

# Survey Design

		<b>Nordics</b>	<b>Denmark</b>	<b>Finland</b>	<b>Norway</b>	<b>Sweden</b>
<b>All Organisations</b>	# organisations	144	13	31	55	45
<b>Tier 1</b>	# large organisations	57	-	17	30	28
<b>Response Rate</b>	per cent	77	72	82	76	78
<b>Interviewees</b>	CFO & Treasurer					
<b>Method &amp; Time</b>	Telephone interviews by TNS Sifo Prospera's interviewers September 21 <sup>st</sup> – November 8 <sup>th</sup> , 2012					
<b>Overall Performance</b>	<p>Weighted average of 20 criteria covering general criteria, syndication &amp; distribution, origination and loan agency/loan operations.</p> <p>The scale used is 1-5, 5 represents the highest score. Each criterion is weighted by its importance.</p> <p>In all 12 banks are covered by the survey.</p> <p>Banks with an equal overall performance score are on the top list placed in order according to their market penetration. Asterisk * marks tied ranks.</p>					

# Overall Performance Top 5 Nordics

## All Organisations

Rank	Mean Value	Bank
*1	4,08	Nordea
*1	4,08	SEB
3	4,05	DNB
4	4,01	Citigroup
5	3,88	Handelsbanken

## Tier 1

1	4,17	SEB
2	4,13	Nordea
3	4,06	Citigroup
4	3,99	DNB
5	3,88	Danske Bank

# Overall Performance Top 5 All Organisations

	<b>Rank</b>	<b>Mean Value</b>	<b>Bank</b>
Denmark	1	4,28	Nordea
	2	4,24	Danske Bank
	3	4,13	SEB
Finland	1	4,13	Nordea
	*2	3,97	Pohjola
	*2	3,97	Danske Bank
	*2	3,97	SEB
	5	3,76	Handelsbanken
Norway	1	4,29	DNB
	2	4,10	Nordea
	3	4,08	SEB
	4	3,98	Handelsbanken
	5	3,96	Swedbank
Sweden	1	4,12	SEB
	2	4,02	Citigroup
	3	3,97	Nordea
	4	3,89	Handelsbanken
	5	3,76	DNB

# Overall Performance Top 5 Tier 1

	Rank	Mean Value	Bank
Denmark	-	-	-
	-	-	-
	-	-	-
Finland	1	4,19	Nordea
	2	4,07	Danske Bank
	3	4,05	Pohjola
	4	3,99	SEB
	5	3,84	Handelsbanken
Norway	1	4,32	DNB
	2	4,21	Nordea
	3	4,12	SEB
	4	4,07	Swedbank
	5	3,90	Handelsbanken
Sweden	1	4,23	SEB
	2	4,02	Citigroup
	3	3,99	Handelsbanken
	4	3,97	Nordea
	5	3,82	DNB