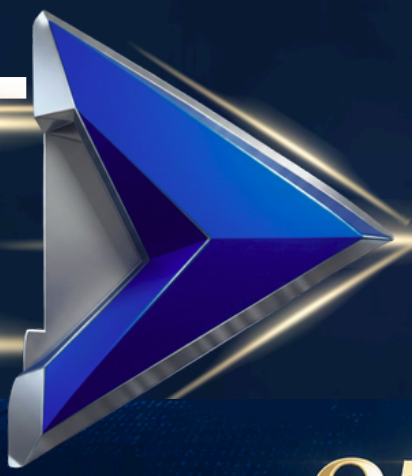
BAIPHIL ON THE GO!



BAIPHIL 1941

OCTOBER 16, 2026

SPECIAL ISSUE
FISCAL YEAR 2025-2026 YEAR-ENDER

BAIPHIL @ 85: RISING

RESILIENT · INCLUSIVE · SUSTAINABLE · ENGAGED

TOGETHER, LEADING FORWARD.

Eighty-five (85) years after its founding, **BANKERS INSTITUTE OF THE PHILIPPINES ("BAIPHIL" or the "Institute") stands stronger than ever,** guided by a clear vision, strengthened by enduring partnerships, and inspired by a shared commitment to professional excellence.

As BAIPHIL launches, and gears up for Fiscal Year 2026–2027, **it pauses to reflect on the landmark achievements of FY 2025–2026** — a year that further strengthened the Institute's foundation and set the stage for its next chapter.

Fiscal Year 2025-2026 will be remembered as a milestone year for the Institute. Anchored on the theme **-**

"BAIPHIL @ 85:
Continuing Partnership to R.I.S.E. in Banking"

- the year embodied the principles of **Resilience, Inclusivity, Sustainability, and Engagement,** translating these aspirations into tangible outcomes that advanced both the Institute and the banking profession.

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- 25th World Conference for Banking Institutes 2026
- Special Projects
- Strengthening Our Internal Processes, Systems and Human Resources
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INSIDE STORIES

BAIPHIL @ 85: RISING TOGETHER, LEADING FORWARD



Under their stewardship, BAIPHIL expanded its learning portfolio, strengthened industry partnerships, deepened member engagement, broadened its certification programs, and reinforced its commitment to corporate social responsibility.

The results were remarkable. **Training participation exceeded expectations, new programs addressed emerging industry needs, strategic alliances expanded BAIPHIL's reach and influence, and community initiatives created meaningful impact beyond the banking sector.** Most notably, the Institute concluded the fiscal year with outstanding organizational performance, generating results that significantly surpassed targets and demonstrated the continued trust and confidence of its stakeholders.

It was a year that honored an 85-year legacy while laying the groundwork for future growth and relevance in an increasingly dynamic banking environment.

At the center of this achievement was the leadership of 2025-2026 **President Shirley G. Felix**, supported by a highly engaged Board of Trustees, dedicated committees, advisers, partners, and the BAIPHIL Management Team. Together, they steered the Institute through a year marked by innovation, collaboration, and exceptional performance.



BOARD OF TRUSTEES FY 2025-2026



COMMITTEE CHAIRPERSONS

Yet beyond the numbers lies a more enduring achievement. This was a year that **reaffirmed BAIPHIL's role as a trusted partner** in developing banking professionals, strengthening institutions, and fostering a community united by learning, service, and purpose.

The pages that follow present the President's Report of Pres. Felix, a comprehensive account of the accomplishments, milestones, and partnerships that defined FY 2025-26. **More than a record of achievements, it is a reflection of what can be accomplished when visionary leadership, committed volunteers, and a shared sense of purpose come together in pursuit of excellence.** ✦

INSIDE STORIES

FY 2025-26 PRESIDENT'S REPORT

"BAIPHIL @ 85: CONTINUING PARTNERSHIP TO R.I.S.E. IN BANKING"
RESILIENCE. INCLUSIVITY. SUSTAINABILITY. ENGAGEMENT.



"These achievements are a testament to what we can accomplish when we work together with a shared vision, strong partnership, and an unwavering commitment to excellence."

- Shirley G. Felix,
BAIPHIL President FY 2025-2026

WORK PROGRAM IMPLEMENTATION

·BAIPHIL achieved over 146% of its net support generation target for the year, driven by a significant surge in enrollment across its program offerings. This exceptional performance underscores the continuing and growing confidence of our members in the Institute's steadfast commitment to excellence in training and development.

We delivered over 91% of our targeted programs, with a total of 123 actual program runs. We extend our sincere appreciation to the Course Committees, who led their respective offerings with skill and dedication, and to our hardworking management staff, who ensured seamless execution—often managing multiple tracks simultaneously.

91%	123 programs run against a 135 target
125%	5,636 training participants vs. 4,525 target

A total of 5,636 participants attended our training programs, exceeding our target of 4,525 by an impressive 125%. This remarkable achievement reflects not only the continued relevance and responsiveness of our programs to the evolving needs of our members, but also our growing capacity to deploy learning resources effectively and sustain strong engagement with our training partners.

INSIDE STORIES

FY 2025-26 PRESIDENT'S REPORT

"BAIPHIL @ 85: CONTINUING PARTNERSHIP TO R.I.S.E. IN BANKING"

RESILIENCE. INCLUSIVITY. SUSTAINABILITY. ENGAGEMENT.

BAIPHIL COURSE COMMITTEES

- The **Finance & Audit Course Committee (FACOM)** exceeded its targets by delivering **106% of the planned program runs, 186% of its participant target,** and **242% of its net support generation goal.**
- The **Governance, Legal, Regulatory & Compliance Course Committee (GLRC)** achieved an outstanding **135% of its participant target** and **147% of its net support generation goal.**
- The **Leadership Effectiveness Course Committee (LEC)** exceeded its targets by delivering **106% of the planned program runs, 107% of its participant target**, and **113% of its net support generation goal.**
- The **Products, Bank Operations & Management Course Committee (PBOM)** exceeded its targets by delivering **119% of the planned program runs, 132% of its participant target,** and **167% of its net support generation goal.**
- **The Risk Management Course Committee (RCC)** also delivered strong results, **achieving 122% of its net support generation target.**

Finance and Budget
106% Program Runs
186% Actual Training Participants
242% Net Support Generation

Products, Bank Operations & Management
119% Program Runs
132% Actual Training Participants
167% Net Support Generation

Governance, Legal, Regulatory & Compliance
135% Actual Training Participation
147% Net Support Generation

Leadership Effectiveness
106% Program Runs
107% Actual Training Participants
113% Net Support Generation

Risk Management
112% Net Support Generation

These remarkable achievements are a testament to the dedication, strategic planning, and execution capabilities of our course committees together with the BAIPHIL management team (BMT). Congratulations, and thank you for your exceptional contributions.

INSIDE STORIES

FY 2025–26 PRESIDENT'S REPORT

16 NEW PROGRAMS

A key milestone during Fiscal Year 2025–2026 was the successful introduction of **sixteen (16) new training programs**, reflecting BAIPHIL's commitment to continuously responding to the evolving needs of the banking and financial services industry.

These new offerings expanded our learning portfolio across multiple disciplines. Among the notable additions were specialized programs on **Human-Based Cybersecurity, Artificial Intelligence for Financial Risk Management, Advanced Credit Risk Modeling, Model Development and Validation, Fraud Risk Management, Market, Interest Rate, and Liquidity Risk Management, Bank Accounting and Regulatory Reporting (BARR), Internal Audit's Evolving Role in Model Risk Management, Legal Framework of Banking, Basic Program for Banking Professionals, and The Leadership Blueprint**, among others.

