

World's Best Digital Bank Awards 2021 PRESS RELEASE

Global Finance Names the World's Best Corporate/Institutional Digital Banks in Western Europe 2021

NEW YORK, August 20, 2021 – *Global Finance* has announced the Round One winners for the 2021 World's Best Corporate/Institutional Digital Banks Awards in Western Europe. This is the 22nd year *Global Finance* has named the World's Best Digital Banks. Details on all Round One winners will be published in the September print and digital editions and online at GFMag.com.

Round One winners include the Best Corporate/Institutional Digital Banks, Best Consumer Digital Banks, and the Best Islamic Digital Banks at the country level. Winners were selected in Africa, Asia-Pacific, Central & Eastern Europe, Latin America, the Middle East, North America and Western Europe. Also announced today were Regional winners in Sub-Categories such as Best Information Security and Fraud Management, Best Mobile Banking App and Most Innovative Digital Bank.

Round Two winners, which include the overall Regional and Global winners, and Global Sub-Category winners, will be announced in October and published in December. These awards are usually revealed at *Global Finance's* annual Best Digital Bank Awards dinner. Due to the pandemic, it is unclear whether this event will be held. If a physical or virtual event is scheduled, all winning organizations will be notified well in advance.

Winners were chosen from entries evaluated by a world-class panel of judges at Infosys, a global leader in consulting, technology and outsourcing. The editors of *Global Finance* were responsible for the final selection of all winners.

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 Mobile Banking App were selected based on the relative strength and success of those web products and services.

"With the global pandemic forcing people to conduct their personal and professional banking activities from their phones, tablets and computers, digital banking took on an importance and prevalence far beyond anything that had come before," said Joseph Giarraputo, publisher and editorial director of *Global Finance*. "Banks were forced to respond to this drastically altered landscape, and those that met the challenge most successfully are being honored as *Global Finance*'s World's Best Digital Banks 2021."

The full list of *Global Finance's* 2021 World's Best Corporate/Institutional Digital Banks Round One winners in Western Europe follows.

page 1 of 2

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About Global Finance

Global Finance, founded in 1987, has a circulation of 50,000 and readers in 191 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 34 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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COUNTRY & TERR	ITORY WINNERS
Austria	Citi
Belgium	Citi
Cyprus	Bank of Cyprus
Denmark	Citi
Finland	Citi
France	Citi
Germany	Citi
Greece	Citi
Ireland	Citi
Italy	Citi
Luxembourg	Citi
Netherlands	Citi
Norway	Citi
Portugal	Citi
Spain	Citi
Sweden	Citi
Switzerland	Citi
Turkey	Yapi Kredi Bank
United Kingdom	Citi

REGIONAL SUB-CATEGORY WINNERS	
Best Online Investment Management Services	Yapi Kredi Bank
Best Online Cash Management Services	Citi
Best Trade Finance Services	Intesa Sanpaolo
Best Online Portal	Intesa Sanpaolo
Best Integrated Corporate Banking Site	Yapi Kredi Bank
Best Information Security and Fraud Management	Millennium BCP
Best Mobile Adaptive Site	Citi
Best Mobile Banking App	BBVA
Best in Social Media Marketing and Services	Citi
Most Innovative Digital Bank	Citi
Best Open Banking APIs	Intesa Sanpaolo
Best SME Banking	BBVA