

**AUDIT AND COMPLIANCE COMMITTEE  
ACCOMPLISHMENT REPORT  
FOR THE FIRST SEMESTER 2024**

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**I. HIGHLIGHTS OF MEETINGS**

**A. Major Initiatives and Proposals Approved/Endorsed by the AC Com**

1.	Revised Policy in the Submission of Initial Status Update of Correction and/or Corrective Action	January
2.	2024 Compliance Testing Plan	January
3.	2024 AML/CTPF Compliance Testing Plan	January
4.	Enhancements/Additions to AML/CTPF Compliance Testing Program	January
5.	CMG 2024 Plans and Programs	January
6.	Enhanced Audit Procedures on Overseas Filipino Bank	February
7.	FOAD I Heat Map on High Risk Activities for Focused Scope Audit in 2024	February
8.	FOAD II Heat Map on High Risk Activities for Focused Scope Audit in 2024	February
9.	IAG 2024 Plans and Programs	February
10.	Conduct of On-Site AML/CTPF Compliance Testing	February
11.	FOAD I and II Revised Audit Procedures on Anti-Money Laundering	March
12.	HOAD Enhanced Audit Procedures on Anti-Money Laundering	March
13.	ASEU Enhanced Audit Procedures on Market & Liquidity Risk Management Department (MLRMD)	April
14.	FOAD I and II Revised Audit Procedures on Anti-Money Laundering	April
15.	Proposed Changes in the Audit Assessment for Control Activities – Test of Control for Full Scope Audit	May
16.	HOAD 2024 Revised Audit Plan	June
17.	ISAD 2024 Revised Audit Plan	June
18.	Proposed Revision on Risk Scoring of Application Systems	June

**B. Presentation of Action Plans of Units That Failed the Risk-Based Internal Audit (RBIA) in 2024**

1. Daet F. Pimentel Branch	January
2. Goa Branch	January
3. Sta. Rosa Tagaytay Road Branch	February
4. Jolo Branch	March
5. Information Security & Technology Risk Management Department	May
6. Cabanatuan (NE) Branch	May

**C. Regular Reports of Internal Audit Group and Compliance Management Group**

<b>Internal Audit Group</b>		
	Report on Outstanding Major Findings as of:	
1.	• 4 <sup>th</sup> Quarter 2023	February
2.	• 1 <sup>st</sup> Quarter 2024	May
	Report on Outstanding Audit Issues as of:	
3.	• 4 <sup>th</sup> Quarter 2023	February
4.	• 1 <sup>st</sup> Quarter 2024	May
	Report on Long Outstanding Audit Findings as of:	
5.	• 4 <sup>th</sup> Quarter 2023	February
6.	• 1 <sup>st</sup> Quarter 2024	May
	ASEU Report on Long Outstanding Findings, Outstanding Major Findings, Outstanding Audit Issues and Special Audit Recommendations on OFBank as of:	
7.	• 4 <sup>th</sup> Quarter 2023	February
8.	• 1 <sup>st</sup> Quarter 2024	April
	ISAD Report on Long Outstanding Findings, Outstanding Major Findings, Outstanding Audit Issues and Special Audit Recommendations on OFBank as of	
9.	• 4 <sup>th</sup> Quarter 2023	February
10.	• 1 <sup>st</sup> Quarter 2024	April
	Status of Recommendations on Special Audit Engagements as of:	
11.	• 4 <sup>th</sup> Quarter 2023	February
12.	• 1 <sup>st</sup> Quarter 2024	May
	Report on Special Audit Engagements for:	
13.	• CY 2023	January
14.	• January 2024	February
15.	• February 2024	March
16.	• March 2024	April
17.	• April 2024	May
18.	• May 2024	June
19.	Summary of Results of Audit Engagements as of 4 <sup>th</sup> Quarter 2023	February

