

LEGACY IN MOTION



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

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

The fiscal year 2024-2025 of Bankers Institute of the Philippines (“BAIPHIL”) was more than a period of milestones—it was a testament to how shared purpose and steadfast leadership can bring a legacy to life.

As memorialized through our BAIPHIL hymn –

“At BAIPHIL, we band together, serving our bank and the country forever. At BAIPHIL, we give our best, for banking excellence is our quest.”

This message was not just spoken, but lived out every day.

Guided by our Board of Trustees and supported by BAIPHIL Management Team (BMT), we moved as one organization with a clear vision and resolute commitment. Their foresight and stewardship anchored our strategies, inspired our teams, and shaped the impactful outcomes we now reflect on with pride.

For the fiscal year 2024-2025, we advanced key initiatives that not only strengthened our financial performance but also reaffirmed our mission of nation-building and service to our stakeholders.

We are pleased to share that BAIPHIL achieved another year of strong performance and meaningful progress.

Across all areas of our operations, we saw growth, innovation, and resilience. From deepening stakeholder relationships to strengthening our internal operations and expanding our community impact, our collective efforts brought about outcomes that reflect our values in action.

The details of these accomplishments will be presented in the President’s Report, which will provide a closer look at the milestones, initiatives, and performance highlights that marked the past fiscal year.

These are not just accomplishments on paper—these are the footprints of a legacy still in motion. Every result was borne of collaboration across BAIPHIL board, BMT, various committees and members in general, and every challenge overcome revealed the character of our members and the clarity of our purpose.

As we look ahead, we do so with renewed conviction. We honor the legacy we are building—not as a static monument to the past, but as a living, moving force shaping our future. A legacy fueled by unity, defined by excellence, and driven by the shared goal of serving not just the banking industry, but the nation we are proud to be part of.



FY 2024-2025

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PRESIDENT'S REPORT

Responsible Banking in the Digital Age – Key Milestones and Achievements

During Fiscal Year 2024–2025, BAIPHIL embraced the theme 'Responsible Banking in the Digital Age,' reflecting our commitment to seamlessly integrate digital innovation with integrity, trust, transparency, and financial inclusion into every banking initiative.

Leadership & Gratitude

This milestone marked BAIPHIL's **84th Anniversary and Convention Year**, a fitting backdrop to reflect on our journey and celebrate collective progress. The Board, Advisers, Committee Chairs, and dedicated members have provided indispensable guidance and support all instrumental in surpassing our fiscal-year goals and delivering an impactful performance.

Exceptional Performance Highlights

We are proud to report strong performance across key metrics:

- Achieved **over 150%** of net support generation, fueled by robust enrollment growth.
- Delivered **96%** of planned programs, with **131 actual runs**.
- Attracted **7,003 participants**, exceeding our target of 4,810 by **146%**.

Special acknowledgements go to the top-performing Course Committees:

- **Governance, Legal, Regulatory & Compliance:** 304% of participant target; 267% of net support generation goal.
- **Products, Branch Operations & Management:** 116% program run target, 125% participant goal, 155% net support generation.
- **Risk Management:** 105% of program target, 152% participant goal, and 155% of net support generated.

Regional Outreach

BAIPHIL extended its reach with a **Cebu Regional Outreach** in collaboration with Bangko Sentral ng Pilipinas. We hosted a free seminar on the **Financial Consumer Protection Act (FCPA)** and **AFASA**, with Deputy Governor Atty. Elmore O. Capule sharing invaluable insights demonstrating our commitment to inclusive, accessible learning.



PRESIDENT'S REPORT

Responsible Banking in the Digital Age – Key Milestones and Achievements

New Learning Programs & Certifications

We introduced **20 new programs**, including BSP-led webinars on the topics like AFASA, credit fundamentals, global audit standards, and banking governance.

The BAIIPHIL Certification in **Independent Validation Audit of Internal Capital Adequacy Assessment Process in Banks (CIVA-ICAAP)** saw its second batch graduate, while the **BAIPHIL Certification in Banking Internal Audit (CBIA)** received formal approval slated for launch in the next fiscal year.

Strategic Alliances

Key partnerships were 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 (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

Membership continued to flourish with the addition of 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



PRESIDENT'S REPORT

Responsible Banking in the Digital Age – Key Milestones and Achievements

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

33rd BAIPHIL Convention

In **Iloilo (March 6–8, 2025)**, BAIPHIL hosted its first convention outside Luzon since 2001—under the theme **“Harmonizing Cultural Tradition and Technological Innovation Towards a Responsible Banking Legacy”**. Nearly 200 delegates attended, supported by a powerful marketing strategy and strong sponsorship engagement resulting in 20 exhibitors.

Corporate Social Responsibility

Through the **SPC Team Handog Pag-asa**, we raised approx. **₱370,740** in donations, with **₱313,108** distributed to nine beneficiary organizations and to support our 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** in Pangasinan.

SPC Team Alay Karunungan sponsored 66 university students in relevant BAIPHIL webinars. Two **Financial Wellness Programs** were also conducted—one in Iloilo (March 5, 2025) and another in Pangasinan (June 20, 2025)—benefiting MSME vendors, teachers, and students.

Internal Strengthening (BMT)

To ensure future resilience:

- 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.

Overall Impact

THANKS TO THESE INITIATIVES, BAIPHIL EXCEEDED ITS NET SUPPORT GENERATION TARGET ACHIEVING AN OUTSTANDING 223% OF ITS GOAL BY FISCAL YEAR-END.

An Overview of the Radical Impact of AFASA LAW (R.A. No. 12010) on Banking Operations

The Ride of Our Lives: Banking in the Digital Age

Artificial Intelligence in Banking: Trends and Challenges

Digital Assets: An Intersection of Digital Economies and Open Finance

2025 Philippine Economic Outlook

Coping with Digital Trends: Pointers for Bank Executives

Rural Banks in the Age of Digitalization

Effective Suspicious Transaction Reporting

Climate Risk and Sustainable Investment Strategies



Messages

On behalf of the Board of Trustees, we extend our heartfelt congratulations to Pres. Nitoy Regalado for leading a successful Fiscal Year 2024–2025. It has been my honor to work alongside you and the rest of the Board and the Management Team.

I am grateful for the opportunity to serve BAPHIL and to lead the organization into the new Fiscal Year 2025–2026 with renewed energy and commitment under the banner of our theme:

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

We encourage all members to maintain a high level of engagement as we continue to develop initiatives and explore new ways to meet the learning priorities of the banking community. We also invite you to actively take part not only in our training programs but also in fellowship events and special projects where we can come together to serve and enjoy meaningful experiences.

Join us as we work together to foster a resilient, inclusive, and sustainable banking sector through training and education. Cheers to a fruitful year ahead!



SHIRLEY G. FELIX
President, BAPHIL
FY 2025–2026



IÑIGO L. REGALADO III
President, BAPHIL
FY 2024–2025

Fiscal Year 2024–2025 has been a banner year, marked by significant milestones and achievements. I would like to have been given this opportunity to extend my heartfelt thanks to everyone who contributed to these accomplishments. It has truly been an honor and privilege to have had this opportunity to serve.

As we turn the page, I warmly welcome the new set of leaders for Fiscal Year 2025–2026. I wish you all the best, and please know that the entire BAPHIL community is behind you and cheering you on.

