

Global Finance Names The 2014 World's Best Consumer Internet Banks in Middle East/Africa

NEW YORK, July 24, 2014 - *Global Finance* has announced the First Round winners in the "World's Best Internet Banks" competition in Middle East/Africa. This is the 15th year *Global Finance* has named the World's Best Internet Banks. Details on all First Round winners will be published in the September issue. First Round winners include Best Corporate/Institutional Internet Banks and Best Consumer Internet Banks at the country level. Winners were also selected in Asia-Pacific, North America, Latin America, Western Europe and Central and Eastern Europe. The Regional and Global winners for these categories will be announced at an Awards Ceremony in New York City on October 28th and published in the December issue of *Global Finance*. Also announced were Regional winners in Sub-Categories. Global winners in the Sub-Categories will also be announced at the Awards Ceremony and in the December issue. The list of First Round winners follows.

Winners were chosen among entries evaluated by a world-class panel of judges at Infosys, a global leader in consulting, technology and outsourcing. *Global Finance* editors were responsible for the final selection of winners in the First Round.

Only banks that entered the competition were considered for awards, and awards were only given in those regions, countries and categories in which there were entries.

Winning banks were selected based on the following criteria: strength of strategy for attracting and servicing online customers, success in getting clients to use web offerings, growth of online customers, breadth of product offerings, evidence of tangible benefits gained from Internet initiatives, and web site design and functionality. Category winners, such as "best in social media" were selected based on the relative strength and success of those web products and services.

"The Internet has transformed the way many consumers and most businesses bank," says Joseph D. Giarraputo, publisher of *Global Finance*. "The continuing improvements in Internet offerings represented by this year's entries show that more significant Internet banking developments are still ahead of us."

The full list of *Global Finance's* World's Best Consumer Internet Banks First Round Winners in Middle East/Africa 2014 follows on the next page.

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The Reach of Global Finance

Global Finance, founded in 1987, has a circulation of 50,050 and readers in 180 countries. Its circulation is audited by BPA. *Global Finance's* audience includes chairmen, presidents, CEOs, CFOs, treasurers and other senior financial officers responsible for making investment and strategic decisions at multinational companies and financial institutions. *Global Finance* also targets the 8,000 international portfolio investors responsible for more than 80% of all global assets under professional management. Its website – Gfmag.com – offers analysis and articles that are the heritage of 27 years of experience in international financial markets, and provides a valuable source of data on 192 countries. *Global Finance* is headquartered in New York, with offices in London and Milan.

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COUNTRY WINNERS

Best Consumer Internet Banks:

Bahrain – Citi
Botswana – Standard Chartered
Egypt – Citi
Ghana – Standard Chartered
Israel – Bank Hapoalim
Jordan – Arab Bank
Kenya – Standard Chartered
Lebanon – Blom Bank
Mozambique – Millennium BIM
Nigeria – Standard Chartered
Oman – Standard Chartered
Qatar – Mashreq Bank
Saudi Arabia – SABB
Tanzania – Standard Chartered
United Arab Emirates – Emirates NBD
Uganda – Standard Chartered
Zambia – Standard Chartered
Zimbabwe – Standard Chartered

REGIONAL SUB-CATEGORY WINNERS

Best Consumer Internet Banks:

Best Online Deposit, Credit and Investment Product Offerings – Standard Chartered
Best Bill Payment & Presentment – Standard Chartered
Best Web Site Design – Mashreq
Best Integrated Consumer Bank Site – Mashreq
Best Information Security Initiatives – Standard Chartered
Best in Mobile Banking – Bank Leumi
Best in Social Media – National Commercial Bank
Best Mobile Banking App – Emirates NBD
Best SMS/Text Banking – Bank Hapoalim

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