



**PRESS INFORMATION
FOR IMMEDIATE RELEASE**

July 25, 2006

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Global Finance names the World's Best Internet Banks in Europe 2006

NEW YORK—*Global Finance* has announced the First Round winners in “World’s Best Internet Banks” competition in Europe. This is the 7th 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 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 consisting of representatives from Tata Consultancy Services Ltd. *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 listings of the World’s Best Internet Banks First Round winners for 2006 in Europe:

World's Best Internet Bank Winners - Europe

Country Winners:

Best Consumer Internet Banks:

Austria: RZB
Belgium: Citigroup
Germany: Citigroup
Greece: Citigroup
Poland: Bank Millennium
Portugal: Millennium BCP
Russia: ZAO Raiffeisenbank Austria
Spain: BBVA
Turkey: Garanti Bank
United Kingdom: Citigroup

Best Corporate/Institutional Internet Banks:

Austria: RZB
Finland: Citigroup
France: Citigroup
Germany: JPMorgan Chase
Greece: Piraeus Bank/Winbank
Ireland: Citigroup
Italy: Citigroup
Netherlands: Citigroup
Poland: Citigroup
Portugal: Millennium BCP
Russia: Citigroup
Spain: Citigroup
Switzerland: Citigroup
Turkey: Akbank
United Kingdom: HSBC

World's Best Internet Bank Winners - Europe

Regional Sub-Category Winners:

Best Consumer Internet Banks:

Best Investment Management Services: Akbank
Best Bill Payment & Presentment: Millennium BCP
Best Online Consumer Credit: Akbank
Best Web Site Design: HSBC
Best Integrated Consumer Bank Site: Citigroup
Best Information Security Initiatives: Millennium BCP
Best Online Deposits Acquisition: Millennium BCP

Best Corporate/Institutional Internet Banks:

Best Investment Management Services: Garanti Bank
Best Online Cash Management: Citigroup
Best Trade Finance Services: Citigroup
Best Web Site Design: Garanti Bank
Best Integrated Corporate Bank Site: RZB
Best Information Security Initiatives: HSBC

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