BAIPHIL CIVA-ICAAP CERTIFICATION PROGRAM, 2ND BATCH

Eight professionals from Bangko Sentral ng Pilipinas-supervised financial institutions and leading outsourced internal audit service providers have successfully earned the Certification in Independent Validation/Audit of Internal Capital Adequacy Assessment Process (CIVA-ICAAP). They were formally recognized during the Bankers Institute of the Philippines, Inc. (BAIPHIL) Grand Fellowship and Awards Night on July 11, 2025, at the Makati Shangri-La.

The CIVA-ICAAP certification represents the culmination of a multi-year, aspirational initiative spearheaded by BAPHIL's Finance and Audit Course Committee and championed by successive leadership teams. Management of the program has since been institutionalized under the Institute's newly established Certification Department, reinforcing BAPHIL's strategic commitment to elevating industry capability and upholding sound governance.

To attain this distinguished credential, candidates complete a rigorous series of advanced learning modules covering regulatory requirements, risk management methodologies, and the forward-looking assumptions integral to a bank's Internal Capital Adequacy Assessment Process. The program concludes with a comprehensive final assessment designed and administered by BAPHIL's expert evaluators.

BAIPHIL extends its warm congratulations to the second cohort of CIVA-ICAAP passers. Their achievement marks a significant contribution to strengthening risk management and internal control standards across the Philippine banking sector.



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Bank of Commerce



MILAGROS G. TINIO
Division Head | Chief Audit
Executive
Internal Audit Division
RCBC Bankard

2024–2025 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 August 2, 2024, at the Assembly Hall of the Bangko Sentral ng Pilipinas, BAPHIL 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 BAPHIL were Immediate Former President and Chief Adviser to the Board, Ms. Racquel B. Mañago, along with BAPHIL Trustees Atty. Emma B. Co and Ms. Gina G. Lanzas.



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

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



33RD BAPHIL CONVENTION: HARMONIZING CULTURAL TRADITION AND TECHNOLOGICAL INNOVATION TOWARDS A RESPONSIBLE BANKING LEGACY



Opening of the exhibit and ribbon-cutting ceremony participated in by (L-R): BAPHIL First Vice President and 33rd BAPHIL Convention Trustee-in-Charge Shirley G. Felix, Iloilo City Mayor Jerry P. Treñas, BAPHIL President Inigo L. Regalado III, Anti-Money Laundering Council Executive Director Atty. Matthew M. David, and BAPHIL Second Vice President and 33rd BAPHIL Convention Trustee-in-Charge Ann Marie Y. Alonso.

The Bankers Institute of the Philippines, Inc. (BAPHIL) held its **33rd BAPHIL Convention** on March 6-8, 2025 at the Iloilo Convention Center, Iloilo City, with the theme *Harmonizing Cultural Tradition and Technological Innovation Towards a Responsible Banking Legacy*.

The convention was attended by close to 200 delegates from various institutions and gathered esteemed professionals and thought leaders who shared their insights on timely and industry topics. We were privileged to have a distinguished lineup of speakers who enriched our discussions and inspired our participants. The speakers for the two-day convention were:

March 6 – Day 1 Speakers:

- Atty. Matthew M. David – *Executive Director, Anti-Money Laundering Council*
- Dr. Felipe M. De Leon, Jr. – *President, Asian Social Institute, and Professor of Art Studies, UP Diliman*
- Ms. Ana Maria Aboitiz-Delgado – *President & CEO, Union Bank of the Philippines*
- Ms. Leila C. Martin – *Executive Vice President, Digital Banking Sector, Land Bank of the Philippines*
- Ms. Tanya P. Hotchkiss – *Executive Vice President & Chief Technology Officer, Cantilan Bank*
- Mr. Rafael Francisco D. Amparo – *Executive Director, Rural Bankers Association of the Philippines*



Opening keynote address delivered by Anti-Money Laundering Council Executive Director Atty. Matthew M. David on Day 1, featuring 'Exiting the Grey List and Beyond: Lessons Learned and Sustaining Measures for a Robust AML/CFT Regime'



BAPHIL President Inigo L. Regalado III delivered his message.



33rd BAPHIL Convention Committee Chairperson Josefa Elvira E. Ditching-Lorico and Former BAPHIL President Emmanuel E. Barcena served as hosts for Day 1 of the convention.

33RD BAPHIL CONVENTION: HARMONIZING CULTURAL TRADITION AND TECHNOLOGICAL INNOVATION TOWARDS A RESPONSIBLE BANKING LEGACY



Opening keynote address delivered by Deputy Governor of the Financial Supervision Sector of Bangko Sentral ng Pilipinas Chuchi G. Fonacier on Day 2, featuring "Charting the Path Forward: Balancing Innovation, Consumer Protection, and Sustainability in Modern Banking."



Open Forum/Q&A with (from right) Land Bank of the Philippines Executive Vice-President of the Digital Banking Sector Leila C. Martin and Union Bank of the Philippines President & CEO Ana Maria Aboitiz-Delgado as panelists.



Iloilo City Mayor Jerry P. Treñas delivered his welcome address

March 7 – Day 2 Speakers:

- Ms. Chuchi G. Fonacier – Deputy Governor, Financial Supervision Sector, Bangko Sentral ng Pilipinas
- Ms. Erika Fille T. Legara – Managing Director and Chief AI & Data Officer, DTI Center for AI Research
- Ms. Lyn I. Javier – Assistant Governor, Policy and Specialized Supervision Sub-Sector, Financial Supervision Sector, Bangko Sentral ng Pilipinas
- Mr. Luis "Chito" A. Jacinto – President, Information Security Officers Group
- Mr. Simeon Angelo S. Madrid – President, Maya Bank
- Atty. Bridget Rose M. Mesina-Romero – Director, Payments Policy & Development Department, Bangko Sentral ng Pilipinas
- Mr. Paul Xavier G. Espinosa – Climate Risk Lead for East Asia Pacific, Financial Institution Group – Upstream and Advisory, International Finance Corporation, The World Bank Group
- Atty. Maria Antonette I. Brillantes-Bolivar – General Counsel, Philippine Deposit Insurance Corporation
- Atty. Elmore O. Capule – Deputy Governor, Corporate Services Sector, Bangko Sentral ng Pilipinas
- Mr. Francis J. Kong – Entrepreneur, Business Consultant, Columnist
- Hon. Jose L. Querubin – Monetary Board Member, Bangko Sentral ng Pilipinas



Open Forum/Q&A with (from second from left) Cantilan Bank Executive Vice-President and Chief Technology Officer Tanya P. Hotchkiss and Rural Bankers Association of the Philippines Executive Director Rafael Francisco D. Amparo as panelists.

33RD BAPHIL CONVENTION: HARMONIZING CULTURAL TRADITION AND TECHNOLOGICAL INNOVATION TOWARDS A RESPONSIBLE BANKING LEGACY



Power Talk with Atty. Elmore O. Capule, Deputy Governor of the Corporate Services Sector, Bangko Sentral ng Pilipinas, featuring "Combatting Financial Scams in the Digital Era – Protecting Consumers"



Closing Keynote Address by Hon. Jose L. Querubin, Monetary Board Member, Bangko Sentral ng Pilipinas, featuring "Banking for the Future: Honoring Our Heritage, Embracing Innovation, and Leading with Responsibility"



Open Forum/Q&A with (from second from left) BSP Payments Policy and Development Department Director Atty. Bridget Rose M. Mesina-Romero, DTI Center for AI Research Managing Director and Chief AI & Data Officer Erika Fille T. Legara, Maya Bank President Simeon Angelo S. Madrid, and Information Security Officers Group President Luis "Chito" A. Jacinto as panelists.



