

GLOBAL FINANCE

Global Finance names the World's Best Internet Banks in Europe 2011

NEW YORK, July 22, 2011 – Global Finance has announced the First Round winners in the “World’s Best Internet Banks” competition in Europe. This is the 12th 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. The Regional and Global winners for these categories will be announced at an Awards Ceremony in New York City in November 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. 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 online cash management” were selected based on the relative strength and success of those web products and services.

“In less than a decade, 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.”

Find the full list of the
World’s Best Internet Banks
First Round Winners in Europe 2011
on the following page.

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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 — Gfmag.com — offers analysis and articles that are the heritage of 24 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 and Milan.

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COUNTRY WINNERS

Best Consumer Internet Banks:

Channel Islands – HSBC
Cyprus – Marfin Popular Bank Public
Greece – Piraeus Bank
Portugal – Activo Bank
Spain – Bankinter
Turkey – HSBC
United Kingdom – Lloyds TSB International



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COUNTRY WINNERS

Best Corporate/Institutional Internet Banks:

Austria – Citi
Cyprus – Marfin Popular Bank Public
Germany – Citi
Greece – Citi
Ireland – Citi
Italy – Citi
Portugal – Banco Espirito Santo (BES)

Spain – Citi
Switzerland – Citi
Turkey – HSBC
United Kingdom – HSBC

REGIONAL SUB-CATEGORY WINNERS

Best Consumer Internet Banks:

Best Online Deposit, Credit and Investment Product Offerings – Lloyds TSB International
Best Bill Payment & Presentment – Yapi Kredi Bank
Best Web Site Design – Activo Bank
Best Integrated Consumer Bank Site – Activo Bank
Best Information Security Initiatives – Lloyds TSB International
Best in Mobile Banking – Activo Bank
Best in Social Media – Akbank

REGIONAL SUB-CATEGORY WINNERS

Best Corporate/Institutional Internet Banks:

Best Investment Management Services – Citi
Best Online Cash Management – Citi
Best Trade Finance Services – HSBC
Best Web Site Design – Citi
Best Integrated Corporate Bank Site – Citi
Best Information Security Initiatives – HSBC
Best in Mobile Banking – Citi
Best in Social Media - Citi