

## TOP 200 BANKS IN CEE – 2023 EDITION

SAMPLE

July 2023  
by Inteliace Research



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### Note on methodology

SAMPLE

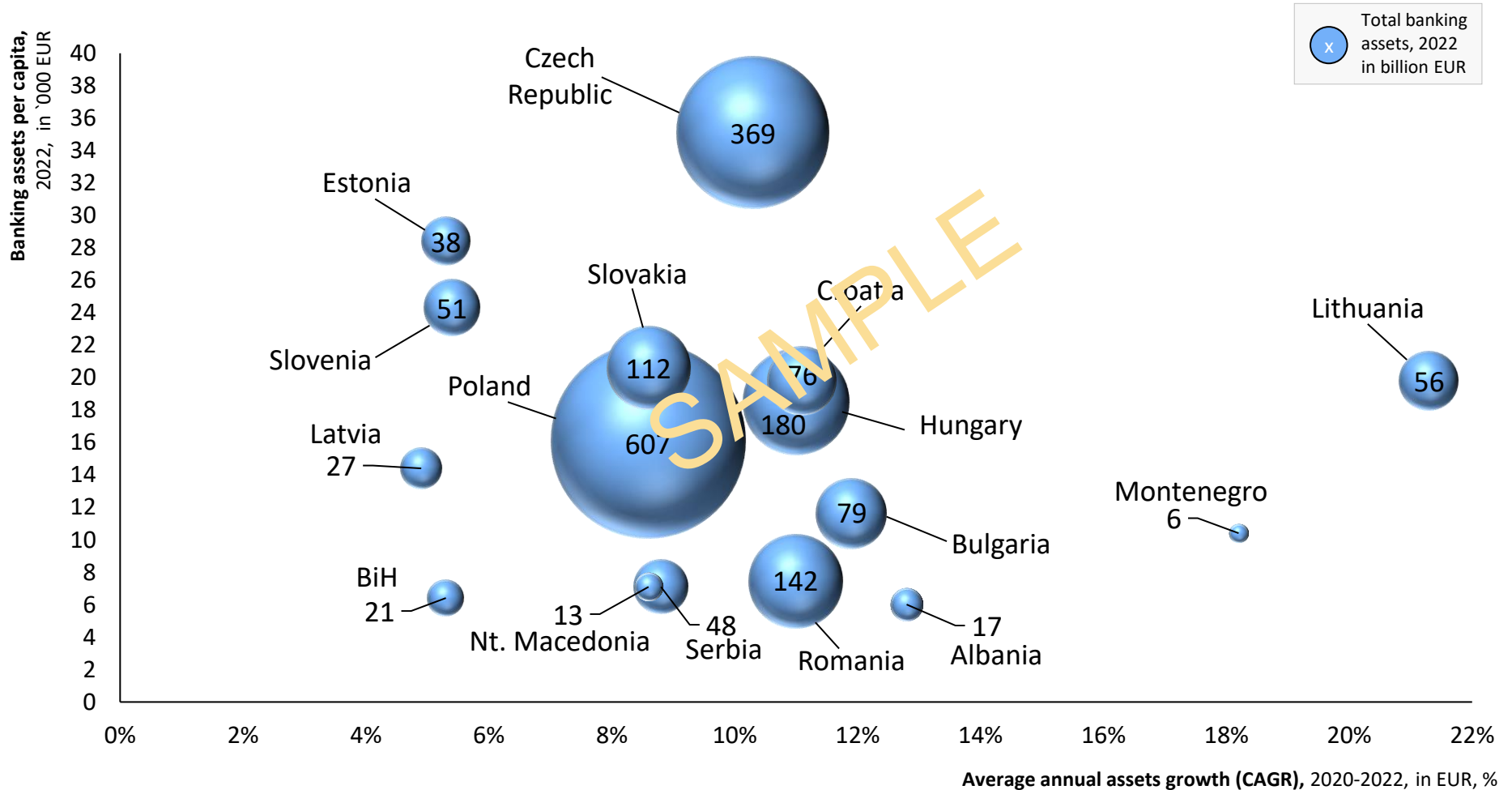
# Agenda

- **CEE-16 Banking Markets**
- TOP 200 CEE banks – league table



All markets within CEE-16 have seen growth in banking assets during 2020-2022.  
 Montenegro and Lithuania recorded particularly high growth rates

