



CA CRÉDIT
AGRICOLE
Tim Vile Dobrile

COMMUNICATION ON PROGRESS 2014

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Message from the CEO



We at Crédit Agricole Srbija believe that a bank like Crédit Agricole, that is a member of a strong Crédit Agricole Group, has economic responsibilities to its clients, social responsibilities to its staff, civic responsibilities to society where we operate and environmental responsibilities.

In each of these areas our intention is to demonstrate the same high professional standards and effectiveness that we demonstrate in our daily business.

In 2014 we continued to provide support to our clients and launched our *L'Esprit de Service* project of new sales approach with the aim of long-term increase in customer satisfaction as well as increase in competency and personal satisfaction of our colleagues working in the branch network.

The project *Danube Mission* done in cooperation with International HR Projects CASA DRHI, CAS HR People Development Sector and Sales Network and Multichannel Division with the aim to strengthen cooperation and knowledge sharing between the regional banks in France and Crédit Agricole Srbija was a great success, generating fresh energy, drive and enthusiasm within the network.

With great support from our Crédit Agricole Group, we were able to help three institutions in *Obrenovac* to reconstruct their flood-damaged premises, purchase

a new vehicle and kayaks bearing in mind that the quality of life of our most vulnerable citizens—children, was severely impaired due to catastrophic floods.

In order to address our environmental responsibility in a more visible way, we have joined forces with the French-Serbian Chamber of Commerce to award the best student works regarding solving the problem of transportation and CO2 emission in the future.

However, we are the most proud of our award winning employee engagement project "*Good Fairy Dobrila's Team*" that has tripled the number of employees actively engaged in our CSR projects aimed at advocating children's rights and inclusive society for all.

We are proud to be a responsible bank that embraces ambition in an ethical manner equally towards our clients, our employees, our society and our environment and we are determined to strengthen this direction in the future as well.

Bruno Charrier
President of the Executive Board
Crédit Agricole Srbija



CRÉDIT AGRICOLE SRBIJA

Crédit Agricole Srbija



125 godina iskustva

Crédit Agricole Srbija is a universal bank, a member of Crédit Agricole, a leading French banking Group with 125 years of experience and recognized as a bank of choice for citizens in Europe.

Crédit Agricole is present in the Serbian market since September 2006, when it became the owner of the local Meridian Bank.

The change of name to Crédit Agricole Srbija in 2009 also brings other significant changes – substantial investments into research, development and modernisation of the work process.

Through the network of 81 branches in all major cities in Serbia, Crédit Agricole Srbija daily accommodates the banking needs of 260,000 clients. Every day nearly 900 expert banking professionals seek the right solutions for our clients.

Crédit Agricole Srbija is a “bank of common sense” which accommodates all financial needs of citizens by providing a complete and contemporary range of banking products and services.

The leading principle is a continuous dialogue with the customers so as to identify their true needs and the most efficient way in which the bank may respond to them.

Over the years, Credit Agricole Srbija has positioned itself as a leader in certain niches, resulting as currently positioning itself as:

- No. 1 in financing car loans
- No. 2 in agro business
- No. 2 in leasing of commercial vehicles
- No. 1 in leasing of agro-mechanization
- No. 5 in new production of housing loans





OUR CSR VISION

At Crédit Agricole Srbija (CAS) we are very much aware that meeting our major corporate social responsibility goals represents a challenge. Incorporation of all CSR activities into our core business would in a way represent an extension of it.

We have our major responsibilities: economic, social, civic and environmental and by acknowledging them, we have our tasks to fulfill within each of these broad groups.

By committing to Global Compact we transparently acknowledge, support and promote the United Nations values and policies of all 10 principles. CAS goes a step further in promoting and supporting Children's rights as part of the sustainable development policy of Crédit Agricole Bank Srbija for the sixth year now.

All our responsibilities and commitments are enhanced by our corporate values: client in focus, responsibility and ethics.



OUR ECONOMIC RESPONSIBILITIES

Our economic responsibilities are placed within the realm of our business lines:

Retail
SBE
Corporate
Agro

Each business line is aware of the following:

Long-term financing for the economy is crucial

Listening to our clients is a prerequisite for designing responsible products that really suit their needs

Ethics in our everyday business is the driver towards strengthened confidence in our products and services

Each business line accomplishes this through their specific range of products and services but behind each product or service there is a committed employee who is motivated and engaged to fulfill this task in a responsible and ethical manner.





OUR SOCIAL RESPONSIBILITIES

Our social responsibilities are placed within the realms of:

Human Resources

HR main tasks within this particular responsibility are the following:

Recruitment and training are the two focal points within which diversity is embraced

Promoting well-being in the workplace

OUR CIVIC RESPONSIBILITIES

Corporate Social Responsibility main tasks within this particular responsibility are the following:

Corporate philanthropy projects in line with our SD Policy focused on solidarity, culture and education, with a special emphasis on children's rights

Compliance with the UN's Guiding Principles on Human Rights

Employee engagement in CSR actions with a targeted increase in number each year
HR and CSR responsibilities are not taken lightly. Each year a few steps further are taken in the desired direction. As of 2013 the targets regarding employee engagement are incorporated into the managers' annual performance appraisals.

OUR ENVIRONMENTAL RESPONSIBILITIES

Our environmental responsibilities are in the realm of the whole Bank and its employees, but the Operations Division is the leader in overall projects aimed at cutting paper consumption, fuel consumption etc.

Our responsibilities in this area are very clear:

Controlling our direct and indirect environmental impacts through controlling the costs in the relevant areas

Cutting paper consumption per employee as well as energy costs

Using recycled materials whenever possible and making sure that everything that can be recycled is properly sorted

Responsible purchasing policy and valuing suppliers that are socially responsible

Our Environmental policy statement is a public document, while there is an Annual Environmental and Social Report for Financial Institutions that the Bank sends to EBRD.

Every big client of the Bank has to fill in the form based on the standards found in EBRD reporting and submit it as part of the required documentation, during approval process.

The form designed for environmental purposes to check our clients' alignment with our principles is 'Environmental and Social Due Diligence Checklist'.





CRÉDIT AGRICOLE GROUP

A LEADING BANKING GROUP

The Crédit Agricole group is the French economy's leading source of finance and one of Europe's biggest banking players. A leader in high street banking in Europe, the Group is also the biggest European asset manager, the biggest bank insurer and the global leader in finance for the aeronautics industry.

On the strength of its cooperative and mutualist background, its 150,000 staff and the 31,000 administrators of Local and Regional banks, the Crédit Agricole group is a responsible and worthwhile bank working for its 49 million customers, 7.4 million members and 1.2 million shareholders.

Thanks to its model as a universal high street bank - the close relationship between its local branches and the related businesses - the Crédit Agricole group supports its customers' plans in France and worldwide: insurance, real estate, payment methods, asset management, lease financing, factoring, personal loans and investment banking.

Working for the economy, the Crédit Agricole also sets itself apart through its dynamic, innovative social and environmental responsibility policy. It is based on a pragmatic approach which permeates the Group and gets each employee involved.

