BusinessWorld

# in-depth

AN ON-DEMAND SPECIAL DIGITAL EDITION

Issue No. 49 | October 2025

## BAIPHIL @ 85:

### Continuing Partnership to R.I.S.E. in Banking

**R**esilience. **I**nclusivity. **S**ustainability. **E**ngagement.

**SHIRLEY G. FELIX**

*BAIPHIL President, FY 2025-2026*

1941

BAIPHIL

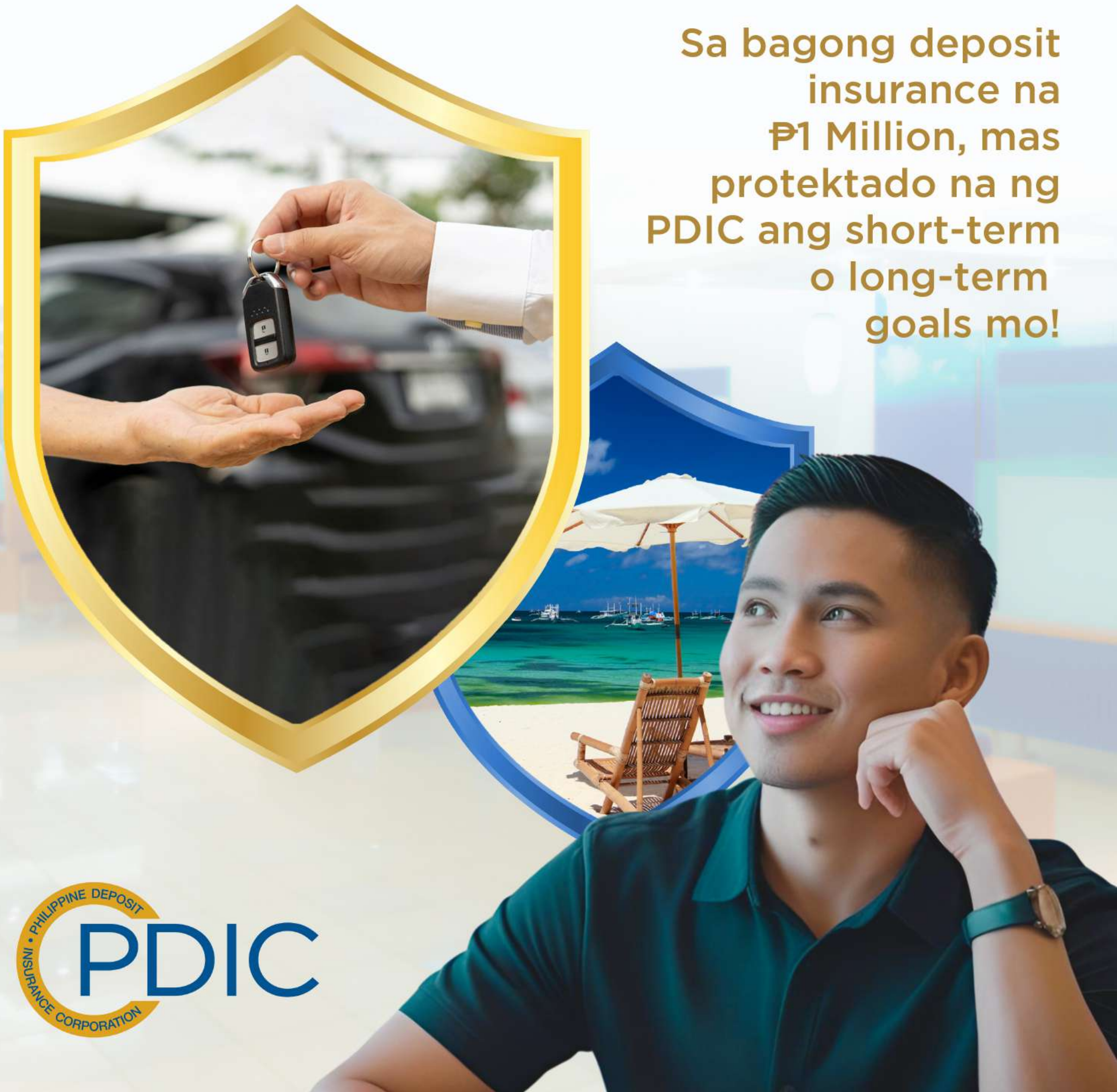
**INDUCTION 2025-2026**

# CONTENTS

Simula 15 March 2025, bank deposit mo, mas protektado sa P1 Million!

# NAIS MAKAIPON PARA SA PERSONAL GOALS?

Sa bagong deposit insurance na ₱1 Million, mas protektado na ng PDIC ang short-term o long-term goals mo!



PDIC
PHILIPPINE DEPOSIT INSURANCE CORPORATION

pad@pdic.gov.ph www.pdic.gov.ph @OfficialPDIC

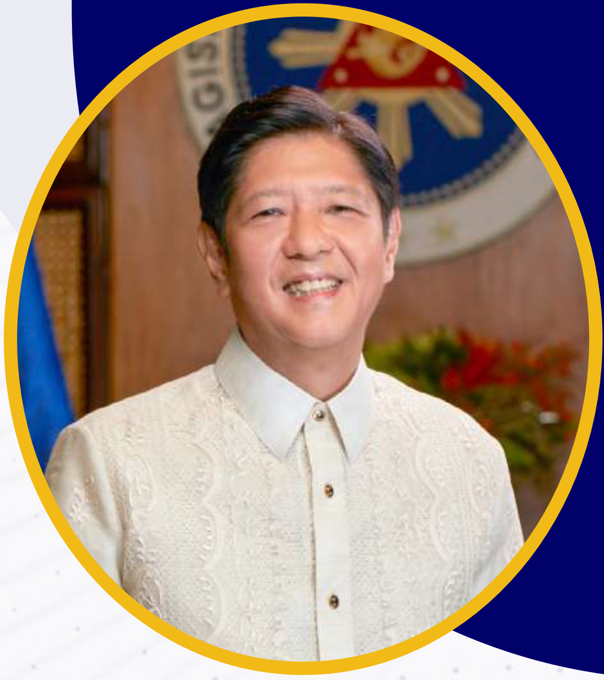
# MESSAGE

Since its incorporation, the Bankers Institute of the Philippines, Inc. (BAIPHIL) has served as a training ground and meeting place for Filipino bankers to share knowledge and build public confidence in the banking industry. By shaping men and women who maintain the highest regard for sound practice and mutual cooperation, you have fortified the trust that secures our savings and sustains the cadence of our nation's commerce. As you hold your Induction of the Board of Trustees, Advisers, and Committee Chairpersons for Fiscal Year 2025-2026, I join you in welcoming the next batch of leaders who embody the enduring values of BAIPHIL and will guide your institution towards greater service and distinction.

I commend BAIPHIL for your faithful commitment to teaching, mentoring, and sharing experiences with fellow practitioners. Through this dedication, you transform regulation into habit, sharpen execution with impeccable judgment, and remind every banker that each ledger entry carries with it the hard work, hopes, and dreams of every Filipino.

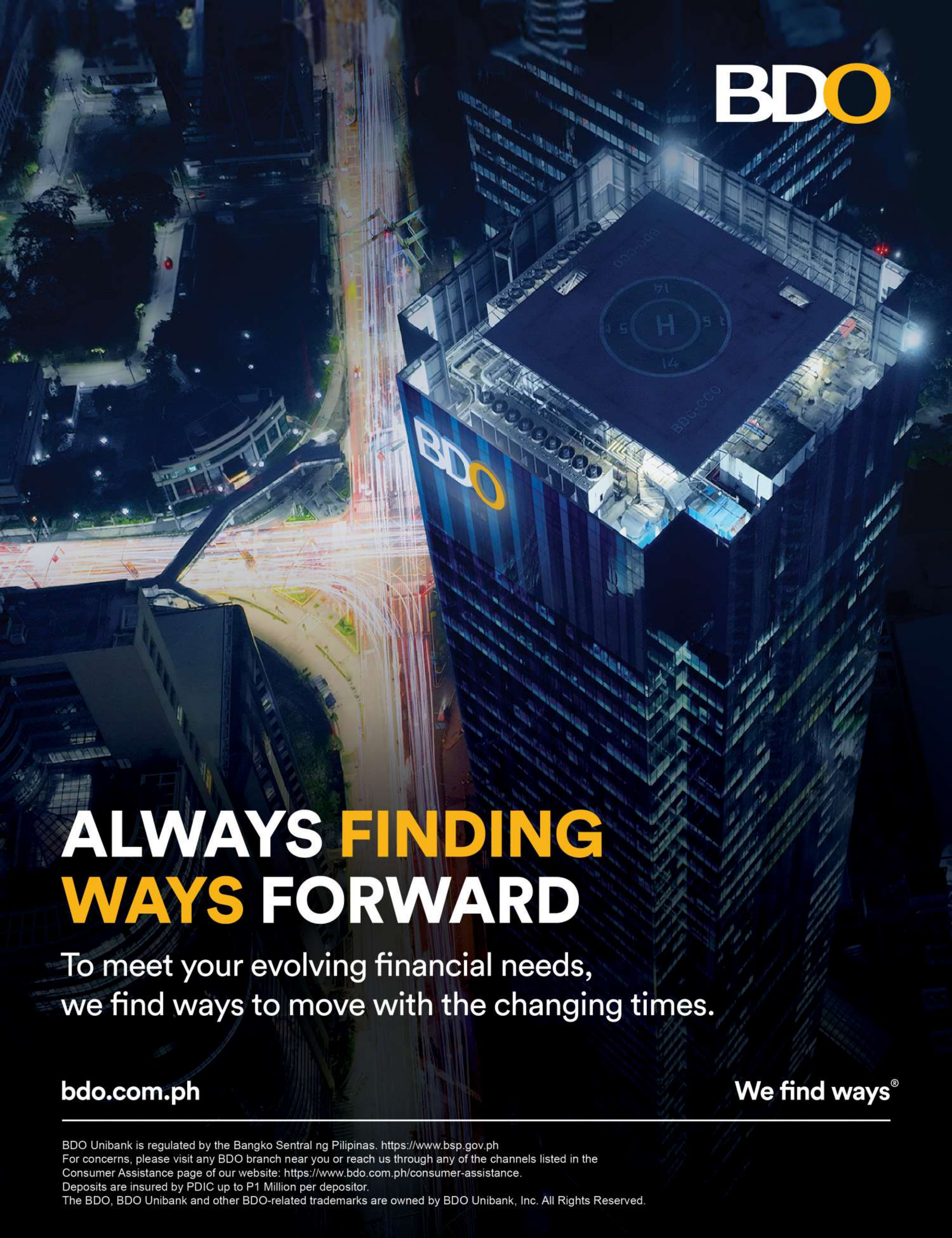
To the incoming officers, take this event as an opportunity to lead with excellence and integrity, and be a source of inspiration to our banking professionals to always keep good customer service at heart. Forge bridges among banks, regulators, and communities for services to become faster, more transparent, and more efficient. Let this year leave our financial system more trustworthy and our people more secure in the spirit of a truly thriving and financially stable *Bagong Pilipinas*.

Congratulations and I wish you success in your future endeavors.



**FERDINAND R. MARCOS, JR.**
*President*
**Republic of the Philippines**

BACK TO CONTENTS PAGE


BDO
BDO
ALWAYS FINDING WAYS FORWARD
To meet your evolving financial needs,
we find ways to move with the changing times.
bdo.com.ph
We find ways®
BDO Unibank is regulated by the Bangko Sentral ng Pilipinas. https://www.bsp.gov.ph
For concerns, please visit any BDO branch near you or reach us through any of the channels listed in the Consumer Assistance page of our website: https://www.bdo.com.ph/consumer-assistance.
Deposits are insured by PDIC up to P1 Million per depositor.
The BDO, BDO Unibank and other BDO-related trademarks are owned by BDO Unibank, Inc. All Rights Reserved.

# MESSAGE

My warm congratulations to the newly inducted Board of Trustees, Advisers, and Committee Chairpersons of the Bankers Institute of the Philippines (BAIPHIL) for Fiscal Year (FY) 2025-2026.

This year's theme, "BAIPHIL@85: Continuing Partnership to RISE in Banking: Resilience. Inclusivity. Sustainability. Engagement." echoes the Bangko Sentral ng Pilipinas' (BSP) thrust to build a banking system that is stable, inclusive, and future-ready.

At the BSP, we value our long-standing partnership with BAIPHIL. Together we have championed capacity building, research, and knowledge sharing across the banking community. As we continue to pursue strategic reforms such as risk-based supervision, digital transformation, and sustainable finance, BAIPHIL remains a key partner. Through its programs and initiatives, BAIPHIL helps equip bankers with the tools needed to navigate emerging challenges.

For over eight decades, BAIPHIL has been a pillar of excellence, integrity, and service in the banking industry. Its legacy of professionalism, innovation, and collaboration continues to strengthen the foundations of the Philippine banking system.

On behalf of the BSP, I commend BAIPHIL for its ongoing efforts to elevate the banking profession and support our financial sector.

Congratulations once again, BAIPHIL FY 2025-2026 Officers and Trustees. *Mabuhay ang* BAIPHIL *at ang* banking sector! BW

**ELI M. REMOLONA, JR.**
*Governor*
**Bangko Sentral ng Pilipinas**

BACK TO CONTENTS PAGE

# MESSAGE

Warm greetings to the officers and members of the Bankers Institute of the Philippines, Inc. (BAIPHIL).

On behalf of the Securities and Exchange Commission, I extend my heartfelt congratulations on your 85th anniversary—a milestone that speaks to BAIPHIL's enduring role as a partner in nation-building and a pillar of professionalism in the banking community.

For more than eight decades, BAIPHIL has advanced the frontiers of banking excellence through education, collaboration, and innovation. Your theme, "Continuing Partnership to R.I.S.E. in Banking—Resilience, Inclusivity, Sustainability, and Engagement," captures both the journey you have traveled and the future that lies ahead.

Resilience is what has allowed our banking sector to weather crises, adapt to disruption, and continue serving the Filipino people.

Inclusivity is what ensures that growth reaches those long excluded from financial opportunity. Sustainability reminds us that economic progress must go hand in hand with responsibility.

