



CRÉDIT AGRICOLE

Cela jedna banka za vas

# COMMUNICATION ON PROGRESS



CRÉDIT AGRICOLE

Crédit Agricole Srbija 2017





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Carlos de Cordue, President of the Executive Board

We are living in times of extraordinary change. We are witnessing the world reshape at a pace faster than ever. The digital transformation has erased boundaries and has opened new opportunities. It is up to us to attune our business with this immense potential. That is why we at Crédit Agricole opt to be „100% human, 100% digital“ Bank.

Our sustainability policy is based on the Crédit Agricole Code of Ethics and our long-standing values: customer focus, responsibility, solidarity - meaning that people drive our actions and are central to our purpose. Crédit Agricole Group undertakes that its principles of action help further its goal of being the fair bank, open to everyone, multichannel, providing each person with support over time and with ability to make fully informed decisions.

I am pleased to confirm that Crédit Agricole Srbija supports the ten principles of the Global Compact and with this communication, we express our intent to implement and develop those principles.

Throughout this report, you can read about how Crédit Agricole Srbija is dedicated to implementation of the UNGC principles in the areas of human rights, labor, anti-corruption and environment in order to give its contribution in building a sustainable Serbian economy that delivers lasting benefits to people, communities and the entire market.



Carlos de Cordue  
President of the Executive Board





**CRÉDIT AGRICOLE  
GROUP**

# A WHOLE BANK JUST FOR YOU

Crédit Agricole serves **52 million customers worldwide**, with customer focus, accountability and community support, the enduring values that have been its hallmark for 120 years.

Led by its **139,000 engaged employees**, the bank forges genuine partnerships with its customers.

Thanks to its **universal customer-focused banking model** – based on close cooperation between its retail banks and its specialised business lines – reaffirmed by its “A whole bank just for you” brand signature, Crédit Agricole helps its customers to realise all their personal and business projects. It does so by offering them an extensive range of services consisting of day-to-day banking, loans, savings products, insurance, asset management, real estate, leasing and factoring, corporate and investment banking, and issuer and investor services.

Crédit Agricole's **corporate social responsibility policy** lies at the heart of its identity. This is reflected in its products and services and informs the actions of all its business lines. This commitment is a key factor contributing to overall performance and a powerful innovation driver.

Built on strong cooperative foundations and led by its **9.7 million mutual shareholders** and **more than 30,000 directors** of its Local and Regional Banks, Crédit Agricole's robust organisational model gives it stability and staying power as a European group open to the wider world.

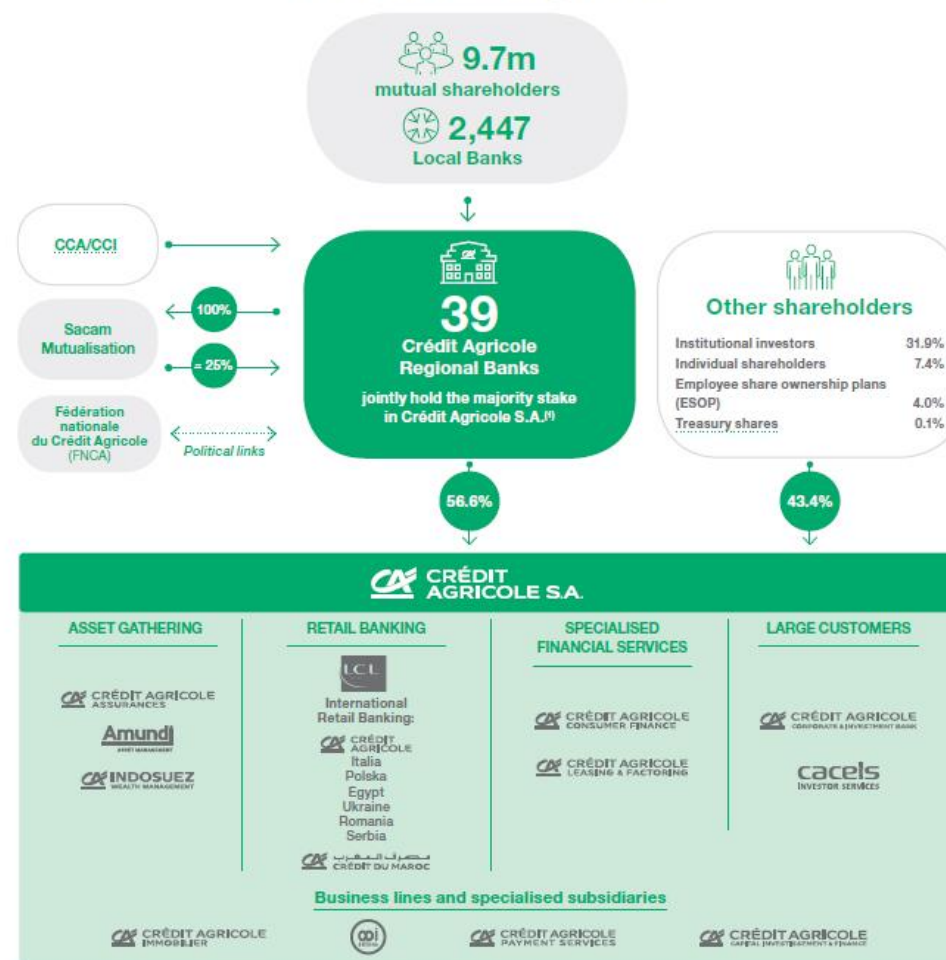
Crédit Agricole Group extends its **leadership** year after year. It is the number one provider of financing to the French economy and the number one insurer in France. It is also the leading bancassurer in Europe, the top-ranked European asset manager and the world's largest green, social and sustainability bonds bookrunner.



