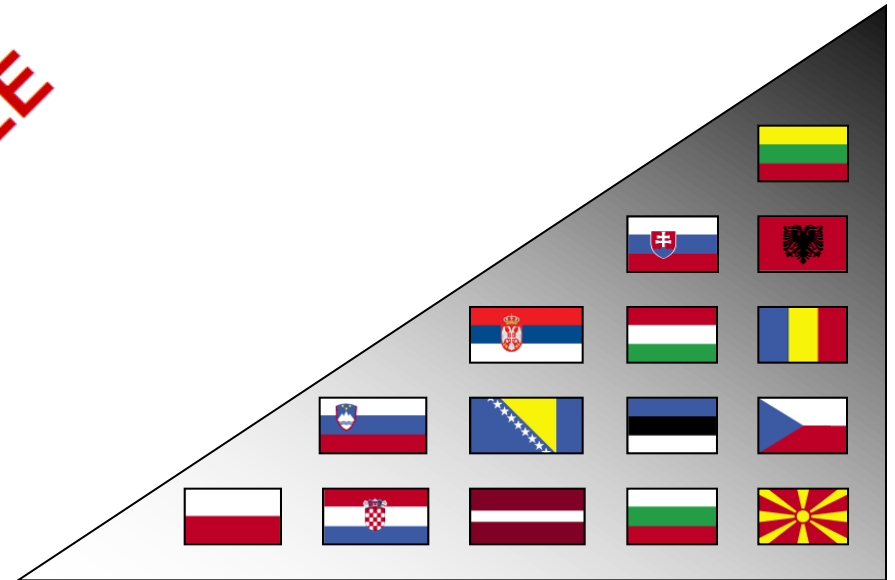


TOP 200 BANKS IN CEE – 2011 EDITION

SAMPLE

September 2011
by Intelace Research



ORDER FORM / ZAMÓWIENIE



We order following report: / Zamawiamy następujący raport:

TOP 200 BANKS IN CEE – 2011 EDITION

Order Details/Szczegóły dotyczące przedmiotu zamówienia / :

Publication date / Data publikacji : September 2011

Number of pages / Liczba stron : 18

Language / Język/: Angielski / English

Content / Zawartość: CEE banks league table as of 12.2010 / ranking banków na 12.2010

Delivery / Sposób dostarczenia/ : (.pdf file recorded on a CD-R or via email)

Price/Cena: (please mark the appropriate)

- 300 EUR [customers from outside Poland]*
or
 1200 PLN + 22% VAT*

Client Details / Dane Zamawiającego na potrzeby wystawienia faktury/

Company name / Nazwa firmy/	
Name / Osoba zamawiająca	
Address / Adres	
Address 2 / Adres c.d.	
City & ZIP / Miasto i Kod pocztowy	
Country / Państwo	
Phone /Telefon kontaktowy	
Email / Adres email	
VAT TAX Id number / Numer NIP	

Intelace address:

Intelace Research
Stryeńskich 13c/78
02-791 Warszawa, POLAND

Tel./Fax./ +48 22 408 66 20
Tel. /kom./ +48 502 512 178
Fax: +48 22 349 21 40

email: info@intelace.com
website: www.intelace.com

NIP: 1230807095
REGON: 140235909

Bank: BRE Bank,
Mickiewicza 10, 90-050 Łódź
POLAND

Acct# / Numer konta (IBAN)

PL 94 1140 2004 0000 3102 3953 4011

BIC/SWIFT: BREXPLPWMBK

* VAT is not charged to clients from outside Poland, if VAT tax Id has been provided. / Podatek VAT (22%) może nie być naliczany w przypadku klientów posiadających siedzibę poza terytorium Polski

Date and place / Data i Miejsce

Authorized signature confirming the order / Podpis osoby upoważnionej, potwierdzający złożenie zamówienia

Please return signed form to fax or email to: **FAX: +48 22 349 2140** or scan and EMAIL to: info@intelace.com

Prosimy odesłać wypełniony formularz na nasz numer **fax: (22) 349 21 40** lub email: info@intelace.com

