

TOP 200 BANKS IN CEE – 2018 EDITION

SAMPLE

August 2018
by Inteliace Research

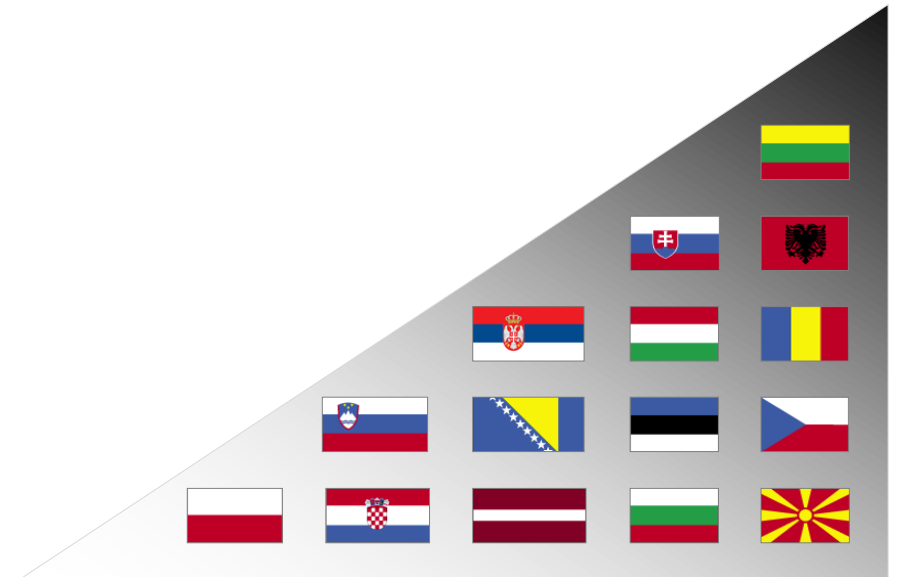


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Note on methodology

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Agenda

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

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

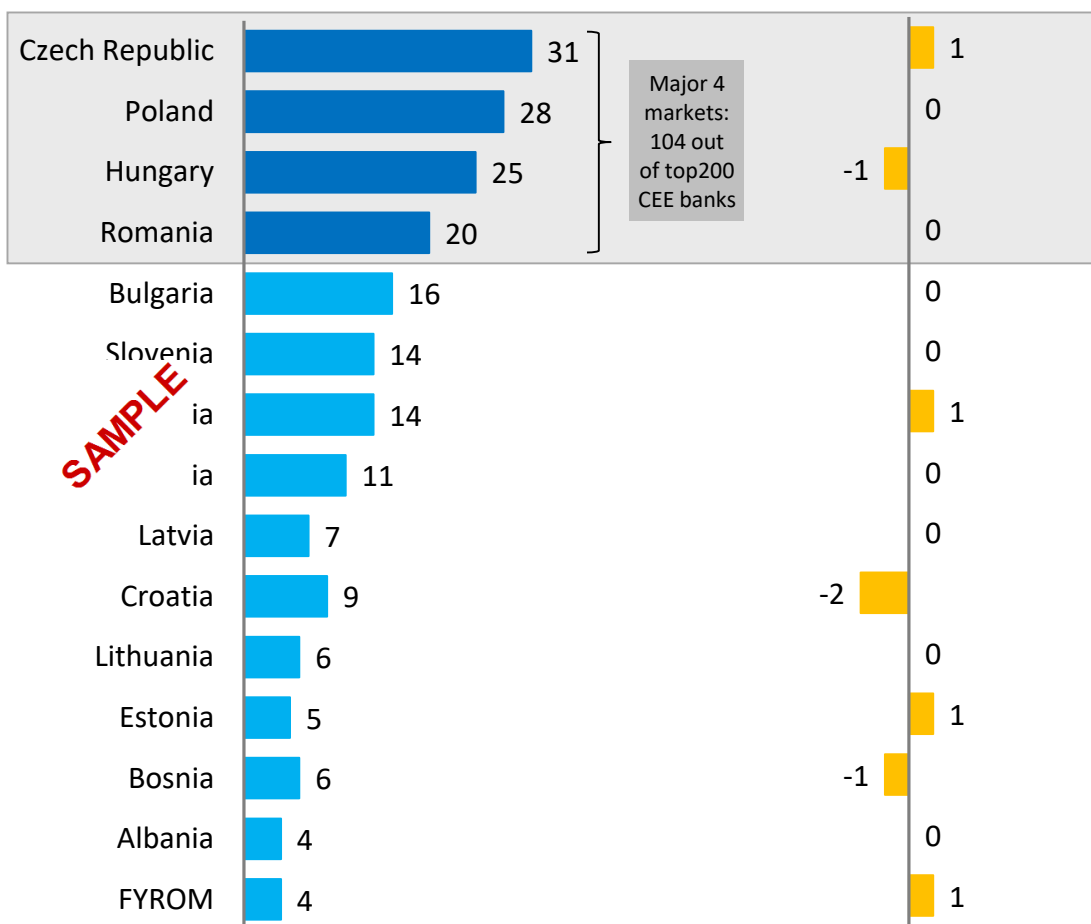
TOP 200 banks in CEE 15 - number of banks by country*

