

BusinessWorld
in-depth
AN ON-DEMAND SPECIAL DIGITAL EDITION Issue No. 55 | April 2026



BAIPHIL WEEK

09-14 March 2026

Theme:

BAIPHIL @ 85:

Partnerships that R.I.S.E.

RESILIENCE. INCLUSIVITY. SUSTAINABILITY. ENGAGEMENT.



CONTENTS

2-13 MESSAGES

- 2 PHILIPPINE PRESIDENT FERDINAND R. MARCOS, JR.**
- 4 BSP GOVERNOR ELI M. REMOLONA, JR.**
- 6 SEC CHAIRPERSON & CEO FRANCIS ED. LIM**
- 8 PDIC PRESIDENT & CEO ROBERTO B. TAN**
- 10 BAP PRESIDENT ANA MARIA A. DELGADO**
- 11 CTB PRESIDENT JAIME VALENTIN L. ARANETA**
- 12 RBAP PRESIDENT PATRICK BRYAN E. ABSIN**
- 13 BAIPHIL PRESIDENT SHIRLEY G. FELIX**

14 BAIPHIL MARKS 85 YEARS OF STRENGTHENING AND FUTUREPROOFING THE BANKING PROFESSION

17 BAIPHIL @ 85: ADVANCING PARTNERSHIPS FOR A STRONGER PHILIPPINE BANKING INDUSTRY

19 BAIPHIL WEEK 2026: ACTIVITIES OVERVIEW

22 BAIPHIL WEEK LIST OF ACTIVITIES

23 THE CBIA - PHILIPPINE BANKING FINALLY HAS AN AUDIT CERTIFICATION TO CALL ITS OWN

27 BAIPHIL STRENGTHENS PROFESSIONAL COMPETENCE THROUGH BANKING EDUCATION SERIES

30 BSP-BAIPHIL COLLABORATION: PWD SENSITIVITY TRAINING FOR FINANCIAL INSTITUTIONS

32 MEMBERSHIP ENGAGEMENT IN ACTION

37 SPECIAL PROJECTS COMMITTEE: ADVANCING EDUCATION, OUTREACH, AND HUMANITARIAN SERVICE

40 2026 INAUGURAL APABI BOARD MEETING

41 2025 FINANCIAL EDUCATION (FIN-ED) STAKEHOLDER'S CONGRESS

42 BOARD OF TRUSTEES, ADVISERS, AND COMMITTEE CHAIRPERSONS FY 2025-2026

46 INSTITUTIONAL MEMBERS FY 2025-2026

47 BAIPHIL MANAGEMENT TEAM

It's never too late to start saving money.

Ang ipon journey ay isang marathon, not a race.

 Consistency is key

 Nasa bangko = safety

 Protection = PDIC

Deposits are insured by PDIC up to P1 million per depositor per bank.



MESSAGE

My warmest greetings to the Bankers Institute of the Philippines, Inc. (BAIPHIL) as you celebrate your 85th Anniversary and hold your annual BAIPHIL Training and Development Week (BAIPHIL Week 2026).

For more than eight decades, BAIPHIL has helped shape a Philippine banking sector anchored on competence, integrity and public trust. In doing so, you have contributed not only to the resilience of our financial system, but also to the broader task of nation-building. For a strong banking sector does more than safeguard confidence; it mobilizes capital, supports enterprise, expands opportunities for our people, and helps create the conditions for sustained and inclusive growth.

As we pursue a more dynamic, innovative, and inclusive economy the role of our banking professionals becomes even more important. The challenge before us is not only to keep up with change, but to help shape it to ensure that our financial system remains responsive to the needs of our people, supportive of productive sectors, and resilient amid global uncertainty. As you mark this milestone, may BAIPHIL continue to uphold excellence, drive meaningful innovation, and form new generations of trusted banking professionals who will keep strengthening an industry that is vital to our country's economic transformation and long-term progress.

Rest assured that this administration stands with you in advancing a banking sector that is stronger, more future-ready and more deeply aligned with our national development goals. I am confident that BAIPHIL will continue to produce leaders and professionals who understand that every prudent decision, every sound investment, and every act of integrity helps build a stronger economy and a more hopeful, secure, and prosperous Bagong Pilipinas.

I wish you all a meaningful anniversary celebration and a productive BAIPHIL Week 2026. 




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

BACK TO
CONTENTS
PAGE






Making the Filipino Dream a reality?



We make it possible.

Since 1947, we have been committed to driving socio-economic growth in the Philippines. From personal banking to development financing, we have remained relentless in turning every possibility into reality.



 [fb.com/devbankphl](https://www.facebook.com/devbankphl)  [@devbankphl](https://www.youtube.com/devbankphl)  www.dbp.ph



For more information please contact: **DBP Head Office**
Sen. Gil J. Puyat Avenue corner Makati Avenue, Makati City.
Tel. No.: (02) 8818-9511 | Email: info@dbp.ph

 [fb.com/devbankphl](https://www.facebook.com/devbankphl)  [@devbankphl](https://www.youtube.com/devbankphl)  www.dbp.ph



A proud member of **BancNet**

Deposits are insured by PDIC up to P1 Million per depositor.

The Development Bank of the Philippines (DBP) is regulated by the Bangko Sentral ng Pilipinas (BSP). For inquiries and complaints, please visit your branch of account, e-mail customerservice@dbp.ph or contact the BSP Financial Consumer Protection Department at (02) 8708-7087; BSP Webchat - <http://www.bsp.gov.ph/>; SMS: 021582277 (for Globe subscribers only); BSP Facebook - <https://www.facebook.com/BangkoSentralngPilipinas>.



We Build Possibilities.

BAGONG PILIPINAS

MESSAGE

My warmest congratulations to the Bankers Institute of the Philippines (BAIPHIL) on its 85th anniversary and this year's Training and Development Week!


Thank you for fostering a culture of continuous learning and strengthening professionalism and leadership across the Philippine banking sector

This week's theme —"Partnerships that RISE: Resilience, Inclusivity Sustainability and Engagement" — underscores how collaboration drives progress.

At the BSP we share your commitment to promote resilience, expand access to financial services, and advance sustainable banking practices. We work to ensure that banks are well-governed, able to withstand shocks, and positioned to support economic activity even in uncertain times.

This collaborative engagement strengthens not only individual institutions, but the financial system as a whole.

As BAIPHIL celebrates this milestone, the BSP looks forward to working even more closely with you. Together we will advance a Philippine financial system that is resilient, inclusive, and sustainable.

Maraming salamat! Mabuhay ang BAIPHIL at ang banking sector! 




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



**Philippine National Bank celebrates
BAIPHIL Week 2026 in honor of the
organization's 85th year.**



MESSAGE

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


On behalf of the Securities and Exchange Commission, I extend my warmest congratulations as BAIPHIL marks its 85th anniversary during this year's BAIPHIL Training and Development Week—an occasion that honors more than eight decades of commitment to excellence in Philippine banking.

Our theme, “BAIPHIL @ 85: Partnerships that R.I.S.E.—Resilience, Inclusivity Sustainability and Engagement,” speaks to what this moment demands from our institutions: the discipline to endure change, the commitment to widen opportunity and the wisdom to grow with responsibility.

As a trusted partner of banks and financial institutions, BAIPHIL has helped shape a banking community grounded in competence, professionalism, and integrity through continuing education, research, and information exchange. Beyond professional development, you have contributed to a culture of prudence, accountability and ethical leadership that the financial system depends on.

These same principles are indispensable to the SEC's mandate as we build a more efficient, credible, and accessible capital market. Through reforms that reduce friction, expand digital services, and widen access to finance, we aim to create a regulatory environment where banks, investors, and businesses can move forward with transparency, stability and trust—mobilizing capital for enterprise, jobs, and national growth.

As you celebrate this remarkable milestone, may BAIPHIL continue to rise—shaping professionals, strengthening institutions, and building a sound and future-ready financial system for the Filipino people.

Congratulations once again on BAIPHIL's 85th anniversary and on this year's BAIPHIL Week. *Maraming salamat, at mabuhay ang BAIPHIL.* 




FRANCIS ED. LIM
Chairperson and CEO
**Securities and Exchange
Commission**

BACK TO
CONTENTS
PAGE



ALWAYS **FINDING** **WAYS** FORWARD

To meet your evolving financial needs,
we find ways to move with the changing times.

[bdo.com.ph](https://www.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

The Philippine Deposit Insurance Corp. (PDIC) extends its warmest congratulations to the Bankers Institute of the Philippines (BAIPHIL or Institute) on the celebration of its historic 85th Anniversary and the 2026 BAIPHIL Week. This remarkable milestone reflects more than eight decades of unwavering dedication to professional excellence, sound governance, and innovation in the banking industry.

This year's theme, "BAIPHIL @ 85: Partnerships that R.I.S.E. Resilience. Inclusivity. Sustainability. Engagement.", strongly resonates with the values we uphold at the PDIC. In today's rapidly evolving financial landscape, these pillars are vital for navigating global shifts and the challenges of digital transformation. We commend the Institute for championing resilience in times of change, promoting inclusive financial access, advancing sustainable banking practices, and fostering meaningful engagement that strengthens trust among stakeholders.

BAIPHIL's enduring contributions to the banking sector have firmly established its role as a premier training institution and a trusted partner of financial institutions. With 70 institutional members and a growing presence in the Asia-Pacific Association of Banking Institutes (APABI), the Institute continues to elevate standards and shape the future of banking education.

