



BANCA COMERCIALĂ ROMÂNĂ S.A.
SOCIETATE ADMINISTRATĂ ÎN SISTEM DUALIST
Bd. Regina Elisabeta Nr. 5, Sector 3 București
Înmatriculată la Registrul Comerțului: J40/90/1991
Înmatriculată la Registrul Bancar
Nr. RB-PJR-40-008/18.02.1999
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SWIFT: RNCB RO BU
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Site: <http://www.bcr.ro>
Înregistrată la Registrul de evidență a prelucrărilor de
date cu caracter personal sub nr. 3776 și 3772

In Bucharest on May 31st, 2013

TO: Mr. Javier Gómez de Olea y Bustinza
Chairman
UPITE Consulting Services, s.r.o
Venturska 16
81101 Bratislava
Slovak Republic

Dear Javier,

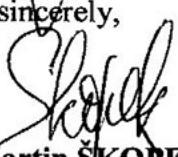
We are writing to express our assessment of our past engagement with UPITE Consulting Services at BANCA COMERCIALA ROMANA.


Working together with UPITE Consulting Services' team of experts gave us a chance to recognize their level of professionalism, deep knowledge of the Revenue Enhancement drivers, efficiency in analyzing our retail products, and their strive to achieve optimal results.

We consider the overall result of our cooperation as very positive and we are particularly satisfied with the incremental revenues and the recurring income that will materialized with the implemented strategies. Without a doubt, UPITE Consulting Services is a company that creates and delivers real value for its clients in a complex environment that is constantly changing.

We would like to stress our strong recommendation for UPITE Consulting Services as experts in improving profitability.

Yours sincerely,


Mr. Martin ŠKOPĚK
Executive Vice-president
Retail & Private Banking


Mr. Andrew GERBER
Executive Director
Retail Product Management

