

TOP 200 BANKS IN CEE – 2024 EDITION

SAMPLE

July 2024
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TOP 200 BANKS IN CEE – 2024 EDITION

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Note on methodology

Agenda

- **CEE-16 Banking Markets**
- TOP 200 CEE banks – league table

Three major CEE markets - Czech Republic, Poland and Hungary - account for 40% of the TOP200 CEE banks

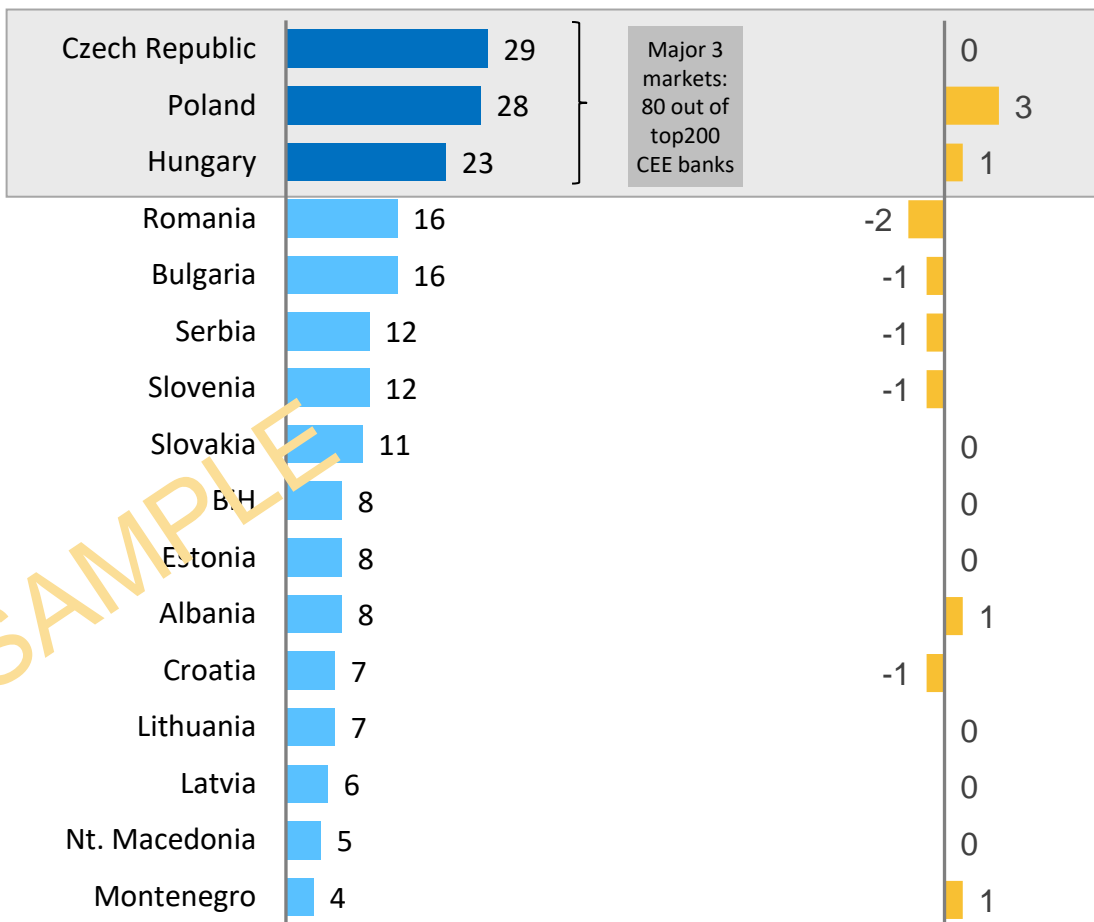
Report Coverage**



TOP 200 banks in CEE 16 - number of banks by country*

Number as of Dec-2023

Change 2023/2022



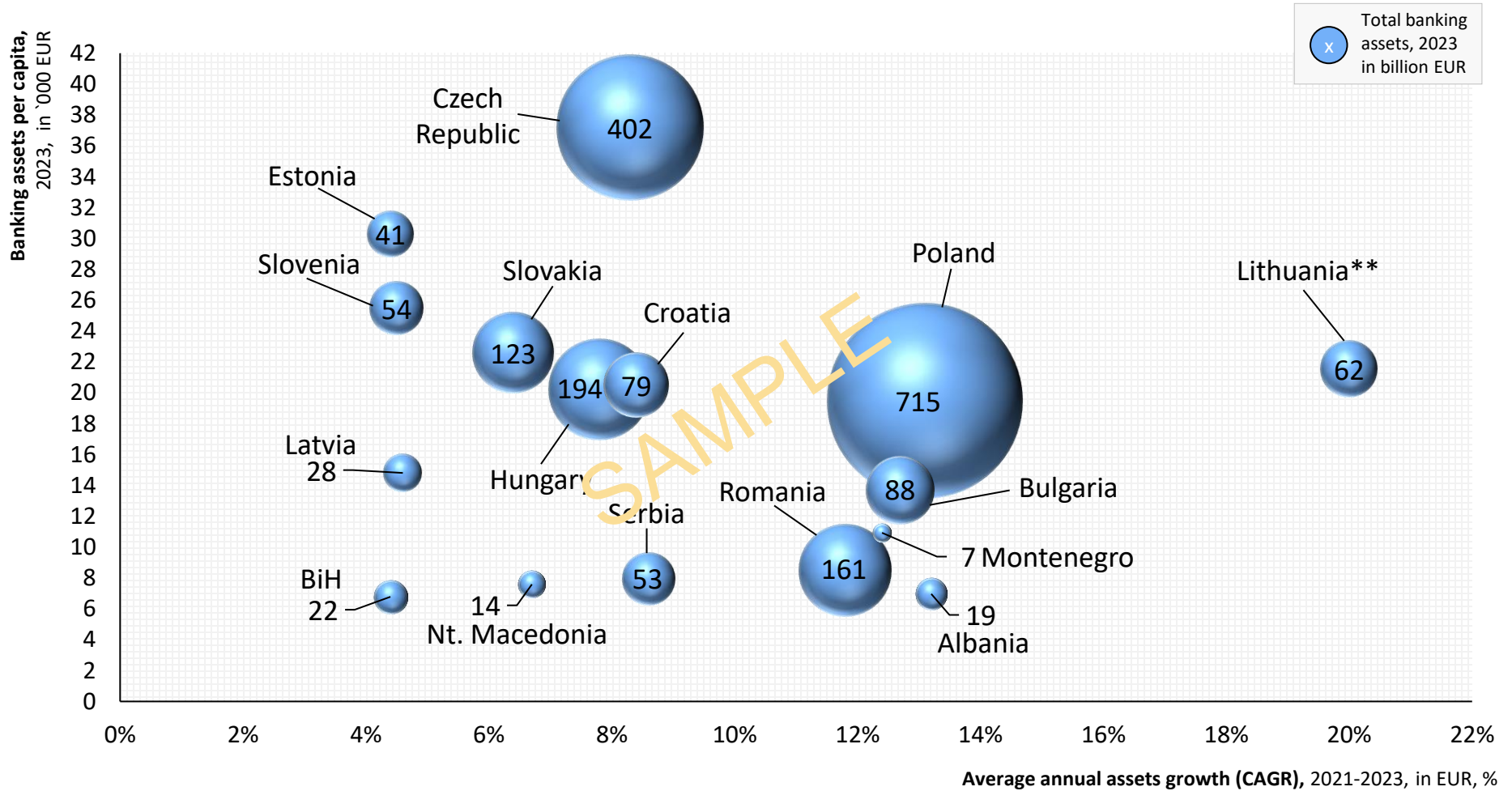
* Top 200 qualifying condition: Assets worth EUR 812 million as of 2023 and EUR 804 million as of 2022

** Moldova, Kosovo, Belarus, Ukraine and Russia not included

Source: Banks, Inteliace Research

All markets within CEE-16 have seen growth in banking assets during 2021-2023 and Lithuania** recorded particularly high growth rate

CEE-16* banking markets - Size vs. growth matrix, 2021-2023



* CEE-16: Poland, Hungary, Czech Republic, Slovakia, Slovenia, Croatia, BiH, Serbia, North Macedonia, Albania, Romania, Bulgaria, Lithuania, Latvia, Estonia, Montenegro
 Source: Central banks, National supervision authorities, ECB, Inteliace Research

