

Facts about the Survey & Definitions

		All Organisations	Tier 1	Response Rate, %
Nordic	large organisations measured by TF volume	375	165	78
Denmark	large organisations measured by TF volume	97	44	81
Finland	large organisations measured by TF volume	68	34	75
Norway	large organisations measured by TF volume	121	47	75
Sweden	large organisations measured by TF volume	89	40	82
Interviewees	Trade Finance Director, Treasurer, Risk Manager & CFO			
Method & Time	Telephone interviews by TNS SIFO Prospera's interviewers, January 3 rd - March 14 th , 2012			
Overall Performance	Weighted average of criteria covering sales function, risk, analysis, operations/support/document handling and general features. 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

	Rank	Mean Value	Bank	Rank Market Penetration
All Organisations				
Industry mean value 3,79				
	1	3,94	Danske Bank	2
	2	3,84	SEB	3
	3	3,80	Nordea	1
	4	3,58	Handelsbanken	4
Tier 1				
Industry mean value 3,81				
	1	3,99	Danske Bank	2
	2	3,88	SEB	3
	3	3,86	Nordea	1
	4	3,50	Handelsbanken	4

Overall Performance Top List - All Organisations

	Rank	Mean Value	Bank	Rank Market Penetration
Denmark				
Industry mean value 3,76	1	3,81	Nordea	1
	2	3,80	Danske Bank	2
	3	3,67	SEB	3
Finland				
Industry mean value 3,84	1	3,97	Pohjola	3
	*2	3,93	Sampo/Danske Bank	2
	*2	3,93	SEB	4
	4	3,83	Nordea	1
	5	3,54	Handelsbanken	5
Norway				
Industry mean value 3,95	1	4,07	Fokus/Danske Bank	3
	2	3,96	SEB	4
	3	3,95	DNB	1
	4	3,82	Nordea	2
Sweden				
Industry mean value 3,82	1	3,98	Danske Bank	4
	2	3,80	SEB	*1
	3	3,79	Handelsbanken	3
	4	3,78	Swedbank	5
	5	3,76	Nordea	*1

Overall Performance Top List - Tier 1

	Rank	Mean Value	Bank	Rank Market Penetration
Denmark				
Industry mean value 3,80	1	3,88	Nordea	1
	2	3,86	Danske Bank	2
	3	3,68	SEB	3
Finland				
Industry mean value 3,92	1	4,08	Pohjola	3
	2	4,06	Sampo/Danske Bank	2
	3	3,98	SEB	4
	4	3,91	Nordea	1
	5	3,59	Handelsbanken	5
Norway				
Industry mean value 4,00	1	4,08	Fokus/Danske Bank	*3
	2	4,05	SEB	*3
	3	3,99	DNB	2
	4	3,89	Nordea	1
Sweden				
Industry mean value 3,81	1	3,97	Danske Bank	4
	2	3,81	SEB	*1
	3	3,79	Swedbank	5
	4	3,77	Nordea	*1
	5	3,70	Handelsbanken	3