



COMMUNICATION ON PROGRESS

Crédit Agricole Srbija
2015



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We at Crédit Agricole Srbija believe that the loyalty and trust of our clients as well as our employees, drive our success. We place our utmost importance on safeguarding the welfare of our clients and employees and thus we transparently engage with our communities in a way that is in line with our values.

Committed to keep earning that loyalty and trust, we do it by leveraging our expertise to find solutions that address the local challenges our clients face, including climate change, poverty, financial safety, and ageing societies. We believe that our corporate commitment to sustainable development supports long-term economic growth by enhancing the reputation, brand, and community standing of the Crédit Agricole Group.

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

In 2015 we continued to provide support to our clients and continued with 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. In 2015 we have broadened the scope of training and shared our significant success by naming our Champions!

We have established our main goals in relation to the digital development of the Bank and our Digital Ambassadors will promote these ideas in the network as of 2016.

The final phase of 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 yet again, fresh energy, drive and enthusiasm within the network.

In order to address our environmental responsibility, we have joined forces with the French-Serbian Chamber of Commerce to award the best student works regarding solving the problem of how to fight climate change and its consequences.

However, we are again the most proud of our award winning employee engagement program "Good Fairy Dobrila's Team" that has once again proved to be truly engaging and to the core 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.



Carlos de Cordoue
President of the Executive Board

Crédit Agricole Srbija

CRÉDIT AGRICOLE GROUP



Le bon sens a de l'avenir →

THE 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 leading European assets manager, the number one bank insurer and the number three European player in project finance.

On the strength of its 140,000 employees and the 31,500 administrators of Local and Regional banks, the Crédit Agricole group is a responsible and worthwhile bank working for its 50 million customers, 8.2 million members and 1.1 million individual 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.

54

A GLOBAL PRESENCE
IN 54 COUNTRIES

50 MILLION

CUSTOMERS

140 000

EMPLOYEES



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

CRÉDIT AGRICOLE S.A. HAS ALREADY APPEARED IN SIX BENCHMARK SUSTAINABLE DEVELOPMENT INDEXES:



THE GROUP'S ORGANISATIONAL STRUCTURE

8.2 million members from the bedrock of Crédit Agricole's co-operative structure. They own the members' shares comprising the capital of the **2,489 Local Banks** and appoint their representatives each year: **31,500 directors** who act as their voice within the Group.

The Local Banks own most of the capital of the **39 Regional Banks**. The Regional Banks are regional cooperative banks that provide their customers with a comprehensive range of products and services. Fédération Nationale du Crédit Agricole is the central body through which the Regional Banks discuss the Group's broad policies.

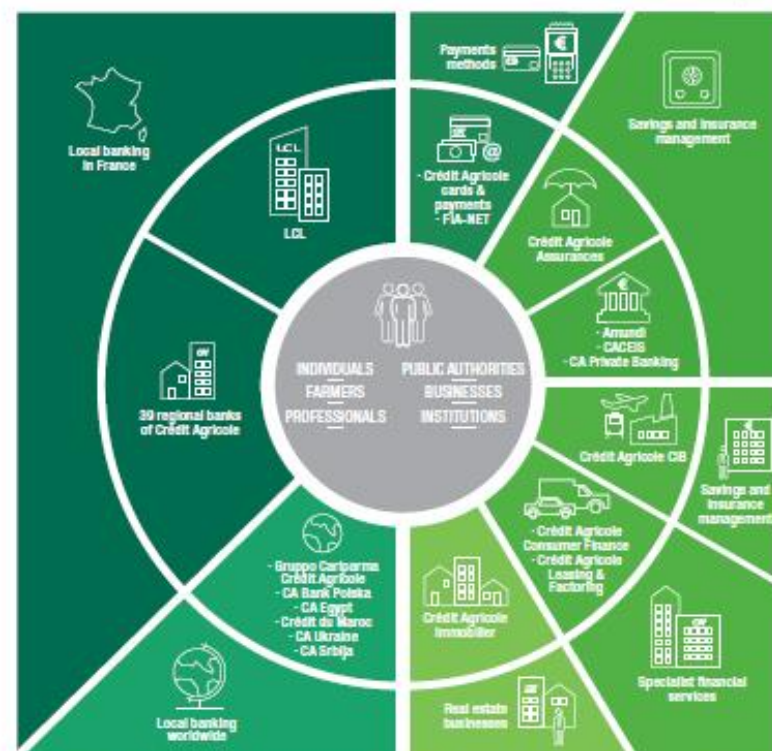
Through **SAS Rue La Boétie**, the Regional Banks own 56.5% of Crédit Agricole S.A., the Group's central bank and central body. Crédit Agricole S.A. owns 25% of the Regional Banks' capital. Working alongside the specialised subsidiaries, it coordinates the strategies of the various business lines in France and abroad.

CUSTOMER-CENTRIC FULL-SERVICE BANKING

LOCAL BANKS

SPECIALIST BUSINESSES

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



LEADING FINANCIAL PARTNER
TO THE FRENCH ECONOMY



LEADING BANK INSURER IN EUROPE



LARGEST ASSETS MANAGER IN EUROPE

CRÉDIT AGRICOLE'S CSR IS BASED ON POWERFUL CONVICTIONS:

- The balance between economic, social and environmental development is vital for everyone's future.
- A bank only prospers in the long term through its customers, employees, the regions where it is established and the environment of which it is part.
- CSR must apply to all business lines.
- CSR represents an ongoing approach to progress.

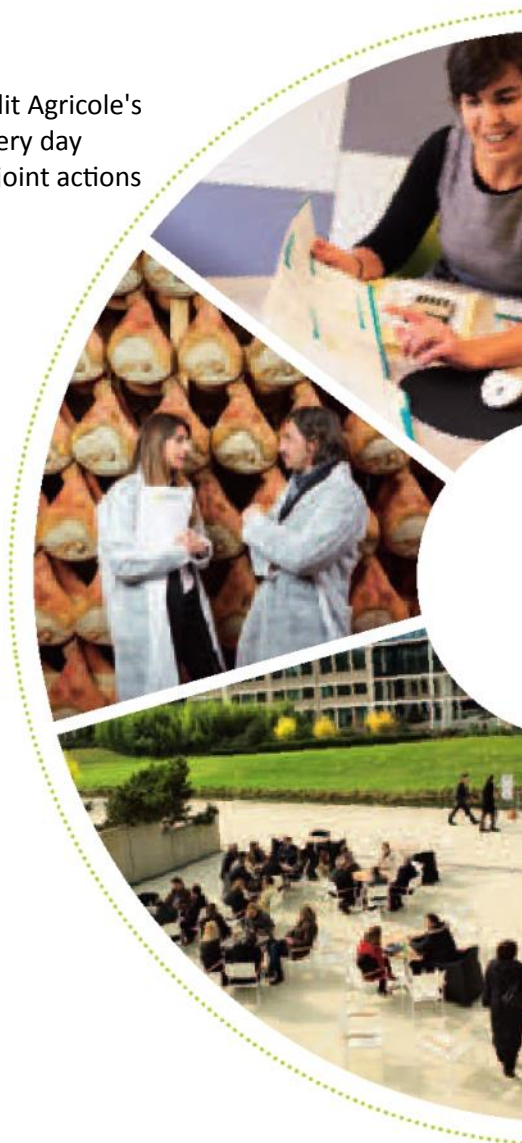
A DIFFERENT VERSION FOR EACH ENTITY IN THE GROUP THAT FACTORS IN THE FOLLOWING:

- The diversity of its business lines.
- Its sustainable development issues.
- Its specific stakeholders.
- Respect for each of its commitments.
- Sharing initiatives and actions with other entities of the Group.

Over the past few years, Crédit Agricole has generated an increasing number of CSR initiatives across its entities, notably by rolling out improvements suitable for its various business lines, and by further incorporating non-financial criteria in its procedures and offers.

CREDIT AGRICOLE GROUP: PRINCIPLES

Based on powerful convictions, Crédit Agricole's CSR commitments are expressed every day across the Group's entities through joint actions and tangible signs of progress.





CSR AT THE HEART OF ALL BUSINESS LINES' ACTIVITIES

Ambition No. 1

Supporting regions in addressing sustainable development

1. Listening to our internal and external *stakeholders*, understanding and taking into account the economic, social and environmental issues that affect them.
2. Offering *innovative products and services across our business lines* in order to meet the main sustainable development challenges faced by our customers and partners
3. Responding to the *societal challenges identified in the Credit Agricole's four fields of excellence* in agriculture and food, housing, health and the ageing population, energy savings and the environment

CREDIT AGRICOLE GROUP: POLICY

3 AMBITIONS

10 PRIORITIES

Ambition No. 2

Striving for excellence in our operations and relations with customers and employees

4. *Aiming for a lasting relationship* with our customers, protecting their interests and making our offering accessible.
5. Being a *responsible employer*, encouraging the personal development and employability of staff, guaranteeing fairness by promoting diversity, promoting quality of life at work and social dialogue.
6. Limiting and reducing our direct *environmental footprint*, particularly in terms of energy, paper and waste.
7. Taking social and environmental factors into account in our *purchasing processes* and relationships with our suppliers and subcontractors



Ambition No. 3

Managing all risks, including non-financial

8. *Ethical* behavior in banking and finance operations
9. *Factoring in environmental, social and governance criteria* more effectively at the design stage of all our products and services
10. Continuing formalization and guaranteeing *compliance* with the *sector policies* that guide our actions and behaviour and asserting our requirements as a responsible financier and investor in various complex or sensitive business sectors

CRÉDIT AGRICOLE SRBIJA



CRÉDIT AGRICOLE SRBIJA

Crédit Agricole Srbija is a universal bank, a member of the Crédit Agricole, French banking group which owing to over 125 years of experience has positioned itself as one of the a leading full-service retail banks in Europe.

