Rodolfo Fernandez is a staunch advocate of Estate Planning aimed at ensuring orderly wealth transfer and preventing family conflicts. He has been invited to speak on the topic in several forums, conventions and summits sponsored by professional and civic organizations like medical associations, business organizations, trust officers and insurance agents, preferred and private banking clients, rotary clubs among others.

A lawyer by profession, he finished law from the University of the Philippines. He started his banking career with the Trust Department of the Far East Bank and Trust Company (FEBTC) where he sharpened his knowledge and skills on living trust and estate planning. He once headed the Legal and Product Development Group of FEBTC Trust Department and was the general counsel or Chief Legal Officer of Far East Bank when it merged with BPI.

At BPI he was assigned to head the Legal and Compliance Department of the Asset Management and Trust Group of the merged institutions.

He was likewise assigned as compliance officer of the different mutual fund companies under BPI Management Group.

At present, he is the Chief Compliance Officer of BPI Family Savings Bank. He also heads the Legal Sub-Committee of the Chamber of Thrift Banks (CTB), Chairman of the Organizing Committee and member of the Board of The Organization Of Property Stakeholders (TOPS) an agrupation of industries and associations involved in the multi-billion real estate business and an active member of the Technical Working Group of the APEC Financial Infrastructure Development Network on Credit Infrastructure.

He is a recipient of various awards for his contributions in promoting financial literacy, financial inclusion, consumer protection and ease of doing business.
For a copy of Rudy’s presentation at the 9th General Membership Meeting last 26 April 2016, please click on the link below:

https://drive.google.com/open?id=0B3h9elvDMD0yjWjhiUDg0UGiGNnc
During the 9th General Membership Meeting held last April 26, 2016 at the Mayuree II of the Dusit Thani Hotel, Makati City, the following were duly elected to constitute the Board of Directors for the Fiscal Year 2016-2017:

**MYRNA E. AMAHAN**  
VP, Union Bank of the Philippines

**BLESILDA P. ANDRES**  
AVP, Bank of the Philippine Islands

**IRENE DL. ARROYO**  
VP, Philippine Deposit Insurance Corp.

**MA. RODORA E. BANARES**  
President, Bank of Makati

**MARIA TERESITA R. DEAN**  
SVP, China Bank Savings

**RACQUEL B. MAÑAGO**  
VP, Philippine Veterans Bank

**HERMINIO J. MATUTE**  
EVP, Northpoint Development Bank

**ROMEL D. MENIADO**  
FVP & CCO, Robinsons Bank

**EVANGELINE L. SALAZAR-NEVADO**  
Executive Director, PDS Group

**LIZA L. ORTIZ**  
EVP, Bank of Tokyo-Mitsubishi UFJ

**ARNEL A. VALLES**  
FVP, United Coconut Planters Bank

On the same date and venue, immediately after the Annual General Membership Meeting, the newly elected members of the Board of Directors held an Organizational Meeting pursuant to Art. VIII, Sec. 1 of the BAIPHIL By-Laws and elected the following officers for the Fiscal Year 2016-2017:

- **PRESIDENT**  
  LIZA L. ORTIZ

- **FIRST VICE PRESIDENT**  
  IRENE DL. ARROYO

- **SECOND VICE PRESIDENT**  
  EVANGELINE L. SALAZAR-NEVADO

- **SECRETARY**  
  MARIA TERESITA R. DEAN

- **TREASURER**  
  MA. RODORA E. BAÑARES

- **CHIEF ADVISER OF THE BOARD**  
  RHONEIL S. FAJARDO

Pursuant to our by-laws, the above named incoming Directors and Officers of the Institute will assume office on July 1, 2016.
On 26 April 2016, 6 officers were inducted as new BAIPHIL associate members. The induction was performed by BAIPHIL President, Atty. Rhoneil S. Fajardo during the 9th General Membership Meeting held at Dusit Thani Hotel, Makati City.