The introduction of these new programs demonstrated BAIPHIL's proactive approach to addressing emerging industry trends and regulatory developments while equipping banking professionals with future-ready competencies that support innovation, sound governance, and organizational resilience.



INSIDE STORIES

FY 2025–26 PRESIDENT'S REPORT

STRENGTHENING INSTITUTIONAL CAPABILITIES THROUGH EXCLUSIVE TRAINING PROGRAMS

BAIPHIL continued to strengthen its commitment to providing relevant and customized learning opportunities through its Exclusive Training Programs tailored to the specific needs of participating institutions.
During the year, BAIPHIL successfully conducted exclusive training sessions for s**even (7) institutions**, comprising **five (5) member institutions**

- Bank of Commerce
- CARD Bank
- Development Bank of the Philippines
- Land Bank of the Philippines
- MUFG Bank, Ltd.

and **two (2) non-member institutions**

- Armed Forces & Police Savings and Loans Association, Inc.
- Mizuho Bank, Ltd., with a total participation of 779 attendees.



INSIDE STORIES

FY 2025-26 PRESIDENT'S REPORT

BAIPHIL CERTIFICATION PROGRAMS

The first was the second run of the Certification in **Independent Validation/Audit of ICAAP (CIVA-ICAAP) Program**, a specialized certification designed to strengthen the competencies of internal auditors, risk management practitioners, and compliance professionals in conducting independent validation and audit of the Internal Capital Adequacy Assessment Process (ICAAP). Developed in response to the increasing regulatory focus on sound risk governance and capital management, the program equips participants with the knowledge and practical skills necessary to evaluate the effectiveness of ICAAP frameworks in accordance with regulatory expectations and industry best practices.



CERTIFICATION IN INDEPENDENT VALIDATION/AUDIT OF ICAAP ("CIVA-ICAAP") PROGRAM



CERTIFICATION IN BANKING INTERNAL AUDIT ("CBIA")

The second was the new Certification in Bank Internal Audit (CBIA) Program,. The program provides comprehensive training on internal audit principles, governance, risk management, internal controls, and audit methodologies, enabling participants to effectively perform their roles and contribute to stronger governance and risk oversight within their respective institutions.

These certification programs demonstrate BAIPHIL's continuing commitment to delivering high-quality, industry-relevant learning and professional development opportunities that strengthen the capabilities of banking professionals and promote excellence across the industry.

Building on these achievements, I am also pleased to announce that the **Commercial Credit Analysis Certification (CCAC) Program** has received formal Board approval and is scheduled for launch in the new fiscal year under the term of Ms. Anne Alonso . This new certification program will further expand BAIPHIL's suite of professional certifications by equipping banking professionals with advanced competencies in commercial credit analysis, credit evaluation, financial statement analysis, and credit risk assessment—critical skills that support sound lending decisions and prudent risk management.



COMMERCIAL CREDIT ANALYSIS CERTIFICATION ("CCAC") PROGRAM

These milestones in Certification Programs would not have been possible without the collaborative efforts of the **Finance and Audit Course Committee, the Training and Certification Committee, and the Products, Bank Operations & Management Course Committee.** I extend my heartfelt appreciation to these Committees for their dedication, expertise, and unwavering commitment to developing and implementing BAIPHIL's certification programs, further strengthening the Institute's role as a leader in banking education and professional development.

INSIDE STORIES

COMPETENCE-BUILDING THRIVES ON COLLABORATION

Recognizing that competence-building is strengthened through collaboration, BAIPHIL continued to cultivate and expand its strategic partnerships during the fiscal year. We further reinforced our longstanding relationships with the **Bangko Sentral ng Pilipinas (BSP)**, the **Anti-Money Laundering Council (AMLC)**, and the **Bankers Association of the Philippines (BAP)**, whose continued support has been instrumental in advancing our learning and development initiatives.

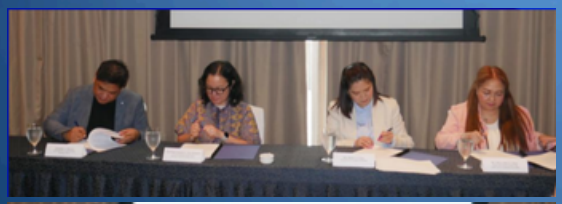
We further expanded BAIPHIL's industry network through the signing of a Training Agreement with **Aptivaa**, a Dubai-based management consulting firm.

In line with our commitment to investing in education and nation-building, I am also pleased to share that the Board approved the resumption of BAIPHIL's College Scholarship Program in partnership with **BES-HNS Foundation, Inc.** This initiative reaffirms our dedication to supporting deserving students and creating opportunities that contribute to the development of future banking and finance professionals.

BAIPHIL also met with BAP Education Committee to further stregnthen its partnership with BAP.



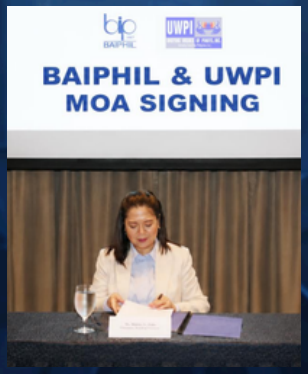








And to cap the fiscal year, we formalized our partnership with the **Institute of Internal Auditors Philippines (IIA-P)** through a memorandum of agreement These strategic collaborations have further strengthened BAIPHIL's capability to provide relevant, high-quality, and globally informed learning and professional development programs for our members.





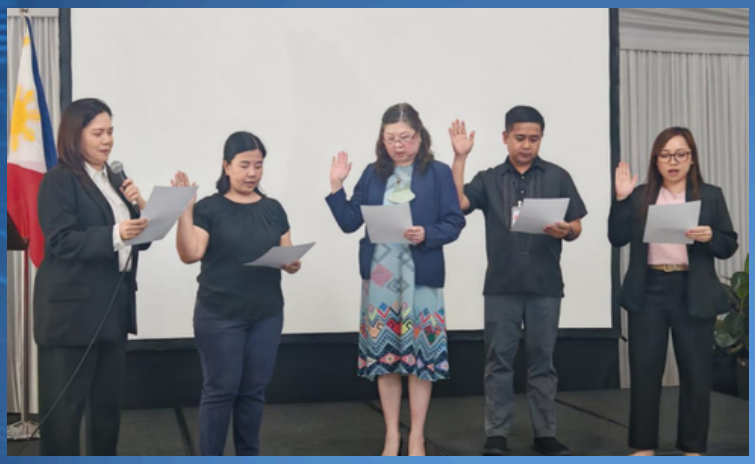
Beyond professional development, BAIPHIL likewise strengthened its commitment to corporate social responsibility through a Memorandum of Agreement with the **Undying Wishes of Pinoys, Inc. (UWPI).** This partnership reinforces our shared commitment to serving communities through sustainable CSR initiatives, including the conduct of medical missions and other outreach programs that create meaningful and lasting social impact.

