



Atty. Charina B. De Vera-Yap is the Director of the Consumer Protection and Market Conduct Office (CPMCO), Regional Operations and Advocacy Sector of the Bangko Sentral ng Pilipinas (BSP). She heads the CPMCO which handles BSP's consumer protection and market conduct work and programs. She oversees the design, coordination and implementation of consumer protection programs and is also involved in the research and development of consumer protection and market conduct policies, regulations and legislative measures.

She started working in the BSP in 2000 as a legal and technical staff of BSP's executive offices, particularly in the Supervision and Examination Sector. She started her consumer protection work in BSP when she was assigned to the then Financial Consumer Protection Department in 2017.

Prior to her BSP work, she was a Court Attorney at the Court of Appeals and she also worked in the Philippine Senate as a legislative staff of the late Senator Raul S. Roco.

She graduated from the University of the Philippines, with a Bachelor of Arts degree, major in Political Science. She finished her Bachelor of Laws degree at the Arellano Law School. In 2006, she completed her Master of Laws, Major in International Legal Studies at the Georgetown University Law Center, Washington DC.