

TOP 200 BANKS IN CEE – 2020 EDITION

SAMPLE

July 2020
by Inteliace Research

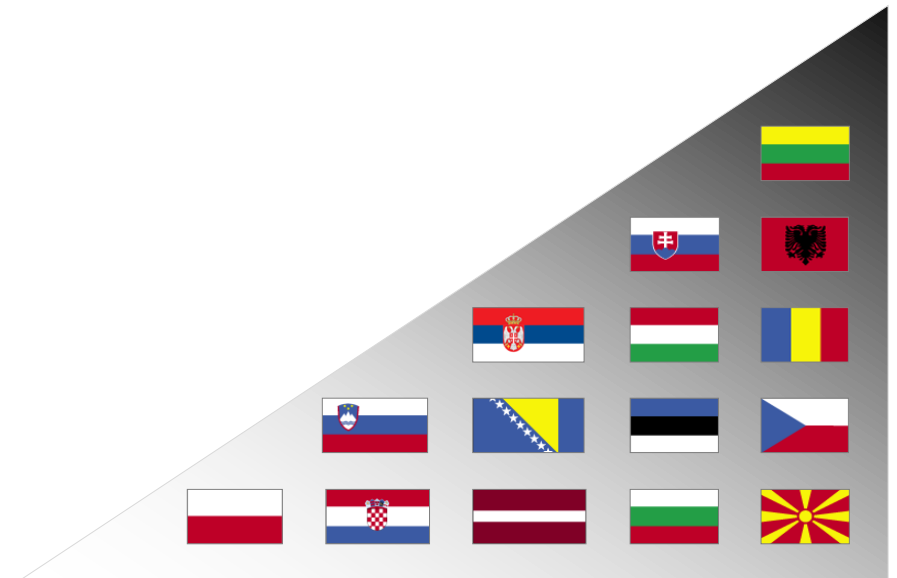


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Note on methodology

SAMPLE

Agenda

- **CEE-15 Banking Markets**
- TOP 200 CEE banks – league table

Almost the half of TOP200 CEE banks come from 4 major CEE markets: Poland, Czech Republic, Hungary and Romania

