BAIPHIL ON THE GO!

OCTOBER 26, 2026

GENERAL MEMBERSHIP AND EXECUTIVE LEARNING SERIES

RESPONSIBLE AI IN FINANCIAL SERVICES: GROWING THE BANKING COMMUNITY THROUGH LEARNING, COLLABORATION, AND REGULATORY DIALOGUE





Artificial intelligence (AI) is rapidly transforming the financial services industry, creating new opportunities to enhance operational efficiency, strengthen risk management, and combat financial crime. As institutions navigate this evolving landscape, the need for continuous learning, regulatory engagement, and industry collaboration has become more important than ever.

Recognizing this need, the Bankers Institute of the Philippines, Inc. (BAIPHIL) continues to strengthen its role as a premier platform for professional development, knowledge sharing, and engagement among regulators and industry practitioners. Through its General Membership Meetings (GMM) and Executive Learning Series (ELS),

BAIPHIL brings together thought leaders, policymakers, and banking professionals to exchange insights on emerging developments affecting the financial sector consistent with the FY 2026-2027 theme **"Aligning Regulation and Innovation in the AI Era."**

INSIDE STORIES

THE EVOLVING REGULATORY LANDSCAPE FOR AI IN FINANCIAL SERVICES

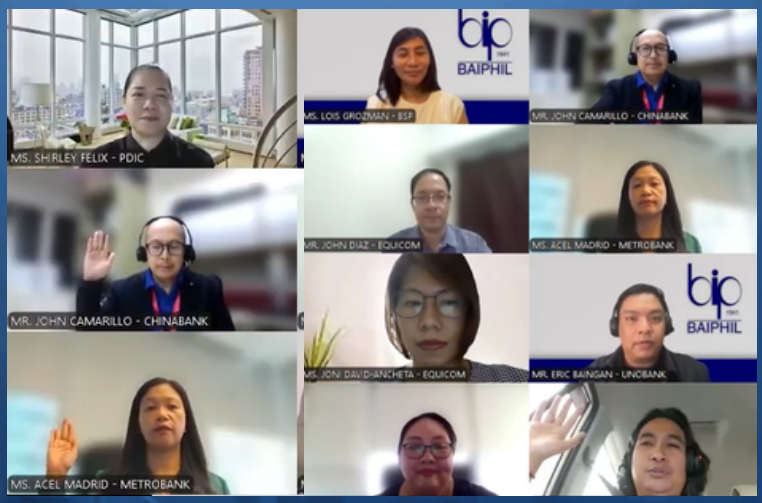
At the same time, the organization continues to expand its professional network through the induction of distinguished banking and financial services leaders, reinforcing its position as a trusted forum for collaboration and industry excellence.

The August and October 2026 programs exemplified this commitment. Drawing more than 1,100 participants combined and welcoming seventeen new members into the organization, these events highlighted both BAIPHIL's growing membership base and its continuing ability to facilitate meaningful dialogue on one of the most significant developments facing the financial industry today: the responsible adoption and application of artificial intelligence.

August General Membership

BAIPHIL, through its Program and Attendance Committee, successfully held its General Membership Meeting and Executive Learning Series on 28 August 2026, drawing more than 500 banking and finance professionals from across the industry. The strong turnout reflected BAIPHIL's continuing role as a trusted learning and collaboration platform for banking professionals seeking to stay informed on emerging technologies and regulatory developments.

The program opened with welcome remarks from **Mr. Francis B. Albalate**, First Vice President of BAIPHIL and EVP/Chief Financial Officer of Philippine National Bank. A key milestone during the GMM was the induction of **eleven new members** led by **Ms. Shirley G. Felix**, Chief Adviser to the Board and Immediate Former President of BAIPHIL.✦



INSIDE STORIES

INDUCTION OF NEW ASSOCIATE MEMBERS



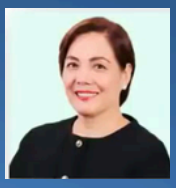
MS. MARIA ELOISA G. GROZMAN
Chief-of-Staff of the Deputy Governor
Payments and Currency Management Sector/
Bank Officer VI
Bangko Sentral ng Pilipinas



MR. JULIAN ADRIAN R. ALIP
President & CEO
CARD SME Bank, Inc.