The PDIC deeply values its longstanding partnership with BAIPHIL. As stewards of the depositing public's trust, we remain committed to our shared mission of strengthening depositor protection, promoting financial literacy, and sustaining public confidence in the financial system. Together, through inclusive policies and sustainable practices, we can build a stronger, more resilient, and more engaged banking sector.

Once again, congratulations to BAIPHIL's leadership and members. May the Institute continue to "rise" as a beacon of excellence and inspire the entire banking community for generations to come. 



ROBERTO B. TAN

President and CEO

Philippine Deposit Insurance Corp.

BACK TO
CONTENTS
PAGE

Every click, every swipe, every transaction—
**LANDBANK is transforming
to serve the nation better.**

With our **digital innovations**, banking becomes easier, faster, and more convenient. Manage your finances anytime, anywhere.

Inclusion is at the heart of our mission. We're bringing financial services and solutions to the unbanked and underserved.

Our commitment to **sustainability** is an investment in tomorrow. From environmental programs to community upliftment, our actions create lasting impact.

We believe in a future where every Filipino is supported and inspired. We're on a journey to build a brighter future, from countryside to countrywide.

Your future.

Powered by  **LANDBANK**

Regulated by the Bangko Sentral ng Pilipinas
<https://www.bsp.gov.ph>

Deposits are insured by PDIC up to P1 Million per depositor.

A proud member of **BancNet**



**MOST INNOVATIVE RURAL DEVELOPMENT BANK
AGRICULTURAL FINANCING PARTNER OF THE YEAR**
PAN FINANCE AWARDS 2026

**BEST AGRI BUSINESS BANK PHILIPPINES 2026
BEST DEVELOPMENT BANK PHILIPPINES 2026
BANKING CEO OF THE YEAR PHILIPPINES 2026**
GLOBAL BANKING AND FINANCE REVIEW AWARDS

**TOP 5 CORPORATE ISSUE
MANAGER/ARRANGER 2025**
PHILIPPINE DEALING SYSTEM (PDS) GROUP

**TOP DIVIDENDS CONTRIBUTOR TO THE
NATIONAL GOVERNMENT: P33B**
DEPARTMENT OF FINANCE

WORLD'S BEST BANKS 2025
FORBES

WORLD'S BEST EMPLOYERS 2025
FORBES

**DOMESTIC RETAIL BANK OF THE YEAR
– PHILIPPINES –
RETAIL BANKING AWARDS 2025**
ASIAN BANKING AND FINANCE

**BEST BANK FOR DIVERSITY
AND INCLUSION**
EUROMONEY AWARDS

**BEST INVESTMENT BANK FOR
DEBT CAPITAL MARKETS**
EUROMONEY AWARDS

**BEST FINANCIAL INCLUSION INITIATIVE
IN THE PHILIPPINES – LANDBANK – DIGITAL
FINANCIAL INCLUSION CARAVAN (DXFINLIT)**
THE ASIAN BANKER

**FINANCIAL INCLUSION – MERIT AWARD-
AGRISENSE PLUS AND ASCEND**
ADFIAP


**PHILIPPINES DOMESTIC SME PARTNERSHIP
INITIATIVE BANK OF THE YEAR –
WHOLESALE BANKING AWARDS 2025**
ASIAN BANKING AND FINANCE

BEST IN GREEN FINANCING
ASEAN FINTECH AWARDS

**OUTSTANDING SUSTAINABLE
PROJECT FINANCING**
KARISRUHE SUSTAINABLE FINANCE AWARDS

MESSAGE

On behalf of the members of the Bankers Association of the Philippines, I extend our congratulations to the Bankers Institute of the Philippines, Inc. (BAIPHIL) on the celebration of BAIPHIL's Training and Development Week on March 9–14, 2026 and on its 85th Anniversary. These milestones underscore more than eight decades of disciplined commitment to advancing professional excellence in Philippine banking. The theme, “BAIPHIL@85: Partnerships that R.I.S.E.—Resilience, Inclusivity, Sustainability, and Engagement,” reflects the values that must continue to anchor our industry as we navigate structural change and rising stakeholder expectations.

BAIPHIL, which predates the BAP has been a steadfast partner in supporting the educational and training needs of our member banks. The early establishment of education as one of the BAP's first working committees demonstrates that capability-building has always been central to industry stability and good governance. Through its active role in the BAP Education Committee and in the ASEAN Bankers Association Committee on Banking Education—where the BAP serves as permanent chair—BAIPHIL strengthens both domestic and regional collaboration. The BAP reaffirms its commitment to this enduring partnership as we continue to invest in human capital and uphold the highest standards of competence and integrity in Philippine banking. 



ANA MARIA A. DELGADO

President

**Bankers Association of
the Philippines**

BACK TO
CONTENTS
PAGE

MESSAGE


On behalf of the Chamber of Thrift Banks, I extend our warmest congratulations to the Bankers Institute of the Philippines (BAIPHIL) on its 85th Anniversary and the observance of BAIPHIL Training and Development Week 2026.

For more than eight decades, BAIPHIL has played a defining role in advancing professional excellence within the Philippine banking industry. Its steadfast commitment to continuing education, sound governance, and knowledge-sharing has strengthened institutions and empowered generations of banking professionals.

This year's theme, "BAIPHIL @ 85: Partnerships that R.I.S.E. – Resilience, Inclusivity, Sustainability, and Engagement," reflects the priorities shaping our industry today. The banking landscape is undergoing profound transformation driven by digital payments innovation, artificial intelligence, open finance frameworks, and heightened expectations around cybersecurity and data governance. In this environment, resilience is no longer measured solely by financial strength, but also by an institution's capacity to adapt responsibly and lead with integrity.

Within the thrift banking sector, we are intensifying our focus on digital transformation and hybrid banking models to better serve evolving customer needs. At the same time, we recognize that sustainable progress depends on investing in people – strengthening AI literacy, enhancing cyber resilience, and reinforcing ethical leadership across all levels of our organizations. Technology must always be anchored on trust, inclusion, and sound risk management.

BAIPHIL's enduring leadership in capability building is therefore indispensable. By fostering collaboration among industry associations, regulators, and training institutions, BAIPHIL continues to elevate standards and help prepare the banking community for the challenges and opportunities ahead.

As we celebrate this significant milestone, we commend BAIPHIL for its legacy of excellence and its forward-looking vision. May its 85th year further deepen partnerships that strengthen our industry and advance inclusive, sustainable growth for the communities we serve. 



Jaime S. Araneta
**JAIME VALENTIN "JIMI"
L. ARANETA**
President
Chamber of Thrift Banks

BACK TO
CONTENTS
PAGE

MESSAGE


On behalf of the Rural Bankers Association of the Philippines (RBAP), I extend our warmest congratulations to the Bankers Institute of the Philippines, Inc. (BAIPHIL) on the celebration of its 85th Anniversary and the observance of BAIPHIL Week 2026.

This year's theme, "BAIPHIL @ 85: Partnerships that R.I.S.E. – Resilience, Inclusivity, Sustainability, and Engagement," is both timely and forward-looking. It reflects the shared aspirations of the banking community to navigate an increasingly complex financial landscape—one that calls for stronger collaboration, adaptive institutions, and inclusive growth that reaches even the most underserved communities.

As we in the rural banking sector continue to champion financial inclusion and countryside development, we recognize the vital role of institutions like BAIPHIL in equipping our people with the knowledge and skills needed to respond to emerging challenges. Whether in digital transformation, risk management, or sustainable finance, the value of continuous learning cannot be overstated.

RBAP stands in solidarity with BAIPHIL in promoting partnerships that uplift the entire banking ecosystem. Together, we can build a more resilient and inclusive financial system—one that empowers communities, supports economic recovery, and drives sustainable progress for our nation.

We commend BAIPHIL for its remarkable legacy and its continued leadership in shaping the future of banking education. May this milestone serve as both a celebration of past achievements and an inspiration for even greater impact in the years ahead.

Congratulations once again on your 85th Anniversary and a meaningful BAIPHIL Week 2026. 



PATRICK BRYAN E. ABSIN

President

**Rural Bankers Association
of the Philippines**



MESSAGE

Eighty-five years ago, a small group of banking professionals came together with a shared vision: that continuous learning would shape the future of the banking industry.


Decades later, this vision gained formal recognition when former President Gloria Macapagal-Arroyo issued Presidential Proclamation No. 1248 in 2007, declaring the second week of March of every year as Training and Development Week. This milestone Proclamation affirmed the vital role of Bankers Institute of the Philippines (BAIPHIL) in advancing excellence and strengthening the Philippine banking industry.

This year's celebration of Training and Development Week—now fondly known as BAIPHIL Week—holds even greater significance as we commemorate BAIPHIL's 85th anniversary since its founding in 1941. With the theme “BAIPHIL @ 85: Partnerships that R.I.S.E.—Resilience, Inclusivity, Sustainability, Engagement,” the Institute organized a series of insightful talks on leadership, finance, and media relations for banks, alongside seminars led by subject matter experts. The week-long celebration culminated in a Pickleball Open Play Tournament, a reminder that beyond professional excellence, members are united by camaraderie, sportsmanship, and fellowship.

BAIPHIL Week stands as a celebration of learning, leadership, and partnership within the banking community—a reflection of our belief in the enduring power of collaboration in shaping a stronger banking sector.

