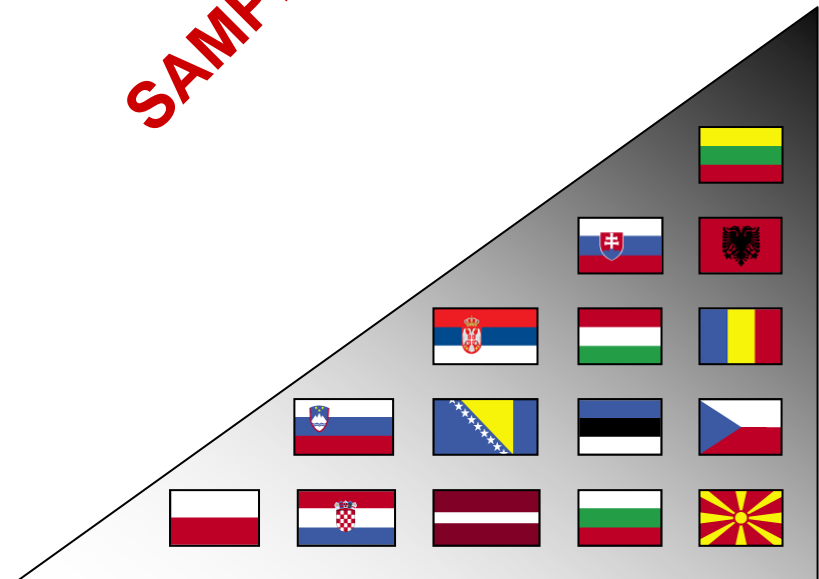


TOP 200 BANKS IN CEE - 2006 EDITION

SAMPLE



August, 2006
by Marcin Mazurek, Intelace Research

TABLE OF CONTENT

1. CEE-15 Banking Market

Slide 1: Bank assets in CEE-15 by country, 2004-2005

Slide 2: CEE banking markets: size vs. growth matrix, 2003-2005

Slide 3: Report coverage: Number of large banks by country, 2004-2005

Slide 4: CEE-15 and Top 200 assets evolution 2004-2005

Slide 5: Profitability of Top 200 banks, 2005 – ROAE, ROAA

Slide 6: Major 10 international banks present in CEE: assets, market shares, 2005