As the market leader in Retail Banking in France, Crédit Agricole is the leading financial partner of the French economy and one of the largest banks in Retail Banking in Europe. The Group employs more than 140.000 people and successfully meets the needs of 50 million customers worldwide.

Tailor-made offer of products adjusted to clients' needs in line with the highest financial standards, is what each of 260.000 customers in 80 branches of Crédit Agricole bank receive in all parts in Serbia.

Commitment to the development of long-term relationships with clients, their financial needs and requirements has had a direct impact on business of Crédit Agricole Srbija since it records better results every year.

Growth in the number of clients, as well as the level of deposits entrusted to Crédit Agricole bank in Serbia, are the best indicators of the level of credibility and trust that customers have in CAS.



This trend reinforces a strong commitment of CA Srbija Bank for further growth and development on Serbian market. Strategic orientation of Crédit Agricole bank Srbija is to support the local economy, businesses and citizens through specialized products, participation in subsidized loans and special credit lines.

Almost 900 banking professionals whose main goal is long-term protection of the interests of clients and fulfilling of all their financial needs, work on these tasks daily and - that is why Crédit Agricole bank Srbija is the Bank of *Common sense*.

OUR CSR VISION

Corporate social responsibility is taken quite seriously at Crédit Agricole Srbija (CAS) and all our responsibilities and commitments are enhanced by our corporate values: client in focus, responsibility and ethics.

These commitments call for a stronger engagement by all business lines to achieve the development goals set in 2015 and reflected in the increased levels of attention being given to sustainability in our economic, social, civic and environmental goals.

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 seventh year now.

Being responsible for Credit Agricole Srbija means addressing the issues and expectations of a society in flux while ensuring our company's future.

That's why we need to understand the aspirations and expectations of our clients and our employees, as well as those of public authorities while treasuring our most precious asset—the trust our clients, employees, partners and public authorities place in us.



OUR ECONOMIC RESPONSIBILITIES

Our economic responsibilities are equally relevant to all four business lines:

- **Retail**
- **SBE**
- **Corporate**
- **Agro**

Each business line is aware of the following:

Our primary vocation is to serve our clients and long-term financing for the economy is of utmost importance

Listening to our clients is a prerequisite for understanding their true needs and designing responsible products accordingly

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. However, behind each product or service there is a committed employee who is motivated and engaged to fulfil this task in a responsible and ethical manner.

STRICT ETHICAL CODE IS FOLLOWED

CA Srbija as part of the CA Group conducts Group Rules in the field of Compliance and Financial Security.

Compliance with rules and following a strict ethical code are as important to Credit Agricole Srbija as rigorous risk control. The Bank refuses to work with any client or organisation that is involved in fraud, corruption or illicit dealings. This determination also of course includes obeying the law and complying with the regulations of the Republic of Serbia.

FIDES Group Policies are implemented in the procedures and instructions of the Bank and Compliance conducts training, supervision and control of their application.

Important basic principles of FIDES rules include: protection of the brand reputation of Credit Agricole, fight against corruption, fraud, conflict of interest, protection of personal data of customers, handling clients complaints and their appropriate resolution.

Compliance organizes trainings for employees where their knowledge level is checked, and also conducts control checks and preventive actions. Every month, all employees are informed about one FIDES Rule as a reminder of good business practice.

Anti-corruption rules are clear, transparent and to the point. They among other things, define conflict of interest, gifts giving and receiving, clear procedures and measures how to combat fraud, what the right treatment of public officials are and many other, highly practical examples and pieces of advice.

Postizanje usklađenosti poslovanja

Sve o programu FIDES

14 osnovnih načela



“ Delujući u skladu sa važećim propisima i našom etikom u savetovanju ističemo se kod naših klijenata i štitimo Grupu od rizika neusklađenosti poslovanja. ”



OUR SOCIAL RESPONSIBILITIES

Credit Agricole Srbija is fully aware that being an active participant in the economy also means that the Bank is closely involved in the local community in every region where it does business.

Social responsibility means treating the Bank's 900 employees in a fair, respectful and loyal manner.

Employment policy includes fostering diversity, prioritising internal promotions and internal job mobility.

We recognise that we have a particular responsibility in training all employees in the relevant fields in order to stay abreast of the fast changing world around us, and especially the newly promoted ones.



OUR CIVIC RESPONSIBILITIES

Credit Agricole Srbija views civic responsibility in light of helping to combat social exclusion and promoting an inclusive society, respecting diversity, education and culture.

The Bank has a strong stake in society, through initiatives and projects which are directed towards inclusion of children with disabilities and socially vulnerable children into the society.

Highly respecting and advocating children's rights, the Bank is concentrating its efforts towards fighting poverty and hunger in these vulnerable groups.

Credit Agricole is proud to announce that every year, its employees take a more active part in projects within the employee engagement programme "Good Fairy Dobrila's Team".

Our civic engagement is also manifested in the support of the work of the French Institute whose initiatives encompass arts and culture which Credit Agricole Srbija strongly supports.



OUR ENVIRONMENTAL RESPONSIBILITIES

Environmental responsibility for Credit Agricole Srbija means paying particular attention to the impacts on the environment that arise from our banking activities.

In addition, the Bank has set clear targets for reducing the environmental impact of its own day-to-day operations, including reducing paper consumption by providing new printers which automatically delete all unprinted jobs the following day.

Also, the Bank supports, through the French-Serbian Chamber of Commerce, student research programmes that aim to expand understanding of the causes of climate change and help deal with the consequences.





ECONOMIC RESPONSIBILITY



In an interview with Svetozar Šijačić, Head of Retail Markets Division, we wanted to find out more about how Sustainable Development is viewed within Credit Agricole Srbija.

“Without transparency of communication there is no trust. Therefore the communication is clear, the communicated aims as well as benefits are true to the latter. This is part and parcel of sustainability and the aforementioned responsibility. “

How is Sustainable Development and within it, CSR viewed in Crédit Agricole Srbija?

Without responsibility there is no sustainability. We are a financial institution and this fact alone, carries large responsibility. On a business level, acting as a responsible bank means making sure that we have the means to fulfil our role in financing the real economy. That is why we have put a lot of effort into strengthening the Bank’s responsibility culture.

Promoting CSR in Retail means putting CSR considerations at the very heart of our approach: welcoming, listening to and providing meaningful advice to our clients, supporting them in their projects and helping them achieve their goals. Our Spirit of Service is a new attitude in the network and we are very proud to have cultivated it.

Our promotions from within with the aim to further develop and strengthen this responsibility culture proved to be the best way forward and we intend to continue with the good practice.

Our employee engagement programs are truly engaging and they are aimed at advocating the children’s rights while raising awareness about the importance of an inclusive society. The management of the bank is no longer a spectator of these programs, but active participant—that is our best way forward and we should stay the course.

Finally, without transparency of communication there is no trust. Therefore the communication is clear, the communicated aims as well as benefits are true to the latter. This is part and parcel of sustainability and the aforementioned responsibility.

Which are the benefits for Crédit Agricole Srbija and its clients in being a member of well-recognized international banking group - Crédit Agricole Group?

There are quite a lot benefits for both CA Srbija and its clients of being a part of such a strong banking group.

The most important thing for every bank is funding and how it is organized. CA Srbija has access to this funding through this membership which allows us to have credit lines which are affordable and therefore puts us in a position to offer good prices to our clients.

The other important thing is non-material asset: methodology and knowledge that are transferred into Credit Agricole Srbija from the Group are priceless. Now we can easily apply them with slight modifications in order to make them suitable for our market.

The final result is that our clients can benefit from the modern and functional banking services and products. This membership also strengthens trust into the subsidiary which is, I believe, of great importance for every client.

THE FIRST TRAINING IN THE SPIRIT OF SERVICES IN 2015

In the week between the 12th and 16th January 2015 there was a training organized across the network on the topic of car loans, and judging by the feedback, the training was very successful.

Car loans at the CAS represent one of the most important generators of production, as well as new clients, and for these reasons the Regional Sales Managers and colleagues from Car Finance devised a one-day training encompassing a complete process in relation to car loans covered in one day.

The training had all the essential elements: sales approach, Long channel, working in the PDS, the iteration with Validation and Risk, product catalog, cooperation with dealers and specificity of certain products and structures.

The practical part consisted of simulations based on various queries while colleagues gave answers to them and made constructions to proposals.

"The groups were mixed in terms of the experience of colleagues in connection with the sale of car loans, so there were some very experienced ones in the approval of car loans and establishing cooperation with dealers, but also those who are only familiar with this area. Before the training colleagues had done a test on an e-learning platform. The test was designed by members of RSM team, and the questions were divided into several categories. The test results have helped us to look at the current level of knowledge categories, which later we used as a guideline for the preparation of training materials.

For the first time in the CAS we have been using this platform in this way, and prepare materials for the training which proved to be very useful. Also, support from colleagues from Validation and Risk was very significant. " we found out from Bojan Vesić, Regional Sales Manager.

Training in the mentioned passed just over 100 colleagues from the network and in the first week of February the training continues with other colleagues, portfolio owners.

First impressions of colleagues from the network, judging by the comments collected anonymously, are excellent.



