

TOP 200 BANKS IN CEE – 2010 EDITION

September 2010
by Intelace Research

SAMPLE

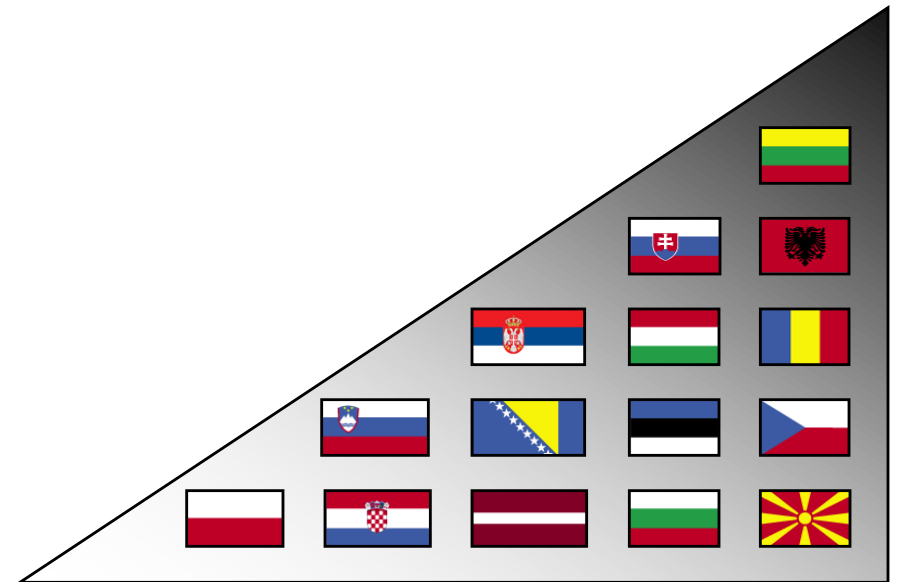


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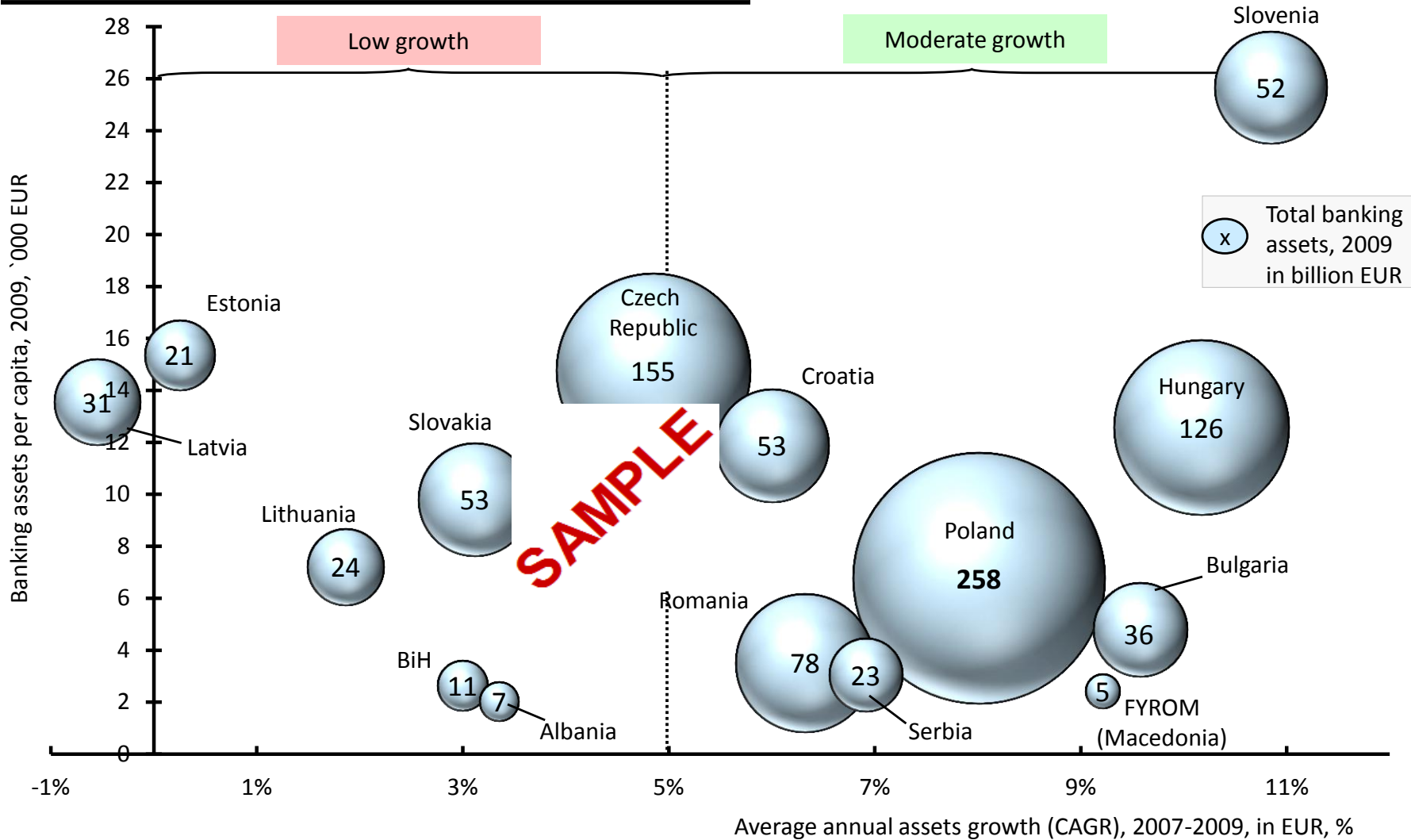
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Note on methodology