2. List of 200 major banks on the CEE-15 banking market

Slide 7: Top 200 - League table: Banks 1-25

Slide 8: Top 200 - League table: Banks 26-50

Slide 9: Top 200 - League table: Banks 51-75

Slide 10: Top 200 - League table: Banks 76-100

Slide 11: Top 200 - League table: Banks 101-125

Slide 12: Top 200 - League table: Banks 126-150

Slide 13: Top 200 - League table: Banks 151-175

Slide 14: Top 200 - League table: Banks 176-200

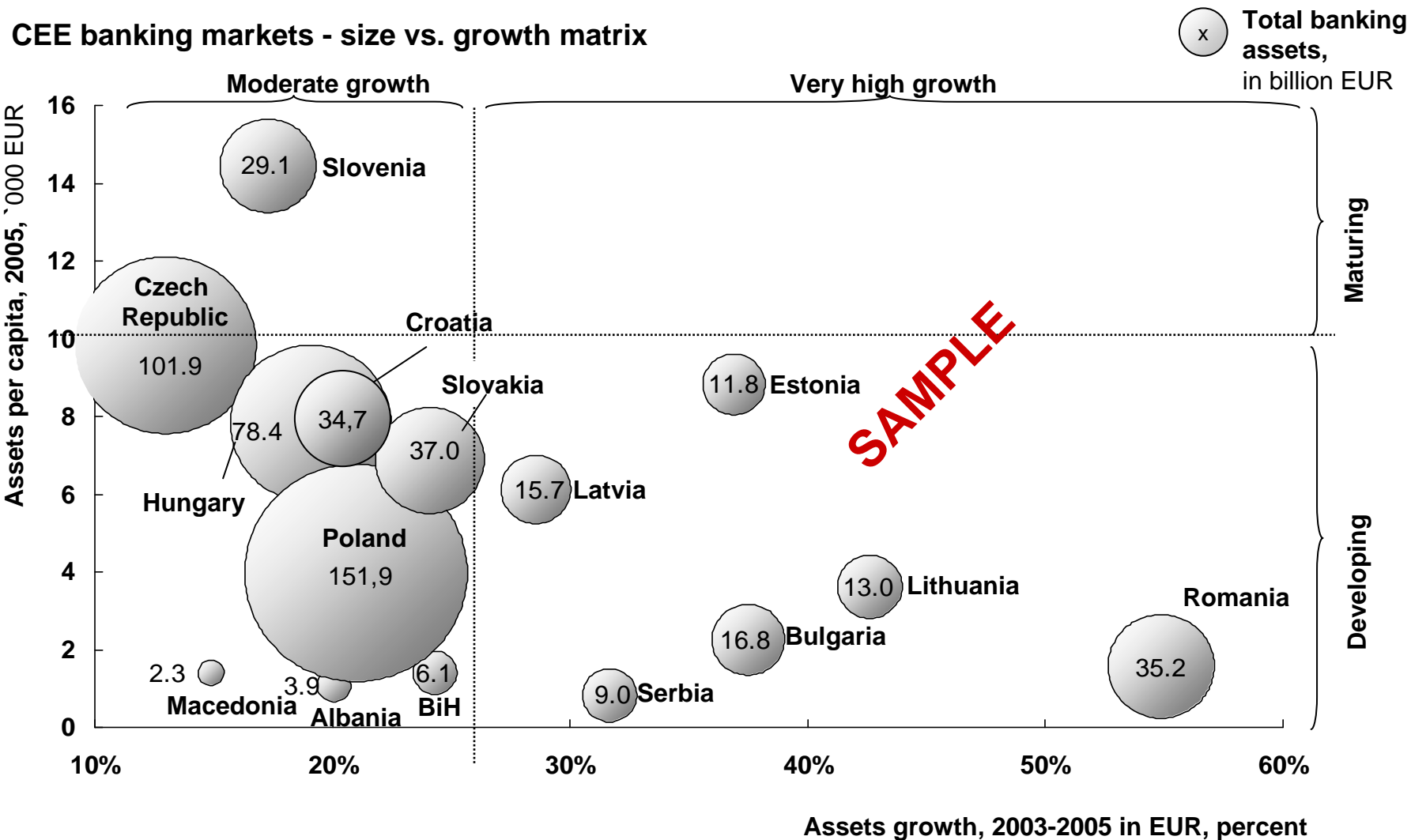
Note on methodology

SAMPLE

AGENDA

- **CEE-15 Banking Market**
- **List of 200 major banks on the CEE-15 banking market**

CEE BANKING MARKETS HAVE STILL LARGE GROWTH POTENTIAL



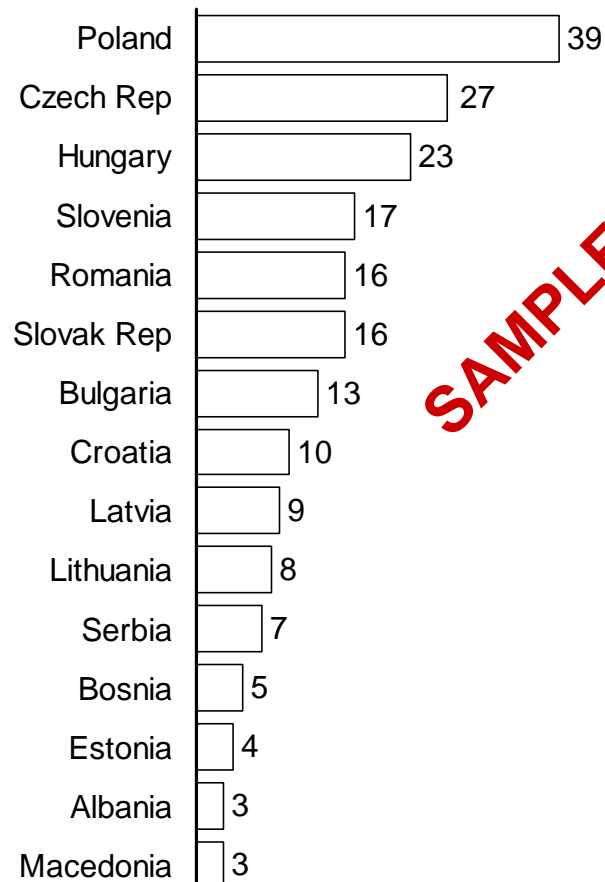
MOST OF LARGE BANKS ARE PRESENT IN POLAND, CZECH REPUBLIC AND HUNGARY

