

# **BusinessWorld** *in-depth*

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**INIGO L. REGALADO III**  
BAIPHIL President, FY 2024-2025



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# MESSAGE

I extend my warmest greetings to the Bankers Institute of the Philippines, Inc. (BAIPHIL) for its Induction of the Board of Trustees, Advisers, and Committee Chairpersons for Fiscal Year 2024-2025.

In its unwavering commitment to equip and enhance our local banking industry, the BAI PHIL has been a vital ally of the government in championing competence and integrity among its members. Through its various initiatives for research and discourse, it has helped raise the efficiency and consistency of our people's most trusted banks, thereby uplifting the economic security of the communities they serve.

With this fiscal year's board members, advisers, and chairpersons, I trust that this organization will continue to carve a versatile path for our banks that can adapt to the demands of the times. Especially with the swift changes in technology that can either be a boon or a bane to us, the BAI PHIL is called to embrace innovation and collaboration so that your theme, "Responsible Banking in the Digital Age," can become a reality and bear greater profit in this era of a Bagong Pilipinas.

May your leaders and various endeavors be successful and allow you to serve as a model for banking excellence locally and internationally.

Congratulations and *mabuhay kayong lahat!* 



**FERDINAND R. MARCOS, JR.**

*President*

**Republic of the Philippines**





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#### CORPORATE AND COMMERCIAL

**Best Customer Experience Bank**  
International Finance Awards, 2024

**SME Bank of the Year - Philippines**  
Asian Banking and Finance, 2024

**Best SME Bank**  
Global Banking and Finance, 2024

**Digital Transformation of the Year - Philippines**  
Asian Banking and Finance, 2024

**Philippines Domestic Payroll Services Initiative of the Year**  
Asian Banking and Finance, 2024

#### RETAIL AWARDS

**Best Savings Plan Offering**  
Retail Banker International (RBI), Trailblazer Awards, 2024

**Best CSR Initiative - Financial Inclusion**  
Retail Banker International (RBI), Trailblazer Awards, 2024

#### SUSTAINABILITY AWARDS

**3G Eco-Friendly Financial Services Award**  
Global Good Governance Award, 2024

**3G Best Sustainability Framework Award**  
Global Good Governance Award, 2024

**Gold Award for ESG-led Innovation - RCBC ATM Go**  
Infosys Finacle Innovation Awards, 2024

#### PRODUCT AWARDS

**Consumer Finance Product of the Year**  
Asian Banking and Finance, 2024

**Automobile Lending Initiative of the Year - Philippines**  
Asian Banking and Finance, 2024

**Philippines Technology Excellence Award for Automation - Banking**  
Asian Technology Excellence Awards, 2024



## MESSAGE

**T**he Securities and Exchange Commission (SEC) warmly congratulates the newly inducted board of directors, committee chairpersons, and officers of the Bankers Institute of the Philippines, Inc. (BAIPHIL) for FY 2024 to 2025!

The role of BAPHIL in upholding the standards of integrity and professionalism in the banking sector cannot be overstated. The contributions of the Institute in developing bankers' knowledge through research, information exchange, and education have been valuable in fostering a strong and stable financial system through capable and efficient leaders.

As the national regulatory agency mandated to register corporations, regulate the capital market, and promote investor protection, the SEC looks forward to closely working with the newly inducted directors and officers of BAPHIL in further democratizing access to financial services, and reinforcing the integrity of the overall financial system.

BAPHIL's theme, "Responsible Banking in the Digital Age," calls on us to be mindful of our own personal actions as we navigate the complexities of digital finance. More importantly, it highlights the need for banking institutions to implement the necessary safeguards to protect their customers from fraud and other cyber threats.

The same issues confront the capital market, as well as the financing and lending industry, where one of the perennial challenges is the rise of unscrupulous individuals and groups preying on the hard-earned money of their victims. The problem is further aggravated by online platforms, which have expanded the avenues for the proliferation of investment scams, predatory lending, and other abusive or fraudulent schemes.

With continuous technological advancements in the financial industry, coupled with growing investor interest in complex financial products, more collaborative efforts to ensure the protection of investors are imperative.

Since 2020, the SEC has been embarking on a digital transformation journey to adapt to the demands of a digital-first world. Since then, we have successfully automated our key processes on company registration, reports submission, and payment transactions. We have also launched platforms that allow the public to leverage corporate data for sound decision- and policy-making.


