



COMMUNICATION ON PROGRESS 2020

**WORKING EVERY DAY
IN THE INTEREST**



**OF OUR CUSTOMERS
AND SOCIETY**

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Statement of Continued Support

2020 brought challenges we could not even imagine. The whole world faced a number of health and economic challenges. Some of us for the first time. It wasn't easy to ensure business continuity amidst the challenges faced due to COVID-19 outbreak. Not everyone could work remotely, we needed to be and stay safe and healthy to continue running our operations and meeting clients' needs, while minimizing the risks, sustaining productivity levels, thus protecting the business, our clients and all of us.

We did all of that and achieved a lot! We adjusted the business to the current situation and increased the number of clients by 25,000, we managed to increase the gross operating income by 27% YoY and to decrease cost to income ratio to 69.3%. Our ERI (employee recommendation index) response rate is 93%, the best in CA Group.

And what have we been doing during this challenging year? We created a new digital platform that allows us to generate new fully digital products and services that will speed up and simplify various procedures for our clients. We have prepared concrete measures to support health workers in their hardest times. Through various actions we provided support to colleagues in order to prevent getting infected or if they do, to make it easier for them to overcome the situation. Also, we continued with our projects "Payroll giving" and "Magic Shoebox", to support those who are in need - children of lower social status, and those who need medical attention. We started measuring Carbon Footprint last year and financed 1,000 white ash seedlings that citizens and our colleagues planted in multiple locations over the country, supporting the afforestation project "Plant your shade".

During 2020, we also opened new branches and relocated some of the existing ones, to be closer to our clients. We also redesigned some of the existing branches to be digitally advanced. And, most importantly, now more than ever, we have been at the forefront supporting all our clients since the start of this unprecedented global crisis. Since we care about our clients, we called them and showed interest in their needs, asking for their opinions in order to get through the crisis together as best we can. Clients recognized our efforts and as a result, they confirmed our number 1 position in CRI (customer recommendation index).

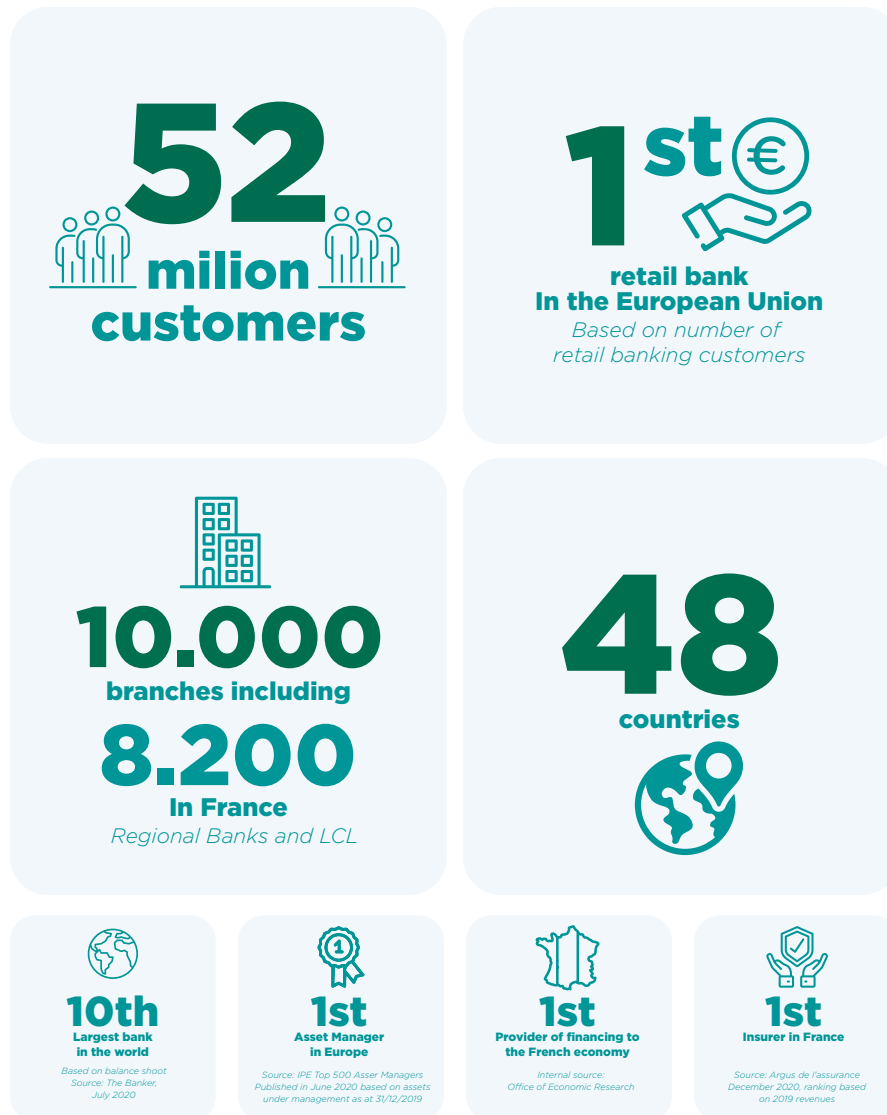
The year ahead will not be easy. Therefore, our focus will remain on digitalization of business and customer satisfaction, with strong dedication on implementing UNGC principles in the areas of human rights, labor, anti-corruption and the environment. We will continue to remind everyone with our actions and achievements that our new banking experience is 100% digital and 100% personal.