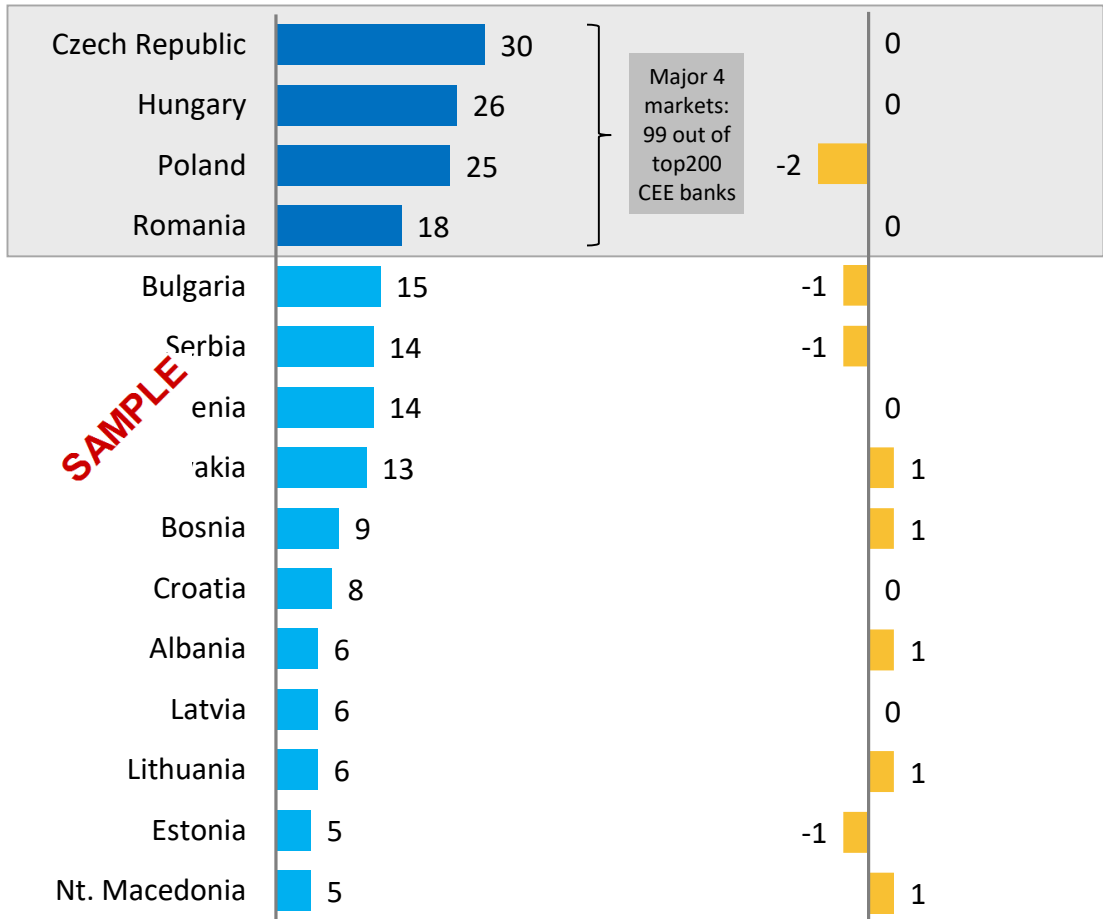
Report Coverage



TOP 200 banks in CEE 15 - number of banks by country*

Number as of Dec-2019

Change 2019/2018



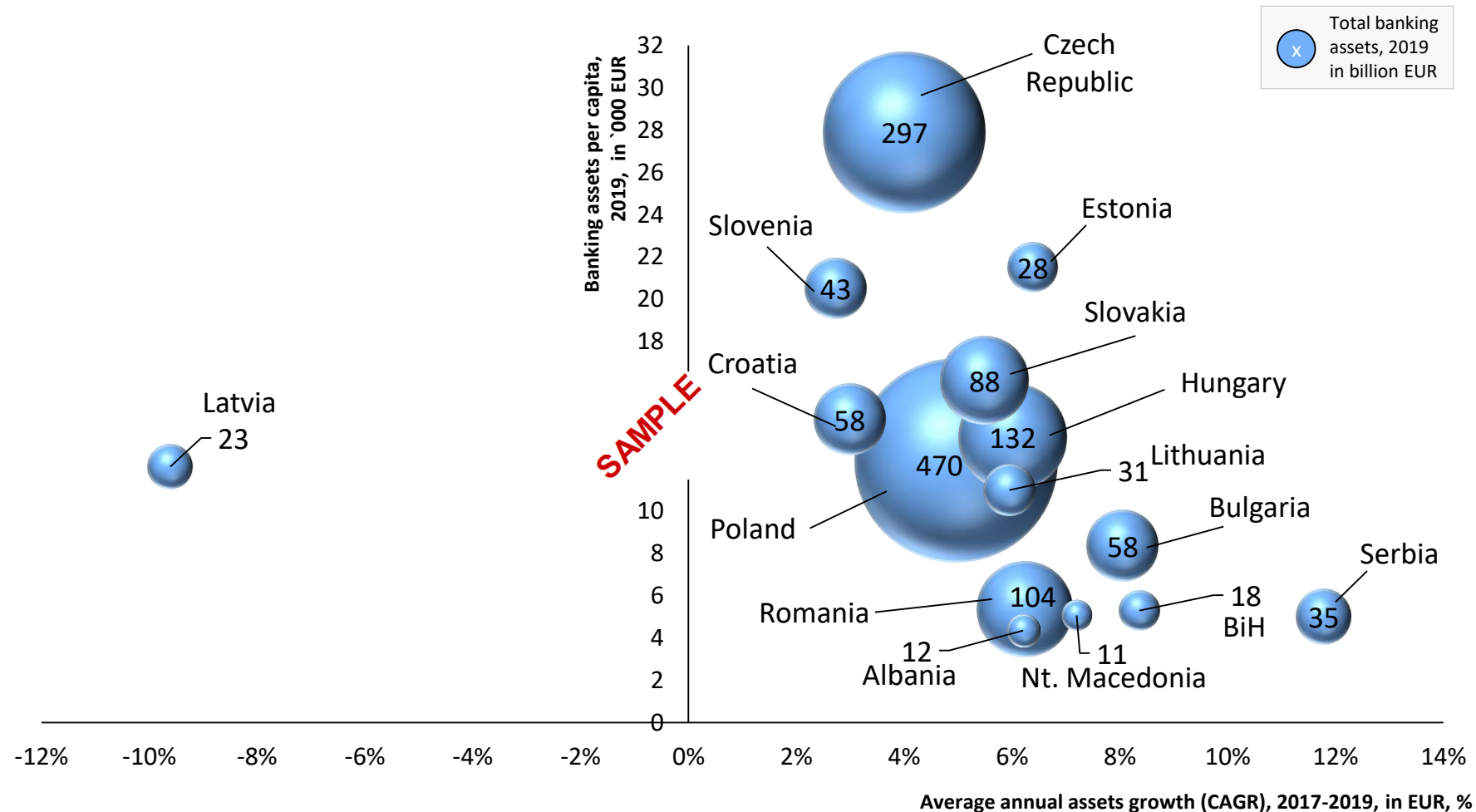
* Top 200 qualifying condition: Assets worth EUR 644 million as of 2019 and EUR 666 million as of 2018

