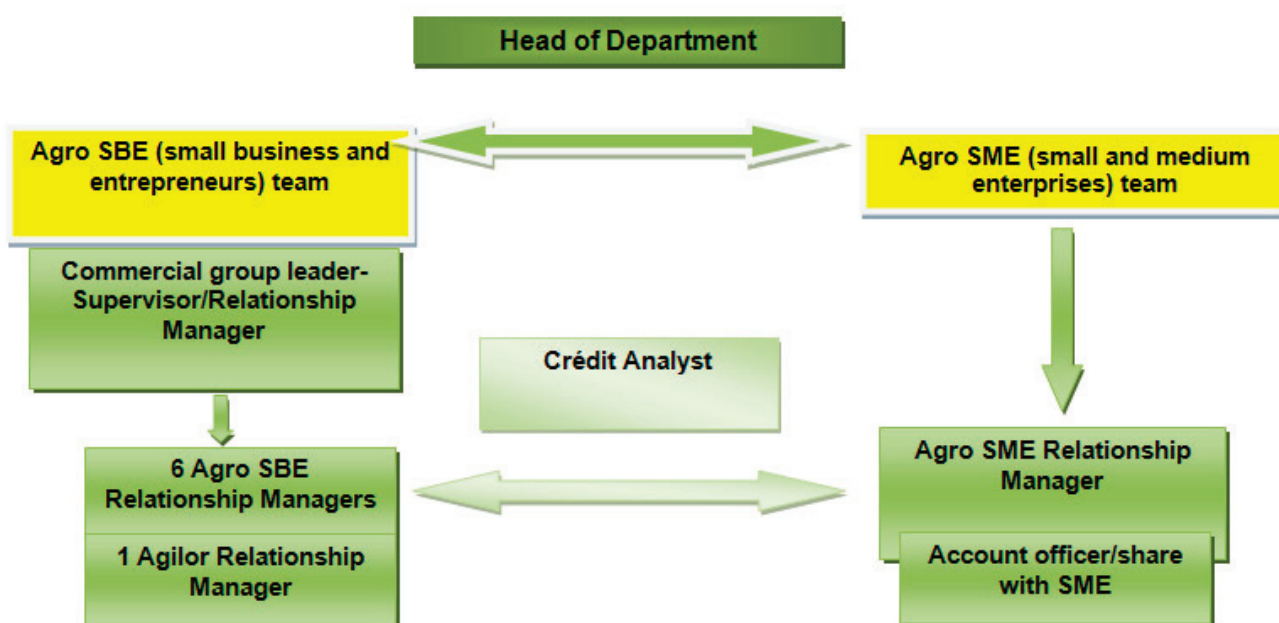


- Recommendation Score is satisfying and it records slight increase – **72%** of all respondents confirmed that they would recommend our bank to their friend.
- Satisfaction with dedicated Corporate Relationship Managers at the bank is on the same level over time – **93%** of all respondents are satisfied with their personal advisor in general.
- Price is the weakest component of customer satisfaction and it declined in comparison with the previous wave
- Overall satisfaction index is relatively high - **80** and it contains: Satisfaction with the Communication, Satisfaction with the Bank's Branch, Satisfaction with the prices (IR and Fees), Satisfaction with the Bank Products and Services, Satisfaction with the Bank Offer and Overall Satisfaction.

AGRO SECTOR VIEW

Crédit Agricole S.A. – No. 1 bank for farmers. More than 120 years of experience in crediting of agricultural production, providing a strong and invaluable support to all of its subsidiaries-including Crédit Agricole Srbija.

New, modernized, and functional approach towards the organization of Agro Sector, designed to fully and efficiently service all of the existing/new clients



Strong foundation in Crédit Agricole S.A. which finances more than 70 % of the French farming market and more than 40 % of the food production industry. The Group attains a principal economic role not just in French, but also Europe's farming industry, automatically presenting a competitive advantage for all of its subsidiaries. Experience on the Group level, solid organization and high level of professionalism enable us to efficiently monitor market trends, flexibly respond to our clients' diverse needs and demands, as well as offer highly competitive conditions for our products and services.

Our main pillar: offering a long term strategy to the Serbian Agro-market, with added value to all of the stakeholders involved. Crédit Agricole Srbija has experienced relationship managers with great knowledge of the market, enabling them to offer each client the best, flexible, tailor made solution, depending on their respective needs. We are looking to build long lasting partnerships with our clients, founded on respect, trust, flexibility, dedication and commitment. Moreover, we are operating with dedicated and professional supporting teams, forming a cohesive unit with the relationship managers-all with a common goal of providing the highest level of service to our agro clients. The values deeply embedded within each employee's operative framework are proactive approach, integrity, effectiveness, solidarity and teamwork.

The principles adopted and embedded within every segment of our agro sector's daily operations are utmost and unconditional respect towards the basic human rights, fight against the corruption, optimal labor standards, socially responsible behavior towards all of our stakeholders. All of these principles are respected and implemented within our organizational structure, client and employee relations, risk management, social activity policies.

CLIENT IN FOCUS: PRODUCTS AND SERVICES AS A RESULT OF CLIENTS NEEDS IN 2012

Unique market approach - **AGILOR**, revolutionary concept in the Serbian market, represents a long-channel in financing of agricultural mechanization. Its basic concepts are already used at a very high success rate within the CA Group. CA Srbija's professionals have worked at an extra-high pace in order to implement Agilor within our concept of agricultural banking, already showing significant results and providing more than solid foundations for the future. Thanks to the successful implementation of Agilor, our agro clients have no need at all to come to the bank in order to obtain credit support for purchasing of agricultural mechanization. Very conveniently priced loans for tractors, harvesters and other equipment are now available to our clients at the dealers' business premises. We have signed deals on cooperation with the top dealers of agricultural mechanization in the country, enabling our new and existing clients to finish the complete loan-granting procedure at the above mentioned dealers' business premises, and eliminating a need for going to the bank. The clients submit the necessary documentation to the specially trained dealers' employee, and receive a final decision on loan approval within a very short time period. CA Srbija is the unique provider of such service in the Serbian market, proving once again that customer satisfaction comes first. At this moment, CAS has signed Agilor agreements with main dealers covering more than 90% of the market.

Special **campaigns for corporate and agro clients**, during which the clients are presented with a unique opportunity to finance their working capital/investments/fixed assets at the most competitive conditions on the market

Special **agro loans for land purchase**, presenting our clients with an opportunity to obtain financial support for agricultural land and thus permanently upgrade its agro business, by expanding the max. loan maturity to 12 years. In this way, we have further added to the flexibility of our client's loan repayment, once again keeping up with the market demand.

Successful continuation of **cooperation with the Ministry of Agriculture**, being one of the top banks on the market in terms of amount of disbursed loans with part of the interest rate subsidised by the Ministry.

Agro confort account package – another unique product in the market, containing all of the products and services that our clients – agro individual households, might need in their day-to-day operations. In addition to increasing the quality of our service to agro clients we have also allowed them to manage their funds using several services. Besides the standard package, now our agro clients will have access to the accounts related to their agro business.

Visa debit - New debit card for special purpose account has been developed, with all the functionality the same like in a PI offer. Purpose of debit card is to allow individual households easier management of their assets on current account. i.e. in the areas where CAS doesn't have a branch they'd be able to withdraw the money via ATM and POS, and pay for goods and services. Once again, we have showed our flexibility, by providing our clients with an opportunity to purchase this card as a products for itself, or as part of Agro confort package.

Business cooperation with DDOR Novi Sad ADO Novi Sad

Supported growth in agriculture production, increased sales and boost in market share were motivators that led to the new Tripartite agreement, signed with DDOR Novi Sad.

A short term model of insurance policy financing has been developed.

Professional approach of skilled and experienced teams from CAS and DDOR, serves as a guarantee for the appropriate structure of financing to Agro clients, in order to secure their production.

Successful continuation of business cooperation with The Novi Sad Fair in 2012

Signing of the agreement with The Novi Sad Fair in 2011 made our Bank an official and exclusive partner of the International Agriculture Fair.

This cooperation has been established with a main goal of improving the existing conditions for the development of agribusiness as a key facet of Serbian economy. We will continue to utilize this partnership in order to create a number of successful projects, further establishing our brand and in the process, creating added value for all of the stakeholders involved.

