

TOP 200 BANKS IN CEE – 2017 EDITION

SAMPLE

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by Inteliace Research



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Note on methodology

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

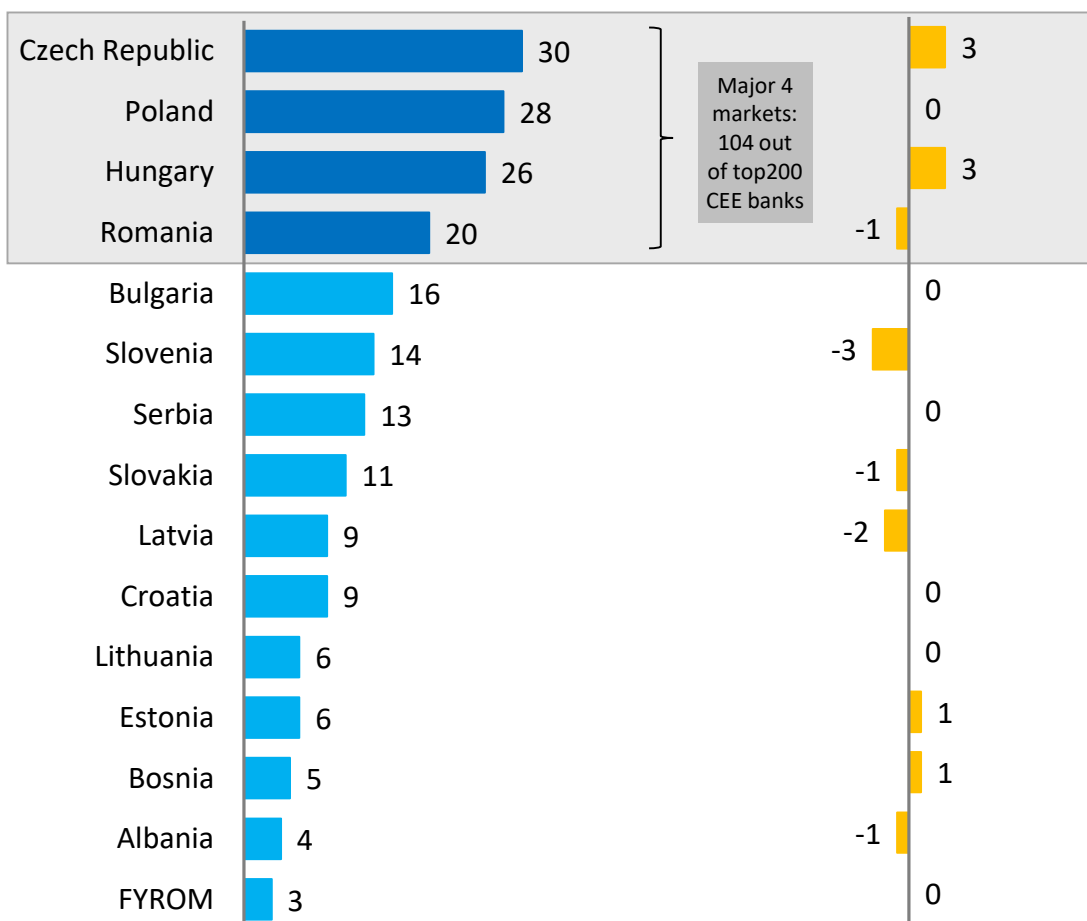
TOP 200 banks in CEE 15 - number of banks by country*