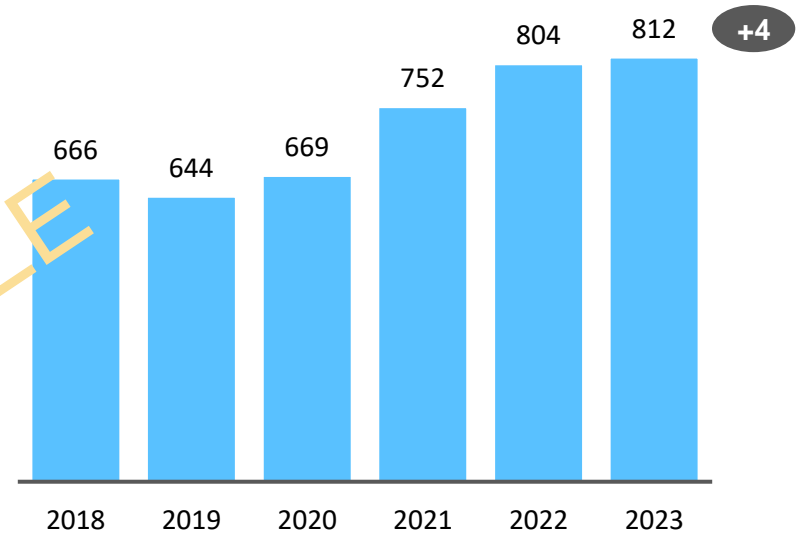
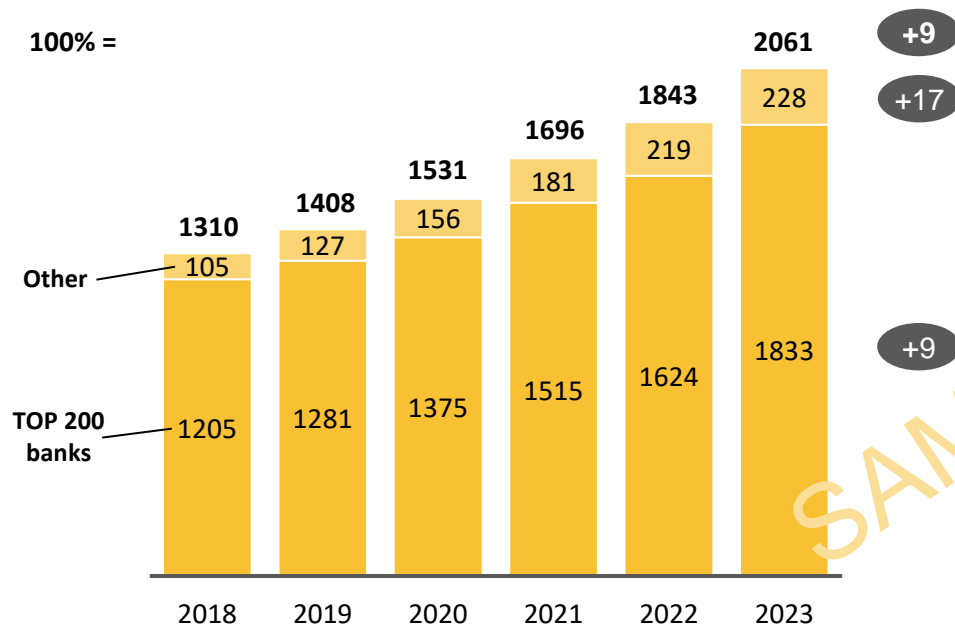
The growth in CEE-16 banking assets was fast in 2023, particularly within the Top 200 group

CEE-16* bank assets, 2018-2023
EUR billion, percent

CAGR
18-23

TOP 200 CEE qualifying level - Assets
of bank #200 in CEE-16, in EUR million

CAGR
18-23



TOP200 banks asset's growth remains fast

TOP200 league qualifying level increased by just 1% in 2023

TOP 200 BANKS IN CEE, 2024 EDITION

*Montenegro included from 2020
Source: Inteliace Research

Top 200 banks in CEE - Table (7/8)