INSIDE STORIES

BAIPHIL SUSTAINS MEMBERSHIP

As of Fiscal Year 2025–2026, BAIPHIL's membership stands at:

- 70 Institutional Members
- 155 Associate Members
- 106 Associate Life/Sustaining Life Members





70 INSTITUTIONAL MEMBERS

PDS Group · LANDBANK · PDIC · BancNet · Philippine Clearing House Corporation · UnionBank · citi · Veterans Bank · UNO digital bank · BPI · EQUICOM · BDO · MUFG · RCBC · AUB · CTBC BANK · METROBANK · HSBC · Standard Chartered · ING · PNB · PBCOM · Sterling Bank of Asia · PSBank · Maybank · eastwest · Deutsche Bank Group · CHINABANK · SMBC · CEBUANA BANK · PRODUCERS BANK · 第一銀行 First Bank · NORTHPOINT · Bank of Commerce · Chinabank Savings · Overseas FilipinoBank · CSBANK · BANK OF MAKATI · SECURITY BANK · AllBank · CitySavings · BUSINESSBANK · J.P.Morgan · Mega ICBC · BANK OF CHINA · BANK OF AMERICA · UOB · GMBANK · Deutsche Bank · UCPB SAVINGS · CAMALIG BANK · AGRIBANK · HUA NAN BANK · DBP · ICBC · PTC · BDB · MSB · OMNIPAY · PDAX · GOtyme bank · maya BANK · TOPBANK

INSIDE STORIES

155 ASSOCIATE MEMBERS 106 ASSOCIATE LIFE/SUSTAINING LIFE MEMBERS

As part of our commitment to member engagement and professional development, BAIPHIL consistently conducted its monthly General Membership Meetings throughout the fiscal year. Complementing these meetings, the Program and Attendance Committee successfully delivered a series of Executive Learning Sessions featuring timely, relevant, and industry-focused topics presented by distinguished experts and thought leaders from both the public and private sectors.









INSIDE STORIES

MEMBERSHIP ENGAGEMENT IN ACTION







INSIDE STORIES

INTERNATIONAL PARTICIPATIONS

ASIAN FINANCIAL FORUM
HONGKONG CONVENTION AND EXHIBITION CENTRE





25TH WORLD CONFERENCE FOR BANKING INSTITUTES 2026, ST. ANDREWS, SCOTLAND

BAIPHIL was honored to take part in the World Conference of Banking Institutes (WCBI) 2026 at The University of St Andrews, Scotland, joining banking leaders and professional bodies from around the world in meaningful conversations on the future of the profession.

Representing the Institute, BAIPHIL President Ms. Shirley Felix shared insights on "Global Pressures, Local Realities," highlighting how changing business models, rapid technological transformation, evolving customer expectations, and regulatory developments are shaping the Philippine banking landscape.





INSIDE STORIES

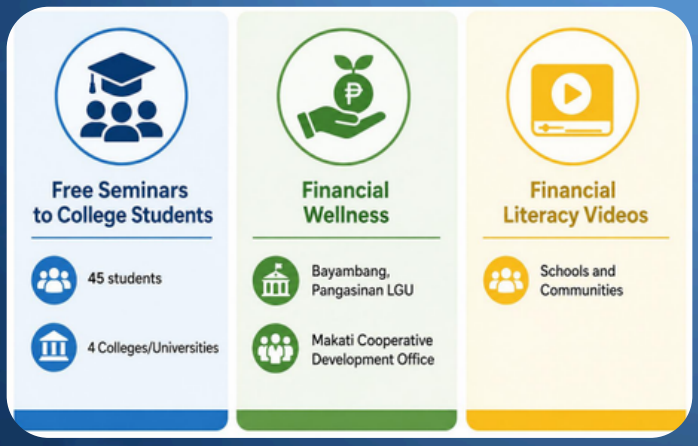
SPECIAL PROJECTS

ALAY KARUNUNGAN

The Special Projects Committee (SPC), through its two flagship teams—**Team Alay Karunungan (TAK) and Team Handog Pag-Asa (THP)**—continued to make a meaningful impact during Fiscal Year 2025–2026 by advancing BAIPHIL's commitment to financial education, community development, and corporate social responsibility.

Team Alay Karunungan (TAK) sustained its financial literacy and education initiatives by providing free learning opportunities to graduating students, local government units, cooperatives, and various community organizations. During the fiscal year, **45 graduating students from four colleges and universities** participated in BAIPHIL's complimentary webinars, helping equip them with practical knowledge and career-ready competencies for the banking and financial services industry.

TAK likewise expanded its Financial Wellness Program through partnerships with the Bayambang, Pangasinan Local Government Unit and the Makati Cooperative Development Office, delivering financial literacy seminars to public servants, cooperative members, employees, and clients. To further promote responsible financial behavior, the Committee actively supported the dissemination of financial literacy materials developed by BSP, BDO, and DepEd during its community outreach and educational activities.









INSIDE STORIES

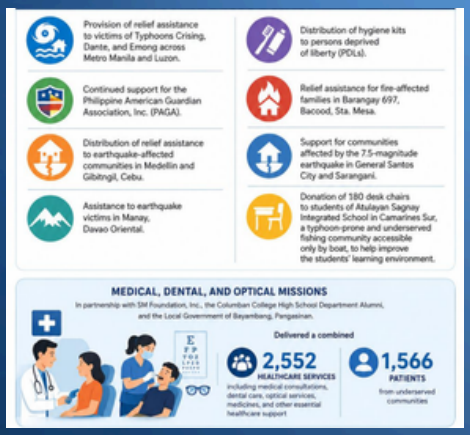
SPECIAL PROJECTS

HANDOG PAG-ASA

Team Handog Pag-Asa (THP) continued to uphold its commitment to humanitarian service by extending assistance to communities affected by disasters and supporting various underserved sectors through relief and outreach initiatives throughout the year.

The Committee provided timely assistance to victims of typhoons, earthquakes, and fires, as well as to persons deprived of liberty (PDLs), charitable and educational institutions, indigenous communities, and other vulnerable groups. Among the key initiatives undertaken were:

- Provision of relief assistance to victims of Typhoons Crising, Dante, and Emong across Metro Manila and Luzon.
- Continued support for the Philippine American Guardian Association, Inc. (PAGA).
- Distribution of relief assistance to earthquake-affected communities in Medellin and Gibitngil, Cebu.
- Assistance to earthquake victims in Manay, Davao Oriental.
- Distribution of hygiene kits to persons deprived of liberty (PDLs).
- Relief assistance for fire-affected families in Barangay 697, Bacood, Sta. Mesa.
- Support for communities affected by the 7.5-magnitude earthquake in General Santos City and Sarangani.
- Donation of 180 desk chairs to students of Atulayan Sagnay Integrated School in Camarines Sur, a typhoon-prone and underserved fishing community accessible only by boat, to help improve the students' learning environment.











Another highlight of THP's accomplishments was the successful conduct of **two Medical, Dental, and Optical Missions in partnership** with **SM Foundation, Inc.**, the Columban College High School Department Alumni, and the Local Government of Bayambang, Pangasinan. These initiatives delivered a combined **2,552 healthcare services to 1,566 patients**, providing free medical consultations, dental care, optical services, medicines, and other essential healthcare support to underserved communities. Special thanks to the doctors who joined the medical missions and provided their services gratis et amore.

To ensure the sustainability of these initiatives, THP successfully mobilized financial and in-kind support from BAIPHIL members, their families and friends, corporate partners, and charitable foundations. These contributions enabled the Committee to expand the reach of its programs and provide essential goods, including loot bags and relief items, to beneficiaries during its outreach activities.

Through these initiatives, the Special Projects Committee demonstrated BAIPHIL's steadfast commitment to creating meaningful and lasting impact—not only by advancing capabilities of banking professionals but also by contributing to community development through education, healthcare, humanitarian assistance, and collaborative partnerships. BANKING INSTITUTE WITH A HEART.

INSIDE STORIES

Membership Engagement in Action

BAIPHIL believes in celebrating success and strengthening friendships through fun and meaningful activities. From exciting pickleball matches and festive Christmas parties to fellowship gatherings and memorable Awards Nights, these events bring employees together, recognize achievements, and create lasting connections beyond the workplace.

To further strengthen fellowship among our members, the Sports and Fellowship Committee organized a variety of networking and engagement activities, including the BAIPHIL Christmas Party, the Pickleball Open Play Activity, and the Grand Fellowship & Awards Night. These initiatives provided meaningful opportunities for members to connect, collaborate, and foster stronger professional relationships beyond the learning environment.