## A SOLID GROUP WITH DEEP LOCAL ROOTS AND GLOBAL EXPERTISE

Crédit Agricole, a European banking group open to the wider world, is built on cooperative and mutualist foundations. It has invented a new configuration combining cooperative and listed companies, for a decentralised yet unified whole.

### About Crédit Agricole



(1) Through SAS Rue La Boétie. Crédit Agricole Regional Bank Corsica is 99.9% owned by Crédit Agricole S.A., and is a shareholder of Sacam Mutualisation.

The **Crédit Agricole Group** scope of consolidation comprises the Regional Banks, the Local Banks, Crédit Agricole S.A. and their subsidiaries. Crédit Agricole S.A. is the listed entity. It notably owns the subsidiaries of its business lines (French Retail Banking, International Retail Banking, Asset Gathering, Specialised Financial Services and Large Customers).

Underlined words are defined in the glossary on page 33; the icons representing the United Nations Sustainable Development Goals are defined on page 36.



## The Role of Corporate Social responsibility (CSR) in our growth model

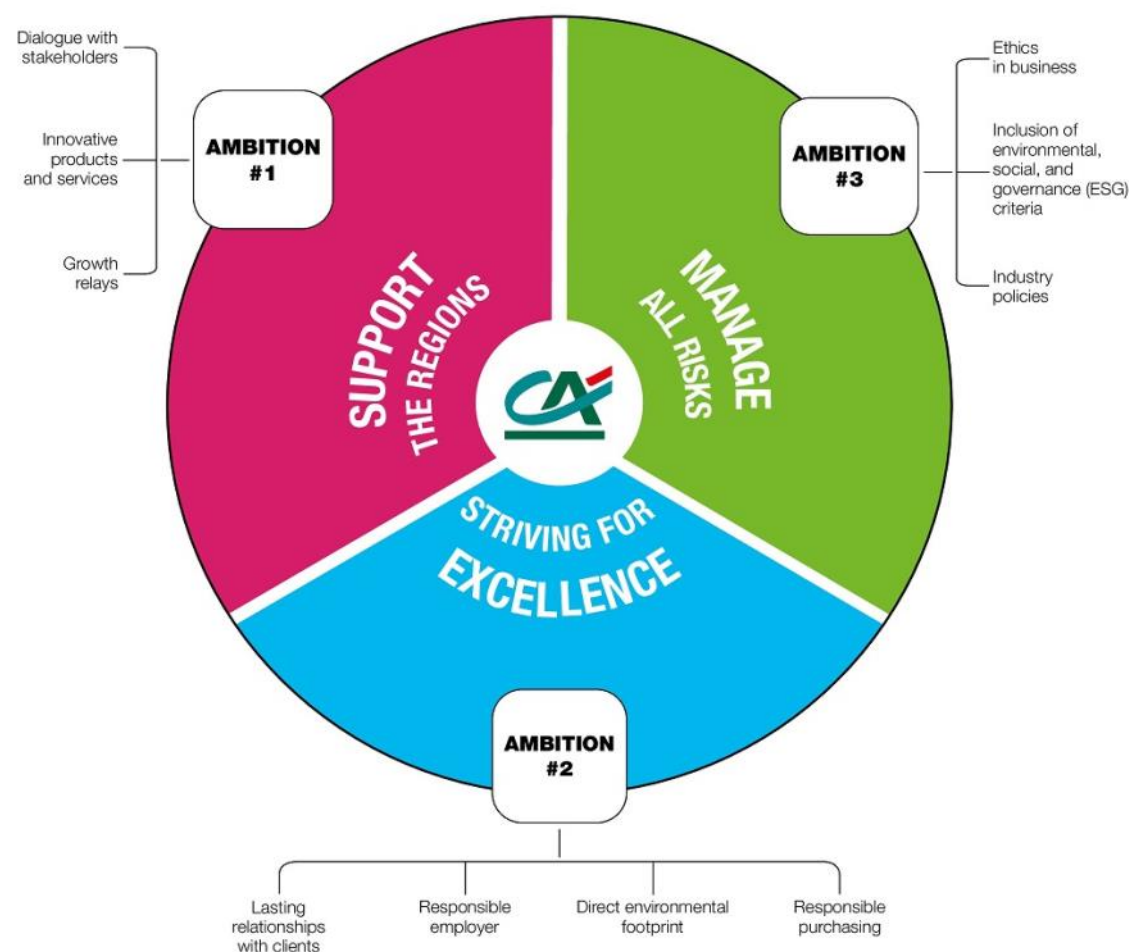
Environmental and Social factors and shared values have been an integral part of the Group's strategic vision since 2010. This focus was reconfirmed in the Strategic Ambition 2020 plan. Since 2011, Crédit Agricole S.A. has used an internal index known as FReD (for Fides, Respect, Demeter) to steer CSR performance and measure the progress made.

The index, which is audited annually by PricewaterhouseCoopers, determines one third of the performance conditions for Group Senior Executives' deferred variable compensation. It demonstrates the involvement and collective action of Crédit Agricole S.A. and its subsidiaries in the area of CSR. In fact, FReD is now taken into account in the variable compensation of more than 10,000 employees as a result of incentive agreements negotiated in several Group units.

In 2015, CSR was included in the scope of the Board of Directors' Strategy and CSR Committee, reflecting Crédit Agricole S.A.'s determination to meet the new shared value challenges of its universal banking business and its Board's direct involvement in this issue.

A CSR survey is conducted among shareholders each year to re-evaluate these challenges. The findings, along with the UN Sustainable Development Goals (SDG) roadmap, are used to adjust the Group's CSR strategy and priorities on a regular basis.

## OUR CSR POLICY: CREATING VALUE FOR ALL BUSINESS LINES



# CSR at the core of the Strategic Ambition 2020 plan: factors taken into account

## Increased Regulatory pressure

- Strengthen the ethics framework
- Further identify the climate, ESG and new risks and innovate with new offering

## Climate disruption

- Further develop investment and financing solutions for the energy transition and green technologies, green bonds and climate-related insurance products.

