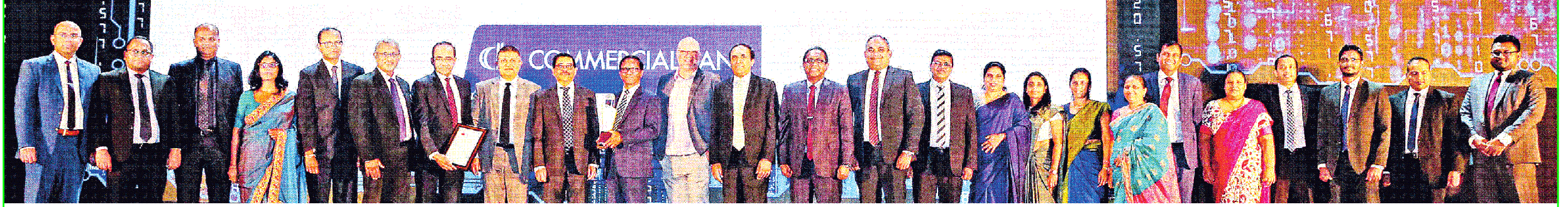




TECHNOVATION AWARDS 2023

ComBank crowned overall winner of LankaPay Technnovation Awards



The Commercial Bank team led by the Bank's Chairman Prof. Ananda Jayawardane with Central Bank Governor Dr. Nandalal Weerasinghe and other dignitaries at the presentation of the overall award at the LankaPay Technnovation Awards 2023

Dominates ceremony with 4 Golds, 2 Silvers and a Merit award

The Commercial Bank of Ceylon put on a dazzling display of its prowess in digital innovation recently, winning seven awards including the overall award for banking institutions at Sri Lanka's only payment technology innovation awards – the LankaPay Technnovation Awards.

The bank's impressive haul included four Gold awards – for Overall excellence in Interbank Digital Payments for Banking Institutions, Best Bank for Retail Payments, Best Mobile Application for Retail Payments via Lanka QR and Most Innovative Bank of the Year; two Silver awards – for Financial Institution of the Year for Best Digital Payment Strategy and Best LankaPay Card Implementor of the Year; and a Merit award for Bank of the Year for Financial Inclusivity.

"Being recognised as the clear leader in innovation and technological advancements in the banking industry is a tremendous achievement and a testament to Commercial Bank's commitment to digital transformation and leveraging tech innovations to promote convenience and inclusivity," Commercial Bank Managing Director/CEO Mr Sanath Manatunge said. "These awards also affirm that our approach resonates with customers and that we are making a positive impact on their digital banking experiences. This recognition speaks volumes about the success of our strategic initiatives in digital transformation in recent years."

The judging criteria for the 2023 LankaPay Technnovation awards considered interbank transactions from 1st April 2021 to 31st March 2022. Commercial Bank has been a consistent winner at the Technnovation Awards programme since its inception five years ago.

The Commercial Bank of Ceylon was the first bank in the country to enable its entire automated teller machine (ATM) network to acquire and process ATM transactions through the EMV (Europay, Mastercard and Visa) integrated circuit, and the first to activate its entire EMV chip card base (Debit and Credit cards) to perform secured EMV transactions through the LankaPay ATM network, making it possible for the Bank's own cardholders to securely perform transactions using other bank ATMs connected to the LankaPay network.

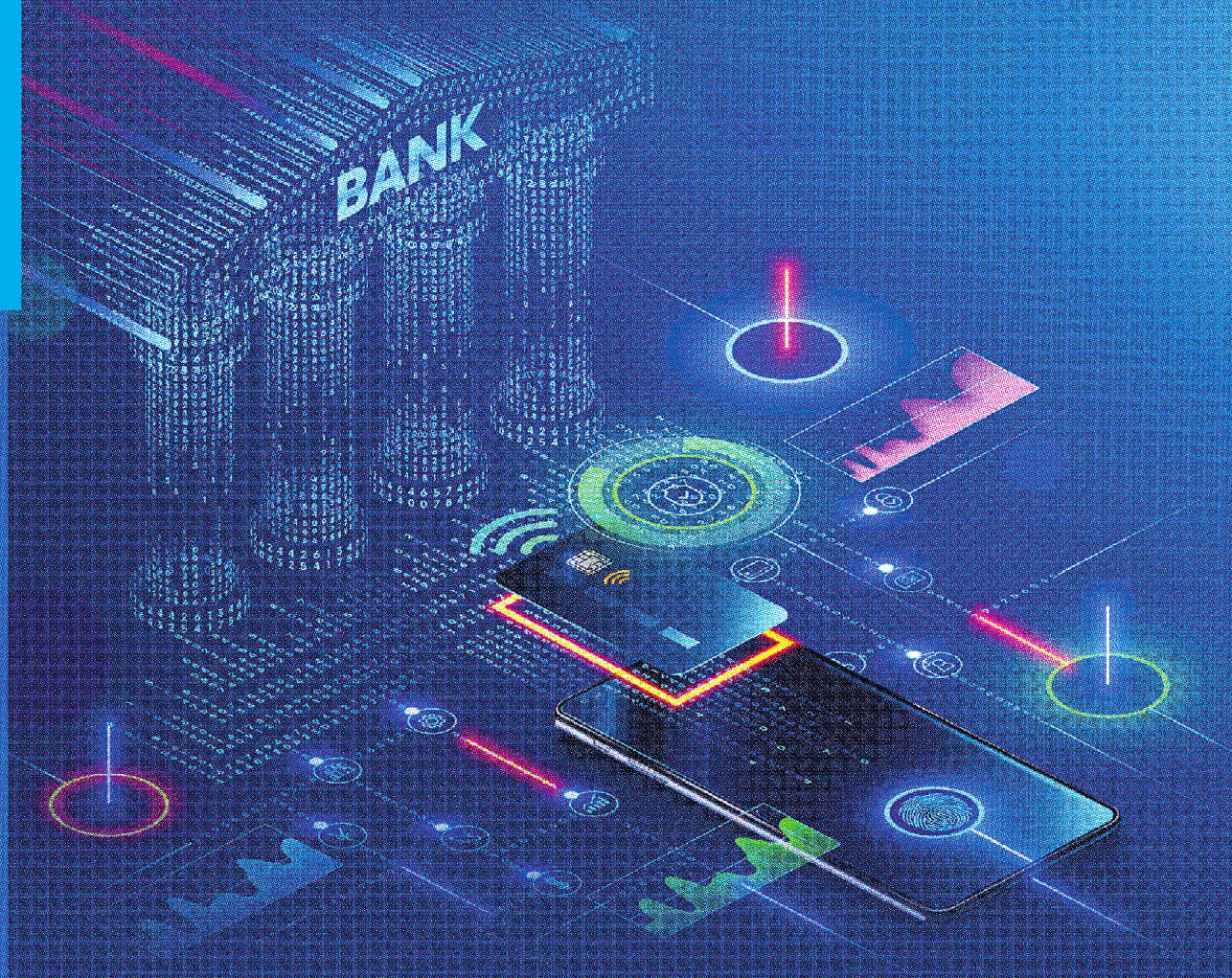
Notably, the ComBank Q+ Payment app, which was awarded Gold in the category "Best mobile application for retail payments via Lanka QR (Banks and Non Banks), was the first QR-based payment application to be launched on the LANKAQR platform, and became the fastest-growing QR payment App in Sri Lanka in 2022, providing significant support to the national digital drive of the country.