SAMPLE

BANKING MARKETS IN THE CEE-15* AREA – SIZE VS.GROWTH

CEE-15* banking markets - Size vs. growth matrix, 2007-2009



TOP 200 BANKS IN CEE-15 – 2010 EDITION

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

Source: Central banks, IMF, Intelace Research

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

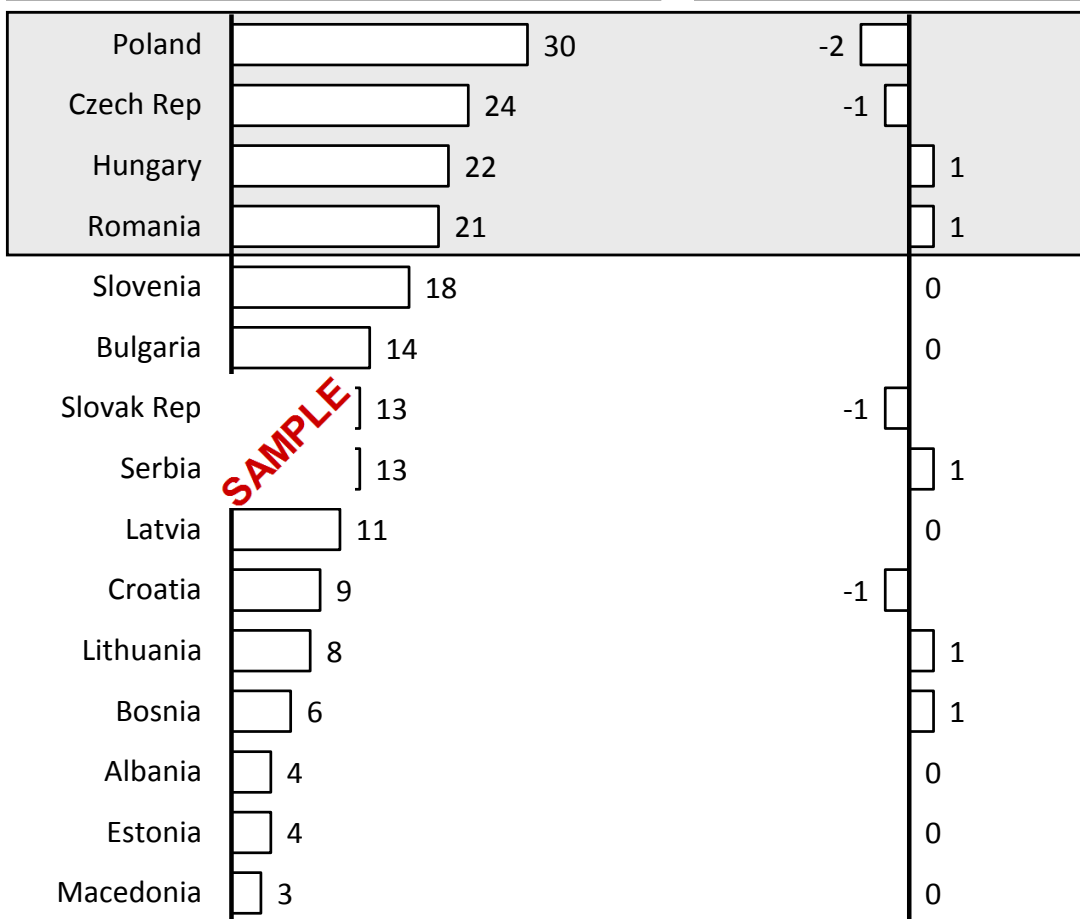
TOP 200 banks in CEE - number of banks by country*

Report Coverage



as of 2009

change 2009/2008



TOP 200 BANKS IN CEE-15 - 2010 EDITION

* Top 200 qualifying condition: Assets worth EUR 571 m. (2009) vs. EUR 654 m. (2008)