And engagement—rooted in trust and collaboration—is what binds us together as partners in reform.

At the SEC, we share these values. We are pursuing reforms to make compliance simpler, fairer, and smarter — reducing costs, digitizing processes, and deepening access to finance, especially for MSMEs and small investors. But like BAIPHIL, our deeper mission goes beyond systems or statistics—it is to strengthen confidence in the institutions that keep our economy moving. Because progress without trust is fragile, and innovation without integrity cannot endure.

BAIPHIL's record of service—training professionals, bridging government and industry, and promoting ethics and governance—remains a model for all. You have helped shape generations of bankers who not only master finance, but also live by its moral core: prudence, transparency, and accountability.

As you mark this remarkable anniversary, may you continue to rise—by strengthening the resilience of our institutions, widening the reach of financial inclusion, promoting sustainability in banking, and engaging every Filipino in building a sound, trusted, and forward-looking financial system.

Congratulation once again on 85 years of leadership, learning, and service to the nation. *Maraming salamat at mabuhay ang* BAIPHIL.

**FRANCISCO ED. LIM**
*Chairperson*
**Securities and Exchange Commission**

BACK TO CONTENTS PAGE

# MESSAGE

The Philippine Deposit Insurance Corp. (PDIC) extends its heartfelt congratulations to the Bankers Institute of the Philippines (BAIPHIL) on the induction of its Board of Trustees, Advisers, and Committee Chairpersons for Fiscal Year 2025-2026.

In today's dynamic and rapidly evolving financial ecosystem, the theme, "Continuing Partnership to R.I.S.E. in Banking - Resilience. Inclusivity. Sustainability. Engagement.", resonates strongly with the values that the PDIC upholds as it captures the essence of what the banking sector must continually strive for: resilience in the face of global shifts, inclusivity in opportunities and access, sustainability in practices and policies, and engagement that fosters trust and cooperation.

As the financial industry pursues digital transformation and adapts to disruptive change, resilience has already become essential. As sentinels of the depositing public's trust, the PDIC and BAIPHIL must work collectively to advance inclusive policies, implement sustainable practices, and create platforms for meaningful stakeholder engagement.

The PDIC deeply values its partnership with BAIPHIL, an association that embodies integrity and champions continuous growth and professional excellence. We commend the Institute's steadfast commitment to advancing ethical banking, professional development, and innovation, which continue to set benchmarks for the banking community across the country.

We remain steadfast in our support for BAIPHIL's initiatives and look forward to a sustained collaboration to further advance depositor protection, financial literacy, and public confidence. Together, we can shape a more resilient, inclusive, sustainable, and engaged future for banking.

Once again, congratulations. May the Institute continue to "rise" as a beacon of excellence and inspiration in the banking community.

**ROBERTO B. TAN**
*President & CEO*
**Philippine Deposit Insurance Corp.**

BACK TO CONTENTS PAGE

# MESSAGE

On behalf of the Bankers Association of the Philippines, I extend my warmest congratulations to the newly inducted officers and trustees of the Bankers Institute of the Philippines (BAIPHIL) as you celebrate your 85th founding anniversary. This milestone stands as a testament to BAIPHIL's enduring leadership in fostering excellence, professionalism, and innovation within the Philippine banking community. Established a decade before the BAP, BAIPHIL has been a guiding force and a steadfast partner throughout the evolution of our financial system—an alliance that remains the longest and most valued in our Association's history.

For more than eight decades, BAIPHIL has been instrumental in shaping the capability and character of generations of Filipino bankers. Through its tireless pursuit of knowledge, advanced training, and thought leadership, it has prepared our institutions to meet the challenges of every major transformation in Philippine banking—from technological disruption and financial inclusion to sustainable growth and resilience. As BAIPHIL continues to R.I.S.E.—in Resilience, Inclusivity, Sustainability, and Engagement—the BAP looks forward to deepening this partnership in building a future-ready banking industry that empowers people, drives innovation, and upholds the highest standards of integrity in service to our nation.

**JOSE TEODORO K. LIMCAOCO**
*President*
**Bankers Association of the Philippines**

BACK TO CONTENTS PAGE

# MESSAGE

Distinguished officers and members of BAIPHIL, esteemed colleagues and guests,

It is my distinct honor and privilege to extend my warmest greetings on behalf of the Chamber of Thrift Banks on this momentous occasion—the Induction of the Board of Trustees, Advisers, and Committee Chairpersons of BAIPHIL for Fiscal Year 2025–2026.

Let me begin by congratulating the newly inducted leaders. Your selection is a testament to your unwavering dedication, integrity, and expertise in advancing Philippine banking. I am confident that under your stewardship, BAIPHIL will continue to serve as a cornerstone of excellence in banking education, professional development, and institutional collaboration.

As BAIPHIL celebrates its 85th year with the inspiring theme, "Continuing Partnership to R.I.S.E. in Banking," we are reminded of the critical role that partnerships play in our collective journey. In a rapidly evolving financial landscape, we must remain Resilient in the face of economic challenges, Innovative in delivering services, Sustainable in our operations, and Excellent in upholding the highest standards of governance and customer service.

This is a vision we at the Chamber of Thrift Banks wholeheartedly share. Our member institutions, like yours, are committed to empowering communities, promoting inclusive growth, and fostering financial stability across the country. BAIPHIL has long been a partner in these endeavors, and we look forward to continuing our collaboration in capacity-building, policy advocacy, and thought leadership.

As you begin this new fiscal year, may your leadership ignite fresh perspectives, inspire meaningful action, and reinforce the legacy of service and excellence that has defined BAIPHIL for the past 85 years.

Once again, congratulations to the new officers. May your term be marked by wisdom, courage, and a shared commitment to shaping a future-ready Philippine banking industry.

*Mabuhay ang* BAIPHIL! *Mabuhay ang sektor ng* thrift banking!

**MARY JANE A. PERRERAS**
*President*
**Chamber of Thrift Banks**

BACK TO CONTENTS PAGE

# MESSAGE

This fiscal year's Induction of Officers, Advisers, and Committee Chairpersons coincides with BAIPHIL's 85th anniversary. We celebrate not only a longevity milestone but also a legacy built on integrity, excellence, and partnership.

Since our founding, BAIPHIL has stood as a steadfast partner of the banking industry in advocating good governance, professional growth, and fostering collaboration.

Our theme, "BAIPHIL @ 85: Continuing Partnership to R.I.S.E. in Banking: Resilience. Inclusivity. Sustainability. Engagement." captures the spirit of our journey and the values that will lead us moving forward. Our initiatives will continue to reflect not only the evolving needs of the industry but also our unwavering belief that progress is best achieved through partnership. Through shared purpose and cooperation, we shall continue to adapt, innovate, and thrive in a rapidly evolving financial ecosystem.

As we look to the years ahead, BAIPHIL remains deeply grateful for the enduring dedication, trust, and partnership of our members, the banking community, training partners, and regulators. Let us continue to deepen our partnership as we shape the next chapter of our shared journey towards a resilient, inclusive, and sustainable future for the banking industry. BW

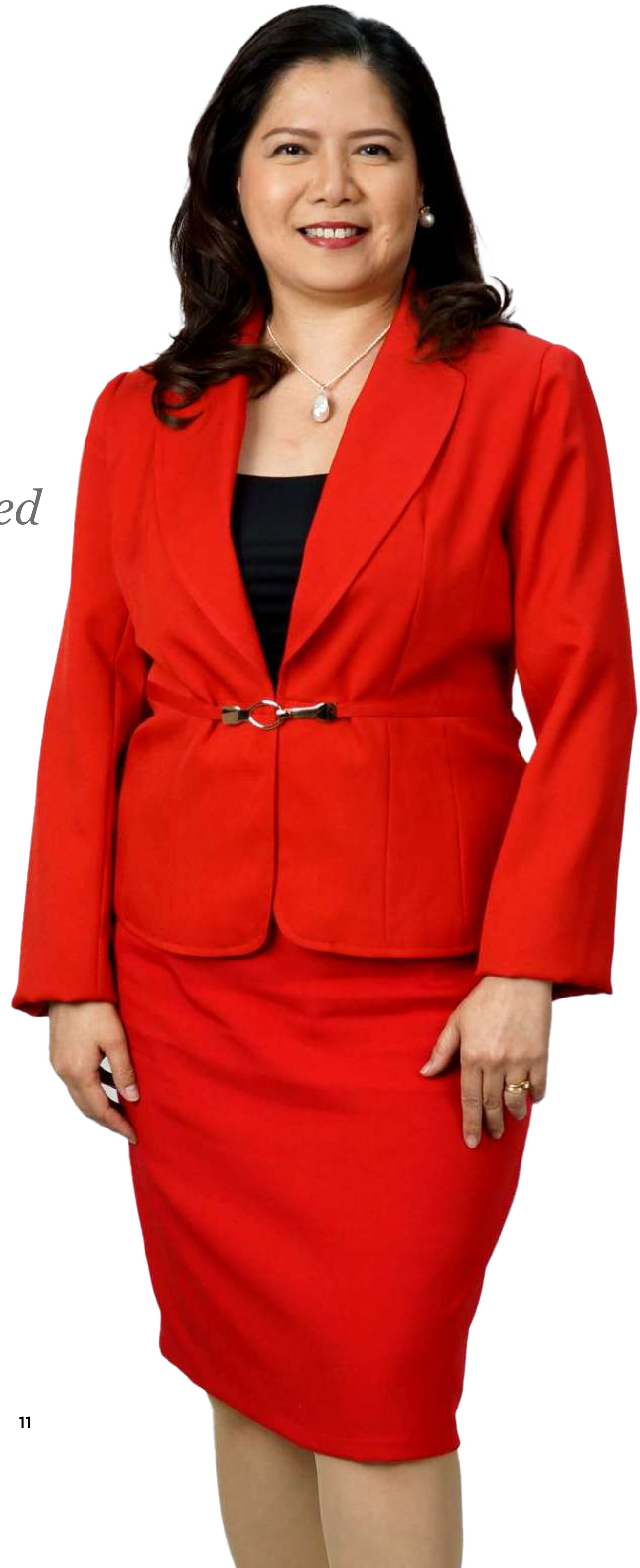
**SHIRLEY G. FELIX**
*President (FY 2025-2026)*
**Bankers Institute of the Philippines, Inc.**

BACK TO CONTENTS PAGE

# Continuing partnership to R.I.S.E.

## *BAIPHIL fosters a resilient, inclusive, sustainable, and engaged banking industry*

By **Jomarc Angelo M. Corpuz ,** *Special Features and Content Writer, BusinessWorld*



The Bankers Institute of the Philippines (BAIPHIL) has supported the banking industry since its establishment in 1941 and has been advocating good governance and enhancing capability through continuing education, research, and information exchange.

For this fiscal year, the institution aims to focus more on modern-day demands with the theme "BAIPHIL @ 85: Continuing Partnership to R.I.S.E. in Banking: Resilience. Inclusivity. Sustainability. Engagement." Leading the charge in the association's pursuit of banking excellence, aiming to be one of the best in the Asia-Pacific Region, is newly elected BAIPHIL President Shirley G. Felix of the Philippine Deposit Insurance Corp.

"Being at the helm of BAIPHIL is both an honor and a responsibility. It is an honor to be a part of an 85-year-old institution that has steadfastly served the banking community. At the same time, it is now my responsibility to steer the new board of trustees together with the different committees to carry forward the values that have kept BAIPHIL relevant and resilient through decades of changes," she said in an interview with BusinessWorld.

Among the newly elected BAIPHIL officers are Ann Marie Y. Alonso (Deutsche Knowledge Services) as first vice-president; Francis B. Albalate (Philippine National Bank) as second vice-president; and Gina G. Lanzanas (Industrial and Commercial Bank of China Ltd. – Manila Branch) as treasurer.

The trustees are Leila P. Paz-Aguba (Union Bank of the Philippines), Emma B. Co (East West Banking Corp.), Hannah Theresa S. Contreras (City Savings Bank, Inc.), Angelita U. Egalin (Philippine Bank of Communications), Mary Jane C. Japor (ING Bank N.V., Manila Branch), Mabel C. Ko Gaw (Philippine Clearing House Corp.), and Edeza A. Que (Philippine Savings Bank).

Expounding on this year's theme, Ms. Felix noted that the theme is not just an acronym but a mantra that reinforces BAIPHIL's mission to support the banking industry in advocating good governance and enhancing capability through continuing education, research, and information exchange. It affirms BAIPHIL's vital role in shaping a resilient, inclusive, and sustainable future for the banking industry, the association's new president said.

Over the decades, BAIPHIL has remained steadfast in its commitment to its vision of pursuing banking excellence. The institution continues to stand alongside its stakeholders in shaping and strengthening the banking industry through programs that are relevant, up-to-date, and grounded in strong values.

"Our training and certification courses are designed not just to build technical skills, but also to develop leadership, integrity, and financial awareness. We continue to nurture excellence through knowledge-sharing and building bridges of collaboration among regulators, bankers, and financial practitioners," Ms. Felix said.

**"A resilient financial system builds the foundation for trust and confidence of investors, depositors, and the public at large."**

Consistent with its commitment to industry development, BAIPHIL further strengthens its advocacy by ensuring that learning and growth opportunities are accessible to banking professionals across regions.

"We continue to promote inclusivity by expanding access to learning and development opportunities – not only for banking professionals in Metro Manila but also across regions. Through our national conventions and regional outreach, we ensure that all communities are included in industry advancement," she added.

Similarly, BAIPHIL has broadened its reach even further by continuing to build and co-create relevant programs and collaborative initiatives, to include professionals beyond the banking industry, reinforcing our commitment to inclusivity and diversity.

"As part of our corporate social responsibility, the Special Projects Committee of BAIPHIL conducts Financial Wellness Seminars and Promotion of Savings and Financial Literacy benefiting MSME vendors, teachers, and graduating students from accredited colleges and universities. Our commitment to provide access to financial education to other members of society outside of banking is another road to promote diversity and inclusivity," Ms. Felix explained.

In the realms of sustainability, the newly inducted president noted how green initiatives are woven into both learning and advocacy of BAIPHIL. From curriculum enhancements on sustainable


finance to national-level digital literacy and environmental initiatives, BAIPHIL reinforces its commitment to responsible growth and ethical leadership.

