

TOP 200 BANKS IN CEE – 2016 EDITION

SAMPLE

August 2016
by Inteliace Research

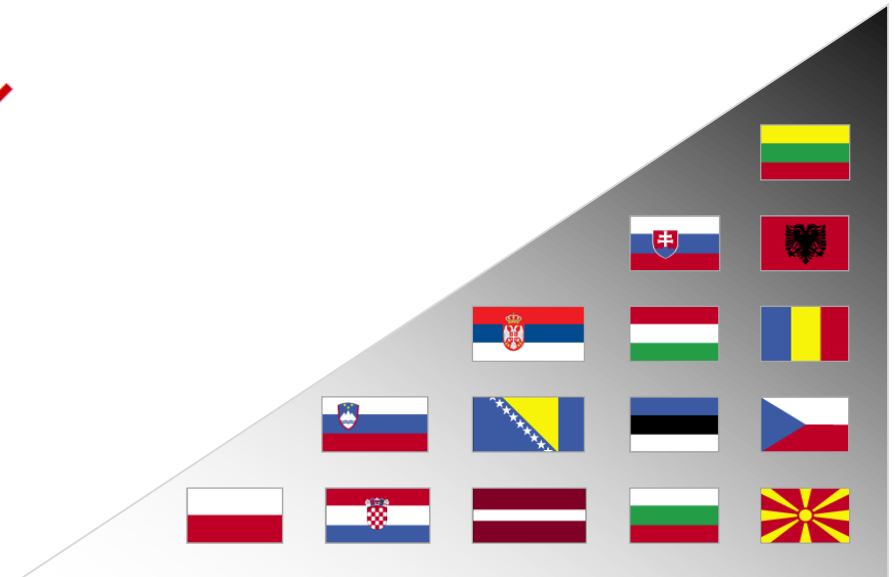


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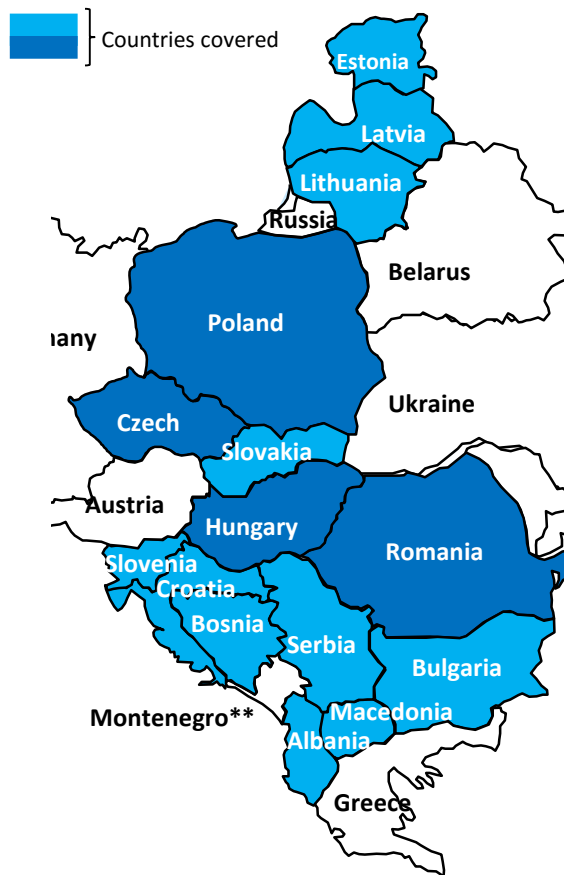
Note on methodology