Corporate goals - Continual growth, overperforming the market, while at the same time remaining loyal to the Group's core values and principles

Crédit Agricole Serbia Agricultural division - Customer Satisfaction Study

Methodology:

- Customer Satisfaction Study (CSS);
- Computer Aided Telephone Interviewing (CATI);

Sample:

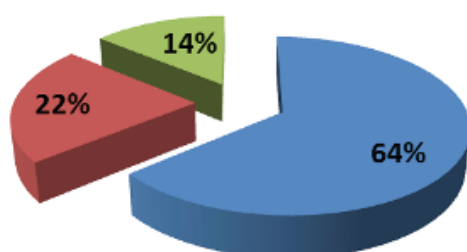
- 50 AGRO clients of Crédit Agricole bank

Key points of the Customer Satisfaction Study of CAS Agro clients

- Excellent score was achieved in 2012, in comparison with the previous year. The structure of bank clients' satisfaction is very well balanced.
- Claimed retention score is very high, this segment of customers is very stable and safe
- ✓ 64% of all respondents confirmed that they would definitely continue to use our bank's services in the future and
- ✓ 22% claimed that probably would continue to use our bank's services in the future

Future usage

■ Definitely will ■ Probably will ■ Maybe will, maybe will not

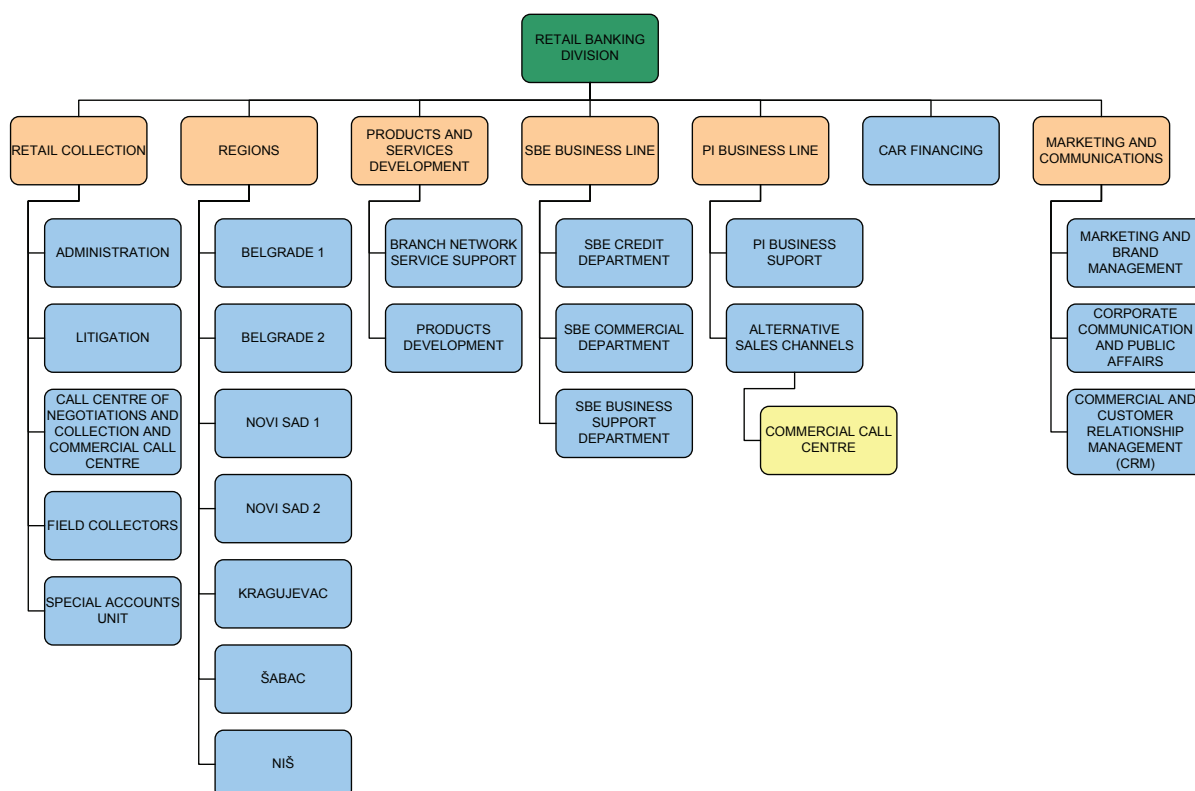


- Majority of the customers plan to expend or to maintain the intensity of dealing with Crédit Agricole
 - ✓ 22% will definitely increase their business volume with CA bank in the next 12 months and
 - ✓ 30% probably will increase their business volume with CA bank in the next 12 months
- Recommendation Score is quite high and it has positive trend over time - 81% of all respondents would recommend our Bank to their friend
- All clients are extremely satisfied with Agro Relationship Managers at the bank – even 99% of interviewed customers are satisfied with their personal advisor in general
- Overall customer satisfaction Index is on satisfying level – 83. It includes Satisfaction with the Communication, Satisfaction with the Bank's Branch, Satisfaction with the prices (IR and Fees), Satisfaction with the Bank Products and Services, Satisfaction with the Bank Offer and Overall Satisfaction.

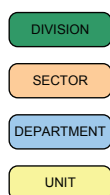
Key strategic objectives 2013

- To continue with unique campaigns for agriculture clients, offering possibilities to finance both short and long term deals
- To increase limit for agribusiness loans, enabling us to respond to growing demands for financing from our top agro clients
- Renewal and new tripartite agreements, continuing a highly successful cooperation with the top processing companies in the market
- Further development of new and unique product on the Serbian market - Agilor!
- Continue and nurture a successful cooperation with the Ministry of Agriculture
- Increase brand recognition
- Implement incentives policy, rewarding the hard work put in by our dedicated professionals, further motivating them to maintain the highest possible service to our clients
- Continue with Cross selling campaign, expanding the top service level of our corporate and agriculture professionals to other divisions of the Bank
- Continue relying on the strong foundation provided by the Crédit Agricole Group

RETAIL BANKING DIVISION



LEGEND:



Number of branch offices: 80

For Retail, 2012 was an exciting year of implementation of those projects that were meticulously planned and developed in 2011.

KNOWLEDGE ABOUT THE GROUP AND SHARING CORE VALUES

The year started off with an Internal Communications campaign within Marketing and Communications with the aim of sharing knowledge, values and mission of the Crdit Agricole Group. The campaign is planned to last two years while in the first one completing two phases and in 2013 the third phase concerning real implementation of corporate values.

The first phase that included knowledge sharing about the Group finished with an interactive quiz for all employees and the winners, who proved to know the most about the Group, got very nice prizes.

The second phase consisted of re-defining internal corporate values and building awareness about them. The most important part was ensuring that all employees shared the same understanding of the values. The workshops

conducted by all line managers with their teams had an aim to listen to the team inputs and suggestions on how to best 'live our values' in day-to-day work. This part of the campaign had an aim to build values and stimulate behavior change by internalizing the values among all employees.

The third part of the corporate culture campaign is planned for 2013 with an aim to find Corporate Values Champions among the employees and celebrate desired behaviours.

COMMERCIAL TOOL

As of April 2012 all employees could follow the internal campaign Commercial Tool on the intranet that had an aim to familiarize the network with the tool, make it attractive to use and highlight the usefulness and benefits of its various aspects.

All employees could follow the phases of the project and they had a chance to hear opinions of trainers and also employees in branch offices regarding the new application.

The project was very successfully implemented in Crédit Agricole in Morocco, Poland and Ukraine.

The reason for its implementation in Serbia is that Commercial Tool in a very efficient way accomplishes several aims:

Increase in sales efficiency – this aim will be achieved by better preparation of meetings with clients, better selection of clients who will be offered a certain product and more transparent success records of the held meetings. Apart from that, permanent daily monitoring of the salespeople's results, as well as permanent trainings in combination with all the other possibilities this tool provides, allow achieving this aim.

Client relationships improvement and enhancement of the level of their satisfaction with the services of the Bank by systematic research of the client needs and their systematic recordings we will create a list of commercial events for each client and therefore will be in a position to offer them "the right product at the right time"!

Decrease in the number of clients who decide to cease using the services of the Bank – by preventing commercial events that could result in client dissatisfaction, systematic following of the number of achieved contacts with each client, we will significantly influence the level of client satisfaction and therefore the number of those clients who decide to use services of some other bank.

COMMERCIAL CONTACT CENTRE

In June, the project Commercial Contact Centre was successfully launched. It belongs to a group of projects very important for the Bank since it contributes to the improvement of quality communication with the clients.

The aim for introducing the Contact Centre is twofold: on one hand qualitatively higher level of service and communication with clients, which encompasses timely gathering of accurate and precise information; while on the other hand achieving time savings for colleagues in the branch offices and allow them to provide more dedicated contacts to the clients in order to achieve more efficient sales results.

By the implementation of the Contact Centre our clients experience a service of different quality: apart from professional and efficient approach which is the feature of a Contact Centre, our clients receive true care regarding satisfying their needs.

We provide to our clients adequate information by phone in a timely manner, in line with the predefined time frames while their requests, questions, and opinions are recorded and analysed in order to give a higher quality care of their needs and therefore initiate further activities towards business improvement.

The project implements IVR (Interactive Voice Response), which provides quick and precise information to clients regarding their account balance, cashflow, exchange rate information and even blocking the cards if necessary.