SENIOR CASH LOANS WITH REPAYMENT PERIOD UP TO 75 YEARS OF AGE WITH FREE OVERDRAFT

Crédit Agricole Srbija has prepared for pensioners cash loans with fixed interest rate and fixed monthly installment with special benefits: extended age limit repayments up to 75 years of age and free overdraft in the amount of pension during the year.

Crédit Agricole has prepared for pensioners dinar cash loans with a fixed nominal interest rate of 16.95% per annum, effective interest rate of 20.65% per annum, repayment period of 72 months with the possibility of repayment of the loan from 70 to 75 years of age.

All new clients who during the campaign opt for the cash loan and transfer their pension to Crédit Agricole, the Bank grants unique conditions for overdrafts. Specifically, the bank will approve the loan on the current account in the amount of pension, without interest and costs over the next 12 months, which means that both nominal and effective interest rates are 0%.

In order to use this privilege it is necessary that the loan amount is at least twice the amount of the pension of the client.



CA SENIOR KEŠ KREDIT
ZRELA ODLUKA

Crédit Agricole Senior keš kredit sa fiksnom kamatnom stopom i besplatnim životnim osiguranjem.



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CA CRÉDIT AGRICOLE
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INTEREST FREE LOANS FOR IN VITRO FERTILIZATION

Infertility is one of the most pressing problems of not only the country, but also of modern society in general. For all those for whom in vitro fertilization is the only way to realize their dreams and become parents, Crédit Agricole has provided financial support for this important undertaking.

In cooperation with the Special Gynecology Hospital "Genesis", the Bank has provided interest-free loans for the cost of IVF for all future parents in this renowned institution.

Crédit Agricole Bank and Special Gynecology Hospital Genesis have joined resources and offered a unique financial and technical assistance to our citizens. Unique, interest-free consumer loans are developed for this purpose and they are indexed in euros with maturity period from 6 to 36 months.

It is necessary to provide the legally stipulated participation of 30% for the loan and the maximum loan amount can be up to 10,000 euros. Loan processing fees are 0%, and the bank does not charge either for full or partial early repayment of the loan, so it could be closed at any moment or the remaining debt reduced in this way.

If for example, someone decides to take Crédit Agricole's interest-free financing costs of IVF in Genesis in the amount of 2,000 euros for two years, it is necessary to ensure the participation of 600 euros, and the rest of the loan will be repaid in 24 monthly installments in the amount of 58 euros.

Within the loan, the patients can use the diagnostic methods - a one-day diagnosis, diagnostic hysteroscopy and ERA test, the SAT test, CGT test which significantly increases the success rate of in vitro fertilization, and which is exclusively, in the territory of Serbia, introduced by the Special Gynecology Hospital Genesis. The success rate of IVF in the hospital for all age groups is 57.6% and it is the level of the world's most successful IVF clinics and hospitals.

Apart from health, there are social, economic and social factors that affect the dramatic increase in infertility. For simple reproduction of the nation it is necessary to have 2.14 children per woman, and in our country this percentage is 1.36. According to data, the population between the two censuses decreased in Serbia by 377,335 persons.

Life always wins with Crédit Agricole and Special Gynecology Hospital Genesis Novi Sad.

BESKAMATNI KREDIT ZA VANTELESNU OPLODNJU

ŽIVOT UVEK POBEĐUJE!



Genesis
Specijalna ginekološka bolnica

CA CRÉDIT AGRICOLE
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HOUSING LOANS WITH FIXED INTEREST RATE

Since the second half of June at the Crédit Agricole bank there is a unique product on the market: housing loan with a fixed interest rate.

The interest rate is fixed for the first 60 months and for that period it is 3.85% per annum for loans with a total repayment period up to 120 months, or 3.95% per annum for loans with a total repayment period up to 360 months.

After the expiry of 60 months for the first type of loans up to 120 months, the interest becomes variable and it's 3.90% per annum + 6MEuribor. For housing loans with a total repayment period of more than 120 months fixed NIR in the first 60 months is 3.95% per annum and thereafter becomes variable and is 3.90% per annum + 6M Euribor. Processing costs amount to 1%, and the loan can at any time be fully or partially repaid prematurely with a commission of 0% to 1%, while loans are insured by the NMIC.

With the above-mentioned requirements under HOME CARD campaign that lasts until the end of the year, CAS gives to each client with a housing loan three gift vouchers with discounts of 100, 200 or 300 euros, depending on the amount of the housing loan: one HOME CARD voucher the client can use to pay the administrative costs of the loan, and the other two can be given as gifts, as HOME CARD is issued to the bearer.



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DIGITAL TRANSFORMATION OF THE BANK BY 2018



The workshop organized on 19th June 2015 at Savograd for the GMC members was with an aim to create a vision of the digitalisation of the Bank.

As a result of initiatives of Crédit Agricole Group and several months of preparation, the Bank's management intensively worked on establishing a digital strategy of the Bank until 2018 in June and July this year.

With the help of McKinsey consultants, as well as colleagues from the BPI, the top management of the Bank has set strategic priorities and objectives, and based on them middle management, in a series of workshops, gave concrete initiatives for the short-, medium- and long-term projects of digital transformation.

The proposed initiatives, over 120 of them, featured in 29 concrete projects that would help the Bank establish new and also improve the existing digital business.

During the workshop, the GMC working group established guidelines and objectives within the given dimensions that would lead towards the digital transformation of the CAS.



In the latest, third workshop, held on 7th July 2015, GMC has confirmed the validity of the 28 projects, assigning them by priority and determined the time frame for implementation of each of them.

In the future, either independently or with the help of colleagues from BPI or CA Group, there will be a number of projects initiated that will include colleagues from various organizational units of the Bank.

Digital business, new functionalities, new user experience and application of technology in daily work and contact with colleagues and clients is not a vague category with an unpredictable future.

Digital strategy will be incorporated into the overall strategy of the Bank and will become its integral part.



RETAIL MARKETS TEAM BUILDING

Retail Markets division organised a gathering of employees and team building at Ada Ciganlija on 5th June 2015.

The sports day started at 10.00 by a working meeting and brainstorming activities with an aim for all employees to contribute by stating how they saw the PI and SBE segment in 2016 and the Bank in 2020.



Each group presented their ideas and colleagues supported the team work by rounds of applause.

After the official part was over, the competition in rowing a Dragon Boat could start.

Both teams fought tooth and nail for each row but one had to win— and the rows in the air confirmed that.



Special competition with two teams in the same boat that paddled in the opposite direction was a draw because the Dragon Boat remained in place. Both teams were energetically rowing completely equally and the boat did not move.

After water sports, volleyball followed, while colleagues who have had enough adrenaline excitement for the day, remained in the shade socialising and relaxing.

An unforgettable day for all, with perfect weather and a relaxed atmosphere, the day is likely to remain in every colleague's memory as a day to remember.



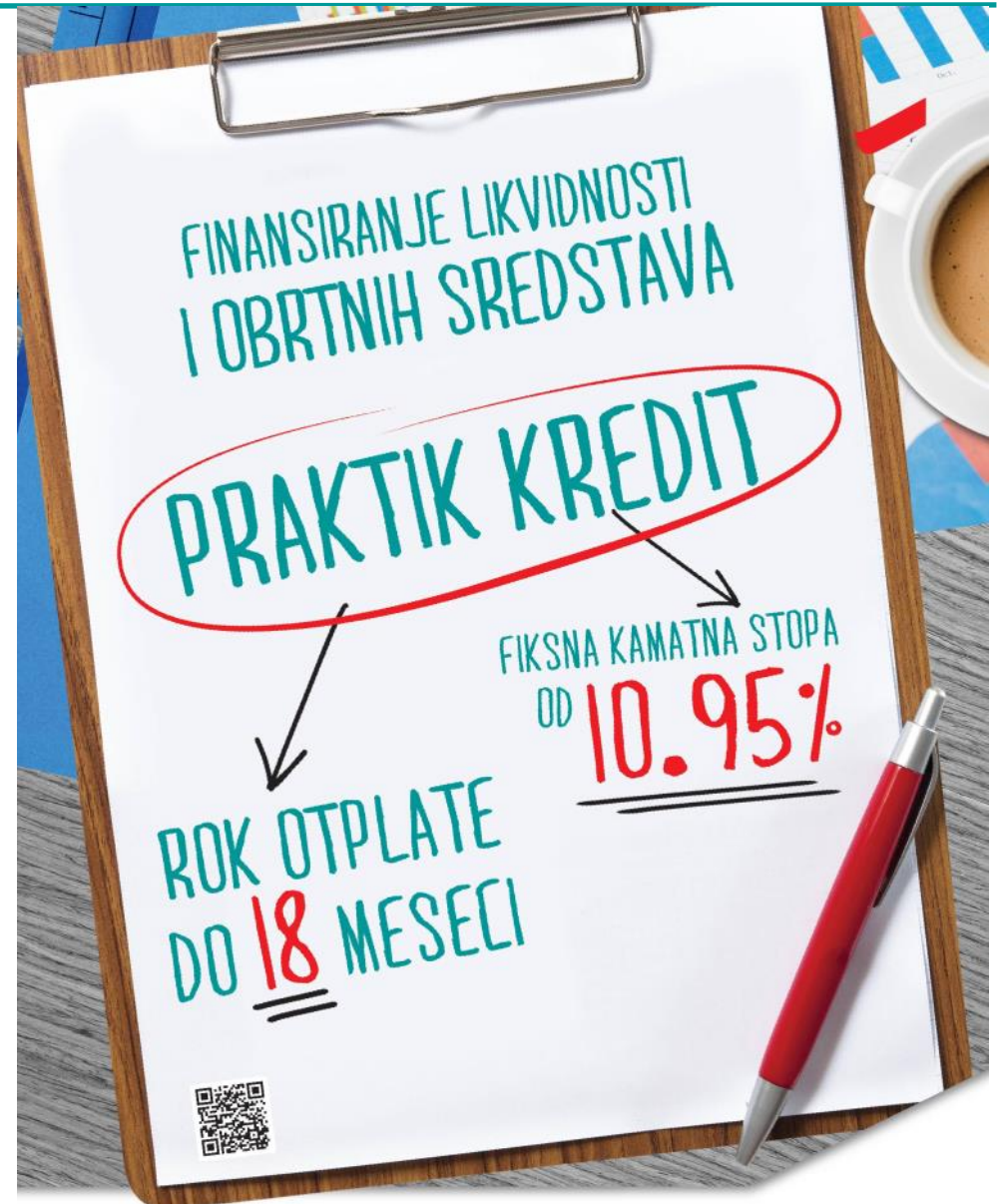
PRAKTIK: DINAR LOANS FOR SBE

There is a Praktik dinar loans campaign of Crédit Agricole bank for small businesses and entrepreneurs for financing liquidity and working capital.