Fireside Chat with Francis J. Kong on "Leading with Purpose: Embracing Inclusivity, Unity, and Responsibility in the Age of Innovation."



33rd BAPHIL Convention Committee Chairperson Jose G. Villaret, Jr. and Mary Jane C. Japor served as hosts for Day 2 of the convention



Dr. Felipe M. De Leon, Jr., President of the Asian Social Institute and Professor of Art Studies at UP Diliman, served as the plenary session speaker with the topic "Upholding Filipino Dignity"

33RD BAPHIL CONVENTION: HARMONIZING CULTURAL TRADITION AND TECHNOLOGICAL INNOVATION TOWARDS A RESPONSIBLE BANKING LEGACY



Open Forum/Q&A with (from second from left) PDIC General Counsel Atty. Maria Antonette I. Brillantes-Bolivar, BSP Assistant Governor of the Policy and Specialized Supervision Sub-Sector Lyn I. Javier, and IFC Climate Risk Lead for East Asia Pacific Paul Xavier G. Espinosa as panelists.



Key Takeaway Summary for Day 2 delivered by BAIPHIL First Vice President and 33rd BAPHIL Convention Trustee-in-Charge Shirley G. Felix



Key Takeaway Summary for Day 1 delivered by BAIPHIL Second Vice President and 33rd BAPHIL Convention Trustee-in-Charge Ann Marie Y. Alonso

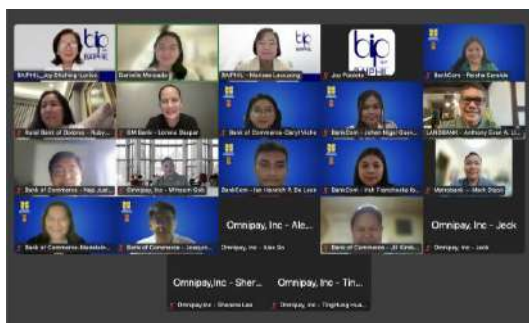


The BAIPHIL Board of Trustees with BSP Deputy Governor Atty. Elmore O. Capule, BSP Monetary Board Member Hon. Jose L. Querubin, and BSP Deputy Governor Chuchi G. Fonacier

LAUNCH OF THE BASIC PROGRAM FOR BANKING PROFESSIONALS (BP2) AND GLOBAL INTERNAL AUDIT STANDARDS (GIAS) BRIEFING FOR BSP–SUPERVISED FINANCIAL INSTITUTIONS

Launch of the Basic Program for Banking Professionals (BP2):

During Fiscal Year 2024–2025, BAPHIL's Leadership Effectiveness Course Committee successfully launched the **Basic Program for Banking Professionals (BP2)**, with strong support from the **Bangko Sentral ng Pilipinas (BSP)** and active participation from **Ms. Josefa E. Ditching-Lorico**, BAPHIL Associate Life Member and former BSP Managing Director, BSP Deputy Governor **Atty. Elmore O. Capule**, BSP Deputy Director **Atty. Joseph B. Salud**.



**Good Corporate Governance:
Bridging Values, Ethics and Integrity**
(Conducted online via Zoom last June 26 – 27, 2025)

Legal Framework of Banking
(Conducted online via Zoom last July 4, 2025)

Global Internal Audit Standards (GIAS) Briefing:

On **June 16, 2025**, BAPHIL, in partnership with the **Institute of Internal Auditors–Philippines (IIA-P)**, hosted the **Global Internal Audit Standards (GIAS) Briefing for BSP–Supervised Financial Institutions** at **Dusit Thani Manila**, Makati City. The event was under the guidance of BAPHIL's Finance and Audit Course Committee and featured significant contributions from **Mr. Reginald C. Nery**, BAPHIL Treasurer, **Ms. Edel Mary Vegmaora**, BAPHIL Associate Life Member and former member of the Board of Directors, and **Ms. Myrna E. Amahan**, former BAPHIL President.



RECOGNIZING ENDURING EXCELLENCE: BAIPHIL PILLAR AWARDEES FOR FY 2025–2026

During the **BAIPHIL Grand Fellowship & Awards Night** held on **July 11, 2025**, the organization proudly honored two exceptional women with the **Pillar Award**—one of BAPHIL’s highest forms of recognition. This prestigious award was conferred upon **Ms. Blesilda P. Andres** and **Ms. Agnes C. Brillante-Santos**, whose exemplary service and long-standing commitment to the organization have significantly shaped its growth, relevance, and legacy.

Ms. Blesilda P. Andres, who joined BAPHIL in **1999**, has accumulated **26 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 BAPHIL 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 BAPHIL.

Also joining in **1999**, Ms. Agnes C. Brillante-Santos shares 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 BAPHIL’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 BAPHIL’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 BAPHIL’s ongoing growth and success.

We salute **Ms. Blesilda P. Andres** and **Ms. Agnes C. Brillante-Santos** for their remarkable dedication, visionary leadership, and lifelong commitment to BAPHIL. Their achievements inspire current and future members to uphold the organization’s ideals and contribute with the same passion and purpose.



Pillar Awardee FY 2025–2026: Blesilda P. Andres



Pillar Awardee FY 2025–2026: Agnes C. Brillante-Santos

BAP AND BAPHIL SIGN MOA TO STRENGTHEN INDUSTRY COLLABORATION

BAIPHIL is pleased to share the official photos during the signing of the Memorandum of Agreement (MOA) between Bankers Association of the Philippines (BAP) and the Bankers Institute of the Philippines, Inc. (BAIPHIL). The signing took place on Thursday, May 8, 2025 at the office of BAP in Makati City.

The agreement marks a significant milestone in the collaboration between BAP and BAPHIL, aimed at fostering stronger industry partnerships and promoting joint initiatives such as seminars, conferences, conventions and training programs. The partnership is designed to enhance capacity building among professionals from local banks and financial institutions, and support projects that reflect the shared advocacies of both organizations.

Through this collaboration, BAP and BAPHIL reaffirm their commitment to promoting excellence in banking, improving efficiency and effectiveness of financial services, and contributing to the continued stability of the Philippine financial system.



Seated from L-R: Bankers Association of the Philippines (BAP) Managing Director **Mr. Benjamin P. Castillo**, Chairman of the BAP Education Committee and Chief Executive Officer (CEO) of East West Banking Corp. **Mr. Jerry G. Ngo**, BAP President and President & CEO of Bank of the Philippine Islands (BPI) **Mr. Jose Teodoro K. Limcaoco**, BAPHIL President and Director - Capacity Development Department of Bangko Sentral ng Pilipinas (BSP) **Mr. Inigo L. Regalado III**, BAPHIL First Vice President and Vice President - Loans Management Group of Philippine Deposit Insurance Corp. (PDIC) **Ms. Shirley G. Felix** and BAPHIL Chief Adviser to the Board & Immediate Former President and Vice President, Operations Officer, Provident Fund Office of Philippine Veterans Bank **Ms. Racquel B. Mañago**.

