

COMMUNICATION ON PROGRESS

2019



Working Every Day in the Interest of
our Customers and Society



TABLE OF CONTENTS

- **Message of Head of HR and CSR..... 3**

- **Crédit Agricole Group.....4**
- **The FRED approach.....8**

- **Crédit Agricole Srbija.....11**
- **Charter of Ethics.....16**

- **Our Employees.....20**

- **Our CSR projects.....26**



Svetozar Šijačić

Head of Human Resources

In the previous year, we continued to support our clients by providing them with the right and timely advice thus satisfying their financial requests in the best possible way.

Operating in accordance with adopted principles we managed to accomplish excellent results and enhance our service to clients, simultaneously improving our internal organization by increasing own productivity.



In this way, we managed to both operate successfully and be responsible towards clients, business partners, employees and the society as a whole.

Our ethical principles and corporate social responsibility will continue to represent the core of our future business, promoting high standards of the Crédit Agricole Group.

In this report, we present all CAS projects, programs and initiatives from 2019 realised in the area of sustainable development, all in accordance with the United Nations Development Agenda. In this way we wanted to align our efforts with initiatives of wider social communities and international organisations streaming them in the same direction.

Being present on the market for over ten years, Crédit Agricole Srbija has become recognised for its CSR projects focused on children like Magic breakfast, Christmas shoebox, Adopt a school, Bank employee, and other smaller projects.

The investment in employees' continual education, improvement of the welfare programmes i.e. better health care and safety policies, were also brought to a higher level in 2019, all in line with the human rights and labour laws, providing a creative and inspirational working environment.

A Medium-Term Plan 2019-2022 has been adopted, putting the human aspect in focus– clients, employees and business partners– through harmonized development of the whole society respecting universal Human Rights based on existing international conventions and acts of the United Nations.



CRÉDIT AGRICOLE GROUP

Executive Management has made the development of corporate social responsibility (CSR) a strategic priority for Crédit Agricole S.A. The aim is to carry out its banking and insurance activities responsibly and effectively as regards its stakeholders, and to assume its role as the leading financial partner of the French economy and its regions.

CSR has been one of the Group’s strategic challenges since the “2010 Group Project”. This importance was reaffirmed with the launch of its Medium-Term Plan, Strategic Ambition 2020, in March 2016. The Group’s decision-making bodies jointly defined and shared the CSR policy, which was formalised in 2014. It is revised each year on the basis of employee and external stakeholder consultation so that its

key challenges can be updated. The Group thereby ensures that its strategic decisions are in line with the expectations of stakeholders. In 2017, the Group also mapped several ongoing actions that might contribute towards the United Nations Sustainable Development Goals (SDGs). Current discussions on the adaptation of CSR to all the business lines have revealed a need for greater clarity of the CSR strategy by focusing on three main areas: Ethics, Climate and Inclusion.

Crédit Agricole is the number one bank in France, number one insurer in France, number one bancassuer in Europe, number one asset management in Europe and the world’s tenth largest bank.



With 51 million customers around the world and the biggest retail banking customer base in Europe, the Group has built its growth on a unique relationship model, which intends to expand by drawing on three pillars.

The Group is placing the empowerment of Crédit Agricole teams at the center of its Human Project, to reinforce the amplification of the Customer Project in order to improve the quality of the relationship with the client and to quickly assess the specific needs.

Crédit Agricole Group will pursue its mutualist commitment to inclusive development and it will continue to make green financing one of its key growth drivers.



CRÉDIT AGRICOLE GROUP'S RAISON D'ÊTRE

WORKING EVERY DAY IN THE INTEREST OF OUR CUSTOMERS AND SOCIETY

Crédit Agricole's end purpose, is to be a trusted partner to all its customers:

Its solid position and the diversity of its expertise enable CA to offer all its customers ongoing support on a daily basis and for their projects in life, in particular by helping them to guard against uncertainties and to plan for the long term.

CA is committed to seeking out and protecting its customers interests in all it does. It advises them with transparency, loyalty and pedagogy.

It places human responsibility at the heart of its model : it is committed to helping all its customers benefit from the best technological practices, while guaranteeing them access to competent, available local teams that can ensure all aspects of the customer relationship.

Proud of its cooperative and mutualist identity and drawing on a governance representing its customers, Crédit Agricole:

Supporting the economy, entrepreneurship and innovation in France and abroad: it is naturally committed to supporting its regions.

It takes intentional action in societal and environment fields, by supporting progress and transformations.

It serves everyone: from the most modest to the wealthiest households, from local professionals to large international companies.

This is how Crédit Agricole demonstrates its usefulness and availability to its customers, and the commitment of its 142,000 employees to excellence in customer relations and operations.