## A noticeable improving economy

- Increase Group revenue through the universal customer-focused bank model
- Make the most of the strategic plan focused on identifying revenue synergies and less rate-sensitive products.

## Changes in agriculture and the Agri-food industry

- Solidify the Group's leadership, excellent knowledge of the sector and unique dedicated organisation in France and deploy these strengths internationally.
- Leverage partnerships with FoodTech firms and others and unlock the value of the Group's innovation capabilities.
- Develop products to protect farmer's revenue against climate risks and to support the deployment of new models

## Increasing uncertainties in life

- Become fully-fledged partner to customers and create value from the Group's mutual funds.
- Provide solutions for customers in dealing with unexpected events, as well as in the areas of healthcare, life insurance and housing.
- Strengthen the Group's profile among professionals and businesses

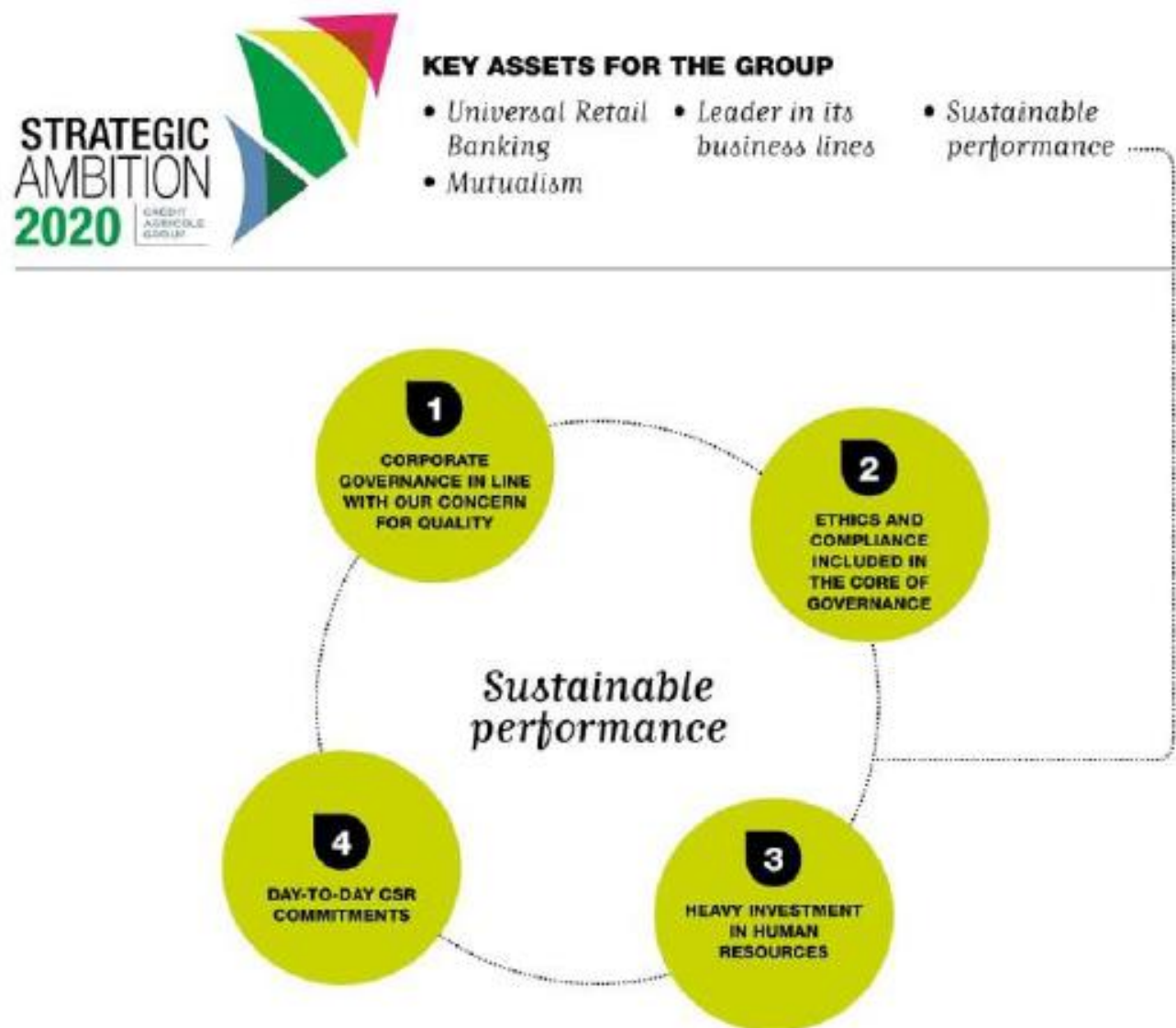
## Digital: New habits and new customer needs

- Make the most of Crédit Agricole's positioning as a multi-channel, "100% human, 100% digital" bank trusted third party
- Leverage the Group's size and scope to offer a wide range of services and advice.
- Pursue initiatives to support start-ups, through Villages by CA and dedicated investment funds.
- Make operations more efficient.

## Multi-faced competition

- Use new technologies to support Group's customer relationship model and develop smarter, more personalised services.
- Leverage Crédit Agricole's solid information systems and status as a trusted third party.
- Forge partnerships with and invest in Fin tech companies and start-ups.

## CSR at the core of the Strategic Ambition 2020 plan: factors taken into account







**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 139.000 people and successfully meets the needs of 52 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 74 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. This year we have celebrated ten years as Crédit Agricole Sbija.

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 Whole Bank Just for You*.



## OUR CSR VISION



By committing to Global Compact we at Credit Agricole Srbija 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 eighth year now.

Corporate social responsibility is taken very 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 2017 and reflected in the increased levels of attention being given to sustainability in our economic, social, civic and environmental goals.