Marketing and Communications Division
Crédit Agricole Serbia

CRÉDIT AGRICOLE GROUP

Working every day in the interest of our customers and society

Crédit Agricole Group is one of the leading financial groups in the world and the largest retail bank in Europe with 142,000 employees in 48 countries worldwide. It is number one insurer in France, number one bancassuranceur in Europe, number one asset manager in Europe and the world's tenth largest bank.



Our unique customer-focused universal banking model is based on the Group's complementary activities. We offer our customers a complete range of banking and non-banking services suited to their needs.

Transparency, closeness to our customers, accountability and openness: these are the values that have guided Crédit Agricole for more than 120 years.

Our business lines put us right at the heart of the lives and projects of our customers and of society as a whole, which bestows upon us great responsibility. We make sure the value we create is shared fairly and sustainably with our customers, members, shareholders, employees and partners.

OUR RAISON D'ÊTRE – USEFULNESS TO SOCIETY WORKING EVERY DAY IN THE INTEREST OF OUR CUSTOMERS AND SOCIETY

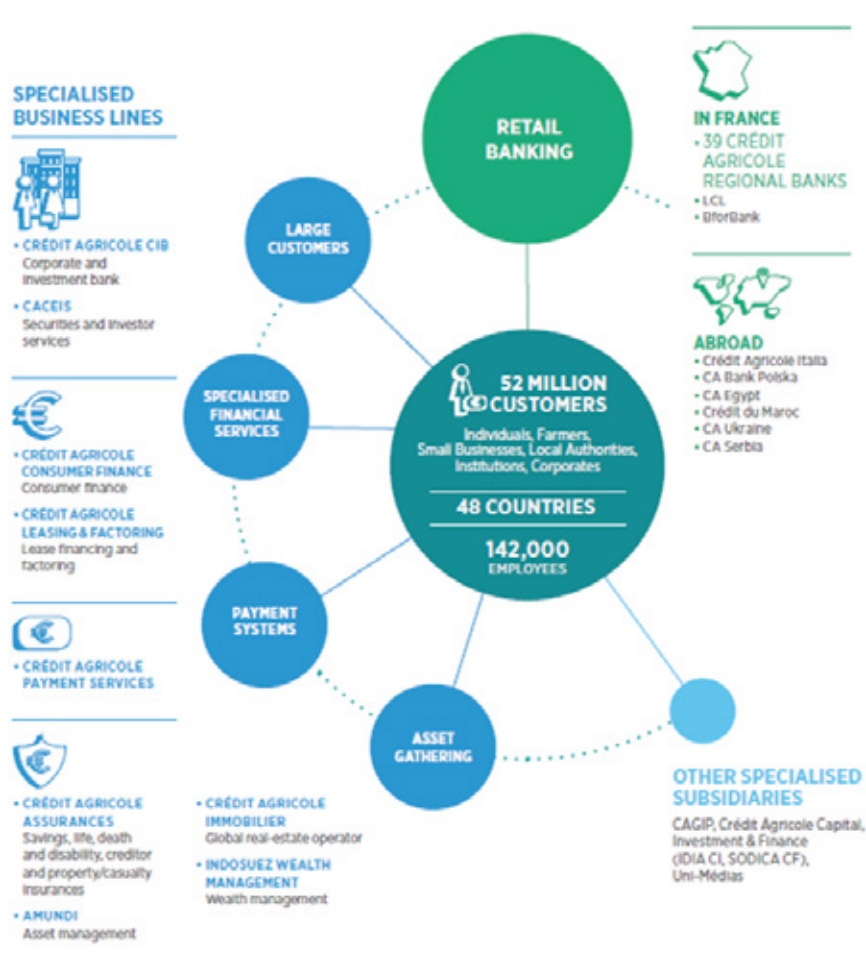
Crédit Agricole's end purpose is to be a trusted partner to all its customers

