

SAFC in Motion

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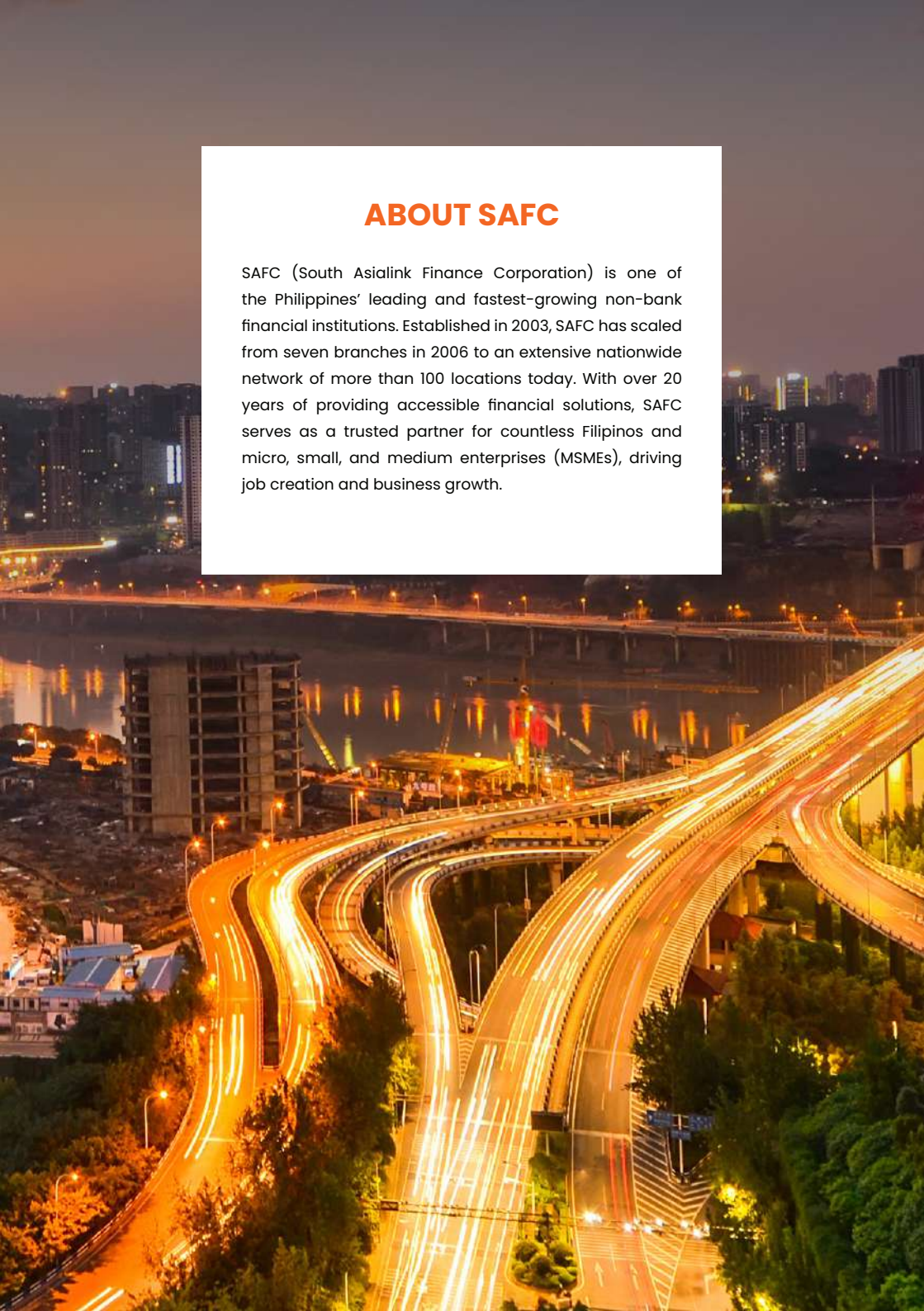
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ABOUT SAFC

SAFC (South Asialink Finance Corporation) is one of the Philippines' leading and fastest-growing non-bank financial institutions. Established in 2003, SAFC has scaled from seven branches in 2006 to an extensive nationwide network of more than 100 locations today. With over 20 years of providing accessible financial solutions, SAFC serves as a trusted partner for countless Filipinos and micro, small, and medium enterprises (MSMEs), driving job creation and business growth.





