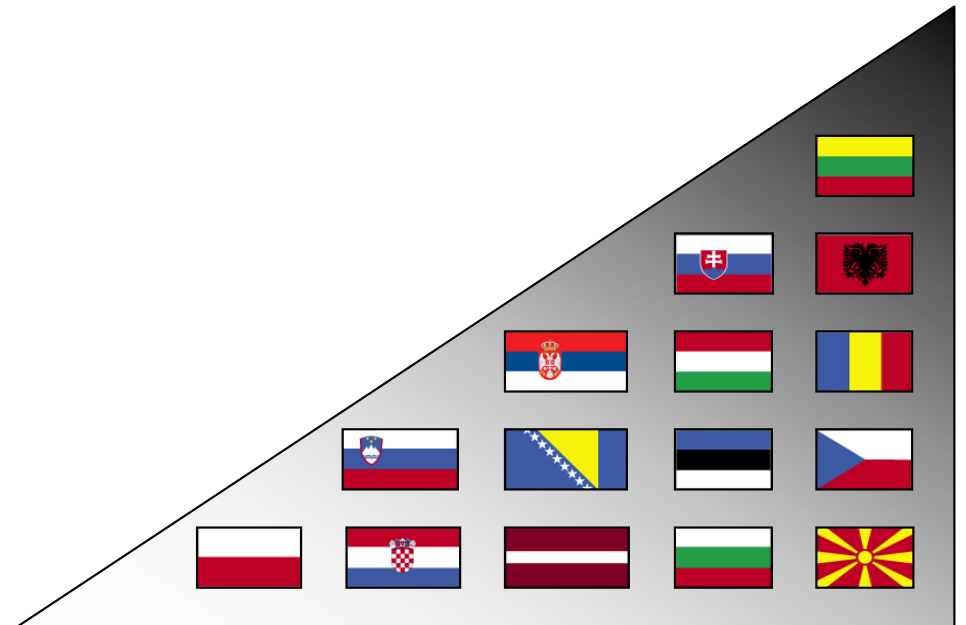


TOP 200 BANKS IN CEE - 2008 EDITION

SAMPLE

August, 2008
by Intelace Research



REPORT ORDER FORM



We order following report:

TOP 200 BANKS IN CEE - 2008 EDITION

Report features and delivery options:

Publication date: August 2008

Number of pages: 20

Language: English

Delivery: pdf file

Report Price:

- 300 EUR + VAT tax* (if applicable)

Customer details: (Will be used for issuing of invoice)

Full company name	
Name of ordering person	
Address line 1	
Address line 2	
City	
Zip/Postal Area Code	
Country	
Phone/Fax	
Email address /for delivery/	
EU – VAT ID*	

Our contact details:

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

Tel. +48 22 408 66 20,
Tel. +48 502512178,
Fax +48 22 349 2140

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

EU VAT ID: PL-1230807095

Bank: BRE Bank, Mickiewicza 10,
90-050 Lodz, Poland

Account: IBAN:
PL 96 1140 2004 0000 3112 0001 4977
BIC/SWIFT: BREXPLPWMBK

* As a general rule VAT tax (22%) is charged to customers from Poland only. However, clients from the EU area need to provide us with their valid EU VAT Id number, to benefit from the VAT tax(22%) exemption in Poland.

Place and Date

Signature of authorized person confirming the order

PLEASE SIGN THIS FORM AND RETURN IT BY FAX TO: +48 22 349 21 40 or scan and email to: info@intelace.com

TABLE OF CONTENT

1. CEE-15 Banking Market

Slide 1: Bank assets in CEE-15 by country, 2006-2007

Slide 2: CEE banking markets: size vs. growth matrix, 2005-2007

Slide 3: Report coverage: Number of large banks by country, 2006/2007

Slide 4: CEE-15 and Top 200 assets evolution 2005/2007

Slide 5: Profitability of Top 200 banks, 2007: ROAE, ROAA

2. List of 200 major banks on the CEE-15 banking market as of 2007

Slide 6: Top 200 - League table: Banks 1-25

Slide 7: Top 200 - League table: Banks 26-50

Slide 8: Top 200 - League table: Banks 51-75

Slide 9: Top 200 - League table: Banks 76-100

Slide 10: Top 200 - League table: Banks 101-125

Slide 11: Top 200 - League table: Banks 126-150

Slide 12: Top 200 - League table: Banks 151-175

Slide 13: Top 200 - League table: Banks 176-200

Note on methodology

AGENDA

- **CEE-15 Banking Market**
- **List of 200 major banks on the CEE-15 banking market**

