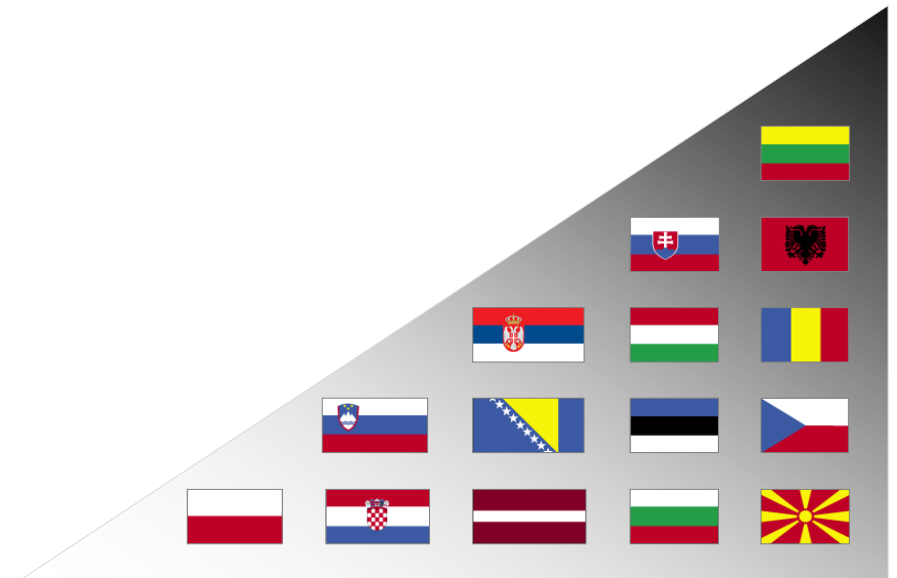


TOP 200 BANKS IN CEE – 2021 EDITION

July 2021
by Inteliace Research



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Note on methodology

SAMPLE

Agenda

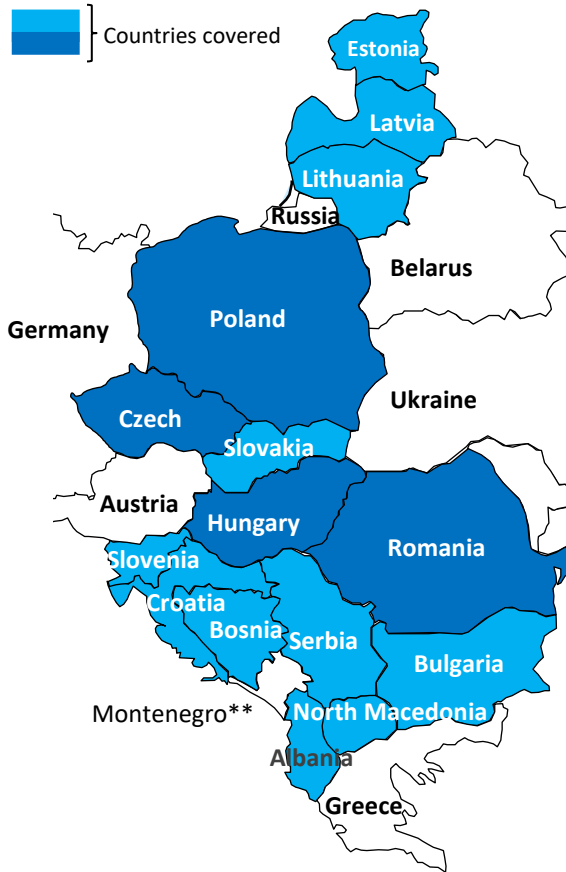
- **CEE-15 Banking Markets**
- TOP 200 CEE banks – league table