MR. JONATHAN C. CAMARILLO
Division Head/VP-HR Learning &
Capacity Development
China Banking Corp.



ATTY. NARLETTE D. MANACAP-JARAVATA
Chief Compliance and Governance Officer
China Banking Corp.



MS. JONILEEN M. DAVID-ACHETA
Chief Compliance Officer
Equicom Savings Bank



MR. JOHN MICHAEL T. DIAZ
Chief Risk Officer
Equicom Savings Bank



MS. MARICEL L. MADRID
Controller
Metropolitan Bank & Trust Co.



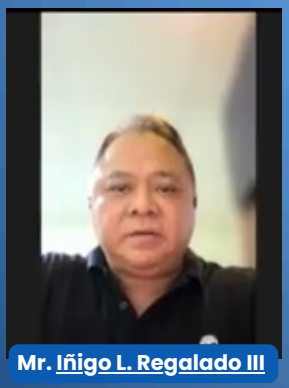
ATTY. PATRICIA CAMILLE R. GARCIA
Head - Legal, Compliance, DPO
PDS Group



ATTY. MIKHAIL G. ROMULO
Compliance Officer/
Head, Compliance Oversight Division
Rizal Commercial Banking Corp.



MR. ERIC MARK V. BAINGAN
Head of Compliance
UNObank Inc.



Mr. Iñigo L. Regalado III



The charge to the new members was delivered by **Mr. Iñigo L. Regalado III,** Adviser for Education and Training, Former President of BAIPHIL, and Director of the Capacity Development Department of the Bangko Sentral ng Pilipinas. **He urged them to go beyond membership and become catalysts for transformation** by sharing knowledge, mentoring future leaders, and addressing the evolving challenges facing the banking industry.

With the addition of these accomplished banking professionals, **BAIPHIL strengthens its pool of industry leaders dedicated not only to excellence but also to advancing impactful initiatives** that foster innovation, professional growth, and greater collaboration across the banking and financial services industry.

Their challenge is clear: to help shape a more resilient, inclusive, and future-ready banking and financial industry.

INSIDE STORIES

AUGUST EXECUTIVE LEARNING SERIES
RESPONSIBLE AI IN FINANCIAL SERVICES: GOVERNANCE AND RISK PERSPECTIVES

The ELS featured **Ms. Jovelyn M. Hao**, Deputy Director of the Fintech Innovation and Policy Research Group of the Technology Risk and Innovation Supervision Department of the Bangko Sentral ng Pilipinas. Deputy Director Hao shared valuable insights on governance frameworks, risk management practices, regulatory considerations, and the responsible adoption of AI technologies in financial services, with particular emphasis on governance frameworks, risk management practices, regulatory considerations, and the responsible adoption of AI technologies.



MS. JOVELYN M. HAO
Deputy Director of the Fintech Innovation and Policy Research Group of the Technology Risk and Innovation Supervision Department of the Bangko Sentral ng Pilipinas

The topic is epecially relevant in today's banking industry as financial institutions increasingly leverage AI to enhance customer experience, improve operational efficiency, strengthen fraud detection, and support data-driven decision-making. As AI applications become more sophisticated and widespread, banks must ensure that their use of these technologies remains transparent, ethical, secure, and aligned with regulatory expectations.