Being responsible for Crédit 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

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

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.
- 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.



## OUR SOCIAL RESPONSIBILITIES



"One is a member of a country, a profession, a civilization, a religion. One is not just a man." ~Antoine de Saint-Exupéry, Wartime Writings 1939-1944.

Crédit Agricole Srbija is a Bank with 74 branch offices in four regions: Belgrade, Novi Sad, Kragujevac and Niš. Widespread network of branch offices means that CAS is also an active participant in the local economy and local community where it does business.

Social responsibility means treating the Bank's 900 employees in a fair, respectful and honest manner and treating all our customers with the same care, respect and honesty.

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, especially the newly promoted ones and talents.

## OUR CIVIC RESPONSIBILITIES



The Bank has a strong stake in society, through initiatives and projects which advocate children's rights. Whether it be new babies, children with disabilities or socially vulnerable ones, we work hard towards their inclusion into the society.

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

Crédit 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". This year our Good Fairy Dobrila was also included into the Solidaires project of our French colleagues— a Group project in the week of Solidarity in the first week of June and continued with the education project Bank Employee within the UN Global Compact Serbia.

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 Crédit Agricole Srbija means paying particular attention to the impacts on the environment that arise from our banking activities.

It is very important for us to know who our suppliers are and how they operate. It is our responsibility to choose the most suitable ones and it is our responsibility to further develop sensitivity and ethical behaviour toward environmental issues.

The Bank has set clear targets for reducing the environmental impact of its own day-to-day operations, including reducing paper consumption, fuel consumption and energy consumption.

Environmental responsibility starts with an individual. Individual responsibility is not given since it is also our responsibility to develop it and make every employee aware of his or her behaviour. When there is accountability, there is responsibility and awareness. That is our goal.

Therefore it is our responsibility to promote safe and secure environment within the Bank and outside the Bank within the reach of our limits.

## OUR ANTI-CORRUPTION RESPONSIBILITIES



Procedures and Guides of Crédit Agricole Srbija are in line with the Anti-corruption Law and principles of the Crédit Agricole Group.

- All employees are well informed of the definition and the rules in the prevention of corruption. The internal documents are available to all employees of CAS and they describe in detail the problem about the corruption.
- Through the Compliance training (since 2015), the subject of corruption prevention is dealt (the notion, appearance, prevention and detection, denouncement and treatment of employees).
- The fight against the corruption is also part of Compliance test-reviewing employee's knowledge which is mandatory for all employees.

In the aim of conducting a more efficient battle against the corruption, the Bank is tracking some specific fields that are considered as sensitive in these contexts:

- Giving and receiving gifts
- Travels and accommodation of employees
- Supply, purchase and investments for the Bank
- Paying the third parties - entrance and control of incoming invoices

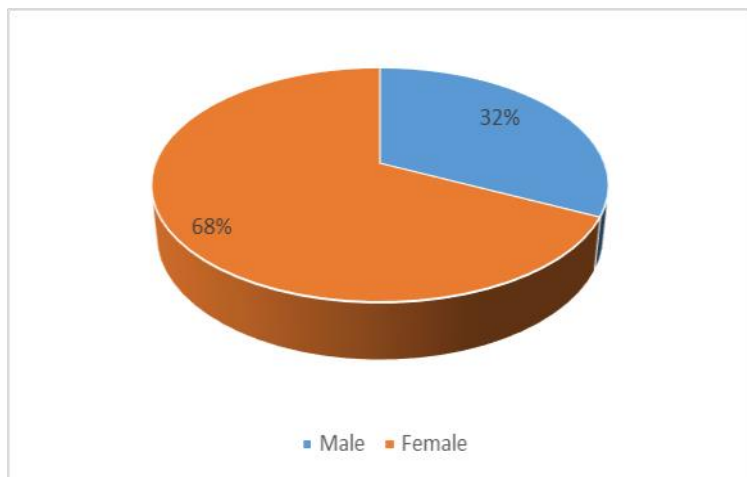


**LABOUR**



## Structure of employees

On 31st December 2017 there were 928 employees in Crédit Agricole Srbija. Out of that number 300 employees are male and 631 female:



Employee's gender ratio in comparison with the type of Labor Contract is given in the following table on 31/12/2017:

Labor Contract / Gender	Male	Female	Total
Temporary	12	67	79
Permanent	288	564	852
Total 31/12/2017	300	631	931

## Work experience

Average work experience in Bank for 2017 was 13,9 years.

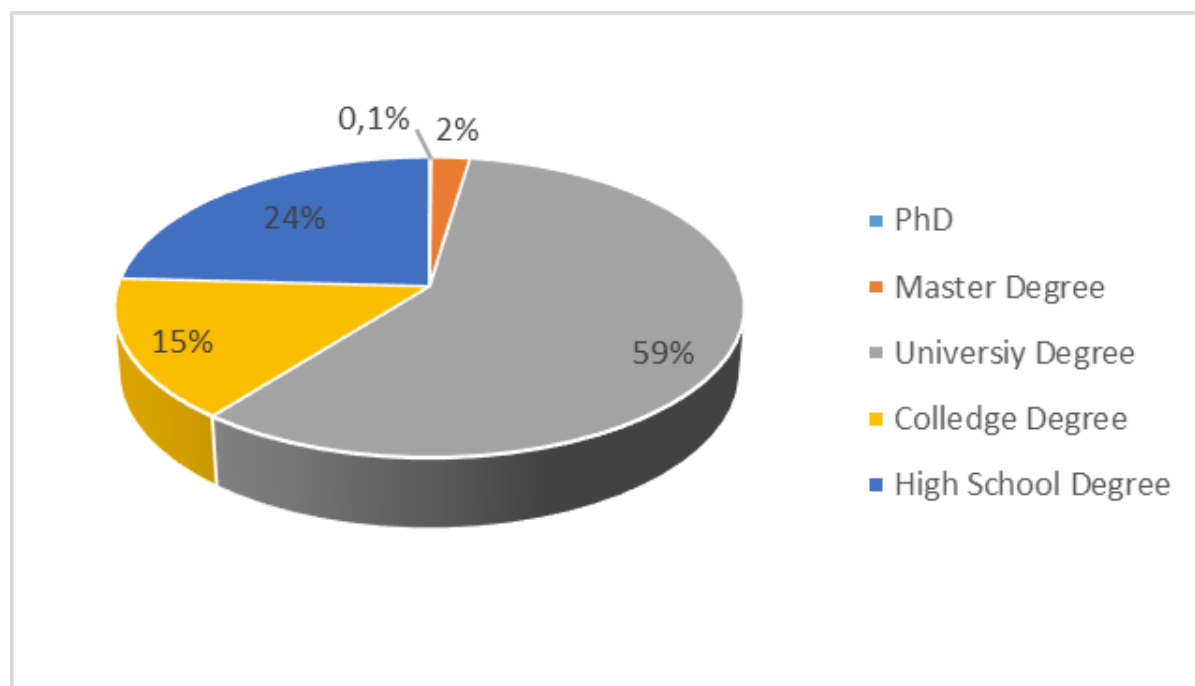
For women average work experience was 14,0 years and for men 13,8 years.