Praktik loans can be used for investing in stocks, raw materials, finished products and goods; to finance small investments and for refinancing loans and liabilities with other banks. For these loans, the bank has set a fixed interest rate ranging from 10.95% and the repayment period is 18 months.

All companies can get an even lower interest rate by using recommendations, providing that one of the employees within the company becomes a client of the bank and transfers the salary to Crédit Agricole. In that case, the interest rate for Praktik loan is reduced by one percent.

„This loan is aimed at improving the operating work cycle of entrepreneurs and small businesses since with the fixed monthly interest rate which is favourable for all business segments, the work process planing is made much clearer.“ said Vladimir Škrbić, Head of SBE Business Line at Crédit Agricole Srbija.



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 **CRÉDIT AGRICOLE**
razuman izbor

EVERYBODY WINS BY SBE RECOMMENDATIONS

BRANCH OFFICE ZEMUN



Colleague **Meša Šantić**, Senior SBE Micro RM handing in the gift to the client

On 4th March 2015 a gift was given to the SBE client, as part of the By SBE Recommendation Everybody Wins action that started on 3rd December 2014.

"The client's response to the USB mobile charger was very positive, because as every entrepreneur, he spends quite some time on the road and it happens that the battery on the mobile inconveniently runs out. Thanks to the gift, from now our client will not have this concern because the gift is very practical and useful" we learned from colleague Vladimir Vujanović, Branch Manager in Zemun Branch Office.

BRANCH OFFICE SREMSKA MITROVICA



Slobodanka Šorak, Branch Manager Sremska Mitrovica, SBE client and **Branislava Savić**, RM SBE Micro

On 4th March 2015 at the Branch Office Sremska Mitrovica, a gift was handed in to the SBE client within the action By SBE Recommendation Everybody Wins.

"The client has received an MP4 and USB because he recommend three clients who have opened an account in our Bank in "Dobrodošlica" and they all do payments. He will continue to refer his colleagues and acquaintances to our Bank because he is satisfied with the cooperation and service." we learned from our colleague Branislava Savić.

BRANCH OFFICE SOMBOR



Colleague **Zorica Mraović**, Sales Service Manager (on the right) handing in the gift to the client at Branch Office Sombor

On 4th March 2015 at the Branch Office Sombor the gift was handed in to the SBE client within the action By SBE Recommendation Everybody Wins.

"The client who first received the gift, 8GB USB was the accounting agency that has long been cooperating with the Bank and sending us customers. This is the first time that we were able to thank the client in this way for their loyalty.

Each client positively reacts when they hear that they would get something from the Bank as a present. Our goal is to make our client happy with handing the gift, only after the client who was recommended became active. We make sure to emphasize that the gift is actually a sign of our appreciation for the trust that our clients has." we learned from Gordan Štork, Branch Manager Sombor.

L'ESPRIT DE SERVICE FOR SBE

Continuation of training L'Esprit de Service for colleagues working with SBE clients is held in April and May for all Micro RM, Senior Micro RM, Small RM and new Branch Managers. Lecturers are Marija Vasiljević and Ognjen Martinović, Regional Sales Managers for SBE and Marko Stojanović and Milan Gavrić, Regional Sales Managers.

"The training consists of separate units which represent change management, portfolio management, preparation for the meeting by phone, calling clients, work environment, verbal and nonverbal communication, phases of the meeting, and role play.

The new model is the concept of mutual interaction of employees in the branches and clients and their communication, which puts the spotlight on the clients and their needs. In a time of rapid change, customers expect more from banking adviser—they expect special, personalized approach, respecting the client as a person. The approach which is motivated by a sample used from the mass customers no longer meets the needs of today's customer.

A new concept that stems from the spirit of service, is certainly a step further towards separation from other banks. Moreover, it is recognized as "different" as evidenced by numerous examples from practice, which for us, is a special satisfaction. "- said in an interview Nebojša Milićević, Head of Sales Development and Network Organization.



Igor Radat, Senior Micro RM shared with us his impressions from the L'Esprit de Service training.

"The training titled "L'Esprit de Service" has left a very positive impression on me, mostly because of the relaxed atmosphere and interactive participation of all present, pointing out the aspects and moments in the relationship with the clients.

Also, all of the topics that were discussed at the training were supported by examples from practice, which is a very good approach.

This is also a good indicator that the communication with clients should include examples, so that the clients get better understanding of something said in banking terms, which may sound complicated and unfamiliar to them.



CAS WINNER OF THE BEST CAR LOAN OF THE YEAR



At the contest for the golden car 2015 in the organisation of the magazine Auto Bild which was held on 24th September 2015 at the Falkensteiner, Crédit Agricole bank won the award for the „Best Car Loan 2015“ for the loan „MojAuto sedi i vozi“. (MyCar sit and ride)

At the award ceremony for „Golden Car“ in the name of Crédit Agricole bank the award for the best car loan of 2015 was received by Vladan Stanisavljević, Head of Long Channel Banking at Crédit Agricole Srbija.

„MojAuto sedi i vozi“ is a dinar loan for the purchase of used vehicles from private individuals who advertised their vehicle sale on the site MojAuto.rs. The loan is granted for amounts between 100.000 and 2.500.000 dinars, and the repayment period is from 6 to 60 months. Nominal fixed interest rate is 15.45% per annum (EKS 19.40% p.a.), one-time processing fee cost is 2.5%, while the maintenance fee, insurance of loan and partial or early repayment fee is 0%.

For the most popular car in 2015 was named Opel Corsa which won the most votes among 44 candidates and other awards were given to six more models.



AN INTERVIEW WITH AGRO EXPERT



In an interview with Aleksandar Simić, Head of Agriculture, we wanted to find out more about Credit Agricole's decision to continuously support the Winter Seminar of Farmers on Tara.

“We wish to be a long term and active partner to the farmers who have a responsible approach to problem of sustainable agribusiness”

Crédit Agricole, for the fifth time in succession, supported the Seminar of Farmers on Tara organized by the Club 100P plus from 25th to 31st January 2015. In addition to presenting the specialized offer for farmers, CAS team organized a traditional walk on paths of Tara for this year's 300 participants.

"By supporting this most important winter seminar for farmers on Tara mountain, which was held for the eleventh time, we wanted to meet the farmers' needs as the Bank which is a true partner that recognizes trends in agriculture. This year the focus is on financing of bio-renewable energy sources and energy efficient machinery such as tractors, but also on a special short-term financing of spring sowing on the basis of future crops.

Research and development in the field of efficient and responsible energy expenditure in agriculture is an effort that Crédit Agricole supports not only at global, but also at the local level. We wish to be a long term and active partner to the farmers who have a responsible approach to problem of sustainable agribusiness"- said Aleksandar Simić, Head of Agriculture.

In addition to lectures given by the professors of the Faculty of Agriculture and Institute, prevailing commercial presentations were given by trading houses dealing with sales of machinery and other equipment intended for agriculture. Seeds and pesticide manufacturers presented their programs and innovations for the next season.

The seminar was attended by representatives of the Ministry in the part relating to the management of agricultural land owned by the state and on this occasion was presented a draft law on agricultural land transactions. Unfortunately, part of the Ministry dealing with planning subsidy programs for 2015 was unable to attend the seminar.



AGRO TEAM'S VIEW OF 2015

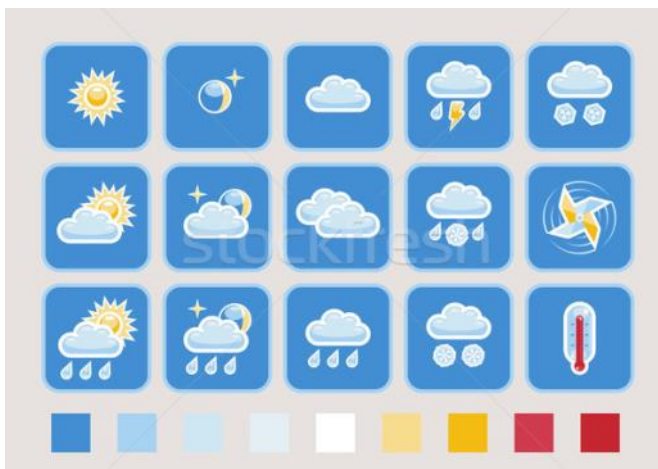
2015 was the year where a long-term digital strategy was outlined for all client groups having in mind that it's a process that will not leave out anyone.