The recent adoption of the non-financial Vigeo-NYSE Euronext indicators is evidence of the recognition of its commitment.

CRÉDIT AGRICOLE GROUP

€5.1 billion

NET INCOME
SHARE OF THE GROUP

€76.3 billion

EQUITY
GROUP SHARE

11.2%

COMMON EQUITY RATIO
NON-PHASE-IN TIER 1

CRÉDIT AGRICOLE S.A.

€2.5 billion

NET INCOME
SHARE OF THE GROUP

€42.3 billion

EQUITY
GROUP SHARE

8.3%

COMMON EQUITY RATIO
NON-PHASE-IN TIER 1

CRÉDIT AGRICOLE S.A. IS PART OF SEVERAL REFERENCE SUSTAINABLE DEVELOPMENT INDICATORS:



THE LOCAL UNIVERSAL BANK

**LOCAL
BANKS**

**SPECIALIST
BUSINESSES**



OTHER SPECIALIST SUBSIDIARIES:
Crédit Agricole Capital Investissement
& Finance
(Idia, Sodica), Uni-éditions



ONE IN THREE PEOPLE
IN FRANCE BANK WITH US



NEARLY HALF OF ALL BUSINESSES
IN FRANCE BANK WITH US



NINE OUT OF TEN FARMERS
IN FRANCE BANK WITH US



OUR ECONOMIC RESPONSIBILITY

Reliable partner in financing for the economy



LONG-TERM FINANCING FOR THE ECONOMY

In order to contribute to the creation of a more dynamic economy despite the burdening overall market situation, Crédit Agricole Srbija focused on three areas:

Agriculture and young farmers in order to provide them with the means to stay at their family farms while developing and improving them

Small businesses and entrepreneurs in order to support, stimulate and strengthen this economic segment

Priority of client satisfaction through a new sales approach L'Esprit de Service while putting a moratorium on loans for clients from flood afflicted areas from May in duration of 3– 6 months.

BUSINESS ETHICS AND RESPONSIBLE PRODUCTS

Protecting the interests of all its clients is a priority for Crédit Agricole Srbija.

Therefore, business ethics is highly valued and CAS makes sure that transparency is ensured in all business processes, together with improved marketing techniques and better and more efficient follow up through CRM.

As a result of having such rigorous ethical standards, the existing products are improved and new ones created for various segments of the society targeting very specific customer needs.

The next steps towards responsible products is further integration of our business ethics and the UN Global Compact 10 principles into every aspect of our business.

Reliable partner in Agro



81st INTERNATIONAL AGRICULTURAL FAIR

Crédit Agricole Srbija participated as a bank partner at 81st International Agricultural Fair in Novi Sad, held from 20th to 26th May 2014.

Being a reference bank for agriculture, and a leading bank in sustainable development in agriculture, CAS follows the life cycle of each of its client's projects from preparation to implementation, finding tailor-made solutions to the needs of each client. Every client is fully supported during the process while Agro RMs are available to give the best piece of advice.

At the Agricultural Fair the bank presented its special conditions for financing agricultural machinery and a Package for Young Farmers with the aim of stimulating the rural development by investment in family farms in Serbia.

During the Agro Fair period there were activated over 50% more Packages for Young Farmers in relation to the average monthly activation, which confirms that the product is actually tailored to the needs of young farmers who see their future in the development of family farms.



Reliable partner in Agro



CONFERENCE "YOUR PARTNER FOR SUSTAINABLE DEVELOPMENT OF AGRIBUSINESS"

Within 81st International Agricultural Fair, a conference titled "Crédit Agricole—Your partner for sustainable development of agribusiness" the experience of Crédit Agricole Group regarding support of young farmers was presented by the Director of Agriculture Centre Loire Caisse Regionale, Mr. Jerome Boulan.

A representative of the Embassy of France spoke about the EU support while a young farmer from Vojvodina, Aleksandar Mišić presented a case study of the farm development through three generations.

Head of Corporate and Agricultural Banking, Ms. Marija Marić -Mitrović presented Crédit Agricole Srbija as a bank partner for agribusiness. Dr. Andjelko Mišković spoke about the importance of renewable energy and savings in agriculture.

During the conference, clients were presented a new website about the weather forecast which implementation is expected next year.

The clients will be able to get all the weather information on the site of the bank. Upon account opening, the clients will be given a user name and a password to enter the part of the site about weather forecast.

By accessing the site, the clients can choose the desired location and after its selection, open fields with the weather conditions for the next 10 days, or more detailed forecast for the next 48 hours.

All parameters are updated twice a day in the morning at 8 am and in the evening at 8 pm. The information available to clients is the minimum and maximum temperature, relative air and soil humidity, wind speed and precipitation in 24 hours.



Reliable partner in Agro



SPECIAL OFFER FOR AGRICULTURE

Extended Crédit Agricole Srbija favourable conditions of the special offer established for the 81st International Fair of Agriculture in conjunction with partners-distributors of agricultural machinery, were valid until 15th July 2014.

SUBSIDIZED LOANS FOR AGRICULTURE

In April 2014 Crédit Agricole bank Srbija signed a contract with the Ministry of Agriculture, Forestry and Water Management of the Republic of Serbia for loans with subsidized interest rates.

Loans for livestock farming development were approved at an annual interest rate of 4%, while loans for the development of other agricultural activities, as well as investment in machinery and equipment were approved at an annual interest rate of 6% while those conditions applied to all banks signatories of the contract.

All loans were approved in dinars, were not indexed, and for the period of three years with a grace period of one year. The maximum loan amount was 5 million for individual producers, entrepreneurs and legal entities and 15 million for cooperatives.

In order to meet the existing and future customer needs, and being aware of the consequences of the catastrophic floods in the weeks mid-May, in cooperation with partners - dealers of agricultural machinery, the Agro Team decided to continue with the favorable financing conditions presented at the Agricultural Fair.

9th SUMMER SCHOOL OF AGRICULTURE

Traditionally Crédit Agricole Srbija takes part in the Summer School of Agriculture organized by the Club 100P plus. In 2014 CAS was present at three events. The first one was on 21st August in a village Djurdjin at a farm of Vlatko Dulić. The summer promotion included the demonstration of the agricultural machinery and equipment for approximately 60 farmers.

The second event was held in a small village Botos on 22nd August where representatives of the companies: Agrotech, Titan, Res Trade, Agropanonka and Milurovic Commerce were present and demonstrated the work of their agro machinery for about 50 farmers.

The third and the biggest event was held on 26th August in a town Sombor for about 200 farmers. This event was the closing one for the Summer School and it ended by the demonstration of the agricultural machinery.

Specialized CAS Relationship Managers for Agriculture were present and available at all times during the events. They were giving their expert advice to farmers regarding best investment deals for both agricultural machinery and equipment.

It was an excellent opportunity for getting to know the clients even better and strengthen the relationship between the clients and the Bank.