** Montenegro not included

Source: Banks, Intelace Research

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

UNCONSOLIDATED
FIGURES

Rank 2009	Rank 2008	Bank Name	Country	2009 Assets EURm	2008 Assets EURm	2009 Equity EURm	2009 Net profit EURm	Major Shareholder
101	114	Komercijalna banka a.d. Beograd	Serbia	2,141	1,928	178	22	State
102	104	First Investment Bank	Bulgaria	2,094	2,176	209	16	private individuals
103	92	Danske Bank	Estonia	2,093 (x)	2,592	FB	-131 (g)	Danske Bank
104	134	Poštová banka a.s.	Slovak Republic	2,080	1,460	165	23	ISTROKAPITAL SE
105	100	Banca Românească S.A. NBG	Romania	2,041	2,308	228	2	NBG
106	116	Raiffeisen banka a.d. Beograd	Serbia	2,018	1,816	286	0	Raiffeisen
107	112	Prvá stavebná sporiteľňa a.s.	Slovak Republic	2,000	1,949	253	28	Swab. Hall, Raiffeisen
108	115	Gorenjska Banka d.d.	Slovenia	1,938	1,826	373	34	Hypo Alpe-Adria-Bank
109	110	Hrvatska Poštanska Banka D.D.	Croatia	1,914	1,998	89	-61	State
110	121	DnB NOR	Poland			145	-19	DnB NOR
111	127	Česká exportní banka a.s.	Czech Republic			112	4	Volksbank International
112	105	Piraeus Bank Bulgaria	Bulgaria			266	23	Piraeus Bank
113	124	AB bankas Snoras	Lithuania			146	3	private individuals
114	108	Raiffeisen Bank Sh.a. (c)	Albania			178	34	Raiffeisen
115	119	Volksbank CZ a.s.	Czech Republic			207	7	PPF Group N.V.
116	122	UniCredit Bank d.d.	BiH	1,765	1,688	188	15	UniCredit
117	113	AIG	Poland	1,756	1,936	250	7	AIG
118	109	Magyarországi Volksbank Zrt.	Hungary	1,728	2,024	n/a	-8	Volksbank International
119	120	Otp Banka Hrvatska D.D.	Croatia	1,717	1,747	219	12	OTP
120	101	RBS Bank Romania S.A.	Romania	1,697	2,295	150	n/a	RBS
121	123	PPF banka a.s.	Czech Republic	1,634	1,660	133	31	Wüstenrot & Württembergische
122	117	Danske Bank A/S, Lietuvos filialas	Lithuania	1,579	1,803	FB	-126	Danske Bank
123	130	HSBC Bank plc - pobočka Praha (y)	Czech Republic	1,553	1,527	FB	-15	legal subjects
124	219	Alior	Poland	1,545	531	238	-66	Carlo Tassara
125	137	Eurobank EFG a.d. Beograd	Serbia	1,532	1,400	328	29	EFG Eurobank

TOP 200 BANKS IN CEE-15 - 2010 EDITION

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

(c) – Consolidated figure

(x) – Data as at 30 September 2009; (y) – Data as at 31 December 2008

(g) – Gross profit

Source: Intelce Research

Intelce Research

LIST OF BANKS MENTIONED IN THIS REPORT

AB bankas Snoras
 AB DnB NORD bankas
 AB SEB Bankas
 AB Šiaulių bankas
 AB Swedbank
 AB Ūkio bankas
 Abanka Vipa d.d.
 Agroindustrijska komercijalna banka AIK banka a.d. Niš
 AIG
 Aizkraukles banka
 Aior
 Allianz-Bulgaria Commercial Bank
 Alpha Bank Romania S.A.
 Alpha Bank S.A.-Sofia Branch
 Alpha Bank Srbija a.d.
 AS SEB Bank
 AXA Kereskedelmi Bank Zrt.
 Banca Comercial Carpatica
 Banca Comercială Română S.A.
 Banca de Export-Import a României - Eximbank S.A.
 Banca Intesa a.d. Beograd
 Banca Italo-Romena S.p.A.
 Banca Românească S.A. NBG
 Banca Transilvania S.A.
 Banqpost S.A.
 Bank Millennium S.A.
 Bank Pekao S.A.
 Bank Pocztowy
 Banka Celje d.d.
 Banka Kombétare Tregtare
 Banka Koper d.d.
 Banka Sparkasse d.d.
 Banka Tirana
 BAWAG d.d.
 BGK S.A.
 BGZ S.A.
 BOS
 BPH/GE
 BPS
 BRD Groupe Sociéte Générale S.A.
 BRE Bank S.A.
 BRE BH
 BUDAPEST Bank Nyrt.
 BZ WBK S.A.
 Calyon S.A. Czech Branch
 CEC Bank S.A.
 Central Cooperative Bank
 Česká exportní banka a.s.
 Česká spořitelna a.s.
 Českomoravská stavební spořitelna a.s.
 Českomoravská záruční a rozvojová banka a.s.
 Československá obchodná banka a.s.
 Československá obchodní banka a.s.
 CIB Bank Zrt.
 Citibank
 Citibank Europe
 Citibank Europe plc
 Citibank Europe plc organizační složka
 Citibank handlowy S.A.
 Citibank Zrt.
 Commerzbank (Budapest) Zrt.
 COMMERZBANK AG Prague Branch
 Corporate Commercial Bank
 Credit Europe Bank Romania S.A.
 Danske Bank
 Danske Bank A/S, Lietuvos filialas
 DB PBC

