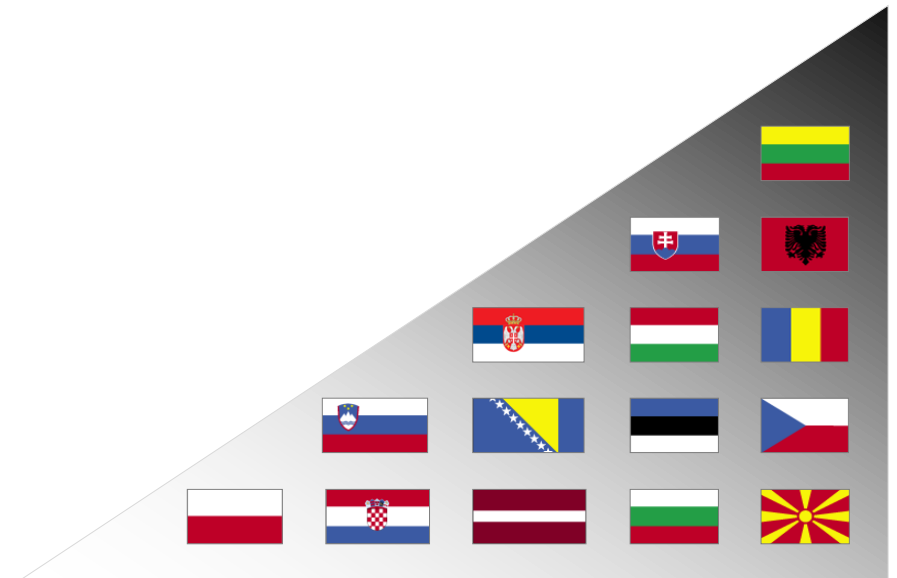


# TOP 200 BANKS IN CEE – 2019 EDITION

**SAMPLE**

September 2019  
by Inteliace Research



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### Note on methodology

**SAMPLE**

# 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

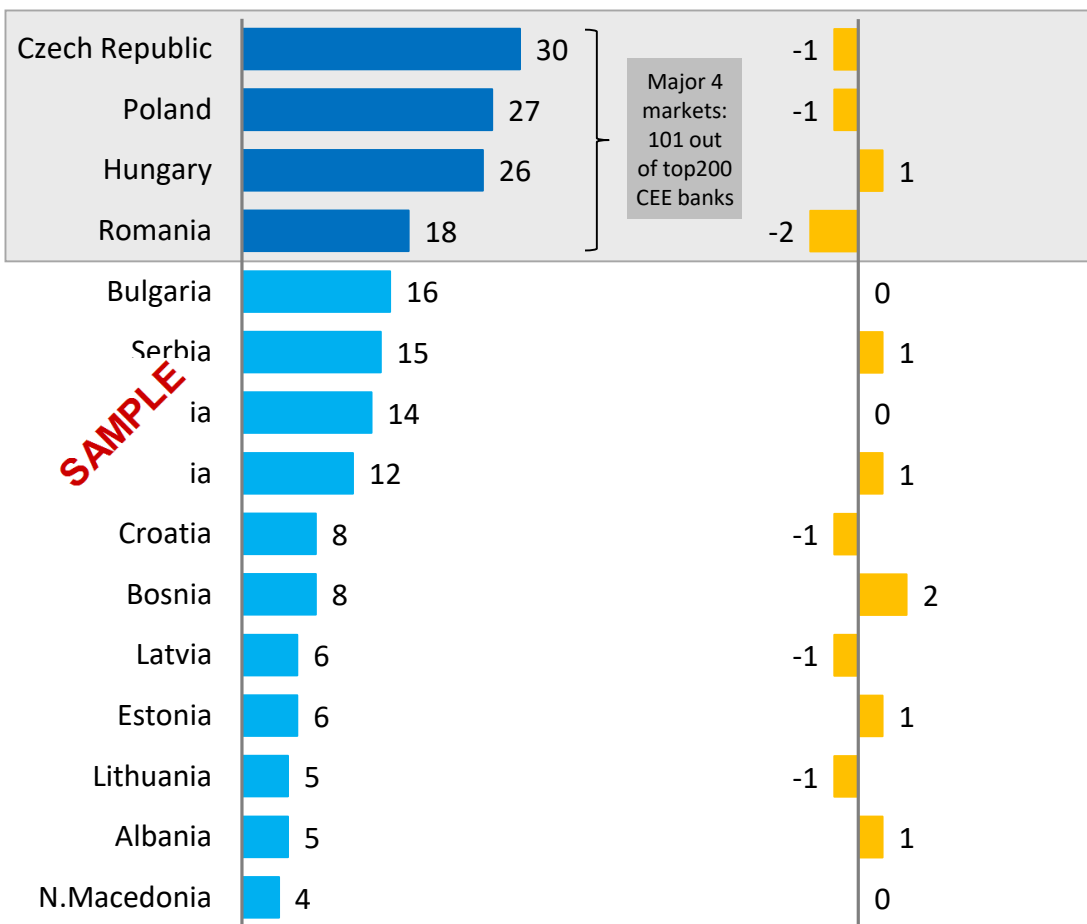
