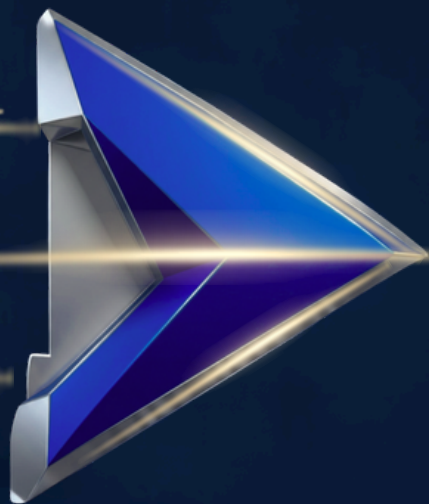


BAIPHIL ON THE GO!

SEPTEMBER 14, 2026



INSIDE THIS ISSUE:

BAIPHIL LAUNCHES FY 2026–2027 WITH FOCUS ON ALIGNING INNOVATION AND REGULATION IN THE AI ERA



Standing L- R: BAIIPHIL Trustee, FVP/Chief Compliance Officer and Compliance Management Group Head, Philippine Bank of Communications **Ms. Angelita U. Egalin**, BAIIPHIL Trustee, SVP/Chief Human Resources Officer City Savings Bank, Inc. **Ms. Hannah Theresa S. Contreras**, BAIIPHIL Trustee, FVP/Chief Audit Executive, East West Banking Corp., **Atty. Emma B. Co**, BAIIPHIL Trustee, VP – Corporate Affairs Group, Philippine Deposit Insurance Corporation, **Mr. Jose G. Villaret, Jr.**, BAIIPHIL Trustee, SVP/Chief Risk and Sustainability Officer, Philippine Savings Bank, **Ms. Edeza A. Que**, BAIIPHIL Trustee, Risk Management Head Payment Network of the Philippines, Inc., **Ms. Mabel C. Ko Gaw**, BAIIPHIL Trustee, Chief Compliance and Governance Officer/ Group Head, Compliance, China Banking Corp., **Atty. Narlette D. Manacap-Jaravata**

Seated L-R: BAIIPHIL Second Vice PresidentCCO and Head of Compliance Department, Industrial and Commercial, Bank of China Ltd. – Manila Branch, **Ms. Gina G. Lanzanas**, BAIIPHIL President, Managing Director, Deutsche Bank, Head of Deutsche Knowledge Services and Finance Head Manila, **Ms. Ann Marie Y. Alonso**, Deputy Governor, Financial Supervision Sector, Bangko Sentral ng Pilipinas, **Ms. Lyn I. Javier**, Chief Adviser to the Board and Immediate Former President, Officer-in-Charge, Office of the Executive Vice President, Receivership and Liquidation Sector, Philippine Deposit Insurance Corporation, **Ms. Shirley G. Felix**, BAIIPHIL Treasurer, SVP – Head, Legal Treasury and Global Markets, Union Bank of the Philippines, **Atty. Leila P. Paz-Aguba**



BAIPHIL 2026–2027 Committee Chairpersons with BSP DG Lyn I. Javier and BAIIPHIL Immediate Past and Present Presidents Anne Marie Y. Alonso and Shirley G. Felix

BAIPHIL LAUNCHES FY 2026–2027 WITH FOCUS ON ALIGNING INNOVATION AND REGULATION IN THE AI ERA



BAIPHIL Second Vice President
Ms. Gina G. Lanzanas



DG LYN JAVIER ADMINISTERS THE OATH OF OFFICE OF THE NEWLY ELECTED MEMBERS OF THE BOARD OF TRUSTEES FY 2026–2027

MAKATI CITY, Philippines, September 8, 2026 – The Bankers' Institute of the Philippines (BAIPHIL) formally opened Fiscal Year 2026–2027 with the induction of its Board of Trustees, advisors, and course committee chairpersons, setting the stage for a year focused on helping the banking and financial services industry navigate the opportunities and challenges of artificial intelligence.

Ms. Lyn I. Javier, Deputy Governor of the Financial Supervision Sector of the Bangko Sentral ng Pilipinas (BSP) inducted the Board of Trustees, while **Ms. Ann Marie Y. Alonso, BAIIPHIL President for FY 2026–2027**, led the induction of the organization's advisors and course committee chairpersons.