	Report on Validated Accounts with Freeze Order, SEC Advisories and Negative Media Report for:	
20.	• December 2023	January
21.	• January 2024	February
22.	• February 2024	March
23.	• March 2024	April
24.	• April 2024	May
25.	• May 2024	June
	Status Report on the Validation of Alerts generated by the Enterprise Fraud Management System (EFMS) for:	
26.	• December 2023	January
27.	• January 2024	February
28.	• February 2024	March
29.	• March 2024	April
30.	• April 2024	May
31.	• May 2024	June
	Monthly Report on Major Findings for:	
32.	• December 2023	January
33.	• January 2024	February
34.	• February 2024	March
35.	• March 2024	April
36.	• April 2024	May
37.	• May 2024	June
	Report on Audit Observations related to Turn Around Time for:	
38.	• November 2023	January
39.	• December 2023	February
40.	• January 2024	February
41.	• February 2024	March
42.	• March 2024	April
43.	• April 2024	May
44.	• May 2024	June
	Report on Audit Reports Issued for:	
45.	• December 2023	January
46.	• January 2024	February
47.	• February 2024	March
48.	• March 2024	April
49.	• April 2024	May
50.	• May 2024	June
	Results of Independent Compliance Testing of RCD on:	
51.	• FOAD I	January
52.	• FOAD II	February
53.	Changes on the Revised Audit Plan of ISAD for CY 2023	January
54.	AC Com 2023 Attendance Record	January
55.	AC Com Accomplishment Report for 2 <sup>nd</sup> Semester 2023	January
56.	IAG Accomplishment Report for 2 <sup>nd</sup> Semester 2023	January
57.	IAG 2024 Declaration of Organizational Independence	January

58.	Employee Relations Department (ERD) 2023 Whistleblowing Report	February
59.	Results of Confirmation of Salary Loan Balances as of June 30, 2023	February
60.	Results of 2023 Performance Evaluation Rating by the AC Com Members	February
61.	AAC Accomplishment Report for 2nd Semester 2023	February
	Presentation of the 2 <sup>nd</sup> Semester 2023 Accomplishment Report and 2024 Plans and Programs of:	
62.	<ul style="list-style-type: none"> <li>LBP Leasing and Finance Corporation (LLFC) – Internal Audit and Compliance</li> </ul>	March
63.	<ul style="list-style-type: none"> <li>UCBP Leasing and Finance Corporation (ULFC) – Internal Audit</li> </ul>	March
64.	<ul style="list-style-type: none"> <li>UCPB Savings (UCPBS) – Internal Audit</li> </ul>	March
65.	Results of Independent Validation of the 2023 ICAAP and Recovery Plan	March
	Presentation of the 2023 Internal Control-Related Initiatives of:	
66.	<ul style="list-style-type: none"> <li>National Development Lending Sector</li> </ul>	April
67.	<ul style="list-style-type: none"> <li>Treasury and Investment Banking Sector</li> </ul>	May
68.	Revised Internal Service Level Agreement of IAG and CMG	April
69.	2024 Approved IAG Budget	April
70.	UCPBS 2024 Revised Audit Plan	May
71.	Report on the Results of 2023 Audit Client Satisfaction Survey	May
72.	Report on Common and Recurring Findings for 2023	May
73.	Results of Confirmation of Private Deposit Accounts as of October 31, 2023	May
74.	FOAD II Audit Report on the Negative Media Report on Bamban, Tarlac Mayor Alice Guo	June

### **Compliance Management Group**

	Results of Independent Compliance Testing on various Regulatory Reports conducted in:	
75.	<ul style="list-style-type: none"> <li>4<sup>th</sup> Quarter 2023</li> </ul>	March
76.	<ul style="list-style-type: none"> <li>1<sup>st</sup> Quarter 2024</li> </ul>	May
	Results of Independent Compliance Testing of Business Units for	
77.	<ul style="list-style-type: none"> <li>4<sup>th</sup> Quarter 2023</li> </ul>	January
78.	<ul style="list-style-type: none"> <li>1<sup>st</sup> Quarter 2024</li> </ul>	April
79.	Results of Review of Internal Policies against Applicable Regulations for 1 <sup>st</sup> Quarter 2024	April
	Results of Periodic Compliance Testing for:	
80.	<ul style="list-style-type: none"> <li>4<sup>th</sup> Quarter 2023</li> </ul>	April
81.	<ul style="list-style-type: none"> <li>1<sup>st</sup> Quarter 2024</li> </ul>	May
	Reports on Fines and Penalties:	
82.	<ul style="list-style-type: none"> <li>4<sup>th</sup> Quarter 2023</li> </ul>	March