Standing from L-R: BAP Associate Director **Mr. Arnel N. Almaden**, BAPHIL Trustee and Vice President & Head - Legal Treasury and Global Markets of Union Bank of the Philippines **Atty. Leila P. Paz-Aguba**, BAPHIL Chief Operating Officer **Ms. Teresa P. Tuazon**, BAPHIL Trustee and Chief Compliance Officer (CCO) & Head of Compliance Department of Industrial and Commercial Bank of China Ltd. - Manila Branch (ICBC) **Ms. Gina G. Lanzanas**, BAPHIL Second Vice President and Managing Director, Manila Delivery Hub Head & Finance Head of Deutsche Knowledge Services **Ms. Ann Marie Y. Alonso**, BAPHIL Trustee and First Vice President & Chief Audit Executive of East West Banking Corp. **Atty. Emma B. Co**, BAPHIL Secretary and Executive Vice President & Chief Financial Officer (CFO) of Philippine National Bank **Mr. Francis B. Albalade**.

CEBU REGIONAL OUTREACH

The Bankers Institute of the Philippines, Inc. (BAIPHIL), through its Governance, Legal and Compliance (GLC) Course Committee and Legal Regulatory Committee (LRC) in partnership with the Bangko Sentral ng Pilipinas, is pleased to share the official photos during its free face-to-face seminar entitled, *"The Financial Consumer Protection Act (FCPA) and Anti-Financial Account Scamming Act's (AFASA's) Radical Impact on Financial Transactions"* by Atty. Elmore O. Capule, Deputy Governor of the Corporate Services Sector of the Bangko Sentral ng Pilipinas. This event was held at the BSP – Visayas Regional Office (BSP-VRO) in Cebu City last November 8, 2024.

This initiative was carried out under the National Regional Outreach projects to implement BAPHIL's theme for the fiscal year 2024-2025: "Responsible Banking in the Digital Age." This effort extends to branches of banks and various financial institutions across the country. Thus, we would like to acknowledge everyone who took part in making this event possible.



Present at the event were (standing from L-R), Area Director of the Bangko Sentral ng Pilipinas Visayas Regional Office (BSP-VRO) **Mr. Conrado B. Ragay**, President of the Cebu Bankers Club **Mr. James Lacuna**, BAPHIL Second Vice President and Managing Director, Manila Delivery Hub Head & Finance Head of Deutsche Knowledge Services **Ms. Ann Marie Y. Alonso**, Regional Director of the BSP-VRO **Ms. Anna Clara M. Oville**, BAPHIL Chairperson of the Governance, Legal & Compliance (GLC) Course Committee and Deputy Governor of the Corporate Services Sector of BSP **Atty. Elmore O. Capule**, BAPHIL First Vice President and VP - Loans Management Group, Philippine Deposit Insurance Corp. **Ms. Shirley G. Felix**, BAPHIL Legal Adviser and Associate Life Member **Atty. Leilani D. Capule**, BAPHIL Director and CCO & Head of Compliance Dept. Industrial and Commercial of Bank of China Ltd. - Manila Branch **Ms. Gina G. Lanzas** and BAPHIL Chairperson of the Legal & Regulatory Committee (LRC) and Deputy Director of the Office of the General Counsel and Legal Services (OGCLS) of BSP **Atty. Joseph B. Salud**.

BAIPHIL MEETING WITH BSP ROAS

The Bankers Institute of the Philippines, Inc. (BAIPHIL) is pleased to share the official photo from the meeting last November 27, 2024 with the Regional Operations and Advocacy Sector (ROAS) of the Bangko Sentral ng Pilipinas (BSP) headed by Deputy Governor Bernadette Romulo-Puyat at BSP Head Office, Malate, Manila.

BAIPHIL President, Mr. Iñigo L. Regalado III along with the Board of Trustees and Management Team, presented BAPHIL's Regional Outreaches done in partnership with the BSP and engaged in discussions on other areas where BAPHIL and ROAS can collaborate.



Seated from L-R: Director from the Financial Inclusion Office (FIO) of the Bangko Sentral ng Pilipinas **Mr. Mynard Bryan R. Mojica**, BAPHIL Treasurer and Senior Vice President & Chief Audit Executive of Bank of Commerce **Mr. Reginald C. Nery**, BAPHIL Trustee and Vice President & Head - Legal Treasury and Global Markets of Union Bank of the Philippines **Atty. Leila P. Paz-Aguba**, Deputy Governor of Regional Operations and Advocacy Sector of the BSP **Ms. Bernadette Romulo-Puyat**, BAPHIL President and Director - Capacity Development Department of Bangko Sentral ng Pilipinas (BSP) **Mr. Iñigo L. Regalado III**, BAPHIL Second Vice President and Managing Director, Manila Delivery Hub Head & Finance Head of Deutsche Knowledge Services **Ms. Ann Marie Y. Alonso**, Director from the Economic and Financial Learning Office (EFLO) of BSP **Ms. Marianne M. Santos** and BAPHIL Chief Operating Officer **Ms. Teresa P. Tuazon**.

Standing from L-R: BAPHIL Trustee and Risk Management Head of Philippine Clearing House Corp. (PCHC) **Ms. Mabel C. Ko-Gaw**, BAPHIL Trustee and Senior Vice President & Chief Human Resources Officer of City Savings Bank, Inc. **Ms. Hannah Theresa S. Contreras**, BAPHIL Trustee and First Vice President & Chief Audit Executive of East West Banking Corp. **Atty. Emma B. Co**, BAPHIL Trustee and Chief Compliance Officer (CCO) & Head of Compliance Department of Industrial and Commercial Bank of China Ltd. - Manila Branch (ICBC) **Ms. Gina G. Lanzas**, BAPHIL Legal Adviser and Associate Life Member **Atty. Leilani D. Capule**, BAPHIL Training and Events Manager **Ms. Marissa R. Lacuzong** and BAPHIL Chairperson of the Legal & Regulatory Committee (LRC) and Deputy Director of the Office of the General Counsel and Legal Services (OGCLS) of BSP **Atty. Joseph B. Salud**.

APPROVAL OF BAPHIL'S FURTHER AMENDED ARTICLES OF INCORPORATION AND NEW BY-LAWS

The Bankers Institute of the Philippines, Inc. (BAIPHIL) is pleased to share the official photos from the courtesy call last September 11, 2024 at the SEC Headquarters in Makati City to SEC Chairperson and CEO Atty. Emilio B. Aquino, following the approval of BAPHIL's further Amended Articles of Incorporation and New By-Laws.



Present at the courtesy call were (standing from L-R), BAPHIL Chief Operating Officer (COO) **Ms. Teresa P. Tuazon**, Administrative Services Officer III of the Office of the General Counsel and Legal Services (OGCLS) of Bangko Sentral ng Pilipinas (BSP) **Ms. Winierose Z. Galarosa**, BAPHIL Chairperson of Governance, Legal and Compliance (GLC) Course Committee & Senior Assistant Governor and General Counsel of BSP **Atty. Elmore O. Capule**, Securities and Exchange Commission (SEC) Chairperson & Chief Executive Officer (CEO) **Atty. Emilio B. Aquino**, BAPHIL President & Director - Capacity Development Department of BSP **Mr. Inigo L. Regalado III**, BAPHIL Chief Adviser to the Board & Immediate Former President & Vice President and Operations Head of Philippine Veterans Bank **Ms. Racquel B. Mañago**, BAPHIL Legal Adviser & Associate Life Member **Atty. Leilani D. Capule**, and BAPHIL Chairperson of Legal and Regulatory Committee (LRC) & Bank Officer VI, OGCLS of BSP **Atty. Joseph B. Salud**.



