



**Bernardo SANCHEZ INCERA**  
**Non-executive member of the Board of Directors of BRD**

Born on March 9, 1960 in Santander, Spain  
Residence: Paris, France

He graduated from the Political Studies Institute in Paris and has an INSEAD Master of Business Administration.

Between 1984 and 1992, he was a customer consultant and deputy manager of the corporate branch La Defense of the Credit Lyonnais bank. Until 1994, he held the position of manager and chairman of the Credit Lyonnais subsidiary in Belgium. Between 1994 and 1996, he was Deputy Manager of the JOVER bank.

From 1996 until 2009, he held several managerial positions, such as Chairman of Zara France, Manager of International Operational Director of Inditex Group, Chairman of LVMH Mode et Maroquinerie Europe and LVMH Fashion Group France, General Director of Viavarte Group, CEO of of Monoprix France.

In 2009, he joined Société Générale by taking over, starting with January 2010, the position of Deputy CEO in charge of the International Retail Banking Division (BHFM) and of the Specialised Financial Services activity.

In September 1, 2014, Mr. Incera became Deputy Chief Executive Officer in charge of Retail Banking in France, International Retail Banking and Financial Services and Insurance. He is also member of the Executive Committee of the Group Société Générale.

On April 9, 2015, he was re-elected director of BRD for a 4-year term of office, starting April 14, 2015.