



**Bernardo Sanchez INCERA**

**Interim non-executive member of the Board of Directors of BRD**

Born on March 9, 1960  
Domiciled in Paris

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 Operations – Inditex Groupe, Chairman of LVMH Mode et Maroquinerie Europe and LVMH Fashion Group France, General Manager of Vivarte France and CEO of Monoprix France.

In 2009, he joined Societe Generale 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.

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

His appointment as member of the Board of Directors of BRD will be submitted to the General Meeting of the Shareholders of April 14, 2011, for approval.