

MESSAGE



The Bankers Association of the Philippines (BAP) and its 44 commercial bank members wish the Bankers Institute of the Philippines (BAIPHIL) another successful and fruitful conference as it holds its 32nd National Convention in Tagaytay.

We in the BAP deeply cherish the strong partnership we have cultivated with you over the years. We appreciate your programs to continuously develop and deliver relevant training and continuing education courses for bank officers and personnel. Your efforts have been instrumental in “bringing out the best in banking” and we are grateful for your contributions.

We are confident that BAIPHIL’s current leadership will continue to accurately identify the requirements of a changing banking landscape – digitalization, portability that open finance will bring, and decarbonization trends for a more sustainable loan portfolio, among many other new developments. We rely on institutions like BAIPHIL to take the lead in understanding and facing head-on the opportunities and threats that these changes bring. We are confident in your ability to deliver the requirements of the new age in banking with equal distinction, as you have done in the past.

Once again, congratulations on a successful convention, and more power to you and your team. We look forward to continued collaboration in bringing out the best in banking.

Mabuhay ang BAIPHIL!

ANTONIO C. MONCUPA, JR.

President

Bankers Association of the Philippines

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