10th
bank
worldwide

1st
cooperative
worldwide

1st
bank
in France

1st
insurer
in France

1st
European
asset manager



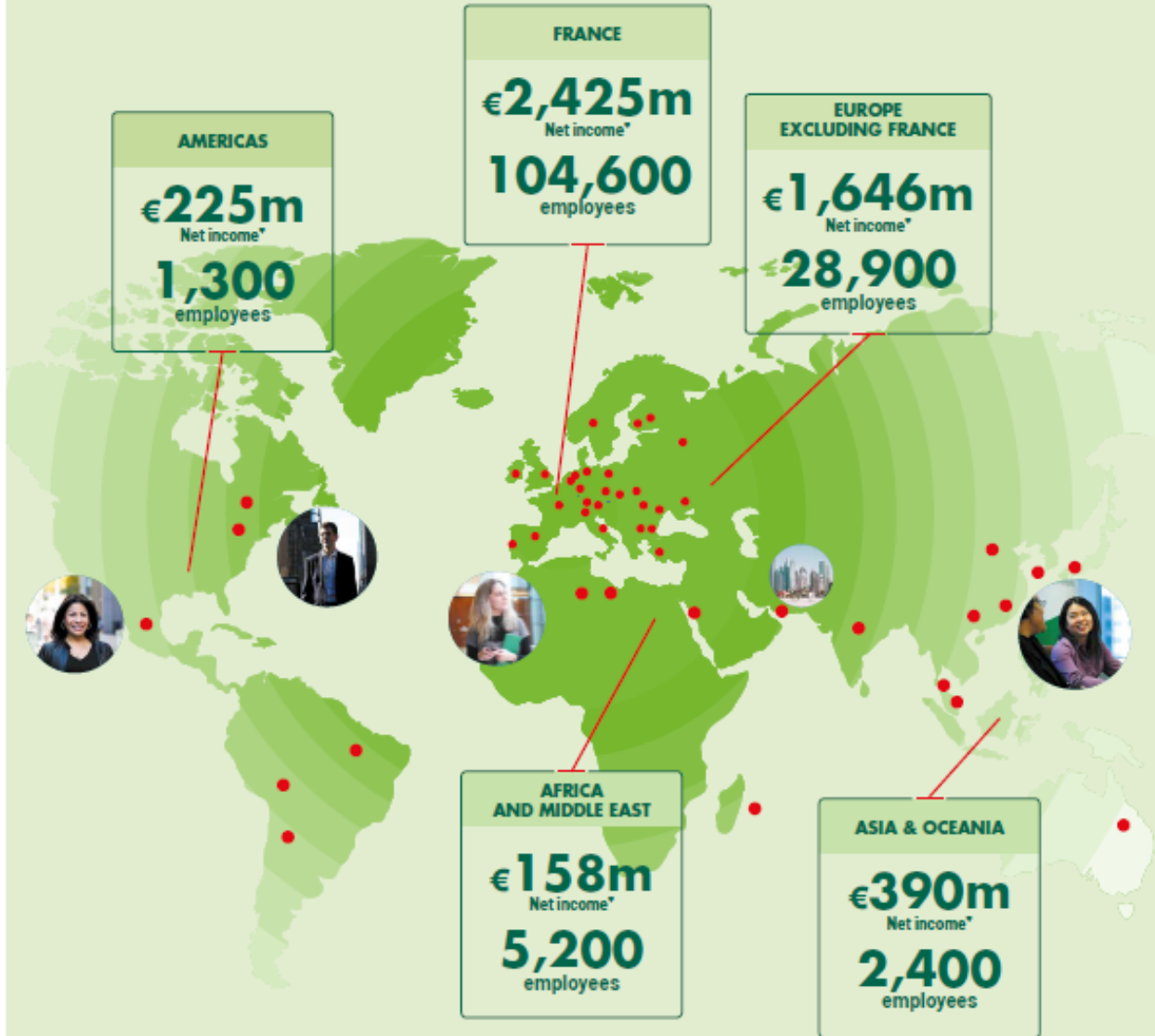
CUSTOMER-FOCUSED UNIVERSAL BANKING

Crédit Agricole has rolled out a unique customer-focused universal banking model based on the Group's complementary activities. As such, its local networks offer all customers a complete range of banking and non-banking services suited to their needs, through all channels and created with specialised business lines, leaders in their respective fields in France as well as internationally.





A presence in
47 COUNTRIES



**THE GROUP
IN THE WORLD**

* Net Income Group share published in 2019 in millions of euros.



The FReD approach

FReD is based on the **3 sets of standards** established by the business lines (i.e. the 3 CSR pillars: economic, social and environmental) to create a framework for their entities' actions:

For the economic segment : **FIDES**,

For the social segment : **RESPECT**,

For the environmental segment : **DEMETER**,

Each of these themes is associated with **19 commitments**. Entities must choose 4 areas for each set of standards and organise at least 12 projects.