"In collaboration with Bangko Sentral ng Pilipinas (BSP), training programs on Environmental, Social, and Governance (ESG) and sustainable finance are now part of our regular course offerings, helping professionals understand how these principles apply to banking operations. Further, through our Executive Learning Series (ELS) conducted during our General Monthly Meetings (GMMs), we continue to bring in subject matters experts (SMEs) to share insights regarding sustainability," Ms. Felix shared.

As BAIPHIL advances its initiatives on sustainability and responsible leadership, it also underscores the importance of engagement internally as a cornerstone of its continued partnership with the industry.

"Indeed, engagement is crucial to member participation. It is at the heart of how BAIPHIL serves it members – a key pillar of R.I.S.E. BAIPHIL's renewed bylaws and governance structure enable a more agile and responsive organization, ready to collaborate effectively.

To enhance engagement, we continue to build an ecosystem of learning, collaboration, and community through various initiatives," Ms Felix said.

BAIPHIL offers relevant and up-to-date training programs that address current industry needs – from core banking competencies and regulatory updates to leadership, integrity, and financial awareness-related programs. The association's partnership with BSP, the Bankers Association of the Philippines (BAP), and other partner organizations drives shared engagement across sectors—fueling innovation, leadership, and literacy.

"We also promote connection and fellowship through our national convention, GMM (general membership meeting), regional outreach and member gatherings – strengthening engagement within our community. We are especially proud to still have active members who have been with

BAIPHIL for decades – a testament of the sense of purpose and belonging that our organization fosters," Ms. Felix said.

She also mentioned BAIPHIL's active membership at the Asian-Pacific Association of Banking Institutes (APABI), together with 20 other banking institutes in the Asia-Pacific Region. APABI promotes greater understanding of banking education, training, and cooperation among training institutes within the Asia-Pacific region.

With strong foundations in resilience, inclusivity, sustainability, and engagement, BAIPHIL continues to evolve in response to the changing dynamics of the financial sector, preparing the organization to address emerging challenges and opportunities in the years ahead.

"As we move to our 85th year, our focus remains clear. The four pillars of R.I.S.E continue to serve as our compass in navigating a constantly evolving financial landscape. Embedded within these four pillars are two critical areas: technological innovation and cybersecurity. We must innovate to remain competitive, but we must also secure to remain trusted," Ms. Felix said.

She also mentioned that readiness is an important aspect of what BAIPHIL advocates for, quoting her favorite quote in Latin, "Si vis pacem, para bellum," which means "If you want peace, prepare for war."

"Collectively under the R.I.S.E pillars and aligned with our mission, we will continue to leverage and deepen partnerships with regulators, banking associations, SMEs, and other stakeholders. Through these collaborations, we ensure our learning programs remain responsive to regulatory requirements, financial sector reforms, and industry needs to provide readiness to adapt to a dynamic financial ecosystem," Ms. Felix explained.

"We will continue to broaden our reach guided by our vision of banking excellence, that is not only strategic and inclusive, but also responsible, ethical, and beneficial – not only for banking institutions, but for the financial system. After all, a resilient financial system builds the foundation for trust and confidence of investors, depositors, and the public at large," she added.

As BAIPHIL looks ahead, its continued success is anchored in the strong partnerships and shared commitment that have defined its legacy within the banking community.

"We recognize that our greatest strength lies in the partnership we have built with our members, the banking community, the regulators, and other stakeholders that enabled us to thrive, adapt, and remain relevant for more than eight decades and become a trusted partner in the banking industry," she said.

"On this note, we hope to honor and build upon the legacy of the countless leaders, volunteers and members who came before us – those who generously gave their time, expertise, dedication, passion, and wisdom to advance banking knowledge, build skills, promote professional growth, and strengthen collaboration across the industry," Ms. Felix concluded.

BACK TO CONTENTS PAGE

# Induction of the Board of Trustees, Advisers, and Committee Chairpersons F.Y. 2025-2026

The Bankers Institute of the Philippines, Inc. (BAIPHIL) held the induction of its Board of Trustees, Advisers, and Committee Chairpersons for Fiscal Year 2025–2026 on Aug. 19 at the Dusit Thani Hotel, Makati City.

The Honorable Romeo L. Bernardo, Monetary Board member of the Bangko Sentral ng Pilipinas (BSP), served as the guest speaker, delivering a message anchored on the fiscal year theme, “BAIPHIL @ 85: Continuing Partnership to R.I.S.E. in Banking (Resilience. Inclusivity. Sustainability. Engagement.),” and officiated the induction ceremony as inducting officer.

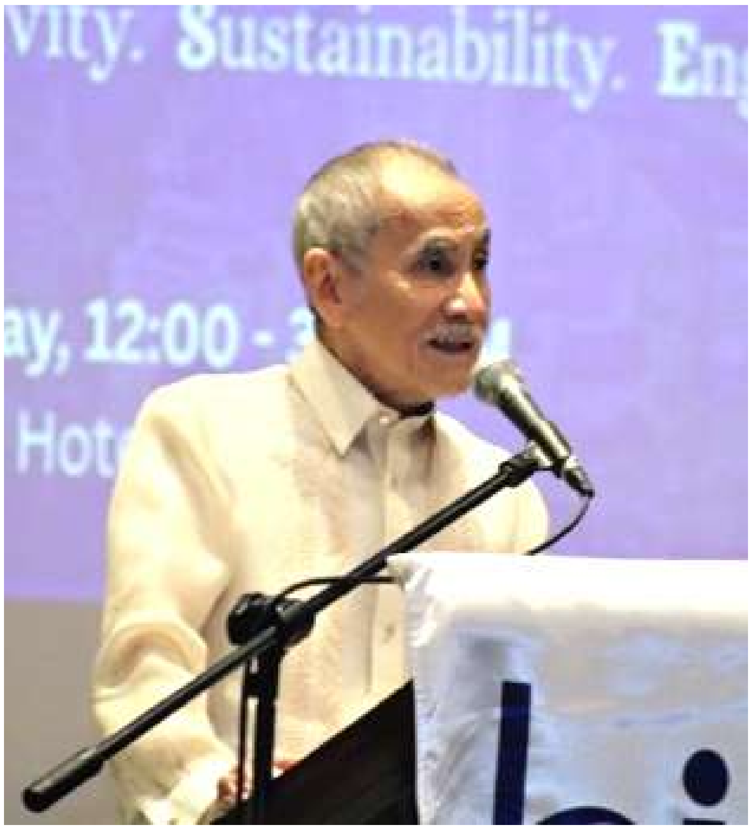
BAIPHIL extends its sincere appreciation to all members, partners and distinguished guests for their presence and support during this milestone event. Guided by its 85th year theme under the leadership of President Shirley G. Felix of the Philippine Deposit Insurance Corp. (PDIC) and the newly elected Board of Trustees, BAIPHIL remains steadfast in advancing resilience, inclusivity, sustainability and engagement within the banking and finance sector.


Seated, from L-R: BAIPHIL Second Vice-President and Executive Vice-President & Chief Financial Officer (CFO) of Philippine National Bank **Francis B. Albalate**, BAIPHIL First 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 Vice-President - Loans Management Group of Philippine Deposit Insurance Corp. (PDIC) **Shirley G. Felix**, and BAIPHIL Treasurer and Chief Compliance Officer (CCO) & Head of Compliance Department of Industrial and Commercial Bank of China Ltd. - Manila Branch (ICBC) **Gina G. Lanzanas**

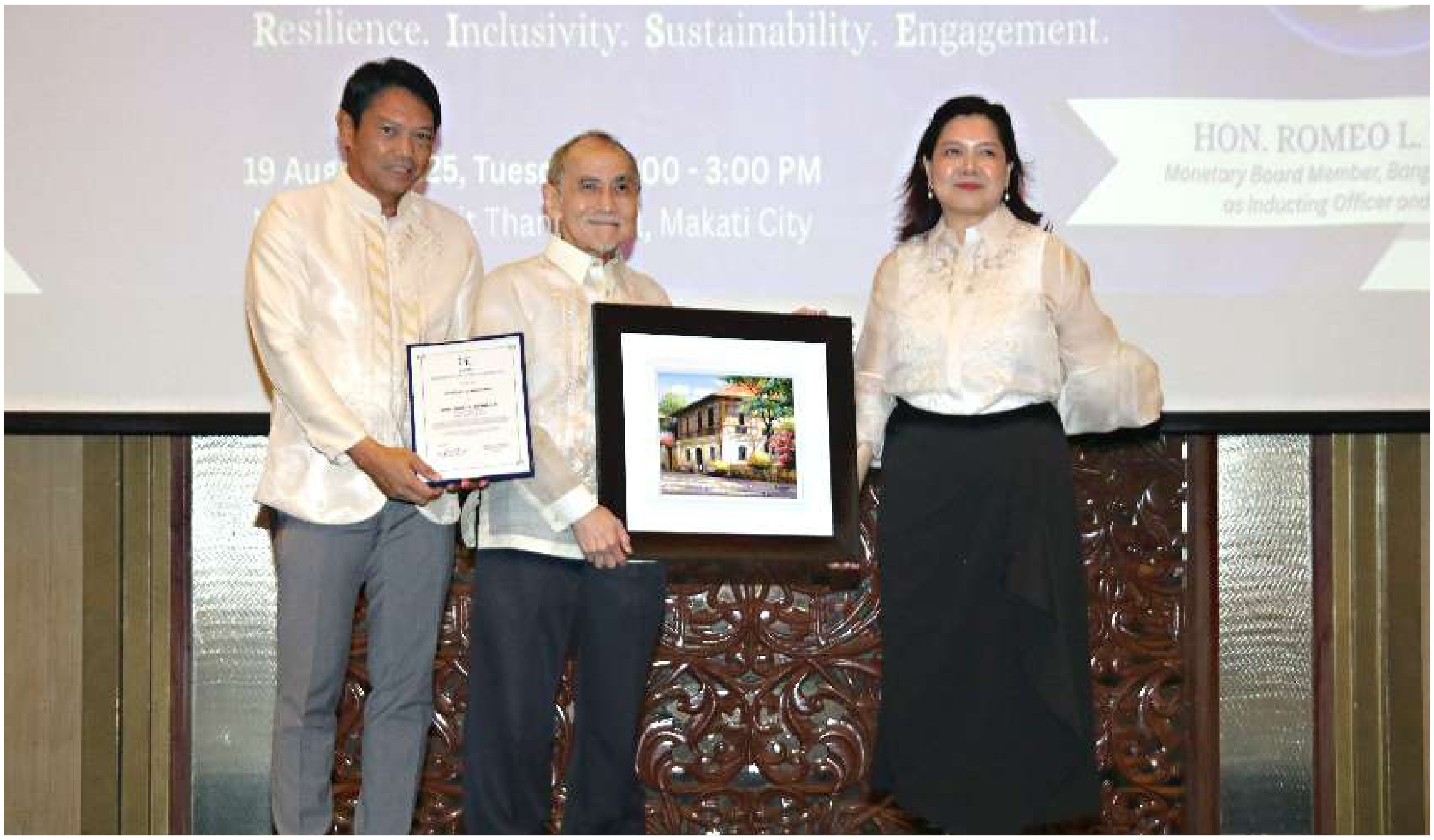
Standing, from L-R: BAIPHIL Trustee and Risk Management Head of Philippine Clearing House Corp. (PCHC) **Mabel C. Ko Gaw,** BAIPHIL Trustee and First Vice-President & Chief Audit Executive of East West Banking Corp. **Atty. Emma B. Co**, BAIPHIL Trustee and SVP / Chief Risk & Sustainability Officer of Philippines Savings Bank **Edeza A. Que**, BAIPHIL Immediate Former President & Chief Adviser to the Board and Director - Capacity Development Department of Bangko Sentral ng Pilipinas (BSP) **Iñigo L. Regalado III**, BAIPHIL Trustee and SVP - Head, Legal Treasury and Global Markets of Union Bank of the Philippines **Atty. Leila P. Paz-Aguba**, BAIPHIL Trustee and VP / Chief Compliance Officer of ING Bank N.V., Manila Branch **Mary Jane C. Japor**, BAIPHIL Trustee and Senior Vice-President & Chief Human Resources Officer of City Savings Bank, Inc. **Hannah Theresa S. Contreras**, and BAIPHIL Trustee and FVP / Chief Compliance Officer & Compliance Management Group Head of Philippine Bank of Communications **Angelita U. Egalin**


General Membership Meeting
anchored on the fiscal year theme,
BAIPHIL @ 85: Continuing Partnership to R.I.S.E. in Banking
Resilience. Inclusivity. Sustainability. Engagement.

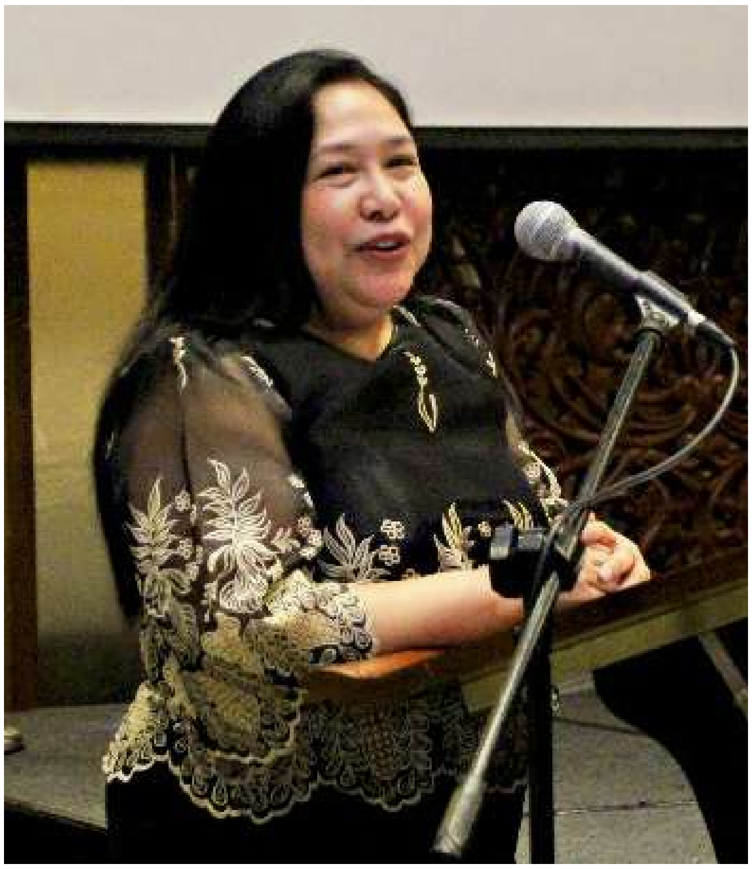

General Membership Meeting
anchored on the fiscal year theme,
BAIPHIL @ 85: Continuing Partnership to R.I.S.E. in Banking
Resilience. Inclusivity. Sustainability. Engagement.

