

## Facts about the Survey & Definitions

		<b>Nordic</b>	<b>Denmark</b>	<b>Finland</b>	<b>Norway</b>	<b>Sweden</b>
<b>All Organisations</b>	Min turnover of approx EUR 0,5 billion	260	55	71	50	84
<b>Tier 1</b>	Min turnover of approx EUR 1,5 billion	130	24	35	26	45
<b>Response Rate</b>	%	81	83	80	82	80
<b>Interviewees</b>	Cash Manager, Treasurer & CFO					
<b>Method &amp; Time</b>	Telephone interviews by TNS SIFO Prospera's interviewers, January 3 <sup>rd</sup> - March 13 <sup>th</sup> , 2012					
<b>Overall Performance</b>	Weighted average of criteria covering sales function, support function, geographical regions & services. Scale 1-5. Each criterion is weighted by its importance. Banks of which less than 7-8 interviewees have an opinion are excluded. 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.					

## Overall Performance Top List - Nordic Summary

All Organisations	Rank	Mean Value	Bank	Rank Market Penetration
Industry mean value 3,61	1	3,88	SEB	3
	2	3,80	Danske Bank	2
	3	3,74	Nordea	1
	4	3,64	Handelsbanken	4
	5	3,31	Citigroup	7
<b>Tier 1</b>				
Industry mean value 3,62	1	3,89	SEB	2
	2	3,79	Danske Bank	3
	3	3,75	Nordea	1
	4	3,63	Handelsbanken	4
	5	3,37	Citigroup	5

## Overall Performance Top List - All Organisations

	Rank	Mean Value	Bank	Rank Market Penetration
<b>Denmark</b>				
Industry mean value 3,73	1	3,85	Danske Bank	2
	2	3,67	Nordea	1
	3	3,66	SEB	3
<b>Finland</b>				
Industry mean value 3,58	1	3,79	SEB	4
	2	3,77	Sampo/Danske Bank	2
	3	3,75	Nordea	1
	4	3,52	Handelsbanken	5
	5	3,45	Pohjola	3
<b>Norway</b>				
Industry mean value 3,84	1	3,98	DNB	1
	2	3,92	Nordea	2
	3	3,61	Fokus/Danske Bank	*3
<b>Sweden</b>				
Industry mean value 3,58	1	3,97	SEB	2
	2	3,71	Danske Bank	5
	3	3,70	Handelsbanken	3
	4	3,68	Nordea	1
	5	3,62	Swedbank	4

## Overall Performance Top List - Tier 1

	Rank	Mean Value	Bank	Rank Market Penetration
<b>Denmark</b>				
Industry mean value 3,81	1	4,00	Danske Bank	2
	*2	3,72	Nordea	1
	*2	3,72	SEB	3
<b>Finland</b>				
Industry mean value 3,60	1	3,89	SEB	4
	2	3,79	Nordea	1
	3	3,69	Sampo/Danske Bank	*2
	4	3,56	Handelsbanken	6
	5	3,37	Pohjola	*2
<b>Norway</b>				
Industry mean value 3,87	1	4,04	DNB	1
	2	3,97	Nordea	2
	3	3,60	Fokus/Danske Bank	3
<b>Sweden</b>				
Industry mean value 3,53	1	3,91	SEB	1
	2	3,71	Handelsbanken	3
	*3	3,59	Nordea	2
	*3	3,59	Danske Bank	*6
	5	3,50	Swedbank	*4