TABLE OF CONTENTS

1. CEE-15 Banking Market

Slide 1: CEE banking markets: size vs. growth matrix, 2008-2010

Slide 2: Banking assets penetration

Slide 3: Bank assets in CEE-15 by country, 2009-2010

Slide 4: Top 10 Investors in CEE banks, 2010

Slide 5: Report coverage: Number of large banks by country, 2009/2010

Slide 6: CEE-15 and Top 200 assets evolution 2008/2010

Slide 7: Profitability of Top 200 banks, 2010: ROAE, ROAA

2. List of 200 major banks in the CEE-15 banking market (sorted by total assets as of 2010)

Slide 8: Top 200 - League table: Banks 1-25

Slide 9: Top 200 - League table: Banks 26-50

Slide 10: Top 200 - League table: Banks 51-75

Slide 11: Top 200 - League table: Banks 76-100

Slide 12: Top 200 - League table: Banks 101-125

Slide 13: Top 200 - League table: Banks 126-150

Slide 14: Top 200 - League table: Banks 151-175

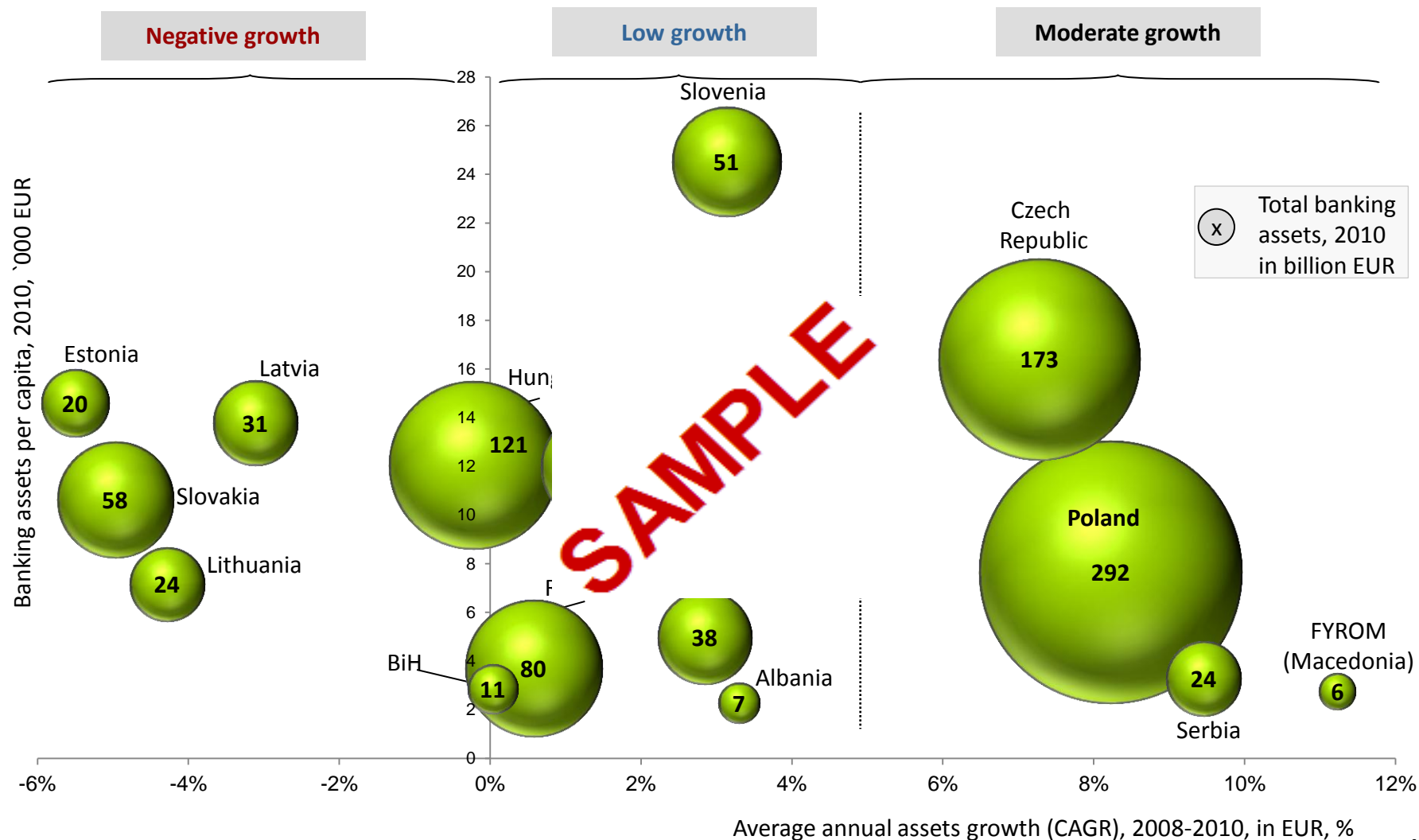
Slide 15: Top 200 - League table: Banks 176-200

