

TOP 200 BANKS IN CEE – 2013 EDITION

SAMPLE

July 2013
by Inteliace Research

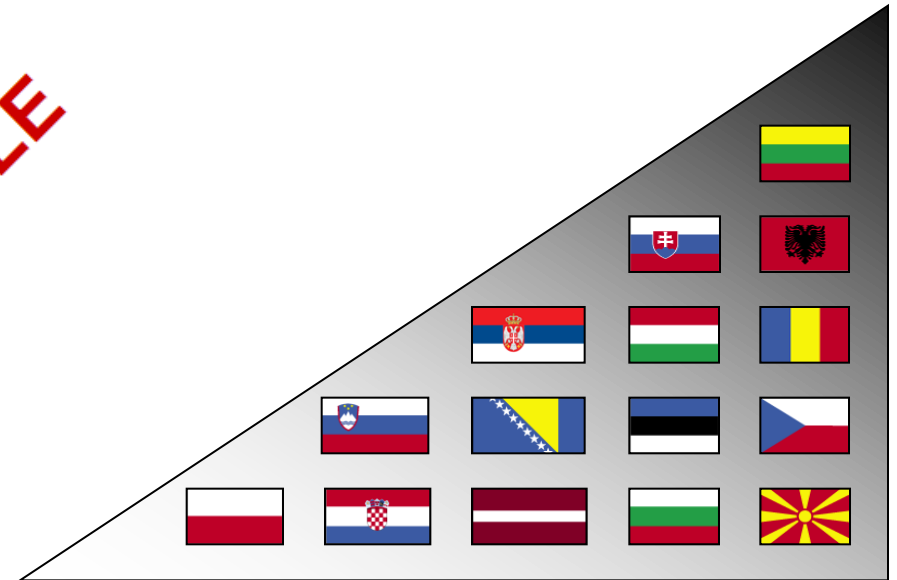


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Note on methodology

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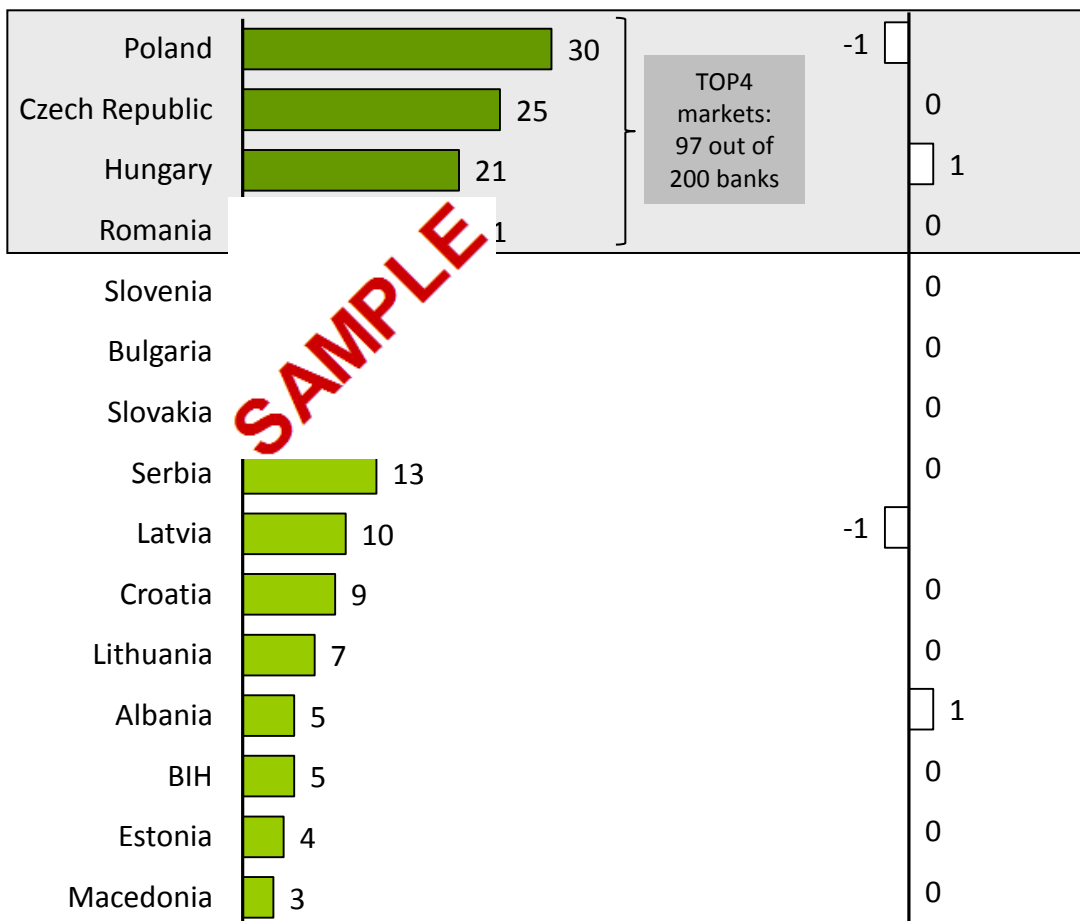
THE HALF OF TOP 200 CEE BANKS COMES FROM 4 MAJOR MARKETS: POLAND, CZECH REPUBLIC, HUNGARY AND ROMANIA

