

Facts about the Survey & Definitions

All Organisations	241 Large corporates with a turnover \geq 0,5 billion EUR
Tier 1	89 Large corporates with a turnover \geq 2,0 billion EUR
Interviewees	CFO, Group Treasurer, Assistant Treasurer, Finance Director, Finance Manager, Head of Bank Relations & Cash Manager
Response Rate	77 per cent
Method & Time	Telephone interviews by TNS SIFO Prospera's interviewers, November 24 th , 2011 until January 20 th , 2012
Overall Performance	Weighted average of 11 criteria covering General Criteria, Service Quality, Strategic Thinking & Solutions. 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.
Additional Interviews	Organisations with a turnover of less than EUR 0,6 billion have also been interviewed, however not included in the benchmark survey.

Overall Performance Relationship Management Nordic - Top List

All Organisations	Rank	Mean Value	Bank	Rank Market Penetration
Industry mean value 3,67	1	3,88	Nordea	1
	2	3,86	Citigroup	*7
	3	3,84	DnB	5
	4	3,79	SEB	2
	5	3,69	Deutsche Bank	9
Tier 1				
Industry mean value 3,67	1	4,00	Nordea	1
	2	3,94	Citigroup	6
	3	3,87	SEB	2
	4	3,82	DnB	5
	5	3,69	BNP Paribas	10

Overall Performance Relationship Management All Org. - Top List

	Rank	Mean Value	Bank	Rank Market Penetration
Denmark				
Industry mean value 3,54				
	1	3,92	Nordea	1
	2	3,74	Danske Bank	2
	3	3,53	SEB	3
	4	2,97	Nykredit	4
Finland				
Industry mean value 3,68				
	1	3,90	Nordea	1
	2	3,76	SEB	5
	3	3,73	Pohjola	3
	4	3,62	Sampo/Danske Bank	2
	5	3,41	Handelsbanken	4
Norway				
Industry mean value 3,84				
	1	4,03	DnB	2
	2	3,89	Nordea	1
	3	3,84	SEB	3
	4	3,76	Fokus/Danske Bank	*4
	5	3,66	Handelsbanken	*4
Sweden				
Industry mean value 3,66				
	1	3,89	SEB	2
	2	3,82	Nordea	1
	3	3,74	Citigroup	8
	4	3,70	BNP Paribas	9
	5	3,68	HSBC	10

Overall Performance Relationship Management Tier 1 - Top List

	Rank	Mean Value	Bank	Rank Market Penetration
Denmark				
Industry mean value 3,54	*1	3,94	Nordea	1
	*1	3,94	Danske Bank	2
	3	3,55	SEB	4
	4	2,71	Nykredit	3
Finland				
Industry mean value 3,68	1	4,06	Nordea	1
	2	3,89	SEB	4
	3	3,86	Pohjola	*2
	4	3,52	Sampo/Danske Bank	*2
	5	3,06	Handelsbanken	5
Norway				
Industry mean value 3,80	1	4,04	DnB	2
	2	4,01	Nordea	1
	3	3,83	SEB	3
	*4	3,56	Handelsbanken	4
	*4	3,56	Fokus/Danske Bank	5
Sweden				
Industry mean value 3,66	1	4,03	SEB	2
	2	3,93	Nordea	1
	3	3,78	Citigroup	6
	*4	3,69	BNP Paribas	*9
	*4	3,69	HSBC	11