

Global Finance Names the World's Best Internet Banks in North America 2008

NEW YORK, August 6, 2008 — *Global Finance* has announced the First Round winners in the “World’s Best Internet Banks” competition in North America. This is the 9th year *Global Finance* has named the World’s Best Internet Banks. Details on all First Round winners will be published in the September issue. First Round winners include Best Corporate/Institutional Internet Banks and Best Consumer Internet Banks at the country level. The Regional and Global winners for these categories will be announced at an Awards Ceremony in New York City in November and published in the December issue of *Global Finance*. Also announced were Regional winners in Sub-Categories. Global winners in the Sub-Categories will also be announced at the Awards Ceremony and in the December issue. The list of First Round winners follows.

Winners were chosen among entries evaluated by a world-class judging panel. *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 online customers, success in getting clients to use web offerings, growth of online customers, breadth of product offerings, evidence of tangible benefits gained from Internet initiatives, and web site design and functionality. Category winners, such as “best online cash management” were selected based on the relative strength and success of those web products and services.

“In less than a decade, the Internet has transformed the way many consumers and most businesses bank,” says Joseph D. Giarraputo, publisher of Global Finance. “The continuing improvements in Internet offerings represented by this year’s entries show that more significant Internet banking developments are still ahead of us.”

See following for full listing of the World’s Best Internet Banks First Round winners for 2008 in North America:



Global Finance Names the World's Best Internet Banks in North America 2008

Country Winners:

Best Consumer Internet Banks:

Canada – CIBC

United States – Bank of America

Best Corporate/Institutional Internet Banks:

Canada – Citi

United States - Citi

Regional Sub-Category Winners:

Best Consumer Internet Banks:

Best Investment Management Services –
Bank of America

Best Bill Payment & Presentment – Bank of
America

Best Online Consumer Credit Site – CIBC

Best Web Site Design – Bank of America

Best Integrated Consumer Bank Site –
Bank of America

Best Information Security Initiatives – Wells
Fargo

Best Online Deposits Acquisition – Bank of
America

Best Corporate/Institutional Internet Banks:

Best Investment Management Services –
Citi

Best Online Cash Management Site – Citi

Best Trade Finance Services – Citi

Best Web Site Design – Wells Fargo

Best Integrated Corporate Bank Site –
Wells Fargo

Best Information Security Initiatives – Citi

Regional Winners – not part of the world's 50 largest financial institutions:

Corporate – Scotiabank/Scotia Capital

Consumer – CIBC

Global Finance, which celebrates its 21st year of publishing in 2008, has 50,000 subscribers and more than 284,000 readers in over 158 countries. This audience includes chairmen, presidents, CEOs, CFOs, treasurers, and other financial officers responsible for making investments and strategic business decisions for large global companies and financial institutions. *Global Finance* also targets the 8,000 key portfolio investors who control over 80% of all assets under professional management.

For editorial information please contact: Dan Keeler, Editor, phone: 212 447 7900 ext 232, email: dan@gfmag.com

Global Finance Names the World's Best Internet Banks in Europe 2008

NEW YORK, August 7, 2008 — *Global Finance* has announced the First Round winners in the “World’s Best Internet Banks” competition in Europe. This is the 9th year *Global Finance* has named the World’s Best Internet Banks. Details on all First Round winners will be published in the September issue. First Round winners include Best Corporate/Institutional Internet Banks and Best Consumer Internet Banks at the country level. The Regional and Global winners for these categories will be announced at an Awards Ceremony in New York City in November and published in the December issue of *Global Finance*. Also announced were Regional winners in Sub-Categories. Global winners in the Sub-Categories will also be announced at the Awards Ceremony and in the December issue. The list of First Round winners follows.