The role of the Bank is to familiarize the clients with this process through various products and services.

Meteo Service

METEO Service introduction was the first 'digital activity' of the Agro team in 2015. It was introduced at the 82nd Agro Fair in Novi Sad and its essence was providing accurate and timely weather forecast information accessible through the CA Bank's website.

The test phase should be finished in December and the full launch of the improved and modified service with a user friendly interface should be available to all interested clients next year.



E-bank and M-bank

E-bank and M-bank services popularization among the agro clients was one of the more important projects in 2015.

After a comprehensive survey regarding the agro clients' habits and digital literacy, modifications were made in line with the survey findings:

- Agro package account was modified
- Educational material was produced
- RMs were made available to ease the process of familiarization of clients with these services.

Energy Efficiency

Energy efficiency and renewables were another important topic in 2015.

In order to make their agro business sustainable, the aim was to increase awareness regarding this topic among agro clients. Activities related to this topic were:

- New credit line for energy efficiency was introduced
- Together with Guarantee Fund of Vojvodina, clients who were in cattle breeding business and were interested in energy efficiency project implementation, were visited

IPARD programme

This was a very interesting theme during the year since there were few information about the programme.

Credit Agricole team took an active part in all workshops and conferences where more information could be obtained, and was in constant communication with Ministries and relevant agencies.

The outcome was that the Agro team was able to keep the clients informed about the programme and the plan is, since there is still a lot of unknown about this programme to continue to inform the clients about it in 2016.



METEO SERVICE OF CRÉDIT AGRICOLE SRBIJA PRESENTED

Crédit Agricole Srbija presented at the 82nd International Agro Fair in Novi Sad the solution of the METEO service that provided timely information about the micro-meteorological conditions on the basis of which it was simpler and easier to choose the appropriate agro-technological measures in order to achieve higher savings, higher yields and higher profits. All visitors of the 82nd International Agro Fair had the opportunity to try out the service on the Bank's stand in Hall 1, or with the help of the QR code could access it via their mobile phones during the Fair.

Presenting the METEO service this year, the solution that is used in France for years, Crédit Agricole Srbija has brought the innovation from the developed markets of the EU. In synergy with Crédit Agricole group, the CAS continuously aims to improve farmers' business in the Serbian market.

The METEO service, part of the METEO Agro package, was met with great interest by both—the visitors of the Fair and the journalists.

As in previous years, Crédit Agricole Srbija prepared competitive financing terms and conditions of procurement of agricultural machinery while the preliminary approval of the loan was given to the interested customers in less than 24 hours.

Special fair conditions of the Crédit Agricole bank for financing the purchase of agricultural machinery have been extended until 15th June.



PRESENTATIONS OF AGRO OFFER IN VOJVODINA



Farmers' Association—presentation of agro offer in Kanjiža



Club of Farmers at Kisač



Colleague Darko Ilić, Agro RM presenting the Bank offer at GAC Lucerka in Kula

In February 2015 Agro team of Crédit Agricole began a series of presentations in the towns and villages all over Vojvodina. The aim of the presentations is to familiarize the farmers with CAS agro offer and funding opportunities for the upcoming sowing season, as well as the funding of materials, machinery, buying land, equipment or storage spaces.

On 12th February 2015 colleague Miljan Žunić Agro RM gave a presentation in Kanjiža at an event attended by about 40 farmers, organized by the Association of Farmers.

On 13th February 2015 a presentation was held at the Club of Farmers in Kisač within the club activities aimed at the education of farmers, traditionally taking place in January and February.

This year, farmers were acquainted with the new products of manufacturers of seeds, fertilizers and machinery.

Crédit Agricole was presented by Igor Harhaji, Agro Laon Manager and he introduced the products and services of the Bank especially created for farmers during his presentation.

Organized by the General Agricultural Cooperative Lucerka in Kula, there was a presentation for the subcontractors of the cooperative, on 16th February 2015.

In the presence of about 30 subcontractors, colleague Darko Ilić put the emphasis on the financing of the upcoming sowing season while the subcontractors were acquainted with CAS offer for loans in RSD for financing raw materials and other within the agribusiness offer.



Farmers at GAC Lucerka in Kula while receiving promotional packages from Crédit Agricole Srbija

CAS AT "DUŽIJANCA" IN STARI ŽEDNIK



Crédit Agricole Srbija supported the contest of harvesters by hand that took place on Saturday, 11 July 2015 at traditional event Dužijanica (Harvest Day Celebration) in Stari Žednik.

At "Dužijanica" - a traditional feast marking the end of harvest and bringing together hundreds of people from Vojvodina and neighboring countries, as the central event was the harvest by hand competition held on the estate of Stipan and Blaženka Šarčević.

This year there were 30 couples of adult competitors and 5 children couples who harvested wheat in the traditional way using scythe and the Bank as the main sponsor of the event, prepared cash prizes for the top three competitors.



The best and quickest harvesters by hand, were this year again, a couple Stipan Kujundžić and Ruža Juhas (photo above).

As an old custom dictates, the harvesters and their female partners gathered on the field at six o'clock in the morning, immediately rolled up their sleeves and started knitting ropes.

An hour later, the guests started arriving in decorated chariots and they were greeted by the hosts, Blaženka and Stipan dressed up in festive folk costumes.

They all set together at a 'table' made of straw where the famous harvester's breakfast was awaiting - bacon, onion, sour milk, homemade bread and water from the local well.

There were more than 400 visitors at the event, of which 70 are farmland owners.



GOSPOJINA AGROFEST



Crédit Agricole Bank participated at the 3rd Gospojina Poljofest (Agro Fest of the Assumption Day) in Novi Bečej from 28th to 30th August by presenting its agro offer.

Around 1000 visitors of Gospojina Days had an opportunity to get to know our Agro offer including METEO service, Package for young farmers and loans for agricultural production and investments.

Participation in the agro manifestations is usually abundant in opportunities—both to strengthen contacts with existing clients as well as to obtain new ones.



ALMEX CARAVAN

Agro team of Crédit Agricole Srbija led by Aleksandar Simić, Head of Agriculture, was present at the Almex Caravan held on 5th September 2015 at the estate of Old Tamiš near Pančevo.

Almex Caravan is a field show where the entire range of agricultural machinery in operation is displayed, under the auspices of the Almex company from Pančevo, while CAS is a key partner in the sale of agricultural machines.

During the two-hour presentation of all the machines at work, in front of about 600 guests, CAS team has established significant contacts and strengthened existing good relationships with customers.



SOCIAL RESPONSIBILITY



AN INTERVIEW WITH CAS HR EXPERT



In an interview with Aleksandra Bubić, Head of Human Resources Division, we wanted to find out more about this division and its organization.

“Our aim is to constantly improve the work of the HR Division, including task performance, to the satisfaction of our clients - Bank employees, in order to bring it to the higher level, improving the organizational efficiency, initiating greater involvement of employees and better productivity.”

Concerning the term "human resources" it refers to the people in the organization, their potential and all the skills and abilities they may provide to the company to fulfil its needs. Human resources are becoming a key factor and an important potential for achieving business goals, business performance, the company's values and business reputation of the company in the market. They include knowledge, skills, experience, abilities, creative abilities, motivation and loyalty at the disposal of a company.

Human Resources Division in the Bank (HR Division) has both operational as well as strategic role. The operational role is realized through everyday activities of administrative and technical nature. Achieving a strategic role involves activities related to planning of human resources, trends assessment in the movement of labor force, employment strategy design, people development management and also management of their potentials.

HR Division is divided into four functional parts: Administration, Compensation & Benefits, People Development and Recruitment and Selection. In order to easier connect with employees, each of these organizational units form a special business partnership. Requests from the divisions are much faster and easier resolved in this way, and the managers and employees in all divisions know who to turn to in case of need.

When we look at organizational units within the HR division, we can say that the Administration, in addition to the classic administrative tasks, also deals with issues such as rights, obligations and responsibilities of employees, work organization and systematization, various employment-related issues, reporting, etc.

Employees in Compensation and Benefits are primarily engaged in salaries, incentives, bonuses, benefits for employees, and it is within their responsibility to do the budgeting for human resources as well, which makes slightly over 50% of total operating expenses of the Bank.

People Development Sector in addition to organizing trainings, deals with performance management, talent management, coaching, etc. It should be noted that since December 2014 a new E-Learning system is in function with the aim to provide faster, real-time trainings and the desired data to all employees.

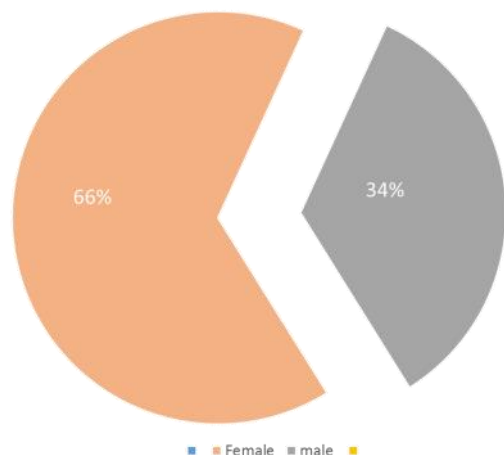
Recruitment and Selection department is responsible for finding candidates, doing the selection, recruitment for all vacant positions, recruitment strategy, cooperation with state institutions and authorities in terms of participation in various projects for the employment of young, educated and talented people. We hope that in 2015 the Recruitment project of young talents in cooperation with the Ministry of Youth and Sports will be successfully implemented.