** Montenegro, Kosovo not included due to small market size

Source: Banks, Inteliace Research

Banking markets in the CEE-15* – size vs. growth

CEE-15* banking markets - Size vs. growth matrix, 2017-2019



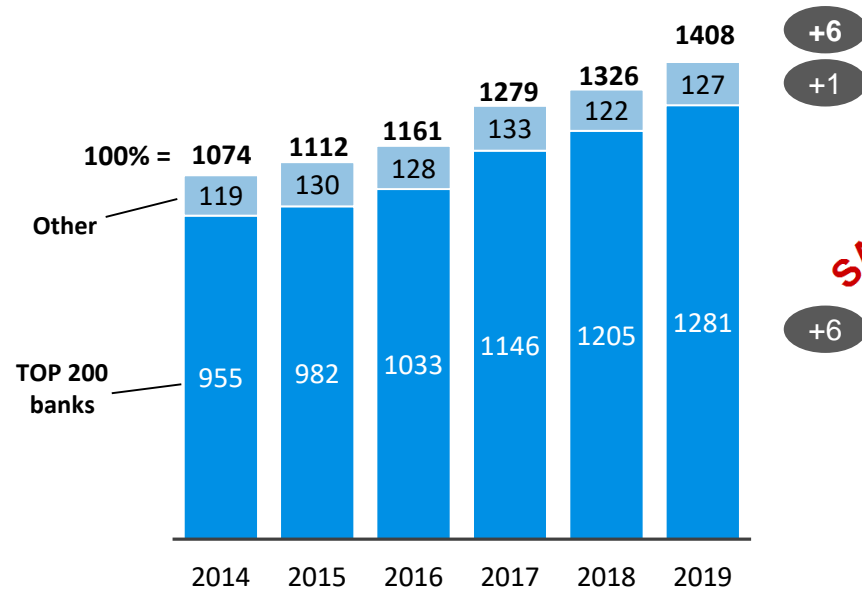
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* CEE-15: Poland, Hungary, Czech Republic, Slovakia, Slovenia, Croatia, BiH, Serbia, North Macedonia, Albania, Romania, Bulgaria, Lithuania, Latvia, Estonia
 Source: Central banks, National supervision authorities, ECB, Inteliace Research

The growth in CEE-15 banking assets persists while consolidation around major banks- a growing share of TOP200 could be observed