Report Coverage



Number as of 2016

Change 2016/2015



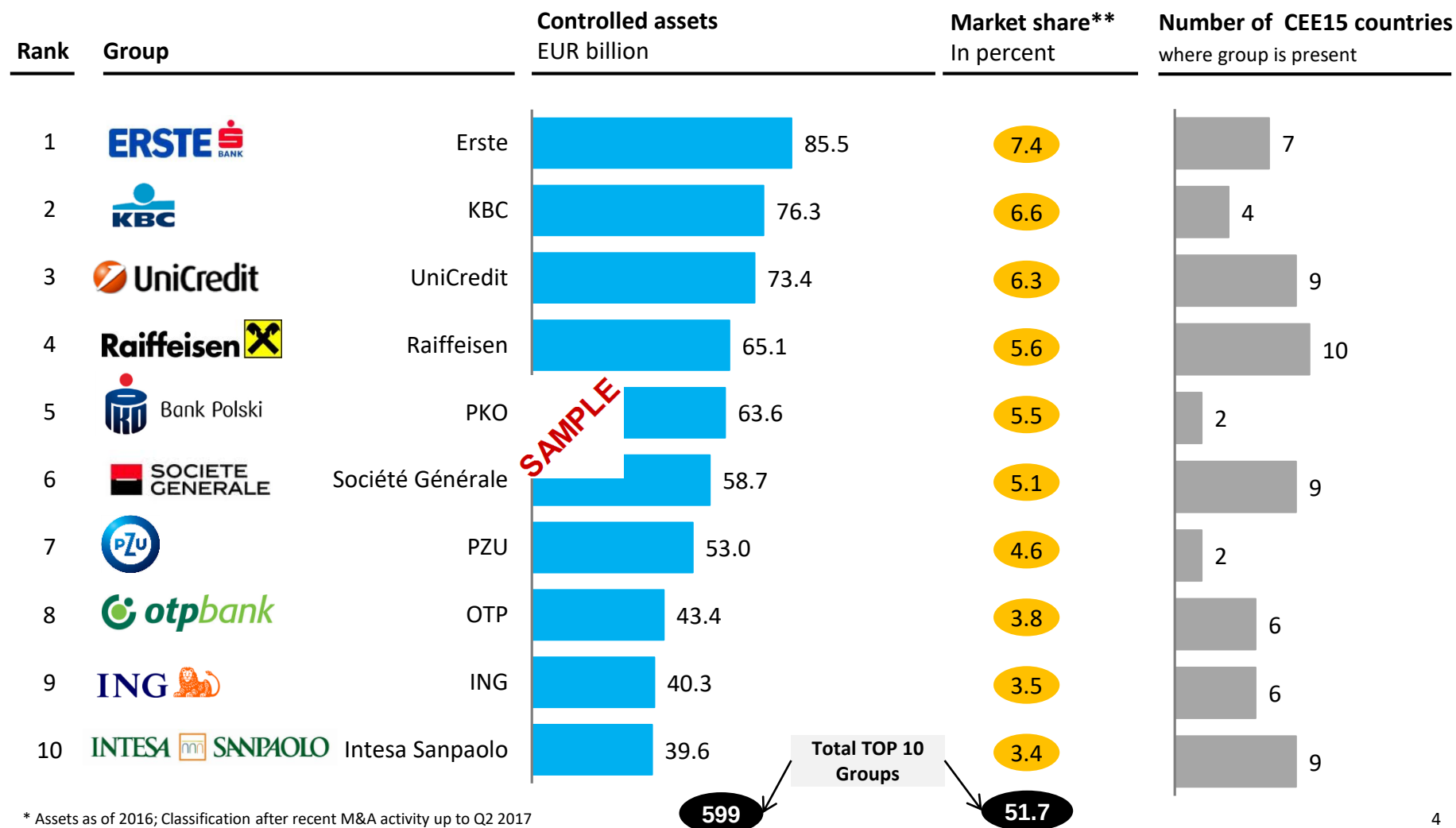
* Top 200 qualifying condition: assets worth EUR 646 million as of 2016; EUR 613 million as of 2015

** Montenegro and Kosovo not included due to relatively small size

Source: Banks, Inteliace Research

Erste has become the largest banking group in CEE15 after UniCredit reduced its CEE exposure