SAMPLE

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

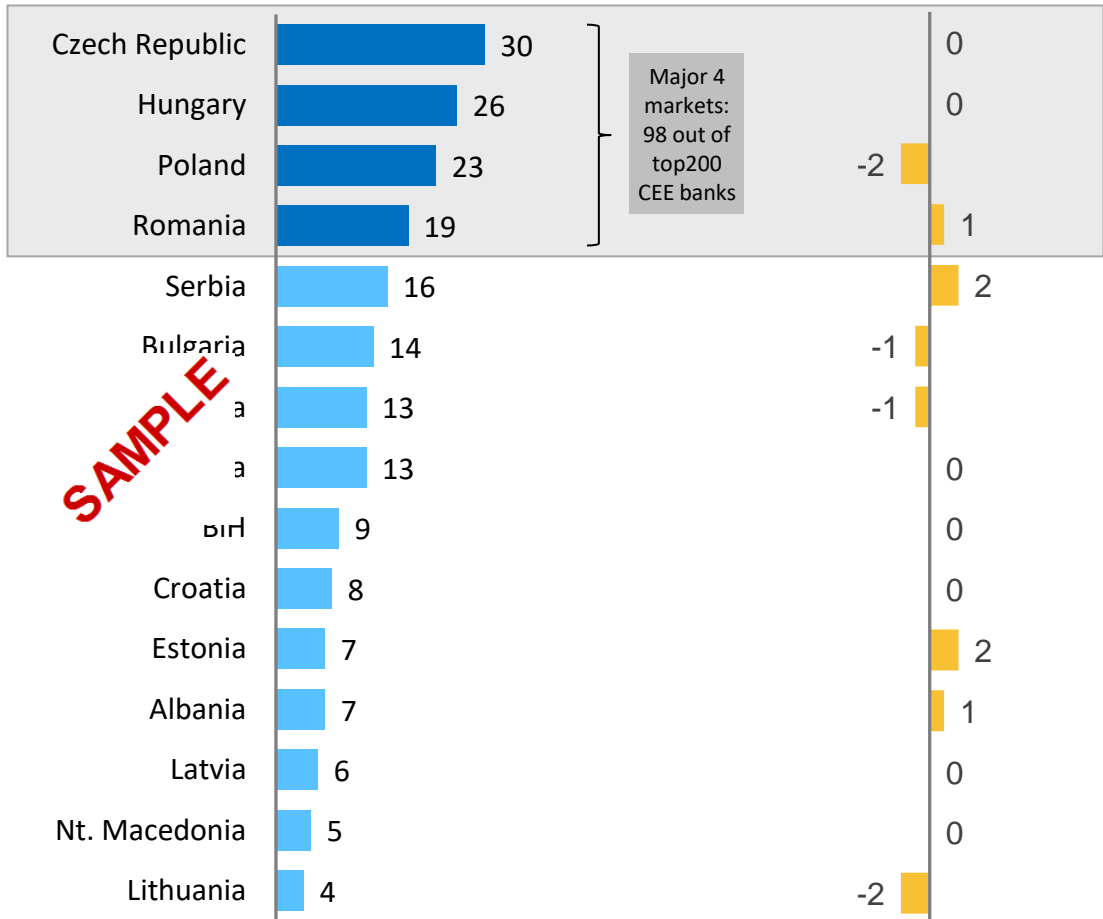
TOP 200 banks in CEE 15 - number of banks by country*

