

Bank	Assets	% share	Assets, Mar 2023*	Net Loans, total	Net Loans, non financial clients	% share	Deposits, total	Deposits	% share	Deposits, Mar 2023*	No of empl.	No of branch.	Interest income	Interest expense	Nil	NCI	Net trading and other income	Oper. expense	o/w Personnel expense	LLP	Pre tax Profit	Pre tax Profit, Mar 2023*
1 Intesa	7,252	15.3	7,093	5,282	4,440	16.6	6,106	5,414	15.8	5,322.8	3123	178	179.8	-32.5	147.3	53.7	8.9	-98.1	-32.2	-10.0	101.8	43.9
2 OTP	6,510	13.7	6,458	4,881	4,443	16.6	5,451	4,011	11.7	3,875.8	2725	55	186.6	-66.9	119.8	36.2	4.6	-65.7	-26.4	-11.3	83.6	43.9
3 Raiffeisen	5,533	11.6	4,649	3,610	2,973	11.1	4,709	4,527	13.2	3,731.6	2276	132	110.1	-8.7	101.4	49.1	6.1	-57.7	-20.1	-3.8	95.1	45.6
4 Unicredit	5,151	10.8	5,045	3,461	2,767	10.4	4,193	3,156	9.2	3,049.8	1377	78	137.4	-42.1	95.2	33.0	5.1	-47.0	-16.6	1.8	88.1	41.9
5 NLB Komercijalna	4,778	10.1	4,692	3,038	2,722	10.2	3,918	3,748	11.0	3,712.0	2408	181	110.2	-8.2	102.0	33.9	9.4	-67.2	-25.6	0.0	78.0	41.9
6 Postanska	3,999	8.4	3,992	1,972	1,333	5.0	3,677	3,506	10.2	3,568.3	2665	242	92.3	-35.7	56.6	17.3	0.9	-54.5	-21.7	0.1	20.4	9.6
7 AIK	3,673	7.7	3,583	2,664	1,849	6.9	2,898	2,756	8.1	2,645.8	1036	88	98.2	-35.8	62.4	18.2	9.7	-32.6	-10.8	-6.6	51.0	28.7
8 Erste	3,092	6.5	3,096	2,094	1,903	7.1	2,588	2,037	6.0	2,022.3	1336	98	86.9	-28.4	58.5	14.7	1.9	-42.2	-14.2	-3.1	29.7	16.3
9 Eurobank Direktna	2,645	5.6	2,582	1,952	1,576	5.9	2,209	1,634	4.8	1,568.0	1528	87	78.4	-30.0	48.4	10.6	0.7	-44.7	-12.3	-4.2	10.9	6.5
10 ProCredit	1,276	2.7	1,278	1,052	889	3.3	1,088	826	2.4	820.5	427	45	31.7	-8.7	22.9	7.5	1.1	-17.4	-5.4	-3.7	10.4	6.1
11 Halkbank	993	2.1	928	736	638	2.4	782	702	2.1	666.2	704	43	24.7	-6.5	18.2	7.5	0.5	-15.6	-7.7	-1.5	9.1	4.2
12 Addiko	852	1.8	869	601	564	2.1	631	553	1.6	568.4	562	38	26.0	-6.4	19.6	6.7	1.5	-18.9	-6.0	-4.3	4.6	3.1
13 ALTA	462	1.0	384	247	141	0.5	399	380	1.1	314.2	248	9	9.8	-1.5	8.2	8.1	-1.5	-5.6	-2.5	-1.7	7.6	2.4
14 Srpska	281	0.6	277	158	43	0.2	252	232	0.7	233.9	84	2	4.8	-1.9	2.9	0.8	0.2	-2.7	-0.9	-0.4	0.7	0.3
15 3 BANKA	251	0.5	232	200	192	0.7	197	150	0.4	125.4	630	40	17.7	-4.2	13.4	0.1	0.0	-10.3	-5.0	-0.9	2.4	1.1