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See following for full listing of the World’s Best Internet Banks First Round winners for 2008 in Europe:



Global Finance Names the World's Best Internet Banks in Europe 2008

Country Winners:

Best Consumer Internet Banks:

Austria – RZB
Belgium – Citi
Channel Islands – HSBC
Cyprus – Bank of Cyprus
France – HSBC
Germany – Citi
Greece – EFG Eurobank Ergasias
Portugal – Millenium Bcp
Sweden – Citi
Turkey – HSBC
United Kingdom – First Direct, Division of HSBC

Best Corporate/Institutional Internet Banks:

Austria - Citi
Belgium – Citi
Denmark – Citi
Finland – Citi
France – HSBC
Germany – Citi
Greece – EFG Eurobank Ergasias
Ireland – Citi
Italy – Citi
Luxembourg – Citi
Netherlands – Citi
Norway – Citi
Portugal – BBVA
Spain – BBVA

Sweden – Citi
Switzerland – Citi
Turkey – Garanti
United Kingdom - HSBC

Regional Sub-Category Winners:

Best Consumer Internet Banks:

Best Investment Management Services – HSBC
Best Bill Payment & Presentment – Garanti
Best Online Consumer Credit Site – Garanti
Best Web Site Design – First Direct, Division of HSBC
Best Integrated Consumer Bank Site – Garanti
Best Information Security Initiatives – Garanti
Best Online Deposits Acquisition – Garanti

Best Corporate/institutional Internet Banks:

Best Investment Management Services – Citi
Best Online Cash Management Site – Citi
Best Trade Finance Services – Standard Chartered
Best Web Site Design – Garanti
Best Integrated Corporate Bank Site – Millenium Bcp
Best Information Security Initiatives – Garanti

Regional Winners – not part of the world's 50 largest financial institutions:

Consumer – Garanti
Corporate – Garanti

Global Finance, which celebrates its 21st year of publishing in 2008, has 50,000 subscribers and more than 284,000 readers in over 158 countries. This audience includes chairmen, presidents, CEOs, CFOs, treasurers, and other financial officers responsible for making investments and strategic business decisions for large global companies and financial institutions. *Global Finance* also targets the 8,000 key portfolio investors who control over 80% of all assets under professional management.

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Global Finance Names the World's Best Internet Banks in Asia 2008

NEW YORK, August 6, 2008 — *Global Finance* has announced the First Round winners in the “World’s Best Internet Banks” competition in Asia. This is the 9th year *Global Finance* has named the World’s Best Internet Banks. Details on all First Round winners will be published in the September issue. First Round winners include Best Corporate/Institutional Internet Banks and Best Consumer Internet Banks at the country level. The Regional and Global winners for these categories will be announced at an Awards Ceremony in New York City in November and published in the December issue of *Global Finance*. Also announced were Regional winners in Sub-Categories. Global winners in the Sub-Categories will also be announced at the Awards Ceremony and in the December issue. The list of First Round winners follows.

Winners were chosen among entries evaluated by a world-class judging panel. *Global Finance* editors were responsible for the final selection of winners in the First Round.

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“In less than a decade, the Internet has transformed the way many consumers and most businesses bank,” says Joseph D. Giarraputo, publisher of Global Finance. “The continuing improvements in Internet offerings represented by this year’s entries show that more significant Internet banking developments are still ahead of us.”

See following for full listing of the World’s Best Internet Banks First Round winners for 2008 in Asia:



Global Finance Names the World's Best Internet Banks in Asia 2008

Country Winners:

Best Consumer Internet Banks:

Australia – HSBC
Brunei – HSBC
China – ICBC
Hong Kong – HSBC
India – ICICI Bank
Indonesia – Citi
Japan – HSBC
Kyrgyz Republic – AsiaUniversalBank
Malaysia – Citi
Pakistan – Citi
Philippines – Citi
Singapore – DBS Bank
South Korea – Citi
Sri Lanka – HSBC
Taiwan – Chinatrust Commercial Bank
Thailand – Citi

Best Corporate/Institutional Internet Banks:

Australia – Citi
Bangladesh – Citi
Brunei – HSBC
China – ICBC
Hong Kong – HSBC
India – Citi
Indonesia – Standard Chartered
Japan – Citi
Kazakhstan – Citi
Kyrgyz Republic – AsiaUniversalBank
Malaysia – Standard Chartered
Nepal – Standard Chartered
New Zealand – Citi

Pakistan – Standard Chartered
Philippines – Citi
Singapore – DBS Bank
South Korea – Standard Chartered
Sri Lanka – HSBC
Taiwan – Chinatrust Commercial Bank
Thailand – Citi
Vietnam – Citi

Regional Sub-Category Winners:

Best Consumer Internet Banks:

Best Investment Management Services – ICBC
Best Bill Payment & Presentment – HSBC
Best Online Consumer Credit Site - HSBC
Best Web Site Design – HSBC
Best Integrated Consumer Bank Site – HSBC
Best Online Deposits Acquisition - HSBC
Best Information Security Initiatives - HSBC

Best Corporate/Institutional Internet Banks:

Best Investment Management Services – ICBC
Best Online Cash Management – Citi
Best Trade Finance Services – Standard Chartered
Best Web Site Design – HSBC
Best Integrated Corporate Bank Site - HSBC
Best Information Security Initiatives - HSBC

Regional Winners – not part of the world's 50 largest financial institutions:

Consumer – ICICI
Corporate – DBS Bank

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Global Finance Names the World's Best Internet Banks in the Middle East and Africa 2008

NEW YORK, August 11, 2008 — *Global Finance* has announced the First Round winners in the “World’s Best Internet Banks” competition in the Middle East and Africa. This is the 9th year *Global Finance* has named the World’s Best Internet Banks. Details on all First Round winners will be published in the September issue. First Round winners include Best Corporate/Institutional Internet Banks and Best Consumer Internet Banks at the country level. The Regional and Global winners for these categories will be announced at an Awards Ceremony in New York City in November and published in the December issue of *Global Finance*. Also announced were Regional winners in Sub-Categories. Global winners in the Sub-Categories will also be announced at the Awards Ceremony and in the December issue. The list of First Round winners follows.

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“In less than a decade, the Internet has transformed the way many consumers and most businesses bank,” says Joseph D. Giarraputo, publisher of Global Finance. “The continuing improvements in Internet offerings represented by this year’s entries show that more significant Internet banking developments are still ahead of us.”

See following for full listing of the World’s Best Internet Banks First Round winners for 2008 in the Middle East and Africa:



Global Finance Names the World's Best Internet Banks in the Middle East and Africa 2008

Country Winners:

Best Consumer Internet Banks:

Bahrain – Citi
Egypt – HSBC
Lebanon – Blom Bank
Qatar – Qatar National Bank
Saudi Arabia – Samba Financial Group
United Arab Emirates – HSBC

Best Corporate/Institutional Internet Banks:

Algeria – Citi
Bahrain – Citi
Botswana – Standard Chartered
Cameroon – Citi
Congo – Citi
Cote D'Ivoire – Citi
Egypt – Citi
Gabon – Citi
Ghana – Standard Chartered
Israel – Citi
Jordan – Standard Chartered
Kenya – Standard Chartered
Kuwait – Citi
Lebanon – Citi
Morocco - Citi
Nigeria – Citi
Qatar – Standard Chartered
Saudi Arabia – Samba Financial Group
Senegal – Citi
Sierra Leone – Standard Chartered
South Africa - Citi
Tanzania – Citi

Tunisia – Citi
United Arab Emirates – Standard Chartered
Uganda – Citi
Zambia – Citi
Zimbabwe – Standard Chartered

Regional Sub-Category Winners:

Best Consumer Internet Banks:

Best Investment Management Services – SABB
Best Bill Payment & Presentment – HSBC
Best Online Consumer Credit Site - SABB
Best Web Site Design – HSBC
Best Integrated Consumer Bank Site – Samba Financial Group
Best Online Deposits Acquisition - HSBC
Best Information Security Initiatives - HSBC

Best Corporate/Institutional Internet Banks:

Best Online Cash Management – Citi
Best Trade Finance Services – Standard Chartered
Best Web Site Design – HSBC
Best Integrated Corporate Bank Site – Standard Chartered
Best Information Security Initiatives – Samba Financial Group

Regional Winners – not part of the world's 50 largest financial institutions:

Consumer – Samba Financial Group
Corporate – Standard Chartered

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Global Finance Names the World's Best Internet Banks in Latin America 2008

NEW YORK, August 6, 2008 — *Global Finance* has announced the First Round winners in the “World’s Best Internet Banks” competition in Latin America. This is the 9th year *Global Finance* has named the World’s Best Internet Banks. Details on all First Round winners will be published in the September issue. First Round winners include Best Corporate/Institutional Internet Banks and Best Consumer Internet Banks at the country level. The Regional and Global winners for these categories will be announced at an Awards Ceremony in New York City in November and published in the December issue of *Global Finance*. Also announced were Regional winners in Sub-Categories. Global winners in the Sub-Categories will also be announced at the Awards Ceremony and in the December issue. The list of First Round winners follows.