This year, the SEC further deepened its digital initiatives with the launch of the third wave of its digital initiatives, which includes the SEC Zuper Easy Registration Online (ZERO) and the SEC Electronic Submission Authentication Portal (eSAP).

The two systems allow applicants for company registration to digitally authenticate SEC documents, removing the need for wet signatures and face-to-face transactions. These are powered by another SEC platform called the Electronic SEC Universal Registration Environment (eSECURE), which ensures that persons incorporating a business are real, live people.

What is special about these newly launched platforms is that they can filter out scheming individuals wanting to use the corporate vehicle to defraud the public. Accordingly, those registering corporations are identified and can be held accountable, if need be.

As we continue our digital transformation journey, we look forward to introducing more programs that can address the risks we face in the overall financial sector. And we count on BAPHIL as a partner in ensuring the success of these programs.

Once again, a huge congratulations to BAPHIL and its new officers! We look forward to closely collaborating with the institute in our shared aspiration for a financially inclusive future.

Thank you and *mabuhay!* 



**ATTY. EMILIO B. AQUINO**

*Chairperson & CEO*

**Securities and Exchange  
Commission**








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**BAGONG PILIPINAS**



## MESSAGE


**T**he Philippine Deposit Insurance Corporation (PDIC) congratulates the new Board of Trustees, Advisers and Committee Chairpersons of the Bankers Institute of the Philippines (BAIPHIL) for fiscal year 2024-2025.

We commend the efforts of BAIIPHIL in leading the thrust towards “Responsible Banking in the Digital Age.” As stewards of the depositing public’s money, banks bear the ethical and legal responsibility of ensuring the integrity of their systems and the security of their clients’ accounts and transactions.

The financial landscape is rapidly changing. The use of technology to enhance customer service and maintain a competitive edge is increasingly becoming indispensable from a business standpoint. While it is true that technological innovations can streamline processes, eliminate geographical barriers, and allow round-the-clock service, they are not without risks. Managing these risks include prevention of fraud, data breach, and cybersecurity attacks.

Banks need to establish systems to ensure organizational competence and readiness in the use of digital tools and platforms, security measures to prevent cybercrime, and information campaigns to teach depositors and the general public about safe digital banking habits.

Empowering people with the knowledge and capability to keep their accounts and their data protected will increase public confidence in banking and contribute to a more robust financial system.

BAIPHIL can rest assured of the PDIC’s continued support to advance the promotion of depositor protection and financial stability for a more sustained and inclusive growth. 



**ROBERTO B. TAN**

*President & CEO*

**Philippine Deposit Insurance Corporation**



# GIPIT BA ANG IYONG PADADALHAN? DUE NA BA ANG MGA BAYARIN?

*Kung hindi naman kailangang instant o nagmamadali,*

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*dahil 'pag di gipit, chill lang.*

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## **Paano?**

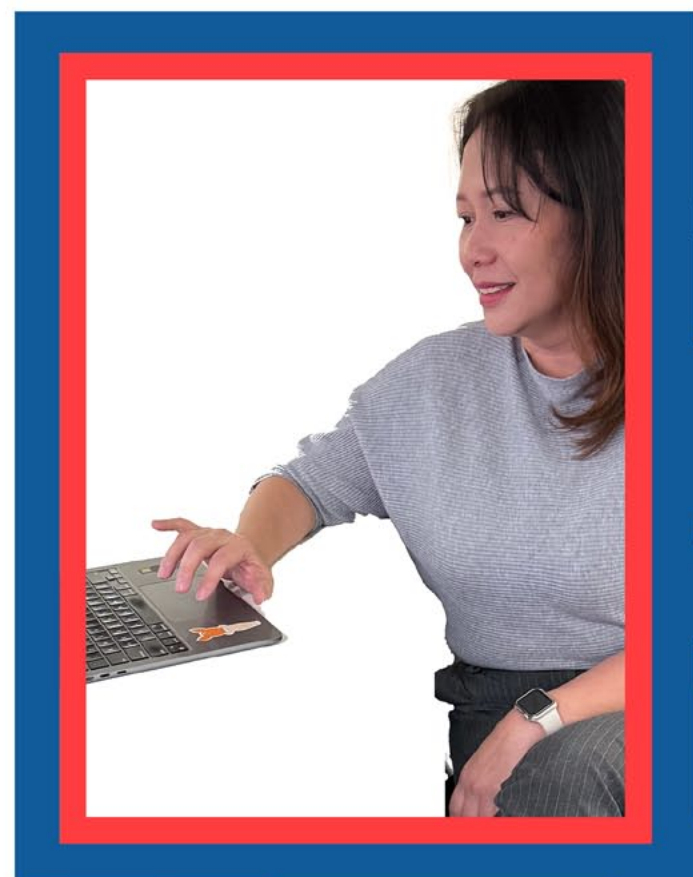
- ✓ Mag-log in sa online banking platform ng iyong bangko o bumisita sa pinakamalapit na branch para mag-PESONet transfer.