Deutsche Bank
 Dextia banka Slovensko a. s.
 Deželna banka Slovenije d.d.
 DnB NORD
 DnB NORD Banka
 Dsk Bank
 Erste & Steiermärkische Bank D.D.
 Erste Bank Hungary Nyrt.
 Eurobank
 Eurobank EFG a.d. Beograd
 Eurobank EFG Bulgaria
 Factor banka d.d.
 FHB Jetzálogbank Nyrt.
 FHB Kereskedelmi Bank Zrt.
 First Investment Bank
 Fortis BNP
 Fundamenta-Lakáskassza Zrt.
 Garanti Bank International
 GE Money Bank a.s.
 Getin Noble Bank
 Gorenska Banka d.d.
 Gospodarczy Bank Wielkopolski
 Hrvatska Poštanska Banka D.D.
 HSBC Bank plc - pobočka Praha
 Hypo Alpe-Adria Bank a.d. Beograd
 Hypo Alpe-Adria-Bank d.d.
 Hypo Alpe-Adria-Bank d.d. Banja Luka
 Hypo Alpe-Adria-Bank d.d. Mostar
 Hypo Alpe-Adria-Bank D.D.1
 Hypotečni banka a.s.
 ING Bank N.V.
 ING Bank N.V.
 ING Bank N.V. Prague Branch
 ING Bank Śląski S.A.
 ING Bank Zrt.
 Intesa Sanpaolo Bank Albania
 Intesa Sanpaolo Banka, d.d. BiH
 Intesa Sanpaolo România
 J&T BANKA a.s.
 J&T BANKA a.s.
 Kereskedelmi és Hitelbank Zrt.
 Komercijalna banka a.d. Beograd
 Komercijalna banka AD Skopje
 Komerční banka a.s.
 Kredyt Bank S.A.
 Latvijas Krajbanka
 LBBW Bank CZ a.s.
 Lukas Bank
 Magyar Export-Import Bank Zrt.
 Magyar Fejlesztési Bank Zrt.
 Magyar Takarékszövetkezeti Bank Zrt.
 Magyarországi Volksbank Zrt.
 Merkantil Bank Zrt.
 MKB Bank Zrt.
 Mib Unionbank
 Modrá pyramida stavební spořitelna a.s.
 Mortgage Bank
 NLB Razvojnja banka
 NLB Tutunska Banka
 Nordea
 Nordea Bank
 Nordea Bank Finland Latvia branch
 Nordea Bank, Lietuvos skyrius
 NORVIK BANKA
 Nova KBM d.d.
 Nova Ljubljanska banka d.d.
 OTP Bank Nyrt.

OTP Bank România S.A.
 Otp Banka Hrvatska D.D.
 OTP Banka Slovensko a.s.
 OTP Jetzálogbank Zrt.
 OTP Lakástakarékpénztár Zrt.
 Parex banka
 Piraeus Bank Bulgaria
 Piraeus Bank Romania S.A.
 PKO Bank Polski S.A.
 Polbank EFG
 Poljoprivredna banka Agrobanka a.d. Beograd
 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
 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)
 Raiffeisenbank a.s.
 Raiffeisenbank Austria D.D.
 RBS Bank Romania S.A.
 Rietumu Banka
 Santander
 SEB banka
 SID banka d.d. Ljubljana
 SKB banka d.d.
 Slovenská sporiteľňa a.s.
 Sociéte Générale bank Srbija a.d. Beograd
 Societe Generale Expressbank
 Splitska Banka D.D.
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 Stopanska banka AD Skopje
 Swedbank
 Swedbank
 Tatra banka a.s.
 UniCredit Bank
 UniCredit Bank Czech Republic a.s.
 UniCredit Bank d.d.
 UniCredit Bank Hungary Zrt.
 UniCredit Bank Slovakia a.s.
 UniCredit Bank Slovenia a.s.
 UniCredit Bank d.d. Beograd
 UniCredit Banka d.d.
 UniCredit Bulbank
 UniCredit Tiriac Bank S.A.
 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 România S.A.
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