## MESSAGE

lease allow me to congratulate the Bankers Institute of the Philippines and its officers for fiscal year 2023-2024, This year's theme, "Bridging the Digital Gap in Financial Services," resonates deeply with the rural banking industry as it seeks to acquire digital capabilities to better serve the financial needs of the countryside.

BAIPHIL, with its wealth of talent across the financial sector, is well placed to be a catalyst and partner, as banks seek to give every Filipino with a mobile phone, access to a virtual banking office that caters to clients' every financial need. RBAP complements the banking industry and BAIPHIL's thrust to make every Filipino financial consumer a digital native, by providing onboarding and physical access points in areas where internet connectivity remains an issue. Rural banks, with their 3,100 branches, including 76% (498 out of 660 banking units across all categories) of banking units located in the country's 708 municipalities classified as 4th to 6th class, are ideally situated to carry out this role. As we join hands therefore in realizing a bright, technology-driven future for the country's financial ecosystem, we look forward to more partnerships that marry the digital and the traditional into an effective solution to every Filipino's banking needs.

Muli po, ang aming malugod na pagbati sa mga halal na opisyal ng BAIPHIL para sa taong 2023-2024, at ang aming taos pusong panalangin para sa inyong tagumpay.



ATTY. MARY ANN E. M. TUPASI-SADDUL President (FY 2022-2023) Rural Bankers Association of the Philippines

