

Building Financial Health and Resilience in Philippine Microfinance

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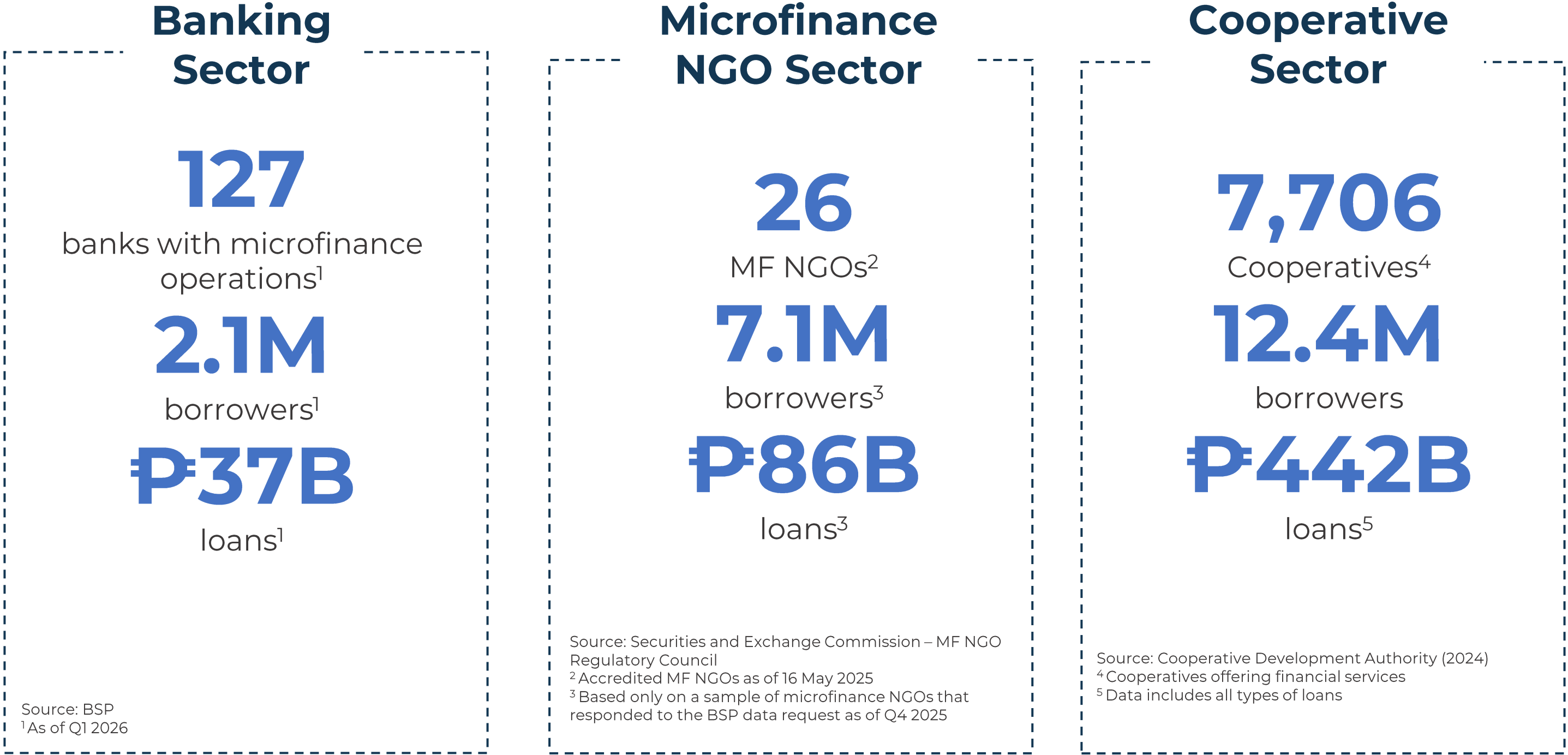
Deputy Governor

Bangko Sentral ng Pilipinas

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The Reach of Philippine Microfinance



From Access to Financial Health

The resilience-building tools of Filipinos remain limited.

14%

of Filipino adults have **insurance** coverage *(excluding Philhealth)*

30%

of Filipino adults perceived that they're **prepared for emergencies.**

Source: 2025 Consumer Finance and Inclusion Survey

What is Financial Health?



How can MFIs Help?



Technology



**Help clients build
healthy financial habits**



Trust

BSP's Financial Health Initiatives



BSP E-Learning Academy



Financial Consumer Protection Act and Anti-Financial Account Scamming Act



Removal of online gambling links from payment apps



Expanded access to insurance through an enhanced bancassurance framework



Financial Health Survey

**Real change
happens in the
communities you
serve every day.**





Thank you!

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🌐 <https://financialinclusion.gov.ph/>