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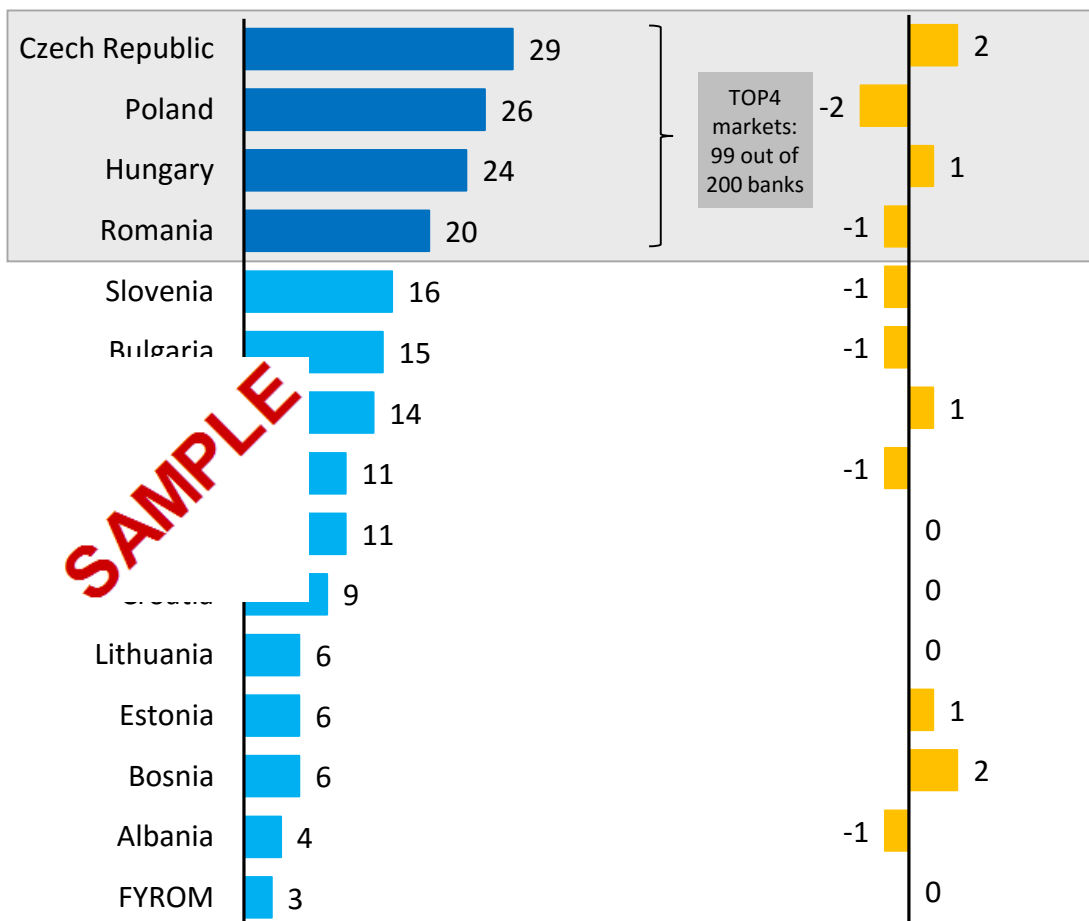
NEARLY THE HALF OF TOP 200 CEE BANKS COME FROM 4 MAJOR MARKETS: POLAND, CZECH REPUBLIC, HUNGARY AND ROMANIA