Message from the President and CEO

SAFC's journey has always been defined by resilience, collaboration, and a shared commitment to making financing easy for Filipinos. Together, we have expanded our reach across the country through the dedication of our employees, the trust of our customers, and the support of our partners. This has enabled more individuals, families, and MSMEs to access the financial solutions they need to achieve their goals.

As we move forward, we build on this momentum together, driving continued growth and ensuring that SAFC remains a trusted financial partner for all our stakeholders.

Welcome to the first issue of SAFC in Motion.




Maricel D. Dejongoy
President and CEO

SAFC Names New President and CEO, Eyes Stronger Growth Push for H2 2026



SAFC announced the appointment of Maricel D. Dejongoy as its new President and Chief Executive Officer (CEO), effective July 1, 2026. This transition reflects SAFC's commitment to accelerated growth and stability, anchored on a strengthened leadership team and a clear strategic agenda for the second half of the year.

Dejongoy brings deep institutional expertise across the Asialink Group of Companies. She most recently served as Auto and Truck Loan Group Head at Asialink Finance Corporation (AFC), where she led one of the company's key lending verticals and supported business expansion.

"I step into this role with purpose and a deep sense of responsibility to our SAFC employees, partners, and the communities we serve," said Ms. Dejongoy. "We will be deliberate in expanding our reach, strengthening our products, and ensuring that more Filipinos experience what it means to have a financing partner that truly works for them."

Dejongoy's hands-on experience in portfolio growth, product leadership, and field operations positions her to drive SAFC's next phase of expansion. She also expressed her dedication to building on the momentum established by the previous leadership, using it as a springboard to propel the company toward even greater scale and impact.

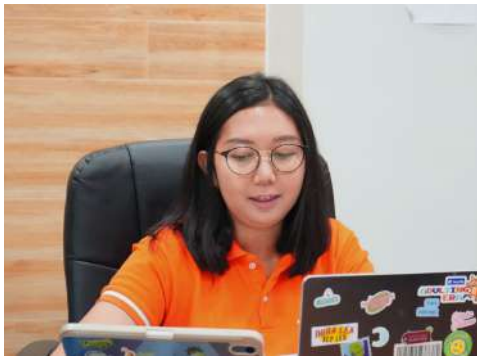
"The best of SAFC is still ahead of us, and we are more than prepared to make it happen," Dejongoy added.

Concurrent with this transition, Kevin N. Cabanban moved into the role of Group Initiatives Officer, reflecting his expanded mandate across the Asialink Group. Cabanban led SAFC for over a year, during which he focused on recalibrating operations and laying the groundwork for sustained business performance.

Established in 2003, SAFC has been operating for over two decades with a clear purpose: that access to financing should not be a privilege. In a market where credit access remains uneven, the company has made financial inclusion its competitive edge—and its portfolio reflects that mission.

SAFC's product suite includes vehicle refinancing through Sangla OR/CR, financing for brand-new and pre-owned cars and trucks, and real estate-backed loans through Sangla Titulo and JuanTAHANAN, designed to make homeownership more accessible to Filipinos.

Moreover, the company offers targeted products for underserved segments, including BiyaHERO for public utility vehicle (PUV) and transport network vehicle service (TNVS) operators, and JUANAseño for women entrepreneurs.



SAFC Affirms Disciplined Growth and Inclusive Financing at 2026 Annual Stockholders' Meeting

SAFC convened its 2026 Annual Stockholders' Meeting (ASM) last May 8, bringing together the company's Board of Directors, stockholders, executives, and senior management to review its 2025 performance and align on strategic priorities for the year ahead.

In his opening message, SAFC Vice Chairperson William S. Uy emphasized the company's continued focus on inclusive financing, particularly in serving underserved Filipinos and MSMEs, while strengthening SAFC's nationwide presence and long-term growth.

Former SAFC President and CEO Kevin John N. Cabanban, now serving as Asialink Group Initiatives Officer, presented the company's operational and financial performance for 2025, highlighting improvements in portfolio quality, liquidity, recovery rates, and capital position. These gains were supported by streamlined loan processes, improved asset recovery initiatives, and the implementation of systems that enable more data-driven sales and risk management decisions.

As part of efforts to further strengthen governance and credit oversight, stockholders approved the creation of a Special Credit Committee and the adoption of an SME Loans Secured by Real Estate Approval Matrix.

