

World's Best Digital Bank Awards 2020 PRESS RELEASE

Global Finance Names the World's Best Consumer Digital Banks in Western Europe 2020

NEW YORK, August 12, 2020 – *Global Finance* has announced the Round One winners for the 2020 World's Best Consumer Digital Banks Awards in Western Europe. This is the 21st year *Global Finance* has named the World's Best Digital Banks. Details on all Round One winners will be published in the September issue.

Round One winners include Best Consumer Digital Banks, Best Corporate/Institutional 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 the December issue. 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.

"This year, a global pandemic accelerated the transition to digital banking, but forward-thinking banks were already on that road," said Joseph D. Giarraputo, publisher and editorial director of *Global Finance*. "The Digital Bank Awards hone in on the institutions that are leading the shift toward a new world of banking."

The full list of *Global Finance's* 2020 World's Best Consumer 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 187 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 33 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 WINNERS	
Cyprus	Bank of Cyprus
Germany	ING
Greece	Eurobank
Portugal	Millennium bcp
Spain	CaixaBank
Turkey	Yapi Kredi Bank
UK	Citi

REGIONAL SUB-CATEGORY WINNERS	
Best Integrated Consumer Bank Site	TEB Bank
Best Online Product Offerings	Eurobank
Best Bill Payment & Presentment	Yapi Credi Bank
Best Website Design	ING
Best Mobile Banking App	CaixaBank
Best Mobile Banking Adaptive Site	Yapi Kredi Bank
Best Information Security and Fraud Management	Citi
Best in Lending	ISBank
Most Innovative Digital Bank	Eurobank
Best Open Banking APIs	ISBank