Nakon 125 godina duge tradicije ulaganja u najinovativnija rešenja u oblasti poljoprivrede, Crédit Agricole banka je svoje poslovanje prenela u Srbiju. Od mnogobrojnih usluga, neka smo namerali odabrati potrebama mladih i obrazovanih poljoprivrednika koji planiraju da svoje znanje i iskustvo prenose na buduće generacije poljoprivrednog nasleđa svojih predaka. Naša Banka im pomaže da nastavu razvoj porodičnog posla u pravom smislu, obezbeđujući im neophodne sredstva kako bi što pre postigli svoje ciljeve.

agrobiznes@creditagricole.rs CREDIT AGRICOLE Srbija 2014

CAS reliable partner in SBE

**SIGURAN PUT DO
USPEHA VAŠEG
BIZNISA**

DINARSKI KREDIT ZA FINANSIRANJE LIKVIDNOSTI I OBRTHNIH SREDSTAVA

**FIKSNA DINARSKA RATA
ROK OTPLATE DO 18 MESECI**

Kontakt centar: 0700 700 500
www.creditagricole.rs

CRÉDIT AGRICOLE
izdružuje star

SPECIAL LOCAL CURRENCY LOAN OFFER FOR SBE

In spring 2014, in order to improve financing in local currency, the clients were offered a loan to maintain liquidity and working capital for small businesses and entrepreneurs, under conditions that were more favorable than those approved through subsidies in the Republic of Serbia the last 2 years.

With the Praktik and Taktik loans, all the clients had the opportunity to opt for the Visa Business Charge card with no costs for annual membership fee and free of charge in the period in which it was not used.

The terms for these loans were exceptionally favorable, but it is also known that the SBE clients are very different from private individual clients and their needs were researched in order to come up with a product that would allow for all the flexibility they need in their business.

SUBSIDIZED LOANS FOR SBE

Crédit Agricole Srbija participated in the program of subsidized loans of the Government of the Republic of Serbia for liquidity and working capital intended for the economy.

Keeping in mind the business needs of small businesses and entrepreneurs, the Bank was receiving requests for subsidized dinar loans with interest rate up to 5.45% per annum and the repayment period to 18 months which optionally included a grace period up to 6 months. Also, every client who decided to take a loan, received a gift - Visa Business debit card, as well as the possibility of applying for a Visa Business credit card available with no annual membership fee, no maintenance costs and processing fees.

In this way, Crédit Agricole bank provided strong financial support for the development of the business and the creation of new business ventures.

SUBVENCija

**ZA FINANSIRANJE
LIKVIDNOSTI!**

+

**ZA FINANSIRANJE
OBRTHNIH SREDSTAVA ✓**

+

POKLON! 🎁

KREDITI ZA MALA PREDUZECIA I PREDUZETNIKE SA POKLONOM
Iskoristite najpovoljnije uslove za uspeh Vašeg biznisa jer uz subvencionisani kredit za mala preduzeća i preduzetnike dobijate Visa Business Electron debitnu karticu na poklon i pravo na podnošenje zahteva za Visa Business kreditnu karticu bez troškova održavanja, troškova obrade zahteva i godišnje članarine.

Kontakt centar: 0700 700 500
www.creditagricole.rs

CRÉDIT AGRICOLE
izdružuje star

DOBRODOŠLI ZA MALA PREDUZEĆA I PREDUZETNIKE

ADDITIONAL SUPPORT FOR SBE

In order to provide more support to small businesses and entrepreneurs, a range of responsible products in a specialized DobrodošliCA offer consisted of numerous benefits and discounts on many products and services.



Discounts ranged from 15% to 100% and were related to the following products and services: overdraft, multi-purpose line of credit (short term and long term), the Taktik and Praktik loans for maintaining liquidity and working capital, long-term investment loans and loans for purchase of office space, VISA Business Charge credit card, Metro & Crédit Agricole credit card, opening a current account and E-bank. A range of products and services was tailored so that each in its own way, had the potential to stimulate and strengthen this segment of small businesses

Reliable partner in Retail

FLOOD RELIEF — MORATORIUM ON LOANS

Crédit Agricole has put a moratorium on loans for a period of 3 to 6 months for all its clients from flood afflicted areas in Serbia.

This meant that citizens who had been clients of the Bank and residing in the most vulnerable flood areas had no obligation to pay their monthly instalments due from cash, consumer, auto and housing loans, and there was no calculated any interest for that period.

Given the gravity of the situation in which our fellow citizens were, the Bank tried to financially ease the situation by allowing its clients to primarily focus on treating the damage caused in their households.

Reliable partner in Retail



L'ESPRIT DE SERVICE - NEW SALES APPROACH

The first phase of training L'Esprit de Service– The Spirit of the Service, which involves the implementation of a new sales approach, began in July 2014.

During the summer period 280 colleagues in the network have undergone the new sales model approach training.

The two day training included topics such as portfolio management, preparation for the meeting, phone conversation skills, conducting sales calls, identifying needs, presenting offers and arguments, resolving objections, closing the sale.

The training is designed as an interactive approach, with many concrete examples and practical sales advice, and it resulted as the model that is successfully implemented in Crédit Agricole Group. The trainers are Regional Sales Managers.

This training is one of the most important projects in the network in 2014. The aims of the new sales approach, "The Spirit of the Service" include: a long-term increase in customer satisfaction, unique sales approach in the local banking market, improvement in customer service and cross-selling, while increasing pleasure and personal satisfaction of the colleagues in the branch network.



Reliable partner in Retail

BENEFITS FOR CLIENTS



**BEL MEDIC KARTICA
CRÉDIT AGRICOLE
BANKE**

Ostvarite 5% popusta na usluge Bel Medic-a

BEL MEDIC
CRÉDIT AGRICOLE
DinaCard

BEL MEDIC
CRÉDIT AGRICOLE
razuman izbor



**Crédit
Agricole**

KARTICE

5% donose
popusta!

AMAN
CRÉDIT AGRICOLE
razuman izbor

www.creditagricole.rs

In cooperation with Bel Medic General Hospital, a special co-branded DINA Card Bel Medic was created which allows a 5% discount on most medical services.

In order to stimulate better care for one's health, CAS has developed a special payment card that would remind their owners of the importance of good health and timely check-ups.

All clients in possession of DINA Card Bel Medic can make their appointments through Bel Medic Call Centre with the mention of this particular card and enjoy the benefit of the discount.

Crédit Agricole Srbija's cooperation with AMAN has resulted in providing a discount of 5% when purchasing goods in AMAN stores while using any of the CAS payment cards.

All clients of Crédit Agricole Bank who make their purchases in any of the company's 124 retail stores can expect a discount of 5% on all goods.

In addition to AMAN market, owners of payment cards of Crédit Agricole have a number of discounts in retail outlets of various activities, ranging from catering and tourism, to culture and education.



OUR SOCIAL RESPONSIBILITY

Responsible Employer



INTERNAL MOBILITY AND TRAINING

Crédit Agricole Srbija is a socially responsible employer, committed to fair treatment of all employees while ensuring a high-quality dialogue.

Internal mobility and training were in the focus of 2014. Having a high respect for the individual and diversity, HR always gives priority to training and the development of talent at every level.

Training and developing all employee skills are of major concern for CAS since it operates in a demanding environment.