To our valued members, learning partners, stakeholders in banking, and partners in government, we extend our deepest gratitude for being part of this remarkable 85-year journey. Your continued support has been instrumental in promoting good governance and enhancing capabilities through continuing education, research, and information exchange.

We look forward to many more years of strong partnerships as we continue to strengthen institutional resilience, promote financial inclusion, and foster sustainability while navigating the evolving challenges of the banking landscape.

Mabuhay ang BAIPHIL! *Mabuhay ang* Philippine banking industry! 



Shirley G. Felix

SHIRLEY G. FELIX

President

Bankers Institute of the Philippines, Inc.

BACK TO
CONTENTS
PAGE

BAIPHIL marks 85 years of strengthening and futureproofing the banking profession

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

Behind the very institutions that keep the Filipinos' finances together are bankers who have supported the industry in advocating good governance and enhancing capability through continuing education, research, and information exchange.

Ever since its establishment in 1941, the Bankers Institute of the Philippines, Inc. (BAIPHIL), has been the country's leader in the pursuit of banking excellence, aiming to be one of the best in the Asia-Pacific Region. This year, the non-stock, non-profit organization is celebrating its 85th year of fulfilling its mission to support banks in enhancing productivity through various means.



BAIPHIL Board of Trustees FY 2025-2026 with Monetary Board Member Romeo L. Bernardo

“BAIPHIL has helped equip generations of banking professionals with the knowledge, skills, and perspective needed to navigate an increasingly complex financial landscape.”

“Celebrating the 85th anniversary of the BAPHIL is both a significant milestone and a moment for meaningful reflection. For the organization, it represents more than eight decades of steadfast commitment to advancing professional development, promoting ethical standards, and fostering collaboration within the banking community,” BAPHIL President Shirley G. Felix told *BusinessWorld*.

Ms. Felix added that for the Philippine banking industry, this milestone underscores BAPHIL’s enduring role as a trusted partner in strengthening the competence, integrity, and professionalism of banking practitioners.

Over the years, she noted that BAPHIL has helped cultivate a culture of continuous learning and responsible banking.

“As we mark this anniversary, we not only honor the legacy and contributions of those who helped shape the organization, but we also reaffirm our shared commitment to building a resilient, inclusive, and future-ready financial sector that can effectively respond to the evolving needs of the banking industry,” Ms. Felix said.

Building on this enduring legacy of leadership and reflection, BAPHIL’s long-standing commitment becomes even more evident in the tangible contributions it has made to professional development across the banking sector.

“BAPHIL has made several enduring contributions to advancing professionalism, foremost of which is its unwavering commitment to professional education and capacity building within the banking industry. Through its training programs, seminars, and executive learning series, BAPHIL has helped equip generations of banking professionals with the knowledge, skills, and perspective needed to navigate

an increasingly complex financial landscape,” Ms. Felix said.

Complementing its strong focus on education and capacity building, BAPHIL has also played a pivotal role in shaping the foundations and culture of the banking industry today. Ms. Felix revealed that BAPHIL’s advocacy has always been for ethical banking, good governance, and responsible leadership. These principles, she noted, have strengthened organizational discipline, reinforced regulatory alignment, and sustained public trust and confidence in the financial system.

Aside from training, Ms. Felix also placed importance on BAPHIL’s role as a platform for learning, dialogue, and collaboration among banking professionals, helping foster a culture of excellence and continuous professional growth.

A RENEWED FOCUS

As BAPHIL continues to strengthen the industry through these initiatives, its milestone year also sets the stage for a renewed focus on collaboration and shared progress across the banking community.

“The theme for BAPHIL Week, “BAPHIL@85: Partnerships that R.I.S.E. - Resilience, Inclusivity. Sustainability. Engagement,” underscores the institute’s 85 years of service to the banking community while highlighting the importance of strong collaboration with stakeholders - including our members, the Bangko Sentral ng Pilipinas (BSP), subject matter experts, and other industry partners,” Ms. Felix said.

She summarized how the R.I.S.E. pillars outline key priorities for the future of banking: resilience in adapting to change, inclusivity in expanding financial access, sustainability in supporting responsible growth, and

engagement through strong collaboration. Together, they form a framework for a more responsive and forward-looking banking sector.

Guided by these priorities, BAIPHIL continues to translate its vision into action by strengthening its role as a center for learning and knowledge-sharing within the industry.

“BAIPHIL serves as a strategic knowledge and learning hub for banking professionals. Through its training programs, industry discussions, and executive learning series, the BAIPHIL helps banks and their personnel stay informed about regulatory developments, technological innovations, and emerging risks that continue to reshape the financial landscape,” Ms. Felix said.

In an environment marked by rapid digital transformation, shifting customer expectations, and global economic uncertainties, Ms. Felix emphasized that BAIPHIL provides a platform for timely learning and meaningful exchange among industry practitioners, regulators and subject matter experts.

“By facilitating knowledge-sharing and promoting continuous professional development, BAIPHIL helps equip banking professionals with the insights, competencies, and perspective needed to adapt to change, navigate industry disruptions, and strengthen the resilience of their institutions and the broader banking sector,” she added.

ADVANCING SUSTAINABILITY AGENDA

Due to its role as a knowledge hub, BAIPHIL is also well-positioned to advance emerging priorities such as sustainability within the banking sector.

“BAIPHIL can support the integration of sustainability in banking by promoting greater awareness, education, and the adoption of best practices in sustainable finance. Through specialized training programs and seminars, BAIPHIL helps banking professionals better understand environmental, social, and governance

(ESG) considerations and how these can be integrated into financial policies and investment decisions,” Ms. Felix said.

At the same time, she said that the organization extends its impact by bringing together banks, regulators, and sustainability experts to advance shared goals.


“Equally important, BAIPHIL can foster collaboration among banks, regulators, and sustainability experts to encourage the sharing of insights and practical approaches. In doing so, BAIPHIL helps support the industry’s efforts to align banking practices with global sustainability principles while contributing to the country’s broader economic and development priorities,” Ms. Felix said.

BAIPHIL TRAINING AND DEVELOPMENT WEEK

As the culmination of these advocacies, BAIPHIL Week, which took place last March 9-14 this year, has brought banking professionals together to share insights, learn from experts, and stay updated on industry developments, while strengthening connections and fostering a more collaborative banking community.

“This year’s Training and Development Week was designed to deliver practical knowledge, valuable insights, and meaningful professional connections that can be applied within the participants’ respective institutions,” Ms. Felix said.

Reflecting the impact of these initiatives, she expressed hope that the week’s discussions will inspire banking professionals to deepen their commitment to the industry.

“We hope the discussions and insights shared during the week will inspire banking professionals to renew their sense of purpose in the important role they play in the financial system. By strengthening their capabilities and fostering collaboration across the industry, participants can contribute more effectively to advancing professionalism in banking,” Ms. Felix concluded. 



BAIPHIL @ 85: Advancing partnerships for a stronger Philippine banking industry

By **Ann Marie Y. Alonso**, *Trustee-in-Charge, BAIIPHIL Week Committee and Program & Attendance Committee; First Vice-President, BAIIPHIL*

As we celebrate BAIIPHIL Week 2026 (March 9-14), we also mark an important milestone — the 85th anniversary of the Bankers Institute of the Philippines (BAIPHIL). For over eight decades, BAIIPHIL has played a vital role in developing the capabilities of banking and financial services professionals in the Philippines, supporting the industry through training, knowledge sharing, and collaboration with regulators and industry leaders.

This year’s theme, “BAIPHIL @ 85: Partnerships that R.I.S.E. — Resilience, Inclusivity, Sustainability, and Engagement,” highlights the importance of working together to strengthen the Philippine banking sector and prepare it for the future.






Throughout the week, BAIPHIL hosted a range of activities designed to promote learning, collaboration, and community impact, including:

- A General Membership Meeting and Executive Learning Session featuring leadership insights on building resilient and sustainable organizations
- Training programs and industry discussions led by subject matter experts and regulators
- Media and Communication Empowerment sessions in partnership with the Inquirer Academy
- A Financial Wellness talk as part of our commitment to financial literacy
- Member fellowship and sports activities that strengthen camaraderie within the industry



BAIPHIL Week is not only a celebration of our history, but also a platform to advance professional excellence, deepen industry partnerships, and support the continued development of banking professionals.

BAIPHIL Week was previously featured on ANC's *Business Outlook*, hosted by Ron Cruz and Salve Ibañez. The video can be viewed here: <https://youtu.be/zbXyn-MYux8>. 

BACK TO
CONTENTS
PAGE

BAIPHIL Week 2026: Activities Overview

BAIPHIL Week 2026 holds special significance as it coincides with BAIPHIL's 85th Anniversary—a milestone that reflects more than eight decades of steadfast commitment to advancing professional excellence in the Philippine banking industry. This year's celebration carries the theme: "BAIPHIL @ 85: Partnerships that R.I.S.E.

Resilience. Inclusivity. Sustainability. Engagement."

For 85 years, BAIPHIL has played a vital role in strengthening the banking sector by promoting good governance and building institutional capabilities through continuing education, research, and information exchange. Over the years, it has established itself as a leading banking training institute and a trusted partner for banks and financial institutions.

Today, BAIPHIL continues to thrive as a dynamic and forward-looking organization,

supported by 70 institutional members. Its membership in the Asia Pacific Association of Banking Institutes (APABI) further underscores its commitment to regional collaboration and alignment with global standards in banking education and professional development.