16 Mobi	243	0.5	230	141	111	0.4	203	183	0.5	176.0	383	1	8.4	-1.7	6.7	2.7	1.1	-8.8	-4.5	-1.2	0.7	-0.3
17 Bank Of China	225	0.5	388	121	5	0.0	192	184	0.5	344.6	28	1	4.0	-0.2	3.8	5.8	-0.1	-2.1	-1.3	0.0	7.4	4.9
18 Expobank	138	0.3	131	74	53	0.2	105	99	0.3	101.5	139	9	3.1	-0.8	2.2	2.0	1.7	-3.4	-1.6	-0.7	1.8	1.2
19 API banka	109	0.2	112	78	39	0.1	85	83	0.2	88.2	86	4	2.4	-0.4	2.0	1.6	3.4	-2.7	-1.4	-0.3	4.0	2.1
20 Mirabank	52	0.1	49	25	18	0.1	31	29	0.1	27.5	39	1	1.1	-0.2	0.9	0.2	0.0	-1.5	-0.8	0.0	-0.3	-0.2
	47,515	0	47,330	32,387	26,698	0	39,714	34,211	0	33,676	21,804	1,332	1,214	-321.0	892.8	309.8	55.1	-598.8	-216.9	-51.8	607.0	309.8

Source: NBS web page; Calculations by Author

* U total je usao i procenjeni iznos RBA banka (Credit Agricole Meridian) iz Marta 23

Bank	Profit/ Average Equity ("ROAE") Mar 2023	Profit/ Average Equity ("ROAE")	Profit/ Average Assets ("ROAA")	Interest Margin/ Average Assets	Interest revenue/ Average assets	Interest expense/ Average assets	Commission Margin/ Average Assets	Net trading and other income/ Average asset	Total revenue/ Average assets ("Asset utilization")	Loan loss provisions/ Average Assets	Operating expense/ Average assets	o/w: Personnel expense/ Average assets	Operating expense/ Total revenue ("Cost/ Income ratio")	Net loans in net assets, clients	Net loans in net assets, banks	Cash and cash equivalents and Deposits with NBS/ Net Assets ("Liquidity")	Securities / Net assets	Capital/Net assets	Net Loan / Deposits, clients	Client deposits/ Net assets ("Primary funds")	Assets/ Employee, in EUR thousands	Assets/ branch, in EUR thousands	Assets, yoy growth rate
1 Intesa	23.5	23.7	2.9	4.1	5.0	0.9	1.5	0.3	8.2	-0.3	-2.8	0.9	47.4	61.2	11.6	17.4	7.3	11.9	82.0	74.7	2,322	40,744	14.7
2 OTP	19.9	19.1	2.6	3.7	5.8	2.1	1.1	0.1	7.4	-0.4	-2.0	0.8	41.4	68.2	6.7	17.6	4.9	13.2	110.8	61.6	2,389	118,363	9.1
3 Raiffeisen	31.3	31.6	3.9	4.1	4.5	0.4	2.0	0.2	8.0	-0.2	-2.4	0.8	37.3	53.7	11.5	17.8	14.4	11.5	65.7	81.8	2,431	41,915	34.4
4 Unicredit	24.0	24.8	3.5	3.8	5.4	1.7	1.3	0.2	7.4	0.1	-1.9	0.7	36.5	53.7	13.5	12.6	17.4	14.3	87.7	61.3	3,741	66,038	11.6