## Report Coverage



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

### Number as of Dec-2018

### Change 2018/2017



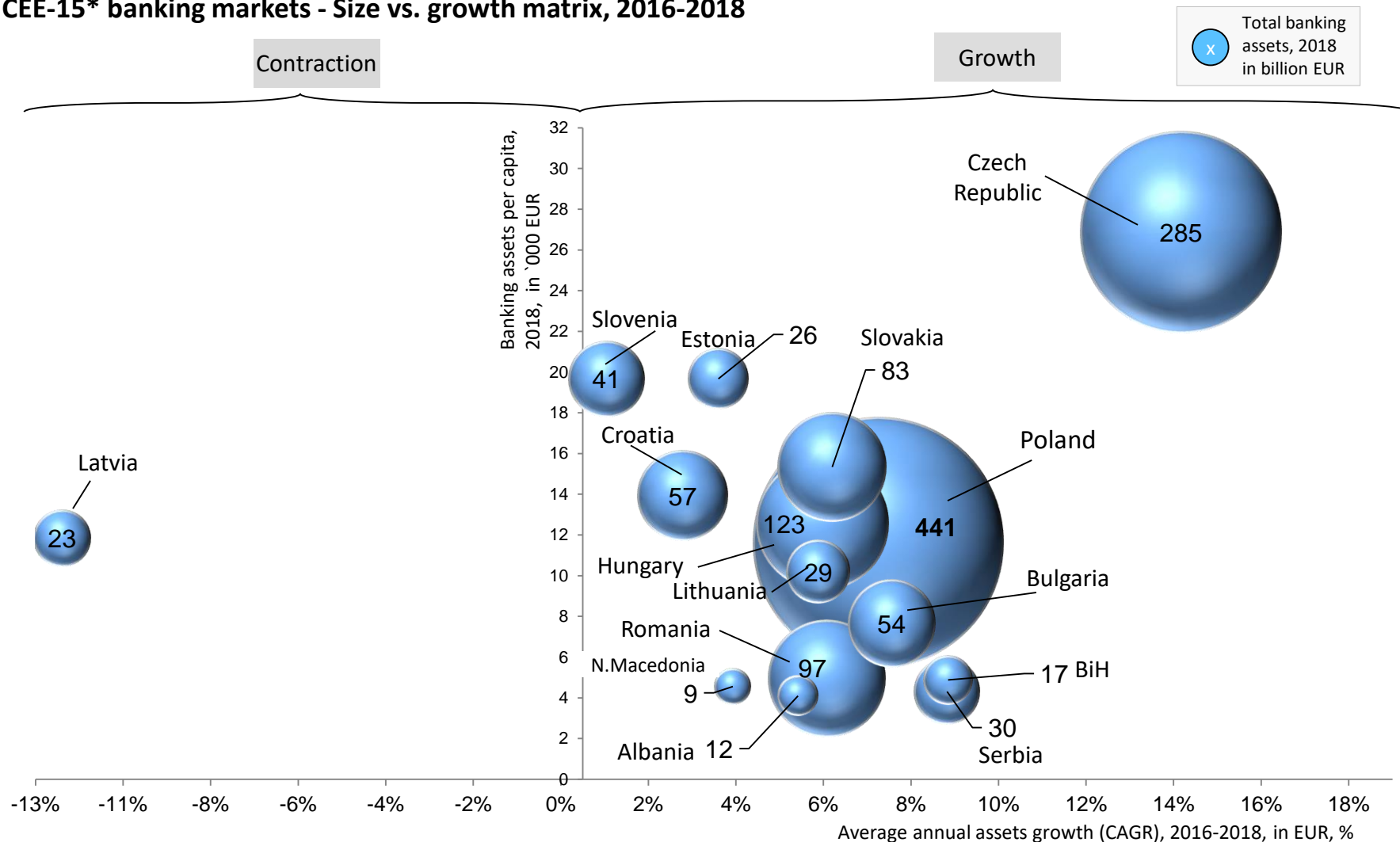
\* Top 200 qualifying condition: Assets worth EUR 666 million as of 2018 and EUR 687 million as of 2017