- Our solid position and the diversity of our expertise enable us to offer all our customers ongoing support on a daily basis and for their projects in life, in particular by helping them safeguard against uncertainties and plan for the long term.
- We are committed to seeking out and protecting our customers' interests. We advise them with transparency, loyalty and pedagogy.
- We place human responsibility at the heart of our model: we are committed to helping all our 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 our cooperative and mutualist identity we:

- Support the economy, entrepreneurship and innovation in France and abroad
- We take international 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



CRÉDIT AGRICOLE CSR STRATEGY: BE AN ACTOR OF A SUSTAINABLE SOCIETY

In a structurally not so stable and unpredictable world (with increasingly stringent regulation, changes in behavior and technology, and shifting expectations on the part of society), the Group has chosen a structurally prudent strategy relying on its established expertise and the strong positions that it has already built in its territories.

Bank's universal customer-focused retail banking model is complete, with powerful specialized business lines which offer significant organic growth potential and are natural consolidators in Europe. CA Group is in excellent shape and has all the resources needed to pursue sustainable growth and seize opportunities that will accelerate organic growth.

Building on its desire to integrate CSR into all of its strategy, the Crédit Agricole adopted in 2019 a company purpose "To act every day in the interest of our customers and society," translated by the new Group Project "Ambitions 2022".

"Ambitions 2022" has been built with the desire to anchor its societal utility in all of its activities, businesses and processes. It reflects, through strong objectives, the desire to further contribute to the United Nations Sustainable Development Goals (SDGs) in line with the recommendations of the Principles for Responsible Banking (PRB) of the UNEP FI that the Group signed in September 2019.

With the biggest retail banking customer base in Europe, the Group has based its growth on a unique relationship model, which intends to expand by drawing on three pillars:

The Client Project

based on CA model of universal local banking ("for all and in all regions") and on the diversity of its expertise, with the aim of supporting clients over time and better meeting their needs and expectations.

The Human Project

focused on local responsibility, to offer customers permanent access to a trained, independent contact person who acts within a clear delegation framework, with the trust and mutual commitment of employees and the company as a driving force.

The Societal Project

based on the Group's desire to commit to serving its territories, and which aims to promote economic ties in the regions, to enable more shared economic development and make sustainable finance one of the Group's growth levers.

FRED, CA GROUP INTERNAL SYSTEM FOR MONITORING AND MEASURING PROGRESS IN TERMS OF CSR

CSR directs each business of the Crédit Agricole SA Group. The FReD system is enabling this, encouraging each employee to make a commitment and managers to involve more, and on the other hand to measure the progress of each entity in terms of impact on society. Set up in 2012, in 2019 it became the tool for deploying and steering the societal and environmental commitments made as part of the Group's "Ambitions 2022".

FReD is based on the 3 sets of standards, CSR pillars established by the business lines: economic, social and environmental. They are a framework for entities' actions:

For the economic segment: FIDES,

For the social segment: RESPECT,

For the environmental segment: DEMETER,

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

FReD		
Fides	Respect	Demeter
Commitments to strengthen the trust: <ul style="list-style-type: none"> • Protect customers' interests • Develop products & services which integrate social and societal concerns • Facilitate access to products & services by the largest number • Establish responsible suppliers and subcontractors' relations • Build up dialogue with stakeholders • Be ethic in business and operations 	Commitments to benefit people and our ecosystem <ul style="list-style-type: none"> • Act in line with the Group's values and cultures • Encourage staff's development and employability • Promote economic, social and cultural development in local areas • Ensure equity and promote diversity • Promote quality of life at work • Promote our social commitments to suppliers and other external stakeholders • Promote staff participation and social dialogue 	Commitments to protect the environment <ul style="list-style-type: none"> • Develop "green" products & services [indirect impacts] • Encourage "green" innovation in our industrial production [directs impacts] • Control our direct environmental footprint and preserve the nature • Build up dialogue with stakeholders, on environmental issues • Consider environmental factors in purchasing processes • Formalize policies and processes which integrate environmental factors in our activities

CRÉDIT AGRICOLE SRBIJA

Crédit Agricole Srbija, as part of the Crédit Agricole Group, has been on the Serbian banking market since 2005, when it increased the share capital of the then Meridian Bank. Since 2009, the Bank has been called Crédit Agricole Srbija, which confirms the group's long-term commitment to the developing Serbian market. This decision on large global banks will fully integrate the Crédit Agricole Group's representative office in Serbia in the family with a clear tendency to further expand and improve its network.