In 2007, in recognition of BAIPHIL's enduring contributions to the development of the Philippine banking industry, then President Gloria Macapagal-Arroyo issued Presidential Proclamation No. 1248, institutionalizing the annual observance of BAIPHIL Week to promote excellence in training and development across the industry.

This year's BAIPHIL Training and Development Week featured a series of learning sessions and knowledge-sharing activities aligned with the anniversary theme. The following highlights capture the week's key engagements, which were also shared with members across the organization.



MARCH 6, 2026 – OPENING CEREMONY AND EXECUTIVE LEARNING SERIES

BAIPHIL Week formally opened at the Makati Shangri-La, Manila with the General Membership Meeting and Executive Learning Series. The session featured Mr. Harvey Campos, President & CEO of Access-Asia, who delivered a keynote presentation on "Leadership Blueprint for a Resilient, Inclusive, Sustainable, and Engaged Organization."

In the same gathering, BAIPHIL Special Projects Committee (SPC) conducted its "Handog Pag-Asa" donation initiative in support of the scholarship program of the Philippine American Guardian Association, Inc. (PAGA), reinforcing BAIPHIL's commitment to social responsibility.



MARCH 10, 2026 – ONLINE LEARNING SESSIONS

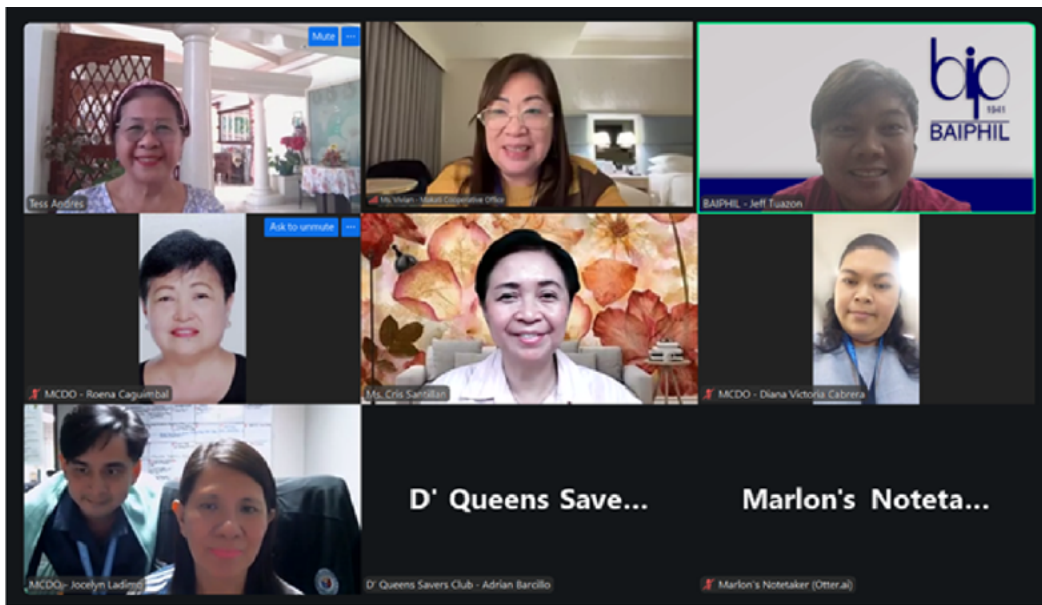
A series of virtual sessions were conducted via Zoom. The morning session featured an Overview of ICAAP, presented by Dom B. Gavino, Jr.

In the afternoon, participants engaged in a back-to-back session on Maximum Deposit Insurance Coverage at ₱1 Million and an Overview of Fixed Income Securities Markets, delivered by subject matter experts from the Philippine Deposit Insurance Corp. (PDIC) and PDS Group.



MARCH 11-13, 2026 – CAPACITY BUILDING AND FINANCIAL LEARNING PROGRAMS

BAIPHIL conducted the Fundamentals of Credit training program, focusing on accounting, cash flow analysis, and financial projections. Complementing this were additional learning initiatives, including a Financial Wellness Webinar in partnership with the Makati Cooperative Development Office and a two-day course on Accounting for Non-Accountants, both designed to strengthen participants' financial literacy and practical skills.





On March 13, 2026, a webinar on the Essentials of Media Relations for Banks, in partnership with Inquirer Academy, provided practical insight on effective communication strategies and media engagement.



**MARCH 14, 2026
- SPORTS AND FELLOWSHIP ACTIVITY**

The week concluded with a Pickleball Open Play Activity held at Activate One Ayala in Makati City. The event provided members with an opportunity to network, foster camaraderie, and promote wellness in a relaxed and engaging environment.

[BACK TO CONTENTS PAGE](#)





BAIPHIL WEEK

09-14 March 2026

Theme: **BAIPHIL @ 85: Partnerships that R.I.S.E.**
Resilience. Inclusivity. Sustainability. Engagement.



LIST OF ACTIVITIES

Date	Activity	Venue/Platform
09 March 2026 Monday 12:00 PM – 2:00 PM	<p>I. General Membership Meeting & Executive Learning Series</p>  <p>Guest Speaker: Mr. Harvey Campos President & CEO, Access-Asia Leadership Mentor and Positive Intelligence Mental Fitness Coach</p> <p>Topic: Leadership Blueprint for a Resilient, Inclusive, Sustainable, and Engaged Organization</p> <p>II. BAIphil SPC's "Handog Pag-Asa" Donation to Support the Scholarship Program of the Philippine American Guardian Association, Inc. (PAGA)</p>	Manila AB Makati Shangri-La, Manila Ayala Avenue corner Makati Avenue, Makati City
10 March 2026 Tuesday 9:00 AM – 12:00 PM	<p>Overview of ICAAP</p>  <p>Resource Speaker: Mr. Dom B. Gavino, Jr. Chief Adviser for Education & Training and Former President, BAIphil Chief Finance Officer Deutsche Bank, Manila Branch</p>	Online via Zoom
10 March 2026 Tuesday 1:00 PM – 3:00 PM	<p>Free Webinar on the Maximum Deposit Insurance Coverage back-to-back with Fixed Income Markets</p>  <p>Resource Speakers: Mr. Jose C. Villaret, Jr. Chairperson, BAIphil Week Committee and Program & Attendance Committee, BAIphil VP - Corporate Affairs Group Philippine Deposit Insurance Corp</p>  <p>MS. ROWENA FERRERAS Head of Markets Operations PDS Group</p>	Online via Zoom
11 – 13 March 2026 Wednesday – Friday - Day 1 & 2: 9:00 AM – 5:00 PM - Day 3: 9:00 AM – 12:00 PM	<p>Fundamentals of Credit: Module 5 – Basic Accounting and Financial Analysis, Module 6 – Cash Flow Analysis, and Module 7 – Financial Spreadsheets, Validation and Projections</p>  <p>Resource Speaker: Ms. Maria Teresita R. Dean Trainer and Consultant</p>	Online via Zoom
11 March 2026 Wednesday 1:30 PM – 5:00 PM	<p>Financial Wellness Webinar in Partnership with Makati Cooperative Development Office (MCDO)</p>  <p>Resource Speaker: Ms. Criselda B. Santillan Associate Life Member, BAIphil</p>	Online via Zoom
12 – 13 March 2026 Thursday – Friday 9:00 AM – 4:00 PM	<p>Accounting for Non-Accountants (with Financial Statement Analysis)</p>  <p>Resource Speaker: Mr. Stephen I. Bañares, CPA Training Consultant</p>	Online via Zoom
13 March 2026 Friday 1:00 PM - 3:00 PM	<p>Free Webinar on the Essentials of Media Relations for Banks (A Quick Guide) in Partnership with Inquirer Academy</p>  <p>Resource Speaker: Mr. Neil Mercado News Reporter and Anchor INQUIRER.net</p>	Online via Zoom
14 March 2026 Saturday 8:00 AM – 12:00 PM	Pickleball Activity	Activate One Ayala Makati City

BACK TO
CONTENTS
PAGE

 www.baiphil.org

 @baiphil1941



The CBIA: Philippine banking finally has an audit certification to call its own

By **Dr. Niña Ana Marie Jocelyn Alindogan Sales**, *Certification Program Manager, IT & Security Manager, and Data Protection Officer, BAIPHIL*

The Certification for Bank Internal Auditors (CBIA), the Philippines' first comprehensive professional credential dedicated to bank internal auditing, marks a key milestone in the professional development of the country's banking industry. Launching with a pilot program in 2025 after several years of development, the CBIA is designed to validate applied audit competence within the nation's unique regulatory and operational context.

Developed through the Bankers Institute of the Philippines (BAIPHIL) at the initiative of the esteemed Edel Mary Vegamora, the CBIA fills a clear certification gap. While important credentials like the Certified Public Accountant (CPA) attest to competence in accounting and financial reporting, and the Certified Internal Auditor (CIA) attests to mastery of global internal audit standards, neither specifically assesses understanding of local regulatory requirements. The CBIA is intentionally positioned to complement these established certifications by focusing on what is critical for supervisory readiness in the Philippines: profound knowledge of BSP circulars, Philippine banking law, locally manifested risk profiles, and regulator-ready audit practices.