Top 10 banking groups in CEE 15 by total assets, 2016*



* Assets as of 2016; Classification after recent M&A activity up to Q2 2017

** Share in CEE 15 assets (combined)

Source: Banks, Inteliace Research

Agenda

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

Top 200 banks in CEE - Table (5/8)

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FIGURES

Rank 2016	Rank 2015	Bank Name	Country	2016 Assets EURm	2016/2015 Assets change %	2016 Equity EURm	2016 Net profit EURm	Major Shareholder
101	105	Central Cooperative Bank AD	Bulgaria	2,541	7	214	14	CCB Group
102	94	J&T BANKA a.s.	Czech Republic	2,459	-21	284	-18	J&T FINANCE
103	88	Raiffeisen stavebni spořitelna a.s.	Czech Republic	2,452	-14	177	20	Raiffeisen
104	109	UniCredit Bank d.d. Mostar	Bosnia	2,410	8	364	42	UniCredit
105	116	mBank Hipoteczny S.A.	Poland	2,407	22	204	5	Commerzbank
106	104	DnB Bank Polska S.A.	Poland	2,373	0	335	13	DNB
107	108	Banka Intesa Sanpaolo, Koper d.d.	Slovenia	2,326	2	290	20	Intesa Sanpaolo
108	100	Citibank Europe plc. Magyarországi (e)	Hungary	2,259	8	FB	0	Citibank
109	106	DNB Banka	Latvia	2,202	-6	298	30	DNB
110	114	Prima banka Slovensko, a.s.	Slovakia	2,150	6	146	10	Penta Investments
111	113	OTP Banka Hrvatska d.d. (b)	Croatia	2,089	0	222	20	OTP
112	103	Magyar Takarékszövetkezeti Bank Zrt.	Hungary	2,066	-16	69	10	Co-operatives
113	118	Raiffeisen banka a.d. Beograd	Serbia	2,057	7	455	44	Raiffeisen
114	115	HSBC Bank plc - pobočka Praha (e)	Czech Republic	2,035	3	FB	n/a	HSBC
115	122	Raiffeisen BANK d.d. BiH	Bosnia	2,020	6	266	27	Raiffeisen
116	112	Raiffeisen Bank Albania (c)	Albania	1,997	-5	186	-33	Raiffeisen
117	111	Garanti Bank	Romania	1,974	-7	243	9	Garanti Bank
118	n/r	PKO Bank Hipoteczny S.A.	Poland	1,946	949	176	3	PKO
119	123	Citibank Europe plc o.složka (e)	Czech Republic	1,924	4	FB	n/a	Citibank
120	121	Société Générale a.d. Beograd	Serbia	1,910	1	327	30	Société Générale
121	127	AB Šiaulių bankas	Lithuania	1,824	10	173	42	State
122	137	ING Bank N.V. Magyarországi Fióktelepe	Hungary	1,811	27	FB	0	ING
123	120	OTP Bank România	Romania	1,810	-5	182	5	OTP
124	119	Sberbank banka d.d.	Slovenia	1,779	-6	147	1	Sberbank
125	125	Danske Bank A/S Eesti filiaal	Estonia	1,699	-5	FB	16	Danske Bank

FB – Foreign bank branch, typically not reporting equity

(b) – Gross profit, (c) – Consolidated figure, (e) – Estimated

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	2015 eoy	2016 eoy
Albania	ALL	137.3	135.2
Bosnia	BAM	1.956	1.956
Bulgaria	BGN	1.956	1.956
Croatia	HRK	7.64	7.56
Czech Republic	CZK	27.0	27.0
Estonia	EUR	1.00	1.00
Hungary	HUF	316.0	309.8
Latvia	EUR	1.00	1.00
Lithuania	EUR	1.00	1.00
Macedonia	MKD	61.6	61.5
Poland	PLN	4.26	4.42
Romania	RON	4.52	4.54
Serbia	CSD	121.6	123.5
Slovak Republic	EUR	1.00	1.00
Slovenia	EUR	1.00	1.00

Source: Central banks

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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.