From the first day, the Bank has been operating with a set goal of long-term sustainable growth and business development through building a stable relationship of trust with clients. CAS is constantly working on improving products and services that customers have found useful, because we want to be as close as possible to our customers, all in accordance with our postulate to work in the interests of customers and society as a whole.

ISO 9001 quality certificate in the field of banking services, the use of the latest banking information technologies, the principal membership in MasterCard International and VISA International, as well as in the national DinaCard association are just some of the features of Crédit Agricole Srbija. In 74 branches throughout Serbia, over 900 of our employees are in daily communication with more than 300,000 clients, whose number is constantly growing.

In 2020, a year marked by the unprecedented global health crisis, Crédit Agricole Srbija fully engaged its capacities to support its clients and employees. Reflecting on the Group's three pillars of sustainable development, mid-term Strategic Orientation was adopted, focusing on the three pillars of growth rooted in corporate social responsibility principles:



CSR policy

For Crédit Agricole Srbija, corporate social responsibility is a long-term strategic orientation, backbone and basis of all business operations. We fully recognize the impact that a stable and strong company can make in the world. If we want to live and work in a healthy society, continuously and sustainably raising the quality of life of its members, we have to be aware that the decisions we make do not only affect us but also the society as a whole.

Crédit Agricole Srbija is a participant of the Serbian UN Global Compact branch, publishing Communication on Progress report since 2011. By committing to the Global Compact, we at Crédit Agricole Srbija transparently acknowledge, support and promote the United Nations values and policies of all 10 principles.


The Bank is also an active member of the French-Serbian Chamber of Commerce participating in the CSR club, primarily involved in education projects aimed at the younger generations and projects for environmental protection.

Proof that CSR is increasingly directing the Bank's commercial and other business activities, are our campaigns launched in 2020, chiefly the campaign for medical workers fighting at the forefront of the pandemic, and the new humanitarian projects initiated to support the local community and its most vulnerable members.

All business lines are committed to achieving the development goals set in 2017 and reflected in the increased levels of attention given to sustainability in our economic, social, civic and environmental goals.

CSR key points

As part of the adopted strategic orientation, Crédit Agricole Srbija has committed to implementing the following CSR key points in all its business operations:

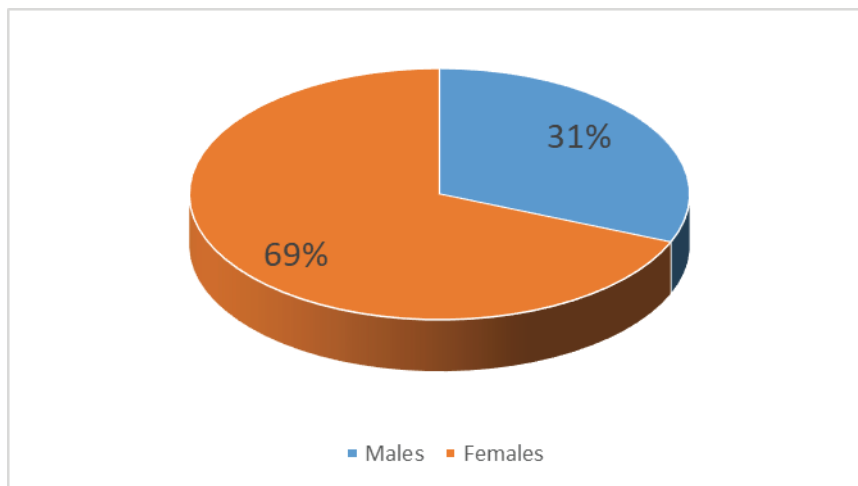
 ENVIRONMENT - CLIMATE CHANGE	 SOCIETY - BE RESPONSIBLE TO THE SOCIETY	 ETHICS - DEMONSTRATE CORE VALUES
<ul style="list-style-type: none">▶ Carbon footprint optimisation plan - to achieve carbon neutrality until 2030 (smart working, reduction of travels, car pooling, smart buildings, energy consumption reduction)▶ Measures to offset carbon footprint (enlarge digital activities of clients, paperless project, afforestation, plogging...)▶ Increase awareness (volunteering, promotional actions - jogging and racing, cycling..)	<ul style="list-style-type: none">▶ Environmental and Social Management System (MIGA)▶ Employees protection and benefits (ensure human and legal rights, enhance diversity, ensure whistleblower protection)▶ Sponsorships to emphasize social issues: vulnerable people, marginal groups, (Magic breakfast, Magic shoebox, adopt school, Belhospice tournaments...)▶ Financial inclusion - education in using banking services	<ul style="list-style-type: none">▶ Serve customers by enabling them free choice▶ Fair treatment of vendors and partners▶ Ensure legal and other rights to employees and enable their protection▶ Encourage diversity (young, female expectations)▶ Implement ethical code: In everyday business▶ Engage employees through charity program - payroll giving program

