

Press Release

Global Finance Names The 2016 World's Best Consumer Digital Banks In Central & Eastern Europe

NEW YORK, July 21, 2016 – *Global Finance* has announced the First Round winners in the 2016 World's Best Digital Banks Awards in Central & Eastern Europe. This is the 17th year *Global Finance* has named the World's Best Digital Banks and details on all First Round winners will be published in the September issue. First Round winners include Best Corporate/Institutional Digital Banks, Best Consumer Digital Banks and the Best Islamic Digital Banks at the country level. Winners were selected in Asia-Pacific, Central & Eastern Europe, Latin America, the Middle East/Africa, North America and Western Europe. Also announced today were regional winners in Sub-Categories.

The overall Regional and Global winners, and Global Sub-Category winners, will be revealed on 18th October in London at *Global Finance's* Best Digital Bank Awards dinner, which will follow the Digital Bank Conference at RSA House. A full report on the Awards and the Conference will be published in the December issue of *Global Finance*.

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 digital customers, success in getting clients to use digital offerings, growth of digital customers, breadth of product offerings, evidence of tangible benefits gained from digital initiatives, and web/mobile 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 most successful retail and corporate banks in the world are those that have effectively transformed themselves into fully-integrated digital banks, with a strong focus on user experience," says Joseph D. Giarraputo, publisher and editorial director of *Global Finance*. "The winners of this year's awards are those banks that understand that both corporate and retail clients expect their financial partners to provide easy access to a suite of financial products and tools that are fully-integrated into their broader digital life."

The full list of *Global Finance's* 2016 World's Best Consumer Digital Banks First Round Winners in Central & Eastern Europe follows on the next page.

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About Global Finance

Global Finance, founded in 1987, has a circulation of 50,000 and readers in 191 countries. Global Finance's audience includes senior corporate and financial officers responsible for making investment and strategic decisions at multinational companies and financial institutions. Its website — GFMag.com offers analysis and articles that are the heritage of 29 years of experience in international financial markets. Global Finance is headquartered in New York, with offices around the world. Global Finance regularly selects the top performers among banks and other providers of financial services. These awards have become a trusted standard of excellence for the global financial community.

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| COUNTRY WINNERS | |
|-----------------|-------------------|
| Bulgaria | UniCredit Bulbank |
| Estonia | SEB |
| Georgia | TBC Bank |
| Hungary | OTP Bank |
| Latvia | SEB |
| Lithuania | SEB |
| Poland | Bank Millennium |
| Romania | Garanti Bank |
| Russia | Tinkoff Bank |
| Slovakia | Tatra banka |

| REGIONAL SUB CATEGORY WINNERS | | |
|--|-----------------|--|
| Best Online Deposit, Credit and Investment Product Offerings | Bank Millennium | |
| Best Bill Payment & Presentment | Sberbank | |
| Best Web Site Design | Tatra banka | |
| Best Integrated Consumer Bank Site | Tinkoff Bank | |
| Best Information Security Initiatives | Sberbank | |
| Best in Mobile Banking | Sberbank | |
| Best in Social Media | Tatra banka | |
| Best Mobile Banking App | MDM Bank | |
| Best SMS/Text Banking | Sberbank | |