2025 CHRISTMAS PARTY



PICKLEBALL OPEN PLAY ACTIVITY

















GRAND FELLOWSHIP AND AWARDS NIGHT







INSIDE STORIES

GRAND FELLOWSHIP AND AWARDS NIGHT

The **Grand Fellowship and Awards Night** is a cherished tradition of the organization, bringing members together to celebrate a year of shared accomplishments, recognize outstanding contributions, and **honor the men and women whose dedication and commitment have helped shape its success.**

More than an occasion for recognition, the gathering celebrates the spirit of **fellowship, unity, and collective excellence** that continues to strengthen the organization. It is a meaningful opportunity to look back on milestones achieved, express gratitude to those who have made a difference, and reaffirm the shared purpose that moves the organization forward.

As the tradition continued, the evening served as a reminder that behind every achievement are people whose efforts, leadership, and teamwork make success possible.



INSIDE STORIES

GRAND FELLOWSHIP AND AWARDS NIGHT

TWO LEADERS, glasses of wine raised, marked the close of a year distinguished by resilience and achievement. **Their gesture was not merely ceremonial—it was a deliberate affirmation of continuity and vision.**

The toast underscored a central truth of executive leadership: success is not defined solely by past accomplishments but by the capacity to guide BAIPHIL through transformation.
In the AI era, where industries and societies are being reshaped at unprecedented speed, leadership requires clarity of purpose, adaptability in execution, and conviction in values.

The clinking of glasses **symbolized gratitude for milestones already secured and a pledge to sustain momentum.** It was a reminder that enduring leadership rests on foresight and discipline, ensuring that innovation is embraced without losing sight of the principles that anchor progress.

In that moment, the leaders' toast reaffirmed a commitment to stewarding success into the future—where wisdom and adaptability remain the hallmarks of leadership in an age defined by change.



SHIRLEY G. FELIX, CHIEF ADVISER TO THE BOARD & IMMEDIATE FORMER PRESIDENT WITH ANN MARIE Y. ALONSO, FY 2026-2027 BAIPHIL PRESIDENT, MANAGING DIRECTOR DEUTSCHE BANK, HEAD OF DEUTSCHE KNOWLEDGE SERVICES AND FINANCE HEAD MANILA







INSIDE STORIES

GRAND FELLOWSHIP AND AWARDS NIGHT



MS. EDEL MARIE VEGAMORA
PILLAR AWARDEE
ASSOCIATE LIFE MEMBER, BAIPHIL



MS . JUSTERINI P. MANALESE, PHILIPPINE DEPOSIT INSURANCE CORP. AND
MR. JOHN ALMEDA AND MS. JAIMIE ELNAS-BUCUD, BANGKO SENTRAL NG PILIPINAS



CBIA PASSERS



CIVA ICAAP PASSERS



SPECIAL PRESIDENTIAL RECOGNITION - INDIVIDUAL

BOARD OF TRUSTEES FY 2025 -2026



MOST PROMISING MEMBERS



COMMITTEE CHAIRPERSONS



COMMITTEE AWARDEES

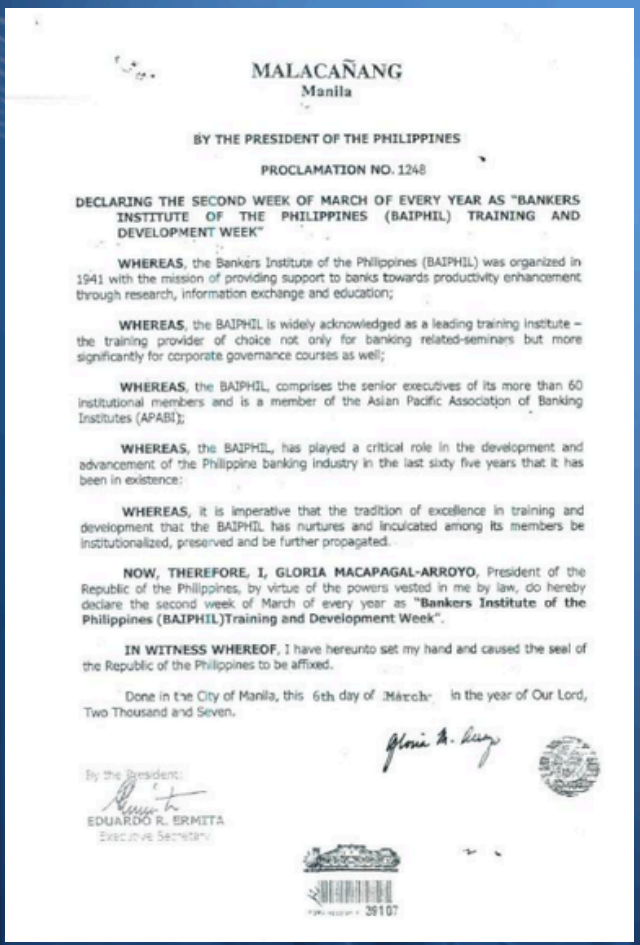


PRES FELIX'S SUPPORTIVE FAMILY

INSIDE STORIES

BAIPHIL WEEK 2026: CELEBRATING 85 YEARS OF EXCELLENCE AND PARTNERSHIP

This year, BAIPHIL Week 2026 was especially significant as it coincided with the Institute's **85th Anniversary**, marking more than eight decades of unwavering commitment to advancing professional excellence in the Philippine banking industry. Anchored on the theme, **"BAIPHIL @ 85: Partnerships that R.I.S.E. – Resilience. Inclusivity. Sustainability. Engagement."**, the celebration highlighted the power of collaboration in building a stronger and more resilient banking community.



MALACAÑANG
Manila

BY THE PRESIDENT OF THE PHILIPPINES

PROCLAMATION NO. 1248

DECLARING THE SECOND WEEK OF MARCH OF EVERY YEAR AS "BANKERS INSTITUTE OF THE PHILIPPINES (BAIPHIL) TRAINING AND DEVELOPMENT WEEK"

WHEREAS, the Bankers Institute of the Philippines (BAIPHIL) was organized in 1941 with the mission of providing support to banks towards productivity enhancement through research, information exchange and education;

WHEREAS, the BAIPHIL is widely acknowledged as a leading training institute – the training provider of choice not only for banking related-seminars but more significantly for corporate governance courses as well;

WHEREAS, the BAIPHIL, comprises the senior executives of its more than 60 institutional members and is a member of the Asian Pacific Association of Banking Institutes (APABI);

WHEREAS, the BAIPHIL, has played a critical role in the development and advancement of the Philippine banking industry in the last sixty five years that it has been in existence;

WHEREAS, it is imperative that the tradition of excellence in training and development that the BAIPHIL has nurtures and inculcated among its members be institutionalized, preserved and be further propagated.

NOW, THEREFORE, I, GLORIA MACAPAGAL-ARROYO, President of the Republic of the Philippines, by virtue of the powers vested in me by law, do hereby declare the second week of March of every year as **"Bankers Institute of the Philippines (BAIPHIL)Training and Development Week"**.

IN WITNESS WHEREOF, I have hereunto set my hand and caused the seal of the Republic of the Philippines to be affixed.

Done in the City of Manila, this 6th day of March in the year of Our Lord, Two Thousand and Seven.

By the President:

EDUARDO R. ERMITA
Executive Secretary



For 85 years, BAIPHIL has remained at the forefront of banking education and professional development, championing good governance, capability building, and knowledge-sharing.

This enduring legacy was formally recognized through Presidential Proclamation No. 1248, issued in 2007, which institutionalized the annual observance of BAIPHIL Week in recognition of the Institute's significant contributions to banking education and training in the Philippines.

INSIDE STORIES

BAIPHIL WEEK 2026: CELEBRATING 85 YEARS OF EXCELLENCE AND PARTNERSHIP

In celebration of this milestone, BAIPHIL successfully conducted a week-long series of learning, networking, and community engagement activities that reflected this year's anniversary theme.