Present at the courtesy call were (standing from L-R), BAPHIL Chief Operating Officer (COO) **Ms. Teresa P. Tuazon**, Administrative Services Officer III of the Office of the General Counsel and Legal Services (OGCLS) of Bangko Sentral ng Pilipinas (BSP) **Ms. Winierose Z. Galarosa**, BAPHIL Chairperson of Governance, Legal and Compliance (GLC) Committee & Senior Assistant Governor and General Counsel of BSP **Atty. Elmore O. Capule**, Securities and Exchange Commission (SEC) Chairperson & Chief Executive Officer (CEO) **Atty. Emilio B. Aquino**, BAPHIL Chief Adviser to the Board & Immediate Former President & Vice President and Operations Head of Philippine Veterans Bank **Ms. Racquel B. Mañago**, BAPHIL President & Director - Capacity Development Department of BSP **Mr. Inigo L. Regalado III**, BAPHIL Legal Adviser & Associate Life Member **Atty. Leilani D. Capule**, and BAPHIL Chairperson of Legal and Regulatory Committee (LRC) & Bank Officer VI, OGCLS of BSP **Atty. Joseph B. Salud**.

STORIES OF IMPACT

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 BAPHIL’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 BAPHIL 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, 2025, as part of the biennial BAPHIL Convention activities. Another seminar took place in Bayambang on June 20, 2025, 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. Nina Jose-Quiambao.



STORIES OF IMPACT

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.



STORIES OF IMPACT

Annual Medical Dental Surgical Mission 2025 Highlights (continuation)

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 BAPHIL 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 BAPHIL'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.



INDUCTION CEREMONY FY 2024–2025

The Bankers Institute of the Philippines, Inc. (BAIPHIL) held its **Induction of the Board of Trustees, Advisers, and Committee Chairpersons for Fiscal Year (FY) 2024–2025** on September 20, 2024 at the Dusit Thani Hotel, Makati City. The **Honorable Romeo L. Bernardo**, Monetary Board Member, *Bangko Sentral Ng Pilipinas* (BSP) was our Guest of Honor and Inducting Officer.



BAIPHIL President Iñigo L. Regalado III delivered his inaugural address.



The Oath-Taking Ceremony of the BAIIPHIL Board of Trustees for Fiscal Year 2024–2025 was officiated by Hon. Romeo L. Bernardo, Member of the Monetary Board of the Bangko Sentral ng Pilipinas, who served as the Inducting Officer.



BSP Monetary Board Member Hon. Romeo L. Bernardo graced the event as Guest Speaker, delivering an insightful talk on "Riding into the Digital Age."



The Oath-Taking Ceremony of the BAIIPHIL Advisers and Committee Chairpersons for Fiscal Year 2024–2025 was officiated by BAIIPHIL President Iñigo L. Regalado III, who served as the Inducting Officer.



BAIPHIL Former President Dom B. Gavino and Mary Jane C. Japor served as the hosts of the event, guiding the program with warmth and energy.



A special musical performance by the BSP Singers entertained guests during lunch



BAIPHIL Trustee Atty. Leila P. Paz-Aguba delivered her closing remarks

BAIPHIL BOARD OF TRUSTEES, ADVISERS, & COMMITTEE CHAIRPERSONS FY 2024-2025

BOARD OF TRUSTEES FY 2024-2025



IÑIGO L. REGALADO III
President
Director - Capacity Development Dept.
Bangko Sentral ng Pilipinas

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

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

FRANCIS B. ALBALATE
Secretary
EVP/Chief Financial Officer
Philippine National Bank

REGINALD C. NERY
Treasurer
Consultant - Internal Audit
Bank of Commerce



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.

RAINELDA I. GRAVES
Trustee
VP/Branch Banking Division Head
Equicom Savings Bank

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

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

ADVISERS FY 2024-2025



RACQUEL B. MAÑAGO
Chief Adviser to the Board
Immediate Former President, BAIIPHIL
VP, Operations Officer
Provident Fund Office
Philippine Veterans Bank

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

DOM B. GAVINO, JR.
Chief Adviser for Education & Training
Chairperson, Training & Certification Committee
Former President, BAIIPHIL
Chief Financial Officer, Deutsche Bank



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

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

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

BAIPHIL BOARD OF TRUSTEES, ADVISERS, & COMMITTEE CHAIRPERSONS FY 2024–2025

COMMITTEE CHAIRPERSONS FY 2024–2025



SHEILA RICCA G. DIOSO
Audit Committee
(July 2024 – February 2025)
Chief Compliance Officer
Rizal Commercial Banking Corp.

DAKILA SOCRATES B. LAVILLA
Audit Committee
(February–June 2025)
SVP / Chief Audit Executive
Rizal Commercial Banking Corp.

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

BLESILDA P. ANDRES
Membership Committee
33rd BAIIPHIL Convention Committee
Former President, BAIIPHIL

ANNA LIZA E. ALINCASTRE
Program & Attendance Committee
EVP & Chief Operating Officer
OntarioPay, Inc.



JOSE G. VILLARET, JR.
Program & Attendance Committee
33rd BAIIPHIL Convention Committee
VP - Corporate Affairs Group
Philippine Deposit Insurance Corp.

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

ALAN V. BORNAS
33rd BAIIPHIL Convention Committee
EVP – Operations Sector
Land Bank of the Philippines

JOSEFA ELVIRA E. DITCHING-LORICO
33rd BAIIPHIL Convention Committee
Associate Life Member, BAIIPHIL
President & CEO, Eduspire Training & Consultancy
Services OPC
Independent Director, TRBank (A Rural Bank), Inc.



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

ELMORE O. CAPULE
Governance, Legal, Regulatory &
Compliance Course Committee
Deputy Governor
Corporate Services Sector
Bangko Sentral ng Pilipinas

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



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, East West Banking Corp.

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

BAIPHIL MANAGEMENT TEAM 2025



TERESA P. TUAZON
Chief Operating Officer



ARLYN JOY H. CAOILE
Deputy Chief Operating Officer

TRAINING & EVENTS



MARISSA R. LACUZONG
Training and Events Manager



MARLON T. GARCIA
Training and Events Officer



JEFFERSON M. TUAZON
Events Officer



JENNIFER JOY C. POBLETE
Training Coordinator



DANIELLE B. MERCADO
Events and Marketing Specialist

FINANCE & ADMIN TEAM



EVELYN U. VILLARIN
Finance and Admin Manager



NATALIE G. ALCID
Administrative Officer



JESSIE P. DADULLA
Messenger

CERTIFICATION PROGRAM TEAM



NIÑA ANA MARIE JOCELYN A. SALES
Certification Program Manager



AIMEE GILDA F. MAGAYANES
Certification Program Coordinator

NIGHT OF LEGENDS: GRAND FELLOWSHIP & AWARDS NIGHT

On July 11, 2025, BAPHIL hosted its highly anticipated Grand Fellowship and Awards Night at Parañaque AB, Makati Shangri-La Manila, located at the intersection of Ayala Avenue and Makati Avenue, Makati City.