This knowledge is achieved through an 80-hour, practitioner-focused program delivered across five integrated modules and taught by recognized subject matter experts. The pilot group will not only certify the first set of bank auditors but will also test and improve the curriculum, assessments, and baseline competency standards, creating a clear way for auditors and institutions to show their ability to conduct audits specific to the Philippines.

A VISION FORGED BY TWO GOVERNORS

The journey of the CBIA program is a story of regulatory evolution, beginning with a foundational vision for professionalization under one *Bangko Sentral ng Pilipinas* (BSP) governor and culminating in a focused call to action under his successor. The transformative tenures of Amando M. Tetangco Jr. and the late Nestor A. Espenilla Jr. paved this path.

Governor Tetangco's administration (July 2005 to July 2017), a period of significant modernization for Philippine banking, laid the groundwork. The centerpiece of this professionalization agenda was the issuance of BSP Circular No. 871 on March 5, 2015. This landmark regulation aligned the country's internal control and audit standards with international best practices, including those of the Basel Committee

*The journey of the CBIA program is a story of regulatory evolution, beginning with a foundational vision for professionalization under one *Bangko Sentral ng Pilipinas* (BSP) governor and culminating in a focused call to action under his successor.*

on Banking Supervision and the COSO (Committee of Sponsoring Organizations of the Treadway Commission) internal control framework. Importantly, Circular 871 established new qualification requirements for the head of internal audit at universal and commercial banks, including the need to hold relevant professional certifications such as CPA or CIA, possess substantial relevant banking and audit experience, and comply with the Institute of Internal Auditors' International Standards for the Professional Practice of Internal Auditing and Code of Ethics.

While these reforms created clear professional standards, they also exposed critical application gaps. Governor Tetangco's broader vision for excellence in governance underscored the need for a credential that could validate expertise specific to the Philippine context. The conceptualization of the CBIA began during this period.

Governor Espenilla, his successor, formally catalyzed the vision into action from July 2017 to February 2019. A pivotal meeting was convened at the BSP, bringing together Governor Espenilla; Myrna E. Amahan, then-President of the Institute of Internal Auditors Philippines (IIAP); Irene DL. Arroyo, then-President of BAIPHIL; and Ms. Vegamora. This meeting served as the direct inspiration for Ms. Vegamora to begin the intensive work of designing and developing the CBIA program.

THE ARCHITECT: EDEL MARY VEGAMORA

The credibility of any certification rests on who designed it. The CBIA was developed by Ms. Vegamora, a BAIPHIL Associate Life Member, the organization's Finance and Audit Course Committee Chairperson (2024-2025), and the architect of BAIPHIL's entire certification infrastructure. She previously developed the course series that gave rise to the CIVA-ICAAP (Certification in Independent Validation/Audit of ICAAP), BAIPHIL's first-ever certification program, launched in 2023. The CBIA represents her most ambitious undertaking: a comprehensive credential built from four decades of direct experience across the Philippine banking sector, designed to validate the specific competencies that global credentials like the CIA and CPA were never intended to test.

What makes the CBIA's curriculum uniquely authoritative is that every module draws from its developer's direct operational experience at the highest levels of Philippine banking. A Magna Cum Laude graduate in BS Business Administration (Accounting) from the University of the East, Ms. Vegamora earned her CPA license in 1981 and built her foundation at SGV & Co. and KPMG/Laya Mananghaya & Co. before spending four decades in C-suite roles across the sector. As Chief Audit Executive at Rizal Commercial Banking Corp. (RCBC), she led the audit function across the entire conglomerate and served on the Fraud Investigation Steering Committee from 2018 to 2020, experience that directly informed the CBIA's

Banking Fraud Audit module. As SVP & Chief Internal Auditor at BDO Unibank, Inc., the country's largest bank by assets, she oversaw audit coverage across BDO and its network of subsidiaries, giving her firsthand knowledge of the risk landscape the CBIA's Branch Banking Audit and Strategic Lines of Business module now addresses. As EVP & Chief Financial Officer/Controller at Bank of Commerce, she chaired the ICAAP Committee, gaining the perspective that shaped the CBIA's integration of capital adequacy concepts into the audit curriculum. And as Director of Internal Audit and Regional Finance Head for Sun Life Assurance Company of Canada's Asia Pacific Division and Location CFO for ING Bank N.V.'s Philippine branch, she gained the cross-border regulatory exposure that ensures the CBIA aligns with international standards while remaining rooted in BSP requirements. It is this dual career path, as both CFO and Chief Audit Executive across multiple institutions, that gives the CBIA its distinctive ability to bridge the finance and audit functions that are typically siloed in banking organizations.

The CBIA's alignment with both global standards and local regulatory reality is a direct product of its developer's professional standing within the international audit community. Ms. Vegamora holds the very credentials the CBIA is designed to complement: the CIA, CPA, and Certification in Risk Management Assurance (CRMA) designations, supplemented by a Fellowship in the Institute of Corporate Directors (conferred 2017). As past president and chairman of the board of the Institute of Internal Auditors Philippines (2002), she shaped the profession's direction nationally. As the IIA Global-appointed CIA Country Coordinator for the Philippines, she coordinated recognition of Filipino CIA global topnotchers, including a Gold Medalist, giving her direct insight into how global audit standards translate in the Philippine context. Her continuing relevance to global standards development was confirmed when IIA Philippines selected her as a featured speaker for the ACIIA Global Internal Audit

Standards (GIAS) Roll-Out Series 1 in May 2024, where she presented alongside International Internal Audit Standards Board Chairman Naohiro Mouri and former ACIIA President Leonardo Matignas Jr. This combination of global credentials, national professional leadership, and sustained engagement with evolving international standards is what ensures the CBIA is not an isolated local credential but a Philippine-specific certification built on a global foundation. Her track record in curriculum design further validates the CBIA's rigor: she is the principal course developer behind numerous BAIPHIL training programs, including the ICAAP validation course series, the Banking Fraud Audit Examination Series, the Branch Banking Audit Seminar, and the Bank Accounting & Regulatory Reporting (BARR) Learning Series, programs that have collectively shaped internal audit practice across the Philippine banking industry. In recognition of these contributions, she was nominated for the 2025 Search for Outstanding Contribution in Internal Auditing Philippines (SOCIA PH) Award, the premier IIA Philippines award that serves as the local pathway to the ACIIA regional search. She also received the Special Presidential Recognition Award at the BAIPHIL Grand Fellowship and Awards Night on July 11, 2025.

A PRACTITIONER-LED CURRICULUM TAUGHT BY INDUSTRY EXPERTS

The CBIA certification program is an intensive 80-hour curriculum delivered across five specialized course modules. A distinguished faculty of subject matter experts, representing decades of experience in Philippine banking, regulation, and risk management, guides the program.


The curriculum begins with Establishing the Internal Audit Function in Banks, a 16-hour foundational course co-taught by Ms. Vegamora and Ms. Amahan. Recognizing the critical role of technology, the program

dedicates significant time to IT and digital banking through modules on Internal Controls in Banks, IT Auditing in Banks, and Digital Banking Technology Audit, with sessions led by experts Mr. Reginald C. Nery and Mr. Jan Martin F. Encina. The most extensive module, at 28 hours, addresses Branch Banking Audit and Strategic Lines of Business, co-taught by Ms. Vegamora and Ms. Amahan, with an advanced strategy session led by Ms. Aline A. Novilla and Ms. Amahan.

The program culminates in a unique, four-hour capstone session on BSP Supervisory Expectations. The session is delivered face-to-face at the BSP headquarters by Atty. Ana C. Miranda-Rimonte, a Director at the Bangko Sentral ng Pilipinas. This direct engagement provides participants with authoritative guidance on regulatory expectations, ensuring the curriculum is directly aligned with supervisory priorities.

LAUNCH OF PILOT PROGRAM AND POSSIBLE IMPLICATIONS

The 2025 pilot launch functions as a validation process rather than only a program. The initial cohort will be crucial in refining the program, as their feedback will aid in validating the assessment design and establishing rigorous standards for further certification.

The CBIA is expected to have an impact at every level. For individual professionals, it provides a tangible career distinction. CBIA-certified auditors strengthen internal audit capabilities within their organizations and demonstrate proficiency during supervisory assessments. Broad adoption of the CBIA across the Philippine banking industry is expected to strengthen audit quality by establishing a standardized level of proficiency, leading to more consistent oversight, timely risk detection, and ultimately, enhanced financial resilience for the Philippine banking industry. 



BAIPHIL strengthens professional competence through banking education series

The Bankers Institute of the Philippines, Inc. (BAIPHIL), through its Leadership Effectiveness Course Committee, successfully delivered all three modules of the Basic Program for Banking Professionals —reaffirming its commitment to developing competent, ethical, and well-rounded banking practitioners across the industry.



The completion of the three modules highlights BAIPHIL's continued commitment to professional development and capacity building in the banking industry.

