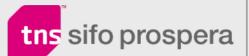


### Facts about the Survey & Definitions

All Organisations	Real estate companies	Nordics 125	<b>Denmark</b> 14		Norway 33	Sweden 57
Response Rate	%	78	70	75	80	83
Interviewees	CFO & Treasurer					
Method & Time	Telephone interviews by TNS SIFO Prospera's interviewers, March 28 <sup>th</sup> - April 25 <sup>th</sup> , 2012					
Overall Performance	Weighted average of 11 criteria covering banking needs, understanding of industry, financial issues competence, service level, coordination of specialists, understanding of strategic goals, analytical speaking partner, strategic advice, proactivity, customization of financial solutions & quick decisions.					
	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.					al overall

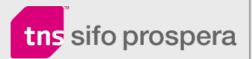
## Commercial Real Estate 2012



#### **Overall Performance Top List - Nordics**

All Organisations	Rank	Mean Value Bank	Rank Market Penetration
Industry mean value 3,58	1	3,79 DNB	*5
	2	3,75 SEB	2
	3	3,59 Nordea	1
	*4	3,58 Handelsbanken	3
	*4	3,58 Swedbank	*5

# Commercial Real Estate 2012



### **Overall Performance Top List**

Denmark	Rank	Mean Value Bank
Industry mean value 3,54	1	3,59 Danske Bank
	2	3,50 Nordea
Finland		
Industry mean value 3,70	1	3,79 Nordea
	*2	3,75 Sampo/Danske Bank
	*2	-, ,
	4	
	5	3,47 Handelsbanken
Norway		
Industry mean value 3,64	1	3,97 DNB
	2	
	3	,
	4	,
	5	3,43 Swedbank
Sweden		
Industry mean value 3,55	1	3,81 SEB
	2	
	3	,
	4	,
	5	3,43 Nordea