Internal mobility and filling in positions internally became most noticeable in 2014 since internal mobility has become the means for meeting the growing need for a rich and varied career within CAS.

SHARING BEST PRACTICES

Danube Mission project done in cooperation with the Crédit Agricole Regional Banks in France and Crédit Agricole Srbija highlighted people care and respect, knowledge sharing and valuing cultural differences.

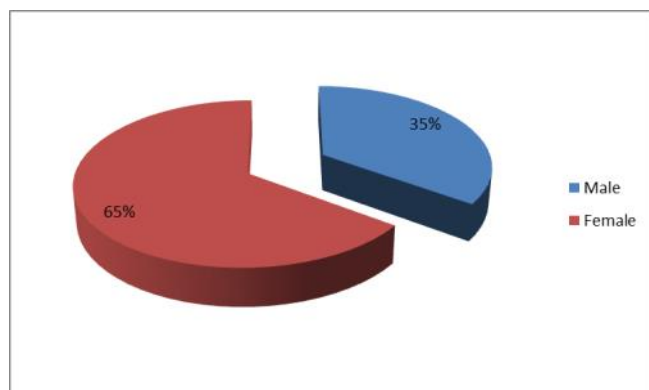
Aimed at strengthening cooperation among peers in two countries, it resulted in increased motivation and implementation of many useful practices.



Responsible Employer

STRUCTURE

On 31st December 2014 there were 914 employees in Crédit Agricole Srbija. Out of that number 320 employees are male and 594 female.



Employees gender ratio in comparison to the type of Labour Contract is given in the following table on 31st December 2014:

LABOUR CONTRACT/ GENDER	Male	Female	Total 31/12/2014
Temporary	19	57	76
Permanent	301	537	838
Total 31/12/2014	320	594	914

Female employees comprise 65% of total number of employees, and represent 40% in top 10% top earners in the Bank.

WORK EXPERIENCE

Average work experience in Bank for 2014 was 12,9 years. For women average work experience was 12,6 years and for men 12,1 years.

Work Experience (in years)	31.12.2014		
	Female	Male	Total
<1	22	11	33
1-5	39	28	67
6-10	224	117	341
11-15	152	96	248
16-20	55	28	83
21-25	43	17	60
26-30	38	12	50
30+	21	11	32
Total	594	320	914

Majority of employees are with 6 to 10 years of work experience, and also a large group is the one with employees at the beginning of their careers (<10 years of experience).

In 2014 the average age of employees was 38 – for male employees 39 while for female employees 38.

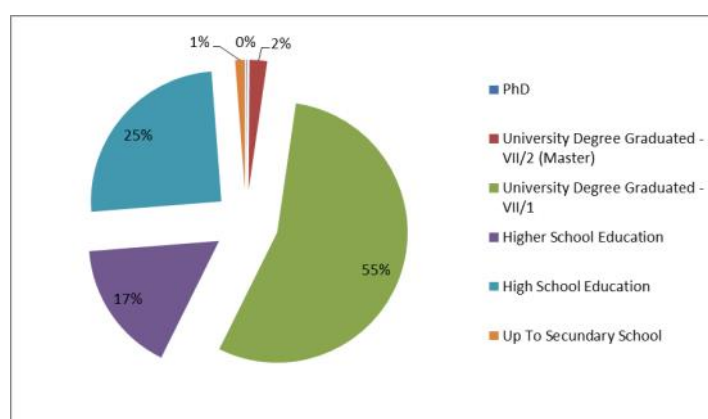
In 2013 average age of employees was also 38 for both genders.

Age	31.12.2013			31.12.2014		
	Female	Male	Total	Female	Male	Total
age < 29	58	22	80	56	14	70
30 < A < 39	350	210	560	338	192	530
40 < A < 49	108	70	178	127	83	210
50 < A < 59	68	22	90	70	26	96
60 < A	4	5	9	3	5	8
Total	588	329	917	594	320	914
Average	38	38	38	38	39	39

The majority of employees in the Bank is between 30 and 39, with 338 women and 192 men in this category.

EDUCATIONAL STRUCTURE BREAKDOWN

The level of education of our employees is high, with 55% of population with University degree. That is one percentage higher than in 2013. The rest of educational breakdown structure on 31st December 2014 is shown in the chart below:



Responsible Employer



TRAINING PROGRAMS

In 2013 the number of internal trainings in Crédit Agricole Srbija was 36, while there were 32 external trainings.

In 2014 there was a significant increase in number of internal trainings - 66, but number of external trainings remained at the similar level - 34.

Most of these external trainings are related to legal or regulatory changes and obligations.

The increase in number of internal trainings demonstrates our commitment to improving employees' knowledge and skills by using our own expertise. The increasing trend of the number of internal trainings will be continued in 2015.

In November 2014, CAS launched an E-learning platform, which makes the process of training more efficient and more open and available to all employees.



Responsible Employer

BENEFITS FOR EMPLOYEES

Crédit Agricole Srbija employees enjoy extended benefits while not only those required by the Labour Law.

One of those benefits is the health care system that is comprehensive and also includes family members.

It is of utmost importance for CAS that its employees are healthy and whenever it is possible to implement early prevention of diseases, CAS encourages its employees through reminders sent via internal communications channels.

INTERNAL SATISFACTION SURVEY

In December 2014 CAS organized an Internal Satisfaction Survey.

The goal of the survey was to measure transversal team effectiveness and how satisfied internal customers were with the service they received from supportive business functions.



HEALTH CARE

In 2014 all employees in CAS were eligible for one free medical check-up during the year. Also, all family members have discount of 20% for all medical examinations.

Besides medical examinations, all employees have free ophthalmologic examinations.

The Internal Satisfaction Survey questionnaire measured the perception of service in three important areas:

- Communication
- Productivity
- Responsiveness.

Responsible Employer



RECRUITMENT

Recruitment is a very important process within the Bank and there is a lot of care and attention paid to every single candidate.

In 2014 there were more than 70% female candidates in total recruitment, including internship program.

Besides Internship program, Bank is mostly oriented in hiring of young and educated staff w/o experience.

The average age of recruited employees in 2014 was 31, with approximately 3 years of work experience.

One of the main projects in the Bank is Internship program.

The goal of the project is to hire apprentices (in accordance with the business needs), in order to continue good hiring practice by engaging young, educated, candidates motivated to grow within Banking business, and to recognize, develop and keep the best potential and to benefit from it in the future.

VOLUNTEER FOR INTERNATIONAL EXPERIENCE— VIE PROGRAM

Crédit Agricole Group is the fourth largest hirer of corporate volunteers and can offer a great professional experience and the opportunity to demonstrate knowledge.

VIE program is exclusively designed for graduate students who are between 18 and 28, and preference is given to graduate students who have completed their education in the field of business or engineering at the most prestigious universities and have very good knowledge of English.

VIA assignments allow young professionals to gain recognised experience and improve their employment possibilities, both in the Group and other companies.