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- ✓ Ang PESONet ay makabago, secure, at maaasahang paraan ng pagpapadala at pagbabayad. Kaya sa susunod na pera padala o bayarin mo, i-PESONet mo na 'yan!

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 [philpayments.org.ph](http://philpayments.org.ph)  
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# MESSAGE

**A**s we celebrate the induction of the Bankers Institute of the Philippines, Inc. (BAIPHIL) Board of Trustees, Advisers, and Committee Chairpersons for Fiscal Year 2024-2025, I am reminded of BAPHIL's invaluable role as the Bankers Association of the Philippines' (BAP) trusted partner in banking education and training. This year's theme, "Responsible Banking in the Digital Age," speaks to our shared mission of navigating a rapidly evolving financial landscape with integrity, resilience, and a commitment to public trust. Together, we stand at the forefront of guiding our industry through the promises and challenges of digital transformation.

BAIPHIL's expertise in equipping our professionals with essential skills and ethical standards is instrumental in preparing the industry for what lies ahead. As you embark on this new fiscal year, your dedication to responsible innovation and sound financial practices will help shape a stronger, more stable, and technologically resilient banking sector.

Congratulations to the incoming BAPHIL leadership, and may your work continue to inspire and uplift the industry, empowering every Filipino to benefit from the advancements in banking. 



*Jose Teodoro K. Limcaoco*  
**JOSE TEODORO K. LIMCAOCO**

*President*  
**Bankers Association of  
 the Philippines**

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# MESSAGE

**T**o the newly elected Board of Trustees, Advisers, and Committee Chairpersons of the Bankers Institute of the Philippines (BAIPHIL), my heartfelt congratulations. Today marks the beginning of a new chapter in your leadership journey. Your dedication, expertise, and passion for the industry will undoubtedly be instrumental in shaping a brighter future for BAIIPHIL and its members.

Leadership is not a position; it is a commitment—a commitment to inspire, to create meaningful change, and to serve others with humility and vision. As you step into your roles, remember that you have the power to drive transformation. May God grant you the wisdom to navigate the complexities of our times, the courage to make bold decisions, and the compassion to uplift those around you. In this rapidly evolving financial landscape, your collective efforts will ensure that BAIIPHIL continues to thrive and serve as a pillar of integrity, innovation, and growth.

The path ahead may not always be easy. Challenges will arise, but so too will opportunities. I encourage you to remain patient and steadfast as you tackle each obstacle, and to persist with unyielding dedication to raising industry standards. Work tirelessly to achieve BAIIPHIL's mission, not only for its members but for the greater good of the banking community and society as a whole. Through collaboration and a shared sense of purpose, you will strengthen our bonds and create lasting impact.

With the theme, "Responsible Banking in the Digital Age," you have a powerful call to action. Embrace innovation, advocate for cybersecurity, champion financial inclusion, and uphold consumer protection and sustainability. Your work will empower member institutions to excel, innovate, and serve their customers and communities with integrity and compassion. You are torchbearers of a movement that extends beyond banking—one that touches lives, fosters trust, and drives progress in our nation.

I, together with the entire Board of Trustees of the Chamber of Thrift Banks (CTB) and our member banks, stand with you in this endeavor. To the newly inducted officers and committee chairpersons, know that your work matters. Every initiative, every collaboration, and every effort you put forth makes a difference. Believe in your ability to create positive change, and inspire others to do the same.

May this new term bring success, growth, and fulfillment to all. Together, let us build a future that uplifts everyone we serve.

God bless you all, and *Mabuhay tayong lahat!* 🙏



**CECILIO "PAUL" D.  
SAN PEDRO**

*President*  
**Chamber of Thrift Banks**



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## MESSAGE

**W**ith the onset of digital technology, banking has never been so easy and convenient. However, such comforts equally come with challenges and concerns, particularly in developing safety nets to ensure the integrity and soundness of banking operations.