The celebration officially commenced with the **General Membership Meeting and Executive Learning Series**, featuring Mr. Harvey Campos, President and CEO of Access-Asia, who shared valuable insights on **"Leadership Blueprint for a Resilient, Inclusive, Sustainable, and Engaged Organization."** During the same event, the Special Projects Committee launched its **Handog Pag-Asa** donation drive in support of the scholarship program of the Philippine American Guardian Association, Inc. (PAGA), reaffirming BAIPHIL's commitment to corporate social responsibility.

Throughout the week, BAIPHIL delivered a diverse lineup of capacity-building programs, including learning sessions on the Internal Capital Adequacy Assessment Process (ICAAP), deposit insurance, fixed income securities, fundamentals of credit, accounting for non-accountants, financial wellness, and media relations for banks. These programs equipped participants with timely knowledge and practical competencies aligned with the evolving demands of the banking and financial services industry.

The celebration concluded with the **Pickleball Open Play Activity**, providing members with a meaningful opportunity to strengthen professional relationships, promote wellness, and foster camaraderie beyond the classroom.

Through BAIPHIL Week 2026, the Institute successfully demonstrated its commitment to excellence in learning and development while reinforcing the value of partnerships, member engagement, and service to the banking community as it celebrates its 85-year legacy.

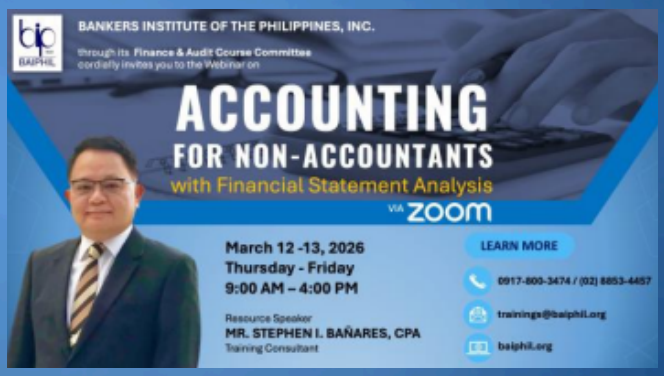
INSIDE STORIES

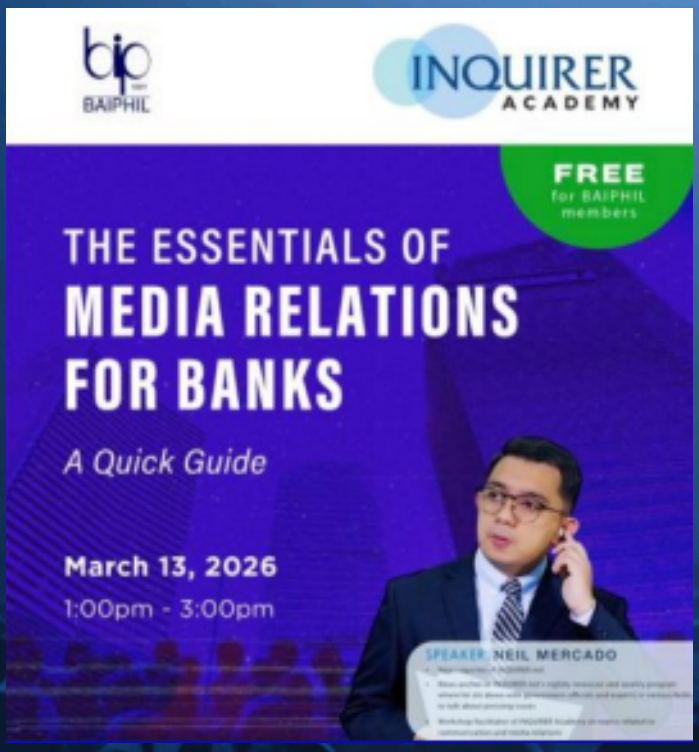
BAIPHIL WEEK 2026: CELEBRATING 85 YEARS OF EXCELLENCE AND PARTNERSHIP

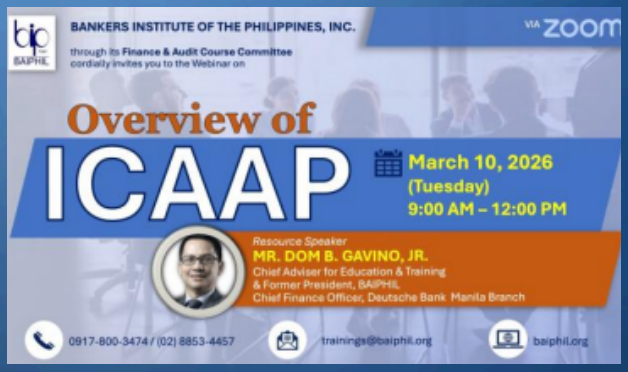














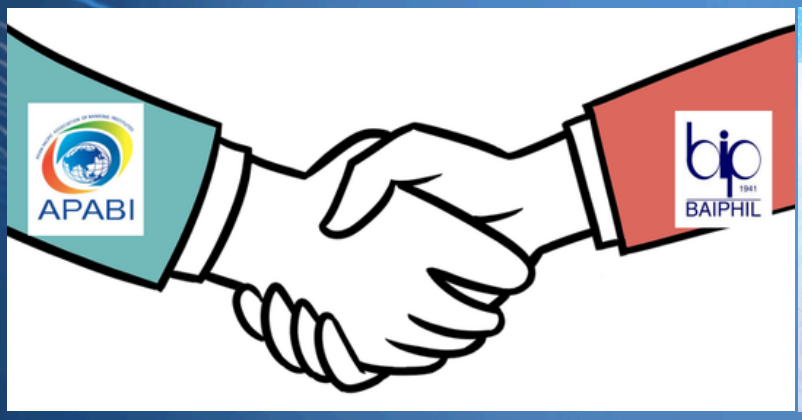
INSIDE STORIES

CONTINUING PARTNERSHIP

As a trusted partner of banks and financial institutions, and through its membership in the Asia Pacific Association of Banking Institutes (APABI), BAIPHIL continues to strengthen its regional and global linkages while serving the evolving needs of the industry. BAIPHIL is represented in the newly constituted APABI Board.

Through our association with APABI, we received invitations this year to participate in the Asian Financial Forum in Hongkong and in the World Conference of Banking Institutes in Scotland.

These forums provide a valuable platform for knowledge sharing on the opportunities and challenges shaping the future of banking and foster international cooperation.









INSIDE STORIES

Strengthening Our Internal Processes, Systems and Human Resources

Recognizing that a strong internal foundation is critical to achieving Institute's strategic objectives, BAIPHIL continued to invest in strengthening its people, processes, and operational capabilities during Fiscal Year 2025–2026.

As part of these efforts, BAIPHIL continued to implement employee professional development and training initiatives designed to enhance competencies, promote continuous learning, and build a more capable and responsive BAIPHIL management team. In addition, the organization strengthened its workforce through the onboarding of new team members, enhancing the Management Team's capacity to support BAIPHIL's growing programs, services, and operational requirements.

These initiatives reflect BAIPHIL's commitment to developing its people and enhancing internal capabilities, enabling the organization to deliver more efficient operations, sustain innovation, and provide greater value and support to its members.





Impact of Collective Programs/Initiatives: Total Net Support Generated for FY 2025- 2026

With these initiatives and accomplishments, I am pleased to report that BAIPHIL concludes Fiscal Year 2025–2026 with outstanding results. Through the collective efforts and unwavering commitment of our Board, Committees, partners, and members, the Institute achieved a remarkable 289% of its target.