New Associate Members

1. MR. ANTONIO V. HUGO, JR.  
First Vice President  
Land Bank of the Philippines

2. MR. RAUL MARTIN J. USON  
First Vice President  
Philippine Bank of Communications

3. MS. BELINDA C. RODRIGUEZ  
First Vice President  
Philippine Business Bank

4. MR. RODELIO S. ROMBLON  
HR Head  
Philippine Postal Savings Bank

5. MS. CORAZON T. ALCANTARA  
Assistant Vice President  
RCBC Savings Bank

6. ATTY. MARY JOYCE M. SASAN  
Chief Compliance Officer & Corporate Governance Officer  
Union Bank of the Philippines

Oath-taking of New Associate Members  
(L-R) Atty. Mary Joyce M. Sasan, Ms. Corazon T. Alcantara, Mr. Rodelio S. Romblon, Mr. Raul Martin J. Uson, and Atty. Rhoneil S. Fajardo

Pinning Ceremony  
Mr. Emmanuel E. Barrena, BAIPHIL Past President, Reads the Charge to New Associate Members
Our Objective:
The Bankers Institute of the Philippines (BAIPHIL) in collaboration with the SM Foundation, Inc., and other volunteer organizations (including PNS Laboratory School and Bayambang National High School Alumni) aim to provide access to free medical, dental & surgical care to underprivileged communities in Bayambang, Pangasinan.

Volunteer medical and dental practitioners offered free medical, dental, and minor surgical services. Health and hygiene information were provided to patients, specially children, through the free consultations with doctors and dentists which they would otherwise forego for lack of financial means. The number of medical and dental services rendered to patient beneficiaries reached over 1,000.

The Services Rendered and Patients Served: 1,023
- Medical Consultation 444
- Dental 135
- Circumcision 158
- Chest X-Ray 23
- ECG 44
- Urinalysis 32
- Random Blood Sugar 16
- Optical Services 171

Medicines and Medical Supplies Provided:
- Medicines for common illnesses (SM Foundation’s Gamot Para Sa Kapwa)
- Medicines donated by a volunteer from Australia and other members
- Vitamins
- Anesthesia for tooth extraction and circumcision
- Medical supplies for use in surgery or tooth extraction
- Circumcision Kits
- Reading Glasses

Support:
This project was funded in part by BAIPHIL with its annual budget and from funds raised from donations from members, relatives and friends. A copy of the BAIPHIL Coffee Table Book (CTB) was offered as an incentive for each cash donation of P3,000, raising an additional cash donation of P55,000. Other sources include the BNHS Class ‘68 Alumni Association who donated 20 sacks of rice to add to our Loot Bag.

Our Partners, Sponsors and Donors:
- SM Foundation, Inc.
  - Ms. Belitte Papa
    1 box of assorted biscuits
- Dr. Cezar T. Quiambao
- Kasama Kita sa Barangay Foundation
  Provided the venue, 1 doctor, 4 dentists, 2 eye doctors, and 10 nurses
- Dr. Myrna Miguel, Dean PSU College of Nursing
  Provided 2 nursing staff and 11 student nurses
- Universal Robina Corporation
  15 cases Jack –n Jill Mr. Chips Pinoy Spaghetti
  10 boxes Hunts Pork and Beans
  45 cases C2 Lemon
- San Miguel Purefoods c/o Ms. Agnes Santos
  8 boxes assorted biscuits
- Gardenia Bakeries Phils. c/o Ms. Marlo Dadia
  200 packs loaf bread
- Zesto c/o Ms. Alice Rodil
  30 cases Zesto drink
- Unilever c/o Ms. Tess Galvadores
  11 boxes Creamsilk shampoo

Participants:
There were a total of 33 BAIPHIL participants, including 2 volunteer doctors - Dr. Marc Paolo S. Nevado and Dra. Janine Marie G. Sanciangco, graduates of Ateneo School of Medicine & Public Health (ASMPH).
Comments from volunteers:

I am not sure what I expect when I “signed-up” for the mission, but the sea of people that came to be treated was overwhelming. It was an eye-opening, life changing experience. Whilst I had hoped to make a difference in someone’s life, I seem to be the one that received a gift – a co volunteers’ warm acceptance, the humbling feeling of being able to serve the Pangasinenses and the addictive waive of emotion I felt when we completed the mission. “The more you give the more you get” never made more sense than now.

- Angelique Brillante-Jamora
  Reserve Bank of Australia

It was a meaningful and heart-warming experience to have been of service to so many people and to have worked with the BAIPHIL team to fulfil the objectives of the medical mission. The patients were good-natured and uncomplaining while waiting for their turn.

The availability of x-ray, ECG and urinalysis greatly helped us, doctors, clinch the diagnosis and provide the appropriate management in many of the cases seen. The supply of medicines, in terms of variation and amount, ensured that all patients were able to get the right medicine for their illness.

