

TOP 200 BANKS IN CEE - 2009 EDITION

September, 2009
by Intelace Research

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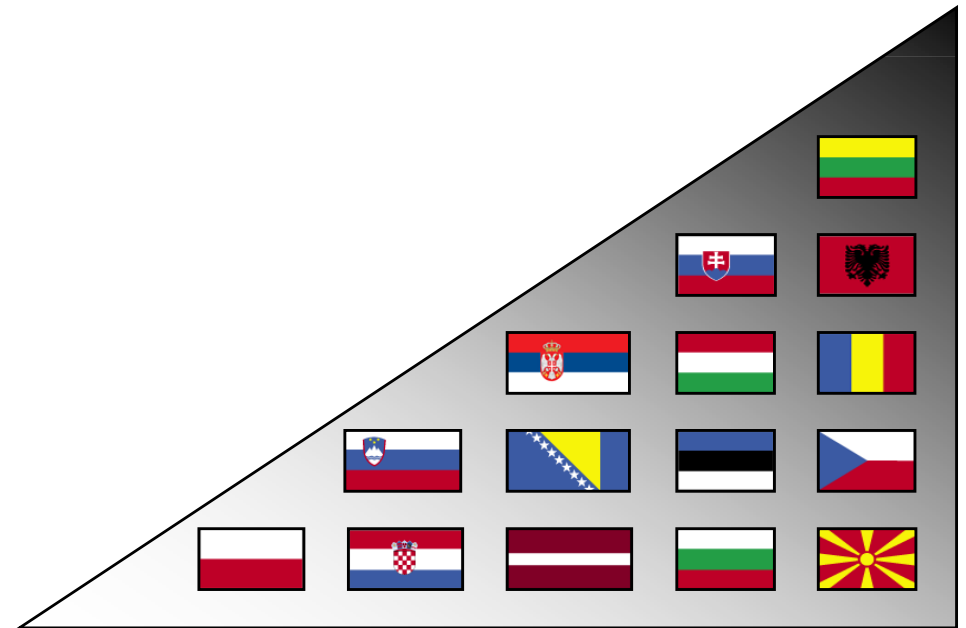


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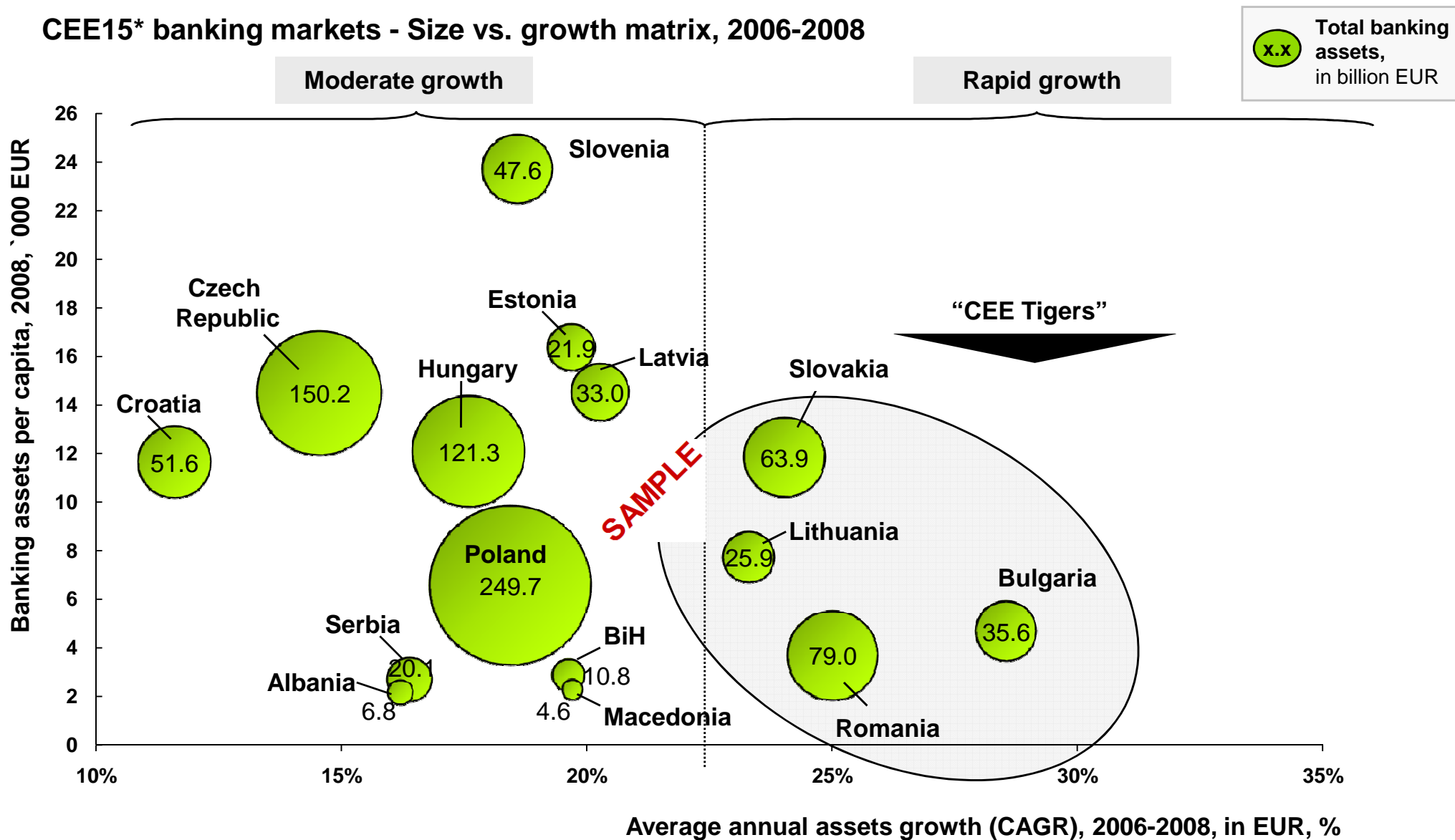
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Note on methodology