LABOUR & HUMAN RIGHTS

Human capital is one of the three key pillars of growth adopted as part of Crédit Agricole Srbija strategic orientation in 2020. CAS operates through a network of 74 branch offices with over 900 employees in four regions: Belgrade, Novi Sad, Kragujevac and Niš. In 2020, special attention was given to improving the position of women in the corporate environment. Gender equality is one of the strategic goals at the Group level, and Crédit Agricole Srbija, as part of it, is working hard to achieve that goal. Employee Recommendation Index survey carried out in 2019 also indicated the need to implement action plans to support gender equality in the business environment.

Gender Equality

On December 31st 2020, CAS had 912 employees, 285 males and 627 females. In 2020, average age of employees was 42.2 years and average number of years working in CAS was 15.7.



In 2020, special attention was given to improving the position of women in the corporate environment. In the survey we carried out, where we asked female colleagues to share their views and experience of equality in the Bank, vast majority of colleagues who responded believed that they were not discriminated against in any way in their work environment, and that they were completely equal. The data support this: women make up 69% of the Bank's employees and are represented in a high percentage at all levels of management. Of all executives, at Crédit Agricole Srbija, 48% are women, while in Top Management - 33%. What is agreed to be realized in the next period is:

- Upon returning to work from maternity leave, the colleague should return to the same level of position as before using the leave,
- Initiate an action plan aimed at equalizing the earnings of men and women with the same experience and performance in the same positions and pay grades.



People empowerment

In order to achieve excellence in customer relations, create added value for our customers and respond faster to their needs, it is necessary to enable a continuous process of training and empowerment of all our employees. Within the human-centric project, in 2020, we initiated a set of training sessions and activities related to the change of management model, development of knowledge and skills, personal growth and employee competences.

Retail Sales Excellence is the first in the series of trainings organized for colleagues working in the sales network. The trainings were attended by 128 colleagues divided into 2 segments: banking for private individuals and small businesses. The purpose of the trainings was to develop the skills of our sales force to be able to respond better to the needs of our clients with continuous improvement of the quality of services and employee satisfaction. An important segment of this training was the synergy between the Bank's management with retail staff, as the Bank's management was also engaged in holding and participating in the training sessions together with the sales staff.



Leadership Academy is another employee development program, closely linked to our Human Project, which was continued in 2020. It was organized for 57 branch managers. In order to achieve customer excellence, managers need to be empowered. Leadership Academy introduced new learning approaches through quality thinking and reexamination of own attitudes and skills. Through a month-long mentorship program, our managers had the opportunity to work with experienced colleagues – leaders, to exchange opinions with them and understand the journey to cultural transformation.

Life-long learning and acquiring new skills is at the core of Crédit Agricole Srbija's people development activities.

Young CAS talents

One of the recommendations from the Employee Recommendation Index carried out in 2019 was to implement action plans to support young people in the corporate environment. In CAS we also seriously thought of this. Out of the total number of CAS employees, almost 20% are under 35 years of age.

In view of the significance of that group, we organized a meeting in order to understand their views on the current position of young people in the Bank. The general agreement was that revision of the remuneration plan, clearly defined career path and availability of a wider range of trainings are primarily important for young people.

Internship programs

Crédit Agricole Srbija has for many years been a part of various internship programs intended for young people at the start of their career. In partnership with the National Employment Service of Serbia, we participate in the following programs for young people:

- My First Salary and
- Professional Training.

We also organize Summer Internship programs for students attending the final years of faculties. In 2020, 45 young people were taken on as part of the Professional Training program, 24 as part of My First Salary, and 11 as part of Summer Internship. Out of that pool of 80 candidates, in 2020, 5 of them continued to work in the Bank with employment contracts, with more planned for 2021.

Employee benefits

Crédit Agricole Srbija strives to ensure the best possible work conditions for its employees.

Health protection of employees and their families is one of the most important aspects, especially since the outbreak of the Covid-19 pandemic, so the Bank provides additional benefits in this segment. In cooperation with MediGroup, one of the best private healthcare institutions in Serbia, we have arranged health insurance for our colleagues and their families.

The Bank also has solidarity funds intended for colleagues whose immediate family members die or suffer from a serious illness.

Christmas presents for children under the age of 10 are traditionally organized for Bank employees. In 2020, we distributed a total of 588 presents.