The theme for 2024-25, “Responsible Banking in the Digital Age,” serves as a reminder that the ease of doing banking should not compromise bank operations and the welfare of depositors. It also provides an opportunity for key stakeholders, regulators and the banking industry, to discuss policies and standards in the retooling of systems and engage in conversation on how they can safely navigate the public towards digital banking.

Responsible Banking serves as a call for action on how regulators, banks, and the public, working hand-in-hand, can bring forth an efficient and safe banking operations. It is only then can everyone truly embrace digital banking.

Let us all remember that for Responsible Banking to succeed, it should be a responsibility of all. *Mabuhay* and more power to BAIPHIL!!! 



**IÑIGO L. REGALADO III**

*President (FY 2024-2025)*

**Bankers Institute of the  
Philippines, Inc. (BAIPHIL)**



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# Restoring nobility in banking

By **Bjorn Biel M. Beltran**, *Special Features and Content Assistant Editor, BusinessWorld*



**G**rowing up, Lñigo L. Regalado III— the newly-inducted president of the Bankers Institute of the Philippines (BAIPHIL) and director of the Capacity Development Department at Bangko Sentral ng Pilipinas (BSP)—witnessed firsthand what it really means to be a banker.

His father, who worked at the central bank before him, never openly shared the problems he faced at work; but his commitment to his role was always evident in his body language, and how the problems of the banking industry at large seemed to weigh on his shoulders.

Banking, as Mr. Regalado understood it, was a public trust. “It’s not your money you’re handling, but the public’s,” he said in an interview.

This was essentially the core of BAIIPHIL’s theme for this year: “Responsible Banking in the Digital Age.” In an era of ever-increasing digitalization, Mr. Regalado sees an opportunity to remind the banking community of its deeper purpose.

“I don’t want a fancy theme,” he said. “I want something that everyone can relate to and can associate with, and that’s responsible banking.”

The prevalence of digital wallets, online commerce, and cashless transactions today have created an unprecedented environment for banks to push for financial inclusion initiatives, giving unbanked and underbanked



communities access to financial services and opportunities.

In fact, as of 2023, digital payments have become the preferred method of Filipinos when making monthly retail payments according to the 2023 BSP Report on E-Payments Measurement. Digital payment transactions accounted for 52.8% of all total monthly retail payments in the Philippines during the year, up from 2022's recorded 42.1%.

However, this digital environment has also become fertile ground for malicious and fraudulent activity putting Filipino consumers at risk. According to a study by TransUnion, 8.3% of all digital transactions by Filipino consumers last year were suspected to be fraudulent, 66% higher than the global digital fraud rate of 5%.

For transactions where the consumer or fraudster was located in the Philippines, TransUnion found that financial services were a close second behind retail as the industry with the highest suspected digital fraud rate.

Hence, for Mr. Regalado, responsible banking today is an imperative framework for how the industry should operate. He identifies three pillars that underpin this concept. The first pillar focuses on regulators, such as the BSP, which plays a critical role in crafting policies that safeguard consumers and ensure accountability.

"With technology and digital banking, what are the rules that should go with digital banking?" Mr. Regalado said. "That's the regulator's side—policing banks to make sure that everything is above board."

The second pillar involves the banking industry itself. As digital tools become essential to modern banking, institutions must ensure that their employees have the skills to implement these tools

**“Planting seeds, nurturing them to become good trees, so that people can benefit. At the end of the day, that’s when I can say that BAIPHIL fought a good fight.”**

responsibly. “The challenge is you’re not just training them for regular banking, but digital banking as well,” he pointed out.

The final pillar is the public, who must learn to navigate the digital banking environment responsibly. “You also have to be responsible as an end user of the system of banks,” Mr. Regalado said. “As an end user, you should know the challenges or the common traps in a digital environment.”

Unlike regulators, BAIPHIL cannot impose policies or enforce rules. As a non-stock, non-profit corporation promoting the mantra of banking excellence, the organization is what Mr. Regalado refers to as “a small fish in a very big pond,” and tackling an issue as vast as responsible banking is too much of a challenge to attempt alone.

So, instead, BAIPHIL seeks to act as the bridge between various stakeholders in the banking industry—the regulators, the banks themselves, and the public.