Fides– 6 commitments to strengthen the trust



- **Protect customers interests:**

Transparency information, client relations and protecting customers data.

- **Develop products & services which integrate social and societal concerns:**

In investment, insurance and credit activities, in financing and savings activities, in own funds investment.

- **Facilitate access to products & services by the largest number:**

To economically vulnerable populations and to people with disabilities.

- **Establish responsible suppliers and subcontractors relations:**

Payment deadlines and mutual dependency.

- **Build up dialogue with stakeholders:**

Customers, consumer associations, NGOs, local communities and other...

- **Be ethic in business and operations:**

Prevent corruption, disloyal practices, fraud, conflicts of interest, market abuse, fight against money laundering, monitor operations, protect employees' personal data.

Demeter– 6 commitments to protect the environment

- **Develop "green" products & services [indirect impacts]:**

In investment, financing, credit, insurance and savings activities.

- **Encourage "green" innovation in our industrial production [directs impacts]:**

Eco-design in our production processes.

- **Control our direct environmental footprint and preserve the nature:**

Energy, paper, waste, transports, biodiversity and water.

- **Build up dialogue with stakeholders:**

On environmental issues.

- **Consider environmental factors in purchasing processes:**

Selection and supporting suppliers on environmental issues.

- **Formalize policies and processes which integrate environmental factors in our activities:**

In investment, in insurance, in credit, in financing, in savings activities and in own funds investment.



Respect– 7 commitments to benefit people and our ecosystem



- **Act in line with the Group's values and cultures:**

Values and cultures of the entities and consistency behavior.

- **Encourage staff's development and employability:**

Responsible management, co-constructed career development, anticipate and accompany transformations.

- **Promote economic, social and cultural development in local areas:**

Local employment + labor market inclusion + support to local entrepreneurship, ...

Dialogue with local communities stakeholders, general interest causes and employee's involvement.

- **Ensure equity and promote diversity:**

Fair treatment for anyone and promote diversity.

- **Promote quality of life at work:**

Health and safety / psychosocial risks, work-life balance.

- **Promote our social commitments to suppliers and other external stakeholders:**

Selection and supporting suppliers on social issues, dialogue with stakeholders.

- **Promote staff participation and social dialogue:**

Information to employees, participatory approach and social dialogue.

For over 10 years, Crédit Agricole has demonstrated its involvement through its various commitments, many of which have focused on the development of “climate finance”.

Signatory of the:

- United Nations Global Compact since 2003;
- Equator Principles since 2003;
- Principles for Responsible Investment since 2006;
- Diversity Charter since 2008;
- Sustainable Purchasing Charter since 2010;
- Charter for the energy efficiency of commercial buildings since 2013;
- Science Based Targets since 2016;
- RE 100 since 2016.

Co-founding member of the:

- Green Bonds Principles since 2014;
- Portfolio Decarbonization Coalition since 2014;
- Mainstreaming of Climate Action Within Financial Institutions since 2015;
- Catalytic Finance Initiative since 2015;
- French Business Climate Pledge since 2015;
- BBCA association (low-carbon building) since 2015;
- Finance for Tomorrow since 2017.

Participant in the:

- Call for carbon pricing at the initiative of the World Bank Group in 2014;
- Montreal Carbon Pledge since 2015;
- Paris Appeal on Climate Change since end 2015;
- IIRC (International Integrated Reporting Council) since 2016;
- Task Force on Climate Disclosure since 2017;
- Climate Action 100 + since 2017.

Other positions:

- Statement on modern slavery since 2017.



United Nations Sustainable Development Goals



United Nations, in 2015 launched a new agenda to eradicate poverty, protect the planet and guarantee prosperity for all within the framework of 17 Sustainable Development Goals (SDGs). The agenda calls on governments, the private sector and civil society to contribute to its mission between now and 2030.