Commercial Bank's extensive array of digital apps led by its flagship digital banking platform, ComBank Digital, one of the most-used digital banking platforms in the country, showcases its digital supremacy and its digital forward strategy to promote digitizing of banking in Sri Lanka while promoting digital inclusivity. The Bank has launched many of Sri Lanka's first products and services in this sphere over the years and is a frontrunner in the national drive to digitize banking in Sri Lanka.

Commercial Bank cards are the fastest growing cards in Sri Lanka and enjoy market leadership in credit and debit card cumulative point-of-sale usage. The Bank offers a variety of credit cards in the Silver, Gold and Platinum tiers and a variety of cards in the premium segment. The cards are equipped with "Tap 'n Go" NFC technology and are backed by a strong NFC Point-of-Sale (POS) network. Commercial Bank is also one of the first banks in Sri Lanka to have its point-of-sale (POS) network accept LankaPay-JCB (Japan Credit Bureau) co-branded cards issued under the national card scheme programme.

The LankaPay Technnovation Awards programme aims to recognise the trailblazers of technology innovations in the financial services sector of the country. The awards were launched to enhance the efficiency of Sri Lanka's national payment network and drive financial inclusivity in the country, which is a key objective of the Central Bank of Sri Lanka.

Leading the way in Technological Innovations



Commercial Bank crowned the Overall Winner at LankaPay Technnovation Awards

Commercial Bank is proud to be recognised for its continuous efforts to push the boundaries of technological innovations, winning seven awards, including the overall award for banking institutions at Sri Lanka's only payment technology innovations awards - The LankaPay Technnovation Awards.

- GOLD** - Best Bank for Retail Payments
- GOLD** - Best Mobile Application for Retail Payments via Lanka QR (Q+ Payment App)
- GOLD** - Most Innovative Bank of the Year
- GOLD** - Overall Excellence in Interbank Digital Payments for Banking Institutions
- SILVER** - Best LankaPay Card Implementor of the Year
- SILVER** - Financial Institution of the Year for Best Digital Payment Strategy
- MERIT** - Bank of the Year for Financial Inclusivity

The Most Awarded Bank in Sri Lanka



Our interest is in you

HNB consolidates position as people-centric bank: wins recognition at LankaPay Technnovation Awards

Consolidating its position as a pioneer in digital banking and customer experience, Sri Lanka's premier private sector bank HNB PLC was recognized among the top Private and State financial institutions at the recently held LankaPay Technnovation Awards 2023.

The bank was awarded the Bank of the Year for Excellence in Customer Convenience in Category A, in recognition of key initiatives launched to ensure convenience to customers across its digital platforms, where Category A consisted of large state and private banks. They were adjudged to be the best bank in providing customer convenience through digital products and the facilitation of an increased number of digital transactions.

Hosted by LankaPay to recognize and reward flag bearers and promoters of innovative digital payment solutions, the awards were held under the patronage of Central Bank of Sri Lanka Governor, Dr. Nandalal Weerasinghe as the Chief Guest.

Commenting on the award, HNB Deputy General Manager - Retail and SME Banking, Sanjay Wijemanne said, "We are thrilled to be recognized at the Technnovation Awards for the second consecutive year. We also need to recognize the efforts of all the winners and nominees, who have continued to build upon the efforts towards making Sri Lanka a digitally empowered nation. Within this prestigious pool of businesses, we are honored that our efforts towards supporting innovative digital payment solutions was acknowledged."

The bank redefined customer experience in digital banking by accurately mapping out critical points, following the complete overhaul and restructuring and digitalization of its front, middle and back-end functions in 2013. The move pushed the organizational culture into a digital-first mindset.



(L to R) Chakshika Amarawardhana, Senior Manager - Digital Banking - HNB, Dr. Kenneth De Zilwa, Chairman LankaPay Pvt Ltd, Nihal Fonseka, Member of the Monetary Board of CBSL, Sanjay Wijemanne, Deputy General Manager - Retail and SME Banking - HNB, Chamika Weerasinghe, Assistant General Manager - Digital Business - HNB and Channa De Silva, General Manager / CEO - LankaPay Pvt Ltd.

Moreover, the bank established Digital Centers of Excellence to centralize administrative and back-office functions, which led to a significant portion of its operations being automated.

"We take a holistic view towards our customer Journeys with regard to products and services and we are aggressive in establishing the necessary technological infrastructure

to adopt new capabilities across the organisation. The only rule is that it must effectively serve the needs of our customers. By combining automation, Artificial Intelligence (AI), robotic process automation, and other emerging technologies, banks can offer digital financial assistance to facilitate seamless and frictionless transactions. For our customers the result will be greater

convenience, value, and security," said HNB Assistant General Manager - Digital Business, Chamika Weerasinghe.

The win at the Technnovation awards builds upon bank's recent industry recognitions which includes the Gold Award for Best Search Engine Optimisation/Search Engine Marketing and the Silver for the Best Use of Experiential Digital Marketing at the SLIM DIGIs 2.2 Awards; along with the recognition of HNB FIT, Asia's first fitness related app launched by Sri Lanka's most digitally-savvy bank HNB PLC, being crowned as the 'Best IoT initiative' at the Asian Digital Finance Forum and Awards.