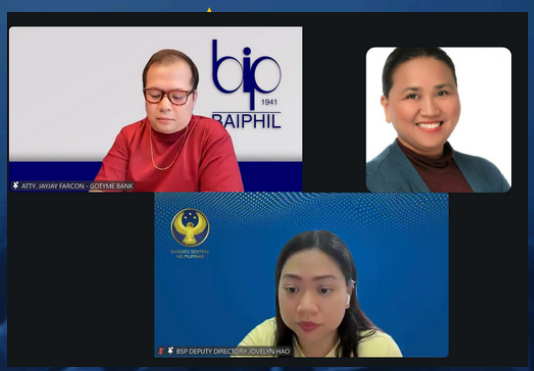
The discussion was moderated by Ms. Judy A. Ancheta, Chairperson of BAIPHIL's Technology Management Committee, and Mr. Virgilio Y. Farcon, Chairperson of the 34th BAIPHIL Convention Committee, highlighting the collaborative effort of BAIPHIL's volunteer leaders in delivering relevant and timely learning programs for the industry.

Strong governance and risk management frameworks are therefore essential to maintaining trust, protecting customers, and safeguarding the stability of the financial system.

Mr. Jose G. Villaret, Jr., Trustee-in-Charge of BAIPHIL's Program and Attendance Committee and VP of the Corporate Affairs Group of the Philippine Deposit Insurance Corporation, delivered the expression of appreciation and closing remarks. **Mr. Inocensio Joven C. Abunan**, Member of BAIPHIL's Governance, Legal, Regulatory & Compliance Course Committee and Vice President and Chief Risk Officer/Data Protection Officer of Mega ICBC-Manila Branch served as master of ceremonies.



MR. JOSE G. VILLARET, JR.
Trustee-in-Charge of BAIPHIL's Program and Attendance Committee and VP of the Corporate Affairs Group of the Philippine Deposit Insurance Corporation



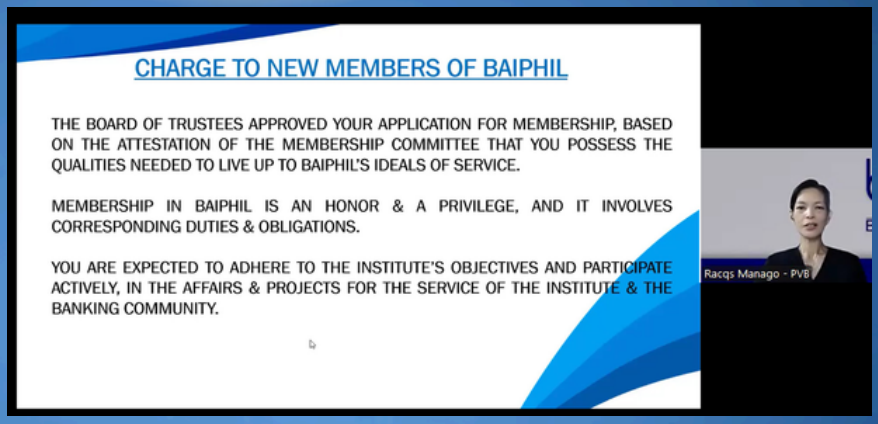
INSIDE STORIES

OCTOBER GENERAL MEMBERSHIP MEETING

BAIPHIL **continued to build on this momentum** during its **16 October 2026** General Membership Meeting and Executive Learning Series, which attracted more than **600 participants from the banking and financial services sector.** The event further demonstrated the organization's influence as a platform for learning, professional development, and regulatory engagement.

INDUCTION OF NEW ASSOCIATE MEMBERS





The meeting opened with welcome remarks from Ms. Edeza A. Que, Trustee of BAIPHIL and SVP/Chief Risk & Sustainability Officer of Philippine Savings Bank. Another milestone in BAIPHIL's continuing growth was the induction of six new members led by Ms. Ann Marie Y. Alonso, President of BAIPHIL for Fiscal Year 2026-2027.

Ms. Racquel B. Mañago, Chairperson of BAIPHIL's Membership Committee and Risk Management Course Committee and former BAIPHIL President, **called on the new members to leverage their expertise, share best practices, and take an active role** in shaping the future of the banking profession through BAIPHIL.