Note on methodology

SAMPLE

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

CEE-15* banking markets - Size vs. growth matrix, 2008-2010



TOP 200 BANKS IN CEE-15 – 2011 EDITION

* Major 15 CEE countries. Russia, Ukraine and Belarus not included
 Source: Central banks, IMF, Intelace Research

THE HALF OF TOP 200 CEE BANKS COMES FROM 4 MAJOR MARKETS: POLAND, CZECH REPUBLIC, HUNGARY AND ROMANIA

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

Report Coverage



as of 2010

change 2010/2009

Country	as of 2010	change 2010/2009
Poland	33	3
Czech Republic	24	0
Hungary	22	0
Romania	21	0
Slovenia	17	-1
Bulgaria	15	1
Serbia	13	0
Slovak Republic	12	-1
Latvia	11	0
Croatia	9	0
Lithuania	8	0
BiH	5	-1
Estonia	4	0
Albania	3	-1
Macedonia	3	0

TOP 200 BANKS IN CEE-15 - 2011 EDITION

* Top 200 qualifying condition: Assets worth EUR 654 m. (2010) vs. EUR 571 m. (2009)

** Montenegro not included

Source: Banks, Intelace Research

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

UNCONSOLIDATED
FIGURES

Rank 2010	Rank 2009	Bank Name	Country	2010 Assets EURm	2009 Assets EURm	2010 Equity EURm	2010 Net profit EURm	Major Shareholder
101	93	Banka Koper d.d.	Slovenia	2,260	2,426	266	17	Intesa Sanpaolo
102	95	Citibank Zrt.	Hungary	2,255	2,372	n/a	37	Citibank
103	113	AB bankas Snoras	Lithuania	2,219	1,838	173	3	State
104	99	Piraeus Bank Romania S.A.	Romania	2,192	2,250	258	n/a	Piraeus Bank
105	98	Hypo Alpe-Adria-bank d.d.	Slovenia	2,188	2,332	167	-26	Hypo Alpe - Adria Bank
106	107	Prvá stavebná sporiteľňa a.s.	Slovak Republic	2,125	2,000	253	29	Schw äbisch Hall,Raiffeisen
107	121	PPF banka a.s.	Czech Republic	2,089	1,634	166	26	PPF Group N.V.
108	112	Piraeus Bank Bulgaria	Bulgaria	2,080	1,850	288	22	Piraeus Bank
109	109	Hrvatska Poštanska Banka D.D.	Croatia	2,027	1,913	160	7	State
110	68	Citadele banka	Latvia	2,022	3,480	118	-27	State
111	114	Raiffeisen Bank Sh.a. (c)			1,835	198	38	Raiffeisen
112	108	Gorenjska Banka d.d.			1,938	367	21	Sava d.d.
113	145	AXA Kereskedelmi Bank Zrt.			1,193	57	n/a	AXA
114	115	Volksbank CZ a.s.			1,798	214	11	Volksbank International
115	133	Aizkraukles banka			1,397	106	-10	State
116	100	Raiffeisen BANK d.d. BiH			2,141	190	3	Raiffeisen
117	140	Rabobank			1,332	75	8	Rabobank
118	102	Danske Bank	Estonia	1,850	2093 (x)	39	34	Danske Bank
119	116	UniCredit Bank d.d.	BiH	1,838	1,761	204	16	UniCredit
120	128	Gospodarczy Bank Wielkopolski	Poland	1,821	1,432	101	7	Co-operatives
121	118	Magyarországi Volksbank Zrt.	Hungary	1,803	1,728	n/a	n/a	Volksbank International
122	105	Banca Românească S.A. NBG	Romania	1,790	2,040	240	-6	NBG
123	119	Otp Banka Hrvatska D.D.	Croatia	1,726	1,716	201	10	OTP
124	125	Eurobank EFG a.d. Beograd	Serbia	1,715	1,532	389	25	EFG Eurobank
125	106	Raiffeisen banka a.d. Beograd	Serbia	1,695	2,018	474	26	Raiffeisen