This remarkable achievement reflects the strength of our collaboration, the relevance of our programs, and the continued trust and support of our stakeholders. More importantly, it demonstrates BAIPHIL's ability to create meaningful value for its members while ensuring the Institute's long-term sustainability and growth.

Achievement of
Net Support Generation vs. Target

OVER 289%

INSIDE STORIES

A LEGACY OF LEADERSHIP AND CONTINUITY

As the Fiscal Year 2025–2026 Board of Trustees concludes its term, **we proudly pass the torch to the next generation of BAIPHIL leaders.** We do so with humility and gratitude, recognizing that the milestones we have achieved are built upon the strong foundation established by the leaders and members who have contributed to BAIPHIL's growth since its inception.

We conclude this chapter with **a deep sense of fulfillment and pride**, knowing that we have carried forward our responsibilities with dedication, commitment, and integrity. **The accomplishments of this fiscal year would not have been possible without the unwavering support of our partners, my PDIC family, and other institutions, our esteemed seniors, former Presidents, and the BAIPHIL Management Team. We extend our heartfelt appreciation for your trust, guidance, and continued partnership throughout our journey.**

I thank my family for their support and patience: my husband Philip, my children Doc Edric, Doc Katherine, my gaming kid Joaquin, and the travel bug Maxine.

Finally I thank God the Almighty for giving me strength body, mind, and spirit thoughout my term.



BAIPHIL LEADERS FY 2025-2026

INSIDE STORIES

BAIPHIL BOARD OF TRUSTEES FISCAL YEAR 2025 –2026



SHIRLEY G. FELIX
President
Receivership and Liquidation Sector
Philippine Deposit Insurance Corp.



ANN MARIE Y. ALONSO
First Vice - President
Managing Director Deutsche Bank
Head of Deutsche Knowledge
Services and Finance Head Manila



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



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



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



ATTY. 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 and
Compliance Management Group Head
Philippine Bank of Communications



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



MABEL C. KO GAW
Trustee
Risk Management Head
Payment Network of the
Philippines, Inc.



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



ATTY. ELAINE DETICIO
Corporate Secretary
Vice President - Claims Group
Philippine Deposit Insurance Corp.

INSIDE STORIES

ADVISERS FISCAL YEAR 2025 –2026



IÑIGO L. REGALADO III
Adviser for Education & Training
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

INSIDE STORIES

COMMITTEE CHAIRPERSONS FISCAL YEAR 2025 –2026



DAKILA SOCRATES B. LAVILLA
Internal Audit Committee
VFP Chief Audit Executive
Security Bank Corp.



JOSE G. VILLARET, JR.
BAIPHIL Week Committee
Program & Attendance Commitee
Philippine Deposit Insurance Corporation



MARIA RACHELLE A. FAJATIN
Corporate Communicatons &
Informqtion Exchange Committee
AVP/Head - Treasury Divison
Equicom Savings Bank



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



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



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



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



AGNES C. BRILLANTE-SANTOS

Special Projects Committee
Former President, BAIPHIL



CATHERINE D.J. URTOLA

Sports & Fellowship Committee
34th BAIPHIL Convention 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
34th BAIPHIL Convention Committee
Former President, BAIPHIL

INSIDE STORIES

COMMITTEE CHAIRPERSONS FISCAL YEAR 2025 –2026



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



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



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



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



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



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



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



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

INSIDE STORIES



In my inaugural message last year, I said being elected at the helm of BAIPHIL is both an honor and a responsibility. Having served as your President for the past year, let me now update that statement to say that is has been an honor and a responsibility and a deeply rewarding experience –
one that I will always be grateful for.

We wish the incoming Board of Trustees, under the leadership of Ms. Ann Marie Alonso continued success and an equally rewarding journey as they lead BAIPHIL toward new milestones and greater achievements.

Serving as your President has been both an honor and a deeply rewarding experience– one that I will always be grateful for.

BOARD MEMBERS
FISCAL YEAR 2026-2027



ANN MARIE Y. ALONSO
President

Managing Director Deutsche Bank
Head of Deutsche Knowledge
Services and Finance Head Manila



FRANCIS B. ALBALATE
First Vice President

EVP/Chief Financial Officer
Philippine National Bank



GINA G. LANZANAS
Second Vice President

CCO and Head of Compliance Department
Industrial and Commercial
Bank of China Ltd. - Manila Branch



ATTY. LEILA P. PAZ-AGUBA
Treasurer

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



ATTY. 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 and
Compliance Management Group Head
Philippine Bank of Communications



MABEL C. KO GAW
Trustee

Risk Management Head
Payment Network of the
Philippines, Inc.



ATTY. NARLETTE D. MANACAP-JARAVATA
Trustee

Chief Compliance and Governance
Officer/ Group Head, Compliance
China Banking Corp.



EDEZA A. QUE
Trustee

SVP/Chief Risk and Sustainability Officer
Philippine Savings Bank



JOSE G. VILLARET, JR.
Trustee
VP - Corporate Affairs Group
Philippine Deposit Insurance Corporation



ATTY. GREGORIO M. YARANON, JR.
Corporate Secretary

Chief Compliance Officer
Bank of Commerce

ADVISERS
FISCAL YEAR 2026–2027



SHIRLEY G. FELIX
Chief Adviser to the Board
Immediate former President, BAIPHIL
Adviser for the 34th BAIPHIL Convention Committee
Officer-in-Charge
Receivership and Liquidation Sector
Philippine Deposit Insurance Corp.



IÑIGO L. REGALADO III
Adviser for Education & Training
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

COMMITTEE CHAIRPERSONS FISCAL YEAR 2026–2027



BENJILYN A. JOANINO

Audit Committee (Internal Audit)
Country Audit Head Standard
Chartered Bank Philippines



DIANA T. ILAGAN

Finance & Budget Committee
Chief Financial Officer
Standard Chartered Bank Philippines



RACQUEL B. MAÑAGO

Membership Committee Risk Management Course Committee
Former President, BAIPHIL Executive Officer,
Provident Fund Office and Head,
Contract Management Division
Philippine Veterans Bank



MARIA PAZ A. GARCIA

Program & Attendance Committee
SVP & Chief Compliance Officer
Bank of the Philippine Islands



MARY JANE C. JAPOR

Program & Attendance Committee
VP/Chief Compliance Officer
ING Bank N.V., Manila Branch



AGNES C. BRILLANTE-SANTOS

Special Projects Committee
Former President, BAIPHIL



CATHERINE D.J. URTOLA

Sports & Fellowship Committee
34th BAIPHIL Convention 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

COMMITTEE CHAIRPERSONS FISCAL YEAR 2026–2027



BLESILDA P. ANDRES

Training & Certification Committee
34th BAIPHIL Convention Committee
Former President, BAIPHIL



ANNA LIZA E. ALINCASTRE

34th BAIPHIL Convention Committee
EVP & Chief Operating Officer OmniPay, Inc.



MARIA CONCEPCION SIMUNDAC-DELOS SANTOS

34th BAIPHIL Convention Committee
Lead Legal Counsel and Secretary to the Philippine Management Team ING Bank N.V., Manila Branch



VIRGILIO Y. FARCON

34th BAIPHIL Convention Committee
Director of Government Relations
GoTyme Bank Corp



ANGELO DENNIS L. MATUTINA

34th BAIPHIL Convention Committee
Associate Life Member, BAIPHIL



EDEL MARY VEGAMORA

Finance & Audit Course Committee
Associate Life Member, BAIPHIL



ELMORE O. CAPULE

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



MA. BERNADETTE T. RATCLIFFE

Governance, Legal, Regulatory & Compliance Course Committee
Associate Life Member, BAIPHIL



MARIA PAZ ANGELICA H. ALVAREZ

Information Technology & Security Course Committee
Information Security Head
Union Bank of the Philippines

COMMITTEE CHAIRPERSONS FISCAL YEAR 2026–2027



MICHELLE P. RODRIGUEZ

Information Technology & Security Course Committee
SVP, Enterprise Architecture Head
Union Bank of the Philippines



EMMANUEL G. HIO, JR.