FY 2026–2027 BAIIPHIL Leadership

The newly inducted officers and trustees will lead BAIIPHIL as it advances its mission of developing banking professionals and strengthening industry capability amid rapid technological transformation.



COMMITTEE CHAIRPERSONS TAKING THEIR OATH OF OFFICE ADMINISTERED BY PRES. ALONSO

INSIDE STORIES

BAIPHIL LAUNCHES FY 2026-2027 WITH FOCUS ON ALIGNING INNOVATION AND REGULATION IN THE AI ERA

At the center of the event was BAPHIL's FY 2026-2027 theme, **"Aligning Innovation and Regulation in the AI Era,"** which President Ann Marie Y. Alonso described as a response to the rapid transformation taking place across the financial sector. In her inaugural address, she emphasized two guiding principles for the organization: **readiness and relevance.**

"Readiness means building the capability to adopt AI responsibly. Relevance means ensuring that our institutions, professionals, and regulatory frameworks continue to serve the evolving needs of customers, markets, and society."

President Alonso noted that **artificial intelligence is no longer a future possibility but a present reality** that is advancing faster than many institutions can adapt. As an educational institution with strong partnerships across regulators, banks, and industry associations, **BAIPHIL aims to connect policy with practice, strengthen professional capability, and help the industry navigate the AI era responsibly.**



Describing the role of people in an increasingly AI-enabled environment, she stressed that **technology should enhance rather than replace professional expertise.** The better question is –

"What becomes possible when experienced professionals learn to use AI well?"

That is where the future lies: human intelligence amplified by artificial intelligence."

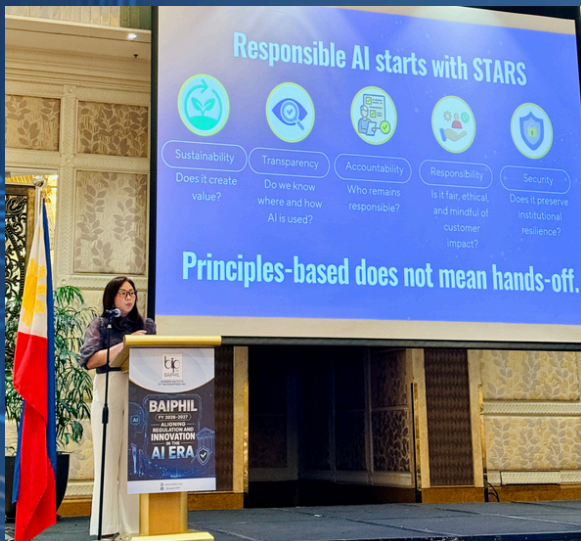
President Alonso further emphasized:

"AI does not remove the need for leadership; it makes leadership more important. It does not eliminate judgment; it makes judgment more consequential. And it does not remove responsibility; it makes accountability absolutely critical."



INSIDE STORIES

BAIPHIL LAUNCHES FY 2026–2027 WITH FOCUS ON ALIGNING INNOVATION AND REGULATION IN THE AI ERA



AI, Accountability and the Future of Regulation

Delivering the keynote address, BSP Deputy Governor Lyn I. Javier challenged industry leaders **to view artificial intelligence not merely as a tool for efficiency, but as a force reshaping banking itself.**

"AI is not simply making existing processes faster. It is reshaping how banking works."

DG Javier shared the BSP's **STARS** framework for responsible AI, anchored on **Sustainability, Transparency, Accountability, Responsibility, and Security**, and reminded participants that governance remains essential even under principles-based regulation.

DG Javier also highlighted the evolving role of supervisors in an AI-enabled environment.

"The question is not only how we regulate AI. It is also how AI changes regulation."



BAIPHIL PRESENTS DG JAVIER WITH A CERTIFICATE OF RECOGNITION FOR SERVING AS BAPHIL'S INDUCTION OFFICER FOR FY 2026-2027

Reinforcing the importance of human oversight, she emphasized:

"AI can support supervisory action. It cannot assume accountability for it."