Naturally, the clients have an opportunity to have a live contact with the agent of Contact Centre and obtain information regarding products, campaigns and also support in connection with using e-banking or other services provided by the Bank.

An interesting fact to highlight is that the applications used by the agents in Contact Centre are integrated with Commercial Tool application which means that the agents are able to find out the clients' plans and to insert that data in this application. In this way, the Contact Centre will be in the function of sales support. By implementation of Contact Centre we expect that our colleagues in the branch offices experience significant savings in time which will be then available for face to face communication with the clients and better meeting their needs in sales.

Celebrations of Success

In line with the new corporate values, there were quite a few celebrations in Retail business line regarding the best employees who already 'lived' all our values.

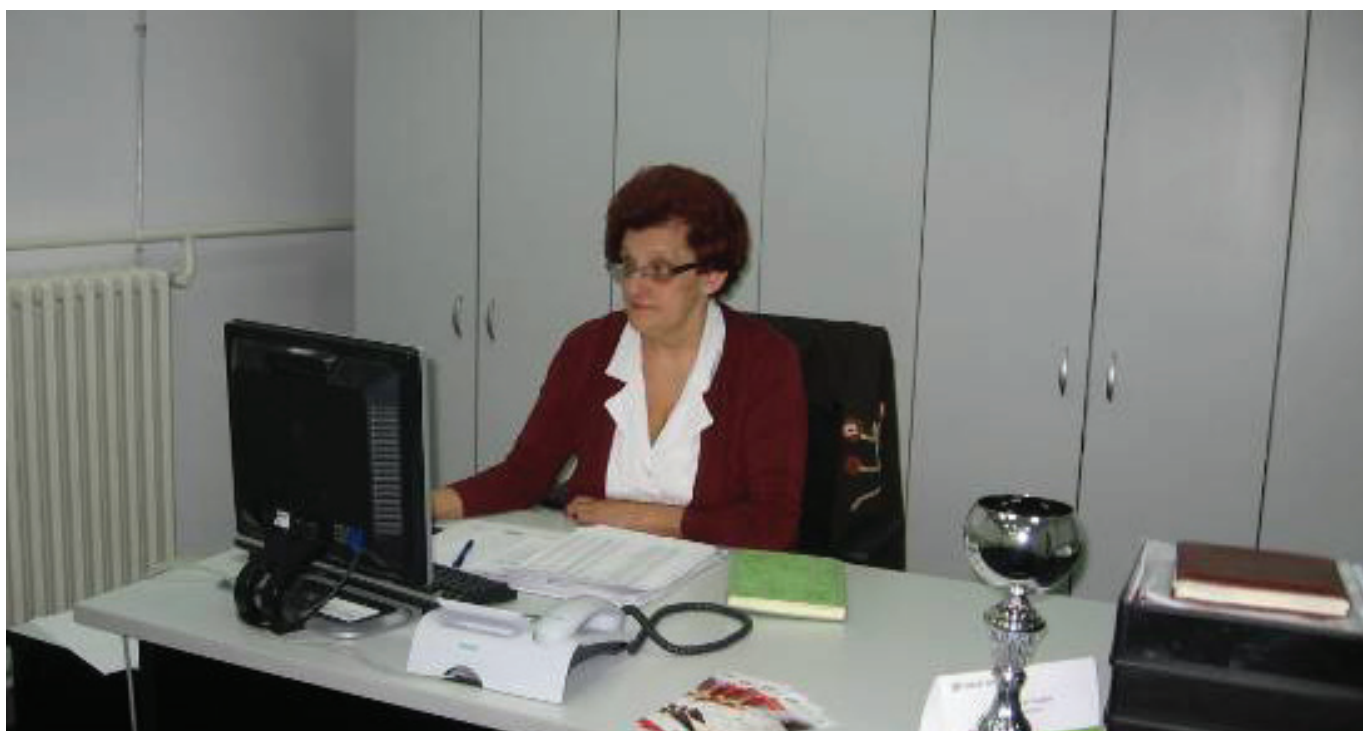
After receiving the award for the most successful branch office, we talked to our colleague, Branch Manager Vera Pesic on her views about the success of the branch, team work and important milestones.

AWARD FOR THE MOST SUCCESSFUL BRANCH OFFICE BOR

The representative of the winning branch office Bor was the Branch Manager Vera Pešić who received a cup for the great success of her team. Although the cup represents a symbolic award it is a great acknowledgment that the team that worked on reaching the targets achieved what it wanted and reached their success line.

In order for a branch office to achieve good results it certainly is important that the employees work as a team. How did you organise your team so that it performed so well?

For good and successful work of a branch office team work is essential. To accomplish this, every employee, team member has to give their maximum contribution. The team consists of humans and in team work happens that there is saturation, ups and downs. Team leader has to be available to compensate for the possible deficiencies. It is very important to know all the team members well. Our branch office operates approximately 10 years. There were no employee fluctuations so the team is stable and rather well synchronised. To have the team working at a functional level the distribution of the tasks has to be precise, clear and well-balanced. It is very important that the leader's relationship towards team members is equal.



Ms Vera Pešić at her desk in Branch Office Bor

How motivating was the aim for you personally as a leader of your team?

The success of every team member I experience as my own personal success and the success of our branch office. More successful employees will certainly contribute to the more successful work and performance of the branch office. My motivation as a team leader is to run and manage a very successful branch office and the team members who work there.

Is there anything you would like to share with the colleagues regarding similar campaigns or actions in the future?

One has to step into action immediately and without delay. Team work and persistence are very important in accomplishing a goal. The road to success is not always easy. It can be difficult and full of obstacles. However, if there is motivation, wish, persistence and good relationships in the branch office team, sooner or later the goal will be reached.

When you reach your goal once, it becomes almost unacceptable not to reach it again. That is a source of new motivation when it comes to reaching goals in the future.



Winning team of Branch Office Bor

RESPONSIBLE AND STRUCTURED APPROACH TO CLIENTS

In 2012 the Retail development continues to be based on the Client in focus concept which includes the early recognition of the clients' wishes and needs. Client in focus is realised through:

- establishing the CRM Department
- implementation of the tools for managing the sales force
- continuous monitoring of client satisfaction
- designing the product and service range in line with the client needs.

ESTABLISHING THE CRM DEPARTMENT

CRM Department is part of the Bank's strategic orientation in which the operational level implements the mission of the Bank in the areas of marketing, sales, and products and services. That at its core encompasses the networking

strategy of the Bank with the technology, processes and employees in a unique and integrated approach to client. Accordingly, CRM Department is focused on creating customer loyalty, standardization and control of the relationship with the client, and managing customer information.

The basic postulates of the CRM concept in the Bank are based on:

- marketing oriented towards the client - the entire business of the Bank is directed towards satisfying client needs better and faster
- a proactive approach to clients - through the creation of commercial events that signal to the sales force that the client is in a specific stage or point from which the sale may arise. Commercial events generated from the analysis of CRM Department and the available information the Bank holds about a client
- one to one marketing - which includes the development of personalized offers to each client based on the analysis of the identified needs. Personalized offer includes products with features tailored to the client: the type of product, product maturity, the currency of the product, the method of securing the loan and so on
- interactive communication - the recording of the history of the relationship with the client, we are able to track the genesis of the relationship and any subsequent communication is pre-designed, and therefore more efficient and leads to further sales
- multi-channel communication - communication with the client through the channel that suits them the best, or is consistent with the purpose of communication. Current possibilities of communication are conducted through the branches, Contact Centre, SMS, e-mail and e-banking.

Significant results of the Department are expected to be achieved in 2013 through:

- identifying and retaining the best clients in order to increase productivity and commercial visibility
- a better understanding of clients and a specific access to clients, tailored to their specific needs
- greater consistency between the expectations of clients that are very different, personalized offers and communication channels that are expected to further support expansion

IMPLEMENTATION OF COMMERCIAL TOOLS FOR SALES FORCE MANAGEMENT

The management of sales force and the management of sales processes is a challenge for any organization. The development and use of information technology, and improving management processes also led to advances in the management of sales processes that then contributed to better organization and planning, and ultimately lead to increased client satisfaction.

2012 was dedicated to the implementation of tools for managing sales force, which was the result of long-term operation and synergy of business and information technology. As the main objectives of the project were defined:

- Sales promotion - thanks to a simple and transparent planning of sales time. Using the Agenda for the planning of their activities, the sellers are able to prepare for every sales meeting, and enter into the system all information about the held meeting to be used in future sales.
- Proactive Sales - early identification of client needs and initiating the meeting, while all is supported by all the available information about the client, collected in the early stages of cooperation with the client in the system. Based on the analysis of information the conclusions are drawn about the probability of sales incidents due to a life stage in which the client is or based on the products the client uses.
- Automated monitoring of sales activities - through custom reporting adjusted to the positions in the branches, and organizational levels. Reports are used for improving the work of individual sellers, and organizational units (branches, regions, network)

- Developing long-term client relations let us with - identifying needs based on the information in the system, the preparation for the meeting, where the seller is able to prepare for the meeting and thus prepare the bid in accordance with the potential of the particular client (product, maturity, currency, etc.). Personal contacts and proactive approach initiated by the seller, are the key to greater customer satisfaction.