CEE-16\* banking markets - Size vs. growth matrix, 2020-2022

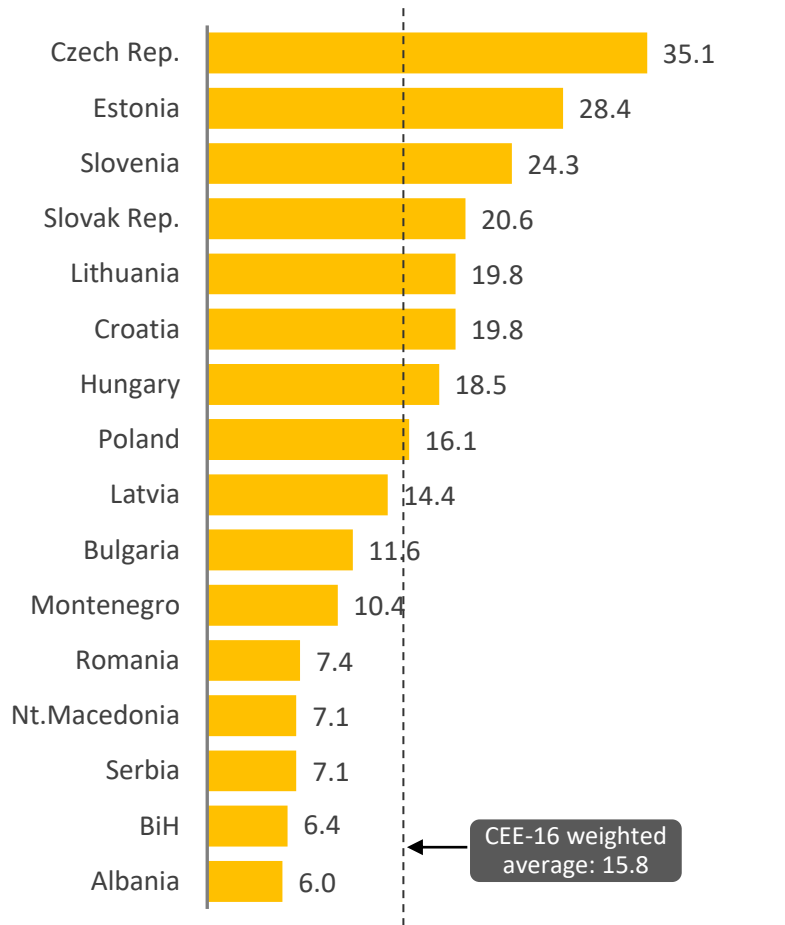


\* CEE-16: Poland, Hungary, Czech Republic, Slovakia, Slovenia, Croatia, BiH, Serbia, North Macedonia, Albania, Romania, Bulgaria, Lithuania, Latvia, Estonia, Montenegro  
 Source: Central banks, National supervision authorities, ECB, Inteliace Research