Initiated in 2017 with the aim of recognizing the pioneers of payment technology innovations in the country, the LankaPay Technnovation Awards recognizes institutions that promote and increase the usage of their products, driving volume and growth in the market.

With 256 customer centres and 800+ Self Service machines (SSMs) nation-wide, HNB is one of Sri Lanka's largest, most technologically innovative private banks. Consolidating its legacy in sustainability, good governance and corporate excellence, HNB was crowned the Best Corporate Citizen for 2022 at the Ceylon Chamber of Commerce Best Corporate Citizen Awards. The bank further secured four additional accolades, including being ranked among the Top 10 Best Corporate Citizens and taking home the Governance category and Sustainability Champion for the Finance sector titles.

Additionally, HNB was ranked among the World's Top 1,000 Banks list compiled by the prestigious UK-based Banker Magazine for the sixth consecutive year in 2022, in addition to being crowned the Best Retail Bank in Sri Lanka for the 13th occasion at the prestigious International Excellence in Retail Financial Services Awards 2023 hosted by the Asian Banker Magazine.

EVOLVED. HNB Digital Banking.

EASIER.

User friendly experience. Access across multiple devices and platforms.

ENHANCED.

Improved and updated dashboard for better navigation.

EMPOWERED.

Safe, secure and simple user experience.

Log on to www.hnb.lk
or scan to download the HNB Digital Banking App

HNB Digital Banking

YOUR PARTNER IN PROGRESS

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Fitch Rating: A/(k) Hatton National Bank is a Licensed Commercial Bank supervised by the Central Bank of Sri Lanka. Hatton National Bank PLC - PQ 82

*Conditions apply.

LANKAPAY TECHNNOVATION AWARDS 2023 WINNERS

OVERALL AWARD FOR EXCELLENCE IN INTERBANK DIGITAL PAYMENTS	
BANKING INSTITUTIONS	
Gold Award	Commercial Bank of Ceylon PLC
Silver Award	Bank of Ceylon
Bronze Award	Sampath Bank PLC
Merit Award	People's Bank
NON-BANK FINANCIAL INSTITUTIONS	
Gold Award	LOLC Finance PLC
Silver Award	Dialog Finance PLC
CATEGORY AWARDS	
BANK OF THE YEAR FOR EXCELLENCE IN CUSTOMER CONVENIENCE	
CATEGORY A	
Gold Award	Hatton National Bank PLC
Merit Award	Sampath Bank PLC
CATEGORY B	
Gold Award	Cargills Bank Limited
Merit Award	National Development Bank PLC
CATEGORY C	
Gold Award	National Savings Bank
Merit Award	DFCC Bank PLC
NON-BANK FINANCIAL INSTITUTION OF THE YEAR FOR EXCELLENCE IN CUSTOMER CONVENIENCE	
Gold Award	LOLC Finance PLC
Silver Award	Dialog Finance PLC
BEST COMMON ATM ENABLER OF THE YEAR	
CATEGORY A	
Gold Award	People's Bank
Merit Award	Bank of Ceylon
CATEGORY B	
Gold Award	National Savings Bank
Merit Award	Union Bank of Colombo PLC
CATEGORY C	
Gold Award	Amana Bank PLC
Merit Award	Regional Development Bank
BANK OF THE YEAR FOR FINANCIAL INCLUSIVITY	
CATEGORY A	
Gold Award	Bank of Ceylon
Merit Award	Commercial Bank of Ceylon PLC
CATEGORY B	
Gold Award	Nations Trust Bank PLC
Merit Award	National Savings Bank
CATEGORY C	
Gold Award	Cargills Bank Limited
Merit Award	DFCC Bank PLC

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LOLC Finance Sweeps Top Awards At LankaPay Technnovation

Wins 'Overall Excellence Award in Interbank Digital Payments' for second year in a row

- Gold - NBF1 of the Year for Financial Inclusivity
- Gold - NBF1 of the Year for Excellence in Customer Convenience
- Gold - Best Mobile Application for Retail Payments via JustPay (Banks and NBFIs)
- Merit - Most Popular Digital Payment Product (Banks and NBFIs – Mobile Payment App)
- Gold - Overall Award Excellence in Interbank Digital Payments (NBFIs)



Conrad Dias - Chairman of LOLC Finance PLC



Krishan Thilakarathne - Executive Director/Chief Executive Officer of LOLC Finance PLC

LOLC Finance PLC dominated the LankaPay Technnovation Awards for the fourth year in a row - winning as many as 5 top awards yet again, including the most coveted Overall Excellence Award in successive years, reflecting the Company's industry standing in the Non-Banking Finance Institution (NBF1) and digital payments space. As the largest and most profitable NBF1 in the country, LOLC Finance is uniquely positioned to transform the digital landscape of the financial services sector.

Commenting on the triumph, Conrad Dias, Chairman of LOLC Finance PLC said: "We are very proud to have won top awards constantly at the LankaPay Technnovation Awards for the last four years in succession and the Overall Excellence Award in Interbank Digital Payments for the second year in a row. Winning these awards every consecutive year proves the command that LOLC Finance has in the digital payments space. iPay records the highest transactions monthly and is growing at an exponential rate as compared to other apps in the market. We are committed to grow our market share from over 55% of all JustPay payments in Sri Lanka by enhancing user experience - right from the time of customer on-boarding to transaction processing to grow the customer base and transactions values."

LankaPay Technnovation Awards is Sri Lanka's first and the only payment technology innovation awards event which aims to recognize the trailblazers of technology innovations in the financial services sector of the country.

Dias adds further, "We are grateful to the LankaPay Technnovation Awards and the Central Bank of Sri Lanka for instituting these awards to encourage digital transformation, as this platform encourages us all to participate and do more for the convenience of customers. This recognition will not only help to create awareness about digital solutions, but it will also inspire the industry to deliver the highest standard products and services."

With iPay spearheading LOLC Finance's drive to offer enhanced digital solutions to customers, it has garnered over 300,000 users with over 01 million monthly transactions valued at nearly Rs.10 billion in value. iPay recently celebrated having processed over Rs. 100 billion worth of transactions since its launch in 2017 and is growing at over 300% year-on-year.