\*\* Montenegro, 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, 2016-2018



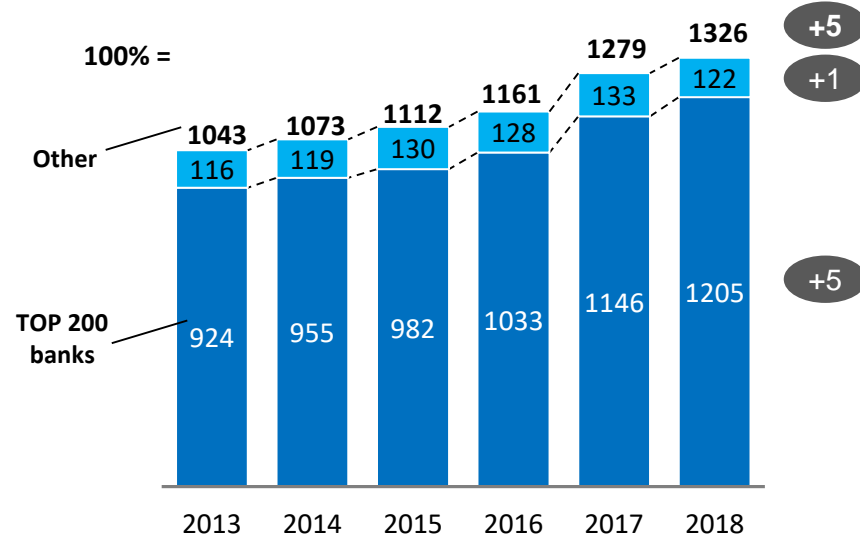
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\* CEE-15: Poland, Hungary, Czech Republic, Slovakia, Slovenia, Croatia, BiH, Serbia, Nt.Macedonia, Albania, Romania, Bulgaria, Lithuania, Latvia, Estonia.  
 Source: Central banks, National supervision authorities, ECB, Inteliace Research

# The growth in CEE-15 banking assets remained steady. Consolidation around major banks could be observed

**CEE-15 bank assets, 2013-2018**  
EUR billion, percent

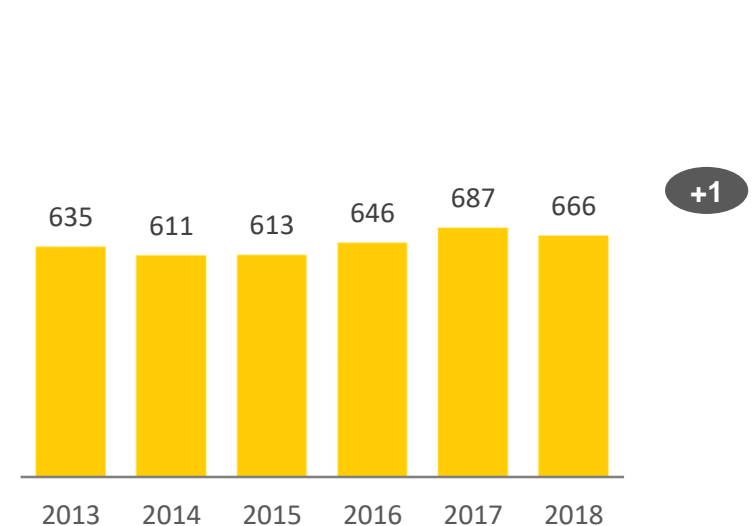
**CAGR**  
**13-18**



TOP200 banks asset's growth remains steady

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

**CAGR**  
**13-18**

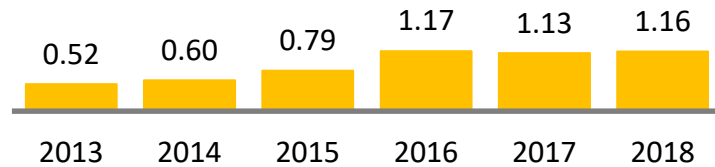


TOP200 league qualifying level decreased in 2018

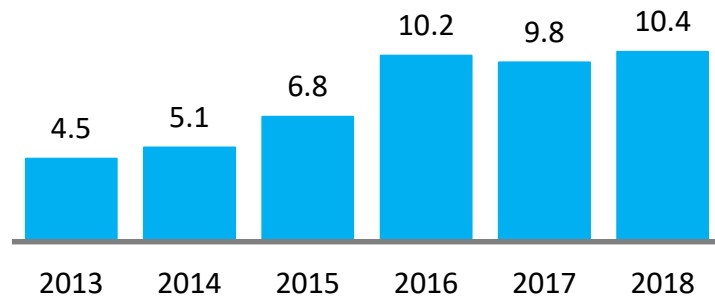
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# Profitability of Top CEE banks improved slightly in 2018