In 2014 Crédit Agricole Srbija realized two VIE missions. The first postgraduate that got an assignment within the Bank in February is Oussama Ganibardi and he is placed at Marketing and Communications and the second is Boris Guitton who is placed at Negotiations and Collection Sector at the Administration Department.

Both graduates spend from 12 to 24 months within Crédit Agricole Srbija.

Responsible Employer



DANUBE MISSION

The scope of the project is to improve efficiency of the branches. This project has been designed as a new motivational boost and an excellent professional prospect for the Network managerial population (RMs and new position of MBMs) and their proactive approach as agents of change.

The aim of the project has been to help strengthen the feeling of belonging to the Group and raise awareness of the professional and cultural context as a positive stimulus to the Network managerial roles in the process of change in CAS, increase their motivation and add value to their professional approach and understanding of the big picture.

All RMs and MBMs completed their mission, agreed their action plans and started with implementation. The 1st wave of RMs & MBMs took place in November 2013.

In 2014 the following visits took place:

- The 2nd wave of RMs & MBMs in March 2014
- The 3rd wave in June 2014 was a visit of French counterparts
- Agro Mission took place in November 2014.



Danube Mission—June 2014—French Counterparts visited Serbia

Responsible Employer

CAS VISIT TO FRENCH COLLEAGUES AT CRÉDIT AGRICOLE CENTRE LOIRE



CAS team in front of Crédit Agricole Centre Loire

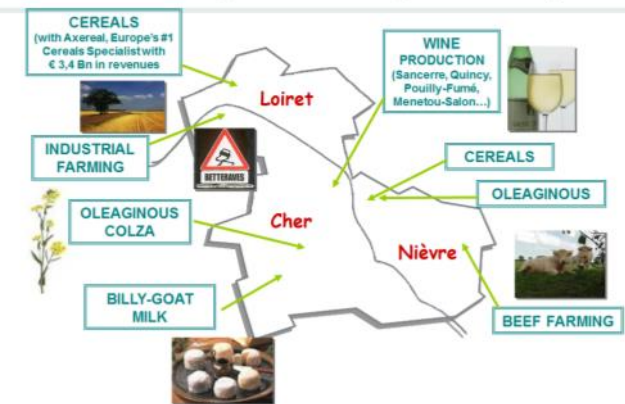
Within cooperation with International HR Projects CASA DRHI, CAS HR People Development Sector and Sales Network and Multichannel Division developed the Danube project in 2013 as an answer to the changes that took place within the Retail Division.

The fourth phase of the project planned for autumn 2014 has just ended in November.

In this fourth phase of the project, our eleven colleagues: **Aleksandar Simić**, Head of Agriculture, **Radivoj Nićin**, Commercial Group Leader—Supervisor, **Dejan Mijatov**, Senior Credit Analyst for Agriculture, **Mara Knežić**, Manager for Agro SME, **Darko Ilić**, **Ivan Tucakov**, **Emil Jonaš**, and **Miljan Žunić**, Agricultural Relationship Managers, **Siniša Ristić** and **Vladimir Knežević**, RM-SME Business Centre Belgrade 1 and Belgrade 2 and **Silvana Janić**, Group Leader and Translator, visited Crédit Agricole Centre Loire in the period from 2nd to 7th November 2014.

The program of the visit was very intense and rich and it consisted of a number of presentations, meetings, field trips (Sugar plant Cristal Union, AXEREAL company) visits paid to the nearby towns, farms and farmers (vineyard in Sancerre) and introduction to the French market and the method of work of our colleagues in France.

One of the biggest agricultural and agro-industrial regions in Europe



On the first day of the visit, our colleagues were presented the Crédit Agricole Centre Loire branch and region while the second day was reserved for the branch in Pithiviers and commercial activities there. The visit to a farm/ cooperative organized in the French way was on the second day as well and the visit to the sugar factory.

The third day included a visit to the branch in the city of Nevers and familiarization with risk policies, monitoring, delegating and in the afternoon our colleagues visited the farm and acquainted themselves with the way viticulture is performed in Sancerre.

On 6th November, our team was presented with Agilor and young farmers as well as the development and digitalization, while the afternoon was reserved for a visit of a Castle on the Loire.

The last day of this mission to France, our colleagues spent in Paris.



CAS team in front of "Château de la Loire" castle



OUR CIVIC RESPONSIBILITY



EMPLOYEE ENGAGEMENT

Good Fairy Dobrila Team

EMPLOYEE ENGAGEMENT IN CORPORATE PHILANTHROPY

Thanks to its employees, Crédit Agricole Srbija has made progress in the area of employee engagement when it comes to corporate philanthropy.

Major CSR projects are designed to include active participation of employees and the importance of this ambition of Crédit Agricole Srbija is reflected in key manager's annual appraisals.

HELP A COLLEAGUE



Good Fairy Dobrila is a recognizable symbol when it comes to inviting colleagues to take action. Her engagement success rate is soaring year after year.



In times of distress, Crédit Agricole Srbija's team selflessly gives great comfort and support to a colleague in distress. "Help a Colleague" is a spontaneously formed project, initiated by employees who informed Internal Communication about the colleague who needed help.

Respecting human rights and rights to privacy, if a colleague agreed, a mail was sent to all employees as a call for action. Whether the help was needed for medications, trip abroad for medical consultation or help to a family after a colleague's passing did not change the fact that CAS employees responded immediately.

Humanity has no price but it has its voice in goodwill to help in all the ways possible and CAS team is known for being generous in all the cases where help is needed.

Within this initiative, there was another one as flood relief project "I Care" in May 2014.

In 2014 in Crédit Agricole Srbija, 698 employees responded by providing primarily financial support, but also all other kinds of supports needed in those particular cases.

Good Fairy Dobrila Team

ADOPT A SCHOOL

In 2012 employees of Crédit Agricole Srbija have 'adopted' the school for children with developmental difficulties "Dusan Dugalic" and all of their 95 pupils.

One third of all CAS employees have decided to donate 1— 5 euros monthly from their salaries in order to provide healthy meals for the pupils twice a week.

Since then, the ties with the school have become stronger and the Bank representatives were invited to school celebrations, employees collected Christmas shoeboxes filled with sweets and toys for their little friends and become more aware of the needs of children with learning or motor disabilities.



In 2014 over 4500 euros were collected from 'foster parents of Crédit Agricole Srbija' who provided 7600 meals to their little friends at "Dusan Dugalic" school in Belgrade.

CAS SUPPORTS EMPLOYEE INITIATIVES

KINDERGARTEN VISIT TO THE BRANCH OFFICE BAČKA PALANKA TO LEARN ABOUT BANKING PROFESSION

Within the educational practical introduction to the various professions of kindergarten "Mladost", a group of 18 children visited the branch of Crédit Agricole Bank in Bačka Palanka on 20th March 2014 and got acquainted with the basic concepts of the banking world.

Children aged 4 and 5 under the supervision of their teacher, visited the employees of CAS branch and got acquainted with the concepts: the bank, cashier, money counting machine, ATM and savings.

Demonstrations of the work of ATM and money counting machine were definitely the most interesting leaving the strongest impression on the children. The visit ended with handing out gift packages with toys and sweets.