The company was also awarded the Gold award for the NBF1 of the Year for Financial Inclusivity, recognizing LOLC Finance's influence at the bottom-of-the-pyramid segment. By extending financial inclusion to the under-banked and unbanked markets, the Company is elevating the livelihoods of this segment with effective digital solutions.

Commenting further, Krishan Thilakarathne, Executive Director/Chief Executive Officer of LOLC Finance PLC said: "We are extremely happy to dominate the LankaPay Technnovation Awards yet again. Year after year, LOLC Finance walks away with top honours at these awards, further entrenching its status as the leader in the NBF1 space, whilst also ruling supremely in the digital payment space with iPay, a true game-changer in the digital payment space. The Gold award for NBF1 of the Year for Financial Inclusivity is a testament and acknowledgement of our untiring efforts at the grassroots. We believe this recognition stems from our vision for financial inclusivity and to extend digital solutions to all customers without discriminating or perceiving digital payments as an elite product. Our plans for creating digital financial inclusion amongst the MSME customer base are showing positive results through value additions such as cost reduction, saving time and giving easy access to financial services."

Krishan Thilakarathne goes on to say, "LOLC Finance will continue to power ahead to grow digital banking from present levels. Our main objective is to convert more customers to digital payments and promote internet banking and interbank platforms for transactions."



LOLC FINANCE AWARDED FOR EXCELLENCE IN INTER-BANK DIGITAL PAYMENTS YET AGAIN!



LOLC Finance, Sri Lanka's largest non-banking financial institution is proud to be recognised for its continuous excellence by winning the Overall Gold Award for Excellence in Inter-Bank Digital Payments and also the NBF1 of the Year for Financial Inclusivity. We are proud to have been awarded 4 Gold Awards for our commitment to revolutionising the digital banking landscape and to be recognised among the best for innovation and convenience. We hope you join us as we continue to reach new heights in the banking and finance arena.

- Overall Award for Excellence in Interbank Digital Payments (NBFIs) – GOLD
- NBF1 of the Year for Financial Inclusivity – GOLD
- NBF1 of the Year for Excellence in Customer Convenience – GOLD
- Best Mobile Application for Retail Payments via JustPay (Banks and NBFIs) – GOLD
- Most Popular Digital Payment Product (Banks and NBFIs – Mobile Payment App) – MERIT



MESSAGE FROM THE CHAIRMAN OF LANKAPAY

As the country's national payment and settlements network, LankaPay Private Limited has been an "impact organization" and a "trusted partner" not just in the region but competing in the global digital landscape. Initiation of LankaPay Technovation Awards in 2017 marks one of the significant milestones in the company's illustrious journey spanning for over 2 decades, which has grown to become the de-facto recognition for the country's financial sector.

As Sri Lanka's first and only payment-technology innovation awards ceremony, LankaPay Technovation Awards recognises those who work tirelessly within the financial sector to surpass customer expectations through constant innovation to provide greater convenience. Overcoming a plethora of hurdles that faced Sri Lanka and many countries across the globe in the recent past, those who have innovated using a digital or technological foundation have prospered and will certainly be the survivors of the future. Like LankaPay, many players in



Dr. Kenneth De Zilwa

the finance industry were able to sharpen their focus, driving efficiency within an increasingly cashless society.

The Rs. 18,671,820,577,107 worth of seamless digital transactions facilitated by LankaPay, serves to validate this journey and is proof of the evolving future. This is a collective journey which could not have been possible if not for the banks, non-bank financial institutions and FinTechs who thrived for customer convenience through payment

technology innovations. Backed by an admirable work ethic, our passionate and praiseworthy innovators have challenged the limits and succeeded. LankaPay Technovation Awards is a platform that celebrates this passion and success. Banks, non-banking financial institutions, and FinTechs have made significant strides while embracing our theme 'Innovation to the Core'. As an organization that sees the future, we at LankaPay are excited about the plethora of opportunities for the growth of the country's financial sector. The monetization of these opportunities would strengthen our foreign currency cash flows and strengthen the national balance sheet. The rapid growth in the technology industry will also challenge conventional banking and investment banking models and open new business models in the financial sector, and soon, in the rest of the country too. Let us continue to work together and ensure that Sri Lanka does not miss out on global opportunities.

MESSAGE FROM THE CHAIRMAN OF THE PANEL OF JUDGES

Following the challenges that accompanied the unprecedented COVID-19 pandemic, the world has embraced the inevitable digital transformation of industries across the board. Sri Lanka too was able to adapt to the new norms dictated by the pandemic, spearheaded by the efforts of the financial sector. The digitalization of the financial sector was essential to meet the needs of consumers across the country.

The scope of payment options has expanded to facilitate faster transactions and reduced transaction costs that has encouraged both consumers and businesses to adopt digital payments. Improving a company's bottom line while ensuring a better customer experience. Digital payments also leverage several technologies to secure and encrypt transaction data, making it more difficult for fraudulent transactions to take place. This newfound understanding of the security in transactions has encouraged investment and drives efficiency within the financial industry.

The pioneering role of LankaPay as the operator of Sri Lanka's National Payment Network, enabling digital payments across the country must be commended. This contribution made along with the entire financial sector on the Ease of Doing Business Index is noteworthy. During the year 2021/22 alone, LankaPay together with banks, non-banking financial institutions and FinTechs have facilitated over 200 Mn digital financial transactions. This figure not

only a testament to their commitment towards driving customer convenience but also an indication of the progress we have made as a country towards a digital economy.

Technological innovation is necessary to truly harness the full extent of digital transformation, especially in financial services as reflected in the theme of LankaPay Technovation Awards 2023 - 'Innovation to the Core'. Innovation in digital transformation is necessary to ensure that the current landscape does not stagnate, but continues to grow.

It is a privilege to be chairing the panel of judges of the LankaPay Technovation Awards 2023, as part of this initiative towards honouring the financial sector for its resilience and determination in paving the way towards payment technology innovation and digital-finance transformation. I also take this opportunity to commend the contribution made by the fellow members of the eminent panel of judges towards upholding the independence and transparency of the judging process which is vital, and LankaPay for initiating this prestigious event that rewards the trailblazers of customer convenience via payment technology innovations. I also wish to congratulate the winners at this year's awards competition who have been steadfast to the course of pushing customer convenience to greater heights through payment technology innovations.