In 2016. average age of employees was 40,1 years – for men 40,9 years, and for females 39,8 years.

## Educational structure break-down

The level of education of our employees is high, with 61% of population with University degree or higher.

The rest of educational breakdown structure on 31/12/2017 is shown in the chart below:



## Take care project

All employees in CAS are eligible for one free medical check-up during the year. CAS have contract with private clinic in Belgrade, and all employees could make one medical check-up per year in this clinic or if they are living outside Belgrade in clinic on their choice.

In addition, all family members have discount of 20% for all medical examinations in this clinic. Also, CAS provides free ophthalmologic examination to all employees and each year all employees are entitled for free flu vaccine.

In order to provide more comprehensive medical care, Bank provided free dental examination within medical check-up for all its employees. Apart from that, for the first time all expecting mothers employed in Bank are eligible for one free ultrasound examination in private hospital in Belgrade.

Besides that, all employees are insured, and in the case of accidental death, disability, death and for serious diseases / surgery.

In accordance with Bank's care about the employees and their health condition and in order to improve overall working conditions, Bank provided better benefits regarding medical care,

insurance in case of death, accident and disability, as well as insurance in case of surgical interventions and serious diseases.

Nevertheless, several years ago CAS introduced solidarity assistance that may be provided to an employees in amount of legal tax free amount, in case of death of family members, in case of illness, medical rehabilitation or disability of employee or his/her family member, as well as in other justified cases.

All employees were entitled to apply, but the advantage is given to employees with lower income.







## Recruitment

In 2017, for the seventh time, the program "CAS Summership 2017" was implemented. Interns, with the help of professional and dedicated mentors, received the opportunity to be acquainted with the banking system through active work and learning in modern environment.

In 2017, 22 interns were recruited in various divisions of the Bank. Furthermore, CAS continued with the cooperation with the National Employment Agency, and 58 candidates were hired through a program of professional internship.

The duration of internship depended on the qualification of candidates. Internship program for candidates with university degree lasted for 12 months, for employees with college degree 9 months, and for candidates with high school 6 months.

We continued the cooperation with the National Employment Service and City Centre for Social Entrepreneurship, in order to support hiring candidates with disabilities and to select candidates for several positions in the Bank. For this purpose, we actively participated in several employment fairs, specializing in the employment of persons with disabilities, and had interviews with potential candidates for employment in the Bank.

In 2017, on various projects for employment of people with disabilities, cooperation was achieved with the National Employment Service, the Employment Centers for Persons with disabilities in Belgrade and Novi Sad, the Union of Employers of Serbia and with the organization of the Forum of Young with Disability.

In 2017, females were represented in total recruitment with more than 70%, including the internship program. Furthermore, females are represented with 67% of the total number of employees.

## Employer branding

In 2017 we established Employer Branding Strategy and action plan that will be followed in 2018 in order to encourage Employer recognition, to improve Bank's external website and communication with targeted groups of candidates, to automatize selection process, to update and innovate career page on CAS website.

We want to achieve better integration of site and social networks to establish cooperation with Universities and to ensure regular presence and communication with our audience.

**SVE POČINJE** *ovde*  

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**www.creditagricole.rs**

## “Let The Games Begin”– CAS sports day

Crédit Agricole Srbija Sports Day called Let the games begin was filled with tournaments, dynamic games, individual sports and great music was held on 17th September 2017 at Aqua Park of the S Club in Jakovo.

Mr Carlos de Cordoue, President of the Executive Board of the CAS greeted all guests with a warm welcome and a great party during the day. A relaxed day full of fun remained as a great memory to everyone.

Competitions in mini football, basketball, volleyball on the sand, tennis, rope, caterpillar, water balloons, slippery floor, were those where colleagues could win medals and cups.







## SOCIAL RESPONSIBILITY



## BELHospice charity tournament

Traditionally within the CA Group, the 24th. June is dedicated to charity tournament in mini football that marks the projects for Commitment and Support of Crédit Agricole employees to charity causes.

Centre for palliative care and palliative medicine "BELhospice" was established on 20 May 2004 by Dr. Natasa Milicevic with help of her colleagues. BELhospice is the first specialized charity organization in Serbia that provides palliative accommodation to patients with malignant diseases in the progressive stadium with a bounded diagnosis.



Aim of BELhospice was to provide palliative care to terminally ill patients in Serbia according to standards set by the World Health Organisation (WHO) and European Council, to assist the process of education of relevant professionals as well as of the general public, and to promote the concept of palliative care in Serbia and encourage the wider community to support our work.