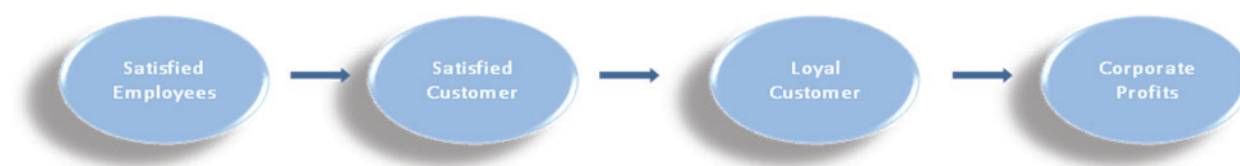
Last year was dedicated to the implementation of the software, and the training of employees in branch offices, which were different for different positions of employees.

In 2013 significant effects are expected in the following areas:

- The development of stable and proactive relationship with the client by:
 - improving relations and monitoring of clients' needs
 - improving the quality of sales
 - increasing customer satisfaction
 - Increase of sales opportunities and multi-sales
 - the assumption is that more contacts would lead to higher sales
 - easing the burden of non-sales activities for the sales force and thus better focus on sales
 - the sales force is able to plan their time through the alarms that signal to the advisers all the key moments in the life cycle of the client

MEASURING CLIENT SATISFACTION

Client satisfaction is an indicator of how well the Bank's products and services meet client expectations. In the banking sector, client satisfaction is related to the experience in the use of banking products and services, and represents a strict predictor of client retention, creating loyalty and re-use of products and services.



Well-planned and executed client satisfaction survey for the Bank has the following benefits:

- Identify the needs of clients
- Lowered costs due to:
 - communication with the targeted segment
 - tailor-made products and services per client
 - harmonized prices with the abilities of the client segment
- Work organization and organisational structures are directed towards the client – this is a prerequisite for faster and more efficient delivery of services and products to clients
- Indicates areas with room for improvement - and thus reduces the client dissatisfaction

In 2012, the Bank continued with the tradition of the survey of client satisfaction. The circumstances in which the Bank operates, as well as the difficult economic situation, were reflected in the survey results. Although the overall customer satisfaction index remained the same, the sensitivity rating regarding the price of products and services became more pronounced. Traditionally, the best were rated the Cooperation with the branches, as well as with their Relationship Managers.

Clients have expressed their intention to continue and expand their cooperation with the Bank, but also to recommend the Bank to their friends.

The Bank will prepare an Action Plan for the areas in which the survey indicated that there is room for improvement to even better meet the needs of its clients.

PRODUCTS AND SERVICES DEVELOPMENT FOR PRIVATE INDIVIDUALS

The development of socially responsible products in times of crisis:

Refinancing loans with longer repayment period as compared to the previous year, helping clients to relax their monthly credit obligations in the period of economic stagnation.

Insurance products that insure the loans

Liberte ++ is a unique product that gives clients the opportunity to save in Euros and loan in domestic currency, that is Dinars and therefore avoid the risk of the fluctuation of the exchange rate

Credit Card intended for “small” purchases, interest free for clients

In collaboration with partners - car dealers, CAS prepared a CAR Loan with 0% interest rates to stimulate the purchase of new cars, which are also the most economical and which do not pollute the environment as much as used cars.

Developing products for investing in the future:

Package account for students, which gives the possibility of full operational banking practices of our students, and the gradual introduction of banking products and services

In addition to the package account, in collaboration with partners CAS allowed all students who use our account to enjoy the numerous discounts on various products and services carefully selected to meet their specific needs. Discounts are valid for CAS partners with the purchase payment card that is part of the package.

Savings account designed for children with very attractive interest rates offers parents the opportunity to start saving for the future and investing in the future of their children. Since this savings plan has smaller monthly payments “Kids savings” gives the full flexibility and planning opportunities for parents.

Developing products for raising environmental awareness of our clients:

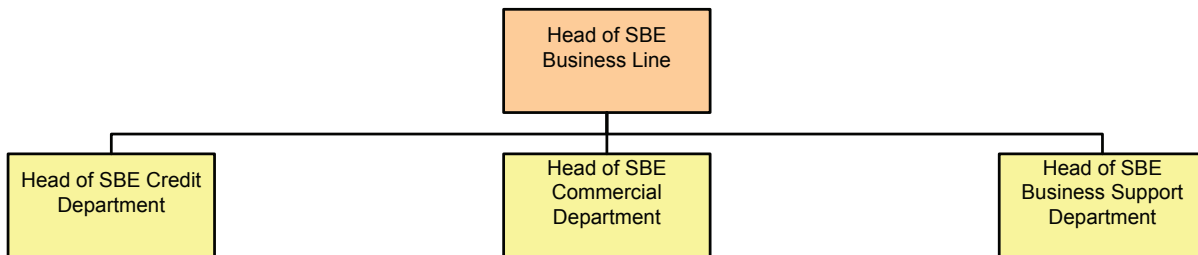
In cooperation with the Government of Republic of Serbia, Crédit Agricole Srbija was among the first banks that launched the loan for improving the energy efficiency of households, with extremely favorable financing conditions.

In the coming year that will be full of challenges, CAS will continue its mission of commitment to client needs, and social and environmental responsibility.

For this reason we will continue to develop products and services fully adapted to the demands of the market, economic and social situation in the region, and to continually expand the mission of green banking.

Small Business Enterprises

Number of SBE Managers 45



The market situation in the past few years was highly disadvantageous to the segment of SBE clients. When the financial crisis hit hard, among the first to suffer were small business enterprises by shrinking their businesses, letting off people or closing down their entire businesses.

High risk was associated with this segment of clients. However, in Crédit Agricole Srbija it was decided to give special attention to this segment of clients because although struggling, they still offer a buffer zone between the big companies and state owned companies and provide jobs for a significant number of people and their families.

Recognizing SBE clients' needs in a difficult market environment

Crédit Agricole Srbija has doubled the production towards the segment of Small and Micro SBE clients. Listening to clients and recognizing their real needs, SBE Sector has offered RSD loans for liquidity with the best conditions at the market.

The range of products was tailor-made for SBE in a struggling market situation and resulted in much higher client satisfaction with the products than the previous year.

Also, the products that enhance business and are free of charge are highly appreciated and they are developed in the segment of card business.

A teal-tinted background image showing a pair of hands gently cupping a child's head from behind. The text is overlaid on the left side of the image.

CAS
COMMITTED
TO
SUPPORTING
CHILDREN'S
RIGHTS

CAS CHILDREN'S PARTNER

Article 2 of the UN Convention on the Rights of the Child requires that: 'All the rights in the Convention apply to children without discrimination.'

Addressing inequalities and valuing diversity Children have a right to environments where they do not experience discrimination. To achieve this, inclusion is essential. We at Crédit Agricole believe that inclusion is a process of identifying, understanding, and breaking down the barriers to participation and belonging. That is why our projects are mainly aimed at raising awareness of the public regarding these issues.

Children are individuals. We at Crédit Agricole believe that to enable them to construct the multiple aspects of their identities and to be proud of themselves, children must be supported from an early age. They must also be able to admire and respect the uniqueness of others. By supporting children's rights in the early years, we can do something to make society a better place for future generations to live and work, with each individual being valued for who they are and who they want to be.

We at Crédit Agricole decided to continue and broaden our cooperation with schools for children with disabilities and special educational needs. As of 2012, there are 32 schools we cooperate with throughout Serbia.

Article 27 of the UN Convention on the Rights of the Child requires that: 'Children have the right to a standard of living that helps them develop fully.'

Crédit Agricole Srbija has chosen to stay committed to supporting children's rights. Fighting various kinds of exclusion, especially in a difficult financial environment, we have realised that it is more than ever important to integrate children and their rights into our core commitments.

In the Universal Declaration of Human Rights, the United Nations has proclaimed that childhood is entitled to special care and assistance.

We strongly believe that every child has the right to a childhood that is not burdened with hunger, poverty and exclusion. There are more than 5000 children in those 32 schools we cooperate with who solely depend on the state care and we are aware that in a situation when resources are scarce, every little bit can help a great deal.

Crédit Agricole Srbija is a bank fully dedicated to helping children with special needs and children in socially vulnerable situations by organising projects that are inclusive, educational and socially relevant because in the long run, they strive towards problem-solving.