Report Coverage



Number as of Dec-2020

Change 2020/2019



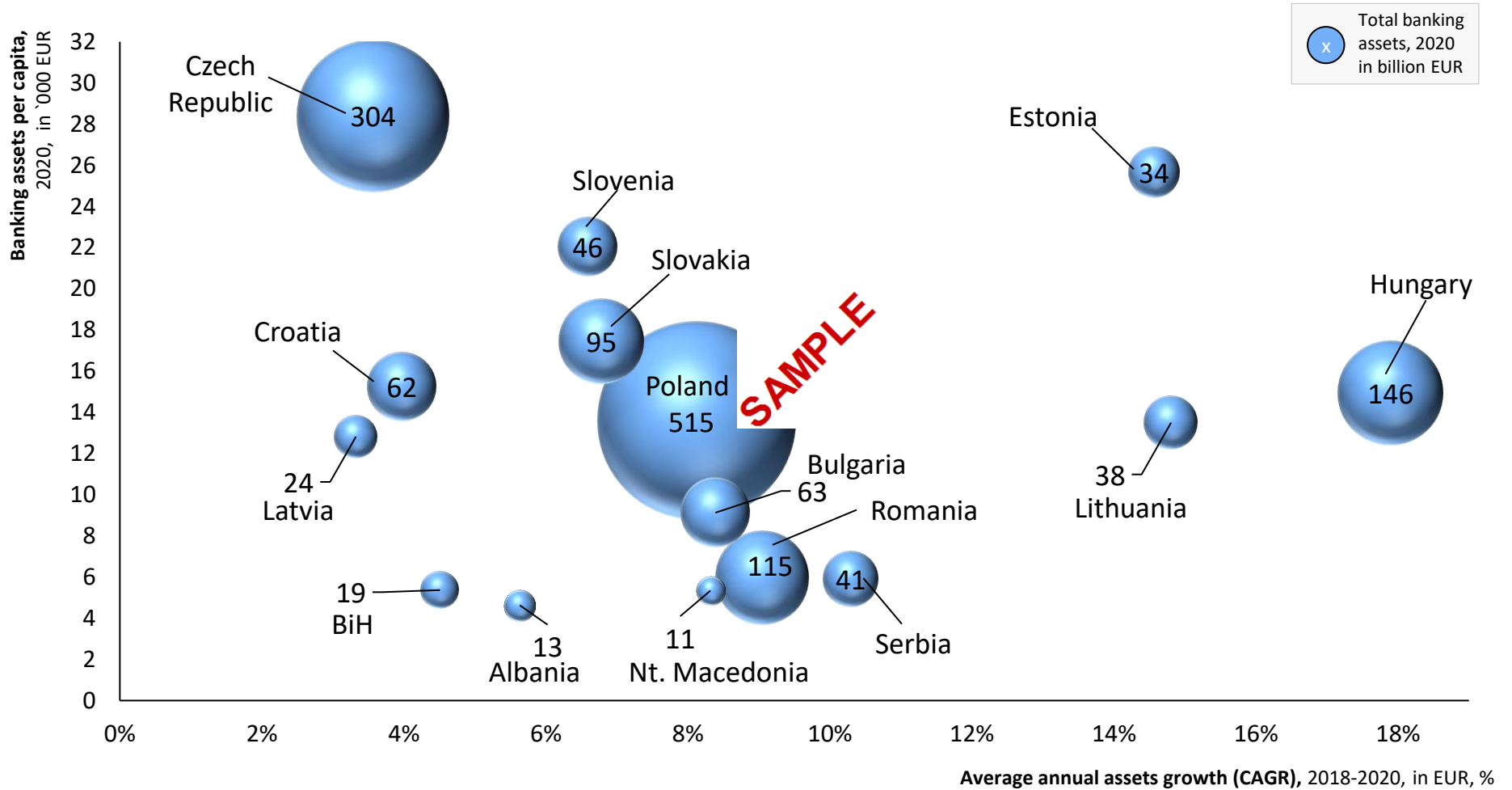
* Top 200 qualifying condition: Assets worth EUR 669 million as of 2020 and EUR 644 million as of 2019

** Montenegro, Kosovo not included

Source: Banks, Inteliace Research

All markets within CEE-15 have seen growth in banking assets during 2018-2020. Hungary, Estonia and Lithuania recorded particularly high growth rates

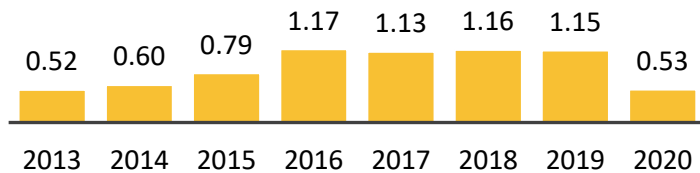
CEE-15* banking markets - Size vs. growth matrix, 2018-2020



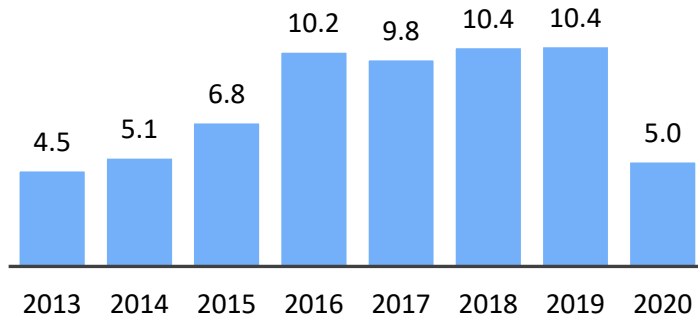
* CEE-15: Poland, Hungary, Czech Republic, Slovakia, Slovenia, Croatia, BiH, Serbia, North Macedonia, Albania, Romania, Bulgaria, Lithuania, Latvia, Estonia
 Source: Central banks, National supervision authorities, ECB, Inteliace Research