Crédit Agricole Srbija, together with other participating companies, managed to collect 17 500 euros for the work of BELHospice center for providing free palliative accommodation for oncological patients and their families.





## Magic breakfast

Crédit Agricole Srbija participated in the organization of the 10<sup>th</sup> anniversary charity project Magic breakfast, with METRO Cash & Carry company, in cooperation with Secretariat of Education and non-governmental charity organization *Banka Hrane*.

During the action that lasted from the 1st till the 16th March, 8,732 tonnes of food was collected for children with development disabilities across Serbia country. 100 meals was prepared for children from "Oš Dušan Dugalić".

Within the charity there was organised a competition during which all project participants competed in the decoration of omlette.

Our CAS team stood out with the decorations which at the end of the competition brought to Mr. Carlos De Cordoue and Mr. Svetozar Šijačić certificates for the category of best omlette.



## Santa Claus for a Day

Crédit Agricole Srbija organized an online CSR action ***Santa Claus for a Day*** for children with disabilities during holiday season.

The action was organized on CAS Facebook page in which the followers were invited to write comments with seasons greetings specially dedicated to one of the students with disabilities that attend “Dušan Dugalić” school.

For each comment written, Crédit Agricole made a print version of Christmas card with the signature of the CA Srbija Facebook fan that wrote the message.

Simply by writing a comment, any of the CAS FB fans could become a ***Santa Claus for a Day***, and the Bank prepared Christmas presents for each comment. Since those students have specific needs, the content of the presents was adjusted to their needs. The Christmas presents for all the students of the school were delivered after the Christmas school play.

The aim of the action was to raise awareness on this especially vulnerable part of the society, to encourage people to take part in such actions and to make holiday season happier for children with disabilities, their parents and families.

**Santa Claus for a Day** was also a success in terms of raising awareness on that sensitive issue. In less than three weeks, CA Srbija Facebook page received over 400 comments with sincere season’s greetings and grew in number fans for almost two thousand!

There is also a short after event video in which the whole process is presented and it was used as a CAS New Year’s greeting card on Facebook.





## Christmas shoebox

Crédit Agricole Srbija with Metro Cash & Carry company organised New year's play in Belgrade and Novi Sad for the children from social damaged families. More than 1000 kids enjoyed the play named "New Year's chase", that was aimed to bring these children the spirit of warmth and wealth.



The play is traditionally supported by Crédit Agricole Srbija along with the Educational Secretary, Children Protection administration of the Belgrade City and the charity organisation *Banka hrane*. This project *Christmas shoebox* is conducted over past 8 years and is dedicated for supporting the families with delicate material condition and to provide better life quality for children living in there.

The project gathered 14 300 kids from cities of Belgrade, Novi Sad, Niš and Kragujevac that got the Christmas present boxes .



## Battle for knowledge

Crédit Agricole Srbija took part in a national educational program “Battle for knowledge” organized by the Fund B92. Within this program, there is a smaller campaign called “Code-Play” aimed at developing new literacy among primary school children and preparing them for life in the 21st century.

“Code-Play” program include equipping all primary schools in Serbia with different IT and robotic equipment, training teachers to use modern equipment as a teaching tool to provide quality education to children, as well as the organization of the competition in which, with their teams, participate in all school where the equipment is donated.



Crédit Agricole Srbija gave its contribution by donating teaching tools for “Code-Play”. The tool used in this project is an educational robot called mBot.

By participating in this program, Crédit Agricole Srbija gave contribution to modernization of education in Serbia and promotion of importance of an adequate preparation for the next generation jobs.





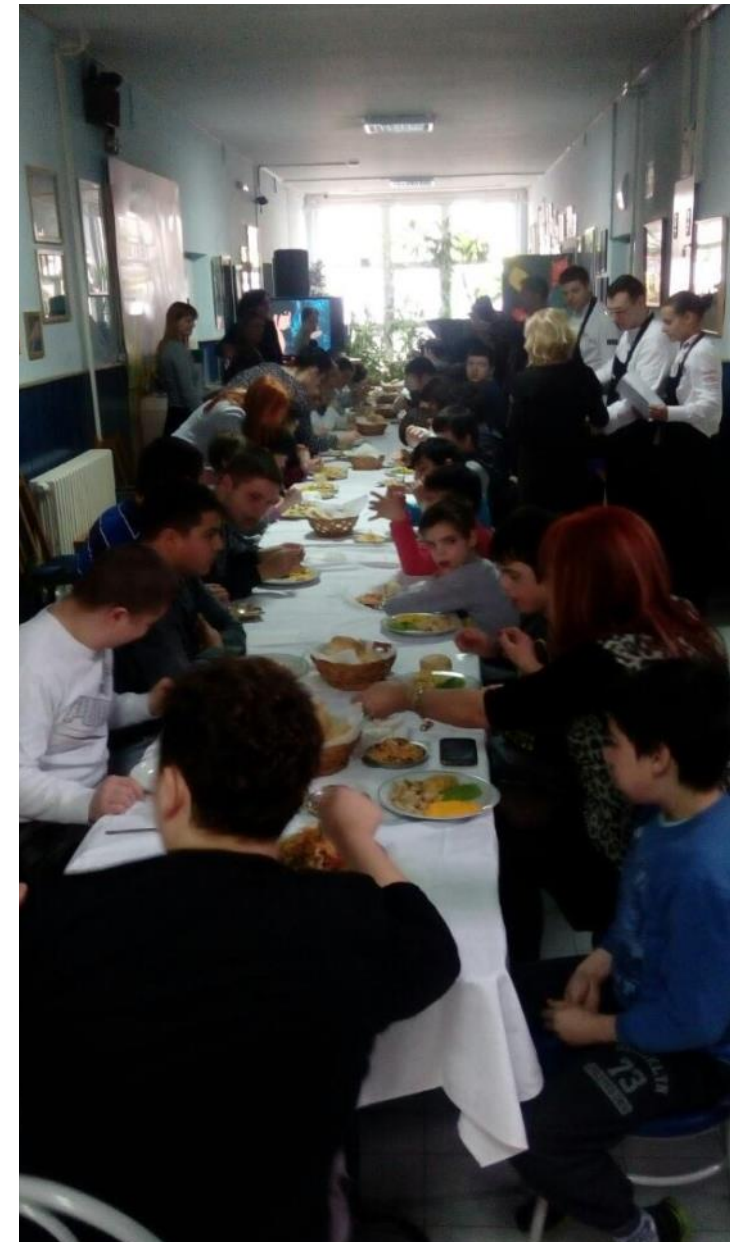
## Adopted school “Dušan Dugalić”

