

TRANSLATION**DECLARATION**

Acting as directors of BRD - Groupe Société Générale SA, in accordance with *Article 30 of the Accounting Law no. 82/1991 republished and with art 112¹ paragraph.1 c of the CNVM Regulation no. 1/2006 with subsequent amendments*, we assume responsibility for preparing the separate and consolidated financial statements for the year ended December 31, 2014 and confirm, to the best of our knowledge, the following:

- a) The accounting policies used in preparing the separate and consolidated financial statements for the year ended December 31, 2014 are in accordance with accounting regulations applicable to credit institutions, as per Order no. 27/2010 for approving the Accounting Regulations in accordance with International Financial Reporting Standards, applicable to credit institutions, issued by the National Bank of Romania, with subsequent amendments;
- b) The financial statements present a true and fair view of the financial position, financial performance and other information related to the activity of BRD and its subsidiaries included in the financial statements consolidation process;
- c) BRD - Groupe Société Générale SA operates on a going concern basis;
- d) Board of Director's Report on the financial statements mentioned above includes a fair review of the development and performance of the Bank and Group, as well as a description of the main specific risks and uncertainties.

Philippe LHOTTE
Chairman-Chief Executive Officer



Petre BUNESCU
Deputy-Chief Executive Officer



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BRD-Groupe Société Générale S.A.
CAPITAL SOCIAL ÎN RON: 696.901.518 lei;
R.C. J40/608/19.02.1991; RB - PJR - 40 - 007 /18.02.1999;
C.U.I./C.I.F. RO361579
Prelucrare înscrisă în registrul de evidența a prelucrărilor de
date cu caracter personal sub. nr. 1788.
Atestat CNVM nr. 255/06.08.2008, înregistrată în
Registrul Public al CNVM cu nr. PJR01INCR/400008