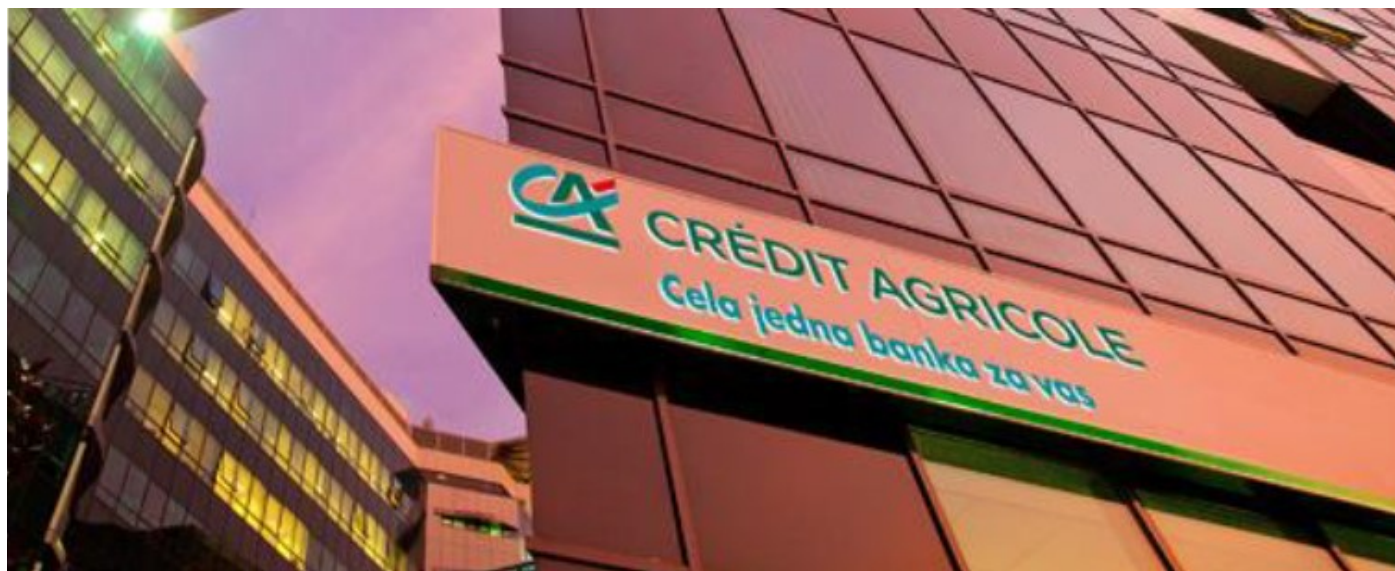
As a financial intermediary, Crédit Agricole participates through all of its business lines.

In 2017, the Group mapped the tangible initiatives taken by its units in line with the SDGs. Certain SDGs correspond more specifically to the Group’s key strategic CSR challenges.





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 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. This year we have celebrated ten years as Crédit Agricole Sbjija.

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 Crédit 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 eight 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 fulfill 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 80 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, prioritizing internal promotions and internal job mobility.

We recognize 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 program "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 Crédit 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 behavior 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 behavior. 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 (the zero-tolerance policy).

- 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.
- All employees have the possibility of anonymous reporting of corruption cases.
- We have a special training of the CA Group for The Fight against Corruption (the notion, appearance, prevention and detection, denouncement and treatment of employees, examples).
- An integral part of the training The Fight against Corruption is the 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.



CHARTER OF ETHICS

Our commitment to ethical standards and principles



The Code of Ethics is the expression of commitment Crédit Agricole Srbija undertakes regarding the relationship with clients, business partners, the community, employees, shareholders and all other stakeholders with that engages. Guided by the highest ethical standards and principles, this Code of Ethics stands for the foundation of Crédit Agricole Srbija corporate values and long-term aspirations.

Management and employees are required to incorporate ethical norms and principles into daily operations, to demonstrate and to ensure by their own example the implementation of this Code, regardless of their position, the organizational sector and the territory in which they are engaged.



Besides the application of highest professional standards in business, the respect of overall regulation and best professional practices in all business areas, this Code is an expression of efforts Crédit Agricole Srbija constantly engages to improve the quality of its services, putting the customer at the center of its values, which represents the "raison d'être" from the establishment of Crédit Agricole until now.

All management and employees are familiar with this Code of Ethics.

The Code of Ethics applies to all business areas in Crédit Agricole Srbija, in all organizational units and the entire territory in which our Bank operates. The control of the Code implementation is incorporated into the rules and internal procedures control.

The Code of Ethics is aligned with both legal and internal regulations within Crédit Agricole Group, business standards and fundamental principles of International Organizations documents such as the Universal Declaration of Human Rights, the UN Global Compact, OECD Rules for Multinational Enterprises, OECD anti-corruption guidelines and recommendations, the Convention of the international labor organization.



Our identity and values

Crédit Agricole Srbija is part of the French banking group whose business model is based on the best experience and 120 years long tradition of European banking. Fundamental values of the Group come from its roots of the well-developed agricultural cooperative culture in France, a long tradition and rich history, but also from the dynamic development and permanent efforts to find answers to nowadays challenges. The idea of community and democratic decision-making, mutual respect and trust, and harmonized regional development are some of the main determinants of the organizational culture of the Group.

Crédit Agricole Srbija is a universal bank, and, develops business relationships with individuals, entrepreneurs, small, medium and large enterprises including international companies. In everyday business, the Bank provides complete banking service of credit, deposit and payment transactions but also the leasing company and insurance brokerage services.