Leadership Effectiveness Course Committee
SVP/Head of Human Resource Management Group
Land Bank of the Philippines



MARDONIO C. CERVANTES

Products, Bank Operations & Management Course Committee
Associate Life Member, BAIPHIL



SALVADOR R. SERRANO

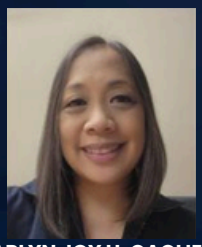
Products, Bank Operations & Management Course Committee
Former President, BAIPHIL SVP & Store Operations Group Head
East West Banking Corp



BAIPHIL MANAGEMENT TEAM FISCAL YEAR 2026-2027

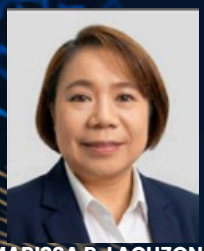


TERESA P. TUAZON
Chief Operating Officer



ARLYN JOY H. CAOLIE
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 Officer



JONAH O. HIPOLITO
Marketing Specialist

FINANCE & ADMINISTRATIVE TEAM



EVELYN U. VILLARIN
Finance and Admin Manager



NATALIE G. ALCID
Administrative Officer



ELOISABETH M. ESTIBAL
Accounting Specialist



JESSIE P. DADULLA
Messenger

INFORMATION TECHNOLOGY & SECURITY / CERTIFICATION PROGRAM TEAM



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

UPCOMING BAIPHIL WEBINARS

Understanding AFASA and the Industry Protocol: Legal Framework and Implementation Challenges



This webinar provides bank directors, officers, and employees with a practical, law-centered overview of AFASA (Republic Act No. 12010) and the three BSP circulars implementing key parts of the Act. It then connects those requirements to the AFASA Industry Protocol and examines potential legal exposure for institutions and individuals when AFASA duties are breached. The course follows the full response chain: prevention and detection, BSP inquiry and information sharing, temporary holding and coordinated verification, and accountability.

Target Participants:
Representatives from all interested BAIPHIL member and non-member banks and other financial institutions under BSP jurisdiction, particularly members of the Board of Directors, Senior Management, Branch Banking Sector, Regional/Branch Heads or any authorized branch personnel, personnel from the Consumer Protection Department/Unit, Fraud Management Team, Chief Compliance Officers (CCOs) and Compliance Officers, Chief Risk Officers (CROs) and Operational Risk Officers, IT Officers, Legal Department/Group, Frontline Personnel, Compliance Personnel, and Internal Auditors.

TRAINING FEE PER PARTICIPANT:

Member Institution – Php 3,920

Non- Member Institution – Php 5,040

PROGRAM DETAILS

REGISTER HERE

Understanding AFASA and the Industry Protocol: Legal Framework and Implementation Challenges



This webinar provides bank directors, officers, and employees with a practical, law-centered overview of AFASA (Republic Act No. 12010) and the three BSP circulars implementing key parts of the Act. It then connects those requirements to the AFASA Industry Protocol and examines potential legal exposure for institutions and individuals when AFASA duties are breached. The course follows the full response chain: prevention and detection, BSP inquiry and information sharing, temporary holding and coordinated verification, and accountability.

Target Participants:
Representatives from all interested BAIPHIL member and non-member banks and other financial institutions under BSP jurisdiction, particularly members of the Board of Directors, Senior Management, Branch Banking Sector, Regional/Branch Heads or any authorized branch personnel, personnel from the Consumer Protection Department/Unit, Fraud Management Team, Chief Compliance Officers (CCOs) and Compliance Officers, Chief Risk Officers (CROs) and Operational Risk Officers, IT Officers, Legal Department/Group, Frontline Personnel, Compliance Personnel, and Internal Auditors.

TRAINING FEE PER PARTICIPANT:

Member Institution – Php 3,920

Non- Member Institution – Php 5,040

PROGRAM DETAILS

REGISTER HERE

UPCOMING BAIPHIL WEBINARS

Understanding AFASA and the Industry Protocol: Legal Framework and Implementation Challenges



This webinar provides bank directors, officers, and employees with a practical, law-centered overview of AFASA (Republic Act No. 12010) and the three BSP circulars implementing key parts of the Act. It then connects those requirements to the AFASA Industry Protocol and examines potential legal exposure for institutions and individuals when AFASA duties are breached. The course follows the full response chain: prevention and detection, BSP inquiry and information sharing, temporary holding and coordinated verification, and accountability.

Target Participants:
Representatives from all interested BAIPHIL member and non-member banks and other financial institutions under BSP jurisdiction, particularly members of the Board of Directors, Senior Management, Branch Banking Sector, Regional/Branch Heads or any authorized branch personnel, personnel from the Consumer Protection Department/Unit, Fraud Management Team, Chief Compliance Officers (CCOs) and Compliance Officers, Chief Risk Officers (CROs) and Operational Risk Officers, IT Officers, Legal Department/Group, Frontline Personnel, Compliance Personnel, and Internal Auditors.

TRAINING FEE PER PARTICIPANT:

Member Institution – Php 3,920

Non- Member Institution – Php 5,040

PROGRAM DETAILS

REGISTER HERE

Understanding AFASA and the Industry Protocol: Legal Framework and Implementation Challenges



This webinar provides bank directors, officers, and employees with a practical, law-centered overview of AFASA (Republic Act No. 12010) and the three BSP circulars implementing key parts of the Act. It then connects those requirements to the AFASA Industry Protocol and examines potential legal exposure for institutions and individuals when AFASA duties are breached. The course follows the full response chain: prevention and detection, BSP inquiry and information sharing, temporary holding and coordinated verification, and accountability.

Target Participants:
Representatives from all interested BAIPHIL member and non-member banks and other financial institutions under BSP jurisdiction, particularly members of the Board of Directors, Senior Management, Branch Banking Sector, Regional/Branch Heads or any authorized branch personnel, personnel from the Consumer Protection Department/Unit, Fraud Management Team, Chief Compliance Officers (CCOs) and Compliance Officers, Chief Risk Officers (CROs) and Operational Risk Officers, IT Officers, Legal Department/Group, Frontline Personnel, Compliance Personnel, and Internal Auditors.

TRAINING FEE PER PARTICIPANT:

Member Institution – Php 3,920

Non- Member Institution – Php 5,040

PROGRAM DETAILS

REGISTER HERE

UPCOMING BAIPHIL WEBINARS

Understanding AFASA and the Industry Protocol: Legal Framework and Implementation Challenges



This webinar provides bank directors, officers, and employees with a practical, law-centered overview of AFASA (Republic Act No. 12010) and the three BSP circulars implementing key parts of the Act. It then connects those requirements to the AFASA Industry Protocol and examines potential legal exposure for institutions and individuals when AFASA duties are breached. The course follows the full response chain: prevention and detection, BSP inquiry and information sharing, temporary holding and coordinated verification, and accountability.

Target Participants:
Representatives from all interested BAIPHIL member and non-member banks and other financial institutions under BSP jurisdiction, particularly members of the Board of Directors, Senior Management, Branch Banking Sector, Regional/Branch Heads or any authorized branch personnel, personnel from the Consumer Protection Department/Unit, Fraud Management Team, Chief Compliance Officers (CCOs) and Compliance Officers, Chief Risk Officers (CROs) and Operational Risk Officers, IT Officers, Legal Department/Group, Frontline Personnel, Compliance Personnel, and Internal Auditors.