SAMPLE

POLAND HAS THE LARGEST BANKING MARKET IN THE CEE15* AREA

CEE15* banking markets - Size vs. growth matrix, 2006-2008



TOP 200 BANKS IN CEE-15 - 2009 EDITION

* Major 15 CEE countries. Russia, Ukraine and Belarus not included

Source: Central banks, IMF, Intelace Research

ALMOST A HALF OF TOP200 CEE BANKS COME FROM 4 MAJOR MARKETS: POLAND, CZECH REPUBLIC, HUNGARY AND ROMANIA

TOP 200 banks in CEE - number of banks by country*

Report Coverage



as of 2008

change 2008/2007

Country	Number of Banks (2008)	Change (2008/2007)
Poland	32	-3
Czech Rep	25	-2
Hungary	21	1
Romania	20	2
Slovenia	18	1
Bulgaria	14	1
Slovak R.	14	0
Serbia	12	0
Latvia	11	-1
Croatia	10	0
Lithuania	7	0
Bosnia	5	0
Albania	4	1
Estonia	4	0
Macedonia	3	0

SAMPLE

TOP 200 BANKS IN CEE - 15 - 2009 EDITION

* Top 200 qualifying condition: Assets worth EUR 654 m. (2008) vs. EUR 618 m. (2007)

** Montenegro not included

Source: Banks, Intelace Research

TOP 200 BANKS IN CEE - LEAGUE TABLE (5/8)