With dynamic development, recognizable image of French bank and strategy of very fast development in certain business segments, Crédit Agricole has become recognizable on the Serbian banking market. Building long-term relationships with clients - client in focus, has become its main recognition and vocation. Coordinated access to multiple channels that are available for clients is in the heart of the banking model that provides security and ensures customer's confidence.

A team of over 850 motivated and trained employees, through branch network in all major cities in Serbia, and other channels, provides various services to clients covering the whole country. This way we ensure that banking services, knowledge and expertise are available to customers at the right time. The relationship with client is established the way the client must be fully informed so that together we can make decisions in fair and rational conditions.

Crédit Agricole Srbija supports clients over time in different situations, providing them with advice, knowledge and experience through numerous channels, in best, fair and proper manner, with full awareness, in the aim of making the best decisions for the client.



Our standards and principles

Towards clients



Respect, support and fair relationship: All employees are responsible for developing long-term and fair relationship of respect towards our clients, carefully paying attention to their needs and, taking into account the multitude of modern communicational channels, providing them with complete and comprehensive information regarding the proposed solutions. This way, employees provide support to clients so that they can, in the best way, independently make a decision and choose the way of enjoying their life and business needs.

Solidarity: All relationships with clients are based on relationships of solidarity and mutual understanding.

Usefulness and convenience: In its business, Crédit Agricole Srbija is guided by simple and practical solutions, that take into account all the specific and various client profile and develop that way a flexible approach for them and for all business partners.

Personal data protection and transparency in their use: In accordance with the regulations and standards of the profession, respecting the privacy and the right of discretion of each client, Crédit Agricole has established a system of personal data protection that ensures the respect of most stringent norms in this field.



Towards business partners

Fair relationships and transparency: Crédit Agricole selects its business partners in a fair and honest way and guaranties to each partner an equal treatment. Transparent and fair procurement and selection of partners is incorporated in the ordinary business and internal procedures of the Bank's controlling authorities.

Corporate social responsibility

Fundamental Human Rights: In business, Crédit Agricole is conducted by principles based on respect of fundamental Human Rights, equality and non-discrimination.

Corporate and social responsibility (CSR): As part of its corporate social responsibility, Crédit Agricole actively influences and commits for solving specific social problems. Financially engaging, and mobilizing partners and employees, Crédit Agricole drives the attention to certain social problems. The second field of corporate social responsibility is reflected in the wide field of environmental protection through implementation of criteria for financing, energy saving, training of employees and clients from marginalized groups, volunteering activities, and participating in the UN Global Compact.



Toward employees

Responsible Human Resources management underlines: non-discrimination, equal treatment of all employees, support to personal development of employees through training, promotion of gender equality, promotion of diversity and support for people with special needs, supporting social dialogue and improving the working quality conditions, creating a safe and healthy working environment in which employees are treated with respect and reverence.

CAS ethical standards

Professionalism and skills: All employees are required to apply the laws and by-laws, rules and professional standards as well as Bank's procedures and in a responsible and overall manner, adjust daily business with such prescribed standards.

Responsible behavior: Reputation is the most valuable thing an individual or organization can have. Every manager and every employee of Crédit Agricole Srbija represents the entire Group image. Responsible behavior of each individual is required, without exception and any activity that may harm the Crédit Agricole Srbija's and the entire Group's reputation is prohibited.

Confidentiality and integrity of information: All managers and all employees are required to keep all information obtained in the business operation, and under no circumstances this

information cannot be used for any other purpose nor disclosed to third parties. All the information that employees provide to customers, shareholders, control authorities or to the public must be accurately reliable.

Prevention of conflict of interest: Managers and employees must not allow any activity that might lead to conflict of interest and must always have in focus the realization of the client's interest.

Vigilance: All managers and employees must protect the clients interest, actively work to prevent money laundering and terrorist financing, apply the directives related to international sanctions, prevent corruption, work on the fraud prevention and the preservation of the free market.

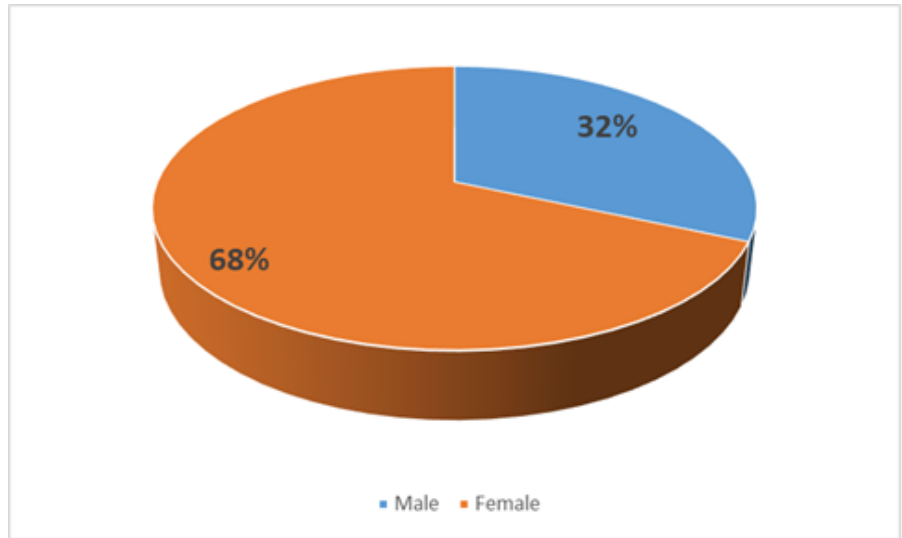
Every employee must be aware of these dangers and, where necessary, be prepared to react in accordance with the Regulation and internal procedures.