83.	<ul style="list-style-type: none"> <li>1<sup>st</sup> Quarter 2024</li> </ul>	May
	Reports on Crimes and Losses:	
84.	<ul style="list-style-type: none"> <li>4<sup>th</sup> Quarter 2023</li> </ul>	February
85.	<ul style="list-style-type: none"> <li>1<sup>st</sup> Quarter 2024</li> </ul>	May
	Regulations Issued and Results of Pre-Testing for:	
86.	<ul style="list-style-type: none"> <li>October 2023</li> </ul>	January
87.	<ul style="list-style-type: none"> <li>November 2023</li> </ul>	January
88.	<ul style="list-style-type: none"> <li>December 2023 to February 2024</li> </ul>	April
89.	<ul style="list-style-type: none"> <li>March 2024</li> </ul>	May
90.	<ul style="list-style-type: none"> <li>April 2024</li> </ul>	June
	Negative Media Report for:	
91.	<ul style="list-style-type: none"> <li>January 2024</li> </ul>	February
92.	<ul style="list-style-type: none"> <li>May 2024</li> </ul>	June
	Monitoring of Action Plan and Status of Implementation on Commission on Audit (COA) Annual Audit Report for CY 2022 and Prior Years Audit Recommendations as of:	
93.	<ul style="list-style-type: none"> <li>December 2023</li> </ul>	March
94.	<ul style="list-style-type: none"> <li>March 2024</li> </ul>	May
95.	CMG 2 <sup>nd</sup> Semester 2023 Accomplishment Report	January
96.	Updates on Compliance with Regular Freeze Order – Identification of Materially-Linked Account (CA-GR AMLA Case No. 00356)	January
97.	Updates on Compliance with Regular Freeze Order – Identification of Materially Linked Account (CA GR AMLA Case Nos. 00346 and 00357)	March
98.	Updates on Compliance with Regular Freeze Order per CA GR AMLA Case No. 00346	April
99.	2024 Approved CMG Budget	April
100.	Status of Compliance of Various Lending Programs Mandated by the Government to LANDBANK as of March 31, 2024	May
101.	Updates on Compliance with Regular Freeze Order – Identification and Freezing of Regular Accounts per CA GR AMLA Case No. 00357	May
102.	Notation of the Results of BSP Report of Examination (ROE) on LANDBANK as of September 30, 2023.	May
103.	Updates on Compliance with Regular Freeze Order (FO) – Identification and Freezing of Related Accounts (RAs) and Materially-Linked Accounts (MLAs) – CA GR AMLA Case No. 00375	June

**D. Other Reports and Updates presented to the AC Com**

1.	Enterprise Data Management Department (EPMD) compliance memo re: AC Com Directive on Data on the Bank's Financial Consumers	January
2.	Personnel Administration Department (PAD) compliance memo re: AC Com Directive on Data on Employees with Disabilities	January
3.	PAD memo update re: Grant of Hazard Pay for Jolo Branch	January

4.	CGCom Resolution on HRMG's Report on LBP Organizational Realignment and Rationalization Plan	January
5.	CorSec memo dated January 24, 2024 and Board Resolution No. 24-026 re: Reorganization of the Memberships for Board-Level Committees	February
6.	CMG compliance memo re: AC Directive on the Number of Branches to be subjected to Onsite AML/CTPF Compliance Testing in 2024	March
7.	Risk Management Group (RMG) compliance memo re: AC Com Directive on Unauthorized Online, Credit Card, and ATM Withdrawals Linked to Hacking Schemes	March
8.	Systems and Methods Department (SMD) compliance memo dated April 19, 2024 re: AC Com Directive on the Status of the Bank's Pending Internal Policies and Guidelines	April
9.	UCPBS compliance memo re: Briefer on UCPBS Structure and Operations	April
10.	SMD compliance memo re: AC Com Directive on the Organizational Structure of SMD and the Status of the Bank's Pending Internal Policies and Guidelines	May
11.	Property Valuation and Field Operations Group (PVFOG) compliance memo re: AC Com Directive on the Agrarian Reform Beneficiaries in the Bangsamoro Region	May
12.	PAD compliance memo re: AC Com Directive on Compliance Management Group's Proposal for Reorganization	May
	Accountability Assessment Committee (AAC) Minutes of Meetings:	
13.	• November 23, 2023	January
14.	• December 14, 2023	February
15.	• January 25, 2024	February
16.	• February 8, 2024	March
17.	• March 7, 2024	April
18.	• April 5, 2024	May
	Anti-Money Laundering (AML) Committee Minutes of Meetings:	
19.	• December 11, 2023	February
20.	• February 2, 2024	April
21.	• March 19, 2024	May