DG Javier concluded with a **call for institutions to strengthen governance, improve data quality, train people, and build resilience in preparation for an increasingly AI-enabled future.**

"We cannot predict every possible future. We can build the capacity to adapt. Future-proofing is the capacity to adjust quickly and responsibly."



INSIDE STORIES

BAIPHIL LAUNCHES FY 2026-2027 WITH FOCUS ON ALIGNING INNOVATION AND REGULATION IN THE AI ERA

Honoring Leadership and Service

The event also recognized the distinguished contributions of **Ms. Shirley G. Felix**, who received the **Leadership Award and Life Sustaining Membership** in recognition of her outstanding service to BAIPHIL and the Philippine banking industry. A former BAIPHIL President (FY 2025-2026) and currently Chief Adviser to the Board, Ms. Felix was honored for her steadfast leadership and enduring commitment to banking education, professional development, and industry collaboration.



Former BAIPHIL President Shirley G. Felix receives the Leadership Award and Life Sustaining Membership from President Anne Marie Y. Alonso and Treasurer Leila P. Paz-Aguba

Launch of BAIPHIL AT A GLANCE and BAIPHIL TRAINING CATALOG

The program likewise featured the launch of **BAIPHIL at a Glance** and the **BAIPHIL Training Catalog**, reflecting BAIPHIL's continued commitment to lifelong learning and professional excellence.



BAIPHIL CATALOG



BAIPHIL LAUNCHES FY 2026-2027 WITH FOCUS ON ALIGNING INNOVATION AND REGULATION IN THE AI ERA

As BAIIPHIL embarks on Fiscal Year 2026-2027, President Alonso called on members and industry leaders to **transform the year's theme into action:**

"Our theme, 'Aligning Innovation and Regulation in the AI Era,' must be more than a statement of intent. It must become a shared leadership commitment: **to innovate with discipline, regulate with foresight, invest in people, and protect trust at every step.**"



MS JOY LORICO SERVES AS MASTER OF CEREMONIES



ATTY. NARLETTE'S MANACAP-JARAVATA'S CLOSING REMARKS



INSIDE STORIES

BAIPHIL LAUNCHES FY 2026–2027 WITH FOCUS ON ALIGNING INNOVATION AND REGULATION IN THE AI ERA



UPCOMING BAIPHIL WEBINARS

Erosion or Evolution? The Changing Landscape of Bank Secrecy Laws



Target Participants: Members of the Board of Directors, Senior Management, General Counsel, Legal Officers, CROs and Risk Officers, CCOs and Compliance Officers, Finance Officers, Branch Banking Officers and Personnel.

TRAINING FEE PER PARTICIPANT:

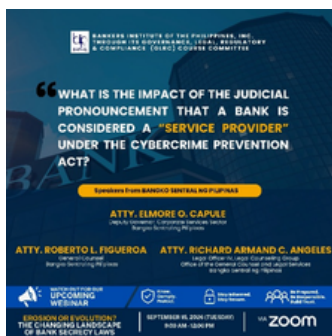
Member Institution - Php 2, 800

Non- Member Institution- Php 3,920

PROGRAM DETAILS

[REGISTER HERE](#)

Erosion or Evolution? The Changing Landscape of Bank Secrecy Laws



Target Participants: Members of the Board of Directors, Senior Management, General Counsel, Legal Officers, CROs and Risk Officers, CCOs and Compliance Officers, Finance Officers, Branch Banking Officers and Personnel.

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PROGRAM DETAILS

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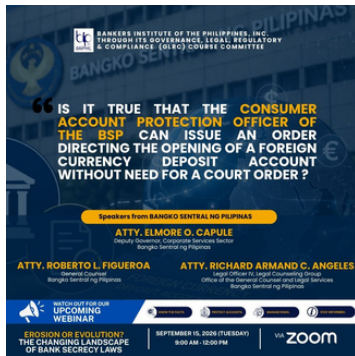
Non- Member Institution- Php 3,920

PROGRAM DETAILS

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UPCOMING BAIIPHIL WEBINARS

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TRAINING FEE PER PARTICIPANT:

Member Institution - Php 2,800

Non- Member Institution- Php 3,920

PROGRAM DETAILS

[REGISTER HERE](#)

Consumer Protection in Banking: Navigating FCPA Implementation Issues



Target Participants: Board of Directors, Senior Management, Branch Banking Sector, Regional/Branch Heads, or any authorized branch personnel, Personnel from Consumer Protection Department/Unit, Legal Department/Group, Frontline Personnel, Compliance Personnel, and Internal Auditor. Also open to the general public.