UNCONSOLIDATED
FIGURES

Rank 2023	Rank 2022	Bank Name	Country	2023 Assets EURm	2023/2022 Assets change %	2023 Equity EURm	2023 Net profit EURm	Major Shareholder
151	150	ASA Banka dd Sarajevo	BiH	1 543	8	187	24	ASA Group
152	157	Sparkase Banka AD, Skopje	Nt. Macedonia	1 531	13	200	24	Erste
153	149	Rietumu Banka	Latvia	1 519	6	360	12	private
154	145	Banca Comercială Intesa Sanpaolo	Romania	1 492	-4	207	8	Intesa Sanpaolo
155	174	TBI Bank EAD	Bulgaria	1 486	39	227	46	TBIF
156	148	Nova Banka a.d. Banja Luka	BiH	1 468	2	158	28	MG Mind
157	123	Addiko Bank d.d.	Slovenia	1 448	9	210	26	Addiko
158	142	Bulgarian Development Bank	Bulgaria	1 432	-9	620	18	State
159	156	Bulgarian-American Credit Bank AD	Bulgaria	1 427	5	165	28	CSIF
160	204	Bank of China (Közép-Kelet-Európa) Zrt.	Hungary	1 424	75	71	17	BOC
161	170	Deželna banka Slovenije d.d.	Slovenia	1 415	19	98	24	KD Group
162	160	Národní rozvojová banka, a.s.	Czech Republic	1 396	5	229	37	State
163	165	ProCredit Bank a.d. Beograd	Serbia	1 389	10	167	11	ProCredit
164	158	Česká exportní banka a.s.	Czech Republic	1 369	2	368	32	State
165	162	Intesa Sanpaolo Banka, d.d. BiH	BiH	1 336	2	176	14	Intesa Sanpaolo
166	161	Komerční banka Bratislava branch	Slovakia	1 321	1	FB	12	Société Générale
167	163	BKS Bank AG Ljubljana branch (e)	Slovenia	1 300	0	FB	n/a	Oberbank
168	169	OP Corporate Bank plc Lietuvos filialas	Lithuania	1 281	7	FB	n/a	OP Financial Group
169	171	International Asset Bank AD	Bulgaria	1 272	12	113	21	private
170	178	American Bank of Investments	Albania	1 260	24	109	25	Tranzit
171	179	Tirana Bank	Albania	1 254	25	124	18	Balfin
172	152	Moneta – stavební spořitelna a.s.	Czech Republic	1 250	-10	115	23	PPF Group N.V.
173	-	Bank of China (Europe) S.A. oddział w Polsce (e)	Poland	1 244	9	FB	n/a	BOC
174	182	Inbank AS	Estonia	1 239	28	80	-2	Inbank
175	166	OTP Lakástakarékpénztár Zrt.	Hungary	1 225	-3	100	8	OTP

FB – Foreign bank branch, typically not reporting equity
(e) – Estimated, (b) – Gross profit. (c) – consolidated figure
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	2019 eoy	2020 eoy	2021 eoy	2022 eoy	2023 eoy
Albania	ALL	121,81	123,70	120,76	114,23	103,88
Bosnia	BAM	1,956	1,956	1,956	1,956	1,956
Bulgaria	BGN	1,956	1,956	1,956	1,956	1,956
Croatia	HRK/EUR	7,44	7,55	7,52	7,53	1,00
Czech Republic	CZK	25,41	26,24	24,86	24,12	24,72
Estonia	EUR	1,00	1,00	1,00	1,00	1,00
Hungary	HUF	330,53	363,89	369,19	400,87	382,80
Latvia	EUR	1,00	1,00	1,00	1,00	1,00
Lithuania	EUR	1,00	1,00	1,00	1,00	1,00
Montenegro	EUR	1,00	1,00	1,00	1,00	1,00
Nt. Macedonia	MKD	61,49	61,69	61,63	61,49	61,49
Poland	PLN	4,257	4,560	4,597	4,681	4,340
Romania	RON	4,783	4,868	4,949	4,950	4,976
Serbia	CSD	117,58	117,59	117,58	117,32	117,17
Slovakia	EUR	1,00	1,00	1,00	1,00	1,00
Slovenia	EUR	1,00	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.

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