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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
AB SEB Bankas
AB Šiaulių bankas
AB Swedbank
Abanka d.d.
Addiko Bank a.d. Beograd (f. HAA)
Addiko Bank d.d.
Addiko Bank d.d. (b)
AIK banka a.d. Beograd
Air Bank a.s.
Aizkraukles banka
Alior Bank S.A.
Allianz Bank Bulgaria AD
Alpha Bank România
AS DNB Bank
AS LHV Bank
AS SEB Bank
AXA Bank Europe SA (e)
Banca Comercială Română
Banca de Export-Import a României – Eximbank
Banca Intesa a.d. Beograd
Banca Românească
Banca Transilvania
Bancpost
Bank BGŻ BNP Paribas S.A.
Bank Handlowy w Warszawie S.A.
Bank Millennium S.A.
Bank Ochrony Środowiska S.A.
Bank of Tokyo-Mitsubishi UFJ S.A.
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.
BCR Banca pentru Locuințe
BGK S.A.
BKS Bank AG Ljubljana branch
BlueOrange (Baltikums Bank)
BNP PARIBAS Magyarországi (e)
BPS S.A.
BRD Groupe Sociétés Générale
BUDAPEST Hitel- és Fejlesztési Bank Zrt.
Bulgarian Development Bank
BZ WBK S.A.
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.(c)
CIBANK JSC
Citadele banka
Citibank Europe
Citibank Europe plc o.s.ložka (e)
Citibank Europe plc. Magyarországi (e)
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
Danske Bank A/S, Lietuvos filialas
Delavska hranilnica d.d., Ljubljana
Deutsche Bank AG Filiale Prag, organizační složka

Deutsche Bank Polska S.A.
Deželna banka Slovenije d.d.
DnB Bank Polska S.A.
DNB Banka
DSK Bank EAD
Equa bank a.s.
Erste & Steiermärkische Bank d.d. (b)
Erste Bank a.d. Novi Sad
ERSTE BANK HUNGARY Zrt.
Euro Bank S.A.
Eurobank a.d. Beograd
Eurobank Bulgaria AD
Expobank CZ a.s.
FHB Jelzálogbank Nyrt.
FHB Kereskedelmi Bank Zrt.
FIO banka a.s.
First Investment Bank AD
Fundamenta-Lakáskassza
Garanti Bank
Getin Noble Bank S.A.
Gorenjska Banka d.d.
GRANIT Bank Zrt.
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HSBC Bank Polska SA
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Intesa Sanpaolo Banka, d.d. BiH
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Intesaspanpaolo Bank Albania (c)
Investbank AD
J&T BANKA a.s.
J&T BANKA a.s.
KDB Bank Európa Zrt.
Kereskedelmi és Hitelbank Zrt.
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Komerčialna banka AD Skopje
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Libra Internet Bank
Magyar Export-Import Bank Zrt.
Magyar Takarékszövetkezeti Bank Zrt.
mBank Hipoteczny S.A.
mBank S.A.
mBank S.A., organizační složka
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. (FM Bank PBP)
NLB Banka AD, Skopje
Nordea Bank AB Eesti filiaal
Nordea Bank Finland Latvia branch
Nordea Bank, Lietuvos skyrius
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Nova KBM d.d.
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Oberbank AG pobočka Česká republika
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OTP Bank România
OTP Banka Hrvatska d.d. (b)

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OTP Jelzálogbank Zrt.
OTP Lakástakarékpénztár Zrt.
Piraeus Bank Bulgaria AD
Piraeus Bank România
PKO Bank Hipoteczny S.A.
PKO Bank Polski S.A.
Poštová banka a.s.
PPF banka a.s.
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Privredna Banka Zagreb d.d. (b)
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