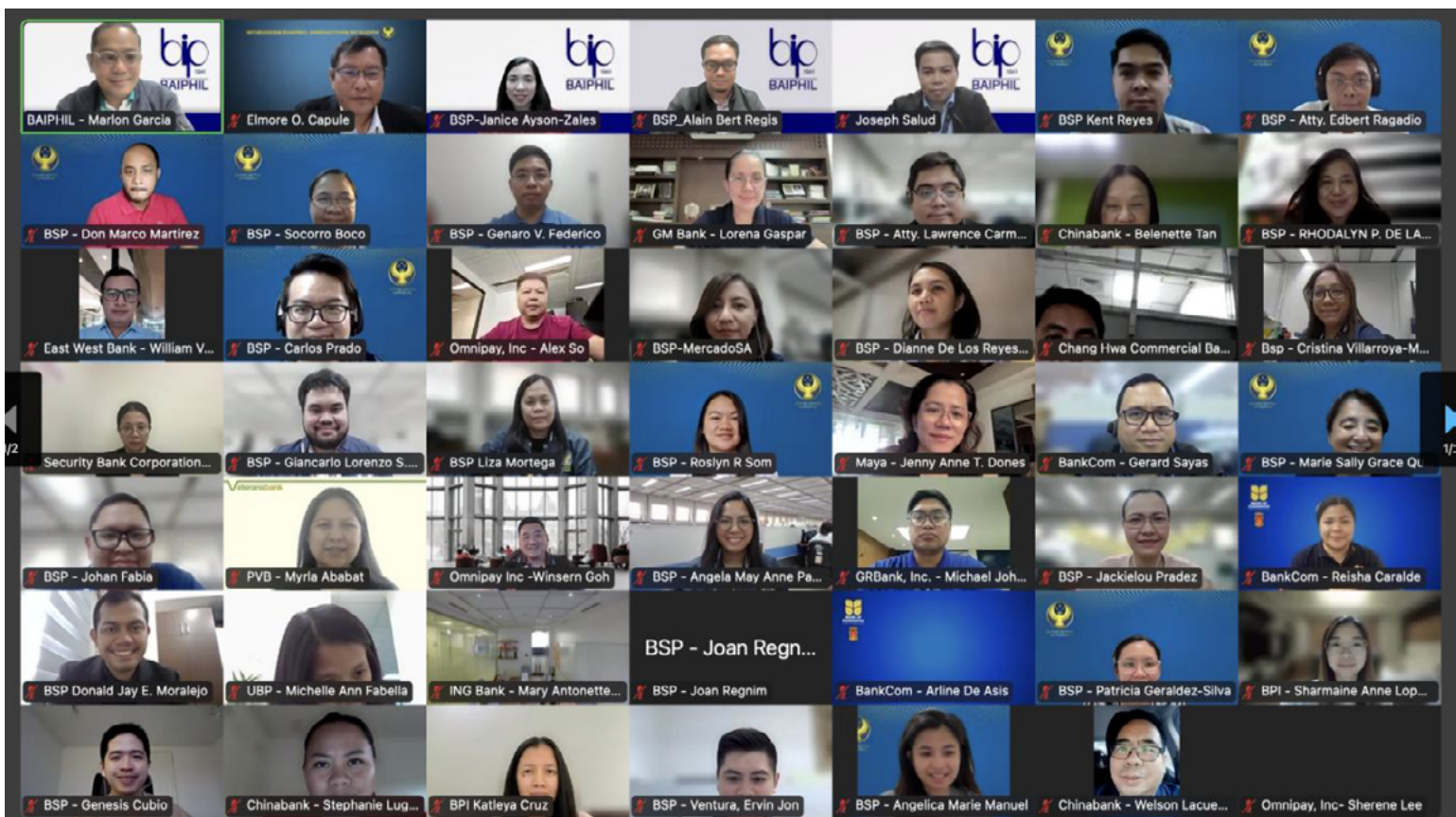
Module 1: Good Corporate Governance – Bridging Values, Ethics and Integrity

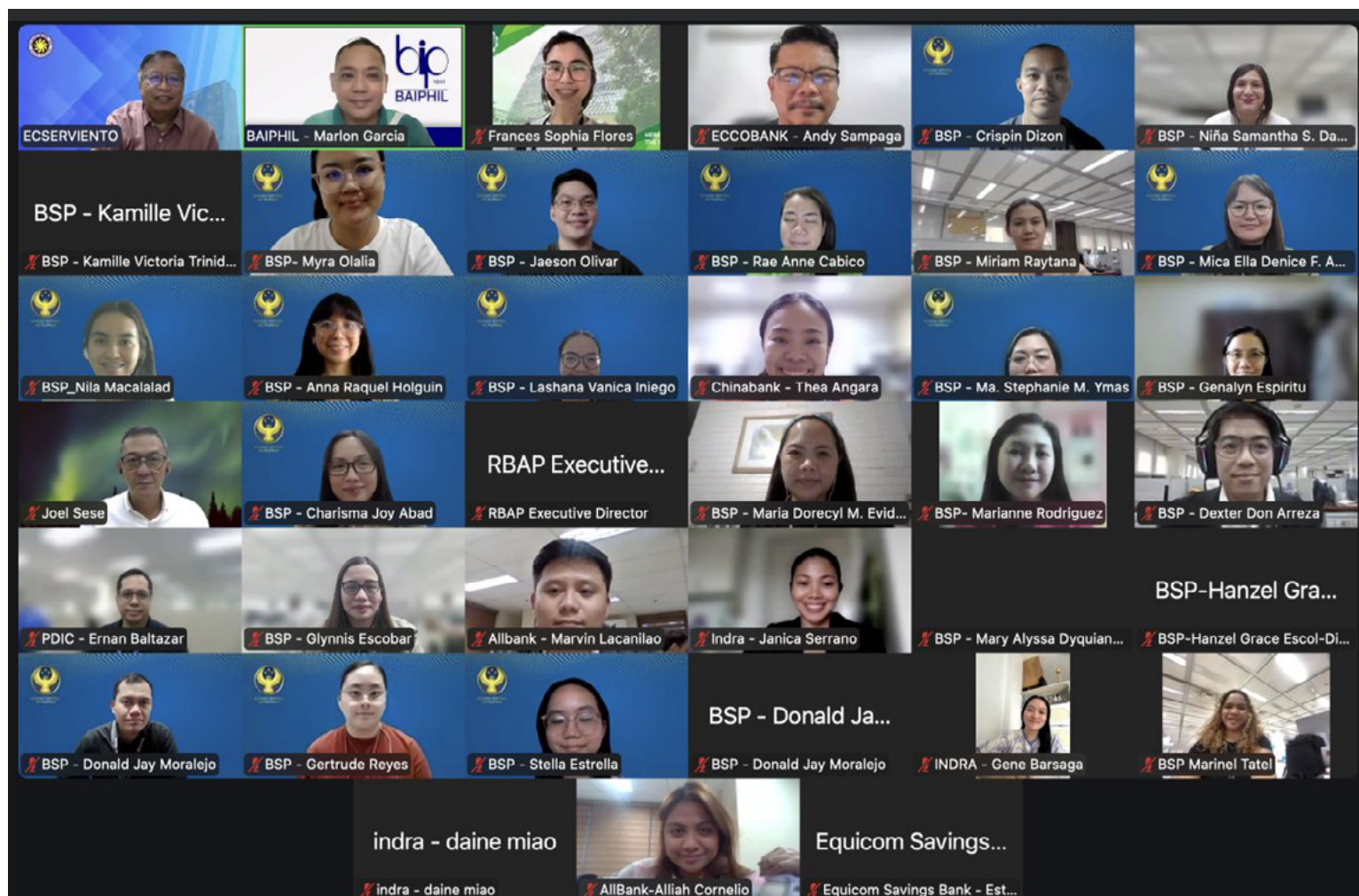
This module emphasized the importance of strong governance foundations anchored on values, ethics, and integrity within banking institutions. It was conducted in two batches: Batch 1 (June 26-27, 2025) with 18 participants, and Batch 2 (January 29-30, 2026) with 32 participants.

The sessions enabled participants to deepen their understanding of corporate governance principles and their critical role in promoting trust, accountability, and sound decision-making within the financial sector.

Module 2: Legal Framework of Banking

Focusing on the regulatory environment governing banking operations, this module equipped participants with essential knowledge of banking laws, rules, and compliance. Batch 1 was conducted on July 4, 2025 with 56 participants, followed by Batch 2 on February 6, 2026 with 46 participants.





The training highlighted the importance of adherence to legal and regulatory standards in maintaining the stability, integrity, and resilience of financial institutions.

Module 3: Introduction to the Philippine Banking Industry, Financial System, and Merging Financial Institutions

The final module provided a comprehensive overview of the Philippine banking landscape, covering the structure of the financial system as well as the

dynamics of bank mergers and consolidations. Conducted on February 13, 2026, the session was attended by 37 participants.

