

Press Release

Global Finance Names The World's Best Consumer Digital Banks In The Middle East 2018

NEW YORK, August 8, 2018 – *Global Finance* has announced the First Round winners for the 2018 World's Best Consumer 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 Bill Payment & Presentment, Best Mobile Banking App 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 Consumer 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 Consumer Digital Banks 2018 – Middle East

WINNERS BY COUNTRY AND SUB-CATEGORY

<i>Country</i>	<i>Category</i>	<i>Organization</i>
Bahrain	Best Consumer Digital Bank	Citi
	Best Online Deposit, Credit and Investment Product Offerings	Citi
	Best in Mobile Banking	Citi
	Best Information Security and Fraud Management	Citi
	Most Innovative Digital Bank	Citi
Egypt	Best Consumer Digital Bank	Arab Bank
	Best in Mobile Banking	Credit Agricole Egypt
	Most Innovative Digital Bank	Credit Agricole Egypt
Jordan	Best Consumer Digital Bank	Arab Bank
	Best Website Design	Arab Bank
	Best in Social Media Marketing and Services	Arab Bank
	Best Mobile Banking App	Arab Bank
	Best Bill Payment and Presentment	Investbank
	Most Innovative Digital Bank	Investbank
Kuwait	Best Consumer Digital Bank	NBK
	Best in Mobile Banking	NBK
	Best Mobile Banking App	NBK
	Most Innovative Digital Bank	Boubyan Bank
Lebanon	Best Consumer Digital Bank	Blom Bank
	Best in Mobile Banking	Blom Bank
	Best Mobile Banking App	Blom Bank
	Most Innovative Digital Bank	Blom Bank
Oman	Best Consumer Digital Bank	Bank Muscat

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World's Best Consumer Digital Banks 2018 – Middle East (continued)

WINNERS BY COUNTRY AND SUB-CATEGORY

Country	Category	Organization
Palestine	Best Consumer Digital Bank	Arab Bank
Qatar	Best Consumer Digital Bank	Qatar Islamic Bank
Saudi Arabia	Best Consumer Digital Bank	NCB
	Best Website Design	Samba
	Best Integrated Consumer Banking Site	Samba
	Best in Mobile Banking	NCB
	Best in Social Media Marketing and Services	SABB
	Best Mobile Banking App	NCB
	Best SMS/Text Banking	Samba
	Most Innovative Digital Bank	NCB
	UAE	Best Consumer Digital Bank
Best Online Deposit, Credit and Investment Product Offerings		Mashreq Bank
Best Bill Payment & Presentment		Standard Chartered
Best Website Design		Standard Chartered
Best Integrated Consumer Banking Site		Emirates NBD
Best in Mobile Banking		Citi
Best Information Security and Fraud Management		Citi
Best Mobile Banking App		Mashreq Bank
Best SMS/Text Banking		Mashreq Bank
Most Innovative Digital Bank	Liv by Emirates	

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