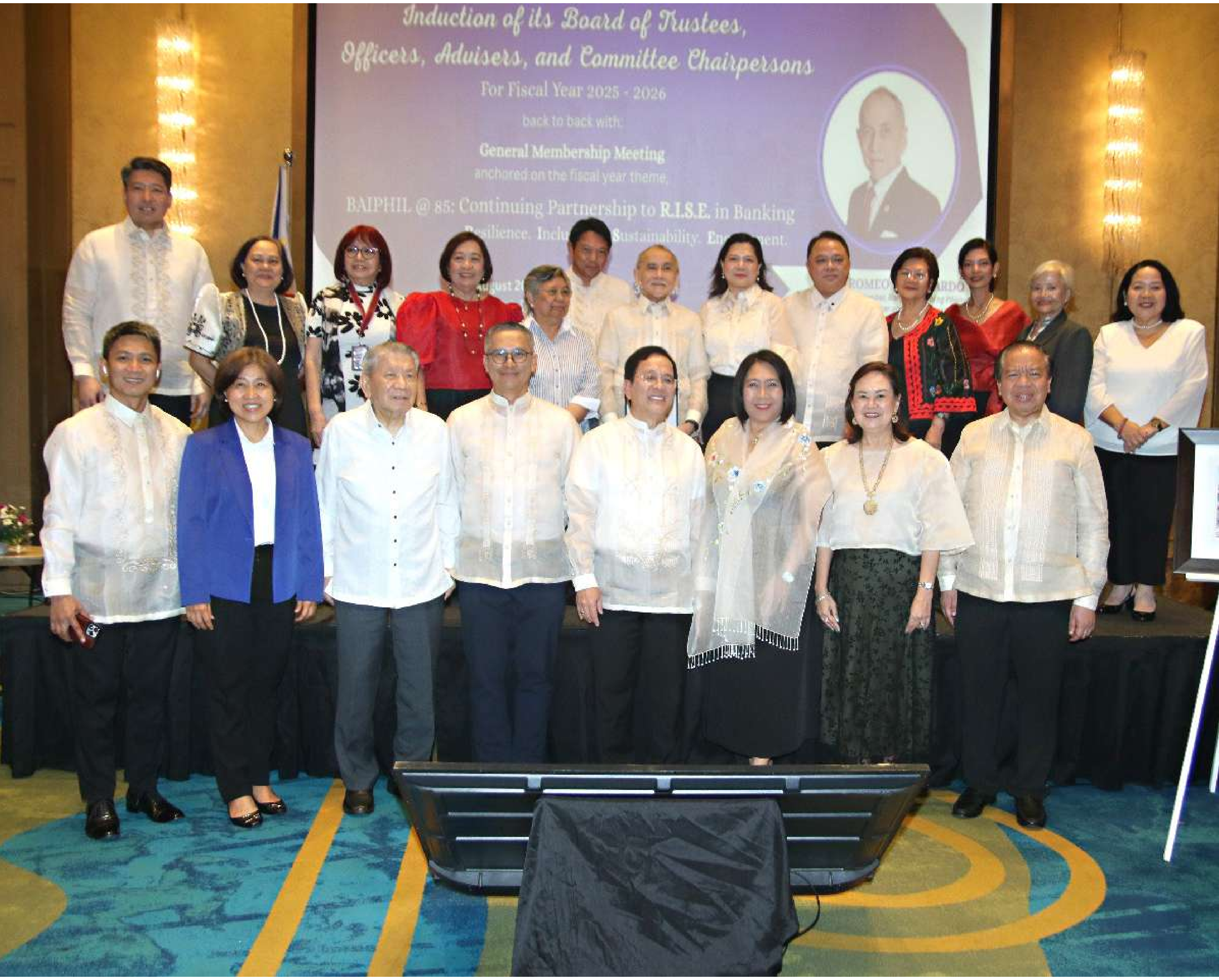

Sustainability.


ambang Comm
eminars to Co
students
olleges/U


Resilience. Inclusivity. Sustainability. Engagement.
HON. ROMEO L.
Monetary Board Member, Bang
as Inducting Officer and
00 - 3:00 PM
, Makati City


19 August 2025, Tu
Mayuree I, Dusit T
1941
AIPHIL






BACK TO CONTENTS PAGE

# Key Milestones and Achievements F.Y. 2024-2025

**EXCEPTIONAL PERFORMANCE HIGHLIGHTS**

- Delivered **96%** of planned programs, with **131 actual runs**
- Attracted 7,003 participants, exceeding our target of 4,810 by 146%

**TOP-PERFORMING COURSE COMMITTEES**

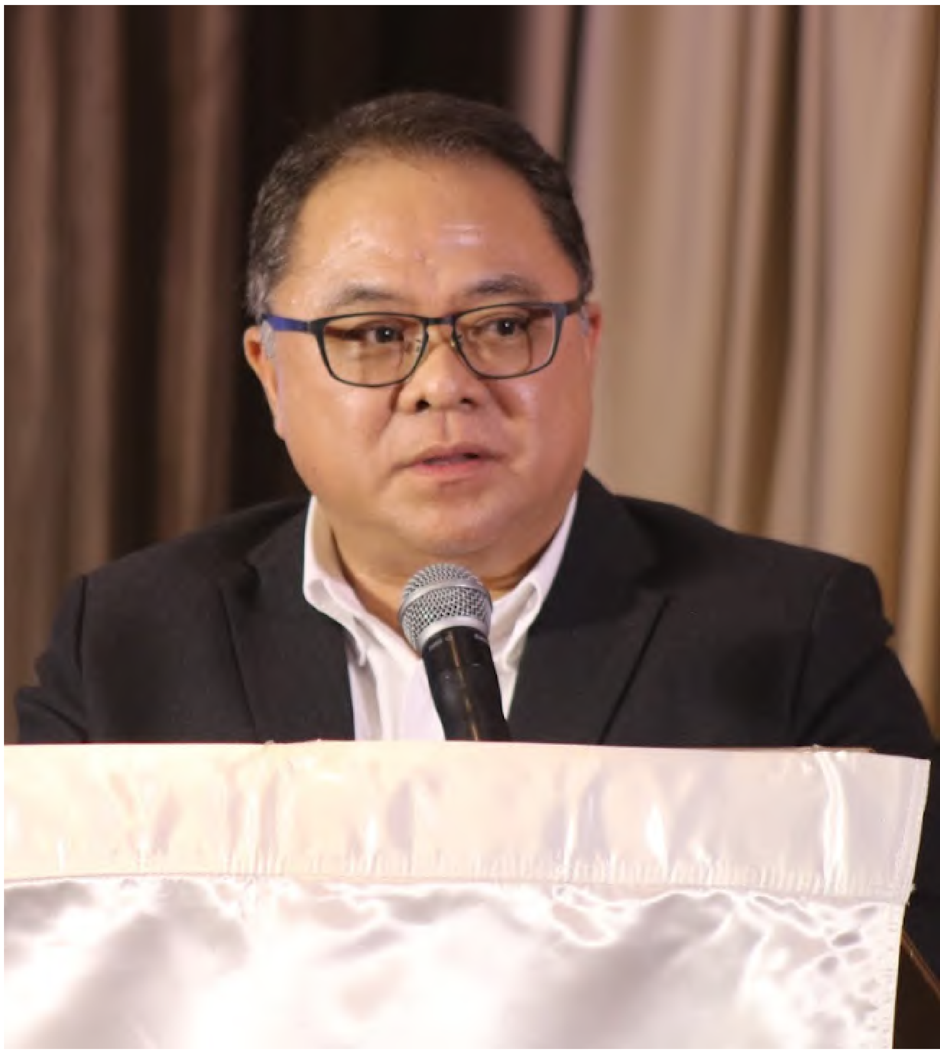
- **Governance, Legal, Regulatory & Compliance:** 304% of participant target
- **Products, Branch Operations & Management:** 116% program run target, 125% participant goal
- **Risk Management:** 105% of program target, 152% participant goal

**REGIONAL OUTREACH**

- **Cebu Regional Outreach** in collaboration with Bangko Sentral ng Pilipinas - hosted free seminar on the **Financial Consumer Protection Act (FCPA)** and **AFASA**, with Deputy Governor Atty. Elmore O. Capule as subject matter expert

**NEW LEARNING PROGRAMS & CERTIFICATIONS**

- Introduced **20 new programs**, including BSP-led webinars on the topics like AFASA, credit fundamentals, global audit standards, and banking governance
- 2nd batch graduates of **Certification in Independent Validation Audit of Internal Capital Adequacy Assessment Process in Banks (CIVA-ICAAP)**
- Board-approved **Certification in Bank Internal Auditing (CBIA)** for launch in F.Y. 2025-2026



**BAIPHIL Immediate Former President & Chief Adviser to the Board and Director - Capacity Development Department of BSP Iñigo L. Regalado III**

**STRATEGIC ALLIANCES**

Key partnerships enhanced and expanded:

- **MOU with BAP** to co-deliver capacity-building and training across governance, compliance, cybersecurity, sustainable finance, and digital finance

- Continued collaboration with **Bangko Sentral ng Pilipinas (BSP), Anti-Money Laundering Council (AMLC), Institute of Internal Auditors Philippines, Inc. (IIA-P)**, and a prospective alliance with **Aptivaa** to broaden professional training offerings
- Continued membership with **Asian-Pacific Association of Banking Institutes (APABI)**

### GROWING MEMBERSHIP & ENGAGEMENT

- Two new organizational members (Bataan Development Bank, Top Bank Philippines) and 12 associate members. Total membership now stands at:
  - 72 Institutional Members
  - 175 Associate Members
  - 101 Life/Sustaining Life Members

- Monthly **General Membership Meetings** featured Executive Learning Series and fellowship events reinforcing community spirit and shared purpose

### 33RD BAIPHIL CONVENTION

- **Iloilo Convention (March 6–8, 2025)** - first convention outside Luzon since 2001—under the theme **"Harmonizing Cultural Tradition and Technological Innovation Towards a Responsible Banking Legacy"**. Attended by 200 delegates and supported by 20 sponsors and exhibitors

### CORPORATE SOCIAL RESPONSIBILITY

- **SPC Team Handog Pag asa** - raised **₱370,740** in donations, with ₱313,108 distributed to nine beneficiary organizations and support the 15th medical, dental, and surgical mission in partnership with SM Foundation and Bayambang LGU. Over **1,247 patients** received **2,050 medical and dental services**

- **SPC Team Alay Karunungan** - sponsored 66 university students in relevant BAIPHIL webinars. Conducted two (2) **Financial Wellness Programs** in Iloilo (March 5, 2025) and Pangasinan (June 20, 2025) — benefiting MSME vendors, teachers, and students.

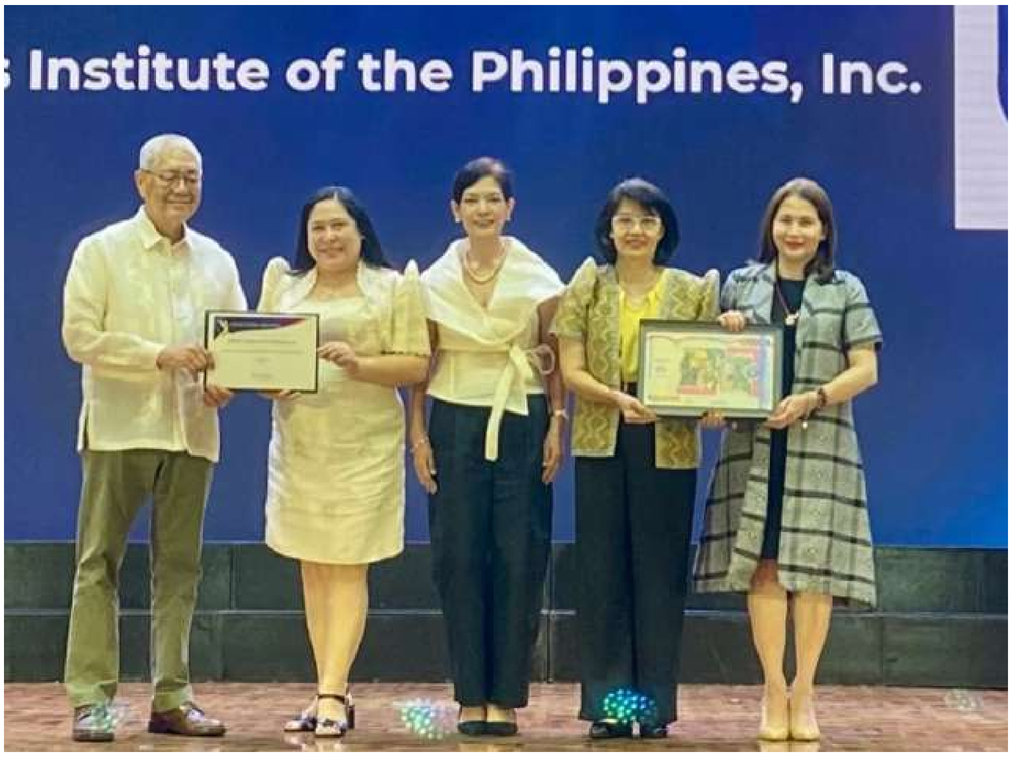
### INTERNAL STRENGTHENING – BAIPHIL MANAGEMENT TEAM

- Introduced a new organizational structure with **four dedicated operational units**.
- Migrated to a more secure email system and onboarded a **Deputy Chief Operating Officer (DCOO).**
- Invested in staff training and aligned employee pay structure with market standards for fairness and retention.