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 2007

change 2007/2006



SAMPLE

TOP 200 BANKS IN CEE - 15 - 2008 EDITION

* Top 200 „qualifying condition”: Assets worth EUR 618m.(2007) vs. EUR 461m.(2006)

** Montenegro not included

Source: Banks, Intelace Research

AGENDA

- **CEE-15 Banking Market**
- **List of 200 major banks on the CEE-15 banking market**

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

UNCONSOLIDATED
FIGURES

Rank 2007	Rank 2006	Bank Name	Country	2007 Assets EUR m	2006 Assets EUR m	2007 Equity EUR m	2007 Net profit EUR m	Major Shareholder
101	85	Raiffeisen banka a.d. Beograd	Serbia	1,931	1,760	428	55	Raiffeisen
102	126	Hypo Alpe-Adria-Bank d.d.	Slovenia	1,906	1,133	368	11	Hypo Alpe-Adria-Bank
103	86	Raiffeisen Bank Sh.a.	Albania	1,902	1,700	119	36	Raiffeisen
104	131	Banca Românească S.A. NBG	Romania	1,877	1,044	119	5	NBG
105	94	ABN AMRO (România) S.A.	Romania	1,831	1,547	138	6	ABN Amro
106	153	Piraeus Bank Bulgaria AD	Bulgaria	1,824	804	197	19	Piraeus Bank
107	118	Komercijalna banka a.d. Beograd	Serbia	1,809	1,249	236	36	State, EBRD
108	95	Hrvatska poštanska banka d.d.		1,533	118	4	State	
109	142	ING Bank Zrt.		893	167	21	ING	
110	210	Calyon S.A. Czech branch		974	FB	9	Crédit Agricole	
111	112	AS Rietumu Banka		1,335	175	50	private individuals	
112	107	Deutsche Bank Polska S.A.		1,374	173	28	Deutsche Bank	
113	99	Gorenjska Banka d.d.		1,492	219	53	legal subjects	
114	97	Raiffeisen stavební spořitelna a.s.		1,513	52	8	Raiffeisen	
115	120	AB bankas Snoras		1,220	146	21	private individuals	
116	183	Piraeus Bank Romania S.A.		565	n/a	4	Piraeus Bank	
117	109	Hypo Alpe-Adria-Bank a.d. Beograd		1,370	227	17	Hypo Alpe-Adria-Bank	
118	138	Nordea Bank, Lietuvos skyrius		941	FB	6	Nordea	
119	105	OTP banka d.d.	Croatia	1,620	1,411	153	14	OTP
120	119	AB SAMPO bankas	Lithuania	1,596	1,226	109	10	Danske Bank
121	102	Prvá stavebná sporiteľňa as	Slovak Republic	1,581	1,458	228	24	Raiffeisen, Swa.Hall
122	124	AS Aizkraukles banka	Latvia	1,580	1,163	125	39	private individuals
123	184	DnB NORD Polska S.A.	Poland	1,554	559	114	1	DnB NORD
124	160	AIG Bank Polska S.A.	Poland	1,541	739	154	67	AIG
125	121	Slavonska banka d.d.	Croatia	1,424	1,211	257	12	Hypo Alpe-Adria-Bank

TOP 200 BANKS IN CEE-15 - 2008 EDITION

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

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	2007 FX rate (eoy)	2006 FX rate (eoy)	2005 FX rate (eoy)
Albania	ALL	124.7	130.1	128.7
Bosnia	BAM	1.96	1.96	1.96
Bulgaria	BGN	1.96	1.96	1.96
Croatia	HRK	7.35	7.36	7.36
Czech Rep.	CZK	26.7	27.5	29.0
Estonia	EEK	15.7	15.7	15.7
Hungary	HUF	255.5	252.9	252.6
Latvia	LVL	0.71	0.698	0.698
Lithuania	LTL	3.45	3.45	3.45
Macedonia	MKD	63.4	64.3	61.2
Poland	PLN	3.63	3.86	3.86
Romania	RON	3.63	3.41	3.70
Serbia	CSD	81.4	81.9	85.9
Slovak Rep.	SKK	33.8	34.5	38.0
Slovenia	EUR (SIT up to '06)	1.00	239.8 (SIT)	239.9 (SIT)

About this report

This report has been prepared using Intelace Research proprietary research and publicly available sources including: financial reports, press publications, industry magazines, directories, financial databases and expert opinions.

