

Press Release

***Global Finance* Names The World's Best Corporate/Institutional Digital Banks In The Middle East 2018**

NEW YORK, July 27, 2018 – *Global Finance* has announced the First Round winners for the 2018 World's Best Corporate/Institutional Digital Banks Awards in the Middle East. This is the 19th 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. In 2018, for the first time, country winners were chosen in the Middle East across a broad range of subcategories including Best Online Cash Management, Best in Mobile Banking and Most Innovative Digital Bank

First Round winners include Best Corporate/Institutional Digital Banks, Best Consumer Digital Banks, and the Best Islamic Digital Banks at the country level, as well as the Digital Banks of Distinction.

Global Finance's Digital Bank of Distinction Awards recognize deserving middle-market and local banks only. The World's Best Digital Bank competition draws entries from global and regional giants in addition to middle-market and local banks. Larger banks often win awards because they are able to spread greater investment over more countries than middle market and local banks. This may leave the outstanding accomplishments of some local banks unrecognized. To address this imbalance, *Global Finance* selects Digital Bank of Distinction.

The winning organizations listed on the following pages will be honored at *Global Finance's* Digital Banks and Innovators Awards Dinner, which immediately follows the Digital Banks and Innovators Conference at the Madinat Jumeirah in Dubai on September 25. The overall Regional and Subcategory winners for the Middle East will also be revealed for the first time at the Awards Dinner. A full report on the awards dinner 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 mobile banking" were selected based on the relative strength and success of those web products and services.

"Digital banking is the future," said Joseph D. Giarraputo, publisher and editorial director of *Global Finance*. "The Digital Bank Award winners understand this and demonstrate commitment to ceaseless innovation in products and services for corporate and retail clients."

The full list of *Global Finance's* 2018 World's Best Corporate/Institutional Digital Banks First Round winners in the Middle East follows.

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GLOBAL FINANCE



About *Global Finance*

Global Finance, founded in 1987, has a circulation of 50,050 and readers in 189 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's* website — GFMag.com — offers analysis and articles that are the legacy of 31 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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World's Best Corporate/Institutional Digital Banks 2018 – Middle East

WINNERS BY COUNTRY AND SUB-CATEGORY

<i>Country</i>	<i>Category</i>	<i>Organization</i>
Bahrain	Best Overall Corporate/Institutional Digital Bank	Citi
	Digital Bank of Distinction*	Arab Bank
	Best Online Cash Management	Ahli United Bank
	Best in Mobile Banking	Citi
	Best Mobile Banking App	Citi
	Most Innovative Digital Bank	Citi
Egypt	Best Overall Corporate/Institutional Digital Bank	Citi
	Digital Bank of Distinction*	CIB
	Best Online Cash Management	CIB
	Best Trade Finance Services	CIB
	Best Online Portal Services	CIB
	Best Information Security and Fraud Management	CIB
	Best in Mobile Banking	Citi
	Best Mobile Banking App	Citi
Most Innovative Digital Bank	Citi	
Jordan	Best Overall Corporate/Institutional Digital Bank	Citi
	Digital Bank of Distinction*	Arab Bank
	Best Online Cash Management	Arab Bank
	Best Trade Finance Services	Arab Bank
	Best in Mobile Banking	Citi
	Best Mobile Banking App	Citi
	Most Innovative Digital Bank	Citi

*The best local or regional Corporate/Institutional Digital Bank.

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World's Best Corporate/Institutional Digital Banks 2018 – Middle East (continued)

WINNERS BY COUNTRY AND SUB-CATEGORY

<i>Country</i>	<i>Category</i>	<i>Organization</i>
Kuwait	Best Overall Corporate/Institutional Digital Bank	Citi
	Digital Bank of Distinction*	Ahli United Bank Kuwait
	Best Online Cash Management	Ahli United Bank Kuwait
	Best in Mobile Banking	Citi
	Best Mobile Banking App	Citi
	Most Innovative Digital Bank	Citi
Lebanon	Best Overall Corporate/Institutional Digital Bank	Citi
	Digital Bank of Distinction*	Arab Bank
	Best Online Cash Management	Citi
	Best in Mobile Banking	Citi
	Best Mobile Banking App	Citi
	Most Innovative Digital Bank	Citi
Palestine	Best Overall Corporate/Institutional Digital Bank	Bank Of Palestine
Qatar	Best Overall Corporate/Institutional Digital Bank	Citi
	Digital Bank of Distinction*	Arab Bank
	Best Online Cash Management	Citi
	Best in Mobile Banking	Citi
	Best Mobile Banking App	Citi
	Most Innovative Digital Bank	Citi

*The best local or regional Corporate/Institutional Digital Bank.

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World's Best Corporate/Institutional Digital Banks 2018 – Middle East (continued)

WINNERS BY COUNTRY AND SUB-CATEGORY

<i>Country</i>	<i>Category</i>	<i>Organization</i>
Saudi Arabia	Best Overall Corporate/Institutional Digital Bank	NCB
	Best Online Cash Management	Samba
	Best Trade Finance Services	Samba
	Best Online Portal Services	NCB
	Best Integrated Corporate Banking Site	NCB
	Best in Mobile Banking	NCB
	Best Mobile Banking App	NCB
UAE	Best Overall Corporate/Institutional Digital Bank	Citi
	Digital Bank of Distinction*	Mashreq Bank
	Best Online Cash Management	Commercial Bank of Dubai
	Best Trade Finance Services	Abu Dhabi Commercial Bank
	Best Online Portal Services	Abu Dhabi Commercial Bank
	Best Integrated Corporate Banking Site	Abu Dhabi Commercial Bank
	Best in Mobile Banking	Citi
	Best Mobile Banking App	Mashreq Bank
	Most Innovative Digital Bank	Citi

*The best local or regional Corporate/Institutional Digital Bank.

For more information, please contact Andrea, Fiano, Editor, afiano@GFMag.com