TOP 200 CEE - number of banks by country*

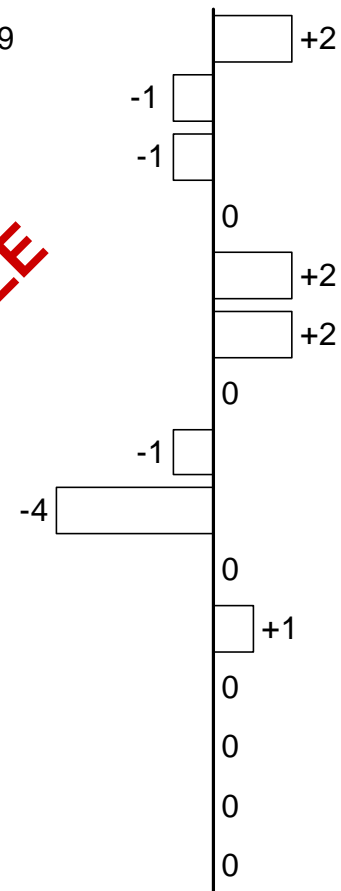
Report Coverage



as of 2005



change 2005/2004



SAMPLE

TOP 200 BANKS IN CEE-18 - 2006 EDITION

* Top 200 qualifying condition is asset size: EUR 367 million as of 2005 and EUR 254 million as of 2004

** Montenegro excluded - No large enough banks available

Source: Banks, Intelace Analysis

AGENDA

- **CEE-15 Banking Market**
- **List of 200 major banks on the CEE-15 banking market**

TOP 200 BANKS IN CEE - LEAGUE TABLE (4/8)

Rank 2005	Rank 2004	Bank Name	Country	2005 Assets* EUR m	2004 Assets* EUR m	2005 Equity EUR m	2005 Net Profit EUR m	Major Shareholder
76	66	Českomoravská záruční a rozvojová banka a.s.	Czech Republic	1 649	1 587	166	41	State
77	83	United Bulgarian Bank	Bulgaria	1 624	1 125	216	48	NBG
78	98	Deutsche Bank Polska S.A.	Poland	1 604	970	147	11	Deutsche Bank
79	67	Raiffeisen Albania sh.a.	Albania	1 573	1 587	53	20	Raiffeisenbank
80	88	Banc Post S.A.	Romania	1 544	1 050	n/a	n/a	EFG Eurobank
81	76	Nordea Bank Polska S.A.	Poland	1 533	1 250	134	8	Nordea
82	74	Casa de Economii și Consemnațiuni C.E.C. S.A.	Romania	1 515	1 279	156	1	State
83	77	ING Bank Rt.	Hungary	1 513	1 243	169	23	ING
84	89	AB Bankas NORD/LB	Lithuania	1 487	1 047	95	12	NORD/LB
85	95	HVB Bank Biochim AD	Bulgaria	1 443	1 000	100	9	UCI
86	92	Raiffeisen Bank EAD	Bulgaria	1 435	1 026	99	23	Raiffeisenbank
87	75	UniBanka as	Slovak Republic	1 410	1 264	94	10	UCI
88	102	Raiffeisenbank Jugoslavija ad	Serbia	1 390	870	103	20	Raiffeisenbank
89	82	Gorenjska Banka dd	Slovenia	1 384	1 179	322	49	Other legal subjects
90	123	Banca Transilvania S.A.	Romania	1 333	642	139	29	EBRD (minority)
91	114	Alpha Bank Romania S.A.	Romania	1 323	709	175	26	Alpha Bank Greece
92	85	ABN Amro Bank Romania S.A.	Romania	1 311	1 104	n/a	n/a	ABN Amro
93	87	HSBC Bank plc Czech Branch	Czech Republic	1 301	1 099	0	4	HSBC
94	80	LUKAS Bank S.A.	Poland	1 301	1 162	178	64	Crédit Agricole
95	86	Raiffeisen stavební spořitelna a.s.	Czech Republic	1 294	1 100	44	5	Raiffeisenbank
96	104	First Investment Bank AD	Bulgaria	1 290	845	66	11	Private
97	90	Raiffeisen BANK BiH dd	Bosnia i Hercegovina	1 275	1 043	87	12	Raiffeisenbank
98	84	Prvá stavebná sporiteľňa as	Slovak Republic	1 255	1 123	205	41	Erste, Raiffeisen Sw Hall
99	146	Deutsche Bank PBC S.A.	Poland	1 215	494	80	-2	Deutsche Bank
100	97	Dexia banka Slovensko as	Slovak Republic	1 205	976	51	6	Dexia Kommunalkredit

TOP 200 BANKS IN CEE-15 - 2006 EDITION

NOTES ON METHODOLOGY

1. Figures presented in the table come from publicly available financial sources including: Financial statements of banks, annual reports, industry associations, central banks, financial press and magazines
2. Asset values are unconsolidated
3. Financial data has been shown typically in accordance with local accounting principles
4. When converting LCU values to EUR - the following year-end exchange rates have been applied:

