

Global Finance Names The World's Best Digital Banks 2019

NEW YORK, October 29, 2019 — On October 29th, *Global Finance* presented its 20th Annual World's Best Digital Bank Awards at the Digital Banks and Innovators Awards Dinner at the Harvard Club of New York City.

The overall winners for Global and Regional Corporate/Institutional Digital Banks and Consumer Digital Banks were revealed. Also announced were the overall Global sub-category winners.

The grand prize of World's Best Digital Bank was presented to Citi.

A full report will appear in the December 2019 issue of *Global Finance*. Round 1 winners previously appeared in the September 2019 issue, covering winners in individual countries and regional sub-categories.

Global Finance's World's Best Digital Bank Awards are based on submissions from banks that wish to be considered. This year, nearly 300 individual banks from around the world entered the competition.

The Awards judging panel was comprised of representatives from Infosys, a global leader in consulting, technology and outsourcing solutions. Based on the judge's 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 digital offerings, growth of online customer base, breadth of products offered, evidence of tangible benefits gained from digital initiatives, and web site design and functionality. Sub-category winners were selected on the basis of relative strength, products and services.

The list of winners announced in New York City follows.

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About Global Finance

Global Finance, founded in 1987, has a circulation of 50,000 and readers in 188 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 legacy of 32 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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GLOBAL WINNERS - THE WORLD'S BEST DIGITAL BANKS 2019

World's Best Digital Bank	Citi
Best Corporate/Institutional Digital Bank	Citi
Best Consumer Digital Bank	Standard Chartered
Best Islamic Digital Bank	Boubyan Bank

REGIONAL WINNERS - BEST CORPORATE/INSTITUTIONAL DIGITAL BANKS

Africa	Citi
Asia-Pacific	Citi
Central & Eastern Europe	mBank
Latin America	Citi
Middle East	Citi
North America	Wells Fargo
Western Europe	Citi

REGIONAL WINNERS - BEST CONSUMER DIGITAL BANKS

Africa	Standard Chartered
Asia-Pacific	Standard Chartered
Central & Eastern Europe	Tinkoff Bank
Latin America	Santander Rio
Middle East	NCB
North America	CIBC
Western Europe	CaixaBank

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GLOBAL SUB-CATEGORY WINNERS - BEST CORPORATE/INSTITUTIONAL DIGITAL BANKS

Best Investment Management Services	Citi
Best Online Cash Management	Citi
Best Trade Finance Services	Wells Fargo
Best Online Portal Services	DBS Bank
Best Integrated Corporate Banking Site	ING Bank
Best Information Security and Fraud Management	Tinkoff Bank
Best Online Treasury Services	Citi
Best in Mobile Banking	Citi
Best in Social Media Marketing and Services	Sberbank
Best Mobile Banking App	Citi
Most Innovative Digital Bank	Citi
Best Open Banking APIs	Citi

GLOBAL SUB-CATEGORY WINNERS - BEST CONSUMER DIGITAL BANKS

Best Online Deposit, Credit and Investment Product Offerings	Taipei Fubon Bank
Best Bill Payment & Presentment	Sberbank
Best Web Site Design	DBS Bank
Best Integrated Consumer Banking Site	Emirates NBD
Best in Mobile Banking	TBC Bank
Best Information Security and Fraud Management	Banco Popular Puerto Rico
Best in Social Media Marketing and Services	Taishin Bank
Best Mobile Banking App	CaixaBank
Most Innovative Digital Bank	Tatra banka
Best Mortgage Bank	Bidaya Home Finance
Best Open Banking APIs	Citi