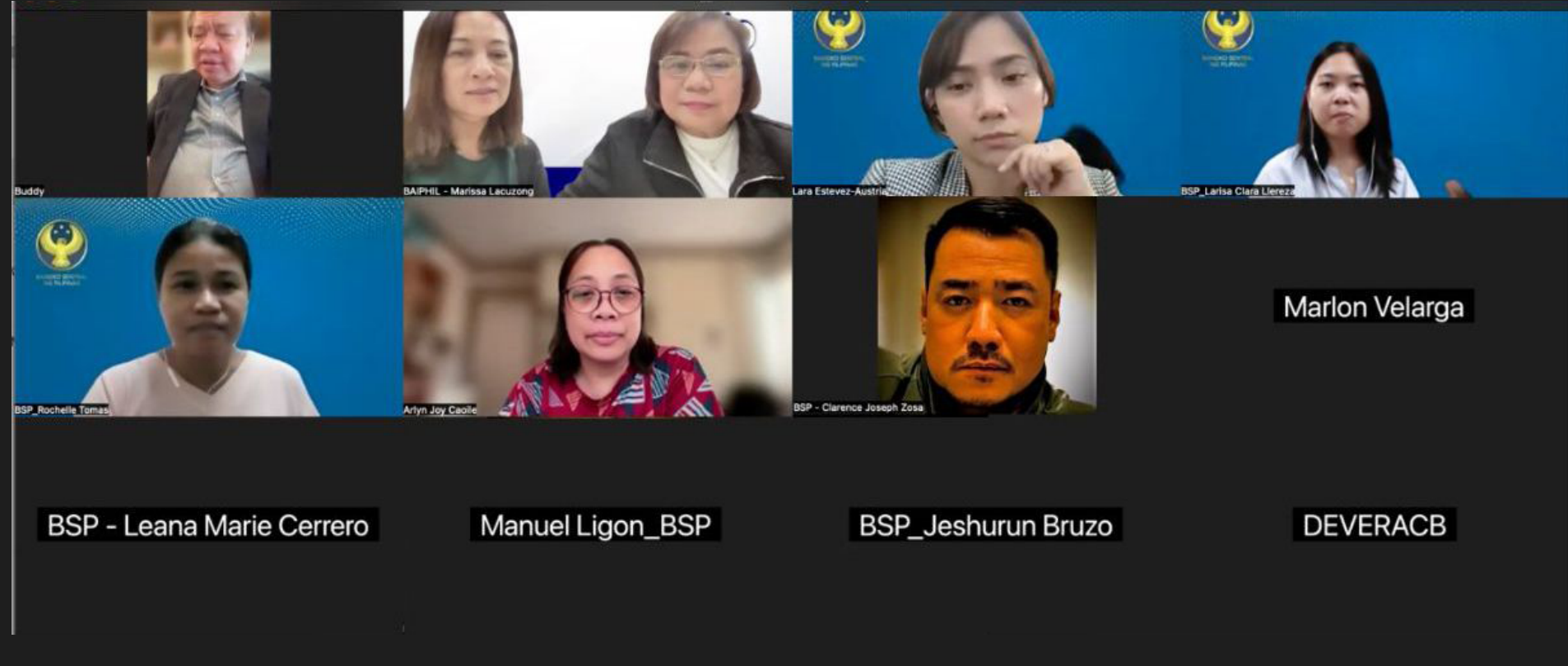
The session offered participants a broader perspective of the evolving banking environment and key developments shaping the industry.

The completion of the three modules highlights BAIPHIL’s continued commitment to professional development and capacity building in the banking industry. 



BSP-BAIPHIL Collaboration: PWD sensitivity training for financial institutions

The Bangko Sentral ng Pilipinas (BSP), through its Consumer Financial Health and Empowerment Sub-Sector (CFHESS), is set to collaborate with the Bankers Institute of the Philippines, Inc. (BAIPHIL) in conducting a PWD Sensitivity Training for Financial Institutions. This initiative highlights BSP's continued commitment to fostering an inclusive financial system and ensuring that persons with disabilities (PWDs) receive accessible services across banking channels.



PROGRAM RATIONALE

The training program is anchored on key sectoral insights and policy priorities, including:

- BSP's strong policy direction toward an inclusive and accessible financial ecosystem
- Persistent access gaps experienced by PWDs, as identified in industry-wide consultations
- Ongoing challenges in both frontline service delivery and digital banking platforms
- The need to strengthen institutional capacity through targeted capability-building programs

IMPLEMENTATION FRAMEWORK

The program will be implemented under the Products, Bank Operations, & Management (PBOM) Course Committee, reflecting its focus on operational readiness and practical application within financial institutions.

TARGET PARTICIPANTS

The training is designed to engage a spectrum of stakeholders across the financial sector, including:

- C-suite executives and senior leadership
- Compliance officers
- Customer experience and service quality teams
- IT heads and digital transformation teams
- Branch frontliners and digital channel personnel

This multi-level participation ensures that disability inclusion and accessibility are embedded across both at the strategic decision-making level and day-to-day operations.

LEARNING METHODOLOGY AND FORMAT


The program will adopt an interactive learning approach combining:

- Expert-lead lecture discussions
- Immersive exercises simulating real-world accessibility scenarios

The training will be conducted via Zoom, enabling wider participation and engagement across the financial sector.

RESOURCE SPEAKERS

Speakers will be confirmed by BSP and may include representatives from leading accessibility and disability inclusion organizations.

This collaboration between BSP and BAIPHIL marks a significant step toward strengthening disability inclusion within the Philippine financial sector. By equipping financial institutions with the knowledge, tools, and practical sensitivity required to serve PWD clients, the initiative reinforces the shared goal of building a more equitable, accessible, and inclusive financial system. 



Member Engagement in Action

The Bankers Institute of the Philippines, Inc. (BAIPHIL), through its Program & Attendance Committee (PACOM), continues to support member engagement and professional development through the regular conduct of monthly General Membership Meetings (GMMs) and Executive Learning Series (ELS).

These are complemented by activities organized by the Sports & Fellowship Committee (SFC), which promote camaraderie and collaboration among members.





Together, these initiatives contribute to BAIPHIL's role as a training and knowledge-sharing institution for the banking industry, supporting professional growth, industry awareness, and the development of strong professional networks.

From July 2025 to March 2026, the Member Engagement and Socio-Activities Committees delivered a series of engagements aligned with the fiscal year's theme: BAIPHIL @ 85: Continuing Partnership to R.I.S.E. in Banking – Resilience. Inclusivity. Sustainability. Engagement.

The series opened in July 2025 with a session on sustainable finance, featuring updates on the Sustainable Finance Taxonomy Guidelines (SFTG) and Environmental, Social, and Governance (ESG) initiatives. Rhodora M. Brazil-De Vera of the Bangko Sentral ng Pilipinas (BSP) discussed developments relevant to sustainability practices in banking and regulatory compliance.





In August 2025, BAIPHIL formally inducted its Board of Trustees, Advisers, and Committee Chairpersons for FY 2025–2026. The ceremony was officiated by Hon. Romeo L. Bernardo, Monetary Board Member of the BSP, marking the start of the Institute’s leadership term and direction for the fiscal year.

The October 2025 GMM focused on fraud management under the Anti-Financial Account Scamming Act (AFASA). Melchor T. Plabasan of the BSP shared insights on regulatory requirements and approaches to strengthening risk management amid evolving financial threats.


In November 2025, two GMMs were conducted, including one rescheduled from September. The first session featured Atty. Francis Ed. Lim of the Securities and Exchange Commission (SEC), who discussed initiatives related to Philippine capital market. The second session focused on banking strategies in relation to regulatory reforms under the Capital Markets Efficiency Promotion Act (CMEPA), with insights from Atty. Eric R. Recalde of ACCRALAW and Atty. Allenieray Allan V. Exclamador of SyCip Gorres Velayo & Co.

Complementing these learning sessions, the December 2025 BAIPHIL Christmas Party, themed “Pinoy Big Brother Inspired,” provided an opportunity for members to connect in a more informal setting.

In January 2026, sessions on the Philippine Economic Outlook featured Dennis D. Lapid of the BSP, who discussed financial sector developments and policy directions, and Nicholas Antonio T. Mapa of Metropolitan Bank & Trust Co., who shared perspectives on banking industry trends.

In February 2026, discussions covered developments under the CREATE MORE Act, including electronic invoicing for banks. Armand N. Cajayon, Jr. of SyCip Gorres Velayo & Co. presented on digital transformation and its role in supporting efficiency and compliance.

The series continued in March 2026 with a leadership-focused session by Harvey Campos of Access-Asia, which explored approaches to building resilient, inclusive, sustainable, and engaged organizations. The event coincided with BAIPHIL Week and the celebration of the Institute’s 85th anniversary.

Overall, the PACOM and SFC initiatives for FY 2025–2026, as of March 2026, reflect BAIPHIL’s continued efforts to provide relevant learning opportunities while fostering connections among members. Activities for the remainder of the fiscal year are set to continue in the coming months. Through a balanced mix of professional development and community-building activities, BAIPHIL remains engaged in supporting the growth of banking professionals and the broader industry. 



BANKERS INSTITUTE OF THE PHILIPPINES, INC.

General Membership Meeting & Executive Learning Series (ONLINE via ZOOM)

featuring:

CREATE MORE Act: Electronic Invoicing for Banks

27 February 2026, Friday, 1:00 PM - 3:00 PM



BAIPHIL @ 85: Continuing Partnership to **R.I.S.E.** in Banking
Resilience. Inclusivity. Sustainability. Engagement.



BANKERS INSTITUTE OF THE PHILIPPINES, INC.

General Membership Meeting & Executive Learning Series (Online via Zoom)

featuring

BSP Updates on Sustainable Finance Taxonomy Guidelines (SFTG) and Environmental, Social, and Governance (ESG) Initiatives

29 July 2025, Tuesday, 1:00 PM - 3:00 PM



BAIPHIL @ 85: Continuing Partnership to **R.I.S.E.** in Banking
Resilience. Inclusivity. Sustainability. Engagement.



BANKERS INSTITUTE OF THE PHILIPPINES, INC.

General Membership Meeting & Executive Learning Series (Online via Zoom)

Navigating Regulatory Requirements: Fraud Management under AFASA

20 October 2025, Monday, 1:00 PM - 3:00 PM

BAIPHIL @ 85: Continuing Partnership to **R.I.S.E.** in Banking
Resilience. Inclusivity. Sustainability. Engagement.