Report Coverage



Number as of 2017

Change 2017/2016



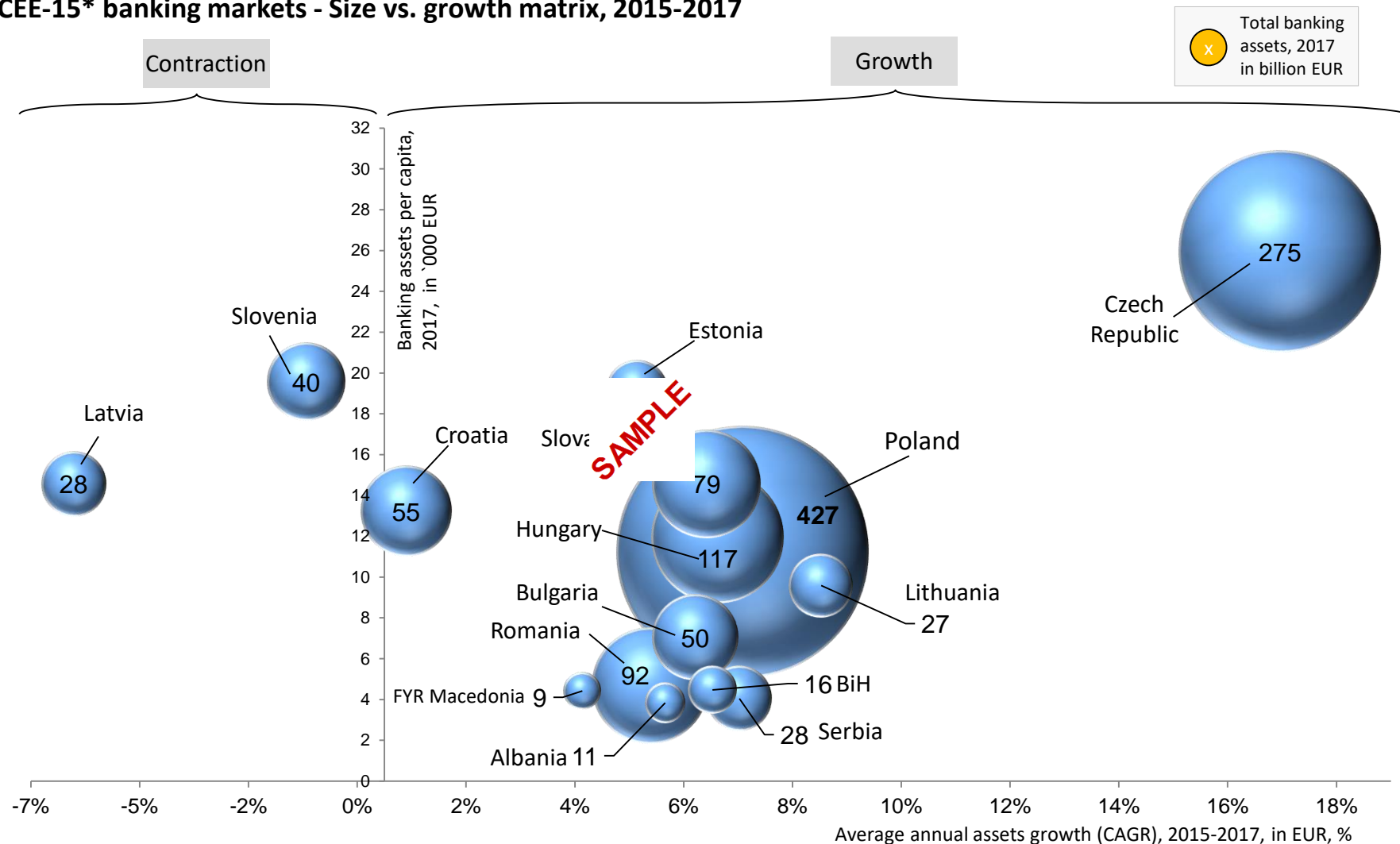
* Top 200 qualifying condition: Assets worth EUR 687 million as of 2016 and EUR 646 million as of 2016