The evening was a memorable celebration of achievement, camaraderie, and excellence, thoughtfully curated to recognize the outstanding contributions of individuals within the BAPHIL community. In addition to honoring excellence, the event provided a valuable platform for networking and building lasting professional connections.

Highlights of the program included the presentation of accomplishments by the BAPHIL President for the term, engaging entertainment, and the much-awaited awarding of individuals who have demonstrated exceptional dedication and excellence in their respective fields.



Anticipated Holy Mass, led by Fr. Titus M. Mananzan, SVD



BAPHIL Former President and Chairperson of both the Membership Committee and the 33rd BAPHIL Convention Committee, Blesilda P. Andres, delivered the invocation.



Shirley G. Felix, BAPHIL First Vice President for FY 2024–2025 and Incoming President for FY 2025–2026, delivered the welcome remarks



BAPHIL Associate Life Member Norberto N. Nabong and Sports & Fellowship Committee Chairperson Catherine D.J. Urtola served as hosts for the evening's event.



BAPHIL President Iñigo L. Regalado III presented his accomplishment report for Fiscal Year 2024–2025



Product presentation by Maximum Solutions Corp., represented by Aldo Bargaza of Wordtext Systems Inc.

NIGHT OF LEGENDS: GRAND FELLOWSHIP & AWARDS NIGHT

SPECIAL AWARDS:

I. Institutional Award – *Most active and supportive institution based on the following criteria:*

- Number of participants in the conduct of seminars
- Number of attendees during the GMMs
- Advertisement support and placements
- Number of attendees during the BAICON

- ❖ BANGKO SENTRAL NG PILIPINAS
- ❖ DEVELOPMENT BANK OF THE PHILIPPINES
- ❖ PHILIPPINE DEPOSIT INSURANCE CORP.
- ❖ LAND BANK OF THE PHILIPPINES
- ❖ PHILIPPINE NATIONAL BANK



John Almeda and Jaimie Elnas-Bucud of the Bangko Sentral ng Pilipinas serenaded the members and guests during dinner

II. Special Presidential Recognition – *Former President/Associate Life Member who, despite retirement from an institution, still actively serves BAPHIL as adviser, chairperson and spearhead to sub-committee undertakings.*

- ❖ **ATTY. LEILANI D. CAPULE**
Adviser for Legal Affairs
Associate Life Member, BAPHIL
- ❖ **JOSEFA ELVIRA E. DITCHING-LORICO**
Chairpersons, 33rd BAPHIL Convention Committee and Associate Life Member, BAPHIL
President & CEO, Eduspire Training & Consultancy Services OPC
Independent Director, TRBank (A Rural Bank), Inc.
- ❖ **MYRNA E. AMAHAN**
Adviser for Education & Training
Chairperson, Finance & Audit Course Committee and Former President, BAPHIL
- ❖ **EDEL MARY VEGAMORA**
Chairperson, Finance & Audit Course Committee and Associate Life Member, BAPHIL



BAPHIL Legal Adviser for Legal Affairs and Associate Life Member Atty. Leilani D. Capule, and 33rd BAPHIL Convention Chairperson and Associate Life Member Josefa Elvira E. Ditching-Lorico received the Special President's Recognition Award.



Representatives from the Bangko Sentral ng Pilipinas, Philippine Deposit Insurance Corporation, and Development Bank of the Philippines received the Institutional Award.

NIGHT OF LEGENDS: GRAND FELLOWSHIP & AWARDS NIGHT

SPECIAL AWARDS:

III. Special Presidential Achievement Award

- a. **Most Promising Member** – *New member who has actively participated in BAPHIL activities and whose performance and exemplary conduct resulted in the overwhelming success of his/her Committee/s.*

❖ **ATTY. MATTHEW M. DAVID**

Member, Governance, Legal, Regulatory & Compliance Course Committee, BAPHIL
Executive Director, Anti-Money Laundering Council



BSP Deputy Governor and BAPHIL GLRC Chairperson Atty. Elmore O. Capule received the Most Promising Member Award on behalf of AMLC Executive Director Atty. Matthew M. David.

- b. **Committee Teamwork** – *Committee/s whose cohesiveness, consistency and teamwork brought about cooperation, camaraderie and life in all BAPHIL activities.*

- ❖ GOVERNANCE, LEGAL, REGULATORY & COMPLIANCE COURSE COMMITTEE
- ❖ PRODUCTS, BANK OPERATIONS & MANAGEMENT COURSE COMMITTEE
- ❖ RISK MANAGEMENT COURSE COMMITTEE
- ❖ 33RD BAPHIL CONVENTION COMMITTEE
- ❖ CORPORATE COMMUNICATIONS & INFORMATION EXCHANGE COMMITTEE
- ❖ PROGRAM & ATTENDANCE COMMITTEE
- ❖ SPECIAL PROJECTS COMMITTEE



Committee Teamwork – Corporate Communications & Information Exchange Committee

- c. **Individual Award** – *Individual member who has actively participated in BAPHIL activities and whose performance and exemplary conduct resulted in the overwhelming success of his/her committee/s.*

❖ **ATTY. ELMORE O. CAPULE**

Chairperson, Governance, Legal, Regulatory & Compliance Course Committee
Deputy Governor
Corporate Services Sector
Bangko Sentral ng Pilipinas



Committee Teamwork – Governance, Legal, Regulatory, & Compliance Course Committee

NIGHT OF LEGENDS: GRAND FELLOWSHIP & AWARDS NIGHT

SPECIAL AWARDS:

c. Individual Award (*continuation*)

- ❖ **ATTY. JOSEPH B. SALUD**
Chairperson, Governance, Legal, Regulatory & Compliance Course Committee
Deputy Director
Office of the General Counsel and Legal Services
Bangko Sentral ng Pilipinas
- ❖ **JOSE G. VILLARET, JR.**
Chairperson, Program & Attendance Committee and 33rd BAPHIL Convention Committee
VP – Corporate Affairs Group
Philippine Deposit Insurance Corp.
- ❖ **ALAN V. BORNAS**
Chairperson, 33rd BAPHIL Convention Committee
EVP – Operations Sector
Land Bank of the Philippines

IV. Pillar Award – *This award recognizes and pays tribute to BAPHIL members who have made significant contributions in the delivery and propagation of BAPHIL's mission; shown abiding commitment to building up its organizational soundness, relevance and growth; and provided steadfast support to its programs and projects in banking education, service and leadership for over a period of at least 20 years.*

The award conveys BAPHIL's gratitude and appreciation of such members' passion to help build the organization beyond the period and requirements of their Associate Membership, representing particular institutions. We salute them as their commitment to BAPHIL becomes, for all intents and purposes, a personal cause.

- ❖ **BLESILDA P. ANDRES**
Chairperson, Membership Committee
33rd BAPHIL Convention Committee
Former President, BAPHIL
- ❖ **AGNES C. BRILLANTE-SANTOS**
Chairperson, Special Projects Committee
Former President, BAPHIL



Committee Teamwork – Products, Bank Operations & Management Course Committee



Committee Teamwork – Risk Management Course Committee



Committee Teamwork – 33rd BAPHIL Convention Committee

NIGHT OF LEGENDS: GRAND FELLOWSHIP & AWARDS NIGHT

V. Special Presidential Award for Distinguished Contribution in the Field of Banking – This award honors individuals who have demonstrated exceptional leadership, innovation, impact and influence in shaping the banking industry. It recognizes those who have made outstanding contributions to the field of banking, which have significantly advanced banking practices, promoted financial inclusion, enhanced governance, or inspired transformative change within the industry. Recipients of this award exemplify integrity, excellence, and a lasting commitment to the growth and development of the banking community.