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

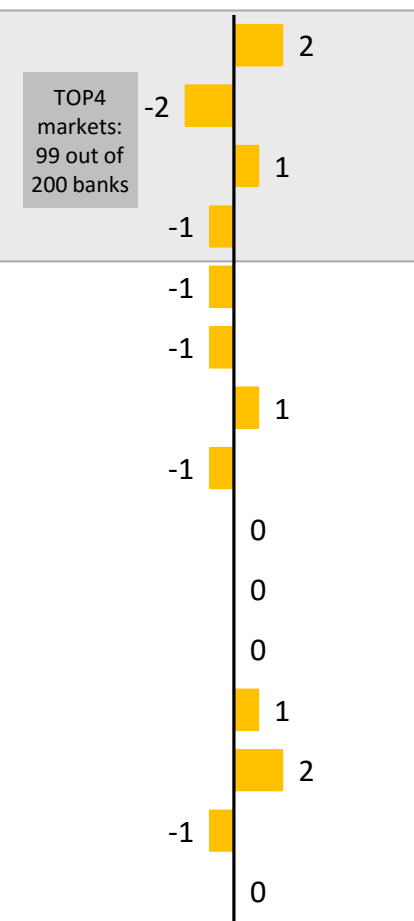
Report Coverage



Number as of 2015



Change 2014/2015



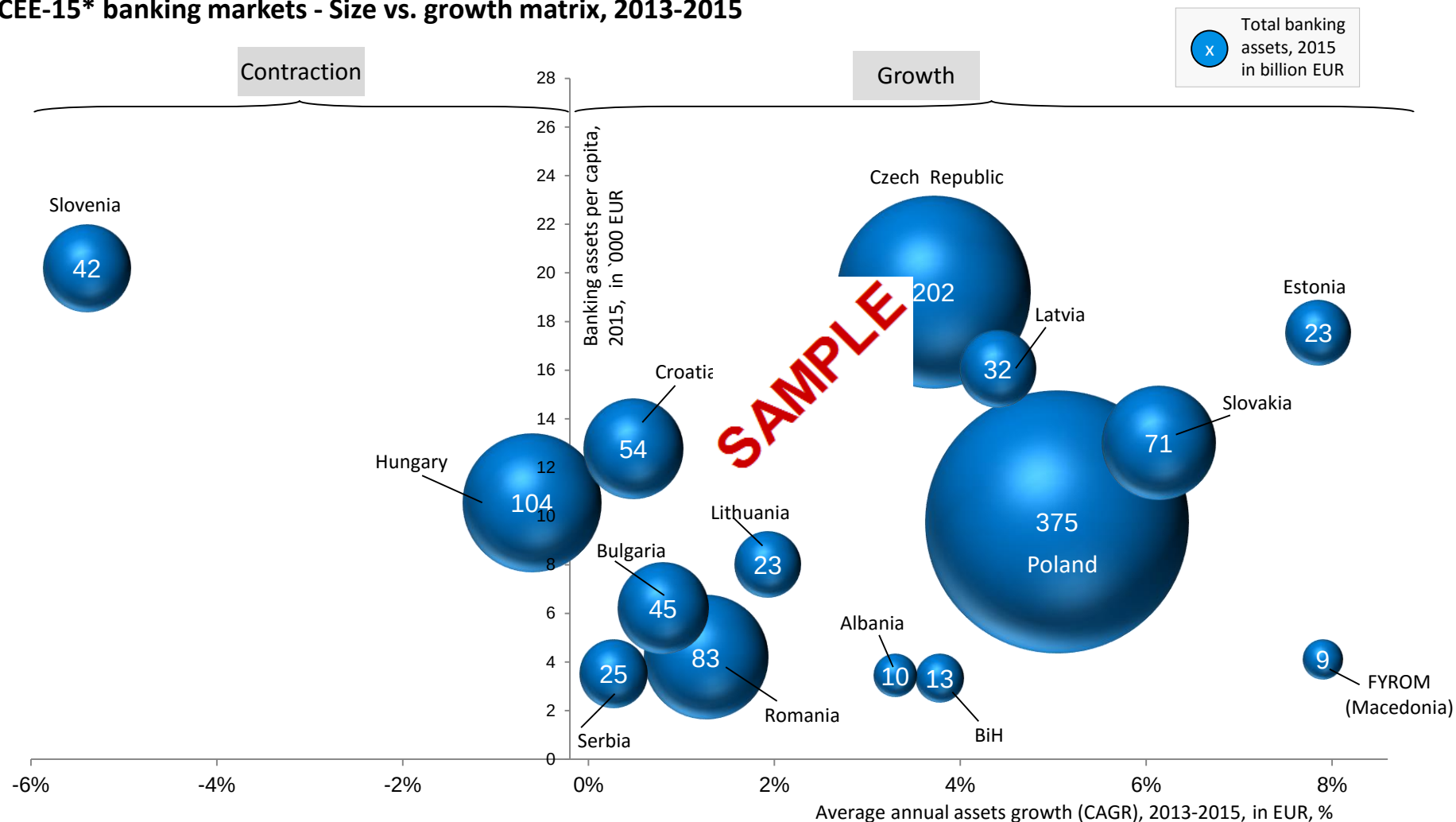
* Top 200 qualifying condition: assets worth EUR 613 million as of 2015; EUR 611 million as of 2014

** Montenegro not included due to relatively small size and data quality issues

Source: Banks, Inteliace Research

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

CEE-15* banking markets - Size vs. growth matrix, 2013-2015



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

TOP 200 BANKS IN CEE - LEAGUE TABLE (7/8)

