

## Survey Design

	<b>Nordic Summary</b>					<b>Denmark</b>	<b>Finland</b>	<b>Norway</b>	<b>Sweden</b>
<b>Interviews</b>	All Organisations	258	51	69	42	96			
	Turnover, bn	EUR 0,6	DKK 4	EUR 0,6	NOK 6	SEK 6			
	Tier 1	94	25	30	20	45			
	Turnover, bn	EUR 1,7	DKK 10	EUR 1,5	NOK 10	SEK 17			
<b>Response Rate</b>	81 per cent of the organisations contacted								
<b>Interviewees</b>	CFO, Group Treasurer, Assistant Treasurer, Finance Director, Finance Manager, Head of Bank Relations, Finance Director & Cash Manager								
<b>Method</b>	Telephone interviews by TNS SIFO Prospera's interviewers								
<b>Time Period</b>	November 15th 2010 until January 20th 2011								
<b>Overall Performance</b>	Weighted average of 14 criteria covering a bank's CRM/Client Executive/Relationship Manager general features, overall service quality, strategic thinking and solutions. Scale 1-5. Each criterion is weighted by its importance. The order of banks with an equal overall performance score is decided by the market penetration. In case the rank is tied only the bank with the highest market penetration is included among the Top 5, in case that rank is tied, the bank with the highest knowledge is included.								
<b>Rank Market Penetration</b>	The market penetration measures the portion of clients that a bank has among the interviewed organisations.								
<b>Additional Interviews</b>	Organisations with a turnover of less than EUR 0,6 billion have also been interviewed, however not included in the benchmark survey.								

## Evaluated Banks

### 10 Nordic

Danske Bank  
DnB NOR  
Handelsbanken  
Jyske Bank  
Nordea  
Nykredit  
Pohjola  
SEB  
Swedbank  
Sydbank

### 17 International

Bank of America  
Barclays  
BNP Paribas  
Calyon/Credit Agricole (CA)  
Citigroup  
Commerzbank  
Deutsche Bank  
Goldman Sachs  
HSBC  
ING  
J.P. Morgan  
Morgan Stanley  
Nomura  
Royal Bank of Scotland (RBS)  
Société Générale  
Standard Chartered  
UBS

## Overall Performance - Client Relationship Management Top List - Finland

All Organisations	Rank	Mean Value Bank	Rank Market Penetration
	1	4,06 Nordea	1
	2	3,96 SEB	5
	3	3,88 Danske Bank	2
	4	3,82 Pohjola	3
	5	3,79 Handelsbanken	4
Tier 1			
	1	4,18 Nordea	1
	2	4,15 SEB	4
	3	4,04 Handelsbanken	5
	4	3,98 Danske Bank	2
	5	3,95 Pohjola	3

## Overall Performance - Client Relationship Management Top List - Nordic

All Organisations	Rank	Mean Value Bank	Rank Market Penetration
	1	3,95 Nordea	1
	2	3,94 SEB	3
	3	3,89 Danske Bank/Fokus	2
	4	3,87 BNP Paribas	10
	5	3,83 DnB NOR	5
Tier 1			
	*1	4,00 Nordea	1
	*1	4,00 SEB	2
	3	3,91 Danske Bank/Fokus	3
	4	3,87 Handelsbanken	4
	*5	3,85 Deutsche Bank	10