If someone asked for an 'identity card' of HR, how would it look like?

As in most organizational units of the Bank, in the HR division as well, one can see a colorful picture consisting of employees of different occupations and professions, which is logical given that a very broad spectrum of work is covered. The most important is that all members of the HR team are professional, hardworking, responsible and trustworthy.

STRUCTURE

On 31st December 2015 there were 917 employees in Crédit Agricole Srbija. Out of that number 314 employees are male and 603 female.



Employee's gender ratio in comparison to the type of Labor Contract is given in the following table on 31/12/2015:

LABOR CONTRACT/ GENDER	Male	Fe- male	Total 31/12/2015
Temporary	15	56	71
Permanent	299	547	846
Total 31/12/2015	314	603	917

Female employees comprise 66% of total number of employees, and represent 38% in top 10% top earners in the Bank.

WORK EXPERIENCE

Average work experience in the Bank for 2015 was 13,2 years.

For women average work experience was 13,5 years and for men 12,7 years.

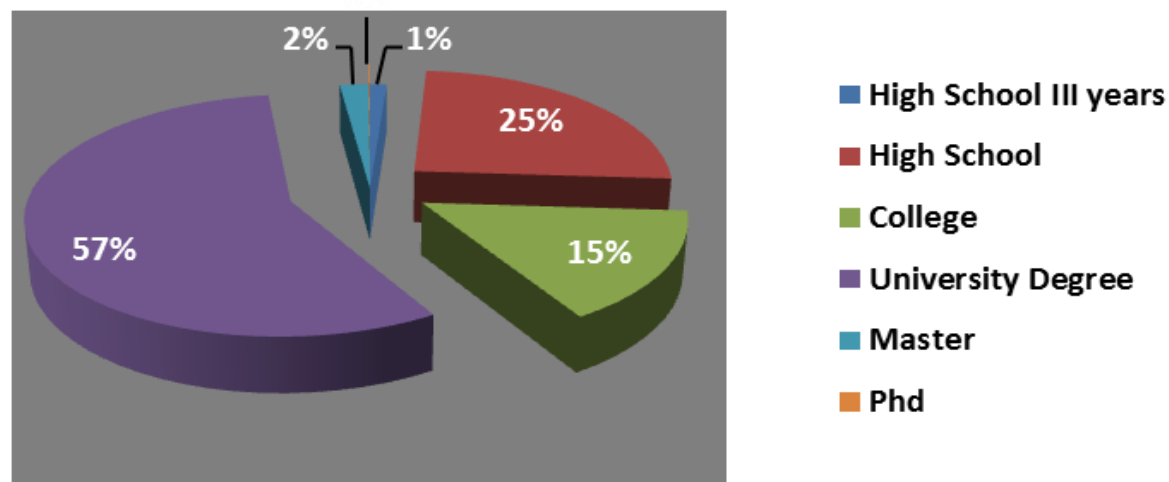
In 2015 average age of employees was 39 – for male employees the average was 40 and for female employees 39.

EDUCATIONAL STRUCTURE BREAKDOWN

The level of education of our employees is high, with 57% of population with University degree.

The rest of educational breakdown structure on 31/12/2015 is shown in the chart below:

Employees Education



TRAINING PROGRAMS

In 2015 number of internal trainings in CAS was 137, while we had 60 external trainings. with significant increase in number of internal trainings.

PROJECT 'TAKE CARE'

A project initiated by international HR Benefit team, with the main objective to define a unified system of benefits (Life Benefits, AD&D, Disability, and Healthcare) for the Group and identification of the main areas for improvement within all BPI subsidiaries.

General idea is to provide additional medical insurance to employees (for example for pregnant women, two-three free medical examination in private clinics).

New global policy related to health, life and disability insurance has been adopted. The final outcome is a global policy agreement that will double the capital of previous year. Adaptation of this agreement in December was caused by changes in local regulations.

INTERNAL SATISFACTION SURVEY

In December 2015 CAS organized Internal Satisfaction Survey for the second time. The goal of survey was to measure transversal team effectiveness and how satisfied internal customers were with the service they received from supportive business functions.

RECRUITMENT

In 2015 female employees make up 68% in total recruitment.

Average age of recruited employees in 2015 was 31 with 2,5 years of experience in average.

In cooperation with the Ministry of Youth and Sports, CAS launched a new recruitment project and engaged ten young graduates /apprentices to work in CAS for a year. They started in May-June 2015.

This program was very successful and majority of graduates is now incorporated into the Bank.

DANUBE MISSION

Within the fourth phase of the Danube Mission, there was another visit to France organised for the CAS in the period from 20th to 24th January 2015 and this time it was a visit to Crédit Agricole Nord de France in Lille

Four topics were the focus of the visit: Branch organization, Portfolio Management, Sales Methodology and Commercial Tools and Multichannel (mobile banking, e-banking, internet access).

In Lille they visited one of 270 branches, Contact Center and E-branch and the Marketing Department.



DANUBE MISSION: CAS VISIT TO FRENCH COLLEAGUES AT CRÉDIT AGRICOLE NORD DE FRANCE



Our CAS team with French colleagues

Within the fourth phase of the Danube Mission, there was another visit to France organised for the CAS team in the period from 20th to 24th January and this time it was a visit to Crédit Agricole Nord de France in Lille.

Twelve of our colleagues: **Raško Tomašević**, Head of Marketing, Communications and PI Business Line, **Vladan Stanisavljević**, Head of Long Channel, **Nebojša Milićević**, Head of Sales Development and Network Organisation, **Ana Bojović**, Head of Recruitment and Selection and Retail Business Partner and Regional Sales Managers: **Tatjana Stojačić**, **Silvana Milivojević**, **Sandra Simić**, **Bojan Pavlović**, **Bojan Vesić**, **Milan Gavrić**, **Miloš Vojvodić** and **Marko Stojanović** paid a working visit to Crédit Agricole Nord de France.

The program of the visit was, for this group of colleagues as well, precisely defined, quite intense and rich.

Our team spent four days in Lille, a city in the north of France, located near the Belgian border. Together with the wider metropolitan area Lille has about 1.1 million inhabitants, it's one of the largest student centers of France with its 100,000 students and it's only about 300km away from Paris.

Lille is the center of the textile industry and trade, and if one takes the TGV (Train à Grande Vitesse, "high-speed-train") it takes only some 50 minutes to reach Paris, about 30 to get to Brussels and around 80 to get to London.

The most famous resident of Lille was Charles de Gaulle general and statesman, by which the airport in Paris is named.

Immediately upon arrival, our colleagues were genuinely delighted with the warm welcome and that enthusiasm continued throughout the entire duration of the visit.

A warm welcome is in the minds of our team connected also with meeting with friends, Mr. Thierry Lebrun, Member of the Executive Board of Crédit Agricole Nord de France, who worked at Crédit Agricole Srbija for few years, and Mr. Francois Mace, the CEO of the Crédit Agricole Nord de France. Mr. Mace visited Crédit Agricole Srbija several times as a member of the Board of Directors of CAS. Wholehearted welcome, exceptional hospitality and wonderful words about Serbia followed our CAS team during their stay in Lille, while the experience was additionally enriched by getting to know the French colleagues from CA Nord de France. The coordinator of the visit was Mr. Sarrazin, to our team known best for his inexhaustible energy.

Four topics were the focus of the visit: Branch organization, Portfolio Management, Sales Methodology and Commercial Tools and Multichannel (mobile banking, e-banking, internet access).

In Lille they visited one of 270 branches, Contact Center and E-branch and the Marketing Department.

The hosts prepared very detailed presentations to our team in order to familiarize them with the work of the Crédit Agricole Nord de France.

Our team paid special attention to the implementation of the spirit of service that has been fully implemented in all French branches, and for our colleagues it meant a lot to see in practice how it all worked, because that was exactly what was currently worked on in the CAS. The last day of the visit our CAS team spent in Paris.



Team of French colleagues with Mr Le Masson

DANUBE MISSION: IMPRESSIONS

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.

Within the fourth phase of the project there was a second group CAS visit to Crédit Agricole in Lille in the period from 20th to 24th January 2015. Impressions of our colleagues follow below.



CAS team and the team of French colleagues

Raško Tomašević, Head of Marketing, Communication and PI Business Line

"Conceptually, this was an excellently organized visit and very useful, because it was a visit to the Credit Agricole Nord de France which is a Center of Competence. The most useful thing was that we had a chance to talk to the people who perform different jobs and tasks and to ask specific questions, so that we had a productive way of talking about the implementation of specific solutions.

For me, the strongest impression left the CRM team with its 40 employees, representing the Center of Competence at the Group level. The way they work, Call Center with clear commercial objectives, e-agency, as colleagues call an electronic branch, which aims to retain customers who physically moved and thus keep them as clients because they stay with the bank."

Bojan Pavlović, Regional Sales Manager, Kragujevac

"During our visit to colleagues in the Nord de France regional bank we had a chance to see a very organized system of work and cordial colleagues who are focused on the ultimate goal - a satisfied customer. Full integration of the sales methodology and relationship with the client through all of the structure of their organization (the French version RC2.0 - our L'Esprit de Service) left a particular impression on me. The mere branch is oriented toward adequate reception of clients via the Welcome Desk, where each client is warmly greeted and directed to the part where he or she can satisfy their need in the easiest way (photo 1-lower right corner).

