

Press Release



Global Finance Names The World's Best Digital Banks 2018

NEW YORK, November 1, 2018 — On November 1st, *Global Finance* presented the World's Best Digital Bank Awards at its Digital Banks and Innovators Awards Dinner at RIBA (Royal Institute of British Architects) in London.

The overall winners for Global and Regional Corporate/Institutional Digital Banks, Consumer Digital Banks and Digital Mortgage were announced. 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 2018 issue of *Global Finance*. Round 1 winners previously appeared in the September 2018 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 London follows.

page 1 of 4

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About Global Finance

Global Finance, founded in 1987, has a circulation of 50,050 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 31 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 2018

World's Best Digital Bank	Citi
Best Corporate/Institutional Digital Bank	Citi
Best Consumer Digital Bank	Tinkoff Bank
Best Islamic Digital Bank	Boubyan Bank
Best Digital Mortgage Bank	E.SUN Financial Holdings

REGIONAL WINNERS - BEST DIGITAL MORTGAGE BANKS

Asia-Pacific	E.SUN Financial Holdings
Central & Eastern Europe	Tinkoff Bank
Latin America	Itaú Unibanco
Middle East	Bidaya Home Finance
North America	Bank Of America

REGIONAL WINNERS - BEST ISLAMIC DIGITAL BANKS

Asia-Pacific	Standard Chartered
Middle East	Boubyan Bank

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REGIONAL WINNERS - BEST CORPORATE/INSTITUTIONAL DIGITAL BANKS

Africa	Citi
Asia-Pacific	Citi
Central & Eastern Europe	Sberbank
Latin America	Citi
Middle East	Citi
North America	Citi
Western Europe	Citi

REGIONAL WINNERS - BEST CONSUMER DIGITAL BANKS

Africa	Standard Chartered
Asia-Pacific	Citi
Central & Eastern Europe	Tinkoff Bank
Latin America	Bancolombia
Middle East	Emirates NBD
North America	Bank of America
Western Europe	CaixaBank

Press Release



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

Best Investment Management Services	Tinkoff Bank
Best Online Cash Management	Citi
Best Trade Finance Services	Citi
Best Online Portal Services	DBS Bank
Best Integrated Corporate Banking Site	Yapi Kredi Bank
Best Information Security and Fraud Management	Citi
Best Online Treasury Services	Citi
Best in Mobile Banking	Citi
Best in Social Media Marketing and Services	TBC Bank
Best Mobile Banking App	Citi
Most Innovative Digital Bank	Citi

GLOBAL SUB-CATEGORY WINNERS - BEST CONSUMER DIGITAL BANKS

Best Online Deposit, Credit and Investment Product Offerings	Tatra banka
Best Bill Payment & Presentment	DBS Bank
Best Web Site Design	Garanti Bank - Turkey
Best Integrated Consumer Banking Site	TBC
Best in Mobile Banking	Citi
Best Information Security and Fraud Management	Standard Chartered
Best in Social Media Marketing and Services	Siam Commercial Bank
Best Mobile Banking App	Tinkoff Bank
Best SMS/Text Banking	DBS
Most Innovative Digital Bank	Bank of New Zealand

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