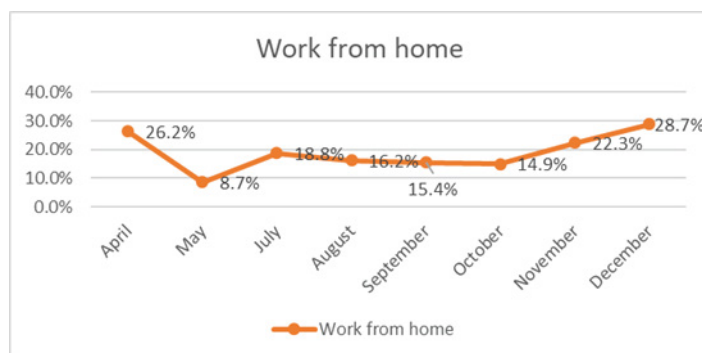
Health and safety at work

In 2020, more than ever, it was important to ensure the health and safety of both employees and clients of the Bank. We have assumed the role of a responsible partner and taken all necessary measures to ensure health risks are minimized.

The Bank developed a Plan on the implementation of measures for the prevention of spreading of COVID-19 as part of the Risk Assessment Act for all workplaces in the work environment.

The network of branches needed to stay open the entire time of the pandemic to support the clients and their financial needs at the time of crisis. That is why we took measures to ensure the health of all the people present in the branches. We procured and distributed foot cleaning disinfectant mats (at branch entrances), plexiglass dividers at cash desks and for workplaces that require direct contact with the clients. We also procured thermometers for contactless measurement of body temperature. Pursuant to the Regulations and Ordinances of the Serbian Government, we limited the number of people that can be present at the branch and ensured the compliance with the rules regarding minimum distance between persons.

With the health of all Bank employees as top priority, we enabled remote working by procuring the necessary equipment. During the first wave (March-April 2020), almost 50% of back office employees performed their activities from home. Those whose job description required them to be present at the offices were divided into two groups and alternated every week (both 100% paid).



Employees who became ill from Covid-19, as well as employees who were in isolation due to risky contacts, were paid full salary without any deductions. Also, all employees who had a more severe form of the disease received solidarity aid from the Bank, for the costs of treatments and the purchase of all necessary medications and supplements. The Bank also provided free Covid-19 tests in cooperation with MediGroup, as well as assistance in scheduling vaccinations when they became available.

Face-to-face meetings and business travel were reduced to a minimum, replaced by remote meetings. As part of our responsible approach for minimizing health risks, we arranged a schedule for disinfection of workplaces and kept records on all conducted disinfection procedures.

In addition to all of the above, we made sure we keep our colleagues informed about the latest news, nationally prescribed rules and regulations, as well as all health protection measures to protect their own health and the health of their loved ones through our intranet portal, CA Net.

Distributed personal health protection and hygiene products in 2020:



SOCIAL RESPONSIBILITY

Credit Agricole Srbija views social responsibility in the light of helping to combat social exclusion and promote an inclusive society, respecting diversity, education and culture. The Bank has a strong stake in society, through initiatives and projects that help all vulnerable groups. Mostly, these are children and socially endangered groups of citizens with whom we work hard to help include them in society. Last year, another group of citizens needed our help, medical workers whom we wanted to repay for everything they did for us during the Covid crisis, in the way we, as a Bank, can.

Support for medical workers

The emergency situation we were in due to the Corona virus pandemic required every institution to make a clear contribution so that everyone could go through this challenging period as painlessly as possible. Crédit Agricole Srbija, as a member of one of the strongest banking groups in the world, has most concretely supported all medical workers who were at the front lines fighting Covid-19 - regardless of whether they are the Bank's clients or not. All medical workers who opted for any credit product in Crédit Agricole Serbia last year did not pay interest until the end of 2020 and got excellent conditions for various of our products. Also, CAS allowed all medical workers who receive earnings through the Bank to use the overdraft completely free of charge until the end of 2020. These measures for supporting clients were just the addition to those defined by the National Bank of Serbia regarding the moratorium on loans, which was fully implemented by the Bank.



Giving with heart

Through "Giving with heart", a humanitarian payroll giving program of Crédit Agricole Srbija, the Bank and its employees, in 2020 raised and donated over 10,000 EUR. This charitable initiative launched in July 2020, in the middle of the unprecedented health crisis, gives employees an opportunity to donate funds from their salary by direct deduction and the Bank matches all donations. This program that supports the local community and its most vulnerable members, shows that employees of Crédit Agricole Srbija are a reliable partner of the community and their exceptional dedication to corporate social responsibility projects, thus demonstrating their importance, especially in times of crises.