The branch is branded with local motifs and distinctive character that also influence the customer to feel in a familiar environment (photo 2 mounted on the upper part of the next page).

The appointment and sales process allow the client to come up with the best solution for him together with the sales adviser. This is accomplished using the program, which, through asking the right questions leads to the fulfillment of the real needs of the client.

The size of the portfolio is optimized to provide the best service to all clients and if that number becomes too large to affect the quality of client-advisor relationship, a new position of adviser is created."



Miloš Vojvodić, Regional Sales Manager, Niš

"In the business part, my strongest impression is the focus on the availability which is permeated through the work of colleagues at all levels. Whether it is reflected in the opening of the e-branch to make it available to clients who are not currently in the region, whether a strategic intent to provide a point of contact for 15 minutes, to the work of the organization and the individual colleagues through planning meetings, preparation, and constantly developing the spirit of service.

Also, focus on the customer is further enhanced through the great practice of creating events and commercial activities by the marketing department but also through constant and systematic monitoring of customer satisfaction as one of the basic and most important parameters. Sales support in the form of joint meetings, regular monitoring but also great sales tools, primarily in the form of excellent technical and application solutions (OAV, integrated application system) has enabled a large number of clients with the best service while colleagues achieved impressive results in sales.

However, the outstanding impression, without which we would not be able to get acquainted with all items and issues, which we persistently asked, was the exceptional hospitality and kindness of our hosts. The way we were welcomed in a business sense and beyond, really left a very strong impression, and I hope that we will soon have the opportunity to reciprocate the hospitality to colleagues from the Nord de France.



All in all, this was one of the most positive professional experiences that made me proud because we were part of the Group which had such standards, approach, collegial spirit and willingness to invest in this kind of exchange of experiences—all this enhances people and results."

"Working space, completely adapted to the spirit of service and offers a part of it to face-to-face communication with the client. It is visible at the photo above that there are no barriers during communication and the client and advisor can go through the offer together using tablet while:

- The client visualizes the offer
- Chooses options him/herself
- There are always precise and accurate data available.

All this leads to a relaxed communication which enables easier development of trust and closing the offer."

Marko Stojanović, Regional Sales Manager, Niš

"What left the strongest impression on me during a visit to the Credit Agricole Nord de France, is that all our French counterparts gave their best to give us answers to all our questions, to help us to better understand their work with clients and tools used for that purpose. We had a chance to see an exceptionally efficient and effective organization that gave us an example of "how".

The sales approach and portfolio management is what we have in common and what we have dedicated ourselves to, and our goal is that through this mode of operation, we satisfy the needs of clients and create long-term profitable relationship.

Now I have experienced firsthand, and it fulfills me professionally, that CAS as part of a huge and powerful financial group, can count on full support to further its path of development. I was delighted by the kindness, hospitality and pride of our colleagues."



Ana Bojović, Head of Recruitment and Selection and Retail Business Partner, Belgrade

"My biggest impression during the visit was sincere hospitality and openness with which we were greeted by our colleagues in France, with a willingness to share with us all that would be helpful to improve our business in Serbia. We really felt like part of a strong Group on which we can rely. In the part of businesses and best practices, a great impression on me left the level of development of multi channel and CRM and their contribution to improving productivity and good customer service."



Milan Gavrić, Regional Sales Manager, Novi Sad

"What has left the biggest impression on me was the idea of the establishment and operation of an E-branch, and the electronic signature, which together with the other multi channel tools significantly contribute to the connecting of the bank and customers and thus better results of the bank. Also, I cannot overlook a warm welcome by all colleagues in France and friendly attitude during our stay. This fact seems to me, was a surprise for all of us because we thought that something like that occurs only in Serbia, and now our colleagues gave us homework assignment which is a challenge. We wish, given the chance, to welcome our French colleagues equally wholeheartedly as we were welcomed."

Tatjana Stojačić, Regional Sales Manager, Novi Sad

"All the impressions that I have regarding the visit to colleagues from CA Nord de France are exceptionally positive. The strongest impression on me left a really perfect organization of the visit and the overwhelming hospitality of our hosts. Presentations were prepared in advance for us, translated, interpreters provided, transportation provided if we needed to visit some distant sector. Every colleague with whom we met showed a high level of professionalism, tremendous effort and willingness to answer all our questions, offer additional explanations to us and to go through the department with us, introduce every position and all the colleagues. During our visit every single moment I felt great as a guest. Because of this approach, we saw and learned a lot. Our colleagues have a great technological advantage over us, a lot of good applications as tools to help them in their daily work, no cashiers, they have e-agencies and clients around the world Of course, we cannot apply it all in our bank at the moment, but certainly in the future. I take this opportunity to once again heartily thank our French colleagues for their valuable business experiences shared with us."



CIVIC RESPONSIBILITY



OUR VOLUNTEERS: 8th MAGIC BREAKFAST 4th APRIL 2015



"On behalf of the team from the branch office Uzice I must say that we had a pleasure participating in this action. We really enjoyed spending time with the consumers, our customers and employees in Metro who made us feel welcome at their premises. It felt great to bring home the impression that there are still a lot of people with a big heart."

EASTER LUNCH AND FOOD PACKAGES FOR THE PUPILS OF “ANTON SKALA” SCHOOL

On 8th April 2015 within the humanitarian action „Magic Breakfast“ the best young chefs of Serbia prepared at Horeca Centre at Vidikovac lunch for 95 pupils of special school “Anton Skala” from Belgrade. Besides the lunch, the children were sent food packages with snacks that will make their stay at school more pleasant.

The Easter lunch delivered to the school consisted of the menu children asked for: ‘pljeskavica’ (hamburger like meat), french fries and salad and since we all know how much children like desserts, chocolate muffins were prepared as well.



Also, at Horeca Centre there was a little work action of packing the food packages that would be delivered together with the lunches as well. Media representatives, chefs of Horeca Centre with MasterChef Uroš Urošević, Food Bank representatives, management of the “Anton Skala” school as well as Managers from Crédit Agricole Srbija and METRO Cash & Carry, together participated at the work action of packing food for the children.

„Magic Breakfast“ encompasses over 4.600 pupils from 35 special schools around Serbia. Its aim is to provide snacks for children in special schools. The action „Magic Breakfast“ lasted until 15th April 2015 in eight towns in Serbia.



RUNNERS OF THE GOOD FAIRY

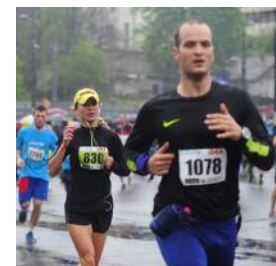
DOBRILA TEAM AT 28th BELGRADE

MARATHON

Saturday, 18th April 2015 was a rainy, cool day. However, “Good Fairy Dobrila Team ” of the big Crédit Agricole team that applied for the 28th SuisseGas Belgrade Marathon in order to “Run for a child’s smile” of the pupils of our adopted school “Dušan Dugalić” did not pay attention to the weather.

Knowing that for each finished kilometer in Credit Agricole Srbija colours, the Bank as our sponsor pays 5 euros for the schoolchildren of “Dušan Dugalić” was a motive enough for the colleagues to gather in Good Fairy Dobrila T-shirts.

We convey part of the spirit and positive energy through a photo story that follows:



Good Fairy Dobrila
Team can accomplish
anything when together

SCHOOL SLAVA—SAINT SAVA IN OUR ADOPTED SCHOOL “DUŠAN DUGALIĆ”



On 27th January 2015 there was a Slava celebration Saint Sava in our adopted school “Dušan Dugalić” in Belgrade. There were their Royal Highnesses Crown Prince Aleksander II and Crown Princess Katherina Karađorđević present who are the patrons of children for years.

With a warm welcome invitation to children to the White Palace (their residence), their highnesses Aleksandar and Katherina wished everyone a happy Slava and a great day among parents and teachers.

The school Principal, Ms Dragica Nedeljković expressed special thanks to all Credit Agricole employees who provide breakfasts for children twice a week and highlighted that without their care and support the children would not be able to eat quality meals.



COMPUTER DONATION TO THE GENERAL HOSPITAL IN ZRENJANIN



Left to right: **Dušica Vidaković**, Head of Accounting at the General hospital and **Milka Vuković**, Branch Manager Zrenjanin branch while handing in the computer and printer to the General hospital in Zrenjanin

On 5th March 2015 at the request of the General hospital "Đorđe Joanović" for the donation of computers and printers, Crédit Agricole responded by donating written-off computers and printers.

Colleague Milka Vuković, Branch Manager in Zrenjanin branch handed over the computer and printer to the Head of Accounting of the General hospital, Dušica Vidaković. The computer and printer will serve for performing administrative tasks at the hospital.

As a socially responsible company, the Bank responds to the requests of institutions and organizations that are in need of basic equipment, which the Bank had written-off.

Within the donation of computers, two organisations are in need as well: primary school "Vuk Karadžić" in Leskovac and Food Bank in Belgrade.



THREE COMPUTERS FOR ELEMENTARY SCHOOL "VUK KARADŽIĆ" IN LESKOVAC

Crédit Agricole Srbija presented the depreciated computers to the elementary school "Vuk Karadžić" in Leskovac on 23rd April 2015. CAS is the first donor company for the new Mathematics Department that would work under a special program of the Ministry of Education for young talents.