OUR EMPLOYEES

Employees structure

On 31.12.2019, CAS had 933 employees. Out of that number, 295 employees are males and 638 females.



Employee's gender ratio in comparison with the type of Labour Contract is given in the following table on 31/12/2019:

LABOR CONTRACT/ GENDER	Male	Female	Total 31/12/2019
Temporary	12	55	67
Permanent	283	583	866
Total 31/12/2018	295	638	933



Average work experience in Bank for 2019 was 15,2 years. For women average work experience was 15,2 years and for men 15,3 years.

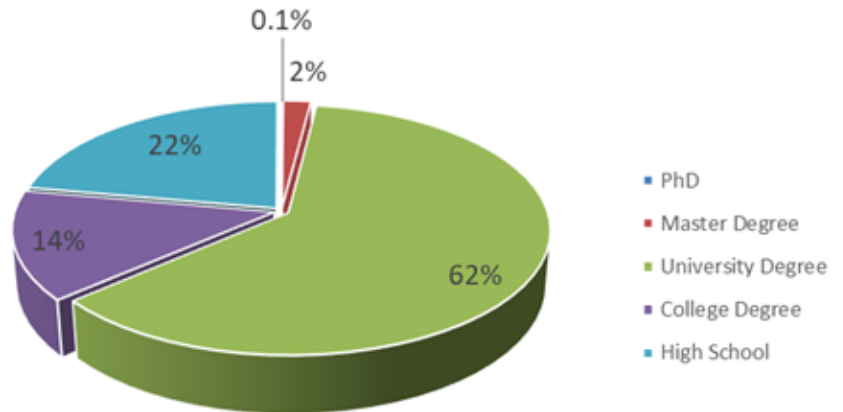
In 2019, average age of employees was 41,7 years – for men 42,7 years, and for women 41,2 years.



Educational structure breakdown:



The level of education of our employees is high, with 63.7% of population with University degree or higher. The rest of educational breakdown



Take care project

In line with the group strategy year after year we are trying to be more focused on Employee's health and on continuous improvement of medical care benefits for all employees.

Major improvement in comparison with 2018 is that all staff members who are within the Bank more than 6 months have private medical insurance, and from 2019 in the private medical insurance are included staff members hired through Special Program for Digital and Young Talents (also with the condition that they are in the Bank at least 6 months).

The medical coverage package is basic medical coverage with 1000 EUR limit per employee and medical check-up that is fully paid by the bank. Employee's participation is 15% in each medical examination except medical check-up that is fully paid by the Bank in the same scope that we had in 2018. The same benefit package is available for Employee's family members and in this case, the cost is born by the employee.

Beside mentioned, all employees are insured 24/7 in case of accidental death, disability, death and for serious diseases/ surgery interventions.

In parallel, we are keeping existing practise such as solidarity aid program. 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.



CAS e-school

CA Serbia improved traceability and reporting, archiving and registration. Specification for development of additional functionalities was created.

In 2019 e-learning platform (Moodle) fulfilled all criteria requested from OFAC team.

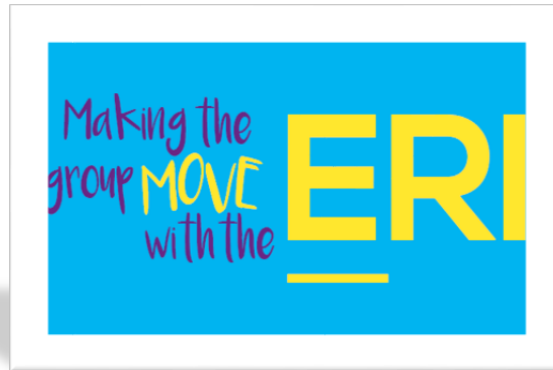
We continued with network certification for newcomers in 2019.

Index of engagement and recommendation

In 2019 CA Serbia continued to implement the ERI survey - index of engagement and recommendation (introduced in 2017).