UNCONSOLIDATED
FIGURES

Rank 2015	Rank 2014	Bank Name	Country	2015 Assets EURm	2015/2014 Assets change %	2015 Equity EURm	2015 Net profit EURm	Major Shareholder
151	151	Eurobank a.d. Beograd	Serbia	1,156	-4	386	24	Eurobank Ergasias
152	53	Českomoravská záruční a rozvojová banka	Czech Republic	1,147	-75	180	7	State
153	156	NLB Tutunska Banka AD	FYROM	1,125	6	117	14	NLB
154	159	NORVIK BANKA	Latvia	1,107	7	106	6	private
155	158	Banka Sparkasse d.d.	Slovenia	1,089	5	93	7	Kaertner Sparkasse AG
156	152	Intesa Sanpaolo Bank Albania (c)	Albania	1,085	-4	142	16	Intesa Sanpaolo
157	171	Banka Poštanska štedionica a.d.	Serbia	1,068	14	145	3	JP PTT Saobraćaja
158	160	Veneto Banca	Romania	1,067	4	FB	n/a	Veneto Banca
159	170	Credins Bank (c)	Albania	1,054	12	88	3	private
160	169	Merkantil Váltó és Vagyonbefektető Bt.		1,053	6	67	5	OTP
161	172	Wüstenrot hypoteční banka a.s.		1,031	14	70	9	PPF Group N.V.
162	162	Credit Europe Bank România		1,004	0	125	10	Credit Europe Bank NV
163	168	Investbank		999	2	90	1	Festa Holding
164	226	BNP PARIBAS Magyarországi (e)		995	10	FB	n/a	BNP Paribas
165	161	Vojvođanska banka a.d. Novi Sad		989	-2	162	0	NBG
166	321	Oberbank AG pobočka Česká republika	Czech Republic	986	n/a	FB	n/a	Oberbank
167	179	Erste Bank a.d. Novi Sad	Serbia	966	20	132	10	Erste
168	153	J&T BANKA a.s.	Slovakia	946	-16	FB	-2	J&T FINANCE
169	164	Intesa Sanpaolo România	Romania	941	-5	95	2	Intesa Sanpaolo
170	194	Delavska hranilnica d.d., Ljubljana	Slovenia	911	36	43	3	private
171	185	BKS Bank AG Ljubljana branch	Slovenia	900	21	FB	n/a	Oberbank
172	174	Deželna banka Slovenije d.d.	Slovenia	892	0	53	2	private
173	178	Commerzbank Zrt.	Hungary	890	9	82	-1	Commerzbank
174	173	Sberbank Srbija a.d. Beograd	Serbia	878	-2	191	-4	Sberbank
175	181	OTP Lakástakarékpénztár Zrt.	Hungary	864	8	20	2	OTP

TOP 200 BANKS IN CEE, 2016 EDITION

FB – Foreign bank branch, typically not reporting equity
(e) – Estimated, (c) – Consolidated figure

Source: Inteliace Research

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	2014 eoy	2015 eoy
Albania	ALL	140.14	137.28
Bosnia	BAM	1.96	1.96
Bulgaria	BGN	1.96	1.96
Croatia	HRK	7.66	7.64
Czech Republic	CZK	27.74	27.02
Estonia	EUR	1.00	1.00
Hungary	HUF	315.54	315.98
Latvia	EUR	1.00	1.00
Lithuania	LTL/EUR	3.45	1.00
Macedonia	MKD	61.48	61.59
Poland	PLN	4.26	4.26
Romania	RON	4.48	4.52
Serbia	CSD	120.96	121.63
Slovak Republic	EUR	1.00	1.00
Slovenia	EUR	1.00	1.00

Source: 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.

SAMPLE

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

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

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

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<http://www.inteliace.com/en/publications.php>