Crédit Agricole Bank has a very engaged cooperation with the “adopted” School for children with disabilities "Dusan Dugalic" for four school years. How this cooperation contributes to better childhood of children in school, we found out from Dragica Nedeljković, School Principal.



"Our longstanding cooperation contributes to the development of partnerships between institutions such as your bank, which has a responsible attitude towards the community and vulnerable groups. We are lucky you have chosen us to care about and our students and parents feel safer and more comfortable in our school because they know that there's someone besides us who thinks about them."

In 2017, there were 223 employees who donated a monthly amount from their salaries, so that the children could have more regular meals at school.





## "Bank Employee" at first High school of Economics in Belgrade



Živorad Milanović, Housing Loans Manager, during a lecture to the students of the profile "Bank Employee" at First High School of Economics in Belgrade

On 21st and 23rd March 2017 at the First High School of Economics in Belgrade, there were lectures on the topic of Retail Business and Securities for students of second, third and fourth grades who attend the course Bank Employee.

To the second graders it was especially interesting that they could pay via m-bank even in coffee shops and pizza places and that the mobile phone application was available as soon as their parents opened them an account at the Bank.



Fourth-grade students were most interested in companies that appeared on the stock market and how this process was conducted. The story of Elizabeth Holmes and her Theranos company, whose shares first soared to the record prices and then suddenly plummeted, left a lasting impression on students. The other topic that was sparking a great deal of attention was the history of the stock exchange and the famous stock market crashes, but the question that was posed most was how one became a broker. Excellent and very interesting lectures were rewarded by rounds of applause at both classes.



## Bank Employee at High school of Economics "Bosa Milićević" in Subotica



The last lecture for the profile Bank Employee was held on 5th April 2017 in Subotica in High School of Economics "Bosa Milićević".

Our colleague Živorad Milanović, Housing Loans Manager this time had two lectures. The first was about Loans and the second on Securities and the Stock Exchange.

Very inspiring and interesting lectures ended by a big round of applause and all seventeen year olds followed both topics with undivided attention.

At the end of the lecture, Class President spoke to our colleague Živorad and on behalf of the entire class thanked him for the great lectures that made their current subjects at school more interesting.

This cycle of Bank Employee, project of the UN Global Compact in Serbia under the auspices of the National Bank of Serbia, was completed in the best possible way.

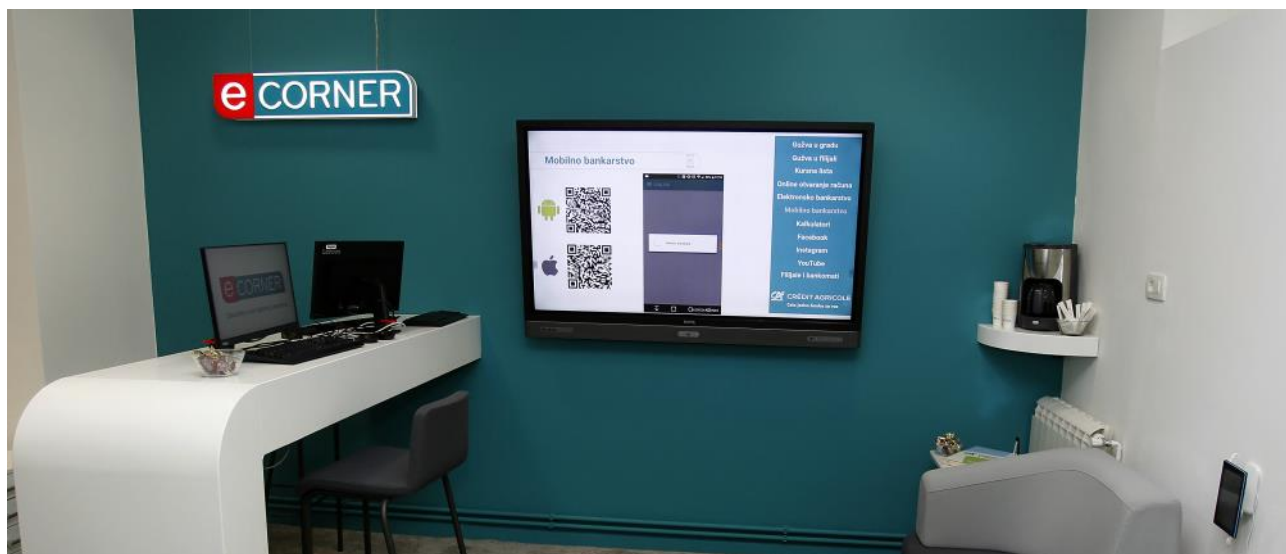
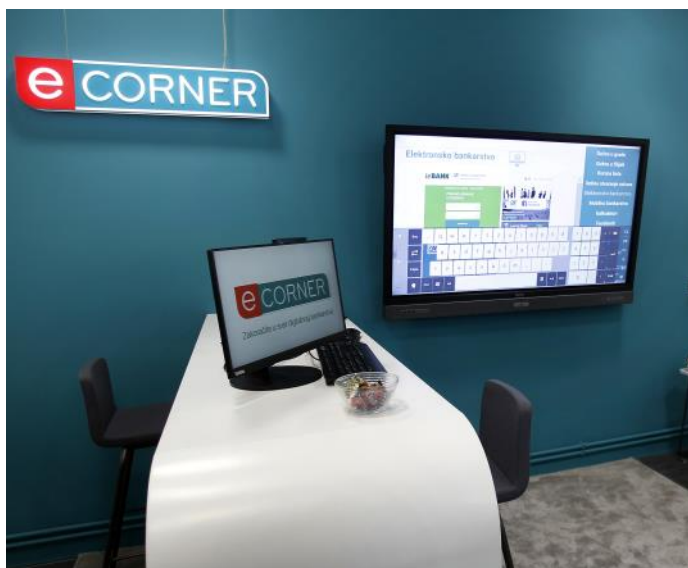
## eCorner—new feature in CAS

