

Statement of the Management Board

According to the Management Board's best knowledge, the annual consolidated financial statements of the Noble Bank S.A Group and the comparative data were prepared as at December 31st 2007 in accordance with the International Financial Reporting Standards and give a true, fair and clear view of the Group's financial position and its financial result. Report on the activities of the Noble Bank S.A. Group presents a true picture of the Issuer's progress, achievements and situation, and also describes major threats and risks.

Noble Bank S.A. Management Board:

Henryk Pietraszkiewicz
President of the Management Board

Jarosław Augustyniak
Vice-President of the Management Board

Maurycy Kuhn
Member of the Management Board

Krzysztof Spyra
Member of the Management Board

Statement of the Management Board

Ernst & Young Audit Sp. z o.o.—an entity selected to audit the consolidated financial statements of the Noble Bank S.A. Group, prepared as at December 31st 2007—has been chosen in accordance with the law; the entity and chartered auditors who audited the statements fulfilled the requirements for an unbiased and independent opinion on the audit, in accordance with applicable domestic laws.

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