BACK TO CONTENTS PAGE

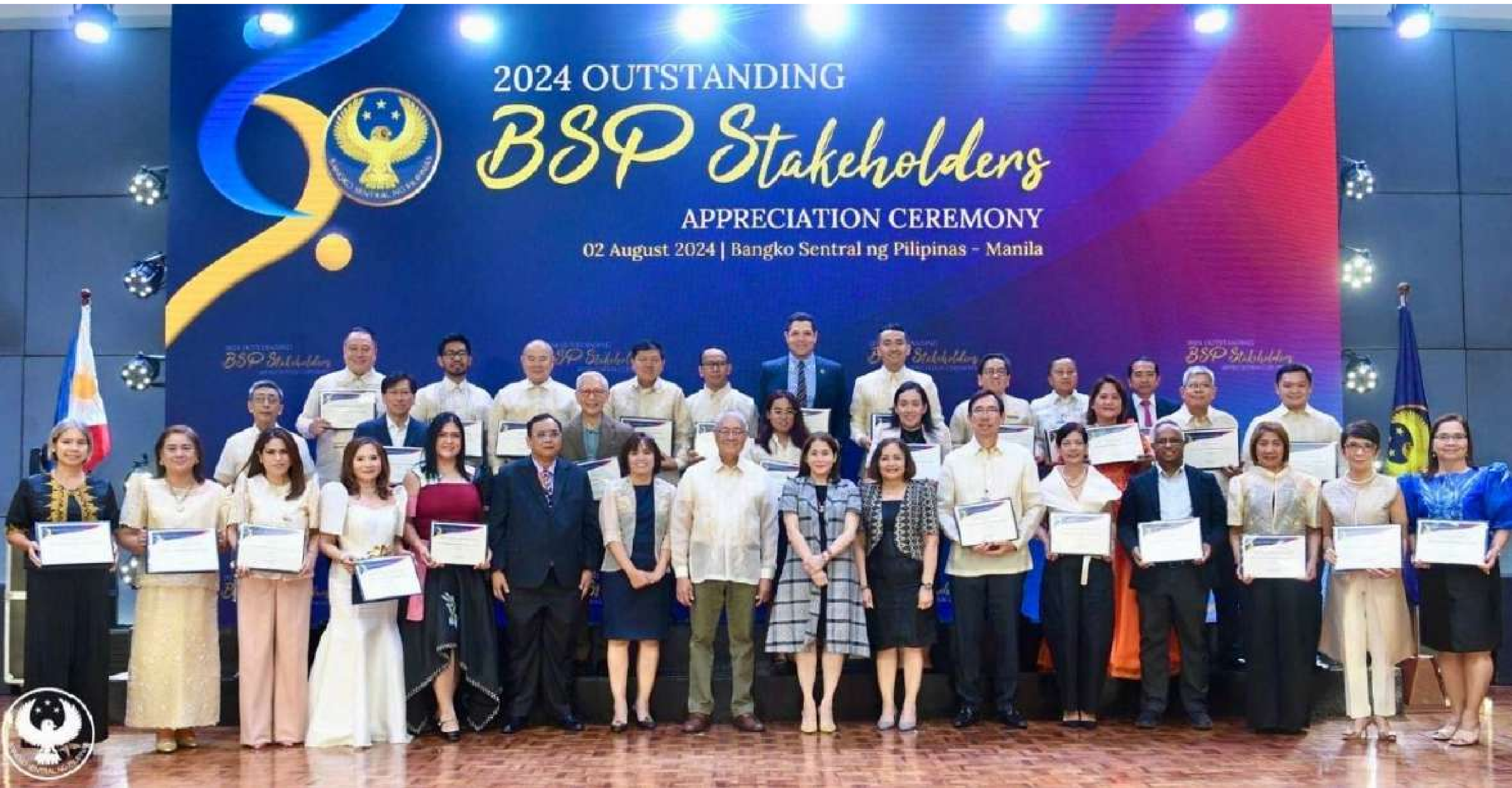
# BSP Stakeholders Award

The Bankers Institute of the Philippines, Inc. (BAIPHIL) is proud to be a recipient of the Bangko Sentral ng Pilipinas (BSP) Stakeholders Award for two consecutive years—2024 and 2025.




During the 2024 Outstanding BSP Stakeholders Appreciation Ceremony held on Aug. 2, 2024, at the Assembly Hall of the Bangko Sentral ng Pilipinas, BAIPHIL was recognized as one of BSP's 30 outstanding institutional partners. The recognition highlights the institute's continued commitment to disseminating BSP issuances, promoting financial inclusion, and supporting regulatory frameworks that contribute to a stable and resilient financial system.

Receiving the award on behalf of BAIPHIL were Immediate Former President and Chief Adviser to the Board, Racquel B. Mañago, along with BAIPHIL Trustees Atty. Emma B. Co and Gina G. Lanzanas.




Continuing this legacy, BAIPHIL was once again honored as one of the 2025 Outstanding BSP Stakeholders at the BSP Stakeholders Appreciation Ceremony – Head Office, held last July 18.

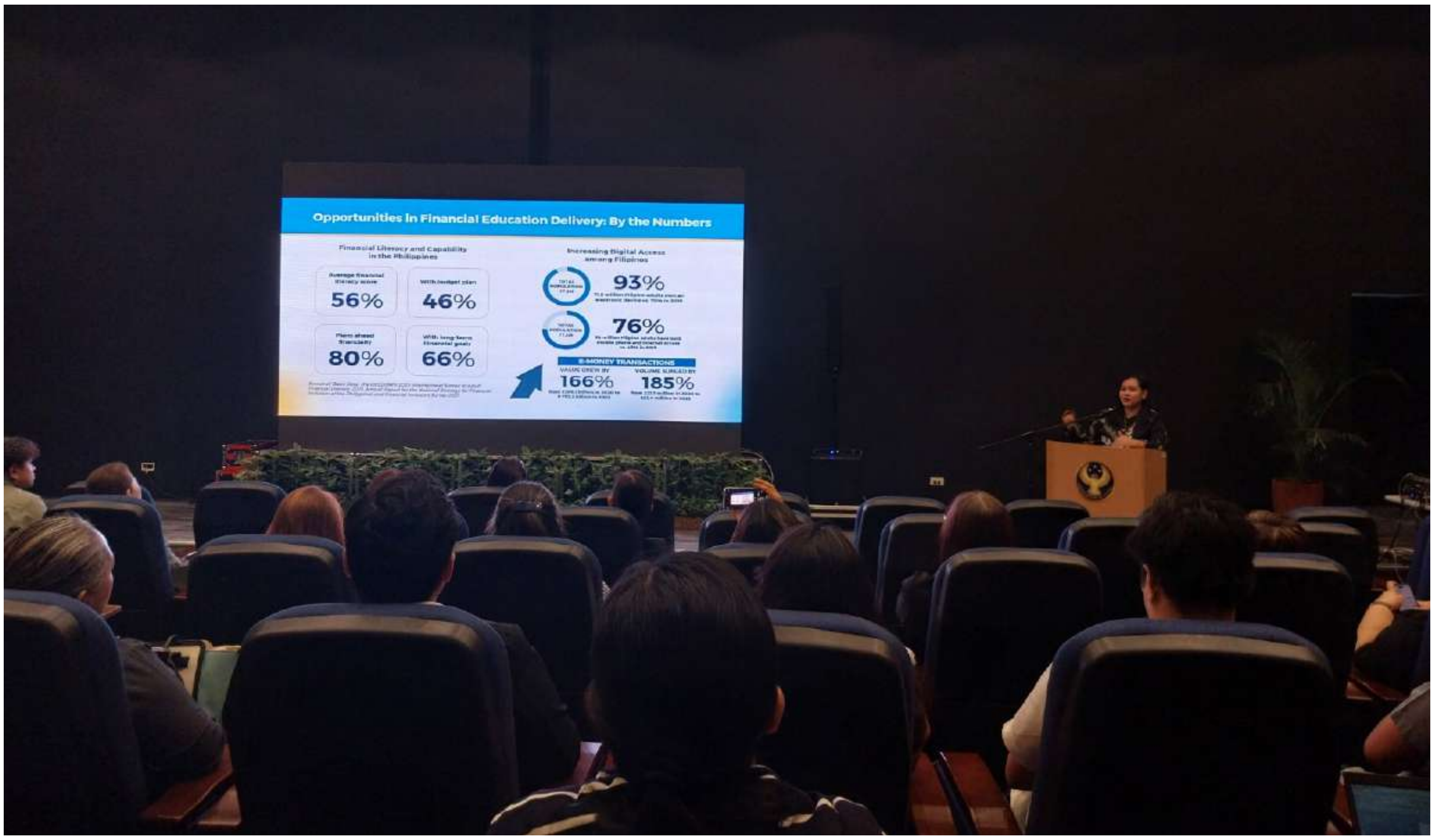
The institute was represented at the 2025 ceremony by FY 2024–2025 President Iñigo L. Regalado III, FY 2025–2026 President Shirley G. Felix, Treasurer Gina G. Lanzanas, and Trustee Atty. Emma B. Co.

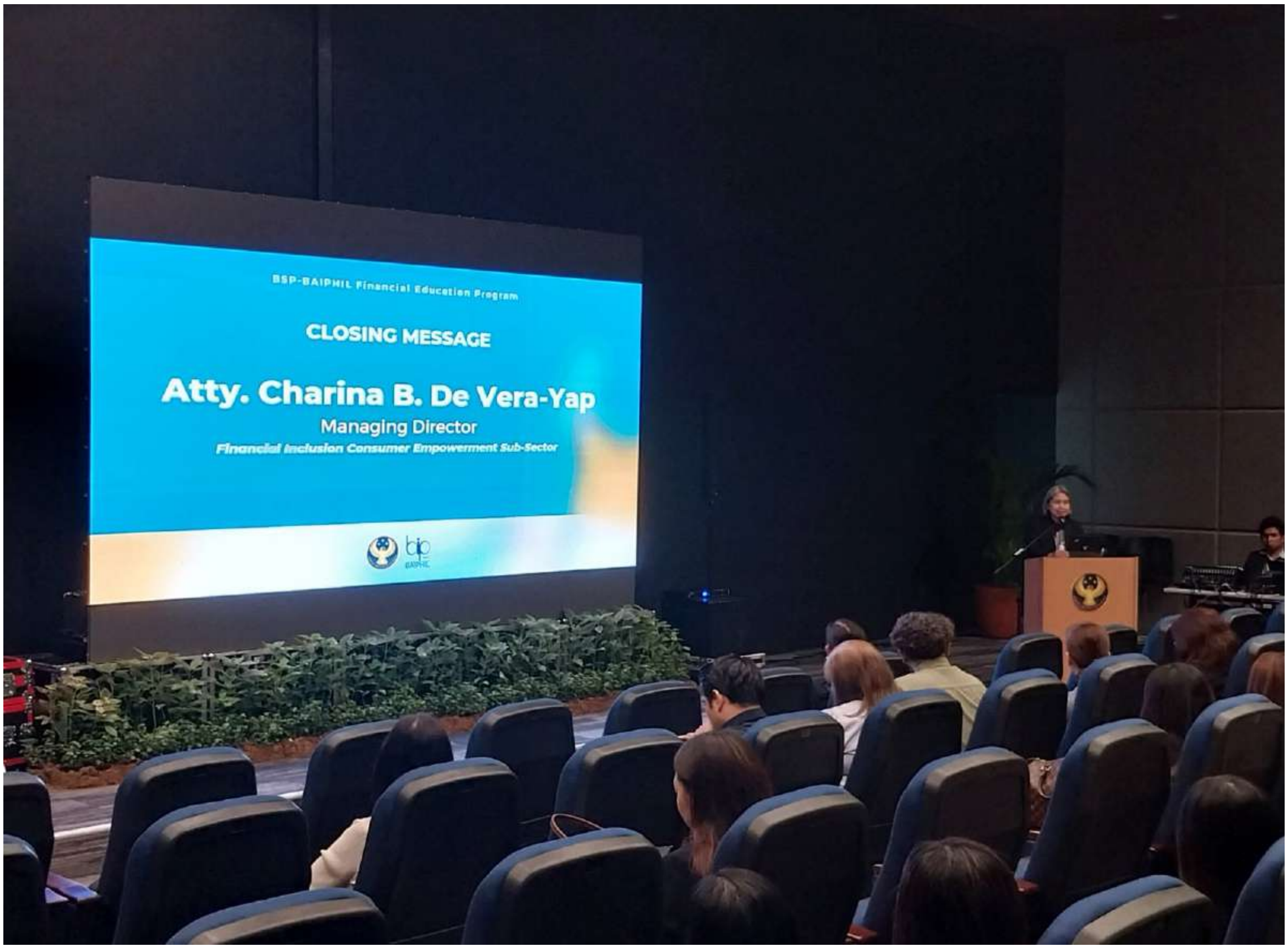

BACK TO CONTENTS PAGE


# BSP and BAIPHIL Financial Education Program

## *Strategic Briefing for Human Resource Heads*

The Bangko Sentral ng Pilipinas (BSP) and the Bankers Institute of the Philippines, Inc. (BAIPHIL) launched the "Financial Education Program Strategic Briefing for HR Heads," a new initiative designed to strengthen financial literacy within the banking sector. The briefing was held on Sept. 3 at the BSP Head Office in Manila.


Opportunities in Financial Education Delivery: By the Numbers
Financial Literacy and Capability in the Philippines
56%
With budget plan
46%
80%
66%
Increasing Digital Access among Filipinos
93%
76%
E-MONEY TRANSACTIONS
166%
185%




As part of the program, the BSP conducted an introductory session to present the initiative to member banks.

This program is of critical importance, as it is specifically geared toward enhancing the financial well-being of bank employees. By developing in-house trainers, banks will be better equipped to cascade financial literacy knowledge throughout their workforce—empowering employees with the skills to improve their financial health and, ultimately, contribute to a stronger organization.

During the event, BAIPHIL was represented by President Shirley G. Felix, Immediate Former President and Chief Adviser to the Board Iñigo L. Regalado III, Trustee Hannah Theresa S. Contreras, Former President and Committee Chairperson Racquel B. Mañago, Committee Chairperson Rainelda I. Graves, and Associate Life Member Josefa Elvira E. Ditching-Lorico.

