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MESSAGE

Congratulations to the new BAIPHIL Officers, Board of Directors, and Chairpersons for FY 2023 –2024.

I extend my warmest greetings to BAIPHIL on this critical moment when a new set of hands and minds take over the task of leading this esteemed organization. There is no doubt that under its new leadership, BAIPHIL will continue to be successful in fulfilling its mandate to educate, train and mold old and new bankers alike especially in today's banking environment where digitalization and online banking is becoming a norm. For the past eight decades, the BAIPHIL has played a crucial role in the banking industry and all other banking associations will be there to lend you their support.

It also gives me great pleasure that this year's BAIPHIL president is none other than Veterans Bank's own Racquel Mañago. Knowing how diligent and efficient she is in her work in our Bank, I am sure she'll similarly be doing an excellent job leading the association this year.

Again, my congratulations to the new BAIPHIL leadership and *Mabuhay!* 