UNCONSOLIDATED
FIGURES

Rank 2008	Rank 2007	Bank Name	Country	2008 Assets EURm	2007 Assets EURm	2008 Equity EURm	2008 Net profit EURm	Major Shareholder
101	105	RBS Bank	Romania	2,295	1,830	151	n/a	RBS
102	102	Hypo Alpe-Adria-bank d.d.	Slovenia	2,268	1,906	204	11	Hypo Alpe-Adria-Bank
103	100	Raiffeisen BANK d.d. BiH	BiH	2,183	1,942	183	14	Raiffeisen
104	92	First Investment Bank AD	Bulgaria	2,176	2,150	189	26	private individuals
105	106	Piraeus Bank Bulgaria AD	Bulgaria	2,118	1,824	241	30	Piraeus Bank
106	136	SID banka d.d. Ljubljana	Slovenia	2,088	1,249	161	3	State
107	99	RBS Prague Branch	Czech Republic	2,060	1,967	FB	21	RBS
108	103	Raiffeisen Bank Sh.a. (c)	Albania	2,048	1,951	159	41	Raiffeisen
109	127	Magyarországi Volksbank Zrt. (x)	Hungary		1,424	n/a	14	Volksbank International
110	108	Hrvatska poštanska banka d.d.	Croatia		1,978	126	1	State
111	98	Rabobank Polska S.A.	Poland		2,028	61	6	Rabobank
112	121	Prvá stavebná sporiteľňa a.s. (c)	Slovak Republic	1,949	1,613	254	22	Swab. Hall, Raiffeisen
113	124	AIG Bank Polska S.A.	Poland	1,936	1,559	184	54	AIG
114	107	Komercijalna banka a.d. Beograd	Serbia	1,928	1,858	193	34	State
115	113	Gorenjska Banka d.d.	Slovenia	1,826	1,733	356	43	legal subjects
116	101	Raiffeisen banka a.d. Beograd	Serbia	1,816	1,983	310	72	Raiffeisen
117	120	Danske Bank A/S, Lietuvos filialas	Lithuania	1,803	1,596	FB	-5	Danske Bank
118	147	Euro Bank S.A.	Poland	1,799	1,124	144	44	Société Générale
119	129	Volksbank CZ a.s.	Czech Republic	1,774	1,367	196	13	Volksbank International
120	119	OTP banka d.d.	Croatia	1,747	1,620	204	20	OTP
121	123	DnB NORD Polska S.A.	Poland	1,739	1,573	121	3	DnB NORD
122	148	UniCredit Bank d.d.	BiH	1,688	1,104	173	16	UniCredit
123	153	PPF banka a.s.	Czech Republic	1,660	1,028	99	20	PPF Group N.V.
124	115	AB bankas Snoras	Lithuania	1,649	1,666	143	6	private individuals
125	126	OTP Banka Slovensko a.s.	Slovak Republic	1,621	1,446	116	11	OTP

TOP 200 BANKS IN CEE-15 - 2008 EDITION

FB – Foreign bank branches, typically do not report equity on non-home markets

(x) – Data as at 30 September 2008

(c) – Consolidated figure

Source: Intelace Research

Intelace Research

NOTE ON METHODOLOGY

1. Figures presented in the table come from publicly available financial sources including: financial statements of banks, annual reports, industry associations, central banks, financial press and magazines
2. Asset, equity and profit values are unconsolidated
3. Financial data has been shown typically in accordance with local accounting principles
4. When converting LCU values to EUR - the following year-end exchange rates have been applied:

Country	Currency	2008 FX rate (eoy)	2007 FX rate (eoy)	2006 FX rate (eoy)
Albania	ALL	123.8	121.8	123.9
Bosnia	BAM	1.956	1.956	1.956
Bulgaria	BGN	1.956	1.956	1.961
Croatia	HRK	7.324	7.347	7.357
Czech Rep.	CZK	26.93	26.67	27.53
Estonia	EEK	15.65	15.65	15.65
Hungary	HUF	264.8	253.4	252.3
Latvia	LVL	0.705	0.705	0.698
Lithuania	LTL	3.453	3.453	3.453
Macedonia	MKD	61.41	61.20	64.28
Poland	PLN	4.172	3.582	3.831
Romania	RON	3.985	3.628	3.411
Serbia	CSD	88.60	79.24	79.00
Slovak Rep.	SKK	30.13	33.78	34.48
Slovenia	EUR (SIT up to '06)	1.000	1.000	239.8