The survey was carried out by an independent external agency that guarantees the anonymity of the survey.

ERI questionnaire was available for the period of two months (September -October). CA Serbia's employees voluntarily participated for the third time.



The main priority of the Group is the engagement and motivation of all employees. This is a prerequisite for a successful transformation of the Group, which should be carried out jointly.

The success of ERI research depends exclusively on the willingness and interest of employees to participate and honestly answer the questions in the questionnaire. It is expected that ERI results will give even clearer guidance for further improvement next year.

This research enable us to collect employee's attitudes and to measure their sense of belonging to the local entity, as well as the sense of belonging to the Group.



Cooperation with universities

During 2019 CAS HR team has been involved in negotiations with Universities, related to engagement of best candidates within the Bank.

We concluded agreements with various faculties in Novi Sad (Faculty of Economics, Faculty of Technical Sciences, Faculty of Agriculture) as well as with Faculty of Economics in Kragujevac.



Programs realized for external candidates



- CAS Summership 2013 – implemented for the 9th time, number of interns recruited in different organizational parts of the Bank is 18.
- NES internship 2019 – continued and total number of engaged interns was 52 (CAS + CAL, 1 intern were in CAL); information regarding this program are the same as for 2018.
- Digital officers – graduate program designed by CAS, implemented for the second time; initially engaged 11 Digital officers in different parts of the Bank (ICT, CRM, Digital channels and Organization) with the main goal to include them in digital projects on the level of the Bank; program is planned to last for two years, it is paid by the Bank and all good interns are supposed to be engaged on employment contract after DO program expiration.
- The part related to disabled person – CAS participated in employment fairs specialized in employment persons with disabilities organized by NES.
- Percentage of women recruited in 2019 – 73%.
- In total number of employees, we have 68% of women.



PRIDRUŽI SE BANCI
KOJA JE DEO ZNAČAJNE
BANKARSKO GRUPACIJE.
SVE POČINJE *ovde*
www.creditagricole.rs



Recruitment

In 2019, for the ninth time, the program "CAS Summership 2019" 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.

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.

We have cooperation with 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.

Employer branding

In 2019 Crédit Agricole Srbija continued with the Employer Branding Strategy and with the planned action plan that 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 continue establishing cooperation with Universities and to ensure regular presence and communication with our audience.



CAS Sports Day for employees



The traditional event, Sports Day under the slogan *We are the team I support*, held in early September was a great opportunity to gather colleagues from all over the Bank in one place.



The main goal of this event, in addition to competitive work in sports and good fun for all colleagues, is to build and nurture team spirit.

The sports day is a unique opportunity for the entire CAS team to enjoy together, relax and exchange ideas beyond the usual business environment.





CSR in Business Partnership Financing

CA Serbia constantly invests in selected partnerships in order to create long-term business value and contribute to society welfare in collaboration with local governments or civil society organizations in Serbia.

CAS within own business partnership financing unit has developed a comprehensive approach and finance programs, which supports:

Health and birth

With local partners in Serbia CA successfully distributes interest free loans for the treatment of infertility, specialized gynecological procedures and monitoring of pregnancies, high-risk pregnancies and various types of medical tests as well as surgeries and cryopreservation. Over 500 clients supported last year, and thanks to this program, infertility has improved and numerous

Water

We support partner finance program for water-saving projects for consumers which enables 25% water saving and lower water waste on the Serbian market for households which has excessive water waste.

With local partners we successfully financed several projects for final customers that contribute locally in reducing water loss.

Rural (or People) development

In cooperation with partners the CAS has launched capacity building programs for young peoples with possibility to have insight and get experience from developed countries and theirs matured markets. With interest free loans with partners financed over 40 client projects.



CSR in Business Partnership Financing

In 2019, Crédit Agricole Srbija recycled :

39.36 tones of paper waste

2.002 tones of waste toner for print

Environmental sustainability

CA Serbia is the market leader with **45%** market share in car financing in Serbia. As a company focused on environmental friendly projects we provide favorable financing conditions for all customers who buy Eco Friendly vehicles.

Our Bank recognizes values, potential and significance of these vehicles and makes direct contributions to environmental protection by motivating customers to choose Eco Friendly vehicles. Although the sale of this type of vehicle is practically in conception and sales results are negligible on the market, CAS successfully financed 10 Eco friendly vehicles and several electric motorcycles with special Green car loan. With this, CA gave its contribution in pollution reduction.

Through business partnership sector in cooperation with local partners CA Serbia is highly active with its program of energy efficiency for eliminating energy waste in Serbia. The Serbian market has a high degree of energy loss and through partnerships CAS successfully financed over 200 projects that very related to: insulation of space that is heated or cooled, replacement of worn-out carpentry in the premises which are heated or cooled, introduction of later heating systems and heaters, for example, boilers of the latest generation, replacement of non-renewable energy sources with renewable energy.