“We try as much as possible to be an avenue for talks, for dialogue,” Mr. Regalado said, “so that we can help each other, talk





to each other, collaborate with each other, and make sure that our message gets across.”

Through collaborations with institutions like the BSP, BAIPHIL facilitates discussions and initiatives that promote ethical banking practices, such as the upcoming Banker’s Professional Program, which emphasizes the moral responsibility of banking professionals. “We want to communicate that banking work is noble as well,” he said.


Mr. Regalado recalled the commitment his father had for his work, a quiet resolve that left a lasting impression on him and his siblings, shaping their belief that banking is not just a career—it’s a noble calling rooted in trust, integrity, and public service.

“That’s where I learned that your values should be resolute,” Mr. Regalado said. “The moment your values are challenged, and you don’t pass the litmus test, that’s when the problems will start to become systemic.”

However, he admitted that success is not easy to measure when you use metrics like commitment to values. Metrics like event attendance, the number of partnerships formed, or the total investments committed are useful, but they don’t fully capture the impact of initiatives that aim to instill values and ethics into the banking industry.

“All I know is it cannot end with my term. It has to have a life of its own,” Mr. Regalado said.

A Greek proverb states that a society grows great when old men plant trees whose shade they know they shall never sit in. Mr. Regalado sees BAIPHIL as that planter of seeds, nurturing initiatives that will grow into lasting contributions to the banking industry.

“Planting seeds, nurturing them to become good trees, so that people can benefit. At the end of the day, that’s when I can say that BAIPHIL fought a good fight. We finished the race, and we kept the faith to our mantra of banking excellence.” 



## BAIPHIL INDUCTION OF BOARD OF TRUSTEES, ADVISERS AND COMMITTEE CHAIRPERSONS FY 2024-2025



Seated from L-R: BAIPHIL Treasurer and Senior Vice-President & Chief Audit Executive of Bank of Commerce **Reginald C. Nery**, BAIPHIL Second Vice-President and Managing Director, Manila Delivery Hub Head & Finance Head of Deutsche Knowledge Services **Ann Marie Y. Alonso**, Monetary Board Member (MBM) **Romeo L. Bernardo**, BAIPHIL President and Director - Capacity Development Department of Bangko Sentral ng Pilipinas (BSP) **Iñigo L. Regalado III**, BAIPHIL First Vice-President and Vice-President for the Loans Management Group of Philippine Deposit Insurance Corp. (PDIC) **Shirley G. Felix** and BAIPHIL Secretary and Executive Vice-President & Chief Financial Officer (CFO) of Philippine National Bank **Francis B. Albalade**.

Standing from L-R: BAIPHIL Trustee and Chief Compliance Officer (CCO) & Head of Compliance Department of Industrial and Commercial Bank of China Ltd. - Manila Branch (ICBC) **Gina G. Lanzanas**, BAIPHIL Trustee and Risk Management Head of Philippine Clearing House Corp. (PCHC) **Mabel C. Ko Gaw**, BAIPHIL Trustee and Vice-President & Branch Banking Division Head of Equicom Savings Bank **Rainelda I. Graves**, BAIPHIL Trustee and First Vice-President & Chief Audit Executive of East West Banking Corp. **Atty. Emma B. Co**, BAIPHIL Trustee and Vice-President & Head - Legal Treasury and Financial Markets of Union Bank of the Philippines **Atty. Leila P. Paz-Aguba**, BAIPHIL Trustee and Senior Vice-President & Chief Human Resources Officer of City Savings Bank, Inc. **Hannah Theresa S. Contreras** and BAIPHIL Chief Adviser to the Board & Immediate Former President and Vice-President & Operations Head of Philippine Veterans Bank **Racquel B. Mañago**.



The Bankers Institute of the Philippines, Inc. (BAIPHIL) is pleased to share the official photos from the Induction of its Board of Trustees, Advisers and Committee Chairpersons for FY 2024-2025, back-to-back with its General Membership Meeting & Executive Learning Series (GMM/ELS) on the topic The Ride of our Lives: Banking in the Digital Age last Sept. 20, 2024 at Dusit Thani Manila, Makati City.



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# BAIPHIL presents Pearl Award to Atty. Elmore O. Capule

By **Danielle Mercado**, *Marketing and Events Specialist, BAPHIL*

**E**llen Sauerbrey, former American politician from Maryland and the former head of the United States Department of State's Bureau of Population, Refugees, and Migration, was once quoted to have said: "Be a mentor to others. Your most important legacy is preparing new leaders to carry on your goals."