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

Report Coverage



as of 2012



TOP 200 BANKS IN CEE-15 - 2013 EDITION

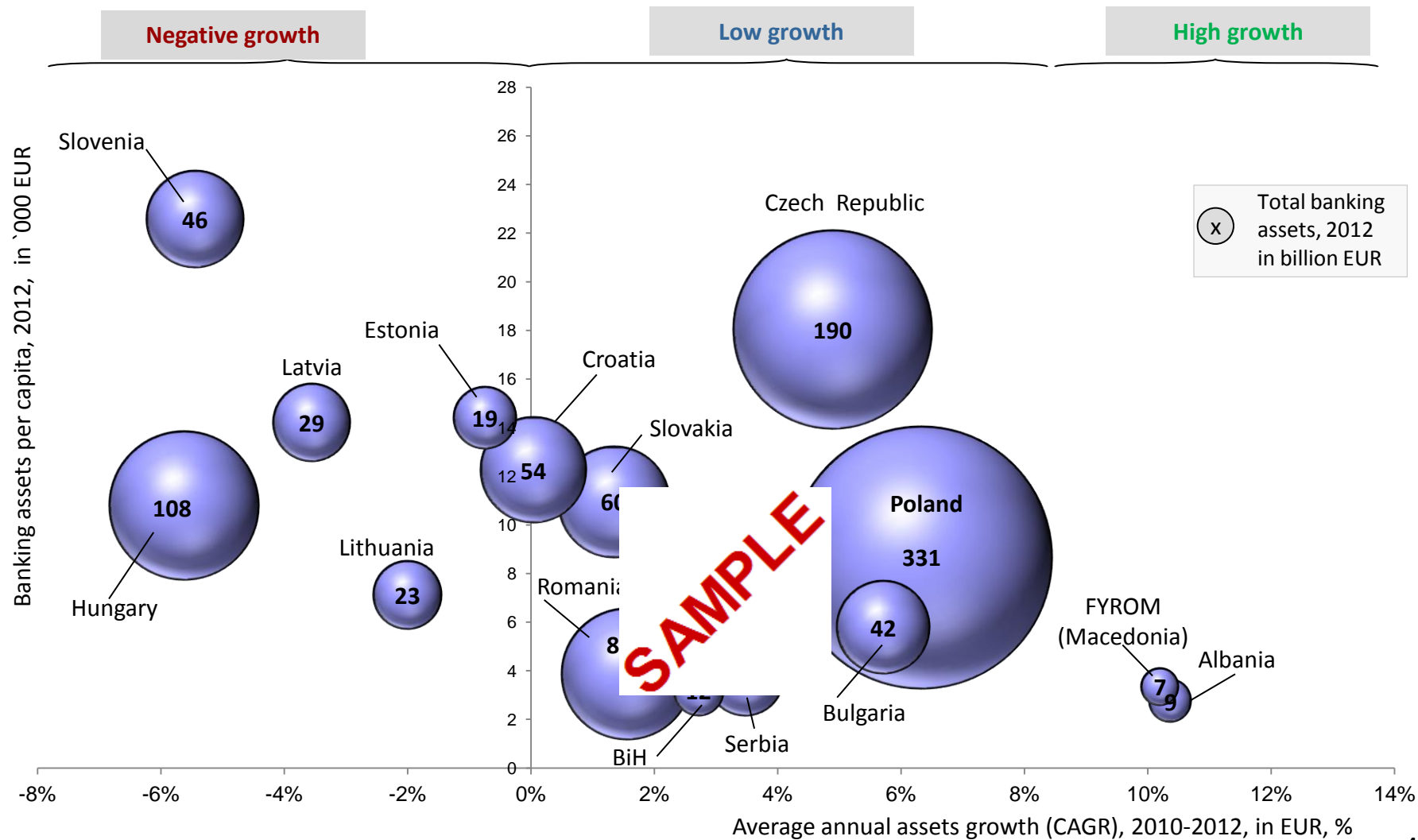
* Top 200 qualifying condition: assets worth EUR 663 million as of 2012 (in 2011 it was EUR 637 million)

