

GLOBAL FINANCE

Global Finance names the World's Best Internet Banks in Europe 2010

NEW YORK, July 26, 2010 – Global Finance has announced the First Round winners in the “World’s Best Internet Banks” competition in Europe. This is the 11th 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.”

Find the full list of the
World’s Best Internet Banks
First Round Winners in Europe 2010
on the following page.

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The reach of *Global Finance*

Global Finance, founded in 1987, has a circulation of 50,050 and readers in 163 countries. Its circulation is audited by BPA. *Global Finance's* audience includes chairmen, presidents, CEOs, CFOs, treasurers and other senior financial officers responsible for making investment and strategic decisions at multinational companies and financial institutions. *Global Finance* also targets the 8,000 international portfolio investors responsible for more than 80% of all global assets under professional management. Its website — www.gfmag.com — offers analysis and articles that are the heritage of 23 years of experience in international financial markets, and provides a valuable source of data on 192 countries. Headquartered in New York, with offices in London and Milan.

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COUNTRY WINNERS

Best Consumer Internet Banks:

Channel Islands – HSBC
Cyprus – Marfin Popular Bank Public
Greece – EFG Eurobank Ergasias
Malta – HSBC
Turkey – Yapi Kredi Bank
UK – Lloyds TSB International



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COUNTRY WINNERS

Best Corporate/Institutional Internet Banks:

Austria - Citi	Luxembourg – Citi
Belgium – Citi	Netherlands – Citi
Cyprus – Hellenic Bank Public Company	Norway – Citi
Denmark – Citi	Portugal – Citi
Finland – Citi	Spain – Citi
France – Citi	Sweden – Citi
Germany – Citi	Switzerland – Citi
Greece – Citi	Turkey – HSBC
Ireland – Citi	United Kingdom – Citi
Italy – Citi	

REGIONAL SUB-CATEGORY WINNERS

Best Consumer Internet Banks:

Best Investment Management Services –
Lloyds TSB International
Best Bill Payment & Presentment – Yapi Kredi Bank
Best Online Consumer Credit Site – HSBC
Best Web Site Design – HSBC
Best Integrated Consumer Bank Site – HSBC
Best Information Security Initiatives –
Lloyds TSB International
Best Online Deposits Acquisition – Akbank

REGIONAL SUB-CATEGORY WINNERS

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 – HSBC
Best Integrated Corporate Bank Site – HSBC
Best Information Security Initiatives – HSBC