

KINSTELLAR

Data table as of 31 December 2022

in EUR million, if not otherwise stated

Bank	Assets	% share	Assets, Sep 2022*	Net Loans, total	Net Loans, non financial clients	% share	Deposits, total	Deposits, % share	Deposits, Sep 2022*	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, Sep 2022*	
1 Intesa	7,030	15.1	6,773	4,972	4,373	16.4	6,009	5,224	15.8	4,965.1	178	227.2	-20.5	206.7	114.0	15.6	-168.8	-63.8	-41.3	126.3	85.3	
2 OTP	6,342	13.6	6,264	4,634	4,539	17.0	5,274	3,825	11.5	3,539.3	2688	55	231.4	-51.4	180.0	70.4	16.4	-125.7	-48.8	-34.6	106.5	92.2
3 Unicredit	4,968	10.7	4,877	3,319	2,658	10.0	4,121	3,053	9.2	2,898.0	1351	77	163.0	-33.3	129.7	62.2	10.5	-95.5	-30.2	-28.3	78.6	59.8
4 NBS Komercijalna	4,674	10.1	4,609	2,779	2,585	9.7	3,814	3,069	11.1	3,714.3	2592	188	145.2	-7.5	137.8	67.2	16.1	-138.3	-48.0	-6.6	76.2	55.4
5 Raiffeisen	4,552	9.8	4,501	2,547	2,024	7.6	3,829	3,680	11.1	3,642.8	1527	107	114.2	-8.9	105.4	82.0	8.1	-93.6	-34.0	-6.3	95.6	66.1
6 AIK	3,515	7.6	2,085	2,245	1,977	7.4	2,781	2,638	8.0	1,485.4	1036	88	83.3	-20.6	62.7	15.8	225.8	-48.6	-15.4	-3.5	259.1	29.3
7 Postanska	3,399	7.3	3,292	1,603	1,347	5.1	3,154	2,985	9.0	2,870.9	2601	239	128.0	-31.2	96.9	34.5	4.0	-103.3	-41.3	-2.8	29.3	22.2
8 Erste	3,004	6.5	2,933	1,938	1,850	6.9	2,528	1,941	5.9	1,858.3	1237	95	114.5	-27.6	86.9	28.5	4.8	-78.9	-24.5	-21.1	20.3	16.9
9 Eurobank Direktna	2,583	5.6	2,481	1,787	1,607	6.0	2,158	1,606	4.8	1,520.0	1628	85	99.9	-26.9	73.0	21.1	3.8	-85.5	-24.5	-9.6	2.8	0.4
10 RBA banka (Credit Agricole Meridian)	1,401	3.0	1,388	1,137	1,043	3.9	1,213	910	2.7	953.6	858	79	53.3	-7.4	45.9	20.0	3.4	-44.1	-20.5	-13.9	11.3	14.9
11 ProCredit	1,268	2.7	1,294	1,010	911	3.4	1,094	803	2.4	759.2	386	44	41.6	-8.1	33.4	14.4	3.3	-32.2	-9.3	-6.9	12.0	10.0
12 Halkbank	960	2.1	879	641	607	2.3	761	691	2.1	638.3	641	41	32.7	-7.6	25.2	13.4	0.7	-26.0	-12.6	-1.3	12.0	7.5
13 Addiko	874	1.9	895	609	560	2.1	661	594	1.8	595.6	529	38	41.7	-7.8	33.9	14.2	0.8	-34.6	-10.9	-9.0	5.4	7.3
14 ALTA	470	1.0	331	221	130	0.5	428	413	1.2	272.3	186	4	11.9	-2.2	9.7	9.9	-1.7	-8.5	-4.0	-9.0	0.4	2.7
15 Bank Of China	461	1.0	333	273	5	0.0	428	399	1.2	287.1	28	1	3.1	-0.2	2.9	7.8	0.0	-4.2	-2.7	-0.3	6.4	4.2
16 Srpjska	237	0.5	205	126	46	0.2	211	196	0.6	160.4	77	1	4.8	-1.9	2.9	1.7	0.5	-4.8	-1.5	-0.1	0.2	0.2
17 Mobi	231	0.5	204	116	103	0.4	193	178	0.5	156.9	528	1	12.7	-1.7	11.0	7.1	0.1	-16.0	-8.0	-2.0	0.2	0.4
18 3 BANKA	229	0.5	201	191	172	0.6	174	125	0.4	107.8	605	37	30.2	-5.3	24.8	0.3	0.2	-18.5	-8.8	-1.9	4.9	4.5
19 Expobank	134	0.3	142	72	59	0.2	107	105	0.3	108.0	136	7	5.1	-1.4	3.7	4.2	0.5	-7.7	-3.1	-0.6	0.1	0.4
20 API banka	118	0.3	110	67	44	0.2	98	96	0.3	88.2	86	4	3.1	-0.7	2.4	3.3	4.5	-6.1	-2.5	-1.9	2.2	2.6
21 Mirabank	47	0.1	55	20	19	0.1	27	25	0.1	32.3	39	1	1.6	-0.3	1.3	0.5	0.0	-3.0	-1.5	-0.4	-1.6	-1.2
Sector	46,500	100	45,237	30,308	26,658	0	39,063	33,156	0	31,696	21,861	1,370	1,549	-272.5	1276.2	592.5	317.5	-1143.8	-415.9	-194.3	848.2	496.4