This saying is epitomized by BAIPHIL stalwart and mentor par excellence Deputy Governor Elmore O. Capule of the Bangko Sentral ng Pilipinas as he was presented the Pearl Award during the Grand Fellowship and Awards Night on July 4 at Dusit Thani Manila Hotel, Makati City.

The Pearl Award gives recognition to the banker whose selfless dedication to the profession resulted in exceptional achievements which significantly contributed to the welfare and well-being of the institute and its members.


Atty. Capule, the 48th recipient of the honorary award, has been a pillar of the banking industry since 1994 when he first joined the Bangko Sentral ng Pilipinas (BSP) as a Bank Attorney. He has since held several positions, notably as Head of the Office of the General Counsel and Legal Services in 2013, Assistant Governor in 2016, Senior Assistant Governor in 2019, and most recently as the newly appointed Deputy Governor for the Corporate Services Sector in 2024. Through his capacity as Head of the BSP Legislative Team, he marshalled BSP's efforts to pass several major legislations, such as the law amending The New Central Bank Act (Republic Act No. 11211), the National Payments Systems Act (Republic Act No. 11127), the law strengthening the country's Gross International Reserves (Republic Act No. 11256), the Islamic Banking Law (Republic Act 11439), the Financial Institutions Strategic Transfer Act (Republic Act No. 11523), the Financial Products and Services Consumer Protection Bill (Republic Act No. 11765), and the Anti-Financial Account Scamming Act (Republic Act No. 12010), which have radically transformed the banking and financial sector of the country. Throughout his tenure, he has also been the Editor-in-Chief of the following books entitled, *The Banking Laws of the Philippines, Annotated* (2023), *Banking Laws of the Philippines, Book II, The General Banking Law Annotated* (2011), and *Banking Laws of the Philippines, Book I, The New Central Bank Act Annotated* (2010);

as Executive Editor of *Banking Laws of the Philippines, Book III, Special Banking Laws Annotated* (2013). He also co-authored the articles in publications entitled, *The Story of Philippine Central Banking* (2019) and *BSP Unbound* (2020).

He is currently a lecturer of Banking Laws at the Ateneo de Manila University School of Law. He is also a Supreme Court-accredited lecturer for Mandatory Continuing Legal Education (MCLE) in the University of the Philippines and Ateneo de Manila University. He has been an active BAIPHIL member since 2016; and given his extensive background in law, he also serves as a resource speaker and subject matter expert in several seminars and trainings offered under the Governance, Legal and Compliance Course Committee (GLC) of which he is the incumbent Chairperson.

Chief Adviser to the Board and Immediate Former President Racquel B. Mañago led the presentation of the award by acknowledging Atty. Capule's active involvement and critical contributions which have led to the success of the following projects, namely: the review, finalization and approval of BAIPHIL's further Amended Articles of Incorporation (AOI) and New By-Laws, the four regional outreach programs as organizer and speaker, as well as a key person in achieving the 2,810 total participants (345% vs target) and P4,080,288.97 NSG (252% vs target) of GLC for FY 2023 - 2024 following the theme, "Bridging the Digital Gap in Financial Services."

Through these projects, we have all witnessed his passion and dedication to the industry flourish through the impact he has made and the minds he has influenced. The future of the banking industry is certainly bright with pioneers such as Atty. Elmore paving the path for succeeding generations.

BAIPHIL is truly grateful to have someone like Atty. Elmore. Thank you for your steadfast commitment to the organization and for being a positive example for others to emulate. 





# A banner year for Special Projects Committee's digitalization, financial inclusion & charitable initiatives

By **Marilen Medina-Ruiz**,  
Associate Life  
Member, BAIPHIL

**B**AIPHIL, the training arm of Bangko Sentral ng Pilipinas, indulges in corporate social responsibility (CSR) projects which focus on education, health and charitable acts through the Special Projects Committee (SPC) headed by Director-in-Charge Mye Amahan and Committee Chairperson Marilen Medina-Ruiz. The highly successful projects conducted in the last fiscal year with sub-committee chairpersons Agnes Santos of Team Handog Pag-asa and Bles Andres of Team Alay Karunungan were as follows:





## COMPUTER DONATION PROJECT

SPC's Team *Handog Pag-Asa* launched the Computer Donation Project which equipped public schools with computers and printers bundled with free Wi-Fi for six months. The project's aim was to bring digital financial inclusion tools to the digitally challenged sectors particularly the unserved and disadvantaged communities in the country.