Country	Currency	2005 FX rate (eoy)	2004 FX rate (eoy)
Albania	ALL	128,7	131,2
Bosnia	BAM	1,96	1,96
Bulgaria	BGN	1,96	1,96
Croatia	HRK	7,36	7,97
Czech Rep.	CZK	29,0	30,5
Estonia	EEK	15,7	15,7
Hungary	HUF	252,6	246,2
Latvia	LVL	0,698	0,70
Lithuania	LTL	3,45	3,45
Macedonia	MKD	61,2	61,5
Poland	PLN	3,86	4,09
Romania	RON	3,70	4,06
Serbia	CSD	85,9	79,4
Slovak Rep.	SKK	38,0	38,8
Slovenia	SIT	239,9	244,6

REPORT ORDER FORM



We order following report:

TOP 200 BANKS IN CEE - 2006 EDITION

Report features and delivery options:

Publication date: August 2006

Number of pages: 22

Language: English

Delivery: pdf file delivered by email

Price:

- 250 EUR + VAT tax* (if applicable)

Customer details: (Will be used for issuing of invoice)

Full company name	
Name of the authorized person	
Address line 1	
Address line 2	
City	
Zip/Postal Area Code	
Country	
Phone/Fax	
Email address /for delivery/	
EU – VAT ID*	

Our contact details:

Intelace Research
Stryjenskich 13c
02-791 Warszawa, POLAND

Tel. +48502512178, Fax. +48224086620

email: info@intelace.com
website: www.intelace.com

EU VAT ID: PL-1230807095
Local company registry (REGON) ID:
140235909

Bank: BRE Bank, Mickiewicza 10,
90-050 Lodz, Poland

Account: IBAN:
PL 94 11402004 0000310239534011
BIC/SWIFT: BREXPLPWMUL

* VAT tax is charged to customers from Poland only. Customers from the EU area need to provide us with their valid EU VAT Id number, which is the mandatory condition for the VAT tax exemption in Poland.

Place and Date

Signature of authorized person confirming the order

PLEASE SIGN THIS FORM AND RETURN IT BY FAX TO: +48 22 408 66 20

On this report

This report has been prepared using publicly available sources including: financial reports, press publications, industry magazines, directories, financial databases and expert opinions.

Views presented in this report reflect solely independent and unbiased opinion of Intelace Research and the author.

All due care has been taken in the production of this report, however Intelace Research does not accept any responsibility or liability for any omissions or inaccuracies of the information contained in this publication.

This report is copyrighted. Any distribution, storage, replication and usage is restricted. In case of any doubt please contact us at: info@Intelace.com
or
marcin_mazurek@intelace.com

On Intelace Research

Intelace Research is an independent and privately owned research firm based in the heart of Eastern Europe in Warsaw / Poland.

Our company is specializing in value-added research services and tailored business intelligence solutions.

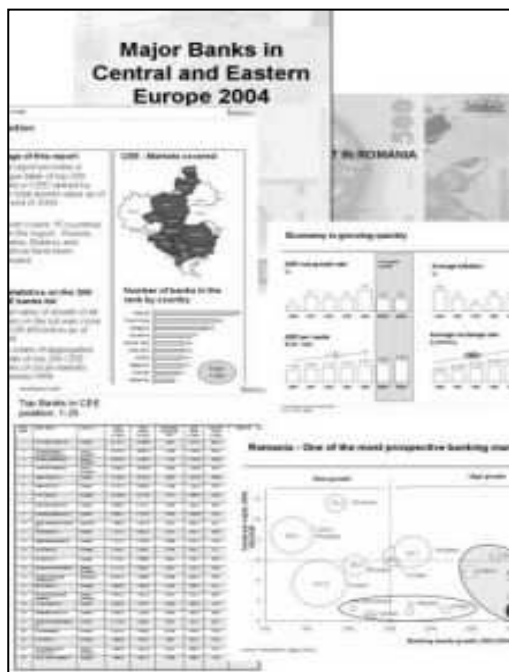
Through our customized research services we help our clients to better understand their consumers, competitors and overall market dynamics.

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

Our contact details:
Intelace Research
Stryjenskich 13c, 02-791 Warszawa, Poland

Tel. +48 50 251 21 78, Fax. +48 22 408 66 20
mail: info@Intelace.com
url: www.Intelace.com

OUR LATEST PUBLICATIONS



Available

- February 2006 - Banking market in Serbia
- April 2006 - Banking market in Poland
- May 2006 - Asset management market in Poland
- June 2006 - Insurance market in Poland
- July 2006 - Mortgage lending market in Poland

For more information please visit our website:

<http://www.intelace.com/publications.html>

Intelace