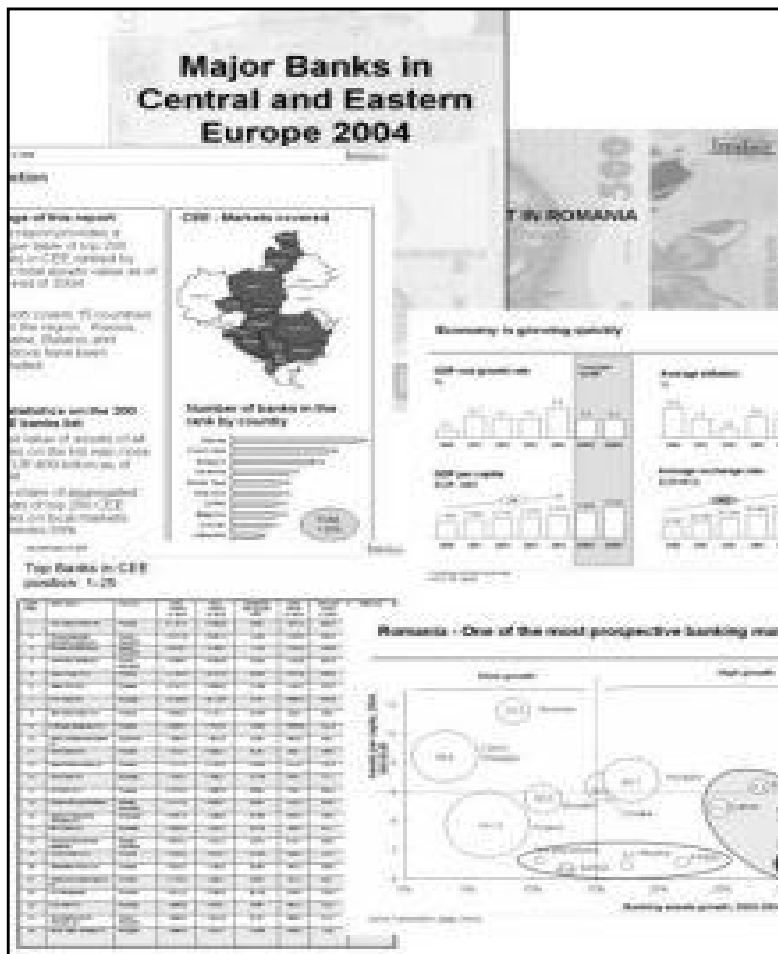
LIST OF BANKS MENTIONED IN THIS REPORT

AB bankas Snoras
 AB DnB NORDBankas
 AB SEB Bankas
 AB Swedbank
 AB Ūkio bankas
 Abanka Vipa d.d.
 AIG Bank Polska S.A.
 AIK banka A.D. Niš
 Allianz Bulgaria Commercial Bank
 Alpha Bank Romania S.A.
 Alpha Bank Srbija a.d.
 Alpha Bank, Sofia Branch
 AS Aizkraukles Banka
 AS DnB NORDBank
 AS Latvijas Krājbanka
 AS NORVIK BANKA
 AS Parex banka
 AS Rietumu Banka
 AS SEB banka
 AS SEB Bank
 AS UniCredit Bank
 AXA Kereskedelmi Bank Zrt.
 Banca Comercială Română S.A.
 Banca de Credit i Dezvoltare "Romexterra" S.A.
 Banca Intesa a.d. Beograd
 Banca Italo-Romana S.p.A.
 Banca Românească S.A. NBG
 Banca Transilvania S.A.
 Bank BPH S.A.
 Bank BPS S.A.
 Bank Handlowy - Citibank
 Bank Millennium S.A.
 Bank Pekao S.A.
 Banka Celje d.d.
 Banka Kombétare Tregtare Sh.a.
 Banka Koper d.d.
 Banka Sparkasse d.d.
 Banka Tirana
 BAWAG d.d.
 BGK S.A.
 BGŻ S.A.
 BOŠ Bank S.A.
 BRD Groupe Société Générale S.A.
 BRE Bank S.A.
 BRE BH S.A.
 BUDAPEST Bank Nyrt.
 BZ WBK S.A.
 Calyon S.A. Czech Branch
 CEC Bank S.A.
 Central Cooperative Bank AD
 Česká exportní banka a.s.
 Česká spořitelna a.s.
 Českomoravská stavební spořitelna a.s.
 Českomoravská záruční a rozvojová banka a.s.
 Československá obchodní banka a.s.
 CIB Bank Zrt.
 Cibank
 Citibank (Slovakia) a.s.
 Citibank a.s.
 Citibank Románia S.A.
 Citibank Zrt.
 Commerzbank (Budapest) Zrt.
 COMMERZBANK AG Prague Branch
 Corporate Commercial Bank AD
 Credit Europe Bank
 ČSOB a.s. pobočka Slovakia
 Danske Bank A/S, Lietuvos filialas
 Danske Bank Eesti filiaal (Sampo)

