

Survey Design

		Nordics	Denmark	Finland	Norway	Sweden
All Organisations	# organisations	284	57	72	59	96
Tier 1	# large organisations	143	28	34	30	51
Response Rate	per cent of Universe	76	71	78	70	82
Interviewees	Cash Manager, Treasurer & CFO					
Method & Time	Telephone interviews by TNS Sifo Prospera's interviewers December 27 th , 2012 – March 7 th , 2013					
Overall Performance	Weighted average of criteria the sales function, the support function, capacity in geographical regions and products. The scale used is 1-5, 5 represents the highest score. Each criterion is weighted by its importance.					

Overall Performance Top 5 Nordics

	Rank	Mean Value	
All Organisations	1	3,89	SEB
	*2	3,88	Danske Bank
	*2	3,88	DNB
	4	3,75	Nordea
	5	3,61	Handelsbanken
Tier 1	1	3,97	SEB
	2	3,93	Danske Bank
	*3	3,75	Nordea
	*3	3,75	DNB
	5	3,63	Handelsbanken

Overall Performance Top List All Organisations

	Rank	Mean Value
Denmark	1	3,92 SEB
	2	3,83 Danske Bank
	3	3,65 Nordea
Finland	1	3,93 Danske Bank
	2	3,87 SEB
	3	3,83 Nordea
	4	3,42 Handelsbanken
	5	3,40 Pohjola
Norway	1	4,11 DNB
	2	3,92 Danske Bank
	3	3,77 Nordea
Sweden	1	3,88 SEB
	2	3,70 Danske Bank
	3	3,67 Nordea
	4	3,66 Handelsbanken
	5	3,55 RBS

Overall Performance Top List Tier 1

	Rank	Mean Value
Denmark	1	4,08 SEB
	2	3,91 Danske Bank
	3	3,63 Nordea
Finland	1	4,01 Danske Bank
	2	3,98 SEB
	3	3,84 Nordea
	4	3,46 Pohjola
	5	3,44 Handelsbanken
Norway	1	4,03 DNB
	2	3,86 Danske Bank
	3	3,76 Nordea
Sweden	1	3,95 SEB
	2	3,83 Danske Bank
	3	3,71 Nordea
	4	3,68 Handelsbanken
	5	3,60 RBS