CEE-15 bank assets, 2014-2019
EUR billion, percent

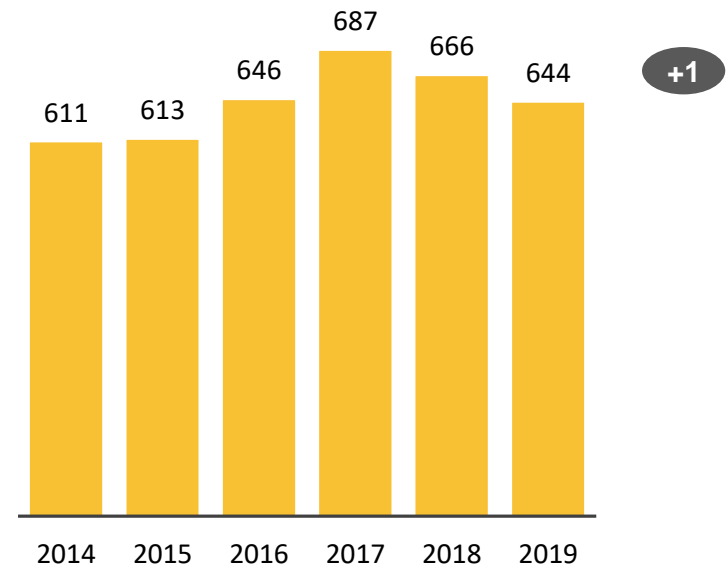
**CAGR
14-19**



TOP200 banks asset's growth remains steady

**TOP 200 CEE qualifying level - Assets
of bank #200 in CEE-15, in EUR million**

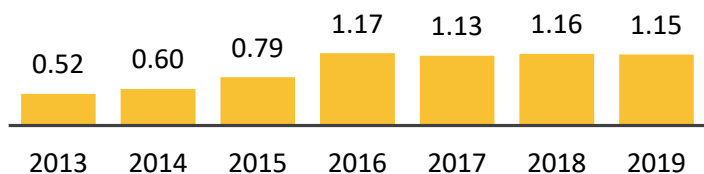
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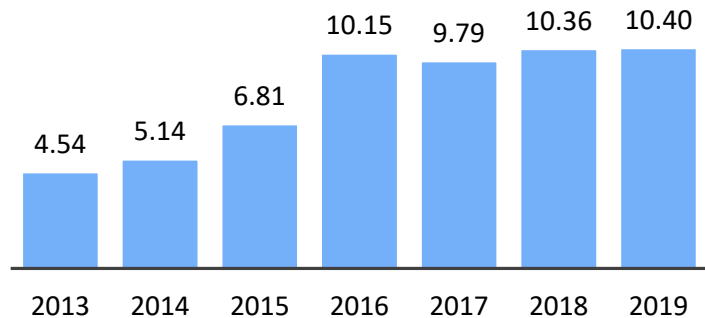
TOP200 league qualifying level decreased in 2019

Profitability of Top CEE banks improved slightly in 2019

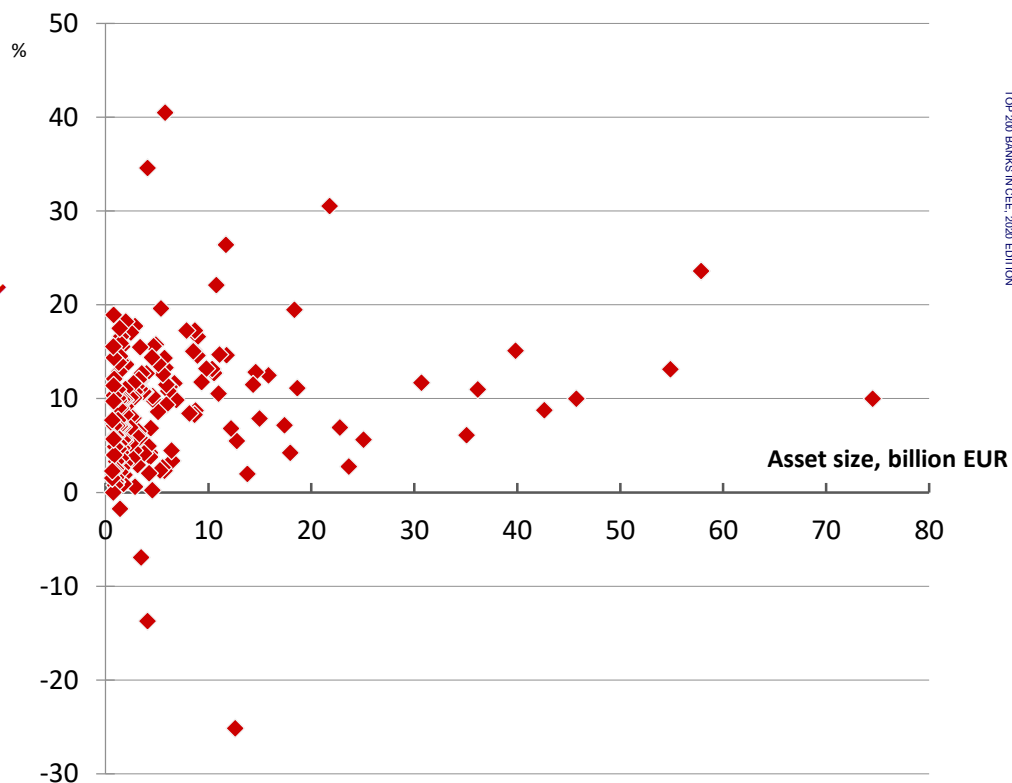
Top 200 - average weighted ROA*
2013-2019, in percent