Deutsche Bank PBC S.A.
 Deutsche Bank Polska S.A.
 Dexia banka Slovensko a.s.
 Deželina banka Slovenije d.d.
 DnB NORDBank Polska S.A.
 Dominet Bank S.A.
 DSK Bank EAD
 DZ BANK Polska S.A.
 EFG Eurobank
 Erste & Steiermärkische Bank d.d.
 Erste Bank Hungary Nyrt.
 Euro Bank S.A.
 Eurobank EFG a.d. Beograd
 Eurobank EFG Bulgaria AD
 Eximbank S.A.
 Factor banka d.d.
 FHB Jelzálogbank Nyrt.
 First Investment Bank AD
 Fortis Bank Polska S.A.
 Fundamenta-Lakáskassza Zrt.
 GE Money Bank a.s.
 GE Money Bank S.A.
 Getin Bank S.A.
 Gorenjska Banka d.d.
 Gospodarczy Bank Wielkopolski S.A.
 Hrvatska poštanska banka d.d.
 HSBC Bank plc Prague Branch
 Hypo Alpe-Adria Bank a.d. Beograd
 Hypo Alpe-Adria-Bank d.d.
 Hypo Alpe-Adria-bank d.d.
 Hypo Alpe-Adria-Bank d.d. Banja Luka
 Hypo Alpe-Adria-Bank d.d. Mostar
 Hypotečni banka a.s.
 ING Bank N.V. Bratislava Branch
 ING Bank N.V. Prague Branch
 ING Bank N.V. Sucursala București
 ING Bank Śląski S.A.
 ING Bank Zrt.
 Intesa Sanpaolo Bank Albania
 Intesa Sanpaolo Románia
 Istrobanka a.s.
 J&T Banka a.s.
 J&T BANKA, Slovak Branch
 KDB Bank Zrt.
 Kereskedelmi és Hitelbank Zrt.
 Komercijalna banka a.d. Beograd
 Komercijalna banka ad Skopje
 Komerční banka a.s.
 Kredyt Bank S.A.
 Latvijas Hipotéku un zemes banka
 LBBW Bank CZ a.s.
 LUKAS Bank S.A.
 Magyar Export-Import Bank Zrt.
 Magyar Fejlesztési Bank Zrt.
 Magyar Takarékszövetkezeti Bank Zrt.
 Magyarországi Volksbank Zrt.
 Merkantil Bank Zrt.
 MKB Bank Zrt.
 Modrá pyramida stavební spořitelna a.s.
 NLB Razvojna banka
 NLB Tutunska Banka AD Skopje
 Noble Bank
 Nordea Bank Polska S.A.
 Nordea Bank, Latvia branch
 Nordea Bank, Lietuvos skyrius
 Nordea Panga Eesti filiaal
 Nova KBM d.d.
 Nova Ljubljanska banka d.d.

OTP Bank Nyrt.
 OTP Bank Románia S.A.
 OTP banka d.d.
 OTP Banka Slovensko a.s.
 OTP Jelzálogbank Zrt.
 Piraeus Bank Bulgaria AD
 Piraeus Bank Romania S.A.
 PKO Bank Polski S.A.
 Poštna banka Slovenije d.d.
 Poštová banka a.s.
 PPF banka a.s.
 Privredna Banka Zagreb d.d.
 Probanka d.d.
 ProCredit Bank a.d. Beograd
 Prvá stavebná sporiteľňa a.s.
 Rabobank Polska S.A.
 Raiffeisen BANK d.d. BiH
 Raiffeisen Bank Polska S.A.
 Raiffeisen Bank S.A.
 Raiffeisen Bank Sh.a.
 Raiffeisen Bank Zrt.
 Raiffeisen banka a.d. Beograd
 Raiffeisen Banka d.d.
 Raiffeisen stavební spořitelna a.s.
 Raiffeisenbank (Bulgaria) EAD
 Raiffeisenbank a.s.
 Raiffeisenbank Austria d.d. Zagreb
 RBS Bank
 RBS Prague Branch
 S.C. Bancpost S.A.
 Santander Consumer Bank S.A.
 SG Expressbank AD
 SG Spitska banka d.d.
 SID banka d.d. Ljubljana
 SKB banka d.d.
 Slavonska banka d.d.
 Slovenská sporiteľňa a.s.
 Société Générale Bank Srbija a.d. Beograd
 Stavební spořitelna České spořitelny a.s.
 Stopanska Banka AD Skopje
 Swedbank
 Swedbank
 Tatra banka a.s.
 UniCredit Bank Czech Republic a.s.
 UniCredit Bank d.d.
 UniCredit Bank Hungary Zrt.
 UniCredit Bank Slovakia a.s.
 Unicredit Bank Srbija a.d. Beograd
 UniCredit Banka d.d.
 UniCredit Bulbank AD
 UniCredit Tiriac Bank S.A.
 Unionbank
 United Bulgarian Bank
 Vojvodanska banka a.d. Novi Sad
 Volksbank - Ljudska banka d.d.
 Volksbank a.d. Srbija
 Volksbank CZ a.s.
 Volksbank d.d.
 Volksbank Románia S.A.
 Volksbank Slovensko a.s.
 Všeobecná úverová banka a.s.
 Waldviertler Sparkasse 1842 AG branch
 Wüstenrot – stavební spořitelna a.s.
 Zagrebačka banka d.d.

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