"Crédit Agricole Srbija is always willing to get involved in educational projects for children and we were pleased to welcome our important guests and answer their many questions.

We are pleased that the children left the branch full of impressions and who knows, maybe we hosted some future banking professionals, "said Jakov Račić, Branch Manager, CAS in Bačka Palanka.

CREDIT AGRICOLE GROUP'S DONATIONS TO OBRENOVAC

At the signing ceremony, on 1st October 2014, of donor agreements with the Primary School "Jefimija", Centre for housing and day care for children and youth with disabilities Obrenovac, and Kayak-canoe-tennis club "Zabrežje", Crédit Agricole SA donated a total of 70,000 euros for the reconstruction of flood-damaged premises in the three institutions and replacement of one vehicle.

"Good Fairy Dobrila Team" of Crédit Agricole bank this time as well, meets the children's needs. In elementary school, "Jefimija" donation is planned for restoration of complete school kitchen and dining room equipment and as a result more than 300 children will have their daily meals at school.

Centre for housing and day care for children and youth with disabilities Obrenovac will receive a special van to transport children and young people who, without the van, cannot reach their Centre at all.

Kayak-Canoe- Tennis club "Zabrežje" will use the donation to rebuild facilities for winter training, and replace three destroyed kayaks, so the children can continue to compete and continue to win medals.

"Crédit Agricole Group and Crédit Agricole Srbija in their CSR activities are traditionally focused on children, their well-being and quality of life.

I am very pleased that the Crédit Agricole Group as an equally responsible member of both: the European and the Serbian community, decided to support three such important projects in Obrenovac, which are of great importance for children. It is our privilege to support the children because they are our most valuable citizens and therefore we hope that the quality of life for all children in Obrenovac will soon be such that in no way resembles the catastrophic floods that have befallen them." said Mr Bruno Charrier, President of the Executive Board of Crédit Agricole Srbija.



Good Fairy Dobrila Team

BANK EMPLOYEE



In the framework of the Working Group on Corporate Social Responsibility in Banking and Finance Global Compact UN in Serbia, Crédit Agricole Srbija has had within the joint project "Bank Employee", five series of lectures to the students of the Schools of Economics and Legal Business Schools in Belgrade, Užice, Niš, Čačak and Subotica in 2014.

The main topic Crédit Agricole Srbija became known for making it interesting and engaging was loans and securities.

In all the schools CAS lecturer, Živorad Milanović, Housing Loan Manager was assessed as a very interesting lecturer because he transferred his knowledge in a simple and engaging way highlighting the practical aspects of work by connecting the theory and practice.

Students in all visited schools, over 200 of them, were active and found the approach as well as the content very useful.

GIFT VOUCHERS OF GOOD FAIRY DOBRILA: KIDS FEST



Crédit Agricole Srbija has awarded five most creative children with gift vouchers worth RSD 5,000 each, as part of children's savings with Good Fairy Dobrila within the Kids Fest that lasted from 13th to 19th October in Belgrade, Kragujevac, Niš, Novi Sad and 25 more cities in Serbia,

Within 10th Kids Fest a competition was organized for children aged 5 - 14 years with the task to express, in their own, unique and creative way what Kids Fest represented. Children's works of art including video content were received until the end of the festival while the ceremonial announcement of the winners was held on October 20th.

„Good Fairy Dobrila“ of the Crédit Agricole Srbija is found where the children, and programs for children are, because she is the friend of projects that respect children's rights and promote inclusion and creativity.

Good Fairy Dobrila Team



CHRISTMAS SHOEBOX IN BELGRADE

"Christmas Shoebox" and theatre play for over 2,300 socially disadvantaged children was held at the Sava Center on 11th December 2014, after which the gifts for all the children aged 2 - 7 years in Belgrade were given out.

More than 2,300 children from socially disadvantaged families from 17 Belgrade municipalities were present at the Sava Center to watch the big New Year performance, and then received gift packages within the "Christmas Shoebox" project, organized by the Crédit Agricole Srbija and METRO Cash & Carry Srbija in cooperation with NGO Food Bank, the company Air Serbia and with the support of the City of Belgrade.

Children from all parts of the city accompanied by a parent or guardian enjoyed the play "Two Christmas Trees", and then they received gift packages containing toys and sweets.

CHRISTMAS SHOEBOX IN NOVI SAD

The Congress Hall of the Novi Sad Fair was very festive awaiting the New 2014.

There were two decorated Christmas trees on the stage and on the side tables all the Christmas shoeboxes, wrapped with a lot of care and attention by the employees of four companies: Crédit Agricole Srbija, METRO Cash & Carry, Novi Sad Fair and Lafarge, were carefully arranged and displayed. Colorful, sparkling and shiny, they were waiting for the 220 pupils of the school for children with disabilities "Milan Petrović".

The show has drawn attention of the youngest equally as a bit older ones, and the moment of giving out the wrapped Christmas shoebox was the highlight of the afternoon that 16th December since the children were eagerly expecting their present from the Santa's helpers.



Good Fairy Dobrila Team

GRAND PRIX FOR GOOD FAIRY DOBRILA TEAM

At the Gala dinner held on 17th September 2014 to celebrate the fifth anniversary of the French-Serbian Chamber of Commerce, Crédit Agricole Srbija received the Grand Prix Award in the category of Corporate Social Responsibility for the employee engagement program in humanitarian activities titled "Good Fairy Dobrila Team - Tim Vile Dobrile".

For the first time this year, the French-Serbian Chamber of Commerce organized the Grand Prix competition for about 90 member companies in the categories of Innovation and Corporate Social Responsibility.



"Magic Breakfast" and "Christmas Shoebox" are the most comprehensive projects performed in collaboration with partners METRO Cash & Carry, Food Bank and the Secretariat of Social Welfare of the City of Belgrade, while the project "Adopt a School - Dušan Dugalić" is one of those that employees have initiated themselves. All projects promote the fight against poverty and a healthy diet for children with disabilities as well as socially vulnerable children.