MS. ANNE MARIEL M. LAGAO
VP & Deputy Compliance Officer
Mega ICBC, Manila Branch



MR. JAMES D. CHUA
Enterprise Risk Management Head
Philippine Bank of Communications



MS. MAILENE V. MUNGCAL
Chief Audit Executive
Philippine Bank of Communications



MS. LAV E. TAMBUYAT
FVP/Chief Information Security Officer and Head, IT and IS Risk Division
Philippine Bank of Communications



MR. VOLTAIRE ALDRIN A. CARAG
Operational and Fraud Risk Manager
Philippine Savings Bank

INSIDE STORIES

OCTOBER EXECUTIVE LEARNING SERIES: LEVERAGING AI TO STRENGTHEN AML COMPLIANCE



The Executive Learning Series featured the presentation, **"Leveraging Artificial Intelligence to Strengthen AML Compliance,"** delivered by **Atty. Ronel U. Buenaventura, Executive Director of the Anti-Money Laundering Council (AMLC).**

Executive Director Buenaventura presented how artificial intelligence can support efforts to combat financial crime and strengthen anti-money laundering compliance as AI can assist financial institutions in prioritizing alerts and improving the quality of Suspicious Transaction Reports. **However, the presentation emphasized that human judgment remains integral. AI must operate within a framework of sound governance and meaningful human intervention to support responsible and accountable compliance decisions.**

The Philippines' current risk profile and the important role of banks in protecting the financial system were also discussed in Executive Director Buenaventura's presentation.

Executive Director Buenaventura highlighted the importance of collaboration between the AMLC and the financial industry in addressing evolving financial crime risks. His presentation's central message was that **AI can strengthen AML compliance, but technology must be supported by effective governance, continued human oversight, and industry cooperation.**

The session was moderated by Ms. Mary Jane C. Japor, Chairperson of BAIPHIL's Program and Attendance Committee and VP/Chief Compliance Officer of ING Bank N.V., Manila Branch, and Atty. Mikhail G. Romulo, Compliance Officer and Head of the Compliance Oversight Division of Rizal Commercial Banking Corporation. Ms. Angelita U. Egalin, Trustee of BAIPHIL and FVP/Chief Compliance Officer and Compliance Management Group Head of Philippine Bank of Communications, delivered the expression of appreciation and closing remarks. Mr. Don Louie M. Galeno, member of BAIPHIL's Governance, Legal, Regulatory and Compliance Course Committee and Chief Compliance Officer of Maybank Philippines, Inc., served as master of ceremonies.

INSIDE STORIES

FROM GOVERNANCE TO APPLICATION

Taken together, **these two programs demonstrate how BAIPHIL continues to fulfill its mission of fostering professional excellence through learning, engagement, and collaboration.**

Beyond the discussions on AI, the events showcased BAIPHIL's continuing growth through the induction of new members and the strong participation of banking and financial professionals. These milestones reflect the strength of BAIPHIL's professional network and its established relevance within the financial services industry.

From responsible AI governance to AI-enabled AML compliance, the sessions provided valuable insights from leading regulators and industry practitioners. More importantly, they reinforced BAIPHIL's role as a trusted platform for regulatory dialogue, professional development, and industry collaboration.





By bringing together policymakers, thought leaders, and banking professionals, BAIPHIL continues to equip its members and the broader banking community with the knowledge, perspectives, and connections needed to navigate an increasingly digital and technology-driven financial landscape. ✦

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

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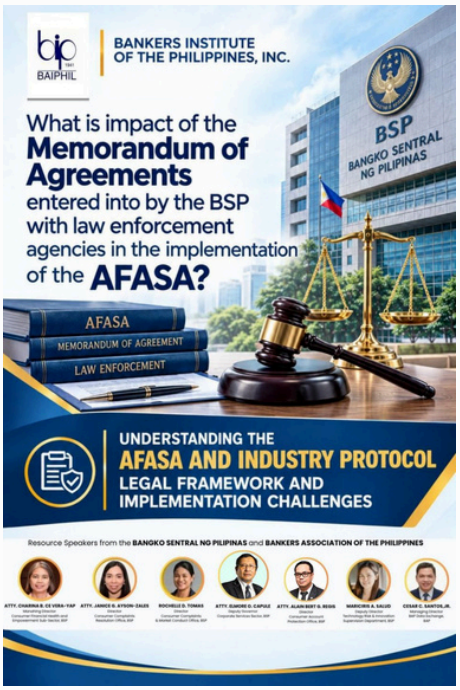
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Non- Member Institution – Php 5,040

PROGRAM DETAILS

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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.