All our projects for children are long-term ones and there are several components that we especially value:

- partnerships with business and NGO sectors
- stronger ties to the local communities by connecting with the social services centres in city administrations
- building very good relationships with the network of schools for children with special needs around the country
- encouraging the employees to participate in projects as volunteers
- educating the employees and the citizens about children with special needs
- building strong corporate culture and culture of tolerance, respect and dignity within the Bank.

CREDITS TO OUR PARTNERS IN 2012

| | |
|---|---|
| METRO CASH & CARRY | Highly valued and respected business partner in Crédit Agricole Srbija's projects: Magic Breakfast Christmas Shoebox |
| FOOD BANK SERBIA | Invaluable in logistics and volunteer support in Magic Breakfast and Christmas Shoebox projects |
| CITY DEPARTMENT OF THE SOCIAL WELFARE - BELGRADE | Efficient and professional support in inviting socially vulnerable children, children with single parents, children in foster homes, children in safe houses etc. to the event: Christmas Shoebox in Belgrade |
| RED CROSS NOVI SAD | Support in inviting socially vulnerable children to enjoy: Christmas Shoebox in Novi Sad |
| CITY DEPARTMENT OF SOCIAL PROTECTION - NIŠ | Support in inviting children from Safe Houses and children with single parents to enjoy: Christmas Shoebox in Niš |
| SAVA CENTAR - BELGRADE | For giving the big conference hall that can seat 2000 people for the Christmas play for 1400 children and their parents to enjoy free of charge |
| NOVI SAD FAIR – NOVOSADSKI SAJAM | For giving the premises free of charge to use for the theatre play and Christmas presents for 200 children and their parents to enjoy |
| BALKAN NOVI POKRET – THEATRE - BELGRADE | Support in creativity – interactive, educational, tailor made theatre play featuring Good Fairy Dobrila, (Bank's Good Fairy featuring in every project with children) in each of Christmas Shoebox |

SCHOOLS FOR CHILDREN WITH SPECIAL NEEDS BENEFICIARIES OF THE HUMANITARIAN ACTION MAGIC BREAKFAST HELD TWICE A YEAR

Belgrade region

OŠ Boško Buha
OŠ Anton Skala
OŠ Novi Beograd
OŠ S.J. Sirogojno
SOŠO Sveti Sava
Srednja Znanstvena škola
SOŠO Stefan Dečanski
OŠ Radivoj Popović
OŠ Veljko Ramadanović
OŠ NH Dušan Dugalić
OŠ Vožd
OŠ Ljubomir Acimović
OŠ Dragan Kovačević
OŠ Miloje Pavlović
OŠ Dragan Hercog
OŠ Miodrag Matić

Vojvodina region

ŠOSO Milan Petrović – NoviSad
SOŠO Žarko Zrenjanin - Subotica

OŠ Heroj Pinki – Bačka Palanka
OŠ 6. Oktobar – Kikinda
ŠOSO Mara Mandić - Pančevo
ŠOSO Vuk Karadžić - Sombor
ŠOSO Jelena Varjaški – Vršac
OŠ Jovan Jovanović Zmaj - Šid

Niš region

Specijalna škola "Bubanj" - Niš
ŠOSO 14. oktobar - Niš
ŠOSO Mladost - Pirot
ŠOSO 11. oktobar – Leskovac
OŠ Smeh i suze - Aleksinac

Čačak region

ŠOSO 1. Novembar – Čačak
ŠOSO Miodrag Matić – Užice

Kragujevac region

OŠ Vukašin Marković

KEY CSR PROJECTS IN 2012 FEATURING GOOD FAIRY DOBRILA



MAGIC BREAKFAST

In 2012 there were two Magic Breakfasts charity events organised with partners METRO Cash & Carry and Food Bank. Naturally, Good Fairy Dobrila called Vila Dobrila, the mascot of the Bank had her teams ready for all the events.

Magic Breakfast – a charity event for children with special needs is running for the third year and with each event we learn more, have more fun and most importantly, raise awareness about children with special needs.

4TH MAGIC BREAKFAST



Volunteers in METRO Zemun

On Saturday, 17th March 2012 in seven METRO centres in five cities: Belgrade, Novi Sad, Subotica, Niš and Kragujevac simultaneously was organised the fourth Magic Breakfast.

During the event the buyers and our volunteers gathered 1165 packages of food for children with special needs. The fourth Magic Breakfast was held in the following METRO centres: Zemun, Krnjača, Vidikovac, Novi Sad, Subotica, Niš and Kragujevac where the buyers who purchased packages Good Fairy Dobrila that were special regarding the contents and also pricing, gathered snacks including croissants, bread sticks and biscuits for children with special needs in 32 schools around Serbia.

Before the actual beginning of the event, the donations from our corporate clients and METRO suppliers were more than 4.1 tons of different food products. The companies that donated are: Dijamant, Foodland, Šabačka mlekar, Lukoil, Mitsides Point, Venac, Kozmetik plus, Neoplanta and Coca Cola HBC.

Crédit Agricole Srbija and METRO Cash & Carry together donated additional 8000 Euros in food, which is 5.7 tons that Food Bank equally, according to the number of children distributes to schools for children with special needs in : Belgrade, Novi Sad, Subotica, Bačka Palanka, Kikinda, Pančevo, Sombor, Vršac, Niš, Pirot, Leskovac, Čačak and Kragujevac.



Volunteers in METRO Kragujevac

We wish to thank all the colleagues who helped in organisation of the event and also colleagues who donated money to the account of Good Fairy Dobrila with one aim: to collect as much food as possible for children with special needs.

“Your little means a world to the others.”

Very important aspect of Magic Breakfast is education of the general population about the problems of poverty and hunger, especially in schools for children with special needs.

Magic Breakfast in numbers:

- **121** volunteers from Crédit Agricole Bank, METRO Cash & Carry Srbija and Food Bank
- Sold **1165** food packages
- Total amount of food collected **11.5** tons
- Suppliers donated **4.1** tons of products
- **8000** € donation of Crédit Agricole Bank and METRO Cash & Carry Srbija
- **520** € donation paid to the account of Good Fairy Dobrila from the employees and clients
- **4** media sponsors: Press, Privredni Pregled, Politika and Lisa
- For less than a week over **25** media mentions

MAGIC BREAKFAST STATISTICS

| Year | Event | € Funds CAS & METRO | METRO distributive centres | No of volunteers | Donations in kind | Donors | Donors contributions in kg | Total collected food in kg | Number of packages per action |
|-------|------------|---------------------|---|------------------|-------------------|--|----------------------------|----------------------------|-------------------------------|
| 2010 | 11/Sept | 4,000 | Zemun | 70 | 300 kg | - | 911 kg | 2,435 | 300 |
| 2011 | 12/Mart | 6,000 | Zemun Krnjača Niš | 90 | 635 kg | Nectar, Foodland Kraš, Banini, Perutnina Ptuj | 2,890 kg | 7,070 | 700 |
| 2011 | 24/Sept | 6,000 | Zemun Krnjača Vidikovac Novi Sad Subotica | 109 | 1,059 kg | Marbo, Foodland, Pionir, EcoFood, Wunder, Neoplanta, Medela, Cokoland | 1,100 kg | 4,500 | 946 |
| 2012 | 17/ Mart | 8,000 | Zemun Krnjača Vidikovac Novi Sad Subotica Kragujevac Niš | 121 | 1,106 kg | Dijamant, Foodland, Šabačka mlekara, Lukoil, Mitsides Point, Venac, Kozmetik plus, Neoplanta, Coca Cola HBC | 4,100 kg | 11,500 | 1,165 |
| 2012 | 5 – 11/Nov | 8,000 | Zemun Zemun Krnjača Vidikovac Novi Sad Subotica Kragujevac Niš | - | 3,185 kg | Venac, Carnex, Mitsides Point, Kozmetik plus, Nectar, Foodland, Frutis- simo, Ba- hus, Coca Cola, Victoria Group, Rotary Club | 3,185 | 11,509 | 2,692 |
| TOTAL | | | | | | | | 37,014 kg | |