TOP 200 BANKS IN CEE-15 - 2011 EDITION

SAMPLE

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

(c) – Consolidated figure

(x) – Data as at 30 September 2009

Source: Intelace Research

Intelace 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 Vipá d.d.
 Agroindustrijska komercijalna banka AIK banka a.d. Niš
 AIG
 Aizkraukles banka
 Aitor
 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 Comercială Carpatica
 Banca Comercială Română S.A.
 Banca de Export-Import a României - Eximbank S.A.
 Banca Intesa a.d. Beograd
 Banca Italo-Romana S.p.A.
 Banca Românească S.A. NBG
 Banca Transilvania S.A.
 Bancopost S.A.
 Bank Millennium S.A.
 Bank Pekao S.A.
 Bank Pocztowy
 Banka Celje d.d.
 Banka Kombëtare Tregtare (c)
 Banka Koper d.d.
 Banka Sparkasse d.d.
 BGK S.A.
 BGZ S.A. (c)
 BNP Paribas Bank Polska SA
 BOS
 BPH/GE
 BPS
 BRD Groupe Sociétés Générale S.A.
 BRE Bank S.A.
 BRE BH
 BUDAPEST Bank Nyrt.
 Bulgarian Development Bank
 BZ WBK S.A.
 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. (c)
 Cibank
 Citadele banka
 Citibank Europe
 Citibank Europe plc organizační složka
 Citibank handlowy S.A.
 Citibank Zrt.
 Commerzbank (Budapest) Zrt.
 COMMERZBANK AG Prague Branch
 Corporate Commercial Bank
 Credit Agricole CIB Oddział w Polsce
 Crédit Agricole Corporate and Investment Bank
 Credit Europe Bank Romania S.A.
 Danske Bank
 Danske Bank A/S, Lietuvos filialas
 DB PBC
 Deutsche Bank
 Dexia banka Slovensko a. s.
 Deželna banka Slovenije d.d. (c)

DnB NORD
 DnB NORD Banka
 Dsk Bank
 DZ 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
 Fundamenta-Lakáskassza Zrt. (c)
 Garanti Bank International
 GE Money Bank a.s.
 Getin Noble Bank
 Corenjska 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
 Hypoteční 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 (c)
 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. (c)
 Magyarországi Volksbank Zrt.
 Merkantill Bank Zrt.
 MKB Bank Zrt.
 Mkb Unionbank
 Modrá pyramida stavební spořitelna a.s.
 Mortgage Bank
 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 Bank Hrvatska S.A.
 OTP Banka Slovensko a.s.
 OTP Jetzálogbank Zrt.
 OTP Lakástakarékpénztár Zrt.
 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. (c)
 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. (c)
 Raiffeisen Bank Zrt. (c)
 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 Polska
 RBS Bank Romania S.A.
 Rietum Banka
 Santander
 SEB banka
 SID banka d.d. Ljubljana
 SKB banka d.d.
 Slovenská sporiteľňa a.s.
 Sociétés Générale bank Srbija a.d. Beograd
 Societe Generale Expressbank
 Splitska Banka D.D.
 Stavební spořitelna České spořitelny a.s.
 Stopanska banka AD Skopje
 Swedbank
 Swedbank
 Tatra banka a.s. (c)
 UniCredit Bank
 UniCredit Bank Czech Republic a.s.
 UniCredit Bank d.d.
 UniCredit Bank Hungary Zrt. (c)
 UniCredit Bank Slovakia a.s.
 UniCredit Bank Srbija a.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. Beograd
 Volksbank CZ a.s.
 Volksbank D.D.
 Volksbank România S.A.
 VOLKSBANK Slovensko a.s.
 Všobecná úverová banka a.s.
 Waldviertler Sparkasse von 1842 AG
 Wüstenrot – stavební spořitelna a.s.
 Zagrebačka Banka D.D.