

# HNB crowned Best Retail Bank in Sri Lanka



*Supun Dias, Assistant General Manager – Network Business, HNB; Kanchana Karunagama, Assistant General Manager/Head of Retail Banking, HNB; and S. Narenthiran, Chief Manager – SME Credit Underwriting, HNB receiving the Best Retail Bank award from TAB Global representatives.*

HNB has been named the Best Retail Bank in Sri Lanka for the 15<sup>th</sup> time at the TAB Global Excellence in Retail Financial Services Awards 2025. This recognition highlights the Bank's commitment to innovation, financial inclusion, and customer-centric banking, reinforcing its role as a trusted partner in the nation's economic progress. "For over a century, HNB has stood firm in our mission to serve as a partner in progress to all Sri Lankans. Throughout our history, we have evolved, integrating cutting-edge technology and global best practices into a deeply customer-centric business model. Our success in retaining leadership of the retail banking sector for 15 years provides further validation to our approach

and inspires us to continue striving for greater heights moving forward,” said Damith Pallewatte, MD/ CEO, HNB.

HNB’s retail banking innovations have significantly improved customer convenience and financial inclusivity. A key initiative is the launch of a trilingual mobile banking app, allowing customers to interact in Sinhala, Tamil, or English. This enhances accessibility, personalizes experiences, streamlines digital transactions, and increases net fee and commission income, reflecting HNB’s commitment to advanced technology and customer understanding.

HNB’s strategic focus on transforming retail banking has led to initiatives that enhance product offerings and customer engagement. From specialized savings schemes for students to efficient digital processes, these innovations reinforce HNB’s leadership in the retail segment. By prioritizing customer needs and evolving its digital capabilities, HNB continues to be a trusted partner in fostering financial empowerment and economic progress in Sri Lanka.

“Our ability to adapt and lead in an ever-changing financial landscape is what differentiates HNB. We continue to invest in technology and customer-centric solutions to create seamless banking experiences. This achievement is a testament to the hard work and dedication of our team,” noted Sanjay Wijemanne, Chief Operating Officer, HNB.