Mr. Rajeeva Bandaranaike

MESSAGE FROM THE CEO OF LANKAPAY

The main objective of LankaPay has been to drive financial inclusion in the country to support the underserved segments of the population via the use of technology. As the national payment network of the country, we have taken over the mantle to fulfil the social responsibility and made digital financial services both accessible and affordable to everyone across the country. We have made tremendous progress towards this end by successfully facilitating Rs 18,671,820,577,107 worth of interbank digital financial transactions in 2021/22, leading the way to empower every Sri Lankan with fast, convenient, secure and accessible payment solutions. This was only possible with the contribution of the banks, non-bank financial institutions and FinTechs who

were committed to the course of constantly enhancing customer convenience through payment technology innovations.

LankaPay Technovation Awards is the only platform that recognises the dedication and commitment of operations team whose contribution is often underrated. We believe our efforts would be an encouragement for those who are in the driving seats of these institutions to in turn recognise the efforts of their teams who have worked tirelessly to enhance customer convenience through payment technology innovations. The last few years have been exceptionally challenging in many areas, yet it is indeed noteworthy that together we have driven commendable

growth in this sphere in ushering the nation towards a digital economy. Through our synergies, we have been able to raise the bar in ensuring financial inclusion for Sri Lankans from all over the country.

I would like to thank our esteemed Panel of Judges for offering us their expertise and being an integral part of upholding independence and integrity of this awards competition, which has enabled us to make this one of the most awaited events amongst the country's financial sector. I take this opportunity to thank our sponsors who made this event a possibility and congratulate all the winners for a job well done.



Mr. Channa de Silva

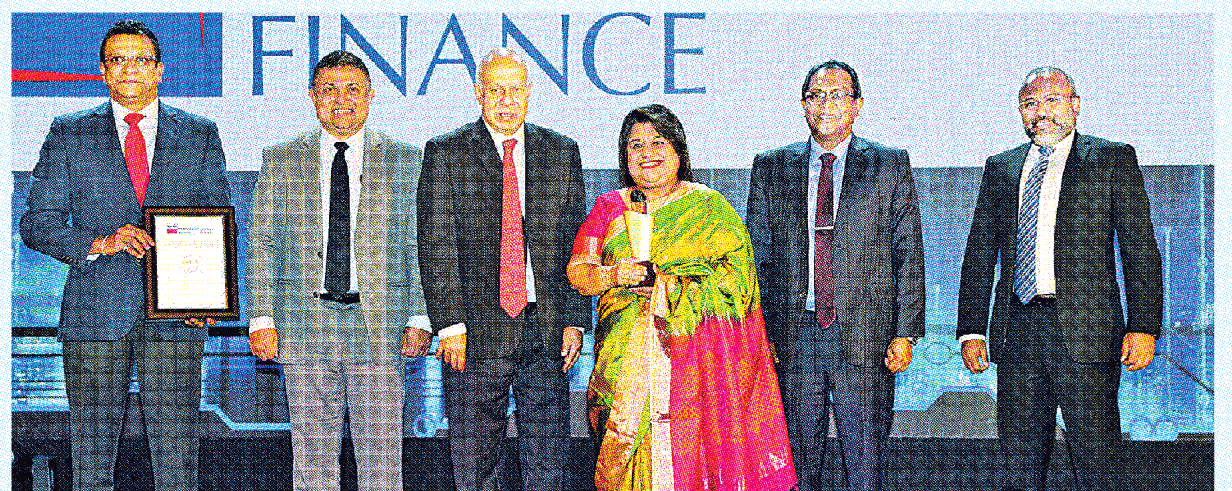
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LOLC Finance Sweeps Top Awards At LankaPay Technovation

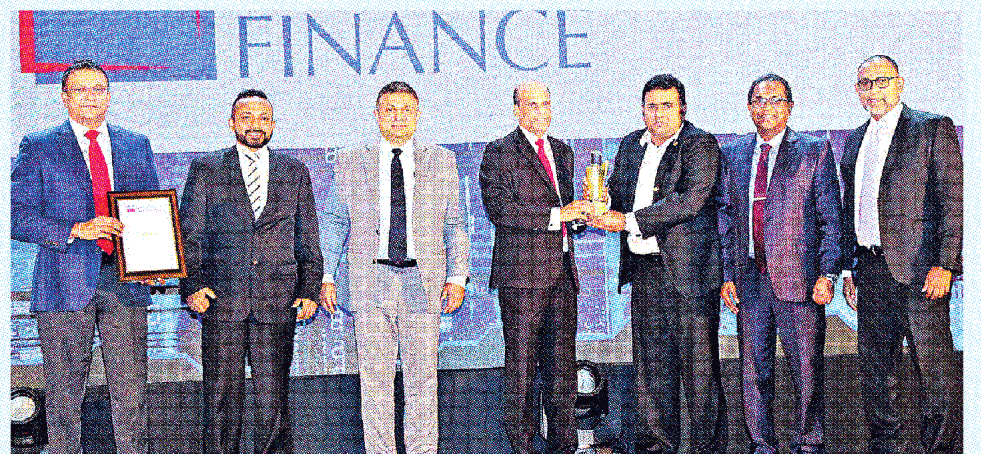
Wins 'Overall Excellence Award in Interbank Digital Payments' for second year in a row



LOLC Finance receiving the Overall Excellence Award in Interbank Digital Payments



In order to facilitate this, we offer most new products online and through mobile apps. LOLC Finance can proudly lay claim to over 25% of the entire customer base of the NBF1 sector, which reflects that our digital aspiration creates substantial impact in Sri Lanka's digital banking transformation. LOLC Finance differentiates itself by being the only NBF1 in the country with an IT arm, LOLC Technologies Limited." LOLC Finance is contributing immensely to economic resurgence while boosting investor interest in Sri Lankan corporates.



People's Bank strikes Gold at Technnovation Awards 2023



People's Bank receiving the Gold Awards for 'the Most Popular Digital Payment Product (Banks and Non-Bank Financial Institutions - Internet Banking),' and 'the Best Common ATM Enabler of the Year - Category A'.



People's Bank accepting an overall merit award for implementing 'Excellence in Interbank Digital Payment'.

People's Bank Sri Lanka's Premier Licensed Commercial Bank was once again recognised at the fifth edition of the LankaPay Technnovation Awards, held at the Shangri-La Colombo recently. At this event the bank was awarded two Gold Awards namely 'the Most Popular Digital Payment Product (Banks and Non-Bank Financial Institutions - Internet Banking)', and 'the Best Common ATM Enabler of the Year - Category A'.