- Dra. Janine Marie G. Sanciangco
BAIPHIL Medical, Dental, & Surgical Mission

Dr. Marc Paolo S. Nevado in action. Remember Paolo back in 2007 & 2008? He helped with packing and distribution of the loot bags back then, and was interviewed by Connie Angeles of Kapwa Ko, Mahal Ko. He has a very different role now.

A lady volunteer doctor, Dr. Janine Marie G. Sanciangco.

Volunteer doctors of Pangasinan.

Circumcision is one of the services why boys go to the medical mission, even if they probably dread the procedure.

The Galvadores couple manned the "Opta" desk. Free eyeglasses were given till supply lasts.

With Dra. Ma. Rosarita Sisasoco of SM Foundation, Vangie Nevado and Racquel Manago assisted in giving out the medicines prescribed to the patients.
Contributors:
Ms. Agnes C. Brillante-Santos
Overall Coordinator, BAIPHIL Medical Mission
Past President, BAIPHIL

and

Ms. Evangeline L. Salazar-Nevado
Director-in-charge, PR & Publications Committee
Executive Director
Philippine Dealing System Holdings Corp.

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Services included Urinalysis test.

Celia Sotto helped with the distribution of the loot bags, containing goodies from donors.

Medical mission volunteers from SM Foundation, Inc. and BAIPHIL.

Liza Ortiz with volunteer dentists.

President Rhonell S. Fajardo with some of the BAIPHIL volunteers pose for posterity after a hard day’s work. Big, generous hearts and amazing smiles!
Training Courses & Seminars

April 2016

Updated Guidelines on Sound Credit Risk Management
Speaker: **MS. CONCEPCION A. GARCIA**
Manager, ED III
Bangko Sentral ng Pilipinas
Venue: Dusit Thani Hotel, Makati City
Date: April 15, 2016 (Friday)

Implementing with ISO - Business Continuity Management and Business Impact Analysis / Risk Assessment
Speaker: **MR. KAMA Neson GANESON**
Technical Director, Delivery & Quality Management
ECCI Group
Venue: Dusit Thani Hotel, Makati City
Date: April 16, 2016 (Saturday)

Related Party Transactions (CARD-MRI Development Institute, Inc.)
Speaker: **MS. CONCEPCION A. GARCIA**
Manager, ED III
Bangko Sentral ng Pilipinas
Venue: CARD-MRI Development Institute Inc., Brgy. Tranca,
Bay, Laguna
Date: April 16, 2016 (Saturday)

Compliance with Operational Risk Management Guidelines
Speaker: **MS. LYN I. JAVIER**
Director, Examination Department I
Bangko Sentral ng Pilipinas
**MS. LORNA L. DELA CRUZ-SOMBE**
Acting Manager, Examination Department I
Bangko Sentral ng Pilipinas
**MR. ROMELITO V. PASOL**
Bank Officer III, Examination Department I
Bangko Sentral ng Pilipinas
Venue: Dusit Thani Hotel, Makati City
Date: April 22, 2016 (Friday)
Training Courses & Seminars

April 2016

Related Party Transactions
Speaker: **MS. LYN I. JAVIER**
Director, Examination Department I
Bangko Sentral ng Pilipinas

**ATTY. ELMER R. DAMASCO**
Acting Manager, Examination Department I
Bangko Sentral ng Pilipinas

**ATTY. ROBERT R. MADARA**
Bank Officer IV, Examination Department I
Bangko Sentral ng Pilipinas

Venue: Dusit Thani Hotel, Makati City
Date: April 22, 2016 (Friday)

Basic Course on Corporate Governance for Bank Directors (Thrift and Rural Banks)
Speaker: **MR. RICARDO P. LIRIO**
Former Managing Director, Supervision and Examination Sector II
Bangko Sentral ng Pilipinas and Past President, BAIPHIL

**MR. FRANCIS M. PUZON**
Former First Vice President, Philippine Veterans Bank and Past President, BAIPHIL

Venue: Dusit Thani Hotel, Makati City
Date: April 22-23, 2016 (Friday-Saturday)

Lean Six Sigma
Speaker: **MR. JEREMY JAY V. LIM**
Six Sigma Black Belt and BPM Expert
Certified Project Management Professional
Process Innovation Consultant

Venue: Dusit Thani Hotel, Makati City
Date: April 23, 2016 (Saturday)

Signature Analysis & Forgery Detection
Speaker: **MR. JESUS M. BELANIO**
Training Consultant

Venue: Dusit Thani Hotel, Makati City
Date: April 30, 2016 (Saturday)
President’s Corner

Atty. Rhoneil S. Fajardo
BAIPHIL President 2015-2016

Vox Populi

BAIPHIL’s directors for FY 2016-2017 have just been elected, and I can’t be any prouder of this set of leaders who will guide BAIPHIL in the year to come and from which, the succeeding leaders will emerge. It’s an interesting mix of experience and background, with representatives from all sectors of the industry which, I am certain, will only be good for the Institute. Elections in BAIPHIL are largely straightforward and uneventful (i.e., no drama), and transitions are almost always seamless. And this is a good thing, compared to what we’ve seen in the run-up to the national elections held last 9 May 2016.