TRAINING FEE PER PARTICIPANT:

Member Institution – Php 3,920

Non- Member Institution – Php 5,040

PROGRAM DETAILS

[REGISTER HERE](#)

Consumer Protection in Banking: Navigating FCPA Implementation Issues



Target Participants: Board of Directors, Senior Management, Branch Banking Sector, Regional/Branch Heads, or any authorized branch personnel, Personnel from Consumer Protection Department/Unit, Legal Department/Group, Frontline Personnel, Compliance Personnel, and Internal Auditor. Also open to the general public.

TRAINING FEE PER PARTICIPANT:

Member Institution – Php 3,920

Non- Member Institution – Php 5,040

PROGRAM DETAILS

[REGISTER HERE](#)

UPCOMING BAIPHIL WEBINARS

Consumer Protection in Banking: Navigating FCPA Implementation Issues



IS YOUR INSTITUTION PROTECTED FROM CIVIL LIABILITY UNDER THE FCPA? WHAT IS HAPPENING ON THE ADJUDICATION PROCESS IN THE BSP?

FROM THE GOVERNANCE, LEGAL AND COMPLIANCE COURSE COMMITTEE
TO BE CONDUCTED ON:

05 OCTOBER 2026
MONDAY, 9:00 AM - 4:00PM

WITH RESOURCE SPEAKERS FROM THE BANGKO SENTRAL NG PILIPINAS

ATTY. ELMORE O. CAPULE
DEPUTY GOVERNOR
CORPORATE SERVICES SECTOR

ATTY. CHARINA R. DE VERA-YAP
MANAGING DIRECTOR
CONSUMER FINANCIAL HEALTH AND
EMPOWERMENT SUB-SECTOR

MS. ROCHELLE D. TOMAS
DIRECTOR
CONSUMER PROTECTION AND
MARKET CONDUCT OFFICE

ATTY. JANICE G. AYSON-ZALES
DIRECTOR
CONSUMER COMPLAINTS RESOLUTION
OFFICE

ATTY. LARA VICTORIA O. ESTEVEZ-AUSTRIA
DEPUTY DIRECTOR
CONSUMER PROTECTION AND
MARKET CONDUCT OFFICE

ATTY. PAUL KRISTIAN J. BAYLON
DEPUTY DIRECTOR
CONSUMER FINANCIAL HEALTH AND
EMPOWERMENT SUB-SECTOR

ATTY. ROWENA C. FIGUEROA
BANK OFFICER V
CONSUMER PROTECTION AND
MARKET CONDUCT OFFICE

Target Participants: Board of Directors, Senior Management, Branch Banking Sector, Regional/Branch Heads, or any authorized branch personnel, Personnel from Consumer Protection Department/Unit, Legal Department/Group, Frontline Personnel, Compliance Personnel, and Internal Auditor. Also open to the general public.

TRAINING FEE PER PARTICIPANT:

Member Institution – Php 3,920

Non- Member Institution – Php 5,040

PROGRAM DETAILS

REGISTER HERE



UPCOMING BAIPHIL WEBINARS

TRAINING PROGRAMS		PROGRAM DETAILS		
COMMITTEE	TITLE	DATE	COURSE OUTLINE	REGISTRATION LINK
Finance and Audit Course Committee (FACCOM)	Overview of ICAAP	September 25, 2026	PROGRAM DETAILS	REGISTER HERE
	Auditing the Cybersecurity Function	October 30, 2025	PROGRAM DETAILS	REGISTER HERE
	Accounting for Non-Accountants (With Financial Statement Analysis)	November 4 - 5, 2026	PROGRAM DETAILS	REGISTER HERE
	Overview of ICAAP	November 20, 2026	PROGRAM DETAILS	REGISTER HERE
Governance, Legal, Regulatory and Compliance (GLRC) Course Committee	Erosion or Evolution? The Changing Landscape	September 15, 2026	PROGRAM DETAILS	REGISTER HERE
	Basic Course on Corporate Governance	September 23, 2026	PROGRAM DETAILS	REGISTER HERE
	Consumer Protection in Banking: Navigating	October 5, 2026	PROGRAM DETAILS	REGISTER HERE
	Basic Course on Corporate Governance	October 23, 2026	PROGRAM DETAILS	REGISTER HERE
	Basic Course on Corporate Governance	November 19, 2026	PROGRAM DETAILS	REGISTER HERE
	Basic Course on Corporate Governance	January 18, 2027	PROGRAM DETAILS	REGISTER HERE
	Basic Course on Corporate Governance	March 22, 2027	PROGRAM DETAILS	REGISTER HERE
	Basic Course on Corporate Governance	April 20, 2027	PROGRAM DETAILS	REGISTER HERE
	Basic Course on Corporate Governance	May 24, 2027	PROGRAM DETAILS	REGISTER HERE
Information Technology and Security Course (ITSEC) Committee	Cybersecurity, Governance, Risks, and Controls	September 18, 2026	PROGRAM DETAILS	REGISTER HERE
	Artificial Intelligence Management System (ISO 42001:2023)	November 10, 2026	PROGRAM DETAILS	REGISTER HERE
	Cybersecurity, Governance, Risks, and Controls	November 13, 2026	PROGRAM DETAILS	REGISTER HERE
	Intermediate Excel Training for Bankers	October 15-16, 2026	PROGRAM DETAILS	REGISTER HERE
	Advanced Excel Training for Bankers	November 26 - 27, 2026	PROGRAM DETAILS	REGISTER HERE
	Artificial Intelligence Management System (ISO 42001:2023)	February 9, 2027	PROGRAM DETAILS	REGISTER HERE
	Artificial Intelligence Management System (ISO 42001:2023)	May 6, 2027	PROGRAM DETAILS	REGISTER HERE



UPCOMING BAIPHIL WEBINARS

TRAINING PROGRAMS		PROGRAM DETAILS		
COMMITTEE	TITLE	DATE	COURSE OUTLINE	REGISTRATION LINK
Leadership Effectiveness Course (LEC) Committee	Conflict Resolution and Management	September 15, 2026	PROGRAM DETAILS	REGISTER HERE
	Effective Business Writing: Level-Up! (Module 2)	September 17, 2026	PROGRAM DETAILS	REGISTER HERE
	Basic Leadership and Effective Supervision Seminar (BLESS) For Bank Supervisors	September 23, 2026	PROGRAM DETAILS	REGISTER HERE
	Problem Solving and Decision Making (PSDM) in the Workplace	September 29 – 30, 2026	PROGRAM DETAILS	REGISTER HERE
	WRITING FOR IMPACT: Strengthening Your Business Communication Skills (Module 3)	October 8, 2026	PROGRAM DETAILS	REGISTER HERE
	Leadership Effectiveness and Advancement (LEAP) – A Program for Managers	October 13 – 14, 2026	PROGRAM DETAILS	REGISTER HERE
Products, Bank Operations and Management (PBOM) Course Committee	Fundamentals of Credit: Module 5: Basic Accounting and Financial Analysis, Module 6: Cash Flow Analysis and Module 7: Financial Spreadsheets, Validation and Projections	September 16 – 18, 2026	PROGRAM DETAILS	REGISTER HERE
	Third Currencies Counterfeit Detection	September 24, 2026	PROGRAM DETAILS	REGISTER HERE
	Signature Verification and Forgery Detection	September 25, 2026	PROGRAM DETAILS	REGISTER HERE
	Fundamentals of Credit Module 8: Credit Lending Process	October 6 – 7, 2026	PROGRAM DETAILS	REGISTER HERE
	Basic Identification Documents, Business & Income Documents Verification	October 21, 2026	PROGRAM DETAILS	REGISTER HERE
	Fundamentals of Credit: Module 5: Basic Accounting and Financial Analysis, Module 6: Cash Flow Analysis and Module 7: Financial Spreadsheets, Validation and Projections	September 16 – 18, 2026	PROGRAM DETAILS	REGISTER HERE
	Third Currencies Counterfeit Detection	September 24, 2026	PROGRAM DETAILS	REGISTER HERE