This was the banner project of SPC which was initiated by then BAIPHIL President Racquel B. Mañago in line with BAIPHIL's theme: Bridging the Digital Gap in Financial Services.

To achieve this, the SPC solicited cash donations from all bank president members of BAIPHIL to fund the digital bundle of a computer, a printer and free Wi-Fi for six months for deserving public schools. Six banks generously stepped up: AUB, BDO, RCBC, Robinsons Bank, SBTC and Uno Digital Bank. Equicom Savings Bank donated cash to supplement this project together with SPC. Seven digital bundles were turned over to the following beneficiaries nationwide, namely: Labney Integrated School in Mayantoc, Tarlac; Lasala Integrated School in Siargao Island, del Carmen, Surigao; Makabata School Foundation in Pasig City; Mapita Integrated School in Aguilar, Pangasinan; Suit Island School in Dagupan, Pangasinan; Pulong Bulo Elementary School in San Fernando Pampanga; and Coral Elementary School in Ramos Tarlac. These donations were highly appreciated by the beneficiaries as they can use them to improve their method of teaching to the children.

## FINANCIAL LITERACY PROJECT

To enhance the knowledge and skills of the youth in personal



finance and promote financial inclusion, SPC's Team Alay Karunungan conducted a webinar on "Financial Wellness, The First Step to Achieving your Dreams, and Personal Success, How to Achieve Anything in Life" with Cris Santillan as Resource Speaker, last Nov. 18, 2023. A total of 235 participants who are mostly college students from Metro Manila (158), Luzon (43), Visayas (19) and Mindanao (15) joined. The webinar was uploaded in the Facebook page of BAIPHIL and garnered 668 views.

## FREE BAIPHIL WEBINARS TO COLLEGE STUDENTS IN PARTNERSHIP WITH SELECTED UNIVERSITIES/COLLEGES

To enhance the knowledge and skills of graduating college students in banking and to prepare them in their



chosen career, SPC's Team ***Alay Karunungan*** offered free BAIPHIL webinars to college students from partner universities/colleges such as CARD MRI Development Institute, University of the East - Manila, University of the East - Caloocan, Polytechnic University of the Philippines, University of Santo Tomas, Pangasinan State University - Bayambang, Pangasinan State University - San Carlos Campus, Manila Tytana Colleges, Lyceum of the Philippines - Cavite, St. Mary's College, Thames University, and Bicol University. A total of 52 students participated in the various courses offered, and the most popular of which were Signature Verification & Forgery Detection and Environmental, Social & Governance (ESG).

Aside from projects on promoting financial inclusion, BAIPHIL continues its promise of creating projects to focus on education, health and charitable acts:

### **BAIPHIL WEEK WEBINAR**

To create awareness on stress management with focus on the new normal, digital and social media development, SPC 's Team *Alay Karunungan* conducted a webinar on "Promoting and Supporting Mental Health in the Workplace" with Camille Anne L. Guevara, OTRP, Occupational Therapist, as resource speaker last March 8. A total of 431 participants attended the webinar.

### **DONATIONS TO CHARITABLE INSTITUTIONS, PARISHES & PERSONS DEPRIVED OF LIBERTY**

SPC's Team *Handog Pag-Asa* raised funds from generous donors which were donated to various institutions for the benefit of the needy and the underprivileged members of our society. The beneficiaries were: Persons Deprived of Liberty, Missionaries of Charity for the Elderly, Regional Superior of the Missionaries of Charity. Santa Clara de Mentefalco Parish, Childhope Phils. Foundation,








PCJ Star of Hope Program, Margaretha Home for the Blind, Coral Elementary School, Father Saturnino Lopez Home Center Inc. for the Elderly, Bukid Kabataan Shelter for Abused Women, and a cancer-stricken former staff of BAIIPHIL. Total donations amounted to P180,000.00.