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

Source: Banks, Inteliace Research

Banking markets in the CEE-15* – size vs. growth

CEE-15* banking markets - Size vs. growth matrix, 2015-2017

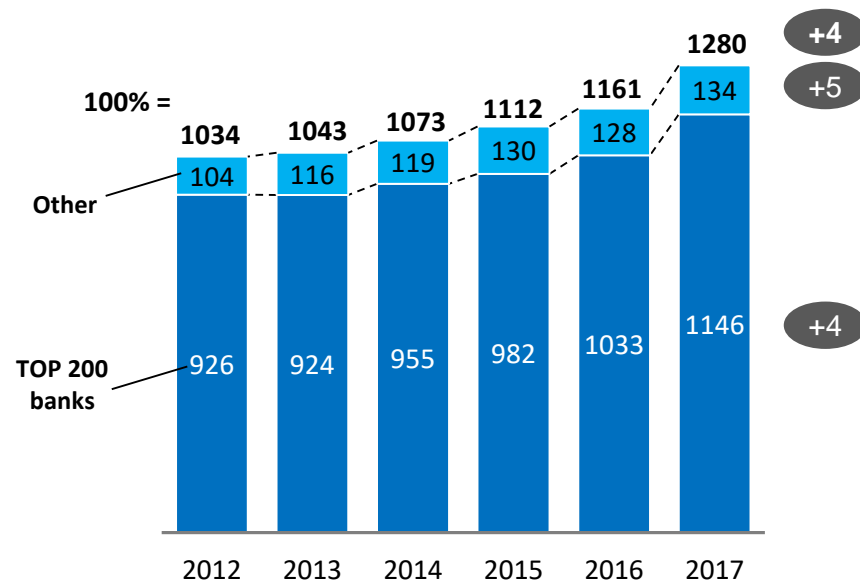


* CEE-15: Poland, Hungary, Czech Republic, Slovakia, Slovenia, Croatia, BiH, Serbia, Macedonia, Albania, Romania, Bulgaria, Lithuania, Latvia, Estonia.
Source: Central banks, National supervision authorities, IMF, Inteliace Research

The growth in CEE-15 banking assets has accelerated recently

CEE-15 bank assets, 2012-2017
EUR billion, percent

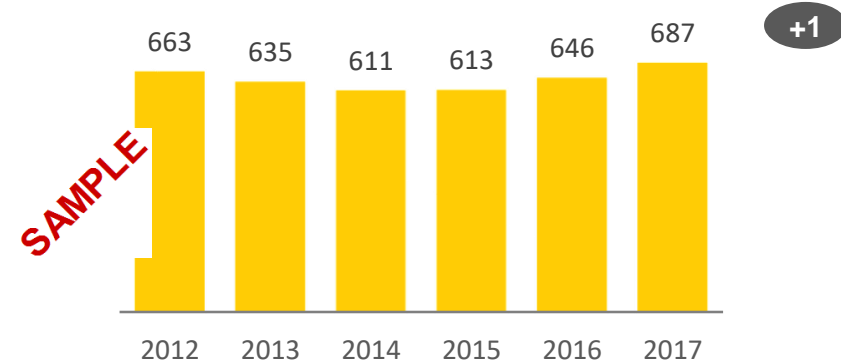
CAGR
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TOP200 banks asset's growth is accelerating

