

## Survey Design

		<b>Denmark</b>	<b>Finland</b>	<b>Norway</b>	<b>Sweden</b>
<b>Interviews</b>	Number of organisations interviewed	14	39	40	51
	Number of organisations classified as:				
	Tier 1	8	19	21	22
	Shipping	-	-	15	-
<b>Response Rate</b>	%	82	83	80	84
<b>Interviewees</b>	CFO & Treasurer				
<b>Method</b>	Telephone interviews by TNS SIFO Prospera's interviewers				
<b>Time Period</b>	September 8th 2010 till November 2nd 2010				

## Evaluated Banks

### 7 Nordic

Danske Bank  
DnB NOR  
Handelsbanken  
Nordea  
Pohjola  
SEB  
Swedbank

### 10 International

BNP Paribas  
Calyon  
Citigroup  
Commerzbank  
Deutsche Bank  
Goldman Sachs  
HSBC  
JP Morgan Chase  
Royal Bank of Scotland  
Société Générale

## Overall Quality Top 5 - Nordic

All Interviewees	Rank	Mean Value	Bank
	1	4,03	Nordea
	2	4,02	SEB
	3	3,99	Handelsbanken
	4	3,96	Citigroup
	5	3,93	Deutsche Bank
Tier 1			
	1	4,12	Nordea
	2	4,08	Handelsbanken
	3	3,98	Danske Bank
	4	3,97	Citigroup
	5	3,95	SEB

## Overall Quality Top list - Denmark

All Interviewees	Rank	Mean Value	Bank
	1	4,10	Nordea
	2	3,98	Danske Bank
	3	3,85	SEB

## Overall Quality Top list - Finland

All Interviewees	Rank	Mean Value	Bank
	1	3,87	Nordea
	2	3,79	Pohjola
	3	3,76	SEB
	4	3,64	Danske Bank
Tier 1			
	1	4,05	Nordea
	2	4,00	Pohjola
	3	3,97	Danske Bank
	4	3,91	SEB

## Overall Quality Top 5 - Norway

	Rank	Mean Value	Bank
All Interviewees	1	4,22	Nordea
	2	4,14	DnB NOR
	3	4,07	SEB
	4	4,05	Fokus/Danske Bank
	5	3,80	Handelsbanken
Tier 1	1	4,22	Nordea
	2	4,18	DnB NOR
	3	4,16	Fokus/Danske Bank
	4	3,95	SEB
	5	3,93	Handelsbanken
Shipping	1	4,30	Nordea
	2	4,19	DnB NOR
	3	3,89	Fokus/Danske Bank

## Overall Quality Top 5 - Sweden

	Rank	Mean Value	Bank
All Interviewees	1	4,14	SEB
	2	4,10	Nordea
	3	4,06	Handelsbanken
	4	4,01	Danske Bank
	5	3,86	RBS
Tier 1	1	4,16	SEB
	2	4,15	Nordea
	3	4,14	Handelsbanken
	4	4,04	Danske Bank
	5	3,84	RBS