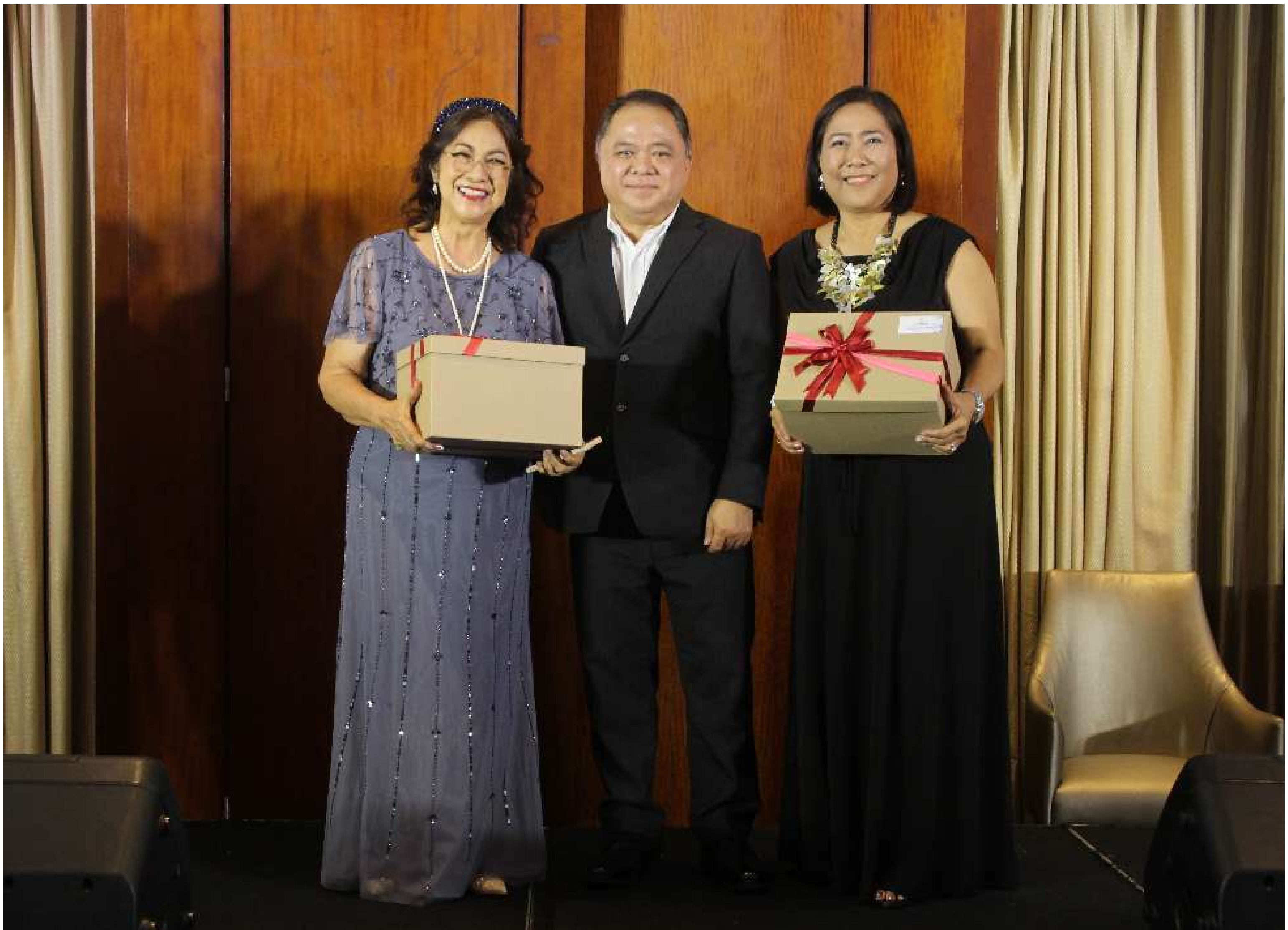
BACK TO CONTENTS PAGE

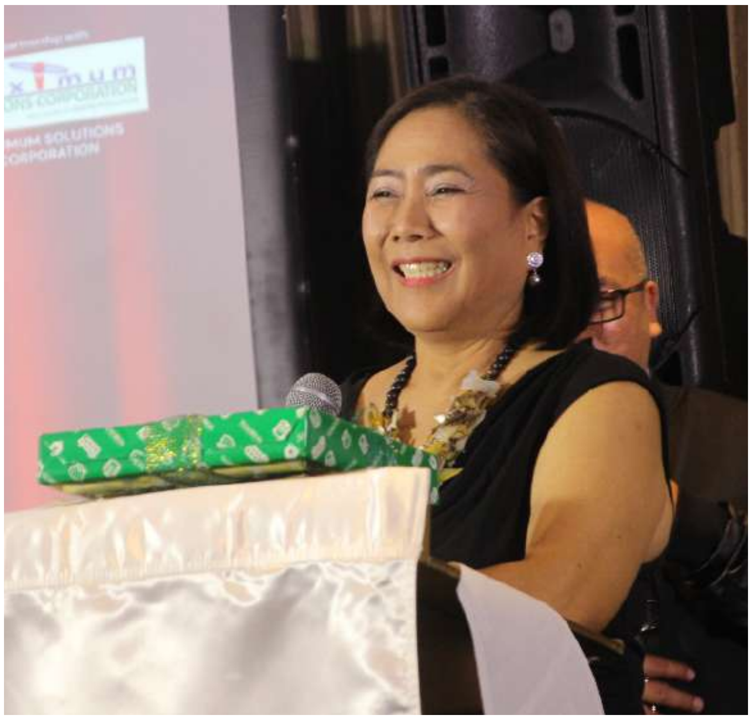
# Recognizing Enduring Excellence

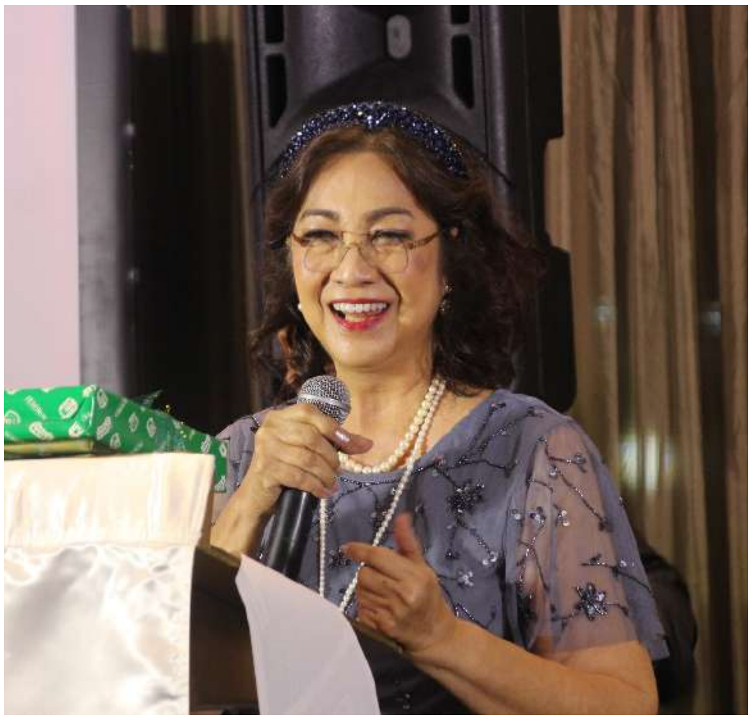
## *BAIPHIL Pillar Awardees*

During the BAIPHIL Grand Fellowship & Awards Night held on July 11, the organization proudly honored two exceptional women with the Pillar Award—one of BAIPHIL's highest forms of recognition. This prestigious award was conferred upon Blesilda P. Andres and Agnes C. Brillante-Santos, whose exemplary service and long-standing commitment to the organization have significantly shaped its growth, relevance, and legacy.

Ms. Andres, who joined BAIPHIL in 1995, has accumulated 30 years of unwavering service. She served as President during Fiscal Year 2019–2020, a period that highlighted her capacity for strong, inclusive, and strategic leadership. For FY 2024–2025, she continues to serve as Chairperson of both the 33rd BAIPHIL Convention Committee and the Membership Committee, playing a pivotal role in expanding the organization's reach and enhancing member engagement. Her remarkable service has been previously recognized with the Pearl Award for FY 2016–2017, underscoring her lasting contributions to BAIPHIL.





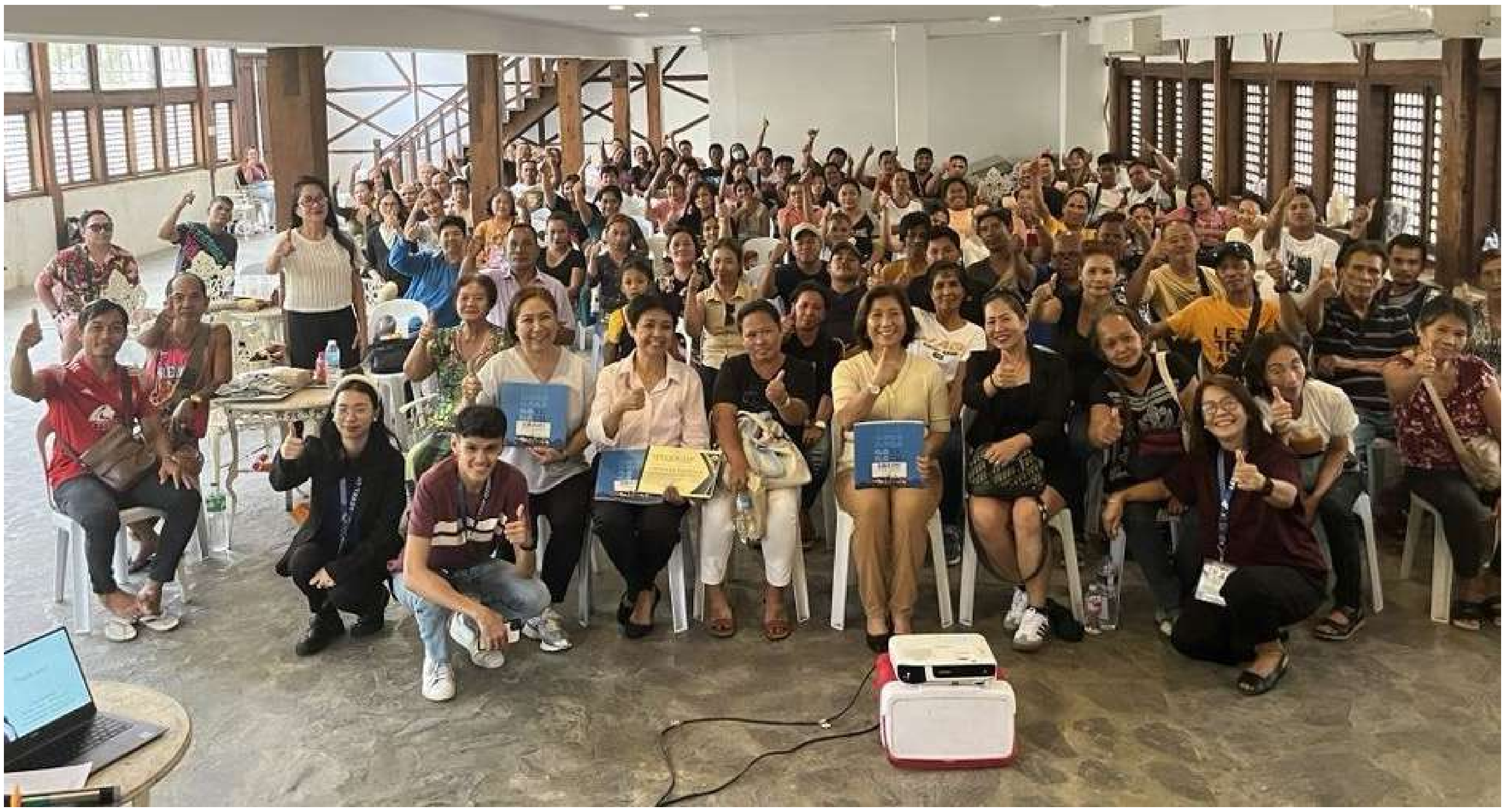



Joining in 1999, Ms. Brillante-Santos has the distinction of 26 years of active and impactful membership. She held the post of President during Fiscal Year 2011–2012, where she effectively led various initiatives that aligned with BAIPHIL's goals for professional advancement and institutional relevance. Currently, she serves as Chairperson of the Special Projects Committee for FY 2024–2025, continuing her role as a vital contributor to the organization's forward-looking programs. She was previously awarded the Pearl Award for FY 2006–2007, reflecting the depth and longevity of her service.

The Pillar Award honors those who have surpassed the expectations of their membership roles over a dedicated period of at least 20 years. These individuals have consistently demonstrated a deep, personal passion for BAIPHIL's mission, embracing the organization not merely as a professional affiliation but as a cause to wholeheartedly champion. Through their unwavering leadership, insightful guidance, and steadfast support, they have become the very pillars that uphold the foundation of BAIPHIL's ongoing growth and success.

We salute Ms. Andres and Ms. Brillante-Santos for their remarkable dedication, visionary leadership, and lifelong commitment to BAIPHIL. Their achievements inspire current and future members to uphold the organization's ideals and contribute with the same passion and purpose.