Views presented in this report reflect solely independent and unbiased opinion of Intelace Research and the authors.

All due care has been taken in the production of this report. However, Intelace Research does not accept any responsibility or liability for any omissions or inaccuracies of the information contained in this publication.

This report is copyrighted. Any distribution, storage, replication and usage is restricted to Intelace Research clients only. In case of any doubt please contact us at: info@intelace.com

About Intelace Research

Intelace Research is an independent and privately owned research firm based in the heart of Eastern Europe in Warsaw / Poland.

Our company is specializing in value-added research services and tailored business intelligence solutions.

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

The lead researcher and founder of Intelace Research is Marcin Mazurek.

Our contact details:

Intelace Research
Stryjenskich 13c/78,
02-791 Warszawa, Poland

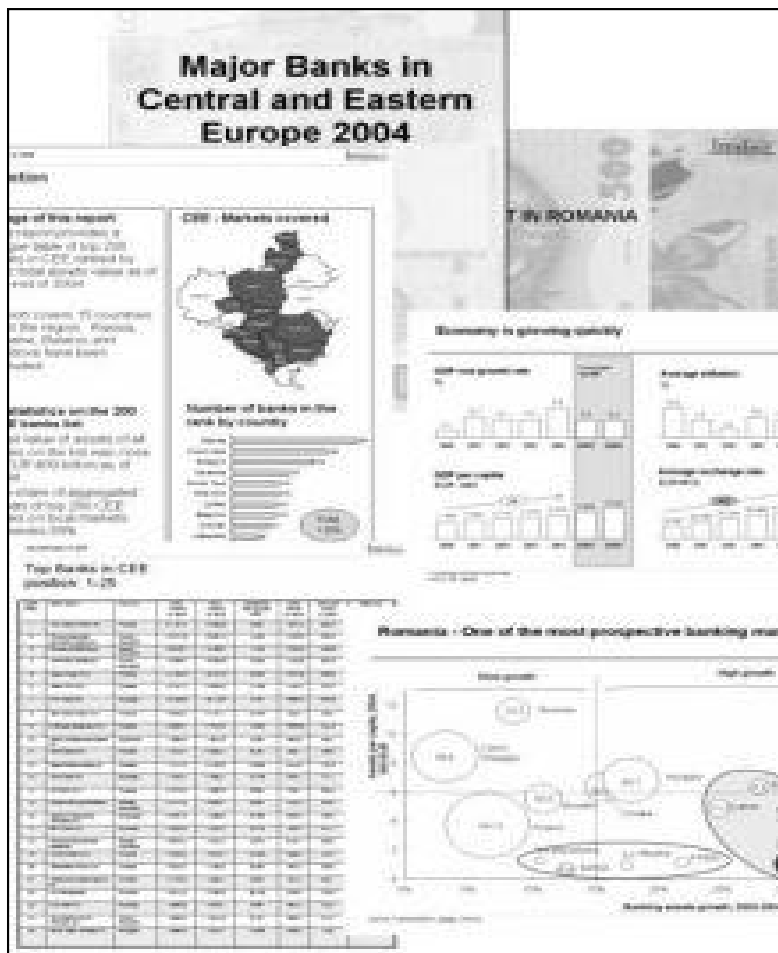
Tel. +48 22 408 66 20,

Tel. +48 502 512 178

Fax. +48 22 349 21 40

mail: info@intelace.com url: www.intelace.com

OUR RECENT PUBLICATIONS



Available

2007

- January 2007 - Banking market in Romania `07
- February 2007 - Mortgage market in Poland `07
- April 2007 - Banking market in Serbia `07
- May 2007 - Banking market in the Baltics`07
- July 2007 - Asset Management in Poland `07
- August 2007 - Top 200 banks in CEE `07
- October 2007 - Banking market in Ukraine`07
- October 2007 - Banking market in Poland `07, update H1
- October 2007 - Cooperative banking sector in Poland`07

2008

- January 2008 - Banking Market in Bulgaria `08
- February 2008 - Mortgage Market in Poland `08
- March 2008 - Banking market in the Baltics`08
- May 2008 - Asset Management in Poland `08
- May 2008 - Insurance Market in Poland `08

and many other ...

