


# MESSAGE

**M**y warmest greetings to the Bankers Institute of the Philippines (BAIPHIL) as you hold your induction ceremony for the newly elected Officers, Directors, and Committee Chairpersons of BAIPHIL for fiscal year 2023-2024.

The theme, “Bridging the Digital Cap in Financial Services”, strongly resonates with the BSP’s goal of building a resilient, inclusive, and sustainable financial ecosystem. Guided by the three pillars of central banking - price stability, financial stability, and an efficient payment and settlement system, the BSP sees digitalization as a powerful tool in fulfilling these mandates and in reaching our aspiration for the country and the people we serve.

The financial sector continues to undergo rapidly evolving changes. As we navigate forward, we recognize the BAIPHIL’s fundamental role in fostering a culture of excellence and continuous learning in the banking Industry. Thus, we will continue to support collaborative engagements with BAIPHIL that will strengthen capability of banks to prudently harness the power of digitalization, narrow the digital divide, and empower financial consumers.

To the incoming and outgoing directors and officers of BAIPHIL, allow me to express my sincerest gratitude and congratulations for taking on the challenge in promoting professionalism in the banking industry and for a year of contribution in the service of others.

*Mabuhay ang BAIPHIL!* 



**ELI M. REMOLONA, JR.**

*Governor*

**Bangko Sentral ng Pilipinas**

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