BACK TO CONTENTS PAGE



# Stories Of Impact

## *Continuing Corporate Social Responsibility*

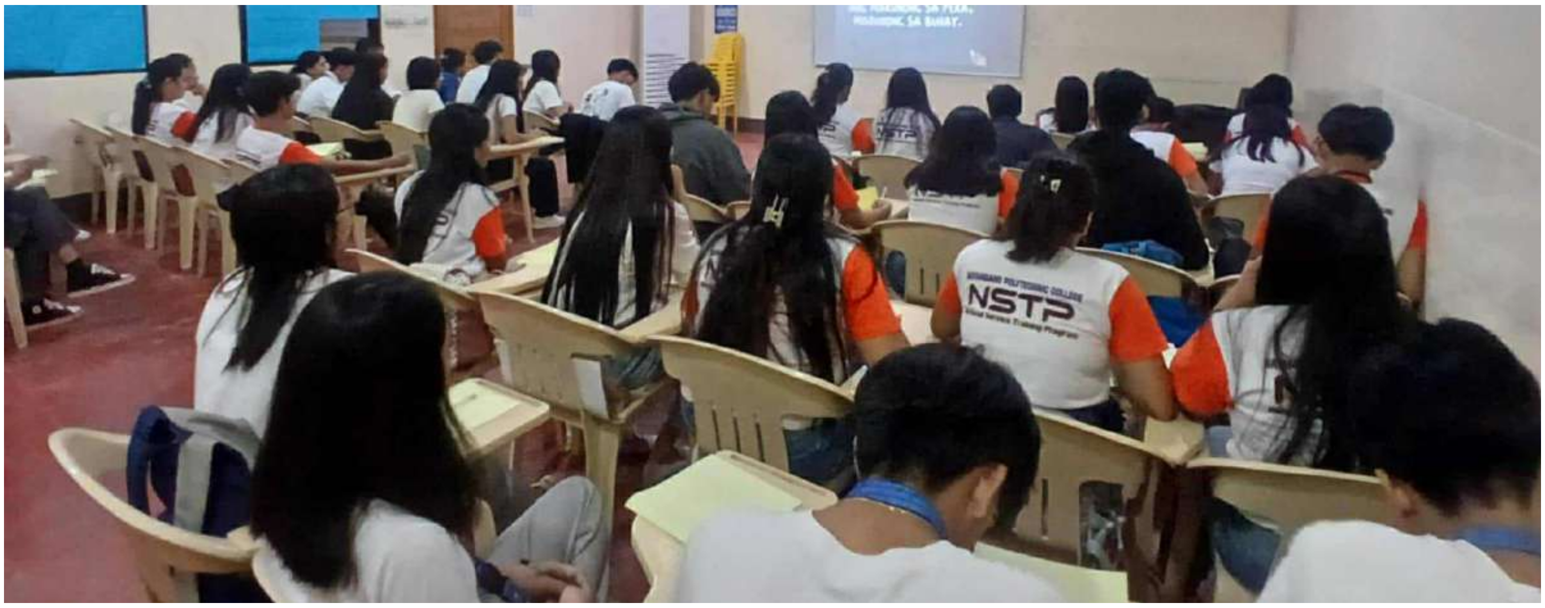
The Special Projects Committee (SPC), comprising two dedicated teams—Team Alay Karunungan (TAK) and Team Handog Pag-asa (THP)—successfully completed several impactful initiatives during Fiscal Year 2024–2025. These projects have significantly contributed to BAIPHIL's mission of promoting financial literacy, community welfare, and charitable service.

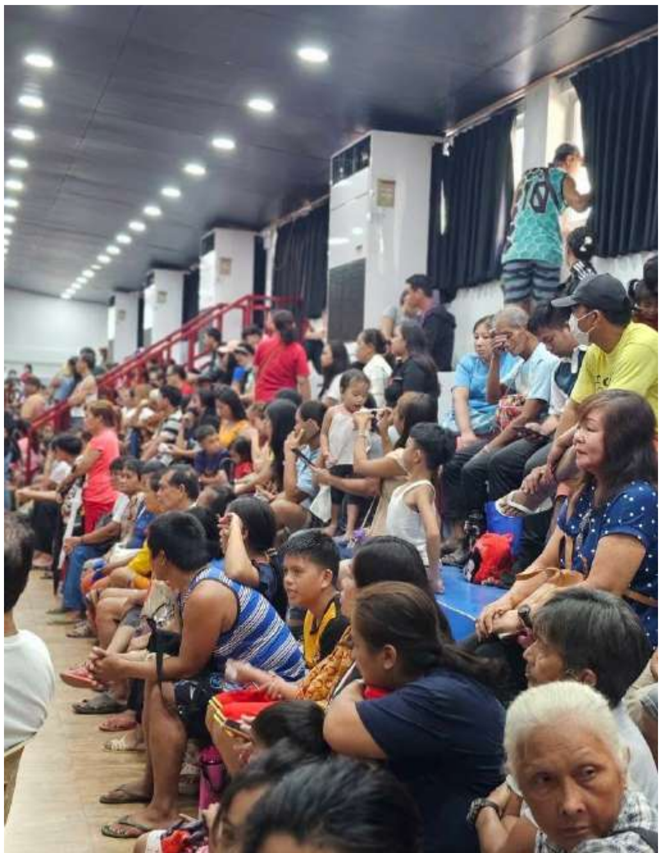
**TEAM ALAY KARUNUNGAN (TAK)**
Team Alay Karunungan undertook three major projects aimed at enhancing knowledge and skills among students and the general public:

- **Free Webinars for Graduating Students**
  TAK offered regular BAIPHIL webinars at no cost to graduating students from accredited colleges and universities. These sessions were designed to equip students with essential knowledge and skills, preparing them for their chosen careers and improving their employability.

- **Financial Wellness Seminars**
  To foster financial literacy, TAK conducted free seminars targeting individuals and organized groups. Notably, a face-to-face seminar was held in Iloilo on March 5 as part of the biennial BAIPHIL Convention activities. Another seminar took place in Bayambang on June 20, a day before the Annual Medical, Dental, Surgical Mission.

- **Promotion of Savings and Financial Literacy**
  TAK actively promoted savings consciousness and financial literacy among students, faculty members, organized groups, and the broader public. This was achieved by monitoring and encouraging the use of Financial Literacy Videos developed by BDO, BSP, and DepEd. These videos were provided to the Bayambang LGU under a Memorandum of Use Agreement signed by Mayor Hon. Niña Jose-Quiambao.



### TEAM HANDOG PAG-ASA (THP)

Team Handog Pag-asa focused on delivering relief, hope, and joy to underprivileged communities through the following initiatives:

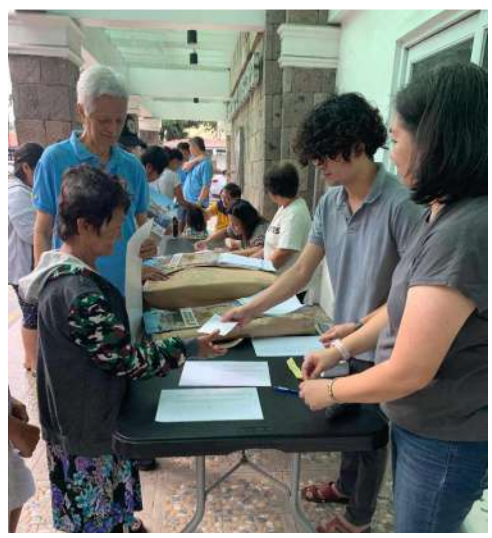
- **Support to Charitable Institutions and Communities**
  THP extended assistance to charitable organizations, local parishes, victims of calamities, educational projects, as well as indigent and indigenous people.

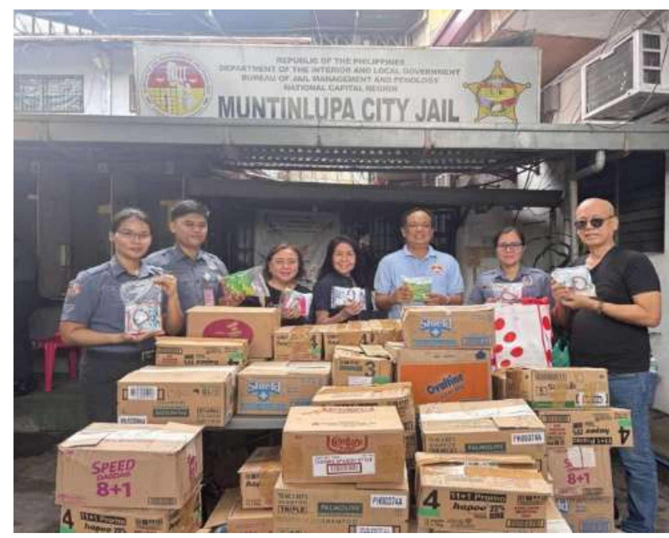
- **Annual Medical, Dental, Surgical Mission**
  The team successfully conducted the annual Medical, Dental, Surgical Mission, providing critical healthcare services to those in need.

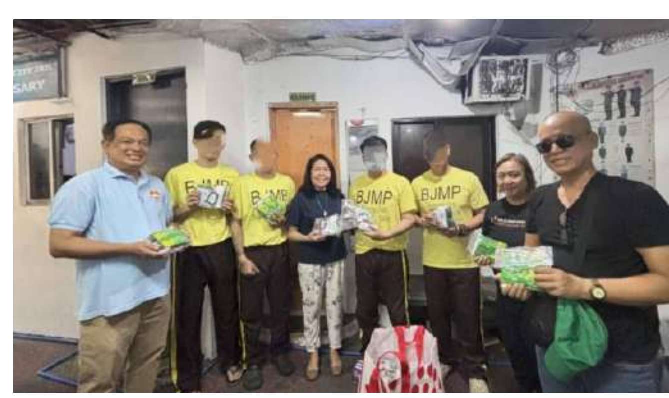
- **Fundraising and Resource Mobilization**
  Funds were raised from members, their relatives, friends, and various foundations to support charitable projects and the medical mission. In addition, product donations were solicited from corporations to fill loot bags distributed to patients.

### FINANCIAL OVERVIEW OF DONATIONS AND CHARITABLE ACTIVITIES

The total funds raised during Fiscal Year 2024–2025 amounted to ₱44,000, consisting of ₱9,000 from members and ₱35,000 from non-members. Along with a carryover of ₱92,877 from the previous fiscal year, the total funds available reached ₱136,877. After donations totaling ₱125,992 were disbursed





to beneficiaries, a net carryover of ₱10,885 will be forwarded to FY 2025–2026.

## ANNUAL MEDICAL, DENTAL, SURGICAL MISSION 2025 HIGHLIGHTS

The Medical, Dental, Surgical Mission delivered quality healthcare services to 1,247 patients, surpassing the target by 247 individuals. A total of 2,050 medical services were rendered, matching last year's record.

**Breakdown of Services:**

- Medical consultations: 1,212
- Dental cleanings and extractions: 199
- Laboratory tests (cholesterol, RBS, uric acid): 197
- Circumcisions: 25
- Imaging/radiology (X-ray, ultrasound, ECG): 150
- Optical services (free reading glasses): 267

Medicines for common illnesses were provided by SMFI, while BAIPHIL supplied additional medicines and vitamins requested by the Municipal Health Unit.

Additionally, around 1,000 loot bags and packed goods, donated by company product sponsors, were distributed to approximately 500 families, patients, and volunteers.

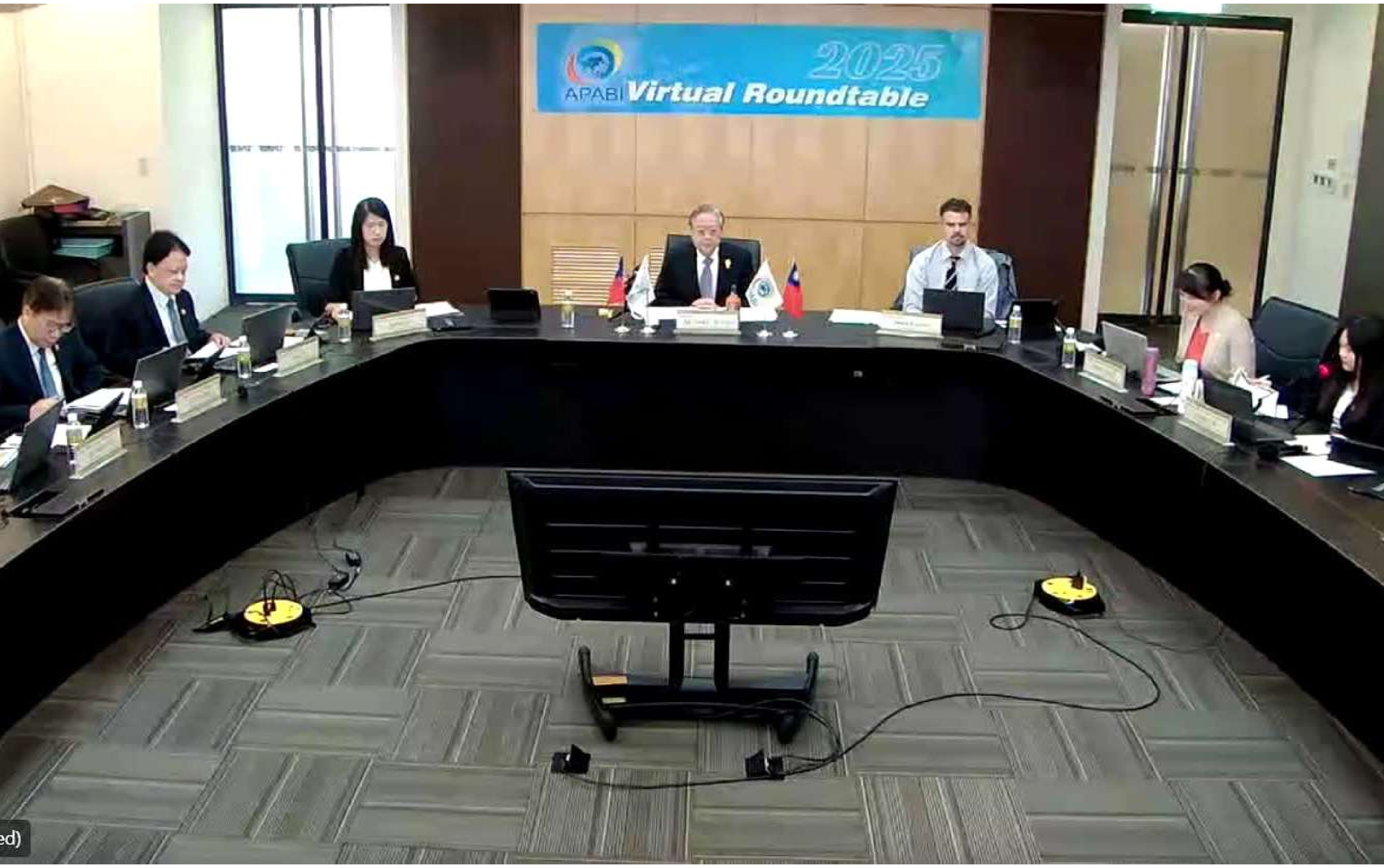
The successful completion of these projects underscores the commitment of both TAK and THP to BAIPHIL's vision of empowering communities through education, health, and humanitarian service. Their combined efforts continue to uplift lives and promote sustainable development within the communities they serve.

