

GLOBAL FINANCE

Global Finance names the World's Best Internet Banks for 2009 at Awards Dinner in New York

NEW YORK, November 5, 2009 — On November 4th, 2009 *Global Finance* (website: www.gfmag.com) presented its World's Best Internet Bank Awards at an awards dinner in New York. A full report will appear in the December 2009 issue of *Global Finance*.

Global Finance's World Best Internet Bank Awards are based on submissions from banks that wish to be considered. This year, 222 individual banks from around the world entered the competition. Representatives from Infosys Technologies Limited comprised the judging panel. Based on the judges' evaluations, *Global Finance's* editors made the final selections.

Winners were selected based on strength of strategy for attracting and servicing online customers, success in getting clients to use web offerings, growth of online customer base, breadth of products offered, evidence of tangible benefits gained from internet initiatives, and web site design and functionality. Sub-category winners were selected on the basis of relative strength of those products and services.

At the November 4th Awards Dinner, the overall winners for Regional and Global Corporate/Institutional Internet Banks as well as Regional and Global Consumer Internet Banks were announced. Also announced were the overall global sub-category winners. The grand prize of Best Overall Global Internet Bank was presented to Citi.

The winning banks announced at the dinner are on the next page.
The press release is also available online at: www.gfmag.com

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The reach of *Global Finance*

Global Finance, founded in 1987, has a circulation of 50,050 and readers in 163 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 — www.gfmag.com — offers analysis and articles that are the heritage of 22 years of experience in international financial markets, and provides a valuable source of data on 192 countries. Headquartered in New York, with offices in London, Rio de Janeiro and Milan.

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Global Winners

Best Overall Internet Bank – Global	Citi
Best Corporate/Institutional Internet Bank – Global	Citi
Best Consumer Internet Bank - Global	HSBC

Regional Winners: Best Corporate/Institutional Internet Banks

North America	Citi
Europe	HSBC
Asia/Pacific	HSBC
Latin America	Banamex/Citi
Central and Eastern Europe	Bank Pekao
Middle East/Africa	Citi

Regional Winners: Best Consumer Internet Banks

North America	Wells Fargo
Europe	Garanti Bank
Asia/Pacific	Citi
Latin America	Banco Santander
Central and Eastern Europe	Swedbank
Middle East and Africa	HSBC

Global Sub-Category Winners: Best Corporate/Institutional Internet Banks

Best Investment Management Services	Citi
Best Online Cash Management Site	Citi
Best Trade Finance Services	HSBC
Best Web Site Design	HSBC
Best Integrated Corporate Bank Site	ICBC
Best Information Security Initiatives	HSBC

Global Sub-Category Winners: Best Consumer Internet Banks

Best Investment Management Services	Bank Hapoalim
Best Bill Payment & Presentment	Citi
Best Online Consumer Credit Site	HSBC
Best Web Site Design	Commonwealth Bank
Best Integrated Consumer Bank Site	Banco Santander
Best Information Security Initiatives	HSBC
Best Online Deposits Acquisition	HSBC