TRAINING FEE PER PARTICIPANT:

Member Institution – Php 3,920

Non- Member Institution – Php 5,040

PROGRAM DETAILS

REGISTER HERE

Real-Time Fraud Defense: Deep Dive into Fraud Management Systems & Digital Security Controls under AFASA (Circular 1213)



Target Participants: Board of Directors, Senior Management, Chief Technology Officer, IT Officers, Fraud Mgmt. Officers, CCO and Compliance Officers, CRO and Risk Officers, CAE and Audit Officers, Branch Banking Sector, Regional/Branch Heads, or any authorized branch personnel, Personnel from Consumer Protection Dept. /Unit, Legal Dept./Group

TRAINING FEE PER PARTICIPANT:

Member Institution – Php 2,800

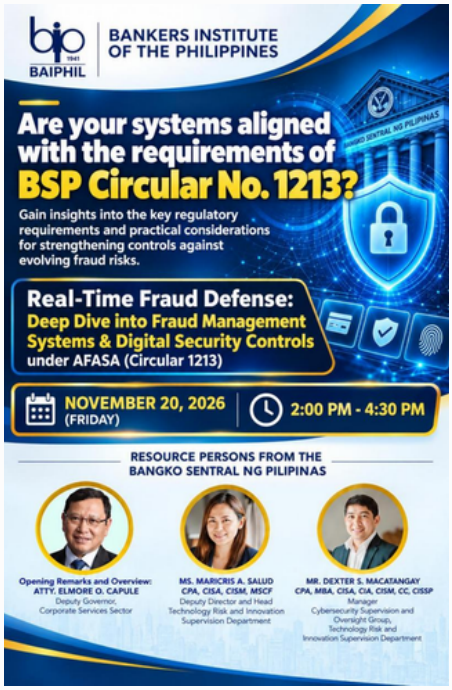
Non- Member Institution – Php 3,920

PROGRAM DETAILS

REGISTER HERE

UPCOMING BAIPHIL WEBINARS

Real-Time Fraud Defense: Deep Dive into Fraud Management Systems & Digital Security Controls under AFASA (Circular 1213)



This course aims to equip participants with a comprehensive understanding of the objectives and control requirements prescribed under BSP Circular No. 1213, Series of 2025, which amended the Information Technology Risk Management regulations to implement Section 6 of the Anti-Financial Account Scamming Act (AFASA). Participants will gain an understanding of the regulatory expectations and practical considerations for implementing these controls to effectively manage fraud risks associated with digital transactions, thereby helping maintain public trust and confidence in the digital financial system.

Target Participants: Representatives from all interested BAIPHIL member/non-member banks and other financial institutions under BSP jurisdiction, particularly the following:Board of Directors, Senior Management, Chief Technology Officer, IT Officers, Fraud Management Officers, CCO and Compliance Officers, CRO and Risk Officers, CAE and Audit Officers, Branch Banking Sector, Regional/Branch Heads, or any authorized branch personnel, Personnel from Consumer Protection Department/Unit, Legal Department/Group

TRAINING FEE PER PARTICIPANT:

Member Institution – Php 2,800

Non- Member Institution – Php 3,920

PROGRAM DETAILS

REGISTER HERE

UPCOMING BAIPHIL WEBINARS

TRAINING PROGRAMS		PROGRAM DETAILS		
COMMITTEE	**TITLE**	**DATE**	**COURSE OUTLINE**	**REGISTRATION LINK**
Finance and Audit Course Committee (FACCOM)	Auditing the Cybersecurity Function	October 30, 2026	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
	Essential Tools to Smart Financial Decisions: Cost-Benefit Analysis, Budgeting, Breakeven, and Beyond	November 23, 2026	PROGRAM DETAILS	REGISTER HERE
	Accounting for Non-Accountants (With Financial Statement Analysis)	December 3 - 4, 2026	PROGRAM DETAILS	REGISTER HERE
	Auditing the Cybersecurity Function	December 11, 2026	PROGRAM DETAILS	REGISTER HERE
Governance, Legal, Regulatory and Compliance (GLRC) Course Committee	Basic Course on Corporate Governance	October 23, 2026	PROGRAM DETAILS	REGISTER HERE
	Understanding AFASA and Industry Protocol: Legal Framework and Implementation	November 11, 2026	PROGRAM DETAILS	REGISTER HERE
	Basic Course on Corporate Governance	November 19, 2026	PROGRAM DETAILS	REGISTER HERE
	Real-Time Fraud Defense: Deep Dive into Fraud Management Systems under AFASA (Circular 1213)	November 20, 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	Artificial Intelligence Management System (ISO 42001:2023)	November 10, 2026	PROGRAM DETAILS	REGSITER HERE
	Cybersecurity, Governance, Risks, and Controls	November 13, 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	Effective Business Writing: Professionalizing Your Communication Skills (Module 1)	October 19, 2026	PROGRAM DETAILS	REGISTER HERE
	Effective Business Writing: Level-Up! (Module 2)	October 28, 2026	PROGRAM DETAILS	REGISTER HERE
	Basic Leadership and Effective Supervision Seminar (BLESS) For Bank Supervisors	November 19, 2026	PROGRAM DETAILS	REGISTER HERE
	Conflict Resolution and Management	November 23, 2026	PROGRAM DETAILS	REGISTER HERE
	WRITING FOR IMPACT: Strengthening Your Business Communication Skills (Module 3)	November 25, 2026	PROGRAM DETAILS	REGISTER HERE
Products, Bank Operations and Management (PBOM) Course Committee	Basic Identification Documents, Business & Income DocumentsVerification	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	November 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 Verification	December 18, 2026	PROGRAM DETAILS	REGISTER HERE
	Treasury in Banking: The Very Basics	January 15, 2027	PROGRAM DETAILS	REGISTER HERE
	Signature Verification & Forgery Detection	January 21, 2027	PROGRAM DETAILS	REGISTER HERE
	Fraud and Forgery Detection and Prevention Program	January 22, 2027	PROGRAM DETAILS	REGISTER HERE
	Treasury in Banking: Asset-Liability Management	January 22, 2027	PROGRAM DETAILS	REGISTER HERE
	Treasury in Banking: Accounting & Financial Reporting	February 5, 2027	PROGRAM DETAILS	REGISTER HERE
	Money and Capital Market	February 12, 2027	PROGRAM DETAILS	REGISTER HERE
	Crash Course in Financial Instruments Part 1: Accounting & Financial Reporting	February 19, 2027	PROGRAM DETAILS	REGISTER HERE

UPCOMING BAIPHIL WEBINARS

TRAINING PROGRAMS		PROGRAM DETAILS		
COMMITTEE	**TITLE**	**DATE**	**COURSE OUTLINE**	**REGISTRATION LINK**
	Basic Identification Documents, Business and Income Documents Verification	February 26, 2027	PROGRAM DETAILS	REGISTER HERE
	Crash Course in Financial Instruments Part 2: Risk Management & Valuation	March 5, 2027	PROGRAM DETAILS	REGISTER HERE
	Fraud and Forgery Detection and Prevention Program	March 18, 2027	PROGRAM DETAILS	REGISTER HERE
	Basics of Financial Derivatives	March 18, 2027	PROGRAM DETAILS	REGISTER HERE
	Signature Verification & Forgery Detection	March 19, 2027	PROGRAM DETAILS	REGISTER HERE
	Know Your Money and Counterfeit Detection	April 22, 2027	PROGRAM DETAILS	REGISTER HERE
	Basic Identification Documents, Business and Income Documents Verification	April 23, 2027	PROGRAM DETAILS	REGISTER HERE
	Signature Verification & Forgery Detection	May 26, 2027	PROGRAM DETAILS	REGISTER HERE
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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.

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