

Survey Design

	Nordic Summary	Denmark	Finland	Norway	Sweden	
Interviews	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
Response Rate	81 per cent of the organisations contacted					
Interviewees	CFO, Group Treasurer, Assistant Treasurer, Finance Director, Finance Manager, Head of Bank Relations, Finance Director & Cash Manager					
Method	Telephone interviews by TNS SIFO Prospera's interviewers					
Time Period	November 15th 2010 until January 20th 2011					
Overall Performance	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.					
Rank Market Penetration	The market penetration measures the portion of clients that a bank has among the interviewed organisations.					
Additional Interviews	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 - Norway

All Organisations	Rank	Mean Value Bank	Rank Market Penetration
	1	4,03 DnB NOR	1
	2	3,96 Nordea	2
	*3	3,95 SEB	3
	*3	3,95 Fokus Bank	5
	5	3,89 BNP Paribas	7
Tier 1			
	1	4,11 DnB NOR	1
	2	4,10 Nordea	2
	3	4,04 SEB	*3
	4	3,94 Fokus Bank	5
	5	3,90 Handelsbanken	*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