** Montenegro not included due to data quality issues

Source: Banks, Inteliace Research

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

CEE-15* banking markets - Size vs. growth matrix, 2010-2012



TOP 200 BANKS IN CEE-15 – 2013 EDITION

* CEE-15: Poland, Hungary, Czech Republic, Slovakia, Slovenia, Croatia, BiH, Serbia, Macedonia, Albania, Romania, Bulgaria, Lithuania, Latvia, Estonia.
 Source: Central banks, IMF, Inteliace Research

TOP 200 BANKS IN CEE - LEAGUE TABLE (4/8)

UNCONSOLIDATED
FIGURES

| Rank 2012 | Rank 2011 | Bank Name | Country | 2012 Assets EURm | 2012/2011 asset change % | 2012 Equity EURm | 2012 Net profit EURm | Major Shareholder |
|-----------|-----------|--|----------------|------------------|--------------------------|------------------|----------------------|-------------------|
| 76 | 76 | AB DNB Bankas | Lithuania | 3,354 | 3 | 405 | 25 | DNB |
| 77 | 78 | Raiffeisen stavebni spořitelna a.s. | Czech Republic | 3,327 | 5 | 200 | 22 | Raiffeisen |
| 78 | 83 | Česká exportní banka a.s. | Czech Republic | 3,321 | 10 | 169 | 3 | State |
| 79 | 81 | Nordea Bank Finland Plc Latvijas filiāle | Latvia | 3,284 | 5 | FB | 29 | Nordea |
| 80 | 80 | Modrá pyramida stavební spořitelna a.s. | Czech Republic | 3,268 | 5 | 325 | 45 | Société Générale |
| 81 | 73 | United Bulgarian Bank | Bulgaria | 3,246 | -5 | 547 | -21 | NBG |
| 82 | 75 | Raiffeisenbank (Bulgaria) | Bulgaria | 3,156 | -4 | 465 | 2 | Raiffeisen |
| 83 | 98 | Aizkraukles banka | Latvia | | | 158 | 28 | State |
| 84 | 85 | Budapest Bank Zrt. | Hungary | | | 416 | 28 | GE Capital |
| 85 | 97 | PPF banka a.s. | Czech Repuk | | | 236 | 38 | PPF Group N.V. |
| 86 | 95 | Credit Agricole Bank Polska S.A. | Poland | | | 382 | 40 | Crédit Agricole |
| 87 | 92 | Nordea Bank Finland Plc Eesti filiaal | Estonia | | | FB | 27 | Nordea |
| 88 | 108 | Corporate Commercial Bank | Bulgaria | | | 230 | 29 | Bromak EOOD |
| 89 | 82 | Eurobank Bulgaria AD | Bulgaria | 2,077 | -5 | 408 | 2 | EFG Eurobank |
| 90 | 88 | Komercijalna banka a.d. Beograd | Serbia | 2,851 | 1 | 526 | 40 | State |
| 91 | 84 | Santander Consumer Bank S.A. | Poland | 2,848 | -5 | 597 | 130 | Santander |
| 92 | 87 | UniCredit Banka d.d. | Slovenia | 2,815 | -4 | 252 | 1 | UniCredit |