- ❖ **CHUCHI G. FONACIER**
Deputy Governor
Financial Supervision Sector
Bangko Sentral ng Pilipinas

VI. Perfect Attendance – Members who achieved perfect attendance at all General Membership Meetings, the 33rd BAIPHIL Convention, and the Christmas Party.

- ❖ **ATTY. LEILA P. PAZ-AGUBA**
Trustee, BAIPHIL
SVP – Head, Legal Treasury and Global Markets
Union Bank of the Philippines
- ❖ **RACQUEL B. MAÑAGO**
Chief Adviser to the Board
Immediate Former President, BAIPHIL
VP, Operations Officer
Provident Fund Office
Philippine Veterans Bank



Committee Teamwork – Program & Attendance Committee



Committee Teamwork – Special Projects Committee



BAIPHIL Trustee Atty. Leila P. Paz-Aguba and BAIPHIL Chief Adviser to the Board and Immediate Former President Racquel B. Mañago received an award in recognition of their perfect attendance.

NIGHT OF LEGENDS: GRAND FELLOWSHIP & AWARDS NIGHT



GLRC Chairpersons Atty. Joseph B. Salud and Atty. Elmore O. Capule, and 33rd BAICON and PACOM Chairperson Jose G. Villaret, Jr. received the Special Presidential Achievement Award.



BAIPHIL Former President and SPC Chairperson Agnes C. Brillante-Santos, and BAPHIL Former President, Chairperson of the Membership Committee, and 33rd BAPHIL Convention Committee Blesilda P. Andres received the Pillar Award.



BSP Deputy Governor Chuchi G. Fonacier received the Special Presidential Award for Distinguished Contribution in the Field of Banking.



The Fiscal Year-End Toast was led by Shirley G. Felix, BAPHIL First Vice President for FY 2024–2025 and Incoming President for FY 2025–2026, together with Ihigo L. Regalado III, BAPHIL President for FY 2024–2025.



BAIPHIL Trustee Rainelda I. Graves delivered the closing remarks.



BAIPHIL members and guests strike a wacky pose to cap off the event with fun and energy

BAIPHIL: POISED TO **RISE** EVEN HIGHER THIS FY 2025–2026

As BAPHIL celebrates its 85th year, it stands ready not just to meet evolving industry challenges but to lead proactively through its renewed theme:

BAIPHIL @ 85: Continuing Partnership to **R.I.S.E.** in Banking
Resilience. **I**nclusivity. **S**ustainability. **E**ngagement.

Here's how it's shaping the future around four pillars:

Building Resilience

BAIPHIL continues to fortify capacity-building collaborations, such as the Memorandum of Understanding (MOU) with the Bangko Sentral ng Pilipinas (BSP). This partnership fosters shared expertise and strengthens resilience through education, productivity enhancement, and research-oriented support.

Together with the Bankers Association of the Philippines (BAP), BAPHIL will continue to deliver upskilling through a broad-range of training in areas like risk management, compliance, cybersecurity, and sustainable finance.

Expanding Inclusivity

Inclusivity lies at the heart of BAPHIL's mission. Its national conventions and regional outreach—like those held in Iloilo and Cebu—bring vital learning opportunities to professionals beyond Metro Manila, ensuring that all communities are included in industry advancement.

Championing Sustainability

Sustainability is woven into both learning and advocacy. From curriculum enhancements on sustainable finance to national-level digital literacy and environmental initiatives, BAPHIL reinforces its commitment to responsible growth and ethical leadership.

Enhancing Engagement

BAIPHIL's renewed bylaws and governance structure enable a more agile and responsive organization, ready to collaborate effectively and deliver impact at scale. Its partnerships with BSP, BAP, and other organizations drive shared engagement across the banking ecosystem—fueling innovation, leadership, and literacy.



A GLIMPSE OF THE ROSTER OF BAPHIL BOARD OF TRUSTEES, ADVISERS, AND COMMITTEE CHAIRPERSONS FOR FY 2025–2026

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. ALBALADE
Second Vice President
EVP/Chief Financial Officer
Philippine National Bank

GINA G. LANZANAS
Treasurer
OCO & 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

ADVISERS FY 2025–2026



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

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

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



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

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

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

A GLIMPSE OF THE ROSTER OF BAPHIL BOARD OF TRUSTEES, ADVISERS, AND COMMITTEE CHAIRPERSONS FOR FY 2025–2026

COMMITTEE CHAIRPERSONS FY 2025–2026



DAKILA SOCRATES B. LAVILLA
Audit Committee
EVP/Chief Audit Executive
Security Bank Corp.



JOSE G. VILLARET, JR.
BAPHIL 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
Consultant - Internal Audit
Bank of Commerce



ANNA LIZA E. ALINCASTRÉ
Membership Committee
EVP & Chief Operating Officer
OmniPlay, Inc.



RACQUEL B. MAÑAGO
Membership Committee
Risk Management Course Committee
Former President, BAPHIL
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, BAPHIL



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, BAPHIL



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



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



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, BAPHIL



SALVADOR R. SERRANO
Products, Bank Operations &
Management Course Committee
Former President, BAPHIL
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.

INSTITUTIONAL MEMBERS FY 2024–2025

- | | |
|---|--|
| 1. Agribusiness Banking Corp. – A Rural Bank, Inc. | 36. ING Bank N.V., Manila Branch |
| 2. AllBank (A Thrift Bank), Inc. | 37. Industrial and Commercial Bank of China Ltd. – Manila Branch |
| 3. Asia United Bank | 38. JP Morgan Chase Bank, N.A. |
| 4. Bancnet, Inc. | 39. Land Bank of the Philippines |
| 5. Bangko ng Kabuhayan (A Rural Bank), Inc. | 40. Malayan Savings Bank, Inc. |
| 6. Bangko Sentral ng Pilipinas | 41. Maya Bank, Inc. |
| 7. Bank of America, N.A. | 42. Maybank Philippines Inc. |
| 8. Bank of China | 43. MEGA International Commercial Bank Co., Ltd. |
| 9. Bank of Commerce | 44. Metropolitan Bank & Trust Co. |
| 10. Bank of Makati (A Savings Bank), Inc. | 45. MUFG Bank, Ltd. |
| 11. Bank of the Philippine Islands | 46. MVSM Bank (A Rural Bank since 1953), Inc. |
| 12. BDO Unibank Inc. | 47. New Rural Bank of San Leonardo (N.E.), Inc. |
| 13. Bataan Development Bank | 48. Northpoint Development Bank |
| 14. Camalig Bank, Inc. | 49. OmniPay, Inc. |
| 15. CARD Bank, Inc. | 50. One Cooperative Bank |
| 16. CARD MRI Rizal Bank, Inc., A Microfinance – Oriented Rural Bank | 51. Overseas Filipino Bank, Inc. |
| 17. CARD SME Bank Inc. | 52. Philippine Bank of Communications |
| 18. Cebuana Lhuillier Rural Bank Inc. | 53. Philippine Business Bank |
| 19. Century Savings Bank | 54. Philippine Clearing House Corp. |
| 20. China Bank Savings, Inc. | 55. Philippine Dealing System Holdings Corp. |
| 21. China Banking Corp. | 56. Philippine Deposit Insurance Corp. |
| 22. Citibank, N.A. | 57. Philippine Digital Asset Exchange, Inc |
| 23. City Savings Bank, Inc. | 58. Philippine National Bank |
| 24. Citystate Savings Bank Inc. | 59. Philippine Savings Bank |
| 25. CTBC Bank (Philippines) Corp. | 60. Philippine Trust Co. |
| 26. Deutsche Bank | 61. Philippine Veterans Bank |
| 27. Deutsche Knowledge Services Pte. Ltd. | 62. Producers Savings Bank Corp. |
| 28. Development Bank of the Philippines | 63. Rizal Commercial Banking Corp. |
| 29. East West Banking Corp. | 64. Security Bank Corp. |
| 30. Equicom Savings Bank | 65. Standard Chartered Bank |
| 31. First Commercial Bank Ltd., Manila Branch | 66. Sterling Bank of Asia |
| 32. GoTyme Bank Corp. | 67. Sumitomo Mitsui Banking Corp. |
| 33. GM Bank of Luzon, Inc. | 68. Top Bank Philippines, Inc. |
| 34. Hongkong and Shanghai Banking Corp. Ltd.,The | 69. UCPB Savings Bank |
| 35. Hua Nan Commercial Bank Ltd. – Manila Branch | 70. Union Bank of the Philippines |
| | 71. United Overseas Bank Ltd. – Manila Branch |
| | 72. UNObank, Inc. |

