

World's Best Digital Bank Awards 2020 PRESS RELEASE

Global Finance Names the World's Best Consumer Digital Banks in the Middle East 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 the Middle East. 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. Once again this year, 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.

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 in Mobile Banking 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 forwardthinking banks were already on that road," said Joseph D. Giarraputo, publisher and editorial director of *Global Finance*. "The Digital Bank Awards home 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 the Middle East follows.

page 1 of 3



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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WORLD'S BEST CONSUMER DIGITAL BANKS 2020 - MIDDLE EAST			
Country	Award	Bank	
Bahrain	Best Consumer Digital Bank	Citi	
	Best Mobile Banking App	Citi	
	Best Mobile Adaptive Banking Site	Citi	
	Best Information Security and Fraud Management	Citi	
Egypt	Best Consumer Digital Bank	CIB	
	Best Integrated Consumer Banking Site	CIB	
	Best Online Product Offerings	CIB	
	Best Bill Payment & Presentment	Abu Dhabi Islamic Bank	
	Best Website Design	CIB	
	Best Mobile Banking App	CIB	
	Best Mobile Banking Adaptive Site	Credit Agricole	
	Best Information Security and Fraud Management	CIB	
	Best in Social Media Marketing & Services	Abu Dhabi Islamic Bank	
	Most Innovative Digital Bank	CIB	
	Best Open Banking APIs	CIB	
Israel	Best Consumer Digital Bank	Israel Discount Bank	
	Best Mobile Banking App	Israel Discount Bank	
Jordan	Best Consumer Digital Bank	Bank Al Etihad	
	Best Bill Payment & Presentment	Arab Bank	
	Best Website Design	Arab Bank	
	Best Mobile Banking App	Arab Bank	
	Best in Social Media Marketing & Services	Arab Bank	
	Most Innovative Digital Bank	Bank Al Etihad	
Kuwait	Best Consumer Digital Bank	National Bank of Kuwait	



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WORLD'S BEST CONSUMER DIGITAL BANKS 2020 - MIDDLE EAST (CONTINUED)			
Country	Award	Bank	
Lebanon	Best Consumer Digital Bank	Blom Bank	
	Best Mobile Banking App	Blom Bank	
	Best Mobile Adaptive Banking Site	Blom Bank	
	Most Innovative Digital Bank	Blom Bank	
Oman	Best Consumer Digital Bank	Bank Muscat	
Palestine	Best Consumer Digital Bank	Arab Bank	
Qatar	Best Consumer Digital Bank	Commercial Bank of Qatar	
	Best Online Product Offerings	Commercial Bank of Qatar	
	Best Mobile Banking App	Qatar Islamic Bank	
	Best in Social Media Marketing & Services	Qatar Islamic Bank	
	Most Innovative Digital Bank	Commercial Bank of Qatar	
Saudi Arabia	Best Consumer Digital Bank	SABB	
	Best Mobile Banking App	SABB	
	Best Information Security and Fraud Management	SAMBA	
UAE	Best Consumer Digital Bank	Mashreq Bank	
	Best Integrated Consumer Banking Site	Standard Chartered	
	Best Online Product Offerings	Masheq Bank	
	Best Bill Payment & Presentment	First Abu Dhabi Bank	
	Best Mobile Banking App	Commercial Bank of Dubai	
	Best Mobile Banking Adaptive Site	Standard Chartered	
	Best Information Security and Fraud Management	Citi	
	Best in Lending	Commercial Bank of Dubai	
	Most Innovative Digital Bank	Mashreq Bank	
	Best Open Banking APIs	Citi	

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