In energy efficiency CAS has own subsidized financing program with partners based on which such projects to households are financed with interest free consumer loan for energy efficiency enabling reduced emissions.

Through business partnership financing sector, CA will continue to contribute to general society welfare and follow fundamental principles committed to sustainability.



Carbon footprint reduction

The Credit Agricole Group is strongly committed to fight against global warming by applying three commitments:

1. Support all our clients in the transition to a “low-carbon” economy in line with the 2°C trajectory of the Paris Agreement.
2. Integrate ESG criteria across the board in our financing and investments.
3. Invest and foster investment/financing in large-scale renewable energy projects.

By the end of 2019, Credit Agricole Serbia committed to measure as well its carbon footprint and to set-up concrete actions in order to reduce the carbon footprint, the results and the actions are going to be visible in 2020.





CA Plogging

In 2019, Crédit Agricole Srbija cleaned:

260.48 km in region Niš

253.05 km in region Belgrade

139.35 km in region Novi Sad

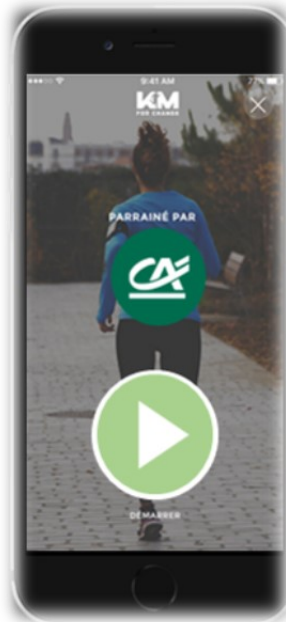
109.46 km in region Kragujevac

The plogging action was initiated by the CA Group in order to encourage all employees to raise awareness about the harmful effects of plastics on the environment.

To that end, the Plogging Challenge was carried on in July 2019 in CA Serbia as well.

This action was realized with the help of the mobile application KM for change, which measured the number of kilometers traveled in the cleaning of plastic waste.

CA Serbia employees managed to cover in total 762.35 kilometers and to clean the plastic found along the way.





It's natural to care

Afforestation

The action, organized by Credit Agricole Serbia for the first time was carried out in cooperation with the Public Company "Srbijašume", within the project "It is natural to care" and aims to encourage as many citizens as possible to take care of the environment. The new CSR activity was designed and implemented in support of the branch network's efforts to reduce paper consumption in its daily work by promoting electronic services.

"In accordance with the concept of socially responsible business of the bank, which is, among other things, based on environmental protection, Crédit Agricole Serbia, in addition to the savings achieved in this way, went a step further by launching an action aimed at raising new forest plantations in environments that are considered environmentally endangered.

Further development of digitalization will enable not only faster and more comfortable performance of services and organization of business processes, but will also create resources for actions of this type, and at the same time influence environmental awareness. "

- Svetozar Šijačić, member of the Executive Board and Head of HR & CSR in Crédit Agricole Serbia





Magic Breakfast

Credit Agricole Serbia, together with the already decennial partner METRO Cash & Carry, the Secretary for Education and Child Protection of the City of Belgrade and Bank Food, marked the jubilee, tenth year of the humanitarian action **Magic Breakfast** at the school for students with damaged vision "Veljko Ramadanović" in Belgrade.

The program the Magic Breakfast 2019 was entertaining and educational, with the support of Miloš Grlica, the Serbian Paralympic and the winner of numerous world medals in throwing spears. A competition in Golball was organized, and in addition to the competition, students were able to practice special exercises in the unique polygon of the school.

Traditionally, the celebration of Magic Breakfast marked a real culinary feast in the preparation of young chefs gathered around the Junior Chefs Club of Serbia, who after the completion welcomed the students with rich, delicious and healthy meals prepared with the support of METRO HoReCa Center.

In this year's humanitarian campaign, over six tons of food was collected for 36 schools in Serbia for children with special needs, and a great number of citizens purchased packages in METRO distribution centers and donated the Bank Food showing their humanity.





Christmas Shoebox

About a thousand children from Belgrade kindergartens in difficult material condition, received packages within the traditional humanitarian action **New Year's Shoebox** which was held in December 2019 in Belgrade. The ceremony was organized by Crédit Agricole Serbia in cooperation with the Secretariat for Education and Child Protection, Metro Cash & Carry and the Food Bank.

Thousands of children from all parts of Belgrade, accompanied by their parents or guardians, enjoyed the New Year's *"Elsa, Anna and Olaf in search of Santa Clause"* play . Once the show was over, presents—traditional shoeboxes—were distributed to children.

So far, Christmas shoebox collected more than 10 thousand presents for children from vulnerable categories.