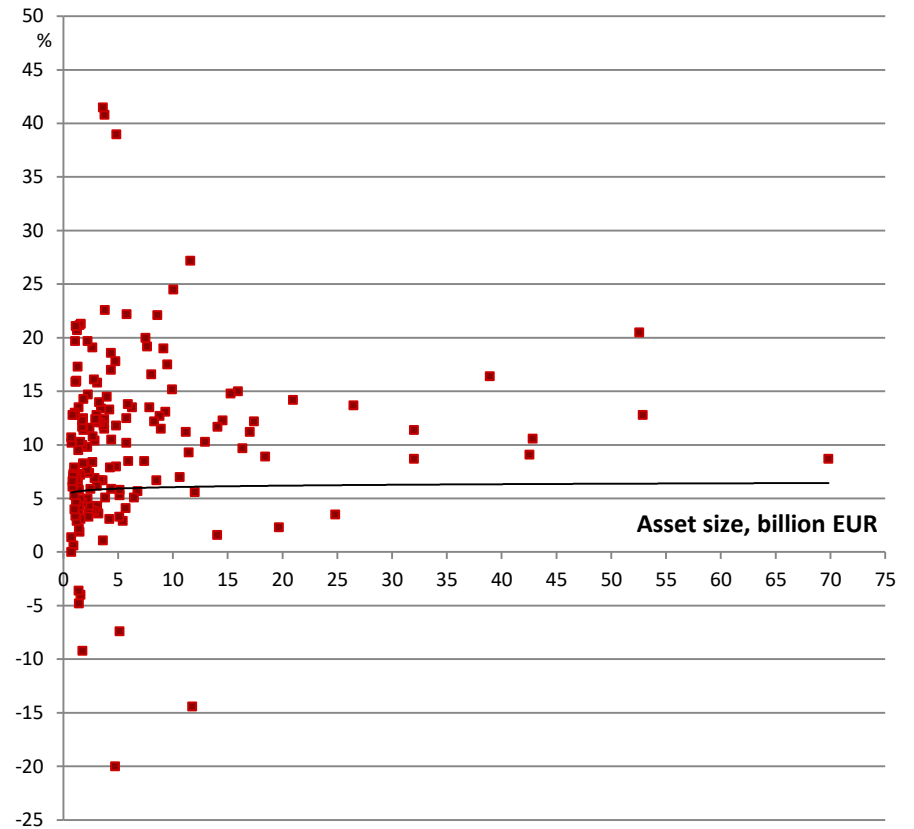
**Top 200 - average weighted ROA\***  
2013-2018, in percent



**Top 200 - average weighted ROE\***  
2013-2018, in percent



**ROE\* distribution vs. asset size for top CEE banks, as of 2018**  
in percent



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\* ROE – Return on equity, ROA – Return on assets; Weighted average for 179 of top 200 banks as of 2018; 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	2016 eoy	2017 eoy	2018 eoy
Albania	ALL	135.23	132.95	123.42
Bosnia	BAM	1.956	1.956	1.956
Bulgaria	BGN	1.956	1.956	1.956
Croatia	HRK	7.5597	7.44	7.41
Czech Republic	CZK	27.02	25.54	25.72
Estonia	EUR	1.00	1.00	1.00
Hungary	HUF	309.83	310.33	320.98
Latvia	EUR	1.00	1.00	1.00
Lithuania	EUR	1.00	1.00	1.00
Nt. Macedonia	MKD	61.48	61.50	61.50
Poland	PLN	4.424	4.177	4.301
Romania	RON	4.539	4.659	4.664
Serbia	CSD	123.47	118.47	118.19
Slovakia	EUR	1.00	1.00	1.00
Slovenia	EUR	1.00	1.00	1.00

Source: ECB, 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

## About this report

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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.

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

Our contact details:

**Inteliace Research**

Foksal 17B / 31, 00-372 Warszawa, Poland

Tel. +48 22 408 66 20, Tel. +48 502 512 178

Fax. +48 22 349 21 40

mail: [info @ inteliace.com](mailto:info@inteliace.com)

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MKB Bank Zrt.  
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## Our address:

Inteliace Research  
Foksal 17 b / 31  
00-372 Warszawa, POLAND  
Tel. +48 22 408 66 20  
Tel. /mob./ +48 502 512 178  
Fax: +48 22 349 21 40  
email: [info@inteliace.com](mailto:info@inteliace.com)  
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