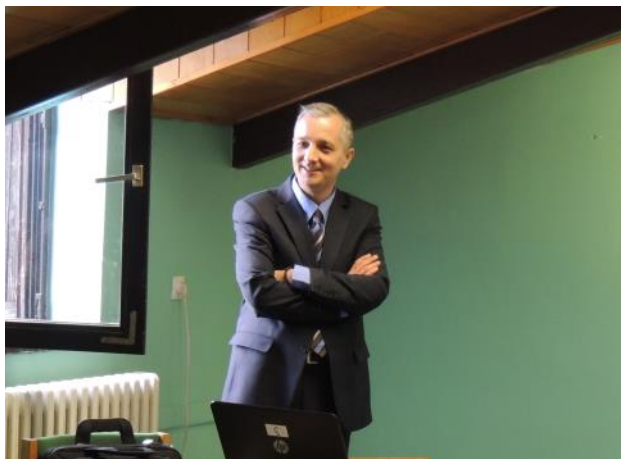
The donation ceremony was attended by local media, and news of the socially responsible gesture of the Crédit Agricole Bank in Leskovac was broadcast by several media outlets.

Ivana Micić, BM Leskovac, on the occasion of the official presentation of the three donated computers, received a Thank your letter from the School.



Ivana Micić, BM Leskovac, while addressing the pupils of "Vuk Karadžić" elementary school in Leskovac

“BANK EMPLOYEE” AT HIGH SCHOOL OF ECONOMICS IN SUBOTICA



Živorad Milanović, Housing Loans Manager, during lectures to the students of the profile Bank Employee at School of Economics “Bosa Milićević”

On 28th April 2015 at high School of Economics “Bosa Milićević” in Subotica, there was an interactive lecture on Loans and a workshop on The bill of exchange.

Since the school teachers explicitly asked for our colleague Živorad Milanović to teach these two interesting topics, the atmosphere among the students and the teachers was very good.

Students filled the bill and in a three-minute presentations practiced the interpretation of slides before their class, which acted as a “Credit Committee”. Excellent lecture and workshop ended in the words of Professor "With great anticipation, until next year, goodbye."

“BANK EMPLOYEE” AT FIRST SCHOOL OF ECONOMICS IN BELGRADE



Bojana Stević, Marketing Manager for PI and SBE Business Lines and Research, during lectures to the students of the profile Bank Employee at First School of Economics in Belgrade

On 30th April 2015 at First School of Economics in Belgrade, there was a lecture on Marketing in banking.

Our colleague Bojana Stević held a great lecture which covered issues like Marketing function of the bank, who the consumers of banking services are, leading bank strategy and how it looks in practice when there is a promotion of a product while using marketing tools.

After a very well prepared lecture, the students suggested a group photo as a reminder of an interesting and dynamic lecture. Congratulations to our colleague Stević for the excellent presentation of Crédit Agricole bank Srbija.



7th BELHOSPICE CHARITY FOOTBALL TOURNAMENT

On Sunday 7th June 2015 for the first time on the courts of Sports center FSS in Stara Pazova, was held the seventh traditional BELhospice humanitarian football tournament, sponsored by the municipality of Stara Pazova.

Football team of Crédit Agricole Srbija, led by captain Miodrag Topalović, participated in the tournament which Crédit Agricole Srbija supported since 2008.



This year the trophy went into the hands of TeleGroup Ltd., which in the finals won Apatin brewery with 2: 0. The third place went to the team Inpharm, whose player Aleksandar Popović was named the best goalgetter of the tournament with seven goals scored.

Thanks to the participating companies, there was collected 12,000 Euros to be used for the purpose of providing free palliative care for terminally ill cancer

BELHOSPICE OPEN AND GOOD FAIRY DOBRILA TEAM MEMBERS

It only took an invitation from BELhospice, the first specialized charity organization that provides palliative care of patients with malignant diseases in progressive and advanced stage, and members of our large team of Good Fairy Dobrila immediately responded.

First BELhospice Open charity tennis tournament, was held on September 26th 2015 at the Club Colonial Sun and two of our players participated: Oliver Jurlina, Head of Guarantees and Letters of Credit Department and Srđan Krunić, Branch Manager in Valjevo.



Oliver Jurlina, Head of Guarantees and Letters of Credit Department



Srđan Krunić, Branch Manager in Valjevo

CHRISTMAS SHOEBOX AT THE NOVI SAD FAIR

This year as well the Congress Hall of the Novi Sad Fair was very festive on 8th December 2015.

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: Credit Agricole Srbija, METRO Cash & Carry, Novi Sad Fair and Lafarge, were carefully arranged and displayed.

Colorful, sparkling and shiny they were waiting for the 200 students of the school for children with disabilities "Milan Petrović".

The show which this year was a mini musical "Magic Christmas Cake" has drawn attention of the youngest equally as a bit older ones, and the moment of giving out the wrapped Christmas shoeboxes was the highlight of the afternoon that 8th December since the children were eagerly expecting their present from the Santa's helpers.



CHRISTMAS SHOEBOX AT SAVA CENTRE

"Christmas Shoebox" and theatre play for over 1000 socially disadvantaged children was held at the Sava Center in Belgrade on 11th December 2015, after which the gifts for the children up to 7 were given out.

More than 1000 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 Serbia in cooperation with NGO Food Bank and with the support of the City of Belgrade.

Children from kindergartens from all parts of the city accompanied by parents and teachers enjoyed the play "Magic Christmas Cake", and afterwards received gift packages containing toys and sweets.

The charity "Christmas Shoebox" was launched seven years ago at the initiative of employees in Crédit Agricole Srbija.

The following year METRO Cash & Carry Serbia joined and the employees of both companies voluntarily begun to collect boxes filled with sweets and toys for the unknown child. The idea was that children from socially vulnerable families feel the joy of the New Year holidays and get their Christmas packages and with them the message that they were not forgotten or invisible.

Charity "Christmas Shoebox" has been supported by the City of Belgrade from the very start and especially the Secretariat for Education and Child Protection.



Ms **Aleksandra Bubić**, Member of Executive Board of CAS and Head of HR addresses the children at Sava Centre



Officials and the audience at Sava Centre

ENVIRONMENTAL RESPONSIBILITY



INTEREST FREE CONSUMER LOANS FOR ENERGY EFFICIENCY

Crédit Agricole Bank in cooperation with its partners prepared an interest free consumer loan for energy efficiency in euros for funding dedicated devices, equipment and works to allow achievement of significant primary energy savings in homes allowing for cutting edge technologies.

Consumer loans can be used for the purchase and installation of energy-efficient PVC windows and doors, thermal insulation materials, the latest system of heating and cooling using heat pumps, boilers for heating of the latest generation and the like.

The maximum amount of interest-free loan is € 10,000 and the repayment period ranges from 6 to 60 months.

It is necessary to provide the legally required minimum participation of 30%, and the loan can be, at any time, fully or partially paid off, because the bank does not charge any administrative costs or costs of loan prepayment.

If the total cost of the works amounts to, for example, 3,000 euros, provided by the participation of 1,000, the client will pay back 83.33 euros per month over the next two years.



STUDENT AWARD OF FRENCH-SERBIAN CHAMBER OF COMMERCE



Left to right the awarded students: **Bogdan Urošević**, Faculty of Political Sciences in Belgrade, **Mihalj Bakator**, Technical Faculty "Mihajlo Pupin" in Zrenjanin and **Olja Milovanov**, Faculty of Economics in Subotica

The French-Serbian Chamber of Commerce (CCIFS) organized on 19th June 2015 the event of Student Award giving for the best student essays. This year the theme was "How to fight climate change and its consequences."

Thanks to the member companies of the Chamber, the best students have won valuable prizes. The first prize of 1,500 euros, which was sponsored by Schneider Electric, went to Olja Milovanov, a student of the Faculty of Economics in Subotica. The second prize of 1,000 euros sponsored by Crédit Agricole Srbija was awarded to the student Mihalj Bakator with the Technical Faculty "Mihajlo Pupin" in Zrenjanin. The third prize of AXA Insurance in the amount of 500 euros was awarded to Bogdan Urošević, Faculty of Political Sciences in Belgrade.

Every year, in order to promote sustainable development, the French-Serbian Chamber of Commerce organizes the competition for the Student Awards and invites students of all faculties in Serbia to write an essay on a given topic. This year's award was a sort of announcement on 21st consecutive Climate Change Conference of the United Nations to be held in Paris from 30th November to 11th December this year, where the signing of important international agreements related to climate change are expected.



Left to right: HE Mrs **Christine Moro**, Ambassador of the Republic of France in Serbia and Ms **Sanja Ivanić**, Director General, FSCC

The award giving event was organised at the premises of French Institute in Belgrade. On that occasion, the audience was addressed by HE Mrs Christine Moro, Ambassador of the Republic of France in Serbia and Ms Sanja Ivanić, Director General, FSCC.

Photographs courtesy of Zoran Petrović

In light of climate changes that we have witnessed in recent years, such as last year's floods in Serbia or drought in Western Europe, students were asked to propose and explain the ways in which the local community, but also enterprises, could prepare and contribute to the fight against climate changes. Five finalists had the opportunity to defend their work before the expert jury. In addition to representatives of the sponsor-companies, among the members of the jury was also the representative of the Ministry of Agriculture and Environment, as well as professors of Philosophy, Economics and the Faculty of Geography in Belgrade.



Left to right: **Mihalj Bakator**, student given the second place and **Raško Tomašević**, Head of Marketing, Communications and PI Business



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