Top 200 - average weighted ROE*
2013-2019, in percent



ROE* distribution vs. asset size for top CEE banks,
as of 2019
in percent



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* ROE – Return on equity, ROA – Return on assets; Weighted average for 170 of top 200 banks as of 2019; Excluding foreign bank branches (equity not available) or banks with missing profit data
Source: Inteliace Research

Notes on methodology

FX rates:

- All values presented in this report have been converted from local currency into Euro using end of year exchange rates.
- Exchange rates used in this report: (LCU per 1 EUR)**

Country	Currency symbol	2017 eoy	2018 eoy	2019 eoy
Albania	ALL	132.95	123.42	121.81
Bosnia	BAM	1.956	1.956	1.96
Bulgaria	BGN	1.956	1.956	1.96
Croatia	HRK	7.44	7.41	7.44
Czech Republic	CZK	25.54	25.72	25.41
Estonia	EUR	1.00	1.00	1.00
Hungary	HUF	310.33	320.98	330.53
Latvia	EUR	1.00	1.00	1.00
Lithuania	EUR	1.00	1.00	1.00
Nt. Macedonia	MKD	61.50	61.50	61.49
Poland	PLN	4.177	4.301	4.257
Romania	RON	4.659	4.664	4.783
Serbia	CSD	118.47	118.19	117.59
Slovakia	EUR	1.00	1.00	1.00
Slovenia	EUR	1.00	1.00	1.00

Source: ECB, Central banks

Data precision and comparability with previous versions:

- Wherever possible unconsolidated financials have been presented in this report. In case unconsolidated figures were not available, consolidated values have been used and this fact has been marked.
- In few cases the historical values (year-1 assets) have been revised/corrected due to banks revising their historical results.

Index of banks mentioned in this report

AB SEB Bankas
 AB Šiaulių bankas
 AB Swedbank
 Abanka d.d.
 Addiko Bank a.d. Beograd
 Addiko Bank d.d.
 Addiko Bank d.d. (b)
 AIK banka a.d. Beograd
 Air Bank a.s.
 Alior Bank S.A.
 Allianz Bank Bulgaria AD
 Alpha Bank Albania (c)
 Alpha Bank România
 AS Citadele banka
 AS LHV Pank
 AS SEB Pank
 Banca Comercială Intesa Sanpaolo
 Banca Comercială Română
 Banca de Export-Import a României – Eximbank
 Banca Intesa A.D. Beograd
 Banca Românească
 Banca Transilvania
 Bank Handlowy w Warszawie S.A.
 Bank Millennium S.A.
 Bank Ochrony Środowiska S.A.
 Bank of China Limited Magyarország
 Bank Pekao S.A.
 Bank Pocztowy S.A.
 Banka Intesa Sanpaolo, Koper d.d.
 Banka Kombëtare Tregtare (c)
 Banka Poštanska štedionica A.D. Beograd
 Banka Sparkasse d.d.
 BGK S.A.
 BKS Bank AG Ljubljana branch (e)
 BNP Paribas Bank Polska S.A.
 BNP PARIBAS Magyarország (e)
 BOSNA BANK INTERNATIONAL dd - SARAJEVO
 BPS S.A.
 BRD Groupe Societé Générale
 BUDAPEST Hitel- és Fejlesztési Bank Zrt.
 Bulgarian Development Bank
 Bulgarian-American Credit Bank AD
 CEC Bank
 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 obchodná banka a.s.
 Československá obchodní banka a.s.
 CIB Bank Zrt.
 Citadele banka
 Citibank Europe
 Citibank Europe plc o.složka (e)
 Citibank Europe plc. Magyarország (e)
 COMMERZBANK AG Prague Branch
 Commerzbank Zrt.
 Credins Bank (c)
 Credit Agricole Bank Polska S.A.
 Crédit Agricole banka Srbija a.d. Novi Sad
 Credit Europe Bank România
 Delavska hranilnica d.d., Ljubljana
 Deutsche Bank AG Filiale Prag, organizační složka
 Deutsche Bank Polska S.A. (c)
 Deželna banka Slovenije d.d.
 DnB Bank Polska S.A.