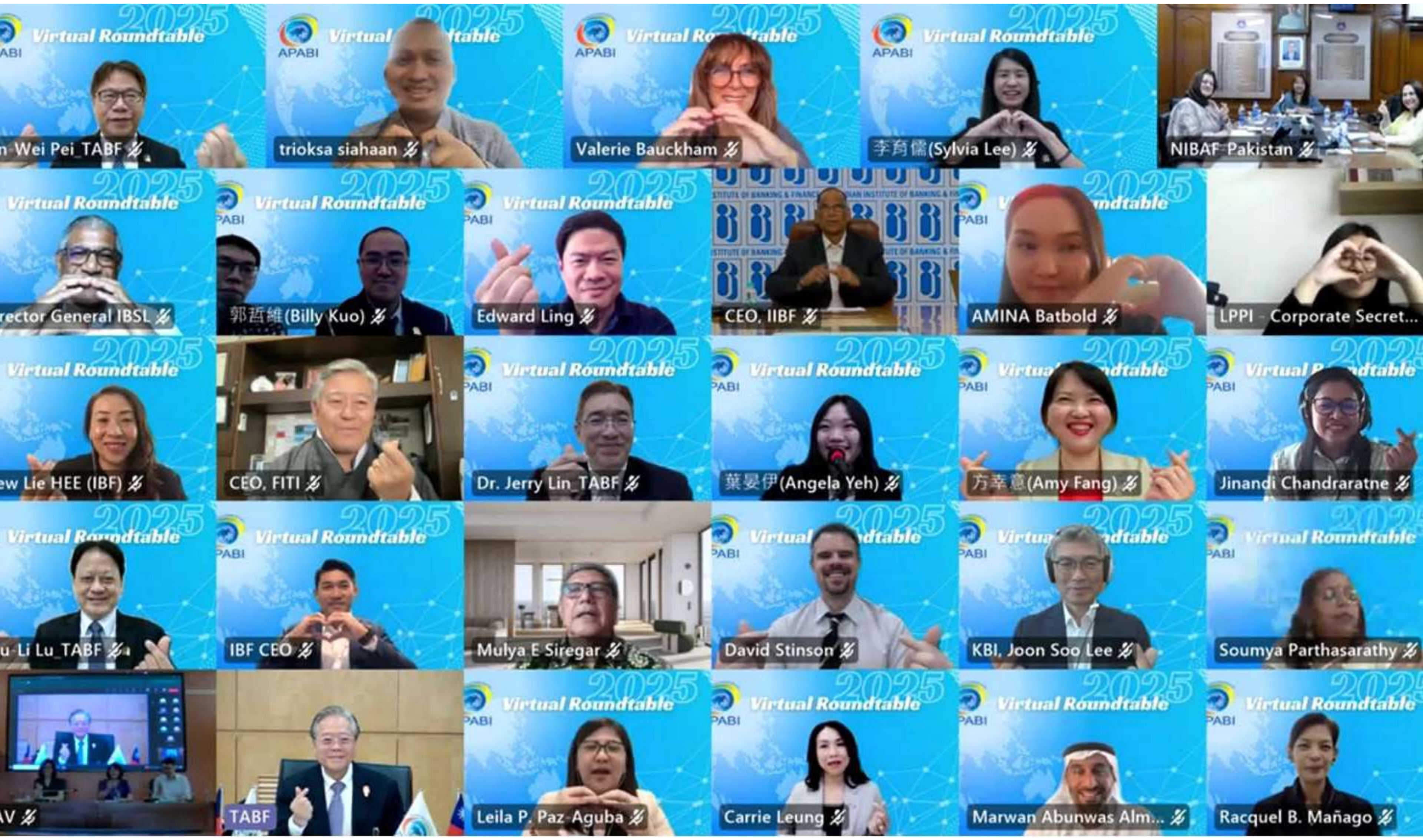



BACK TO CONTENTS PAGE

# APABI Roundtable 2025

On Sept. 5, the Bankers Institute of the Philippines, Inc. (BAIPHIL), represented by Trustee Atty. Leila P. Paz Aguba and former President and Committee Chairperson Racquel B. Mañago (both of whom also serve as BAIPHIL representatives to the APABI Editorial Committee), participated in the 2nd APABI Virtual Roundtable, hosted by the Taiwan Academy of Banking and Finance (TABF), the APABI Secretariat, and the Institute of Banking and Finance of Cambodia (IBFKH). The roundtable welcomed over






50 think tanks in the banking sector from 17 countries.

The Asian Pacific Association of Banking Institutes (APABI), a non profit network founded in 1986, currently brings together 21 banking institutes across the region. It plays a key role in strengthening banking education, training, and cooperation. The roundtable serves as one of APABI's principal platforms for members to exchange insights, share experiences, and explore emerging developments in the financial sector.

This year's discussion highlighted country presentations, talent development, and institutional capacity building, along with a briefing on the 2026 APABI Biennial Meeting & Conference, which will be hosted by IBFKH in Cambodia. BW

*(Source: https://bitly.cx/VZynR)*

BACK TO CONTENTS PAGE

# BAIPHIL BOARD OF TRUSTEES FY 2025-2026

**SHIRLEY G. FELIX**
**President**
*VP - Loans Management Group*
Philippine Deposit Insurance Corp.

**ANN MARIE Y. ALONSO**
**First Vice-President**
*Managing Director, Manila Delivery Hub Head & Finance Head*
Deutsche Knowledge Services

**FRANCIS B. ALBALATE**
**Second Vice-President**
*EVP/Chief Financial Officer*
Philippine National Bank

**GINA G. LANZANAS**
**Treasurer**
*CCO & Head of Compliance Dept.*
*Industrial and Commercial*
Bank of China Ltd. - Manila Branch

**LEILA P. PAZ-AGUBA**
**Trustee**
*SVP – Head, Legal Treasury and Global Markets*
Union Bank of the Philippines

**EMMA B. CO**
**Trustee**
*FVP/Chief Audit Executive*
East West Banking Corp.

**HANNAH THERESA S. CONTRERAS**
**Trustee**
*SVP/Chief Human Resources Officer*
City Savings Bank, Inc.

**ANGELITA U. EGALIN**
**Trustee**
*FVP/Chief Compliance Officer & Compliance Management Group Head*
Philippine Bank of Communications

**MARY JANE C. JAPOR**
**Trustee**
*VP/Chief Compliance Officer*
ING Bank N.V., Manila Branch

**MABEL C. KO GAW**
**Trustee**
*Risk Management Head*
Philippine Clearing House Corp.

**EDEZA A. QUE**
**Trustee**
*SVP/Chief Risk & Sustainability Officer*
Philippine Savings Bank

BACK TO CONTENTS PAGE

# BAIPHIL ADVISERS FY 2025-2026

**IÑIGO L. REGALADO III**
**Chief Adviser to the Board**
*Immediate Former President, BAIPHIL*
*Director - Capacity Development Dept.*
Bangko Sentral ng Pilipinas

**DOM B. GAVINO, JR.**
**Chief Adviser for Education & Training**
*Former President, BAIPHIL*
*Chief Financial Officer*
Deutsche Bank

**MYRNA E. AMAHAN**
**Adviser for Education & Training**
**Chairperson, Finance & Audit Course Committee**
*Former President, BAIPHIL*

**ANTONIO V. VIRAY**
**Chief Adviser for Legal Affairs**
*Former President, BAIPHIL*

**LEILANI D. CAPULE**
**Adviser for Legal Affairs**
*Associate Life Member, BAIPHIL*

**RHONEIL S. FAJARDO**
**Adviser for Legal Affairs**
*Former President, BAIPHIL*
*Country Chief Operating Officer*
Deutsche Bank

BACK TO CONTENTS PAGE

# BAIPHIL COMMITTEE CHAIRPERSONS FY 2025-2026

**DAKILA SOCRATES B. LAVILLA**
**Internal Audit Committee**
*FVP/Chief Audit Executive*
Security Bank Corp.

**JOSE G. VILLARET, JR.**
**BAIPHIL Week Committee**
**Program & Attendance Committee**
*VP - Corporate Affairs Group*
Philippine Deposit Insurance Corp.

**MARIA RACHELLE A. FAJATIN**
**Corporate Communications & Information Exchange Committee**
*AVP/Head - Treasury Division*
Equicom Savings Bank

**REGINALD C. NERY**
**Finance & Budget Committee**
*Associate Life Member, BAIPHIL*

**ANNA LIZA E. ALINCASTRE**
**Membership Committee**
*EVP & Chief Operating Officer*
OmniPay, Inc.

**RACQUEL B. MAÑAGO**
**Membership Committee**
**Risk Management Course Committee**
*Former President, BAIPHIL*
*VP, Operations Officer, Provident Fund Office*
Philippine Veterans Bank

**CONCEPCION J. JIMENEZ**
**Program & Attendance Committee**
*VP/Head of Finance and Corporate Services*
United Overseas Bank Ltd.

**AGNES C. BRILLANTE-SANTOS**
**Special Projects Committee**
*Former President, BAIPHIL*

**CATHERINE D.J. URTOLA**
**Sports & Fellowship Committee**
*SVP & Chief Compliance Officer*
Bank of China (Hong Kong), Manila Branch

**JUDY A. ANCHETA**
**Technology Management Committee**
*VP/Security Manager*
Sumitomo Mitsui Banking Corp.
Manila Branch

**JOANNA B. CRUZ**
**Technology Management Committee**
*VP/Head of Information Technology*
Sumitomo Mitsui Banking Corp.
Manila Branch

**BLESILDA P. ANDRES**
**Training & Certification Committee**
*Former President, BAIPHIL*



BACK TO CONTENTS PAGE

# BAIPHIL COMMITTEE CHAIRPERSONS FY 2025-2026

**EDEL MARY VEGAMORA**
**Finance & Audit Course Committee**
*Associate Life Member, BAIPHIL*

**MA. BERNADETTE T. RATCLIFFE**
**Governance, Legal, Regulatory & Compliance Course Committee**
*Associate Life Member, BAIPHIL*

**JOSEPH B. SALUD**
**Governance, Legal, Regulatory & Compliance Course Committee**
*Deputy Director*
*Office of the General Counsel and Legal Services*
Bangko Sentral ng Pilipinas

**MICHELLE P. RODRIGUEZ**
**Information Technology & Security Course Committee**
*SVP, Enterprise Architecture Head*
Union Bank of the Philippines

**RAINELDA I. GRAVES**
**Leadership Effectiveness Course Committee**
*VP/Branch Banking Division Head*
Equicom Savings Bank

**MARDONIO C. CERVANTES**
**Products, Bank Operations & Management Course Committee**
*Associate Life Member, BAIPHIL*

**SALVADOR R. SERRANO**
**Products, Bank Operations & Management Course Committee**
*Former President, BAIPHIL*
*SVP & Store Operations Group Head*
East West Banking Corp.

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

BACK TO CONTENTS PAGE

# BAIPHIL INSTITUTIONAL MEMBERS FY 2025-2026

1. Agribusiness Banking Corp. - A Rural Bank, Inc.
2. AllBank (A Thrift Bank), Inc.
3. Asia United Bank
4. Bancnet, Inc.
5. Bangko ng Kabuhayan (A Rural Bank), Inc.
6. Bangko Sentral ng Pilipinas
7. Bank of America, N.A.
8. Bank of China
9. Bank of Commerce
10. Bank of Makati (A Savings Bank), Inc.
11. Bank of the Philippine Islands
12. BDO Unibank Inc.
13. Bataan Development Bank
14. Camalig Bank, Inc.
15. CARD Bank, Inc.
16. CARD MRI Rizal Bank, Inc., A Microfinance - Oriented Rural Bank
17. CARD SME Bank Inc.
18. Cebuana Lhuillier Rural Bank Inc.
19. Century Savings Bank
20. China Bank Savings, Inc.
21. China Banking Corp.
22. Citibank, N.A.
23. City Savings Bank, Inc.
24. Citystate Savings Bank Inc.
25. CTBC Bank (Philippines) Corp.
26. Deutsche Bank
27. Deutsche Knowledge Services Pte. Ltd.
28. Development Bank of the Philippines
29. East West Banking Corp.
30. Equicom Savings Bank
31. First Commercial Bank Ltd., Manila Branch
32. GoTyme Bank Corp.
33. GM Bank of Luzon, Inc.
34. Hongkong and Shanghai Banking Corp. Ltd.,The
35. Hua Nan Commercial Bank Ltd. – Manila Branch
36. ING Bank N.V., Manila Branch
37. Industrial and Commercial Bank of China Ltd. – Manila Branch
38. JP Morgan Chase Bank, N.A.
39. Land Bank of the Philippines
40. Malayan Savings Bank, Inc.
41. Maya Bank, Inc.
42. Maybank Philippines Inc.
43. MEGA International Commercial Bank Co., Ltd.
44. Metropolitan Bank & Trust Co.
45. MUFG Bank, Ltd.
46. New Rural Bank of San Leonardo (N.E.), Inc.
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. Top Bank Philippines, Inc.
68. UCPB Savings Bank
69. Union Bank of the Philippines
70. United Overseas Bank Ltd. - Manila Branch
71. UNObank, Inc.

BACK TO CONTENTS PAGE

# BAIPHIL MANAGEMENT TEAM

**TERESA P. TUAZON**
Chief Operating Officer

**ARLYN JOY H. CAOILE**
Deputy 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

**CHRISTINE B. AGATON**
Accounting Specialist

**JESSIE P. DADULLA**
Messenger

## INFORMATION TECHNOLOGY AND SECURITY/CERTIFICATION PROGRAM TEAM

**NIÑA ANA MARIE JOCELYN A. SALES**
Certification Program Manager/IT & Security Manager/
Data Protection Officer

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



BACK TO CONTENTS PAGE

bworldonline.com