



**ELLEN JOYCE L. SUFICIENCIA**

As the Director of the Financial Inclusion Office of the Bangko Sentral ng Pilipinas (BSP), Joyce is deeply involved in various initiatives to drive the BSP's financial inclusion agenda forward. These include policy development and advocacy work with a particular focus on inclusive digital finance, MSMEs, and agriculture financing. She also currently represents the BSP as the chair of the Alliance for Financial Inclusion (AFI) Small and Medium Enterprise Finance (SMEF) Working Group.

Joyce joined the BSP 21 years ago as a Bank Examiner. Prior to her current assignment, she was involved in the strategy management and enterprise project management program of the BSP.

Joyce is a certified public accountant and an MBA degree holder. She has also completed the Leadership and Diversity Program for Regulators of the Women's World Banking and Alliance for Financial Inclusion at the Saïd Business School, University of Oxford.