Commenting on this achievement Sujeewa Rajapakse, Chairman of People's Bank said, "We are once again honoured to be acknowledged by our peers at the Technnovation Awards. Our team at People's Bank has been awarded the Gold Award in two prestigious categories and an overall merit award for implementing 'Excellence in Interbank Digital Payment' (Banking institutions). We as Pride of the Nation are constantly looking at ways to offer the benefits of the most cutting-edge technology to enhance the lives of the masses and achievements such as these act as strong encouragement for us in this endeavor."

People's Bank Acting Chief Executive Officer/General Manager, Clive Fonseka stated, "We are proud of the banking facilities we provide, our team at People's Bank is constantly looking at ways to provide an enhanced banking experience for our customers through our suite of digital banking products. We are also pleased that users of most of our digital banking products are not limited to Western Province. For example one of our key online products, People's Wave has over 70% of its active users outside the Western Province. As such, our digital banking products have made

People's Bank Acting Chief Executive Officer/General Manager, Clive Fonseka stated, "We are proud of the banking facilities we provide, our team at People's Bank is constantly looking at ways to provide an enhanced banking experience for our customers through our suite of digital banking products. We are also pleased that users of most of our digital banking products are not limited to Western Province. For example one of our key online products, People's Wave has over 70% of its active users outside the Western Province

a significant contribution to the Bank's mission of driving financial inclusivity."

People's Wave is the most downloaded finance app in Sri Lanka with over 1.6 million downloads since its launch in 2018. The app allows customers to carry out a wide range of banking transactions anytime, anywhere, without having to step into a branch.

People's Bank also received the Gold Award for 'Best Common ATM Enabler of the Year' based on the number of transactions carried out through People's Bank ATMs. The transactional volumes were measured annually from the 1st of April 2021 to the 31st of March 2022. People's Bank ATMs are preferred because of the Bank's digitization expertise and accessibility, being one of the widest single automated machine networks in the country. People's Bank now has over 290 self-banking units and over 1,200 self-service automated machines across the country.

LankaPay Technnovation Award is Sri Lanka's first and only Payment Technology Innovation Award ceremony. The event was witnessed by over 400 guests from the banking, non-banking financial institutions, fintech, policymakers and top government officials, etc. The awards ceremony was held under the patronage of Central Bank of Sri Lanka Governor Dr Nandalal Weerasinghe, as the Chief Guest. The keynote speaker was Neal Cross who is the former Managing Director and Chief Innovation Officer of DBS Bank, Singapore popularly known as the World's Best Digital Bank.

Established under the People's Bank Act No 29 of 1961, People's Bank is the country's second-largest financial services provider with close to LKR 3.0 trillion in consolidated assets. At present, the Bank has 743 branches and service centers located islandwide and over 14.7 million customers. The Banker Magazine (UK), identified People's Bank as among the Top 1000 Banks in the World in terms of Consolidated Tier I.

Commenting on this achievement Sujeewa Rajapakse, Chairman of People's Bank said, "We are once again honoured to be acknowledged by our peers at the Technnovation Awards. Our team at People's Bank has been awarded the Gold Award in two prestigious categories and an overall merit award for implementing 'Excellence in Interbank Digital Payment' (Banking institutions). We as Pride of the Nation are constantly looking at ways to offer the benefits of the most cutting-edge technology to enhance the lives of the masses and achievements such as these act as strong encouragement for us in this endeavor

DIGITAL MASTERY AT ITS FINEST



LankaPay Technnovation Awards 2023

- Gold Award for Best Common ATM Enabler of the Year Category A
- Gold Award for Most Popular Digital Payment Product (Banks and Non-Bank Financial Institutions - Internet Banking)
- Merit Overall Award for Excellence in Interbank Digital Payments (Banking Institutions)

Our mission has always been to find the most cutting edge technology and leverage it for the betterment of our customers. These accolades further strengthen our resolve to stay true to our mission, for none of this would be possible without you, our valued customers.



A (Itra) Fitch Rating, AAA- Brand Finance Rating
People's Bank is a Licensed Commercial Bank supervised by the Central Bank of Sri Lanka.



PEOPLE'S BANK

Pride of the Nation

CONTD. FROM PAGE 01 >>

ComBank crowned overall winner of LankaPay Technnovation Awards

Dominates ceremony with 4 Golds, 2 Silvers and a Merit award

They recognise banks, non-banking financial institutions, and FinTech service providers who have been steadfast in the cause of promoting digital payments and enhancing customer convenience through

payment technology innovations. The latest and fifth edition of these Awards was held at the Shangri-La Hotel in Colombo.

Sri Lanka's first 100% carbon neutral bank, the first Sri Lankan bank to be listed

among the Top 1000 Banks of the World and the only Sri Lankan bank to be so listed for 12 years consecutively, Commercial Bank operates a network of 270 branches and 950 automated machines in Sri Lanka.

Commercial Bank is the largest lender to Sri Lanka's SME sector and is a leader in digital innovation in the country's Banking sector. The Bank's overseas operations encompass Bangladesh, where the Bank

operates 20 outlets; Myanmar, where it has a Microfinance company in Nay Pyi Taw; and the Maldives, where the Bank has a fully-fledged Tier I Bank with a majority stake.



The Commercial Bank team led by the Bank's Chairman Prof. Ananda Jayawardane with Central Bank Governor Dr. Nandalal Weerasinghe and other dignitaries at the presentation of the overall award at the LankaPay Technnovation Awards 2023