DSK Bank EAD
 Equa bank a.s.
 Erste & Steiermärkische Bank d.d. (b)
 Erste Bank A.D. Novi Sad
 ERSTE BANK HUNGARY Zrt.
 Eurobank A.D. Beograd
 Eurobank Bulgaria AD
 Expobank CZ a.s.
 Expressbank AD
 FIO banka a.s.
 First Bank (Piraeus)
 First Investment Bank AD
 Fundamenta-Lakáskassa Zrt.
 Garanti Bank
 Getin Noble Bank S.A.
 Gorenjska Banka d.d.
 GRÁNIT Bank Zrt.
 Halk Banka AD, Skopje
 Hrvatska Poštanska Banka d.d. (b)
 HSBC Bank Polska SA (e)
 HSBC France - pobočka Praha
 Hypoteční banka a.s.
 ICBC Europe oddział w Polsce (e)
 Idea Bank S.A.
 ING Bank N.V.
 ING Bank N.V. Magyarországi Fióktelepe
 ING Bank N.V. Prague
 ING Bank Śląski S.A.
 International Asset Bank AD
 Intesa Sanpaolo Banka, d.d. BiH
 Intesasanpaolo Bank Albania (c)
 Investbank AD
 J&T BANKA a.s.
 J&T BANKA a.s.
 KDB Bank Európa Zrt.
 Kereskedelmi és Hitelbank Zrt.
 Komerzialna banka A.D. Beograd
 Komerzialna banka AD Skopje
 Komerční banka a.s.
 Komerční banka Bratislava branch
 Libra Internet Bank
 Luminor Bank
 Luminor Bank AB
 Luminor Bank AS
 Magyar Export-Import Bank Zrt.
 Magyar Takarékszövetkezeti Bank Zrt. (e)
 mBank Hipoteczny S.A.
 mBank S.A.
 mBank S.A., organizační složka
 mBank SA
 Merkantil Bank Zrt.
 MFB Magyar Fejlesztési Bank Zrt.
 MKB Bank Zrt.
 Modrá pyramida stavební spořitelna a.s.
 MONETA Money Bank a.s.
 Municipal Bank AD
 Nest Bank S.A. (e)
 NLB Banka a.d. Banja Luka
 NLB Banka AD, Skopje
 Nova Banka a.d. Banja Luka
 Nova KBM d.d.
 Nova Ljubljanska banka d.d.
 Oberbank AG pobočka Česká republika (e)
 Ohridska Banka AD, Skopje
 OP Corporate Bank filiale Latvijā
 OP Corporate Bank plc Eesti filiaal
 OP Corporate Bank plc Lietuvos filialas (e)

OTP Albania
 OTP Bank Nyrt.
 OTP Bank România
 OTP Banka Hrvatska d.d. (b)
 OTP Banka Slovensko a.s.
 OTP banka Srbija a.d. Novi Sad
 OTP Jelzálogbank Zrt.
 OTP Lakástakarékpénztár Zrt.
 Patria Bank
 PKO Bank Hipoteczny S.A.
 PKO Bank Polski S.A.
 Poštová banka a.s.
 PPF banka a.s.
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 Rietumu Banka
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 Santander Consumer Bank S.A.
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 Sberbank Srbija a.d. Beograd
 SEB banka
 SGB-Bank S.A.
 SID banka d.d.
 SKB banka d.d.
 Slovenská spořitelňa a.s.
 Sparkasse Bank dd
 Stavební spořitelna České spořitelny a.s.
 Stopanska banka AD, Skopje
 Swedbank
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 Takaré Kereskedelmi Bank Zrt. (e)
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 Všeobecná úverová banka a.s. pobočka Praha (e)
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