| 93 | 102 | SGB-Bank S.A. | Poland | 2,789 | 21 | 151 | 5 | Co-operatives |
| 94 | 89 | Bank DnB NORD Polska S.A. | Poland | 2,783 | 0 | 337 | -4 | DNB |
| 95 | 86 | Bancpost S.A. | Romania | 2,739 | -4 | 268 | -34 | EFG Eurobank |
| 96 | 93 | Nordea Bank, Lietuvos skyrius | Lithuania | 2,711 | 3 | FB | 12 | Nordea |
| 97 | 100 | Eurobank | Poland | 2,619 | 8 | 284 | 34 | Société Générale |
| 98 | 91 | SKB banka d.d. | Slovenia | 2,594 | -2 | 291 | 4 | Société Générale |
| 99 | 106 | AS DNB banka | Latvia | 2,553 | 0 | 231 | 11 | DNB |
| 100 | 94 | Citibank Europe plc. Magyarországi F. | Hungary | 2,551 | -2 | FB | 32 | Citibank |

TOP 200 BANKS IN CEE-15 - 2013 EDITION

SAMPLE

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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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INDEX OF BANKS MENTIONED IN THIS REPORT

AB DNB Bankas
AB SEB Bankas
AB Šiaulių bankas
AB Swedbank
Abanka Vipa d.d.
AIK banka a.d. Niš
Aizkraukles banka
Alior Bank S.A.
ALLIANZ BANK BULGARIA
Alpha Bank - Bulgaria Branch
Alpha Bank Romania S.A.
Alpha Bank Srbija a.d.
AS DNB banka
AS SEB Bank
Banca Comerciala Carpatica
Banca Comercială Română S.A.
Banca Eximbank S.A.
Banca Intesa a.d. Beograd
Banca Italo-Romena S.p.A.
Banca Românească S.A.
Banca Transilvania S.A.
Bancpost S.A.
Bank BPH S.A.
Bank DnB NOR Polska S.A.
Bank Millennium S.A.
Bank Ochrony Środowiska S.A.
Bank Pekao S.A.
Bank Pocztowy S.A.
Bank Polskiej Spółdzielczości S.A.
Banka Celje d.d.
Banka Kombétare Tregtare (c)
Banka Koper d.d.
Banka Poštanska štedionica a.d.
Banka Sparkasse d.d.
Banka Tirana
BGK S.A.
BGZ S.A.
BNP Paribas Bank Polska SA
BNP PARIBAS Magyarországi F.
BRD Groupe Sociéte Générale S.A.
BRE BANK Hipoteczny S.A.
BRE Bank S.A.
BRE Bank S.A. organizační složka
Budapest Bank Zrt.
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 JSC
Citadele banka
Citibank Europe plc organizační složka
Citibank Europe plc, Sucursala România
Citibank Europe plc, Magyarországi F.
Citibank handlowy S.A.
COMMERZBANK AG Prague Branch
Commerzbank Zrt.
Corporate Commercial Bank
Credins Bank Sh.a.
Credit Agricole Bank Polska S.A.
Crédit Agricole CIB organizační složka
Polska S.A. Crédit Agricole CIB organizační složka