#### **MEDICAL & DENTAL MISSION**

SPC's Team *Handog Pag-Asa* conducted its highly successful 14th BAIIPHIL Annual Medical & Dental Mission in partnership with SM Foundation Inc. and the Bayambang LGU, at Balon, Bayambang Events Center Bayambang, Pangasinan last June 22. The services that were rendered to the indigent families in their communities were: free general medical consultation, chest X-Ray, ECG, RBS, laboratory tests for cholesterol, uric acid & urinalysis, circumcision, eye check-

up and dental services. Free medicines and loot bags containing snacks and hygiene products solicited from generous individuals and corporate donors were given away to all patients. BAIIPHIL delivered much-needed healthcare and support to 1,712 patients with medical services rendered reaching 2,050, a record turnout in number of patients and services rendered in a Medical Mission for BAIIPHIL and also in Bayambang.

The SPC is proud to be BAIIPHIL's actionable vessel to help Filipinos both digitally and charitably, as well as creating a positive impact particularly in the remote areas of our country. BAIIPHIL continues to do its part to bridge the digital gap in financial services, on top of charitable works, to support BSP's goal of building a resilient, inclusive and sustainable financial ecosystem. 



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Bangko Sentral ng Pilipinas



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33<sup>rd</sup> BAIPHIL Convention Committee  
Former President, BAIPHIL



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Program & Attendance Committee  
EVP & Chief Operating Officer  
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**JOSE G. VILLARET, JR.**  
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33<sup>rd</sup> BAIPHIL Convention Committee  
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Philippine Deposit Insurance Corp.



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EVP - Operations Sector  
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33<sup>rd</sup> BAIPHIL Convention Committee  
Associate Life Member, BAIPHIL  
President & CEO, Eduspire Training & Consultancy  
Services OPC  
Independent Director, TRBank (A Rural Bank), Inc.



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Management Course Committee**  
*Former President, BAIPHIL  
SVP, East West Banking Corp.*



**TERESITA E. CHENG**  
**Risk Management  
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*Chief Risk Officer  
Bank of Makati (A Savings Bank), Inc.*



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3. Asia United Bank
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6. Bangko Sentral ng Pilipinas
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9. Bank of Commerce
10. Bank of Makati (A Savings Bank), Inc.
11. Bank of the Philippine Islands
12. BDO Unibank Inc.
13. Camalig Bank, Inc.
14. CARD Bank, Inc.
15. CARD MRI Rizal Bank, Inc., A Microfinance - Oriented Rural Bank
16. CARD SME Bank Inc.
17. Cebuana Lhuillier Rural Bank Inc.
18. Century Savings Bank
19. China Bank Savings, Inc.
20. China Banking Corp.
21. Citibank, N.A.
22. City Savings Bank, Inc.
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47. Northpoint Development Bank
48. OmniPay, Inc.
49. One Cooperative Bank
50. Overseas Filipino Bank, Inc.
51. Philippine Bank of Communications
52. Philippine Business Bank
53. Philippine Clearing House Corp.
54. Philippine Dealing System Holdings Corp.
55. Philippine Deposit Insurance Corp.
56. Philippine Digital Asset Exchange, Inc
57. Philippine National Bank
58. Philippine Savings Bank
59. Philippine Trust Co.
60. Philippine Veterans Bank
61. Producers Savings Bank Corp.
62. Rizal Commercial Banking Corp.
63. Security Bank Corp.
64. Standard Chartered Bank
65. Sterling Bank of Asia
66. Sumitomo Mitsui Banking Corp.
67. UCPB Savings Bank
68. Union Bank of the Philippines
69. United Overseas Bank Ltd. - Manila Branch
70. UNObank, Inc.



# BAIPHIL MANAGEMENT TEAM 2024



**TERESA P. TUAZON**  
Chief Operating Officer

## TRAINING & EVENTS TEAM



**MARISSA R. LACUZONG**  
Training and Events Manager



**MARLON T. GARCIA**  
Training and Events Officer



**JEFFERSON M. TUAZON**  
Events Officer



**JENNIFER JOY C. POBLETE**  
Training Coordinator



**DANIELLE B. MERCADO**  
Events and Marketing Specialist

## FINANCE & ADMIN TEAM



**EVELYN U. VILLARIN**  
Finance and Admin Manager



**NATALIE G. ALCID**  
Administrative Officer



**JESSIE P. DADULLA**  
Messenger

## CERTIFICATION PROGRAM TEAM



**NIÑA ANA MARIE JOCELYN A. SALES**  
Certification Program Manager



**AIMEE GILDA F. MAGAYANES**  
Certification Program Coordinator





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HARMONIZING CULTURAL TRADITION AND TECHNOLOGICAL INNOVATION  
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