Social welfare project

A Serbia constantly invests in selected partnerships in order to create long-term business value and contribute to social welfare in collaboration with local governments or civil society organizations in Serbia. With local partners, we successfully distributed 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 580 clients were supported last year, and thanks to this program, we have many new satisfied customers in our portfolio with high customer satisfaction index.

Adopted school “Dušan Dugalić”

Crédit Agricole Serbia has an active cooperation with the “adopted” school for children with disabilities “Dušan Dugalić”, for nine years.

In 2020, there were 193 employees who donated a monthly amount from their salaries, so that the children could have more regular healthy meals at school.



Christmas shoebox

In 2020, a thousand children from Belgrade kindergartens received New Year's gift packages within the humanitarian action “Christmas Shoebox” organized by Crédit Agricole Srbija with this year's partner Dexy Co, the Secretariat for Education and Child Protection of the City of Belgrade and the Food Bank.

CAS, the initiator of this humanitarian project, which has been running for 12 years with long-term cooperation with the city of Belgrade and this year's partner Dexy Co, managed to provide New Year's presents last year as well, when it was especially important that no child is deprived of New Year's magic.

During all these years, through the humanitarian action “Christmas Shoebox”, more than 16,000 presents were distributed to children from families of lower financial status in Belgrade.

Voice of Customers

During 2020, we decided to incorporate clients into every decision making process as part of the Group's customer-centered project Excellence in Customer Relations. We were constantly in communication with the clients and we monitored their opinions and needs in order to adapt our business according to them. Clients recognized our efforts and confirmed #1 position in Customer Recommendation Index, for the second year in a row.

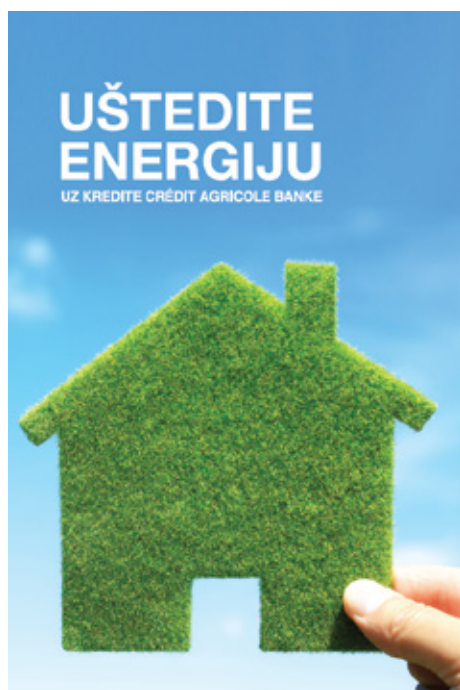


ENVIRONMENTAL RESPONSIBILITY

Energy efficiency is an important aspect of our mid-term climate strategy. Last year CAS started measuring carbon footprint and the results showed a 9% reduction in carbon dioxide emissions in 2020 compared to 2018. Energy consumed and generated from our business operations dominantly comes from electricity. Therefore, it is a major contributor of CO₂ and has the biggest impact on our carbon footprint.

Energy saving

In order to reduce our carbon footprint, all new branches and offices (currently, there are 5 of them) are equipped with LED lights instead of classic light bulbs, with plans to switch to LED lights in all Crédit Agricole Srbija offices and premises. It is estimated that this action alone will lead to the decrease of carbon footprint by 2.8% in 2021. This new feature, as well as other energy efficiency measures are all part of the New Branch Concept initiated in 2017. The new concept will enable the clients to be served by our banking advisors in a modern and pleasant environment, and have available the latest functionalities such as the digital zone with digital banking services, a special machine for fast payment of daily takings and a cash-in/cash-out machine with dinar and EUR currencies.



Renewable energy sources

Through our 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 240 projects that are 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.

Eco-Friendly vehicles

CA Serbia is the market leader with 40.5% market share in car financing in Serbia (as of May 2021). As a company focused on environmentally friendly projects, we provide favorable financing conditions for all customers who buy Eco Friendly vehicles. From 2020, CA Serbia joined the Program of taxi fleet renewal with Government support in order to provide lower emissions and reduce congestion zones in cities. Government provides 8,000 € subsidy for purchasing new taxi vehicles which have to fulfill certain criteria, the client provides 15% down payment and CA provides financing for the remaining value of the car. Although the sale of this type of vehicle is practically in conception and sales results are negligible on the market, CAS is proud to have successfully financed 25 eco-friendly vehicles and several electric motorcycles with special green car loan. With this, CA gave its contribution in pollution reduction. CA also joined the Government's subsidized program with subsidies up to 5,000 € for clients who buy new eco-friendly vehicles.