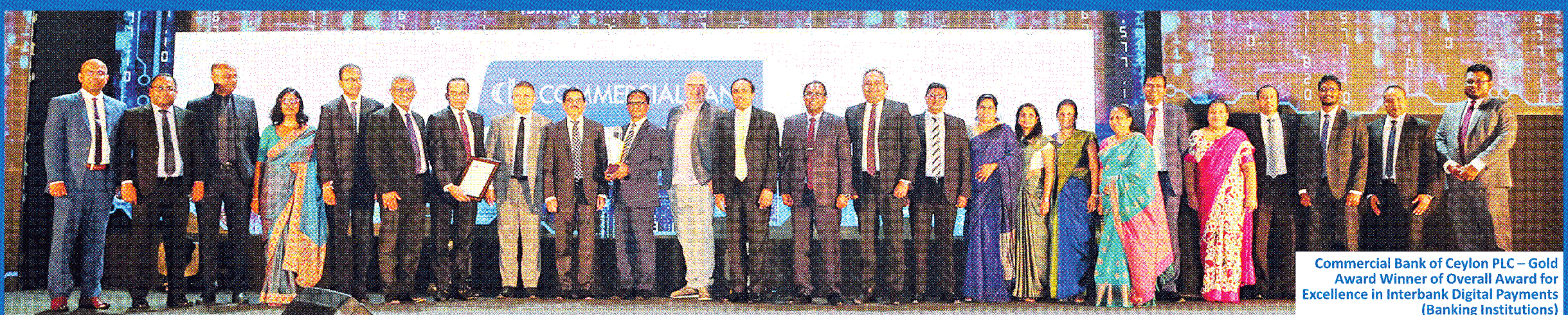
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LANKAPAY TECHNNOVATION AWARDS 2023 WINNERS

NON-BANK FINANCIAL INSTITUTION OF THE YEAR FOR FINANCIAL INCLUSIVITY	
Gold Award	LOLC Finance PLC
Merit Award	Dialog Finance PLC
MOST INNOVATIVE BANK OF THE YEAR	
Gold Award	Commercial Bank of Ceylon PLC
Silver Award	Sampath Bank PLC
MOST POPULAR DIGITAL PAYMENT PRODUCT	
Banks and Non-Bank Financial Institutions - Internet Banking	
Gold Award	People's Bank (People's Wave)
Merit Award	Bank of Ceylon (B app)
BANKS AND NON-BANK FINANCIAL INSTITUTIONS - MOBILE PAYMENT APPS	
Gold Award	Bank of Ceylon (SmartPay)
Merit Award	LOLC Finance PLC (iPay)
FINTECH	
Gold Award	Bhasha Lanka (Pvt) Limited (HelaPay)
Merit Award	Pay Master Solutions (Pvt) Limited (PayMaster)
BEST BANK FOR RETAIL PAYMENTS	
Gold Award	Commercial Bank of Ceylon PLC
Silver Award	Bank of Ceylon
BEST MOBILE APPLICATION FOR RETAIL PAYMENTS VIA JUSTPAY - BANKS AND NON-BANK FINANCIAL INSTITUTIONS	
Gold Award	LOLC Finance PLC (iPay)

BEST MOBILE APPLICATION FOR RETAIL PAYMENTS VIA JUSTPAY - FINTECH	
Gold Award	Pay Master Solutions (Pvt) Limited (PayMaster)
Acquirer Bank of the Gold Award Winner (Pay Master Solutions (Pvt) Limited)	
Merit Award	Cargills Bank Limited
BEST MOBILE APPLICATION FOR RETAIL PAYMENTS VIA LANKAQR - BANKS AND NON-BANK FINANCIAL INSTITUTIONS	
Gold Award	Commercial Bank of Ceylon PLC (ComBank Q +)
BEST MOBILE APPLICATION FOR RETAIL PAYMENTS VIA LANKAQR - FINTECH	
Merit Award	Orel Corporation (Pvt) Limited (OrelPay)
BEST ACQUIRER ON LANKAPAY ONLINE PAYMENT PLATFORM	
Gold Award	Bank of Ceylon
Silver Award	Sampath Bank PLC
BEST LANKAPAY CARD IMPLEMENTOR OF THE YEAR	
Gold Award	Regional Development Bank
Silver Award	Commercial Bank of Ceylon PLC
FINANCIAL INSTITUTION OF THE YEAR FOR ADOPTING LANKASIGN DIGITAL SIGNATURES	
Silver Award	National Development Bank PLC
FINANCIAL INSTITUTION OF THE YEAR FOR BEST DIGITAL PAYMENT STRATEGY	
Gold Award	Sampath Bank PLC
Silver Award	Commercial Bank of Ceylon PLC

Special edition coordinated by Chameen Dayarathne



Commercial Bank of Ceylon PLC – Gold Award Winner of Overall Award for Excellence in Interbank Digital Payments (Banking Institutions)

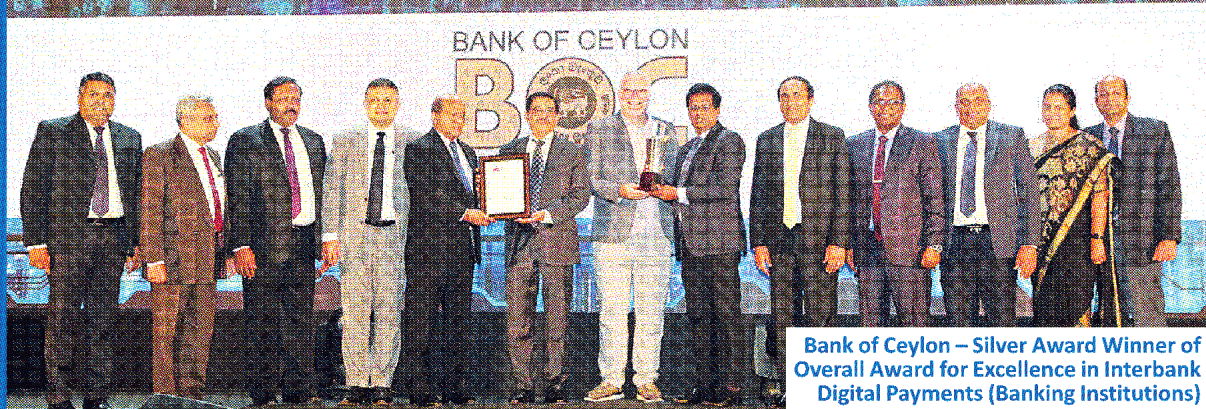
LankaPay Technnovation Awards Night 2023



Mr. Channa de Silva, GM / CEO of LankaPay delivering the welcome address



Chief Guest - Dr. Nandalal Weerasinghe, Governor of the Central Bank of Sri Lanka



Bank of Ceylon – Silver Award Winner of Overall Award for Excellence in Interbank Digital Payments (Banking Institutions)



Keynote Speaker - Mr. Neal Cross, Co-Founder of PictureWealth, Non-Executive Director of Peppermint Innovation, Former Managing Director and Chief Innovation Officer of DBS Bank -Singapore