Profitability of CEE banks plunged in 2020

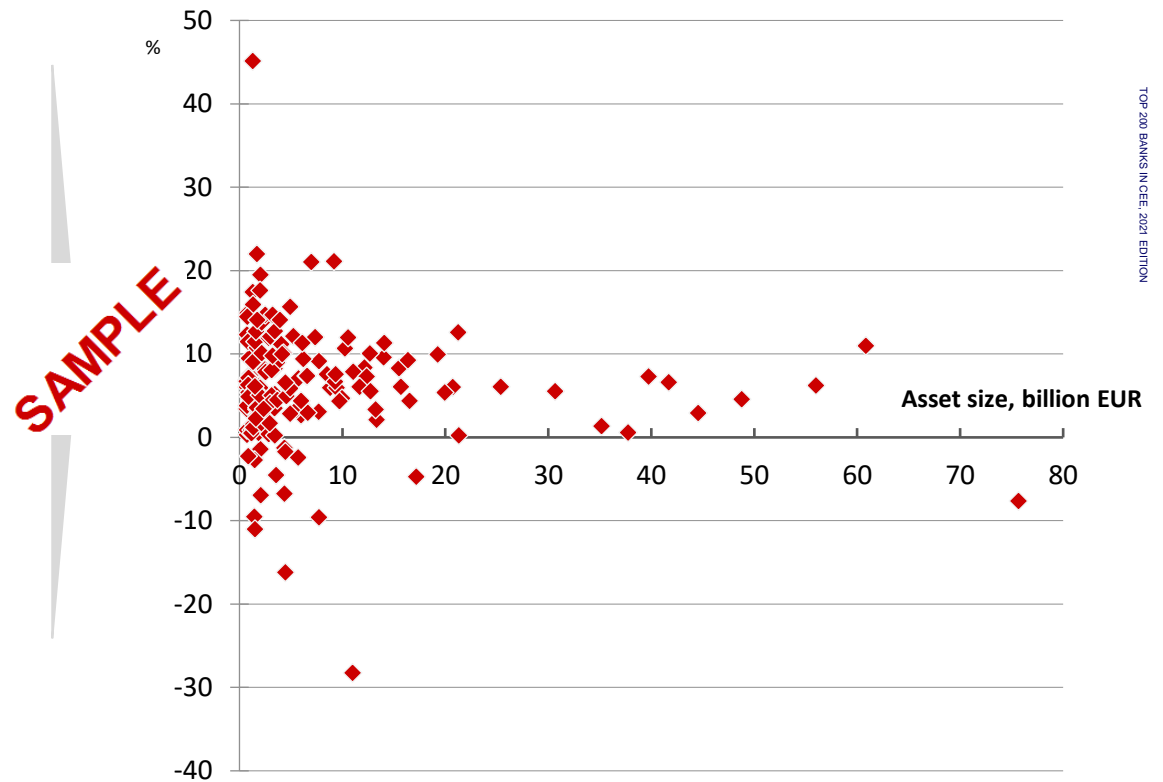
Top 200 - average weighted ROA*
2014-2020, in percent



Top 200 - average weighted ROE*
2014-2020, in percent



ROE* distribution vs. asset size for top CEE banks,
as of 2020
in percent



TOP 200 BANKS IN CEE: 2021 EDITION

* ROE – Return on equity, ROA – Return on assets; Weighted average for 159 of top 200 banks as of 2020; Excluding foreign bank branches (equity not available) or banks with missing profit data. Sample size and composition is changing between years
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 | 2017 eoy | 2018 eoy | 2019 eoy | 2020 eoy |
|----------------|-----------------|----------|----------|----------|----------|
| Albania | ALL | 132.95 | 123.42 | 121.81 | 123.70 |
| Bosnia | BAM | 1.956 | 1.956 | 1.956 | 1.956 |
| Bulgaria | BGN | 1.956 | 1.956 | 1.956 | 1.956 |
| Croatia | HRK | 7.44 | 7.41 | 7.44 | 7.55 |
| Czech Republic | CZK | 25.54 | 25.72 | 25.41 | 26.24 |
| Estonia | EUR | 1.00 | 1.00 | 1.00 | 1.00 |
| Hungary | HUF | 310.33 | 320.98 | 330.53 | 363.89 |
| Latvia | EUR | 1.00 | 1.00 | 0 | 1.00 |
| Lithuania | EUR | 1.00 | 1.00 | 0 | 1.00 |
| Nt. Macedonia | MKD | 61.50 | 61.50 | 19 | 61.69 |
| Poland | PLN | 4.177 | 4.30 | 57 | 4.560 |
| Romania | RON | 4.659 | 4.66 | 33 | 4.868 |
| Serbia | CSD | 118.47 | 118.15 | 117.58 | 117.59 |
| Slovakia | EUR | 1.00 | 1.00 | 1.00 | 1.00 |
| Slovenia | EUR | 1.00 | 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

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