TOP 200 CEE qualifying level - assets
of bank #200 in CEE-15 , in EUR million

CAGR
12-17

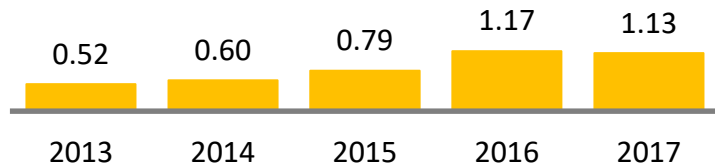


TOP200 league qualifying level is increasing again

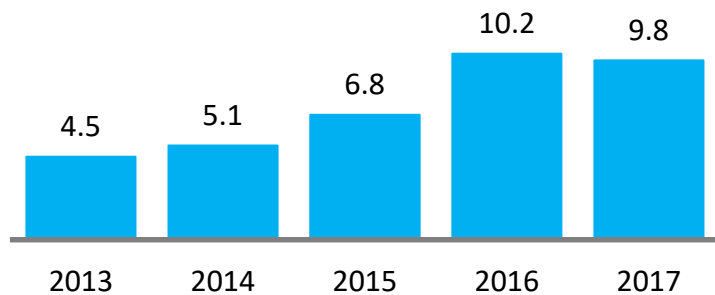
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Profitability of Top CEE banks decreased slightly in 2017

Top 200 - average weighted ROA*
2013-2017, in percent

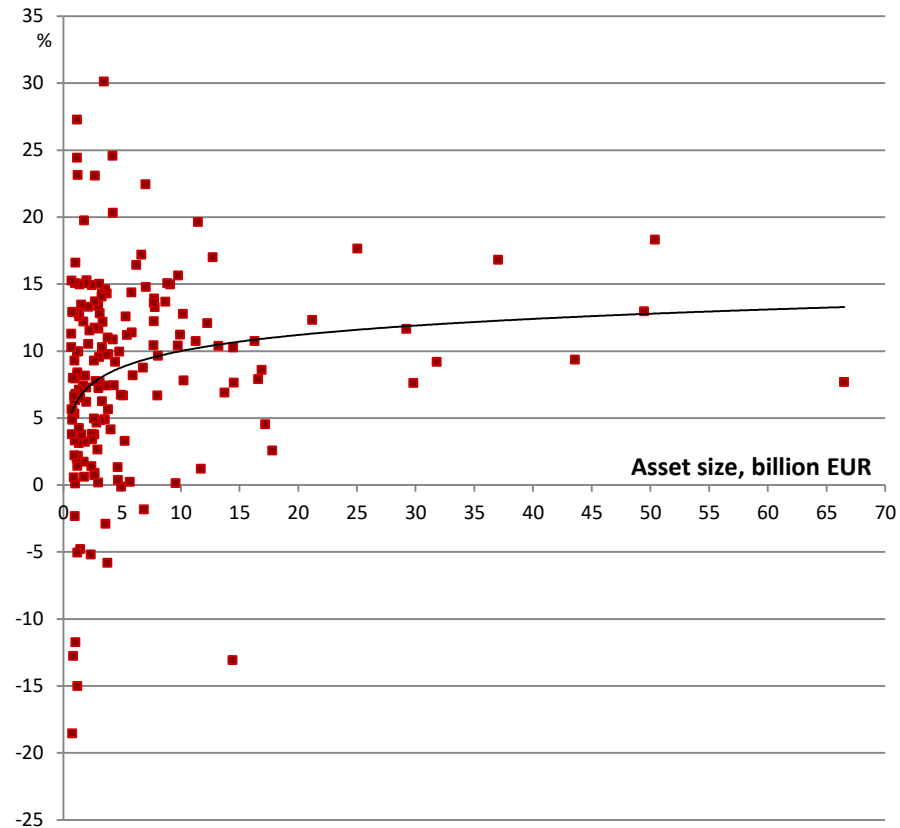


Top 200 - average weighted ROE*
2013-2017, in percent



SAMPLE

ROE* distribution vs. asset size for top CEE banks, as of 2017
in percent



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* ROE – Return on equity, ROA – Return on assets; Weighted average for 171 of top 200 banks as of 2017; Excluding foreign bank branches (equity not available) or banks with missing profit data
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	2017 eoy
Albania	ALL	137.3	135.2	132.95
Bosnia	BAM	1.956	1.956	1.956
Bulgaria	BGN	1.956	1.956	1.956
Croatia	HRK	7.64	7.56	7.44
Czech Republic	CZK	27.0	27.0	25.5
Estonia	EUR	1.00	1.00	1.00
Hungary	HUF	316.0	309.8	310.3
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	4.66
Serbia	CSD	121.6	123.5	118.5
Slovak Republic	EUR	1.00	1.00	1.00
Slovenia	EUR	1.00	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.

