



Lubomira Rochet

Executive Vice President in charge of Retail Banking activities in France, Private Banking and Insurance, as well as the Group's Chief Operating Office

Lubomira Rochet has held strategic positions throughout her career in the technology, digital, and retail sectors. From 2003 to 2007, she was responsible for strategy at Sogeti (Capgemini), before leading innovation and startups in France for Microsoft from 2008 to 2010. In 2010, she joined the digital marketing agency Valtech and became the Managing Director of this agency in 2012. From 2014 to 2021, she drove the digital transformation of L'Oréal as Chief Digital Officer and was a member of the Executive Committee. Since 2021, she has been a Partner at JAB Holding Company LLC. Lubomira also served as an independent Director on the Board of Directors of Société Générale from 2017 to 2024.

An economist by training, Lubomira Rochet is a graduate of the École Normale Supérieure de Paris-Saclay, Sciences Po Paris, and the College of Europe in Bruges.

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