CRÉDIT AGRICOLE, METRO CASH & CARRY AND FOOD BANK COLLECTED OVER 23 TONS OF FOOD FOR CHILDREN WITH SPECIAL NEEDS IN 2012

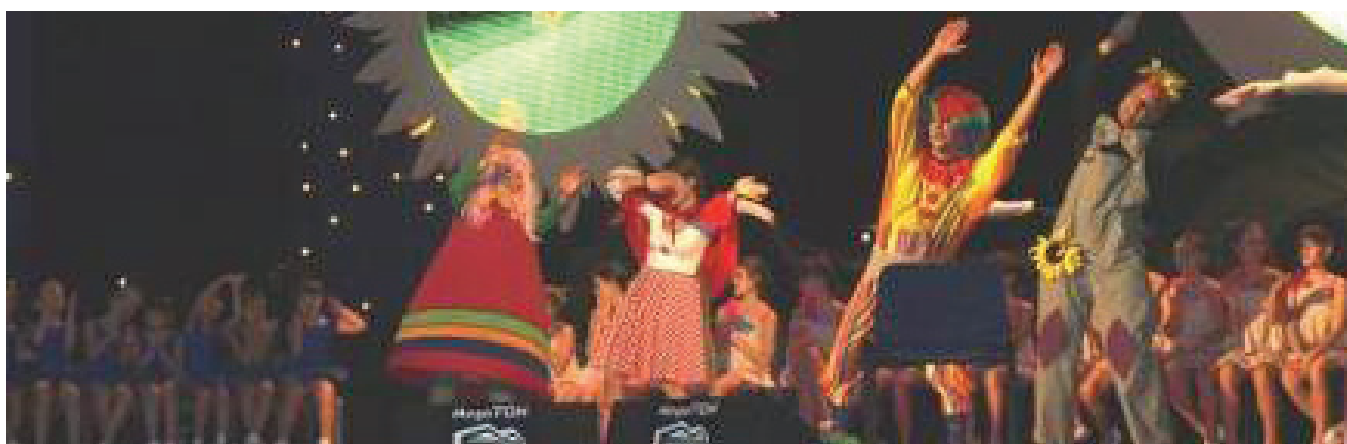
CHRISTMAS SHOEBOX: SAVA CENTRE BELGRADE AND NOVOSADSKI SAJAM NOVI SAD



Ms Veronika Puncheva METRO Cash & Carry President of Board of Directors and
Mr Baldomero Valverde, Credit Agricole Srbija President of Executive Board

On Tuesday, 11th December 2012 at the Sava Center, the theatre play “Good Fairy Dobrila and the Little Red Riding Hood” officially launched the fourth socially responsible project Christmas Shoebox.

1400 disadvantaged children and children without parental care enjoyed the show, and then received the packages prepared by the employees of Crédit Agricole and METRO.



Scene from the play

Christmas Shoebox continues in Novi Sad on 13th December for children suffering from muscular dystrophy and cerebral palsy, in Subotica for children suffering from cerebral palsy, in Kragujevac for children with autism and in Nis for children with special needs.

This year's action covers more than 2000 children in Serbia.

In the name of the children who receive CAS Christmas Shoeboxes, thank you for your support, assistance and participation.

Crédit Agricole Srbija and the company METRO Cash & Carry Srbija, in cooperation with the Secretariat for Social Welfare of the City Administration of the City of Belgrade and NGO Food Bank have organised a charity event Christmas Shoebox, so that children from socially vulnerable families and children without parental care could feel the joy of the holidays and got their Christmas presents together with our message that they are not forgotten or invisible.

CHRISTMAS SHOEBOX NOVI SAD



Part of colleagues from Novi Sad instead of a Christmas Shoebox opted for sweet Christmas package

On Thursday, 13th December 2012 in a conference hall of Novosadski sajam for the second time there was organized Christmas Shoebox event for children that suffer from cerebral palsy and muscular dystrophy.

With the help of our partners, Novosadski sajam and Red Cross of Novi Sad, the children enjoyed in the theatre play "Good Fairy Dobrila and the Little Red Riding Hood".



Welcome sweets

Over 150 children, regardless of the harsh snowy day came with their parents to see the play and receive their Christmas Shoebox that employees of Crédit Agricole in Novi Sad and employees of METRO Cash & Carry prepared with a lot of love. This year, for the second time, employees of Novosadski sajam contributed with 52 boxes that were wrapped with a lot of care in shiny papers with glossy ribbons.



Scene from the play
Part of the audience at the conference hall of Novosadski sajam



In the name of the children who received your Christmas Shoeboxes that you prepared, thank you for support, help and contribution.

COLLECTING CHRISTMAS SHOEBOXES



„All fairy tales were written by somebody. We will write this one together: take on the most beautiful role and be a Good Fairy Dobrila in the lives of children who need help.”

This year's traditional charity event Christmas Shoebox started in November 2012 when all employees of the Bank were invited to fill up empty shoeboxes with sweets and toys and wrap them nicely for the children who were forgotten by the Santa Claus.



Annually we try to have more photographs of colleagues who bring in their Christmas Shoeboxes but it is really not an easy task. There are colleagues who (traditionally) do not wish to be photographed and we respect their wishes.



Jakov Račić



Peđa Đurić from IT brings packages bought by colleagues from the Sector and the helpers are his children Tijana and Uroš



Vladimir Ilić, Dragana Anđić, Aleksandar Radonjić



Aleksandar Radonjić i Ivana Sikirić



Milena Grujić i Željka Đurović



Ninoslav Vasić



Nataša Krišanov



Jelena Lazović, Bojan Jovanović,
Jelena Korov, Vladimir Knežević



Jelena Ilić Pajić i Jelena Baščarević



Biljana Vidaković i Živorad Milanović



Sandra Tanasijević



Vladimir Malović

Some colleagues bring in their boxes when the camera is not available and do not wish to come back only to be photographed while some colleagues are quite cooperative regarding this matter. Children who receive their meals at Soup Kitchens are not placed in homes and they do have parents, guardians or



Snežana Mirković



Silvana Milivojević



Vladan Stanisavljević



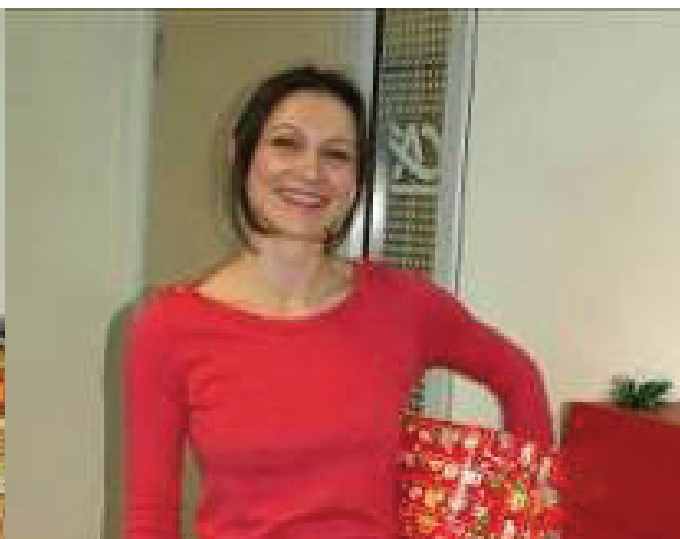
Nebojša Milićević

foster-parents, but because of a very difficult financial situation their parents are in, they are forced to lean on Soup Kitchens for providing food.

Our idea was that Credit Agricole Srbija this year as well, takes over the role of the Santa Claus when these forgotten children are concerned. This year's Christmas shoeboxes were given out in Novi Sad and in Niš, while in Bel-



Vladimir Milisavljević



Mirjana Stanisavljević



Zlatko Staorović



Svetlana Stoilkovski



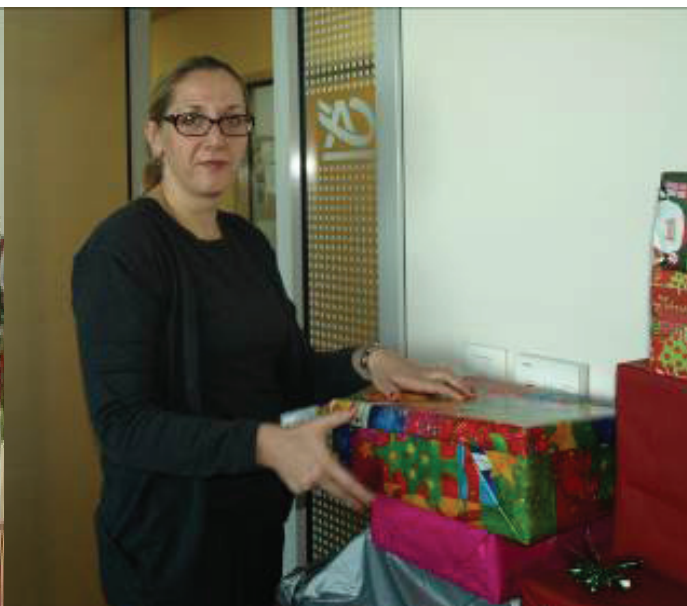
Nenad Čelar



Ivana Šulović



Marija Božović



Ljiljana Todorović



Bojana Stević i Marija Ilić



Part of collected Christmas Shoeboxes

grade the children got uniformed 1400 Christmas packages provided by the Bank together with METRO Cash & Carry.

Each of those boxes was wrapped with a lot of love and care and in each was packed much more than visible by a naked eye – sincere and warm wishes for those children to have at least one day in a year when they know they are not forgotten.

