



## BANKERS ASSOCIATION OF THE PHILIPPINES

### MESSAGE

*BAIPHIL Induction*

July 12, 2019

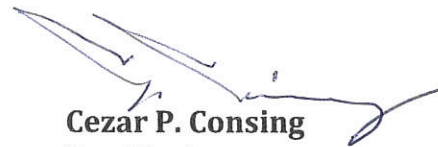
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The Bankers Association of the Philippines (BAP) extends its warmest congratulations to the new Directors, Officers and Committee Chairpersons of the Bankers Institute of the Philippines Inc. (BAIPHIL). We wish the BAIPHIL continued success in its significant role as the education and training arm of the Philippine banking industry.

We have witnessed through the years how BAIPHIL's integrated learning programs have raised the professional standards of the industry. The guiding mission of "providing support to banks towards productivity enhancement through research, information exchange and education" has been invaluable in enriching the level of knowledge, skills and expertise of thousands of banking professionals over the years. BAIPHIL's secret formula is in correctly assessing and addressing the needs of the banking industry at any given point in time in the latter's long history. This is aptly demonstrated by the choice of theme for fiscal year 2019-2020 – "Promoting collaborative governance for digital transformation and sustainability." BAIPHIL and its program offerings have always been in sync with the requirements of the industry.

Our expectations are justifiably high for BAIPHIL, as it helps the industry transform for the future. We know that the partnership between BAIPHIL and the BAP will continue to bear fruit.

Congratulations!



**Cezar P. Consing**  
President