

## *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.

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 Europe:



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### 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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