BANKERS INSTITUTE OF THE PHILIPPINES, INC.

General Membership Meeting & Executive Learning Series (Online via Zoom)

Aligning Banking Strategy with Regulatory Reform through Capital Markets Efficiency Promotion Act (CMEPA)

28 November 2025 | Friday | 1:00 PM - 3:00 PM

BAIPHIL @ 85: Continuing Partnership to **R.I.S.E.** in Banking
Resilience. Inclusivity. Sustainability. Engagement.

BACK TO CONTENTS PAGE

Special Projects Committee **Advancing education, outreach, and humanitarian service**

The Special Projects Committee (SPC), composed of two dedicated teams—Team Alay Karunungan (TAK) and Team Handog Pag-Asa (THP) successfully sustained its initiatives for the Fiscal Year 2025-2026. These efforts significantly contributed to BAIPHIL’s mission of promoting financial literacy, community welfare, and charitable service.

TEAM ALAY KARUNUNGAN (TAK)

- **Free Webinars for Graduating Students**

TAK continued to offer free BAIPHIL webinars to graduating students from accredited colleges and universities. These sessions were designed to equip participants with essential knowledge and skills, helping them transition into their chosen careers and enhancing their employability.





- Financial Wellness Webinars**
 In support of financial literacy, TAK conducted a series of free webinars for individuals and organized groups. The first session, held on September 17, 2025, was conducted in partnership with the Bayambang Local Government Unit (LGU) and attended by employees from various City Hall departments, health units, and barangay officials. A second seminar took place during BAIPHIL Week on March 11, 2026, in collaboration with the Makati Cooperative Development Office. The event and was

attended by representatives from multiple cooperatives in Makati, including their employees and clients, further broadening the reach of financial education initiatives.

- Promotion of Savings and Financial Literacy**
 TAK actively promoted savings consciousness and financial literacy among students, LGUs, 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 played



during the Financial Wellness Webinar on September 17, 2025, and the Medical, Dental, and Optical Mission on November 14, 2025.

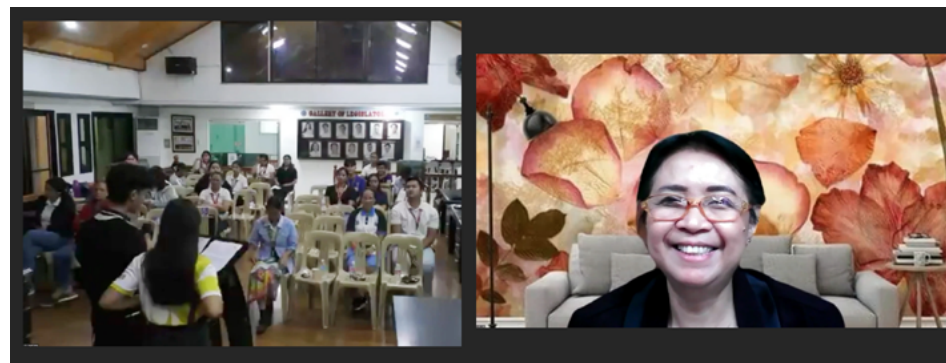
TEAM HANDOG PAG-ASA (THP)

- **THP extended assistance** to charitable organizations, local parishes, disaster-affected communities, educational initiatives, as well as indigent and indigenous groups. Key beneficiaries included:
 - Victims of Typhoons Crising, Dante, and Emong across Metro Manila and Luzon
 - Philippine American Guardian Association, Inc.
 - Earthquake-affected communities in Medellin and Gibitngil, Cebu
 - Earthquake victims in Milan, Davao Oriental
 - Persons deprived of liberty (PDLs), through distribution of hygiene kits
 - Fire-affected families in Barangay 697, Bacood, Sta. Mesa

- **Medical, Dental and Optical Mission**
 In partnership with SM Foundation, Inc., and in collaboration with the Columban College High School Department Alumni, THP successfully conducted a Medical, Dental, and Optical Mission on Nov. 14, 2025, at the Olongapo Civic Center, Olongapo City, Zambales. The initiative provided a total of 1,566 healthcare services to 831 patients from less privileged communities including Aeta children, underscoring the team’s commitment to community well-being.

- **Fundraising and Resource Mobilization**
 To sustain its programs, THP mobilized resources through the generous support of members, their families, friends, and partner foundations. Additional contributions were secured from corporate donors, particularly in the form of product donations used to assemble loot bags distributed to mission beneficiaries.

There are other major projects forthcoming for FY 2025-2026. 



Part 1: Financial Wellness

- Assess Financial Health
- Set Financial Goals
- Manage Cash Flow
- Spend Wisely
- Budgeting
- Savings
- Investment & Insurance
- Income
- Retirement Planning
- Loans / Credit







2026 Inaugural APABI Board Meeting

On March 25, the Bankers Institute of the Philippines, Inc. (BAIPHIL) President Shirley G. Felix participated in the 2026 Inaugural Board Meeting of the Asia-Pacific Association of Banking Institutes (APABI).

The meeting brought together representatives from member institutions to discuss strategic directions, collaborative initiatives, and priorities for the year ahead. BAIPHIL's participation reflects its continued engagement in regional initiatives supporting banking education and professional development. 




[BACK TO CONTENTS PAGE](#)

2025 Financial Education (Fin-Ed) Stakeholder’s Congress

On Nov. 17-18, 2025, the Bangko Sentral ng Pilipinas (BSP) held its 2025 Financial Education (Fin-Ed) Stakeholders’ Congress at the BSP Assembly Hall, BSP Complex, Malate, Manila.

This annual event brings together the BSP’s financial education partners and key stakeholders to showcase collaborative initiatives, promote financial literacy, and further strengthen the network of advocates across sectors.

The 2025 Congress was held under the theme “The Journey to Financial Success: Financial Learning that Connects, Transforms, and Sustains.”

Representatives and participants from the Bankers Institute of the Philippines, Inc. (BAIPHIL) were in attendance, including Second Vice-President Francis B. Albalate, Treasurer Gina G. Lanzas, Trustee Atty. Leila P. Paz-Aguba, Trustee Mary Jane C. Japor, and BAIPHIL Week and Program & Attendance Committee Chairperson Jose G. Villaret, Jr. 



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

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
Audit Committee
FVP/Chief Audit Executive
Security Bank Corp.



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



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, BAIIPHIL



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



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



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



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, BAIIPHIL

BAIPHIL COMMITTEE CHAIRPERSONS FY 2025-2026



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



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



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, BAIIPHIL



SALVADOR R. SERRANO
Products, Bank Operations & Management Course Committee
Former President, BAIIPHIL
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 Sentral ng Pilipinas
- 6 Bank of America, N.A.
- 7 Bank of China
- 8 Bank of Commerce
- 9 Bank of Makati (A Savings Bank), Inc.
- 10 Bank of the Philippine Islands
- 11 BDO Unibank Inc.
- 12 Bataan Development Bank
- 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.
- 23 Citystate Savings Bank Inc.
- 24 CTBC Bank (Philippines) Corp.
- 25 Deutsche Bank
- 26 Deutsche Knowledge Services Pte. Ltd.
- 27 Development Bank of the Philippines
- 28 East West Banking Corp.
- 29 Equicom Savings Bank
- 30 First Commercial Bank Ltd., Manila Branch
- 31 GoTyme Bank Corp.
- 32 GM Bank of Luzon, Inc.
- 33 Hongkong and Shanghai Banking Corp. Ltd.,The
- 34 Hua Nan Commercial Bank Ltd. - Manila Branch
- 35 ING Bank N.V., Manila Branch
- 36 Industrial and Commercial Bank of China Ltd. - Manila Branch
- 37 JP Morgan Chase Bank, N.A.
- 38 Land Bank of the Philippines
- 39 Malayan Savings Bank, Inc.
- 40 Maya Bank, Inc.
- 41 Maybank Philippines Inc.
- 42 MEGA International Commercial Bank Co., Ltd.
- 43 Metropolitan Bank & Trust Co.
- 44 MUFG Bank, Ltd.
- 45 New Rural Bank of San Leonardo (N.E.), Inc.
- 46 Northpoint Development Bank
- 47 OmniPay, Inc.
- 48 One Cooperative Bank
- 49 Overseas Filipino Bank, Inc.
- 50 Philippine Bank of Communications
- 51 Philippine Business Bank
- 52 Philippine Clearing House Corp.
- 53 Philippine Dealing System Holdings Corp.
- 54 Philippine Deposit Insurance Corp.
- 55 Philippine Digital Asset Exchange, Inc
- 56 Philippine National Bank
- 57 Philippine Savings Bank
- 58 Philippine Trust Co.
- 59 Philippine Veterans Bank
- 60 Producers Savings Bank Corp.
- 61 Rizal Commercial Banking Corp.
- 62 Security Bank Corp.
- 63 Standard Chartered Bank
- 64 Sterling Bank of Asia
- 65 Sumitomo Mitsui Banking Corp.
- 66 Top Bank Philippines, Inc.
- 67 UCPB Savings Bank
- 68 Union Bank of the Philippines
- 69 United Overseas Bank Ltd. - Manila Branch
- 70 UNObank, Inc.

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

FINANCE & ADMIN TEAM



EVELYN U. VILLARIN
Finance and Admin Manager



NATALIE G. ALCIDI
Administrative Officer



ELOISABETH M. SORILLA-ESTIBAL
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



bworldonline.com