This year’s national poll has got to be one of the most hotly contested and most divisive elections in our country’s history. It is the first elections where social media played a large part in molding opinion and sadly, it has been a tool for the spread of much disinformation, lies and fear. Personalities have been reduced to memes, and platforms to soundbites. And almost everyone has turned into a keyboard warrior. While some have sought to engage in intelligent discussion, others are always on the attack and any initiative towards discourse would quickly turn into outbursts ridiculing one’s position (and candidate) and be shot down by questions on one’s upbringing, patriotism and partisanship. Never has the Filipino been so passionate about national politics post EDSA, and there is no doubt that much of the call for change springs from the perceived failures and unfulfilled promises of the past 30 years.

In perspective, these reactions, while bordering on extremes, are understandable. More than being personalities, politicians, particularly those aiming for the highest posts in the land, are symbols of our hopes and aspirations. We choose not only who we think best represents us, but those who we believe can best fight for the fulfillment of our dreams of a better Philippines.

The campaign period, stressful though it may be, has been quite enlightening. We were witness to how candidates respond to the allegations thrown at them and how they behave under pressure. We have also come to realize what issues and values are critical to us and what, for now, may be glossed over. We have also become more aware of how dissimilar people can be, particularly those whom we consider friends and family. We may have been brought up the same way, liked the same things, went to the same school, joined the same organizations, and yet, end up supporting different candidates. It all boils down to personal choices, values and belief. And because it is personal, no one can choose wrong.

Collectively, the people have spoken and have elected our leaders for the next 3 to 6 years. But our role does not end with the marking of our ballots. It is now time for us to heal and unite the nation, and focus on the more important objective of lifting the majority of our countrymen from poverty with inclusive growth. To many of us, this is the only country we call home. Let’s all make it work.
Other Special Features

BAIPHIL Upcoming Seminars / Events:

<table>
<thead>
<tr>
<th>Seminar Title</th>
<th>Date</th>
<th>Resource Speaker/s</th>
<th>Venue</th>
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<tbody>
<tr>
<td>Supervisory Expectations on the ICAAP</td>
<td>May 20, 2016 (Friday)</td>
<td>MS. ANNALIZA G. TAN-CIMA.FRANCA Director Central Point of Contact Department III (CPCD III) Bangko Sentral ng Pilipinas</td>
<td>Dusit Thani Hotel, Ayala Avenue, Makati City</td>
</tr>
<tr>
<td>Enterprise Risk Management</td>
<td>May 28, 2016 (Saturday)</td>
<td>MR. KAMA NESON GANESON Technical Director, Delivery &amp; Quality Management ECCI Group</td>
<td>Dusit Thani Hotel, Ayala Avenue, Makati City</td>
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Upcoming Events

- **Grand Fellowship Night**
  - **Date:** 24 June 2016
  - **Details:** FinTech and the Future of Banking with Guest Speaker: Mr. Mario Berta
  - **Venue:** 10th General Membership Meeting
  - **Location:** 24 May 2016, Tuesday, 12:00 NN Mayuree II, Dusit Thani Hotel, Makati City

*RSVP: Please make your reservations not later than May 20, 2016 with the Secretariat at 831-4457 / 519-2433 or email to secretariat@baiphil.org / jmtuzon@baiphil.org. You may also text at 0917-8003474. This is important for hotel arrangement purposes.*
<table>
<thead>
<tr>
<th>April Celebrants</th>
<th>May Celebrants</th>
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<tbody>
<tr>
<td>7. Dolores A. Santiago</td>
<td>10. Amelia G. Cua</td>
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<tr>
<td>10. Minda L. Cayabyab</td>
<td>12. Roberto P. Alingog</td>
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<tr>
<td>22. Lagrimas R. Nuqui</td>
<td>31. Ronnie D. Fallega</td>
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<td>22. Jaime Aristotle B. Alip</td>
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