# Banking asset penetration varies significantly across CEE16 markets

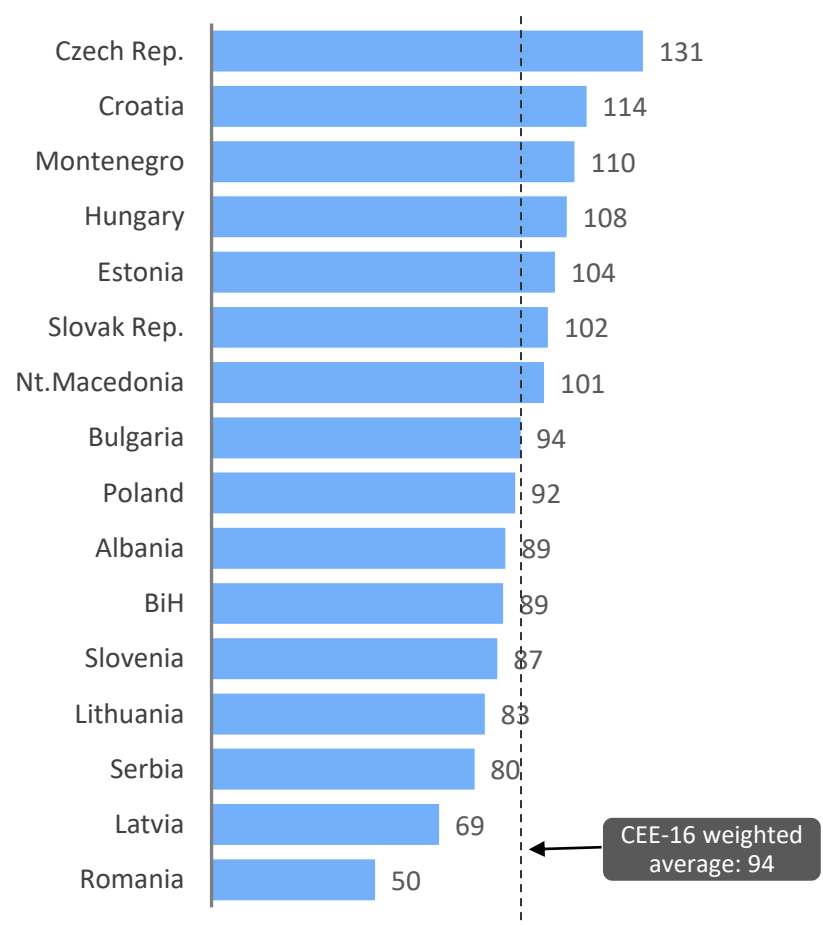
## Banking assets/capita, 2022

EUR `000



## Banking assets/GDP, 2022

percent



TOP 200 BANKS IN CEE: 2023 EDITION

# Agenda

- CEE-16 Banking Markets
- **TOP 200 CEE banks – league table**



## Top 200 banks in CEE - Table (7/8)

UNCONSOLIDATED  
FIGURES

Rank 2022	Rank 2021	Bank Name	Country	2022 Assets EURm	2022/2021 Assets change %	2022 Equity EURm	2022 Net profit EURm	Major Shareholder
151	152	RBA banka a.d. Novi Sad	Serbia	1 401	-1%	140	15	Raiffeisen
152	157	Moneta – stavební spořitelna a.s.	Czech Republic	1 396	1%	117	29	PPF Group N.V.
153	215	Max banka a.s.	Czech Republic	1 372	108%	83	-10	Creditas
154	171	Halk Banka AD, Skopje	Nt. Macedonia	1 365	16%	204	n/a	Halk
155	155	Nest Bank S.A.	Poland	1 359	-2%	131	8	AnaCap
156	174	Bulgarian-American Credit Bank AD	Bulgaria	1 358	21%	137	22	CSIF
157	170	Sparkase Banka AD, Skopje	Nt. Macedonia	1 352	13%	173	17	Erste
158	151	Česká exportní banka a.s.	Czech Republic	1 347	-7%	344	27	State
159	125	Addiko Bank d.d.	Slovenia	1 330	-5%	202	20	Addiko
160	161	Národní rozvojová banka, a.s.	Czech Republic	1 325	1%	183	12	State
161	166	Komerční banka Bratislava branch	Slovakia	1 318	6%	FB	16	Société Générale
162	165	Intesa Sanpaolo Banka, d.d. BiH	BiH	1 308	2%	171	13	Intesa Sanpaolo
163	-	BKS Bank AG Ljubljana branch (e)	Slovenia	1 300	18%	FB	8	Oberbank
164	142	N Banka d.d., Ljubljana	Slovenia	1 299	-25%	196	4	NLB
165	160	ProCredit Bank a.d. Beograd	Serbia	1 268	-4%	159	4	ProCredit
166	163	OTP Lakástakarékpénztár Zrt.	Hungary	1 266	-2%	86	8	OTP
167	167	BNP PARIBAS Mag. Fióktelepe (e)	Hungary	1 247	1%	FB	n/a	BNP Paribas
168	150	Nova hrvatska banka d.d.	Croatia	1 233	-16%	121	-33	State
169	175	OP Corporate Bank plc Lietuvos filialas	Lithuania	1 197	8%	FB	n/a	OP Financial Group
170	172	Deželna banka Slovenije d.d.	Slovenia	1 191	3%	77	8	KD Group
171	180	International Asset Bank AD	Bulgaria	1 138	16%	91	8	private
172	178	Municipal Bank AD	Bulgaria	1 101	12%	60	3	Novito Opportunities Fund
173	179	Sparkasse Bank dd	BiH	1 080	10%	135	13	Erste
174	211	TBI Bank EAD	Bulgaria	1 072	61%	172	61	TBIF FS B.V.
175	138	HSBC Bank Polska SA (e)	Poland	1 068	-9%	FB	n/a	HSBC

FB – Foreign bank branch, typically not reporting equity  
(e) – Estimated, (b) – Gross profit. (c) – consolidated figure  
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	2020 eoy	2021 eoy	2022 eoy
Albania	ALL	132.95	123.42	121.81	123.70	120.76	114.23
Bosnia	BAM	1.956	1.956	1.956	1.956	1.956	1.956
Bulgaria	BGN	1.956	1.956	1.956	1.956	1.956	1.956
Croatia	HRK	7.44	7.41	7.44	7.55	7.52	7.53 (EUR s.2023)
Czech Republic	CZK	25.54	25.72	25.41	26.24	24.86	24.12
Estonia	EUR	1.00	1.00	1.00	1.00	1.00	1.00
Hungary	HUF	310.33	320.98	330.53	363.89	369.19	400.87
Latvia	EUR	1.00	1.00	1.00	1.00	1.00	1.00
Lithuania	EUR	1.00	1.00	1.00	1.00	1.00	1.00
Montenegro	EUR	1.00	1.00	1.00	1.00	1.00	1.00
Nt. Macedonia	MKD	61.50	61.50	61.49	61.69	61.63	61.49
Poland	PLN	4.177	4.301	4.257	4.560	4.597	4.681
Romania	RON	4.659	4.664	4.783	4.868	4.949	4.950
Serbia	CSD	118.47	118.19	117.58	117.59	117.58	117.32
Slovakia	EUR	1.00	1.00	1.00	1.00	1.00	1.00
Slovenia	EUR	1.00	1.00	1.00	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, historical values (T-1 assets) have been revised/corrected following revisions by banks or reporting authorities

## About the report and its authors

### About this report

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Through our customized research services we help our clients to better understand their customers, competitors and overall market dynamics.

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