Crédit Agricole Srbija has introduced a new feature in the branches – eCorner! This is as a part of a branch dedicated to promotion of digital services of the bank and a unique way to transform traditional banking experience into digital one.

eCorner is designed as multichannel approach towards education of non-digital clients about Crédit Agricole's digital products and services, but also represents an excellent opportunity for digitally experienced users to learn more about advanced functionalities and make the most of them.

This dedicated space in the branch is equipped with one touch screen device, a tablet and two desktops with eBank and mBank applications, online customer onboarding, car and cash loan calculators, information on exchange rate, ATM & branch locations, Facebook feed, Instagram feed, YouTube channel; as well as some service information such as: the level of branch crowdedness by day, weather, local traffic etc.

Services will be presented to clients by a dedicated employee which will give a human touch to all digital solutions. This is a clear representation of Crédit Agricole as 100% human and 100% digital bank.



# ENVIRONMENTAL RESPONSIBILITY



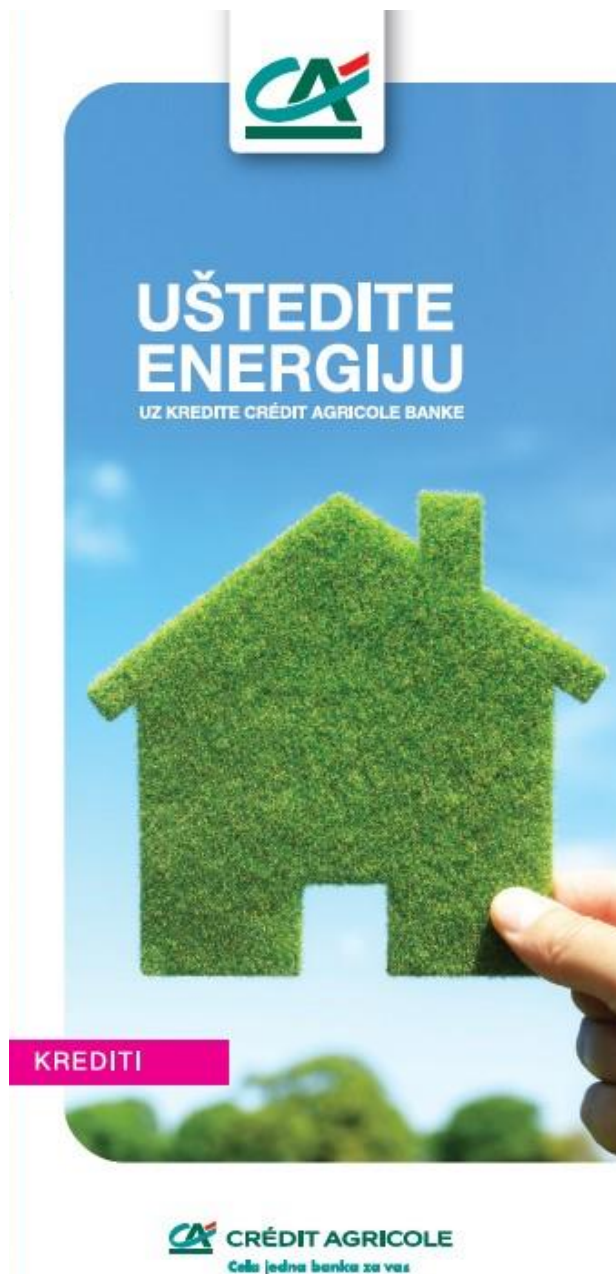


## Energy Efficiency of CAS

Crédit Agricole Srbija has many years of experience in financing goods and services that aim to preserve the environment. With the growth trend, the Bank has over 120 EE partners whose customers are successfully financially supported.

All retail projects related to energy efficiency financing in Crédit Agricole Srbija have specific financing conditions which are more favorable in relation to standard conditions. In cooperation with its EE partners, Crédit Agricole Srbija also provides interest free loans for clients and with no processing fees.

Some of the EE segments with special financing conditions: modern carpentry with a high degree of EE, insulation materials, facade solutions, construction of high quality EE materials, heat pumps and boilers of the latest generation, and more and more solar panels as a long-term solution for the household, modern management equipment refrigeration and heating systems, lighting, equipment, energy management and automation systems in households that contribute to savings of up to 65%, smart technologies in energy use, as systems that use rational and ecological access to renewable energy sources.



UŠTEDITE ENERGIJU

UZ KREDITE CRÉDIT AGRICOLE BANKE

KREDITI

CRÉDIT AGRICOLE  
Čekaj jedina banka za vas

Being a market leader in Serbia in financing of new vehicles, and having in mind our environmental policy Crédit Agricole Srbija, has designed special products for financing new passenger cars equipped with modern Co2 engines. Crédit Agricole Srbija has also developed special financing conditions for all hybrid and electric vehicles in order to support the preservation of the environment, which is the only offer of this type on the market.





JULY 2018.