“Plant your shade”

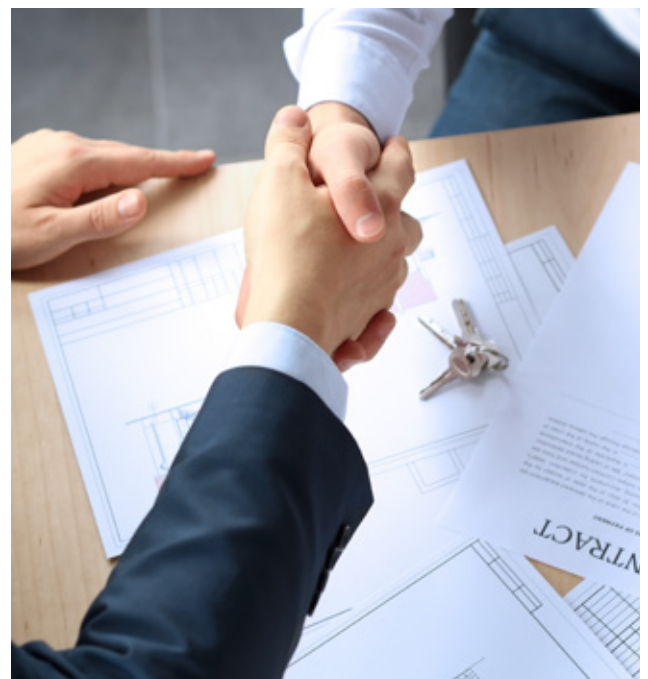
Crédit Agricole Srbija has financed 1,000 white ash seedlings that citizens and our colleagues planted in multiple locations across the country. This action is a part of the project “Plant your shade” of the NGO “Green development center” with which the Bank started cooperation in 2020. This is just one of the activities conducted by Crédit Agricole Srbija in this field in the last few years and it will reduce carbon dioxide emissions on our planet by 720 tons, in the next 30 years.

Responsibility in the supply chain

Crédit Agricole Srbija is committed to reducing its direct impacts by implementing a responsible purchasing policy which aims to meet the expectations of its suppliers but also to prevent all risks related to human rights, child labour or environmental impacts that may occur in the value chain.

As part of these efforts, we developed a CSR questionnaire for the suppliers, which they need to fill out, sign and submit with their offers. This questionnaire is taken into account during supplier evaluation and influences the choice of supplier in the procurement process.

The Bank also fully complies with the waste management regulations that affect the environment.



Recycling

As part of the climate strategy and responsible consumption activities, Crédit Agricole Srbija recycles waste paper and printer toners. In 2020, we recycled:

25.62 tons
of waste paper

1.55 tons
of waste toner



Water saving

We support a partner financing program for water-saving projects for consumers, which enables 25% water saving and lower water waste on the Serbian market for households with excessive water waste compared to the average in EU countries. With local partners, we successfully financed several projects for end customers that contribute locally in reducing water loss.

ANTI-CORRUPTION MEASURES

Fight against corruption

Crédit Agricole Srbija, as a member of the Crédit Agricole Group, is intensifying its anti-corruption policy, which is a cornerstone of the Group's ethical and social commitment. Supported by top management, the commitment of the Group's governing bodies resulted in the Crédit Agricole Group receiving ISO 37001 certification for its corruption management system in July 2017. This confirms that corruption risks have been accurately identified and analyzed and that the program adopted by Crédit Agricole is designed to limit these risks by applying international best practices. By strengthening anti-corruption legal requirements, Crédit Agricole is building on the Group's existing measures to complement its operational procedures and mechanisms. The aim is to protect all entities and employees in the Group from any conduct contrary to ethics in general, in particular from the risk of corruption and any lack of integrity.



Whistleblowing procedure

Crédit Agricole published a Group Ethics Charter in 2017 officially setting out our commitments on responsible behavior to all our partners. These principles included the option for our staff to exercise their right to “blow the whistle”, for example when reporting wrongdoing up the line is either ineffective or not appropriate for the situation. How this system works is specified in the Crédit Agricole S.A. Code of Conduct, which is the operational interpretation of the Ethics Charter.

Individuals who are unable to report potential misbehavior under the normal reporting process (for fear of reprisals, pressure from managers, involvement of managers, etc.) can now exercise their whistleblowing right through the BKMS® SISTEMS platform that guarantees the confidentiality and anonymity. The information is encrypted and stored in a separate secure environment.



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