Credit Europe Bank Romania S.A.
Danske Bank A/S Eesti filiaal
Danske Bank A/S, Lietuvos filialas
Deutsche Bank PBC S.A.
Deutsche Bank Polska S.A.
Deželna banka Slovenije d.d. (c)
DSK Bank
DZ Bank Polska S.A.
Erste & Steiermärkische Bank D.D.
Erste Bank a.d. Novi Sad
ERSTE BANK HUNGARY Zrt.
Eurobank
Eurobank a.d. Beograd
Eurobank Bulgaria AD
Factor banka d.d.
FHB Jelzalogbank Nyrt.
FHB Kereskedelmi Bank Zrt.
FIO banka a.s.
First Investment Bank
Fundamenta-Lakáskassza Zrt.
Garanti Bank S.A.
GE Money Bank a.s.
Getin Noble Bank S.A.
Gorenjska Banka d.d.
Hrvatska Poštanska Banka D.D.
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.
Idea Bank
ING Bank N.V.
ING Bank N.V.
ING Bank N.V. Magyarországi F.
ING Bank N.V. Prague
ING Bank Śląski S.A.
Intesa Sanpaolo Bank Albania (c)
Intesa Sanpaolo Banka, d.d. BiH
Intesa Sanpaolo România
Investbank
J&T BANKA a.s.
J&T BANKA a.s.
Kereskedelmi és Hitelbank Zrt.
Komercojalna banka a.d. Beograd
Komercojalna banka AD Skopje
Komerční banka a.s.
LBBW Bank CZ a.s.
Magyar Fejlesztési Bank Zrt.
Magyar Takarékszövetkezeti Bank Zrt.
Magyarországi Volksbank Zrt.
Merkantil Váltó és Vagyonbefektető Bank Zrt.
MKB Bank Zrt.
MKB Unionbank
Modrá pyramida stavební spořitelna a.s.
NLB Tutunska Banka
Nordea Bank Finland Plc Eesti filiaal
Nordea Bank Finland Plc Latvijas filiāle
Nordea Bank Polska S.A.
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 Jelzalogbank Zrt.
OTP Lakástakarékpénztár Zrt.
Piraeus Bank Bulgaria
Piraeus Bank Romania S.A.
PKO Bank Polski S.A.
Poštna banka Slovenije d.d.
Poštová banka a.s. (c)
PPF banka a.s.
Prima banka Slovensko, a.s.
PrivatBank AS
Privatbanka a.s.
Privredna Banka Zagreb D.D.
Probanka d.d.
Procredit Bank Bulgaria
Prvá stavebná spořitelňa a.s.
Rabobank Polska S.A.
Raiffeisen BANK d.d. BiH
Raiffeisen Bank Polska S.A.
Raiffeisen Bank România
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 S.A.
RBS Bank Romania S.A.
Rietumu Banka
Santander Consumer Bank S.A.
Sberbank banka d.d.
Sberbank CZ a.s.
Sberbank d.d.
Sberbank Slovensko a.s.
Sberbank Srbija a.d.
SEB AB Vilniaus branch
SEB banka
SGB-Bank S.A.
SID banka d.d. Ljubljana
SKB banka d.d.
Slovenská spořitelňa a.s.
Société Générale bank Srbija a.d.
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Société Générale Splitska Banka D.D.
Stavební spořitelna České spořitelny a.s.
Stopanska banka AD Skopje
SWEDBANK AS
Swedbank AS
Tatra banka a.s.
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UniCredit Bank Czech Republic a.s.
UniCredit Bank d.d.
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UniCredit Bank Slovakia a.s.
UniCredit Bank Srbija a.d. Beograd
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