**INTERNAL COMMUNICATION:
ENGAGEMENT DRIVER**

Internal Communication—Engagement Driver

THE ROLE OF INTERNAL COMMUNICATION IN EMPLOYEE ENGAGEMENT

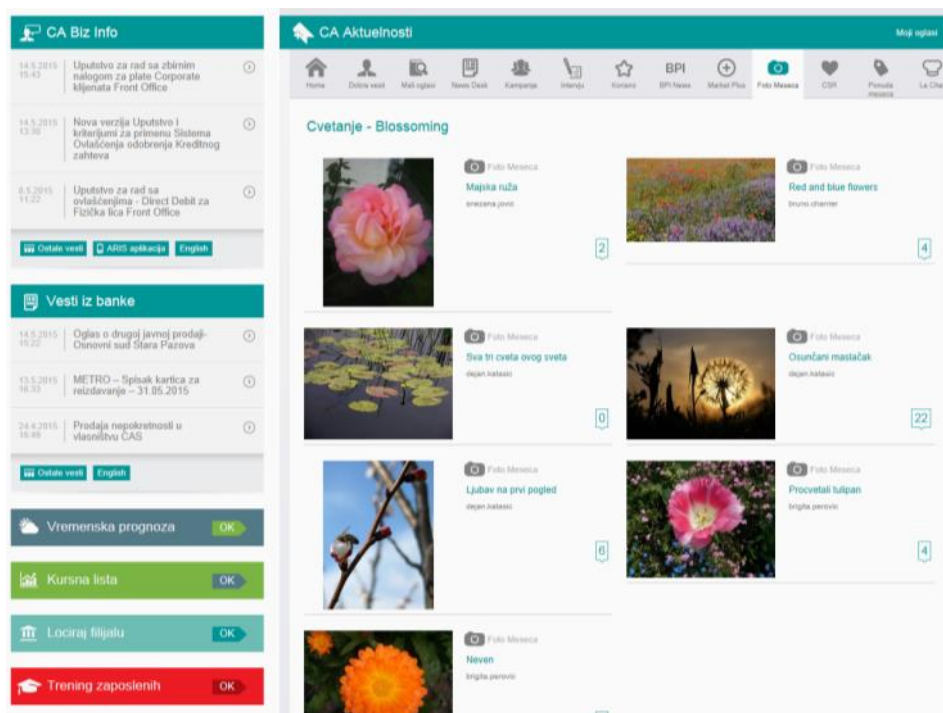


Internal communication has an important role in building a culture of transparency between management and employees, and it succeeds in engaging employees in the organization's priorities where CSR is incorporated. Effective and authentic communication is modelled from the top.

In Crédit Agricole Srbija, the relationship between internal communication and employee engagement is strong as the internal communication, using various communication tools, has become a true employee engagement driver.

New, completely redesigned intranet portal in 2014 is used for sharing information, but also to engage employees to share their talents and interests. One of the more popular pages is the one featuring photographs taken by employees.

Every month, a Photo of the Month is chosen by all employees of the bank who vote for their favourites, while the winner gets a prize.



Internal Communication—Engagement Driver



DID YOU KNOW THAT ...

NADA MARINKOVIĆ
MAKES HOME-MADE DELICATESSEN?

How time-consuming is having this kind of hobby?

I really do not think about the time because firstly I love to prepare food, and secondly I love the creativity in the process. Basically I have time in the evening when the kitchen is totally mine and I can dedicate myself to the processing and preparation of fruits and vegetables. For me, it's an incredibly relaxing process, and the result is very tasty.

Where can one order or purchase your products?

For now, I make a small amount for personal use only and something to give to friends. I have little free time and everything I make is in the category of slow cooking, so it all remains at the level of a hobby.

If some of our colleagues would like to start this kind of hobby what would you advise?

Something one cannot see in the final products, is quite a large amount of manual work. Cooking anything can be very creative and after a hard day at work cooking is very relaxing and feels good, and when you get praise as well, the satisfaction is full. I would advise to go from what one likes the most. The person will be motivated to make that one homemade product to the taste of his or her own, and those jars and bottles of home-made products can also serve as great gifts for home visits.

What products are in your product-range and which are the most popular?

I make jams, preserves, juices, liqueurs, all kinds of vegetable salads, chutney. I use fruit sweeteners, honey, Himalayan salt, olive oil and spices: cinnamon, clove, vanilla, saffron, turmeric and many others. These products differ from ready-made ones because I really play with flavors and combinations, and the highest praise I received was for liquor of wine, vodka and orange juice, melon preserve, orange peel preserve and sun-dried tomatoes in olive oil.

PAUZA—INTERNAL E-NEWSLETTER

In the internal e-newsletter Pauza, every success is celebrated, every promotion mentioned and every new project presented.

However, the most read column is about the employees' hobbies or free time activities, where creativity, individuality and authenticity is highly valued. On a monthly basis, an employee who engages in an interesting sport, hobby or activity is presented and in this way, it is a celebration of diversity among us.

Every issue of e-newsletter is sent to Communications Department in Paris and the English version is published on the international platform accessible to all Crédit Agricole Group employees.

This is an additional motivational and engagement factor among all employees.

EVENTS OF LAST MONTH

AWARD GIVING CEREMONY TO THE BEST IN SPRING CAMPAIGNS

The winners of the spring campaigns of Cash Loans and SBE Taktik and Praktik after receiving the awards, with their managers

On 4th July 2014 our best salespeople in spring campaigns of Cash loans and SBE Taktik and Praktik received their valuable gifts at the premises in Savograd.

After the ceremony there was a lunch organised at the restaurant 'Salt and Pepper' where our winners, together with their managers had a chance to relax a bit in the quiet atmosphere of the restaurant.

A VISIT TO THE BRANCH OBRENOVAC

On 8th July 2014 Raško Tomašević, Head of Marketing & Communications and Radojka Đurđević, Head of Logistics and Bank Property Management Sector visited Branch Office Obrenovac which is operational again. Our colleagues work with great enthusiasm and CAS branch sheds light to the quiet Obrenovac square at night with its fresh and optimistic colours. After the devastating floods that hit Obrenovac on 15th May 2014 it is nice to see the Branch office that is excellently renovated and our clients in there.

Left to right: Radojka Đurđević, Head of Logistics and Bank Property Management Sector, Zoran Penčić, Branch Manager and Raško Tomašević, Head of Marketing & Communications

Internal Communication—Engagement Driver

INVITATION TO TAKE PART IN CHARITY TOURNAMENT FOR CHILDREN

Every employee is confident that if there is a good cause, they can propose it to internal communications and the invitation will be sent out flying.

During the weekend on 12th July 2014 at Ada Ciganlija in Belgrade, there was a humanitarian football event organised by the French-Serbian Chamber of Commerce and Chamber of Italian-Serbian businesspeople.

The members representatives of the Chambers were competing in small football and the collected funds would be directed to the purchase of books and renewal of children's libraries in flooded and destroyed kindergartens of pre-school institution "Perka Vićentijević" in Obrenovac.

The collected amount during the match was RSD 70.000. The charities in this manner are going to be organised in the future as well and our CAS football team will take part in them and moreover, do it with pleasure.



NEW YEAR PARTIES FOR CHILDREN OF OUR EMPLOYEES

As a proud organisation that is actively promoting children's rights, the children of our employees are also highly valued.

In CAS, every newborn baby is celebrated and every child appreciated.

Traditionally, there are four Children's New Year parties organised in four cities: Belgrade, Novi Sad, Nis and Kragujevac.

The parties, organised by internal communication, include a Christmas theatre show, presents from Santa and an inevitable photograph for a family album.

CA novogodišnja dečja predstava 2014



Beograd



Kragujevac



Nis



Novi Sad



OUR ENVIRONMENTAL RESPONSIBILITY

Our Environmental Responsibility

OUR ENVIRONMENT IS IMPORTANT

As a socially responsible company and an active member of our community, Crédit Agricole Srbija is aware that ecologically responsible practice within the Bank also influences all other community actors and our employees.