INDEX OF BANKS MENTIONED IN THIS REPORT

AB DNB
 AB SEB Bankas
 AB Šiaulių bankas
 AB Swedbank
 Abanka d.d.
 Addiko Bank d.d.
 Addiko Bank d.d. (b)
 AIK banka a.d. Niš
 Air Bank a.s.
 Aizkraukles banka
 Alior Bank
 ALLIANZ BANK BULGARIA
 Alpha Bank România
 Alpha Bank Srbija a.d. Beograd
 AS DNB Bank
 AS LHV Bank
 AS SEB Bank
 AXA Bank Europe SA (e)
 Baltikums Bank
 Banca Comercială Carpatica
 Banca Comercială Română
 Banca de Export-Import a României – Eximbank
 Banca Intesa a.d. Beograd
 Banca Românească
 Banca Transilvania
 Bancpost
 Bank BPH S.A.
 Bank Millennium S.A.
 Bank Ochrony Srodowiska S.A.
 Bank Pekao S.A.
 Bank Pocztowy S.A.
 Banka Kombétare Tregtare (c)
 Banka Koper d.d.
 Banka Poštanska štedionica a.d. Beograd
 Banka Sparkasse d.d.
 BCR Banca pentru Locuitor
 BGK S.A.
 BGŻ BNP Paribas S.A.
 BKS Bank AG Ljubljana branch
 BNP PARIBAS Magyarországi (e)
 BPS S.A.
 BRD Groupe Sociéte Générale
 BUDAPEST Hitel- és Fejlesztési Bank Zrt.
 BULGARIAN DEVELOPMENT BANK
 BZ WBK S.A.
 CEC Bank
 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 o.složka (e)
 Citibank Europe plc. Magyarországi (e)
 Citibank handlowy S.A.
 COMMERZBANK AG Prague Branch
 Commerzbank Zrt.
 Credins Bank (c)
 Credit Agricole Bank Polska S.A.
 Credit Europe Bank România
 Danske Bank A/S Eesti filiaal
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Delavska hranilnica d.d., Ljubljana
 Deutsche Bank Polska S.A.
 Deželna banka Slovenije d.d.
 DNB Banka
 DnB NORD S.A.
 DSK Bank
 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 (Postbank)
 Eurobank S.A.
 Expobank CZ a.s.
 FHB Jelzalogbank Nyrt.
 FHB Kereskedelmi Bank Zrt.
 FIO banka a.s.
 First Investment Bank
 FM Bank PBP S.A.
 Fundamenta-Lakáskassza
 Garanti Bank
 GE Money Bank a.s.
 Getin Noble Bank
 Gorenjska Banka d.d.
 Hrvatska Poštanska Banka d.d. (b)
 HSBC Bank plc - pobočka Praha
 Hypo Alpe-Adria-Bank a.d. Beograd
 Hypoteční banka a.s.
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 ING Bank N.V.
 ING Bank N.V. Magyarországi Fióktelepe
 ING Bank N.V. Prague
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 Intesa Sanpaolo Banka, d.d. BiH
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 J&T BANKA a.s.
 KDB Bank Európa Zrt.
 Kereskedelmi és Hitelbank Zrt.
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 Komerční banka a.s.
 Magyar Export-Import Bank Zrt.
 Magyar Takarékszövetkezeti Bank Zrt.
 mBank Hipoteczny S.A.
 mBank S.A.
 mBank S.A., organizační složka
 Merkantil Váltó és Vagyonbefejtő Bank Zrt.
 MFB Magyar Fejlesztési Bank Zrt.
 MKB Bank Zrt.
 Modrá pyramida stavební spořitelna a.s.
 NLB Razvojna banka a.d.
 NLB Tutunska Banka AD
 Nordea Bank AB Eesti filiaal
 Nordea Bank Finland Latvia branch
 Nordea Bank, Lietuvos skyrius
 NORVIK BANKA
 Nova Banka a.d. Banja Luka
 Nova KBM d.d.
 Nova Ljubljanska banka d.d.
 Oberbank AG pobočka Česká republika

OTP Bank Nyrt.
 OTP Bank România
 OTP Banka Hrvatska d.d. (b)
 OTP Banka Slovensko a.s.
 OTP Jelzalogbank Zrt.
 OTP Lakástakarékpénztár Zrt.
 Piraeus Bank Bulgaria
 Piraeus Bank România
 PKO Bank Polski S.A.
 Poštna banka Slovenije d.d.
 Poštová banka a.s.
 PPF banka a.s.
 Prima banka Slovensko, a.s.
 PrivatBank
 Privredna Banka Zagreb d.d. (b)
 Procredit Bank (Bulgaria)
 ProCredit Bank a.d. Beograd
 Prvá stavebná spořitelňa a.s.
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 Rietumu Banka
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 Sberbank banka d.d.
 Sberbank CZ, a.s.
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 SEB banka
 SGB-Bank S.A.
 SID banka d.d. Ljubljana
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