About the report and its authors

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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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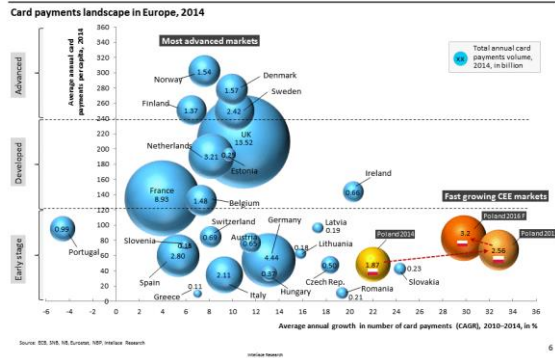
Recent publications by Inteliace Research

Since no leading market standard has been set yet, banks bet on partnerships and develop own solutions at the same time

Key players in payment applications/wallets, 2016

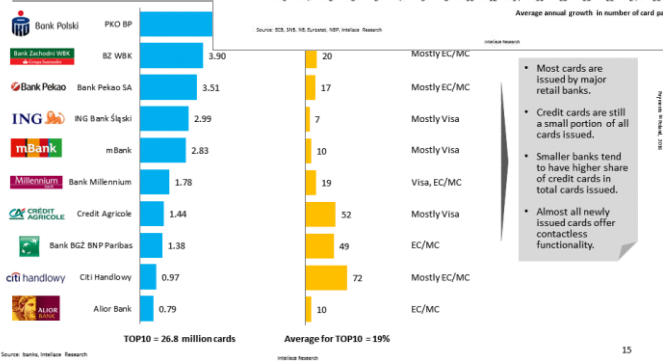
Bank	Number of retail accounts (ROA), As of Q3 2016 in million	Key payment applications (mobile, wallets, etc.)			
		HCE	NFC	Proprietary HCE	Other
Bank Polski PKO BP / Inteligo	6.8	✓	✓	✓	✓
Bank Pekao	3.8	✓	✓	✓	✓
mBank	3.2	✗	✓	✓	✓
BZ WBK	3.1	✓	✓	✓	✓
ING Bank Śląski	2.6	✗	✓	✓	✓
Bank Millennium	1.9	✓	✓	✓	✓
Alor Bank	1.4	✗	✓	✓	✓
Eurobank	1.4	✓	✓	✓	✓
Getin Noble Bank	1.0	✓	✓	✓	✓
Credit Agricole	1.0	✗	✓	✓	✓

The volume of card payments in Poland is expected to exceed 3 billion in 2016



PKO Bank Polski is by far the leader

Top card issuers in Poland, H1 2016, in million



Recent Reports:

2018

- February - Mortgage Lending in Poland '18
- May - Bank outlets database '18
- May - Banking Market in Poland '18
- June - Insurance Market in Poland '18
- August - Top 200 CEE banks '18

upcoming

- October - Investment Funds and Asset Mgmt. '18
- November - Payments in Poland '18

and many other ...

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AB Šiaulių bankas
AB Swedbank
Abanka d.d.
Addiko Bank AD Beograd
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 LHV Bank
AS SEB Bank
Banca Comercială Intesa Sanpaolo
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 China Limited Magyarországi Fióktelepe 1
Bank of Tokyo-Mitsubishi UFJ S.A. (e)
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.
BGK S.A.
BKS Bank AG Ljubljana branch (e)
BNP PARIBAS Magyarországi (e)
BPS S.A.
BRD Groupe Société 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.
CIBANK JSC
Citadele banka
Citibank Europe
Citibank Europe plc o.složka (e)
Citibank Europe plc. Magyarországi (e)
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Expobank CZ a.s.
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Fundamenta-Lakáskassza Zrt. (e)
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Libra Internet Bank
Luminor Bank
Luminor Bank AB
Luminor Bank AS
Magyar Export-Import Bank Zrt.
Magyar Takarékszövetkezeti Bank Zrt.
mBank Hipoteczny S.A.
mBank S.A.
mBank S.A., organizacijska 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
NORVIK BANKA
Nova Banka a.d. Banja Luka
Nova KBM d.d.
Nova Ljubljanska banka d.d.
Oberbank AG pobočka Česká republika

OP Corporate Bank plc Lietuvos filialas (e)
OTP Bank Nyrt.
OTP Bank România
OTP Banka Hrvatska d.d. (b)
OTP Banka Slovensko a.s.
OTP Jelzalogbank Zrt.
OTP Lakástakaréképzőtár Zrt.
Patria Bank (Carpatica)
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PKO Bank Hipoteczny S.A.
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