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TRAINING FEE PER PARTICIPANT:

Member Institution – Php 2,800

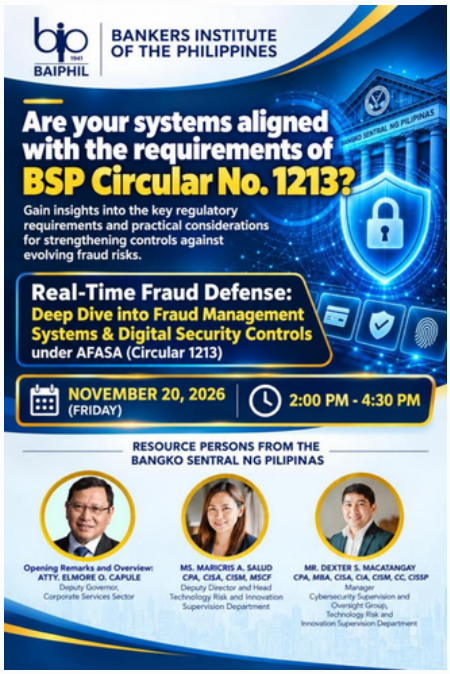
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PROGRAM DETAILS

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UPCOMING BAIPHIL WEBINARS

TRAINING PROGRAMS		PROGRAM DETAILS		
COMMITTEE	**TITLE**	**DATE**	**COURSE OUTLINE**	**REGISTRATION LINK**
Finance and Audit Course Committee (FACCOM)	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	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	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	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
	Fraud and Forgery Detection and Prevention Program	May 27, 2027	PROGRAM DETAILS	REGISTER HERE
Risk Management Course (RMC) Committee	Crisis Management	October 27, 2026	PROGRAM DETAILS	REGISTER HERE
	Market Risk Management	October 30, 2026	PROGRAM DETAILS	REGISTER HERE
	Model Development and Validation	November 24 - 25, 2026	PROGRAM DETAILS	REGISTER HERE
	Market Risk, Interest Rate Risk, and Liquidity Risk Management Principles and Tools	November 28, 2026	PROGRAM DETAILS	REGISTER HERE
	Advanced Credit Risk Modeling	December 15 - 16, 2026	PROGRAM DETAILS	REGISTER HERE
	Methodologies for IFRS 9 ECL Modeling	January 14, 2027	PROGRAM DETAILS	REGISTER HERE
	An Introduction to Deploying AI for Financial Risk Management	January 28, 2027	PROGRAM DETAILS	REGISTER HERE

UPCOMING BAIPHIL WEBINARS

TRAINING PROGRAMS		PROGRAM DETAILS		
COMMITTEE	**TITLE**	**DATE**	**COURSE OUTLINE**	**REGISTRATION LINK**
Risk Management Course (RMC) Committee	Model Development and Validation	March 3 - 4, 2027	PROGRAM DETAILS	REGISTER HERE
	Advanced Credit Risk Modeling	April 1 - 2, 2027	PROGRAM DETAILS	REGISTER HERE
	Credit Risk Management: An Intro	April 8, 2027	PROGRAM DETAILS	REGISTER HERE
	IFRS 9 in Detail: ECL	April 15, 2027	PROGRAM DETAILS	REGISTER HERE
	An Introduction to Deploying AI for Financial Risk Management	April 16, 2027	PROGRAM DETAILS	REGISTER HERE
	Market Risk Management	May 11, 2027	PROGRAM DETAILS	REGISTER HERE
	Methodologies for IFRS 9 ECL Modeling	May 14, 2027	PROGRAM DETAILS	REGISTER HERE



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QUEST FOR BANKING EXCELLENCE

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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.**

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