DONATIONS

A GIFT VEHICLE TO NGO MALIVELIKILJUDI (BIG LITTLE PEOPLE)



Marko Ignjatović, Director CA Leasing Srbija

Company CA Leasing Srbija donated on 30th March 2012 a vehicle of the make Škoda Roomster to the organisation malivELikiLjudi which is active in advocating improvement of quality of life of socially vulnerable children. In this way, CA Leasing Srbija accompanied a social mission of Crédit Agricole Bank that is active in advocating children's rights.

Recognising the need of the organisation malivELikiLjudi for a vehicle and a wish of CA Leasing Srbija to get more involved in CSR projects, Crédit Agricole Bank was the intermediary that connected the two organisations.

We asked Mr Marko Ignjatovic, Director CA Leasing Srbija how this human gesture came to life?

CA Leasing Srbija is a young company that so far did not have the chance to more actively research the needs of the local community. Colleagues from Crédit Agricole Bank helped us here since they have long-standing relationships with NGOs that are advocating children's rights or fighting poverty. As soon as we found out that malivELikiLjudi have a need for a vehicle we have provided a car of a make Škoda Roomster which is completely ready for the roads that lead to children's homes.



Marko Ignjatović, Director CA Leasing Srbija and Marija Petrović Vujinović, Vice President of NGO maliveIlikiLjudi

Raško Tomašević, Head of Marketing & Communications Crédit Agricole Bank added:

Since the day Crédit Agricole Bank operates at this market it is active in the projects of corporate social responsibility. This time in cooperation with CA Leasing, we have helped in donating a vehicle that will aid the organisation maliveIlikiLjudi to more efficiently and with higher quality perform their everyday activities. Crédit Agricole Bank is making an effort whenever it can and recognises the need to help different organisations and institutions as well as individuals.

DONATION FOR ADMINISTRATIVE COSTS OF FOOD BANK

Our partner in projects for socially and developmentally vulnerable children is Food Bank. In order to show our support to this humanitarian organisation we are financing part of their administrative costs on an annual basis. It is very important for us to contribute to the organisations we believe in because that is the basis for long and sustainable development and growth while solving problems of hunger and poverty. Having trustworthy partners in projects is the prerequisite of reaching more people and children who really need our help.

SUPPORTING CHILDREN AND CITIZENS IN NEED IN VARIOUS WAYS

These organisations were given our support for various projects:

- Reconstruction of the theatre in Vranje
- International Women's Club
- Association of young explorers
- Institute for Oncology
- School Dusan Dugalić
- Srednja zanatska škola
- Drinka Pavlovic
- Association Always with Children
- Kamp prijateljstva Košnica
- BELhospice

All these organisations are dedicated to supporting children or vulnerable groups in various ways – either they are children with diabetes, who need to come to terms with their illness and learn to live with it, or they are children with developmental problems or they are children who are fighting cancer, or it is an organisation which we value and in its own way they support children. We are aware that there are far more organisations that there are donors and funds, but we are dedicated to helping as much as we can.

CRÉDIT AGRICOLE HELPED TREASURE HUNT RALLY

At the premises of the Home for children and youth without parental care “Drinka Pavlović” in Belgrade on 24th May 2012 the donations collected for the Treasure Hunt Rally were given to the Home.



Mr Damien Parois, President of the Organising Committee

The first car rally in organization of the French School in Belgrade was held on Saturday, 19th May 2012 in the region of Fruška Gora. It gathered more than 100 participants divided in 15 teams and 25 children from Home for children and youth in Senjak also took part.

Crédit Agricole has helped by giving a donation of 1000 Euros in organizing the Treasure Hunt Rally with the aim that children from the Home spend one nice day in an exciting hunt for treasure hidden somewhere in the hills of Fruška Gora.

The idea originated from the French School in Belgrade (EFB) which on 19th May organized a one day event in Vojvodina called “Treasure Hunt”.

In their Rule Book explaining the Rally there is a very nice description of the aim and purpose of the whole event:

- Offer an interesting activity to the families of EFB, their friends and children without parental care from Senjak (Dom za decu i omladinu Drinka Pavlović, Belgrade)
- Collect gifts for the Home for children without parental care
- Show French-Serbian friendship in various aspects (history, culture, society) and at the same time learn about the natural and cultural riches of Serbia.



Modest donation ceremony celebration in the Home "Drinka Pavlović"

The game was about finding the hidden 'treasure' in Fruška Gora, and the participants were divided in teams. Questions, riddles and games were all that natural and touristic Saturday was about. The teams were riding in the cars and sometimes went on foot. The Rally started at 8.00 and ended by dinner at 19.00 during which the teams got their prizes.

Rally was organized as a sign of French-Serbian friendship and for the beneficiary, Home for children and youth Drinka Pavlovic, Belgrade.

EMPLOYEE INITIATIVE VOLOUNTEERING PROGRAMMES

Volunteering initiative among employees was the most popularised by the CSR projects Magic Breakfast and Christmas Shoebox. In Magic Breakfast employees took an active part by animating the professional buyers at METRO Cash & Carry and explained the aim of the charity event. The better they explained, the higher the sales of prepared packages went.

In Christmas Shoebox there was a different kind of volunteering – it included time and some financial efforts. The employees needed to buy items for children who are not used to getting presents for Christmas because getting food was a struggle enough. They then placed the items into a shoebox, wrapped it up and brought it to the Bank.

All the collected shoeboxes were shipped to the Centre for Social Protection to be distributed to the most socially vulnerable children.

Corporate Volunteering Award

Crédit Agricole Srbija received an award for Magic Breakfast



The Corporate Volunteering Awards winners

Corporate Volunteering Awards for 2012 were given on Thursday 27th September at the award giving ceremony in O.U.R. Bar in Belgrade. The award giving ceremony is organized for the second time by Business Leaders Forum Serbia and SMart kolektiv in cooperation with the US Agency for International Development (USAID) and Institute for Sustainable Communities (ISC).

The awards are given with the aim to recognize and promote companies which apart from investing financially also invest the time and skills of their employees into the development of the local community. The jury composed of representatives of government institutions, companies, NGOs and international organisations decided to give the awards to the winning companies:

In the category The Most Successful Partnership in the Local Community, that awards best partnerships between companies and NGOs for the volunteering programs, the winners are **Credit Agricole Srbija** and **Metro Cash & Carry** for the program “Magic Breakfast”, which is done in partnership with the Food Bank and aims to draw attention to the necessity of inclusion of the children with special needs into the society.



Left to right: Veronika Puncheva, President of the Board of Directors of METRO Cash & Carry, Jelena Popović, Head of Corporate Communications METRO, Radmila Ivetić, President of the Food Bank, Baldomero Valverde, CEO Credit Agricole Srbija, Brana Lišić, Internal Communications and CSR Manager and Sonja Ivanišević, Coordinator for Donors, Food Bank

„Companies that were given awards today successfully show that advanced business practices can at the same time contribute to the solution of the problems in the society as well. I acknowledge the efforts you invest in order to support the communities you work in by having volunteer practice. I hope that many individuals and companies in Serbia will follow your example by being inspired to take similar initiatives“, said USAID Mission Director in Serbia, Ms Susan Fritz.

The Award Giving Ceremony for Corporate Volunteering Awards had a charity character as well – managers of the company members of Business Leaders Forum together with the bartenders of O.U.R. bar prepared refreshments for all present and the donations collected for drinks are donated to the Shelter for adults and seniors in Belgrade, on 1st October, International Seniors' Day.

Adopt a School

Credit Agricole Srbija has been recognized as a bank that advocates and promotes children's rights. In line with this commitment there was a new employee engagement project initiated under the name Adopt a School. The idea is simple – every employee was offered an opportunity to decide how much money they would like to donate from their monthly salary – RSD 50, 100, 150 (equivalent of 0.5 Euro cents to 1.5 Euro) or some other sum and that would be deducted from their monthly salaries until July 2013.

The project started in October 2012 and the Bank matched the employees' donation with a sum to cover New Year celebration at the adopted school for children with special needs 'Dusan Dugalic' in Belgrade. In this school as in other schools for children with special needs, 80% of children belong to the socially most vulnerable category because their parents are financially unstable.

Credit Agricole Srbija employees adopted all 92 children from the school and they receive school meals twice a week thanks to this donation. The meal plan was agreed with the nutritionist from the school and the local bakery famous for its high quality products.

The added value nobody could predict when starting this project was that even those children who due to their disabilities were reluctant to chew and therefore on liquid food all this time, started chewing sandwiches with grilled vegetables seeing that their friends are doing the same. They found them 'fancy' and very delicious and they stayed motivated to do what other children in a school did – enjoyed their meals.

In this way, the employees of Crédit Agricole Srbija are hoping to help spreading healthy eating habits among school children and goodwill.

To show the appreciation of this humanitarian gesture towards children, every employee will receive a special, personalised Letter of Thanks to serve as a reminder that our little personal donations can help children not go hungry in schools.