UPCOMING BAIPHIL WEBINARS

TRAINING PROGRAMS		PROGRAM DETAILS		
COMMITTEE	TITLE	DATE	COURSE OUTLINE	REGISTRATION
Products, Bank Operations and Management (PBO) Course Committee	Signature Verification and Forgery Detection	September 25, 2026	PROGRAM DETAILS	REGISTER HERE
	Fundamentals of Credit Module 8: Credit Lending Process	October 6 – 7, 2026	PROGRAM DETAILS	REGISTER HERE
	Basic Identification Documents, Business & Income Documents Verification	October 21, 2026	PROGRAM DETAILS	REGISTER HERE
	Fraud & Forgery Detection and Prevention Program	October 22, 2026	PROGRAM DETAILS	REGISTER HERE
	Remedial Management	November 12 – 13, 2026	PROGRAM DETAILS	REGISTER HERE
	Signature Verification and Forgery Detection	Nov 26, 2026	PROGRAM DETAILS	REGISTER HERE
	Know Your Money and Counterfeit Detection	November 27, 2026	PROGRAM DETAILS	REGISTER HERE
	Fraud & Forgery Detection and Prevention Program	December 17, 2026	PROGRAM DETAILS	REGISTER HERE
	Basic Identification Documents, Business & Income Documents	December 18, 2026	PROGRAM DETAILS	REGISTER HERE
	SEC Sustainable Finance Taxonomy 2025 Guidelines (SFTG)	September 22, 2026	PROGRAM DETAILS	REGISTER HERE
Risk Management Course (RMC) Committee	SEC Sustainable Finance Taxonomy 2025 Guidelines (SFTG)	September 22, 2026	PROGRAM DETAILS	REGISTER HERE
	Fraud Risk Management Professional Training Program	September 28, 2026	PROGRAM DETAILS	REGISTER HERE
	Crisis Management	October 7, 2026	PROGRAM DETAILS	REGISTER HERE
	Third Party Risk Management	October 14, 2026	PROGRAM DETAILS	REGISTER HERE
	Business Continuity: Strengthening Your Fundamentals to a Robust or Resiliency Level	October 21, 2026	PROGRAM DETAILS	REGISTER HERE

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SVP & Chief Compliance Officer
Bank of the Philippine Islands



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Manila Branch



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Manila Branch

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EVP & Chief Operating Officer OmniPay, Inc.



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EDEL MARY VEGAMORA

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Associate Life Member, BAIIPHIL



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Deputy Governor Corporate Services
Sector Bangko Sentral ng Pilipinas



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Head East West Banking Corp

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BAIPHIL provides a diverse range of learning programs aimed at strengthening the capabilities of banking professionals at all levels. Spanning regulatory compliance, risk management, corporate governance, treasury, digital transformation, cybersecurity, sustainable finance, and leadership, our offerings are designed to meet evolving industry needs and emerging trends.

BAIPHIL remains committed to our enduring pursuit of banking excellence—equipping professionals and institutions with the knowledge, competencies, and insights needed to navigate today's challenges and seize tomorrow's opportunities. We invite you to explore this catalog and discover the learning solutions that will support your organization's continued growth and success.

For the latest training schedules, program announcements, and updates, follow BAIIPHIL on our Facebook page and LinkedIn, and visit our official website. This catalog is updated quarterly, with newly offered programs, revised schedules, and upcoming learning opportunities regularly posted across our digital platforms to keep you informed of our latest offerings.

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QUEST FOR BANKING EXCELLENCE

BAIPHIL ON THE GO

BAIPHIL ON THE GO (BOG) is a periodic publication designed to keep members informed of key developments, achievements, and activities. It provides a concise and timely overview of the week's highlights, important announcements, upcoming events, and significant accomplishments across the organization.

It also features available training programs, learning opportunities, and professional development offerings to support continuous growth and capability building. Through relevant and engaging updates, the newsletter serves as a reliable source of information that promotes awareness, alignment, and active participation in the organization's initiatives and priorities.

It is compiled and prepared by the **BAIPHIL Management Team** and **Corporate Communications and Information Exchange Committee**.

Stay connected with BAI PHIL. Scan the QR code below to follow us on Facebook and LinkedIn, or visit our official website for the latest training programs, announcements, and updates.



QUEST FOR BANKING EXCELLENCE