Source: NBS web page; Calculations by Author

* U total je usao I iznos Sberbanke iz Sep 22

Bank	Profit/ Average Equity ("ROAE") Sep 2022	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	11.7	13.4	1.9	3.2	3.5	0.3	1.7	0.2	7.0	-0.6	-2.6	1.0	51.1	62.2	8.5	18.6	7.5	11.9	83.7	74.3	2,266	39,497	10.6
2 OTP	15.1	13.0	1.8	3.0	3.9	0.9	1.2	0.3	5.7	-0.6	-2.1	0.8	48.2	71.6	1.5	18.9	5.6	13.5	118.7	60.3	2,359	115,302	11.8
3 Unicredit	11.6	11.4	1.7	2.8	3.5	0.7	1.3	0.2	5.7	-0.6	-2.0	0.6	48.7	53.5	13.3	12.0	18.3	14.2	87.1	61.4	3,677	64,522	8.3
4 NLB Komercijalna	10.9	11.0	1.7	3.1	3.3	0.2	1.5	0.4	5.4	-0.1	-3.1	1.1	66.5	55.3	4.2	14.9	21.8	16.0	70.4	78.5	1,803	24,859	12.0
5 Raiffeisen	17.0	18.0	2.3	2.6	2.8	0.2	2.0	0.2	6.3	-0.2	-2.3	0.8	49.0	44.5	11.5	21.1	17.5	12.7	55.0	90.8	2,981	42,546	23.4
6 AIK	8.3	51.0	10.8	2.6	3.5	0.9	0.7	9.4	4.7	0.1	-2.0	0.6	57.6	56.2	7.6	18.4	14.2	16.7	71.9	75.1	3,393	39,940	60.5
7 Postanska	13.3	13.6	0.9	3.1	4.1	1.0	1.1	0.1	6.6	-0.1	-3.3	1.3	77.4	39.6	7.5	15.6	29.0	5.6	45.1	87.8	1,307	14,220	14.5
8 Erste	7.0	6.1	0.7	3.1	4.0	1.0	1.0	0.2	5.6	-0.7	-2.8	0.9	67.8	61.6	2.9	15.5	15.9	12.0	95.3	64.6	2,429	31,623	10.3
9 Eurobank Direktna	0.2	0.9	0.1	3.0	4.0	1.1	0.9	0.2	5.4	-0.4	-3.5	1.0	90.7	62.2	7.0	22.0	5.0	12.3	100.1	62.2	1,587	30,391	4.4
10 RBA banka (Credit Agricole Meridi)	14.6	8.2	0.8	3.3	3.8	0.5	1.4	0.2	5.8	-1.0	-3.1	1.5	65.9	74.4	6.7	15.4	1.4	10.0	114.6	64.9	1,633	17,735	-1.4
11 ProCredit	8.7	7.8	0.9	2.6	3.2	0.6	1.1	0.3	4.9	-0.5	-2.5	0.7	65.4	71.9	7.8	13.3	4.5	12.6	113.5	63.3	3,284	28,812	-4.3
12 Halkbank	7.6	8.4	1.4	2.9	3.7	0.9	1.5	0.1	5.8	-0.1	-3.0	1.4	67.0	63.2	3.6	19.3	10.7	19.2	87.8	71.9	1,498	23,421	12.9
13 Adiko	4.9	2.7	0.6	3.8	4.7	0.9	1.6	0.1	6.8	-1.0	-3.9	1.2	71.4	64.1	5.6	14.9	13.1	22.3	94.2	68.0	1,653	23,065	-9.1
14 ALTA	10.0	1.3	0.1	3.0	3.6	0.7	3.0	-0.5	8.5	-2.7	-2.6	1.2	47.4	27.6	19.4	47.8	1.8	7.3	31.4	87.8	2,528	117,589	66.0
15 Bank Of China	31.2	34.3	2.1	1.0	1.0	0.1	2.6	0.0	3.6	-0.1	-1.4	0.9	38.7	1.1	58.0	40.4	0.0	4.6	1.3	86.6	16,479	461,422	125.4
16 Srpska	1.1	0.8	0.1	1.5	2.5	1.0	0.9	0.3	3.8	0.0	-2.5	0.8	98.1	19.4	33.8	17.6	21.8	10.0	23.5	82.5	3,081	237,199	39.6
17 Mobi	1.6	0.8	0.1	5.2	6.0	0.8	3.4	0.1	12.4	-0.9	-7.6	3.8	88.4	44.4	5.6	23.2	23.2	13.1	57.8	76.9	438	231,459	10.9
18 3 BANKA	15.8	12.9	2.5	12.5	15.1	2.7	0.1	0.1	15.4	-0.9	-9.3	4.4	73.7	75.0	8.4	12.8	0.0	17.4	137.5	54.6	379	6,197	24.0
19 Expobank	2.0	0.3	0.1	2.6	3.7	1.0	3.1	0.3	7.1	-0.4	-5.5	2.2	97.5	44.2	9.8	13.7	23.2	18.0	56.5	78.2	987	19,182	-6.1
20 API banka	21.6	13.8	2.0	2.2	2.8	0.6	3.0	4.1	10.4	-1.7	-5.5	2.2	60.8	37.2	19.8	36.2	2.6	14.4	45.8	81.2	1,372	29,494	12.1
21 Mirabank	9.3	9.2	-3.0	2.4	2.9	0.5	0.9	0.0	3.9	-0.7	-5.6	2.8	170.0	39.4	3.5	13.5	41.3	41.2	74.1	53.2	1,216	47,408	-11.6
Sector	10.9	13.9	1.9	2.9	3.5	0.6	1.3	0.7	5.8	-0.4	-2.6	0.9	59.7	57.3	7.9	17.8	13.3	13.2	80.4	71.3	2,127.1	33,941.3	8.1

Source: NBS web page; Calculations by Author