#### **E. Briefing/Orientation on**

1.	Unauthorized Online Transactions, Credit Card, and ATM Withdrawals Linked to Hacking Schemes: Insights from the Operational Risk and Loss Database (ORLD) of the Bank and Recommendations for Combatting Them	March
2.	Briefer on UCPBS Structure and Operations	April
3.	SMD Organizational Structure and Operations	May

**AUDIT AND COMPLIANCE COMMITTEE  
ACCOMPLISHMENT REPORT  
FOR THE SECOND SEMESTER 2024**

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**I. HIGHLIGHTS OF MEETINGS**

**A. Major Initiatives and Proposals Approved/Endorsed by the AC Com**

1.	Revised Policy in the Submission of Initial Status Update of Correction and/or Corrective Action	July
2.	Appointment of the New IAG Head	August
3.	Non-rated audit for the Office of the Group Head	August
4.	FOAD I's Memo Reply to General Santos Highway Branch Request	October
5.	ASEU Enhanced Audit Procedures in the Audit of the Bank's Recovery Plan	October
6.	Proposed Policy on Handling and Reporting Changes in the Annual	October
7.	Audit Plan	
8.	ASEU Revised 2024 Audit Plan	October
9.	FOAD I Revised 2024 Audit Plan	October
10.	FOAD II Revised 2024 Audit Plan	October
11.	HOAD Revised 2024 Audit Plan	October
12.	Changes in ISAD 2024 Audit Plan.	October
13.	2024 Revised Internal Audit Group Charter	November
14.	Proposed Changes in the Audit Activities and Percentage Weights for Branches/Branch-lites and Accounting Center/Units	November
15.	Revised Guidelines on Relative Materiality Threshold (RMT) Alerts Investigation.	November
16.	Revised Money Laundering, Terrorist Financing, and Proliferation Financing (ML/TF/PF) Institutional Risk Assessment (IRA) Guidelines	November
17.	LBP Compliance Manual – Updated as of September 30, 2024	November
18.	Trust Compliance Manual – Updated as of September 30, 2024	November
19.	2025 Anti-Money Laundering and Counter Terrorism and Proliferation of Weapons of Mass Destruction Financing (AML/CTPF) Compliance Testing (ACT) Plan	December

**B. Presentation of Action Plans of Units That Failed the Risk-Based Internal Audit (RBIA) in 2024**

1. San Pedro Laguna Branch	July
2. Tagum Branch	July
3. Clark Branch	August
4. Vigan Branch	August
5. General Santos Highway	September
6. Bacolod San Juan	September
7. West San Fernando Pampanga	December

**C. Regular Reports of Internal Audit Group and Compliance Management Group**

<b>Internal Audit Group</b>		
	Report on Outstanding Major Findings as of:	
1.	• 2 <sup>nd</sup> Quarter 2024	August
2.	• 3 <sup>rd</sup> Quarter 2024	November
	Report on Outstanding Audit Issues as of:	
3.	• 2 <sup>nd</sup> Quarter 2024	August
4.	• 3 <sup>rd</sup> Quarter 2024	November
	Report on Long Outstanding Audit Findings as of:	
5.	• 2 <sup>nd</sup> Quarter 2024	August
6.	• 3 <sup>rd</sup> Quarter 2024	November
	ASEU Report on Long Outstanding Findings, Outstanding Major Findings, Outstanding Audit Issues and Special Audit Recommendations on OFBank as of:	
7.	• 2 <sup>nd</sup> Quarter 2024	August
8.	• 3 <sup>rd</sup> Quarter 2024	November
	ISAD Report on Long Outstanding Findings, Outstanding Major Findings, Outstanding Audit Issues and Special Audit Recommendations on OFBank as of	
9.	• 2 <sup>nd</sup> Quarter 2024	August
10.	• 3 <sup>rd</sup> Quarter 2024	November
	Status of Recommendations on Special Audit Engagements as of:	
11.	• 2 <sup>nd</sup> Quarter 2024	August
12.	• 3 <sup>rd</sup> Quarter 2024	November
	Report on Special Audit Engagements for:	
13.	• June 2024	July
14.	• July 2024	August
15.	• August 2024	September
16.	• September 2024	October
17.	• October 2024	November
18.	• November 2024	December
19.	Summary of Results of Audit Engagements as of 2 <sup>nd</sup> Quarter 2024	September