UPCOMING BAIPHIL WEBINARS



AUGUST – DECEMBER 2025

COMM	TITLE	DATE	COURSE OUTLINE
FACOM	Accounting for Non-Accountants (with Financial Statement Analysis)	August 6 – 7, 2025	PROGRAM DETAILS
	Financial Reporting, Risk Assessment, Root Cause Analysis & Disclosures Pertaining to the Key FINREP Risks Being Managed by Banks (BARR 2)	Aug. 11 – 12, 2025	PROGRAM DETAILS
	Auditing the Cybersecurity Function	August 29, 2025	PROGRAM DETAILS
	Accounting for Non-Accountants (with Financial Statement Analysis)	October 15 – 16, 2025	PROGRAM DETAILS
	Auditing the Cybersecurity Function	November 7, 2025	PROGRAM DETAILS
	Accounting for Non-Accountants (with Financial Statement Analysis)	December 15 – 16, 2025	PROGRAM DETAILS
GLRC	The Intricacies of AFASA and its Implementing Circulars, Explained	August 19, 2025	PROGRAM DETAILS
	Basic Course on Corporate Governance	October 6, 2025	PROGRAM DETAILS
	Basic Course on Corporate Governance	November 11, 2025	PROGRAM DETAILS
	Basic Course on Corporate Governance	December 9, 2025	PROGRAM DETAILS
ITSEC	Intermediate Excel Training for Bankers	Aug 14 – 15, 2025	PROGRAM DETAILS
	Securing Yourself from Human-Based Attacks	August 28, 2025	PROGRAM DETAILS
	Advanced Excel Training for Bankers	Sept. 3 – 4, 2025	PROGRAM DETAILS
	Cybersecurity Governance, Risks and Compliance	September 5, 2025	PROGRAM DETAILS
	IT Security in Banking Operations	Sept. 9 – 10, 2025	PROGRAM DETAILS
	Excel VBA Programming	Sept. 29 – 30, 2025	PROGRAM DETAILS
	Intermediate Excel Training for Bankers	Oct. 13 – 14, 2025	PROGRAM DETAILS
	Advanced Excel Training for Bankers	Nov. 17 – 18, 2025	PROGRAM DETAILS
	Intermediate Excel Training for Bankers	Dec. 18 – 19, 2025	PROGRAM DETAILS
	Effective Business Writing: Level-up!	August 5, 2025	PROGRAM DETAILS
LEC	Basic Leadership and Effective Supervision Seminar (BLESS) for Bank Supervisors	August 8, 2025	PROGRAM DETAILS
	Effective Business Writing: Professionalizing Your Communication Skills	September 9, 2025	PROGRAM DETAILS
	Leadership Effectiveness and Advancement Program (LEAP) – A Program for Managers	September 11 – 12, 2025	PROGRAM DETAILS
	Effective Business Writing: Level-up!	October 7, 2025	PROGRAM DETAILS
	Basic Leadership and Effective Supervision Seminar (BLESS) for Bank Supervisors	October 17, 2025	PROGRAM DETAILS
	Effective Business Writing: Professionalizing Your Communication Skills	November 6, 2025	PROGRAM DETAILS
	Basic Leadership and Effective Supervision Seminar (BLESS) for Bank Supervisors	December 5, 2025	PROGRAM DETAILS
PBOM	Basic Identification Documents, Business Documents & Income Documents Verification	August 14, 2025	PROGRAM DETAILS
	Know Your Money and Counterfeit Detection	August 20, 2025	PROGRAM DETAILS
	Outsourcing Management	September 8, 2025	PROGRAM DETAILS
	Fundamentals of Credit: Module 5 – Basic Accounting and Financial Analysis, Module 6: Cash Flow Analysis, and Module 7: Financial Spreadsheets, Validation and Projections	Sept. 10 – 12, 2025	PROGRAM DETAILS
	Fraud and Forgery Detection and Prevention Program	September 19, 2025	PROGRAM DETAILS
	Signature Verification and Forgery Detection	September 20, 2025	PROGRAM DETAILS
	Third Currencies Counterfeit Detection	October 20, 2025	PROGRAM DETAILS
	Basic Identification Documents, Business Documents & Income Documents Verification	October 21, 2025	PROGRAM DETAILS
	Fraud and Forgery Detection and Prevention Program	November 18, 2025	PROGRAM DETAILS
	Signature Verification and Forgery Detection	November 19, 2025	PROGRAM DETAILS
	Know Your Money and Counterfeit Detection	December 3, 2025	PROGRAM DETAILS
	Basic Identification Documents, Business Documents & Income Documents Verification	December 9, 2025	PROGRAM DETAILS
RMC	Enterprise Risk Management (ERM)	August 15, 2025	PROGRAM DETAILS
	Business Continuity: Strengthening Your Fundamentals to a Robust or Resiliency Level	August 19, 2025	PROGRAM DETAILS
	Third Party Risk Management	September 16, 2025	PROGRAM DETAILS
	SEC Sustainable Finance Taxonomy Guidelines 2025 (SFTG)	October 3, 2025	PROGRAM DETAILS



BANKERS INSTITUTE OF THE PHILIPPINES, INC.



RESPONSIBLE BANKING IN THE DIGITAL AGE

FY 2024-2025

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**Corporate Communications & Information
Exchange Committee
FY 2024-2025**

ATTY. LEILA P. PAZ-AGUBA

Trustee-in-Charge

SVP – Head, Legal Treasury and Global Markets
Union Bank of the Philippines

MARIA RACHELLE A. FAJATIN

Chairperson

AVP/Head – Treasury Division
Equicom Savings Bank

Members:

**SHIRLEY G. FELIX
RACQUEL B. MAÑAGO**