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See following for full listing of the World’s Best Internet Banks First Round winners for 2008 in Latin America:



Global Finance Names the World's Best Internet Banks in Latin America 2008

Country Winners::

Best Consumer Internet Banks:

Argentina – Santander Rio
Brazil – HSBC
Chile – Banco Santander
Colombia – Bancolombia
Mexico – Banamex
Peru – BBVA Banco Continental
Puerto Rico – Banco Popular de Puerto Rico
Venezuela – Banco Mercantil

Best Corporate/Institutional Internet Banks:

Argentina – BBVA-Banco Frances
Brazil – Citi
Chile – BBVA
Colombia – Citi
Costa Rica – Citi
Dominican Republic – Citi
Ecuador – Citi
El Salvador – Citi
Guatemala – Citi
Haiti – Citi
Honduras – Citi
Jamaica – Citi
Mexico – Banamex
Panama – Citi
Paraguay – Citi
Peru – Citi
Puerto Rico – Citi
Trinidad & Tobago – Citi

Uruguay – Citi
Venezuela – Citi

Regional Sub-Category Winners:

Best Consumer Internet Banks:

Best Investment Management Services – BBVA
Banco Continental
Best Bill Payment & Presentment – HSBC
Best Online Consumer Credit Site – HSBC
Best Web Site Design – Bancolombia
Best Integrated Consumer Bank Site – Banco
Mercantil
Best Information Security Initiatives – HSBC
Best Online Deposits Acquisition – Banco Santander
Puerto Rico

Best Corporate/Institutional Internet Banks:

Best Investment Management Services – Citi
Best Online Cash Management - Citi
Best Trade Finance Services – Citi
Best Web Site Design – BBVA-Banco Frances
Best Integrated Corporate Bank Site – Citi
Best Information Security Initiatives – Citi

Regional Winners – not part of the world's 50 largest financial institutions:

Consumer – Banco Mercantil
Corporate – Banco Popular de Puerto Rico

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Global Finance Names the World's Best Internet Banks in Central & Eastern Europe 2008

NEW YORK, August 1, 2008 — *Global Finance* has announced the First Round winners in the “World’s Best Internet Banks” competition in Central & Eastern Europe. This is the 9th year *Global Finance* has named the World’s Best Internet Banks. Details on all First Round winners will be published in the September issue. First Round winners include Best Corporate/Institutional Internet Banks and Best Consumer Internet Banks at the country level. The Regional and Global winners for these categories will be announced at an Awards Ceremony in New York City in November and published in the December issue of *Global Finance*. Also announced were Regional winners in Sub-Categories. Global winners in the Sub-Categories will also be announced at the Awards Ceremony and in the December issue. The list of First Round winners follows.

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See following for full listing of the World’s Best Internet Banks First Round winners for 2008 in Central & Eastern Europe:



Global Finance Names the World's Best Internet Banks in Central & Eastern Europe 2008

Country Winners:

Best Consumer Internet Banks:

Estonia – Hansabank Estonia
Hungary – Citi
Lithuania – SEB Vilniaus Bankas
Poland – Bank Millennium SA
Romania – Raiffeisen Bank
Russia – Alfa Bank
Slovakia – Tatra Banka

Best Corporate/Institutional Internet Banks:

Bulgaria – Citi
Croatia – Raiffeisenbank Austria dd Zagreb
Czech Republic – Citi
Hercegovina – Raiffeisen Bank dd Bosna i
Hercegovina
Hungary – Citi
Poland – Citi
Romania – Citi
Russia – Citi
Slovakia – Citi
Ukraine – Citi

Regional Sub-Category Winners:

Best Consumer Internet Banks:

Best Bill Payment & Presentment – Alfa Bank
Best Online Consumer Credit – Citi
Best Website Design – Hansabank Estonia
Best Integrated Consumer Bank Site –
Hansabank Estonia
Best Information Security – SEB Vilniaus
Bankas
Best Deposit Acquisition – Citi

Best Corporate/Institutional Internet Banks:

Best Online Cash Management – Citi
Best Trade Finance – HSBC

Regional Winners - not part of the world's 50 largest financial institutions:

Corporate – RZB
Consumer – Hansabank Estonia

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