	Report on Validated Accounts with Freeze Order, SEC Advisories and Negative Media Report for:	
20.	• June 2024	July
21.	• July 2024	August
22.	• August 2024	September
23.	• September 2024	October
24.	• October 2024	November
25.	• November 2024	December
	Status Report on the Validation of Alerts generated by the Enterprise Fraud Management System (EFMS) for:	
26.	• June 2024	July
27.	• July 2024	August
28.	• August 2024	September
29.	• September 2024	October
30.	• October 2024	November
31.	• November 2024	December
	Monthly Report on Major Findings for:	
32.	• June 2024	July
33.	• July 2024	August
34.	• August 2024	September
35.	• September 2024	October
36.	• October 2024	November
37.	• November 2024	December
	Report on Audit Observations related to Turn Around Time for:	
38.	• June 2024	July
39.	• July 2024	August
40.	• August 2024	September
41.	• September 2024	October
42.	• October 2024	November
43.	• November 2024	December
	Report on Audit Reports Issued for:	
44.	• June 2024	July
45.	• July 2024	August
46.	• August 2024	September
47.	• September 2024	October
48.	• September and October 2024	November
49.	• November 2024	December
50.	ASEU's Report on Assessment on the Recovery Plan (RP) Tabletop Exercise on June 20, 2024	July
51.	2023 Management Representation Letter	July
52.	IAG's Accomplishment Report for 1 <sup>st</sup> Semester 2024	July
53.	AC Com's Accomplishment Report for 1 <sup>st</sup> Semester 2024	July
54.	AAC's Accomplishment Report for 1st Semester 2024	July
55.	Supplemental Report on FOAD II Audit Report on the Negative Media Report on Bamban, Tarlac Mayor	July
56.	FOAD II's 2nd Supplemental Report on the Negative	August

	Media Report on Bamban, Tarlac Mayor	
	Presentation of the 1st Semester 2024 Accomplishment Report and Plans and Programs of:	
57.	<ul style="list-style-type: none"> <li>LBP Leasing and Finance Corporation – Internal Audit and Compliance</li> </ul>	September
58.	<ul style="list-style-type: none"> <li>UCPB Leasing and Finance Corporation – Internal Audit</li> </ul>	September
59.	<ul style="list-style-type: none"> <li>UCPB Savings Bank – Internal Audit 1st Semester 2024 Accomplishment Report</li> </ul>	September
60.	Results of Confirmation of Loan Balances as of April 30, 2024	September
61.	FOAD II's Special Audit Report on the Deposit of Accounts of Apollo Carreon Quiboloy and Related Parties	September
62.	2023 Overall Internal Audit Opinion	December
63.	Presentation of the 2023 Internal Control-Related Initiatives of Digital Banking Sector	December
64.	2025 Tentative Schedule of AC Com Meetings	December

#### **Compliance Management Group**

	Results of Independent Compliance Testing on various Regulatory Reports conducted in:	
65.	<ul style="list-style-type: none"> <li>2<sup>nd</sup> Quarter 2024</li> </ul>	August
66.	<ul style="list-style-type: none"> <li>3<sup>rd</sup> Quarter 2024</li> </ul>	November
	Results of Independent Compliance Testing of Business Units for	
67.	<ul style="list-style-type: none"> <li>2<sup>nd</sup> Quarter 2024</li> </ul>	July
68.	<ul style="list-style-type: none"> <li>3<sup>rd</sup> Quarter 2024</li> </ul>	October
	Results of Periodic Compliance Testing for:	
69.	<ul style="list-style-type: none"> <li>2<sup>nd</sup> Quarter 2024</li> </ul>	August
70.	<ul style="list-style-type: none"> <li>3<sup>rd</sup> Quarter 2024</li> </ul>	November
	Reports on Fines and Penalties:	
71.	<ul style="list-style-type: none"> <li>2<sup>nd</sup> Quarter 2024</li> </ul>	August
72.	<ul style="list-style-type: none"> <li>3<sup>rd</sup> Quarter 2024</li> </ul>	December
	Reports on Crimes and Losses:	
73.	<ul style="list-style-type: none"> <li>2<sup>nd</sup> Quarter 2024</li> </ul>	August
74.	<ul style="list-style-type: none"> <li>3<sup>rd</sup> Quarter 2024</li> </ul>	November
	Regulations Issued and Results of Pre-Testing for:	
75.	<ul style="list-style-type: none"> <li>May 2024</li> </ul>	August
76.	<ul style="list-style-type: none"> <li>June 2024</li> </ul>	August
77.	<ul style="list-style-type: none"> <li>July 2024</li> </ul>	September
78.	<ul style="list-style-type: none"> <li>August 2024</li> </ul>	November
79.	<ul style="list-style-type: none"> <li>September 2024</li> </ul>	November
	Negative Media Report for:	
80.	<ul style="list-style-type: none"> <li>June 2024</li> </ul>	July
81.	<ul style="list-style-type: none"> <li>July 2024</li> </ul>	August
82.	Quarterly Reports on Money Service Business (MSB) Customers	July