As of 2011 there has been an outsourcing project going on for replacing MFU, printers, scanners and passbook printers. Printing is centralised and the number of printers, scanners and similar equipment is reduced by 50% since 2011 in part of the network and two regions. Printing in black and white is a standard while printing in colour is an exception.

Wherever possible, printing is avoided. Electronic Christmas cards have become a standard, while there are no printed editions for employees — even the monthly newsletter is always distributed in electronic form.

CONFERENCE CALLS INSTEAD OF TRAVEL

Conference calls are a standard in CAS and they are used whenever physical presence of the employee is not absolutely necessary.

Conference calls save valuable hours on travel but also reduce the carbon footprint of the CAS as a whole.

ENVIRONMENTAL AWARENESS AMONG EMPLOYEES

CAS employees are becoming more aware of the importance of our environment.

Participation in ecological volunteering actions is becoming more popular and the number of employees involved raised by 5% in 2014 compared to 2013.

An hour for our Planet is promoted via internal communications and employees are encouraged to switch off electricity for 60 minutes.

Our Environmental Responsibility



would be a decrease of the emission of gases with the greenhouse effect. The students submitted their works with the emphases on the sustainable transportation model in the future.

There were over 50 student works received from all regions in Serbia and from all universities. Due to the high quality of works, the Award Committee on which one of the members was Raško Tomašević, Head of Marketing and Communications at Crédit Agricole, selected five finalists. The finalists presented their works and answered questions regarding how to increase energy efficiency in the domain of transport and how to prevent the risks connected to high emissions of CO₂ and fuel consumption.

The first award, sponsored by Schneider Electric in the amount of 1500 € was won by Ivana Ziramov, Faculty of Technical Sciences Novi Sad.

The second award was sponsored by Crédit Agricole Srbija in the amount of 1000 € and was won by Dragiša Gligorijević, Faculty of Traffic Engineering Belgrade while the third award, given by Egis in the amount of 500 € was won by Marko Vujošević, from the same Faculty of Traffic Engineering in Belgrade.

CRÉDIT AGRICOLE SRBIJA SPONSORED A STUDENT AWARD ON FUTURE OF TRAFFIC

On 3th June 2014 French-Serbian Chamber of Commerce, together with its partners: Schneider Electric, Crédit Agricole and Egis, gave out three Student Awards traditionally organised to promote sustainable development within higher education institutions.

The award theme was: "How shall we move in the future?". The students had a task to describe how they perceived the future of traffic: what kind of transportation would be used, how the traffic development would influence the environment and the quality of life and economy and whether there

French-Serbian Chamber of Commerce will continue to organize this competition in order to increase awareness among young people about the necessity of sustainable development in the future and Crédit Agricole Srbija will continue to support sustainable development actions in the field of talented students.





FOSTERING OUR FRENCH CONNECTION

Fostering our French Connection

CRÉDIT AGRICOLE SRBIJA SUPPORTED FRENCH WEEK IN BELGRADE



Crédit Agricole Srbija supported the French Week held in Belgrade from 17th to 23rd November 2014 in the organisation of the French-Serbian Chamber of Commerce.

As a representative of the French economy in Serbia and a member of the French-Serbian Chamber of Commerce, the Bank as a silver sponsor, supported a number of activities that were held throughout the week at various locations in Belgrade.

CAS AT THE JOB FAIR



Job Fair at Ulus gallery in Knez Mihailova Street was held on 19th November 2014 and it was an opportunity for Crédit Agricole to present its products and services to all interested visitors.

MORNING BAKING AND EVENING GASTRONOMY WORKSHOP



Baking workshop was organized by the French-Serbian Chamber of Commerce in cooperation with its member, the worldwide leader in the production of yeast Lezaf, with the idea that the guests get acquainted with one of the most famous symbols of France - French pastry.

"French gastronomy needs no introduction, but, surprisingly, although the Serbs and the French both enjoy food, in Serbia are rare restaurants that offer specialties of this queen of cuisines— the French one," said Sanja Ivanić, Director of the Franco-Serbian Chamber of Commerce.



She expressed hope that the occasional French dishes, which are now sporadically available at better Belgrade restaurants will be more available in the near future on more menus, as well as that Belgrade will have its first real French restaurant.

BEAUJOLAIS NOUVEAU— AN EVENING OF YOUNG WINE



The tasting of the first young red wine, with good music in a beautiful atmosphere of the building Cvijeta Zuzorić, was held on 20th November 2014 in the presence of over 200 guests,

representatives of the French Embassy and other European institutions, French companies operating in Serbia, government officials, media representatives and many other distinguished guests.



Fostering our French Connection

CHARITY CHRISTMAS BAZAAR



Crédit Agricole has, within the Charity Bazaar, organized by the International Women's Club (IWC) for the fourteenth time, supported the event and the booth of France and this year as well, participated in the traditional humanitarian action that took place at the Belgrade Fair on Sunday, December 7th 2014.

At this year's Charity Christmas Bazaar representatives of 47 countries presented their booths where characteristic products and souvenirs of their respective countries were on display and traditionally, the visitors could pay a visit to the booth of France as well.

Distinctive to the visitors of the Bazaar for its outstanding selection of French wines and cheese, the booth of France, this year as well, was enriched with high quality cosmetic products for face and body.



Much to the delight of all the visitors to the Bazaar, a strong French community in Belgrade put the maximum effort to convey the spirit of France to their fellow citizens, so that they could enjoy in traditional French home made products - from quiche, and selection of apple pies to Christmas cookies, the visitors could expect an excellent

booth and abundant French charm.



Proceeds from the Bazaar are entirely be devoted to projects supported by the IWC: assistance to vulnerable populations, persons with disabilities, the elderly, orphans, victims of violence, aid to victims of the floods occurred in Serbia in 2014, as well as the education of Roma children.

Fostering our French Connection

CAS SUPPORTS MARVELLOUS WINDOWS OF FRENCH INSTITUTE IN BELGRADE



Crédit Agricole Srbija traditionally supports the creation and showcasing of the Marvellous Windows in organisation of the French Institute in Serbia, which in 2014 explored the connection between innovative technologies and the nature through the project "iX". The revealing of Marvellous Windows was held on 11th December 2014 at 31, Knez Mihailova Street, to the delight of all Belgrade passers-by.



As a representative of the French economy in Serbia and member of the French - Serbian Chamber of Commerce, Crédit Agricole bank gladly promotes French culture and traditional multifaceted correlation between France and Serbia.



Bruno Charrier, President of the Executive Board CAS and **Jasna Stojković**, PR Communications, French Institute in front of Marvellous Windows

The sixth edition of the Marvellous Windows of the French Institute in Serbia deals with the question of the nature of technology and the technology of nature which is presented through the four seasons. Each window corresponds to one season of the year, associated with one element, one colour and one old Slavic divinity: Moran, Vesna, Lada and Stribog.



French designer and artist, Solin d' Aboville, traditionally cooperates on this festive project by sharing her knowledge and skills with Belgrade students. This year, the showcase was prepared with the help of an architect Dragana Markovic, and it represents a visual feast for all visitors of Belgrade and passers-by through Knez Mihailova Street.

Photos of the exhibition taken by Slađana Novaković

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