BELhospice 2012: 4th Humanitarian Football Tournament

The charitable football tournament raised over 9,000 Euros for the care of terminally ill cancer patients. The winner of the tournament is the company Metro Cash & Carry.

BELhospice organized the fourth charitable football tournament at the courts of the Sports Centre Kovilovo on 23rd June. The tournament is traditionally organised annually and this year the tournament raised more than 9,000 Euros for palliative care of cancer patients.

Credit Agricole team: Svetozar Krstić, Milan Pena, Stevan Brkić, Vladimir Milanović, Miroslav Javorina, Lazar Milanović, Srđan Todorović



The Golden sponsor of the event was Actavis. The Tournament active sports participants were: Crédit Agricole Srbija, Metro C&C, Roche, KPMG, UniCredit Bank, Jugohemija, Pharmanova, 204th Airforce Brigade, SAGA, Delta Agrar. The tournament was also supported by the donations by: Coca Cola HBC, Nelt, Association of football referees of Belgrade, Galant company and a long standing host of the tournament, Sports Center Kovilovo.

The first strike at the tournament belonged to the famous commentator Ivan Zeljković who also commented on all the matches and took care that the tournament went without a glitch and in fair play.

Our matches scored as follows: Metro C&C - Crédit Agricole 1-0, KPMG-Crédit Agricole 3-3, Pharmanova-Crédit Agricole 2-0.

The winner of the tournament was Metro C&C team, which triumphed over Delta Agrar team in finals with a score of 2:0. Actavis won the third place. Trophies and prizes were handed out by Zoran Purkovic, Director of BELhospice. Sports Centre Kovilovo also prepared a special transitional trophy for the winner of the tournament which was handed over by Mr Milan Šotra.



Our football team left to right: Srđan Todorović, Vladimir Milanović, Milan Pena, Miroslav Javorina, Svetožar Krstić, Stevan Brkić, Lazar Milanović

Francophonie – Tournament in Indoor Soccer

The fifth annual tournament in Indoor Soccer that was organised by French Institute was held on Saturday, 17th March 2012 at the raft “Kolos” in Belgrade.

First Cup for Crédit Agricole Srbija – Francophonie 2012 – our Bank Football Team with the team of Societe Generale



This year our Bank Football Team won the Cup by winning over all the contestants they had matches with. In competition of 9 teams our football team managed to climb the ladder of success by winning all the opponents except for the Ministry of Foreign Affairs, last year's winner, with whom they played tie.

This year our Bank Football Team had an afternoon slot of matches in the second group, so they could play the matches scheduled for regular Banking League and in full capacity come to the afternoon matches to play the Francophonie tournament.

The semi finals were tense because the Embassy of Bulgaria fought tirelessly not to lose from Crédit Agricole, but in the end they lost the match from the immaculately played penalties of our team.

Our Bank Football Team during a moment of rest before the match with Societe Generale



The final match was played against the team of Societe Generale and according to the Team Captain Miodrag Topalović, routinely won by 4:1 and won the first place and the Cup of Francophonie 2012.

| Group 1 | Group 2 |
|-----------------------------------|--------------------------------|
| 1. Embassy of Switzerland | 1. Crédit Agricole |
| 2. Société Générale | 2. Ministry of Foreign Affairs |
| 3. Embassy of Bulgaria | 3. French School Belgrade |
| 4. Ministry of Foreign Affairs CD | 4. School Ribnikar |
| | 5. French Institute |

GOOD FAIRY DOBRILA AND SPRING CLEANING



The action of collecting old clothes that we called 'Spring Cleaning' lasted from 7th - 14th May 2012 and it was organised together with our partner for actions for children, METRO Cash & Carry.

We have initiated this charity action with a wish to repeat it annually because our collected clothes are delivered to homes for children and adults with special needs. Apart from the fact that our clothes bring smiles to the faces of those who live in homes, we also know that with just a little bit of good will we did something nice for those in need.



Jelena Lazović and Srđan Todorović

Biljana Vidaković

The response from the colleagues was excellent – in Novi Sad up until mid-week there were 28 big bags of clothes collected, while in Belgrade around 20, whereas some colleagues decided to take their clothes directly to the nearest METRO.



Mina Pavlović



Vladimir Malović



Vesna Đuranović



Nataša Krišanov

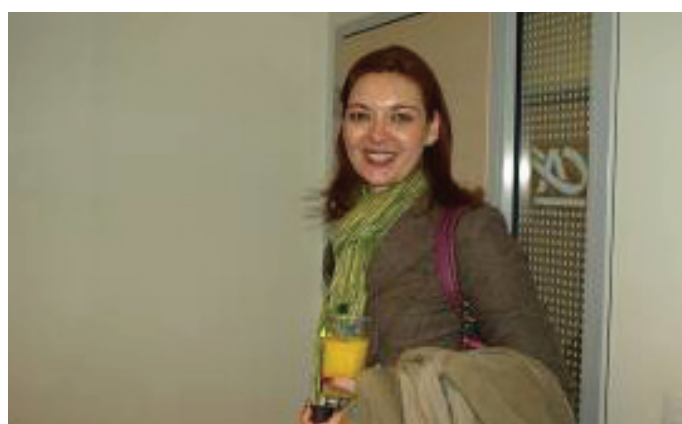
Colleagues mainly did not want to be photographed, but when we explained that in order to promote this action and draw attention to the fact that this too is a part of volunteering, they agreed. In order to bring clean, packed clothes it is necessary to allocate a couple of hours to decide what 'goes' and what 'stays' in our closets.



Branka Podunavac



Bojana Stević



Nela Vujkov Prentović



Marija Ilić



Mirjana Stanisavljević



Just a small part of collected clothes

All colleagues will be notified when the handover of clothes will be in the homes for children and in case there are volunteers from Crédit Agricole to join us and spend a couple of hours with the children we would be glad to record that event as well.

All collected clothes will be delivered to the homes according to the list below:

| A list of METRO distributive centres: | A list of homes for children and adults with special needs where the clothes will be distributed |
|---|--|
| <ul style="list-style-type: none"> • METRO Zemun • METRO Krnjača • METRO Vidikovac | Home for children and youth with special needs Sremčica |
| <ul style="list-style-type: none"> • METRO Niš • METRO Kragujevac | Home for children and youth with special needs Kulina |
| <ul style="list-style-type: none"> • METRO Novi Sad | Home for children and youth with special needs Veternik |
| <ul style="list-style-type: none"> • METRO Subotica | Home for children „Kolevka“ Subotica |

The donated clothes were distributed to the following homes:

Home for children and youth with developmental problems „Kolevka“ Subotica

Half-way home for senior citizens Voždovac , Belgrade

Home for children and youth with developmental problems in Zvečanska, Belgrade

MNRO Stari Grad , Belgrade

Home for children and youth with developmental problems Sremčica , Belgrade

Home for children and youth with developmental problems Mladost , Kragujevac

Home for children and youth with developmental problems Veternik



Once again we wish to thank all our colleagues who donated their clothes and we hope that our next action will be even better .

ECOLOGY: SWIFT & CAS Cooperation on Recycling

Crédit Agricole Srbija and Cooperative for Collecting Secondary Raw Materials and Their Recycling SWIFT1 (Sustainable Waste-management Initiative For healthier Tomorrow) started the realisation of their cooperation defined in the agreement on solving the problem of commercial and packaging waste within the Bank in 2011.

The project proved to be successful and it was broadened to encompass more branch offices in Belgrade and in

Novi Sad. The data about collected waste paper is made available to all employees.

11.009 kg waste paper collected from Head Offices and Branch offices in Belgrade and Novi Sad

Although SWIFT 1 is not the only organisation that is in this type of recycling business, the reason Crédit Agricole Srbija has chosen this institution is the fact that they employ Roma population. This contributes to the solution of the poverty problem and at the same time adds to social integration of the marginalised and especially vulnerable population. The project is under the auspices of the UN World Health Organisation and has full support of our Bank.

New Year's Parties for Employees' Children

One of the tasks of Internal Communications is to organise a New Year's parties for employee's children. Since CAS is actively supporting children's rights, we are supporting our employees' children's rights to have great New Year celebrations.

December is traditionally a month dedicated to children, festivities and fun and this year we organised four New Year's parties for the employee's children in Belgrade, Novi Sad, Nis and Kragujevac. The theatre play which ends with Santa Claus giving out presents is the most awaited event among the children and a chance for parents to socialise with each other in a relaxed and festive setting.

This year, we also had a 'real' clown who greeted the little ones giving out chocolates and sweets before the play with Good Fairy Dobrila and Little Red Riding Hood started.

As we did last year, all the employees-parents were asked if they agreed that in case they, or their colleagues did not collect the sweet package for their child, the package would be collected by the Food Bank and given to charity. All the parents agreed, so for the second year, no sweet package is 'homeless'.