83.	Quarterly Reports on Casino, Offshore Gaming Operator (OGO), OGO Service Provider, and Online Gaming Business Customers	July
84.	Report on the Status of Evaluation of the Performance of Partner-Entities	July
85.	LBP Response to the BSP Report on Examination as of September 30, 2023	July
86.	Status of Compliance of Various Lending Programs Mandated by the Government to LANDBANK as of June 30, 2024	July
87.	Updates on Compliance with Regular Freeze Order – Identification and Freezing of Regular Accounts per CA GR AMLA Case No. 00382	August
88.	Updates on Compliance with Regular Freeze Order – Frozen Materially Linked Accounts – CA GR AMLA Case No. 00389	September
89.	Updates on Compliance with Regular Freeze Order – Identification and Freezing of Materially Linked Account (MLA) Batch 2 CA GR AMLA Case No. 00389	October
90.	Updates on Regular Freeze Orders per CA AMLA Case Nos. 00246, 00328 and 00357	October
91.	Updates on Compliance with Regular Freeze Order – Identification and Freezing of Materially Linked Account Batch 2 – CA GR AMLA Case No. 00389	November
92.	Status of Compliance of Various Lending Programs Mandated by The Government to LANDBANK for 3rd Quarter 2024	November
93.	LANDBANK's Action Plan and Status of Implementation on COA Annual Audit Report for CY 2023 Audit Recommendations as of September 30, 2024.	November
94.	BSP Evaluation on LANDBANK's Reply to Report of Examination (ROE) as of September 30, 2023 and the Bank's responses as of 3 <sup>rd</sup> Quarter 2024	November

#### **D. Other Reports and Updates presented to the AC Com**

1.	Property Valuation and Field Operations Group (PVFOG) memo re: AC Com Directive on the Data on Agrarian Reform Beneficiaries	July
2.	Security Department (SD) compliance memo re: Investigation Process and Timeline for Referred Cases	July
3.	Legal Services Group (LSG) compliance re: Legal Process and Prosecution Guidelines for Referred Cases.	July
4.	Employee Relations Department (ERD) compliance memo re: Updates and Plans for Gender and Development (GAD) Compliance and Implementation.	July
5.	Zambales LC's Memo re: AC Com Directive on the Nature and Operations of Teleempire	August
6.	CMG compliance memo re: AC Com Directive on the Report on Fines and Penalties from 2020 to 2024	September
7.	Proposed Revised Guidelines on Internal Whistleblowing	October

	and Reporting	
8.	CMG compliance memo re: Report on Fines and Penalties from 2020 to 2022	December
9.	SMD compliance memo re: Proposed Revised Guidelines on Internal Whistleblowing	December
10.	Proposed Revision in the Audit and Compliance Committee Charter	December
11.	Proposed Audit Classification and Criteria of Audit Universe and Standard Mandays for End-to-End Process Audit	December
	Accountability Assessment Committee (AAC) Minutes of Meetings:	
12.	• May 9, 2024	July
13.	• May 30, 2024	July
14.	• June 19, 2024	August
15.	• July 16, 2024	August
16.	• July 31, 2024	September
17.	• August 29, 2024	October
18.	• September 13, 2024	December
	Anti-Money Laundering (AML) Committee Minutes of Meetings:	
19.	• May 9, 2024	July
20.	• July 5, 2024	September
21.	• September 10, 2024	November
22.	• October 22, 2024	December

#### **E. Briefing/Orientation on**

1.	Updates on Anti Money Laundering Council (AMLC) Registration and Reporting Guidelines (ARRG)	September
2.	Trends for Banks and Financial Institutions	September
3.	Digital Trust Insights 2024: Asia Pacific	September
4.	Holistic Risk Management: Evaluating Delivery and Delivered Risks in Strategic Innovations	September
5.	GenAI as a Transformation Enabler	September
6.	Updates on IAG, RMG, and CMG Structure and Functions	September