Sampath Bank PLC – Bronze Award Winner of Overall Award for Excellence in Interbank Digital Payments (Banking Institutions)



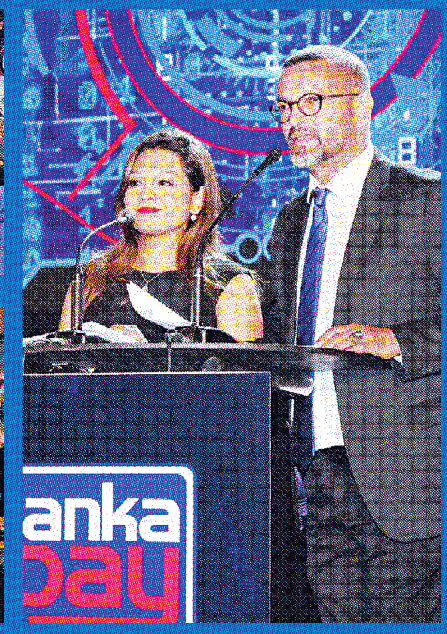
People's Bank – Merit Award Winner of Overall Award for Excellence in Interbank Digital Payments (Banking Institutions)



LOLC Finance PLC – Gold Award Winner of Overall Award for Excellence in Interbank Digital Payments (Non-Bank Financial Institutions)



Dialog Finance PLC – Silver Award Winner of Overall Award for Excellence in Interbank Digital Payments (Non-Bank Financial Institutions)





The Bank of Ceylon General Manager/ CEO Mr. Russel Fonseka, members of the Corporate and Executive Management with the Awards received at the "Technnovation Awards 2023".

The Bank of Ceylon Bags Seven Awards at the LankaPay Technnovation Awards 2023

BOC TOPS TECHNNOVATION AWARDS WITH 7-STAR PERFORMANCE



Bank of Ceylon bagged 7 awards at the Technnovation Awards 2023 including 3 Golds, 2 Silvers and 2 Merit awards, reaffirming its position as the No. 1 Bank in Sri Lanka.

Gold

- Most Popular Digital Payment Product (Payment App) - SmartPay (Banks and Non-bank Financial Institutions)
- Bank of the Year for Financial Inclusivity - Category A
- Best Acquirer on LankaPay Online Payment Platform

Silver

- Overall Excellence in Interbank Digital Payments (Banking Institutions)
- Best Bank for Retail Payments

Merit

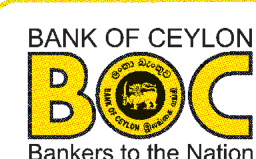
- Best Common ATM Enabler of the Year - Category A
- Most Popular Digital Payment Product (Internet Banking) - B App (Banks and Non-bank Financial Institutions)

We thank our loyal customers for their continued trust in our services and making us No. 1 yet again.



A (Ika) Fitch Rating, AAA- Brand Finance Rating.
Bank of Ceylon is a Licensed Commercial Bank supervised by the Central Bank of Sri Lanka

Head Office, BOC Square,
No. 1, Bank of Ceylon Mawatha, Colombo 1.



In leading the country's financial services sector as the trailblazer of technology innovations, The Bank of Ceylon captured seven accolades including prestigious Gold Award for Most Popular Digital Payment Product (Banks & Non-Bank Financial Institutions-Mobile App Payment) for BOC SmartPay App, Gold Award for Bank of the Year in the Financial Inclusivity Category A, Gold Award for Best Acquirer on LankaPay Online Payment Platform, Silver Award for Overall Excellence in Interbank Digital Payments (Banking Institutions), Silver Award for Best Bank for Retail Payments, Merit Award for Best Common ATM Enabler of the Year in Category A and Merit Award for Most Popular Digital Payment Product (Banks & Non-Bank Financial Institutions - Internet Banking) for our B App. It is at this year's awards ceremony, the Bank of Ceylon has won the highest number of awards at a Technnovation Awards.

Pioneering the banking and financing industry for over 83 years, the legacy of the Bank of Ceylon spreads across in all spheres of social economic wellbeing. The Bank has elevated the living standard of the Sri Lankan community through financially empowering many individual and business that was brought with financial and digital inclusiveness. BOC has ensured its services was spread across the country evenly enabling everyone has the equal opportunity to reach financial wellbeing. The bank has strategically improvised its product basket to include digital financial product that can be conveniently adapted by anyone. The Bank extends its sincere gratitude to all its valued customers who have been patrons in its journey to reach new heights of excellence in banking services while thanking all its stakeholders for their continuous support.

In leading the country's financial services sector as the trailblazer of technology innovations, The Bank of Ceylon captured seven accolades including prestigious Gold Award for Most Popular Digital Payment Product (Banks & Non-Bank Financial Institutions-Mobile App Payment) for BOC SmartPay App, Gold Award for Bank of the Year in the Financial Inclusivity Category A, Gold Award for Best Acquirer on LankaPay Online Payment Platform, Silver Award for Overall Excellence in Interbank Digital Payments (Banking Institutions), Silver Award for Best Bank for Retail Payments, Merit Award for Best Common ATM Enabler of the Year in Category A and Merit Award for Most Popular Digital Payment Product (Banks & Non-Bank Financial Institutions - Internet Banking) for our B App

Continuing to cement its position as the No.01 Bank in the country while serving the national interest as reflected by numerous global and local accolades, Bank of Ceylon has been recognized among world's top 1,000 banks by "The Banker Magazine UK". The Bank maintains a strong balance sheet comprised of an asset base of over Rs.4 trillion and deposit base of over Rs.3 trillion in commanding its local peers. Bank of Ceylon captured the No.1 Banking Brand in Sri Lanka for the 14th consecutive year in the "Brand Finance Lanka's - Brand Annual" for the year 2022, while also becoming the sole Banking brand to surpass a brand value over Rs.50 billion. With over 2,000 touch points spread across the nation, BOC operates over 650 branches connected online and an ATM/CDM/CRM network of over 1350 located in all 25 districts of the country. Bank of Ceylon leads the trade finance and inward remittances market in serving the national interest. Its overseas presence consists of foreign branches in Chennai, Male, Hulhu-Male, Seychelles and a banking subsidiary in London as well as a strong affiliation with the international banking network developed over the years.