Visit <http://www.intelace.com> for more details

Banks mentioned in this report

<p>AB Bankas Hansabankas AB bankas Snoras AB DnB NORD Bankas AB SAMPO bankas AB SEB bankas AB Ukio bankas Abanka Vipa d.d. ABN AMRO (România) S.A. ABN Amro Bank N.V. Prague Branch ABN AMRO Bank S.A. AIG Bank Polska S.A. AIK banka a.d. Niš Allianz Bulgaria Commercial Bank Alpha Bank - Sofia Branch Alpha Bank Romania S.A. Alpha Bank Srbija a.d. AS Aizkraukles banka AS DnB NORD Banka AS Hansabanka AS Hansapank AS Latvijas Krājbanka AS NORVIK banka AS Parex banka AS Rietumu Banka AS SEB banka AS SEB Pank AS UniCredit Bank Banca Comercială Carpatica S.A. Banca Comercială Română S.A. Banca Intesa a.d. Beograd 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. Bank Pocztowy S.A. Banka Amerikane e Shqipërisë Sh.a. Banka Celje d.d. Banka Kombëtare Tregtare Sh.a. Banka Koper d.d. Banka Sparkasse d.d. BAWAG Bank CZ a.s. BGK S.A. BGŻ S.A. BNP Paribas S.A. Branch Poland BNP Paribas, Hungary Branch BOŠ Bank S.A. BRD - Groupe Sociéte Générale S.A. BRE Bank S.A. BRE BH S.A. Budapest Bank Nyrt. BZ WBK S.A. Calyon Bank , Hungary branch Calyon Bank , SR branch 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. Citibank (Slovakia) a.s. Citibank a.s. Citibank România S.A. Citibank Zrt.</p>	<p>Commerzbank (Budapest) Zrt. Commerzbank AG Prague Branch Corporate Commercial Bank AD Credit Europe Bank (Finansbank) S.A. ČSOB a.s. pobočka Slovakia Danske Bank Eesti filiaal (Sampo) Deutsche Bank PBC S.A. Deutsche Bank AG f. Prag Deutsche Bank Polska S.A. Dexia banka Slovensko a.s. Deželna banka Slovenije d.d. DnB NORD Polska S.A. DSK Bank EAD DZ BANK Polska S.A. eBanka a.s. Economic and Investment Bank AD EFG Eurobank Ergasias, PL branch. 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 Jelzalogbank Nyrt. First Investment Bank AD Fortis Bank Polska S.A. 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 HVB Central Profit Banka d.d. Hypo Alpe Adria Bank d.d. Banja Luka 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. Mostar HYPO stavební spořitelna a.s. Hypoteční 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. Invest Bank S.A. Istrobanka a.s. J&T Banka a.s. Kereskedelmi és Hitelbank Zrt. Komerčijalna banka a.d. Beograd Komerčijalna banka ad Skopje Komerční Banka a.s. Kredyt Bank S.A. Latvijas Hipotēku un zemes banka Latvijas tirdzniecības banka 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 Tutunska Banka AD Skopje Nordea Bank Polska S.A. Nordea Bank, Latvia branch Nordea Bank, Lietuvos skyrius</p>	<p>Nordea Panga Eesti filiaal Nova KBM d.d. Nova Ljubljanska banka d.d. OTP Bank Nyrt. OTP Bank România S.A. OTP banka d.d. OTP Banka Slovensko a.s. OTP Jelzalogbank 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 Banka a.d. Beograd Prvá stavebná sporiteľňa as 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 S.C. Bancpost S.A. Santander Consumer Bank S.A. SG Expressbank AD SG Splitska banka d.d. SKB Banka d.d. Slavonska banka d.d. Slovenska izvozna in razvojna banka d.d. Slovenská sporiteľňa a.s. Sociéte Générale banka Srbija a.d. Stavební spořitelna České spořitelny a. s. Stopanska Banka ad Skopje 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. UniCredit Banka d.d. UniCredit Bulbank AD 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. Volksbank Slovensko a.s. Všeobecná úverová banka a.s. WestLB Bank Polska S.A. Wüstenrot – stavební spořitelna a.s. Zagrebačka banka d.d.</p>
--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------