5 NLB Komercijalna	21.7	20.3	3.3	4.3	4.7	0.3	1.4	0.4	6.6	0.0	-2.9	1.1	48.0	57.0	6.6	16.3	16.6	16.0	72.6	78.4	1,864	26,398	3.0
6 Postanska	19.2	18.1	1.1	3.0	4.9	1.9	0.9	0.0	6.7	0.0	-2.9	1.1	73.4	33.3	16.0	16.8	25.9	6.8	38.0	87.7	1,501	16,525	39.0
7 AIK	17.0	14.8	2.8	3.5	5.5	2.0	1.0	0.5	7.1	-0.4	-1.8	0.6	37.9	50.3	22.2	13.7	11.0	19.6	67.1	75.0	3,545	41,738	77.3
8 Erste	17.7	15.8	1.9	3.8	5.7	1.9	1.0	0.1	7.2	-0.2	-2.8	0.9	57.2	61.5	6.2	11.0	17.1	12.7	93.4	65.9	2,314	31,550	8.9
9 Eurobank Direktu	8.0	6.7	0.8	3.7	6.0	2.3	0.8	0.1	7.3	-0.3	-3.4	0.9	76.2	59.6	14.2	18.5	4.2	12.5	96.4	61.8	1,731	30,407	8.2
10 ProCredit	14.9	12.6	1.6	3.6	5.0	1.4	1.2	0.2	6.6	-0.6	-2.7	0.8	55.7	69.7	12.8	11.2	3.8	13.4	107.6	64.8	2,988	28,349	-0.1
11 Halkbank	9.0	9.5	1.9	3.8	5.2	1.4	1.6	0.1	7.3	-0.3	-3.3	1.6	60.7	64.2	9.9	11.3	11.6	20.0	90.8	70.7	1,410	23,090	15.0
12 Addiko	6.2	4.7	1.1	4.5	6.0	1.5	1.6	0.4	8.1	-1.0	-4.4	1.4	68.7	66.2	4.4	10.7	16.5	23.8	102.0	64.9	1,515	22,410	-3.9
13 ALTA	26.8	39.9	3.4	3.8	4.5	0.7	3.7	-0.7	9.7	-0.8	-2.5	1.1	37.6	30.5	23.1	39.9	1.8	9.2	37.1	82.3	1,863	51,327	65.1
14 Srpska	5.2	5.9	0.6	2.2	3.7	1.5	0.6	0.1	4.6	-0.3	-2.0	0.7	69.7	15.2	40.9	14.8	18.1	9.5	18.5	82.5	3,344	140,434	56.2
15 3 BANKA	10.5	11.9	2.0	11.3	14.9	3.6	0.1	0.0	15.2	-0.7	-8.7	4.2	75.9	76.3	3.4	16.5	0.0	16.4	127.4	59.9	398	6,276	26.8
16 Mobi	-3.4	4.3	0.6	5.7	7.2	1.4	2.3	0.9	12.8	-1.0	-7.5	3.8	92.1	45.7	12.6	16.7	22.0	13.0	60.5	75.5	635	243,039	19.0
17 Bank Of China	83.7	59.9	4.1	2.1	2.3	0.1	3.2	-0.1	5.5	0.0	-1.2	0.7	22.1	2.3	51.5	45.2	0.0	12.3	2.8	81.8	8,049	225,383	-8.3
18 Epobank	19.5	14.1	2.7	3.3	4.6	1.2	3.0	2.5	10.1	-1.0	-5.1	2.4	58.7	38.3	15.4	11.5	23.5	19.8	53.2	72.0	994	15,365	-0.4
19 API banka	45.5	41.7	7.0	3.6	4.3	0.7	2.8	6.0	13.2	-0.5	-4.8	2.4	39.8	35.9	36.0	25.1	0.0	19.4	47.0	76.3	1,262	27,144	-4.5
20 Mirabank	-4.1	-3.5	-1.4	3.7	4.4	0.7	1.0	0.1	5.5	0.0	-6.1	3.0	129.4	34.5	12.9	16.8	34.2	38.4	62.2	55.5	1,334	52,023	-7.3
Sector	19.8	19.3	2.6	3.8	5.2	1.4	1.3	0.2	7.3	-0.2	-2.5	0.9	48.7	56.2	12.0	16.1	12.4	13.4	78.0	72.0	2,179.2	35,671.9	10.0