Reinforcing the company's direction, Asialink Group CEO Robert B. Jordan, Jr. shared that SAFC remains committed to enabling progress by supporting entrepreneurs, empowering communities, and expanding access to financial solutions nationwide.



SAFC Supports Local Entrepreneurs Through Financial Literacy Training in Pasig City

As part of its commitment to empowering MSMEs and local communities, SAFC participated in the Business Development Training organized by the Pasig City Local Economic Development and Investment Office (LEDIO) on April 22, 2026, in Pinagbuhatan, Pasig City.

The training brought together around 30 entrepreneurs, primarily start-up and small-business owners, for a series of sessions focused on strengthening business knowledge and financial management skills.

Representing SAFC as resource speaker, Chief Operating Officer Ms. Azenith S. Cabrera led a discussion on *"Cash Flow Management,"* covering key concepts on managing cash flow, financial planning, and sustaining business growth.

Through practical examples and interactive discussions, participants were guided on how to apply financial management strategies to their day-to-day operations and long-term business goals.

"When you master cash flow, your business becomes stronger and communities benefit from your business growth," Cabrera shared during the session.

The initiative reflects SAFC's continued efforts to support entrepreneurs not only through accessible financing solutions but also through financial literacy and capacity-building programs that help businesses grow sustainably. The event concluded with both SAFC and Pasig LEDIO reaffirming their shared commitment to supporting the development of local enterprises and empowering more Filipino entrepreneurs.



SAFC, JBA Philippines Renew Partnership to Expand Vehicle Ownership Access

SAFC and JBA Philippines (JBAP) formally renewed their partnership at SAFC's Head Office in Ortigas Center, Pasig City, reinforcing their shared commitment to making vehicle ownership more accessible and affordable for Filipinos.

The collaboration combines SAFC's financing solutions and repossessed vehicle inventory with JBAP's established vehicle buying and selling platform, enabling faster and more efficient access to reliable pre-owned vehicles for individuals, entrepreneurs, and MSMEs.

According to Kevin John N. Cabanban, former SAFC President and CEO, who now serves as Asialink Group Initiatives Officer, the partnership reflects the company's commitment to providing financing solutions that address the evolving needs of Filipinos. By integrating financing with a trusted vehicle marketplace, SAFC and JBAP aim to simplify the vehicle acquisition process and create more opportunities for mobility and livelihood.

JBAP Director Kenji Ito also highlighted the importance of strengthening industry partnerships to improve market efficiency and expand access to quality vehicles nationwide.

The renewed partnership supports both organizations' goal of helping more Filipinos secure reliable transportation that can support daily mobility, business operations, and income-generating opportunities. Through streamlined financing and improved vehicle access, SAFC and JBA Philippines continue to empower communities and support economic growth across the country.





SAFC Champions MSME Growth at SME Business Expo 2026

SAFC championed easy and accessible financial solutions at the 18th Philippine SME Business Expo 2026, joined by thousands of entrepreneurs and enterprises in one of the Philippines' largest business networking events for small and medium enterprises (SMEs).

This two-day event, held on May 22 and 23, 2026 at the SMX Convention Center Manila, gathered approximately 12,000 attendees, including local business owners, financial service providers, partner organizations, and professionals from various industries. It also featured 180 exhibitors, presented 260 business solutions, and hosted 30 keynote speakers.

Led by its Business Development and Branch Division units, SAFC's participation focused on booth engagement, lead generation, and building connections with SMEs seeking accessible and reliable financing solutions. Throughout the event, the team actively introduced SAFC's products and services to attendees while also promoting career opportunities for aspiring loan advisors.

The expo also provided opportunities for SAFC to strengthen its network and establish potential partnerships with entrepreneurs and industry stakeholders. Through direct engagement with business owners and fellow exhibitors, the company affirms its commitment to supporting local enterprises through financial solutions designed to help businesses grow and thrive.

"Our participation in the SME Business Expo 2026 gave us the opportunity to connect directly with Filipino entrepreneurs and better understand how SAFC can support their business goals," said SAFC Marketing Group Head Norvyn V. Aloro. "We recognize the changing needs of our local enterprises and we, at SAFC, are committed to providing the support and financial solutions that help them grow, adapt, and succeed."

As SAFC continues to expand its nationwide presence, the company remains committed to helping Filipino entrepreneurs and MSMEs access financial solutions that support sustainable business growth and economic progress.





SAFC Stands for Inclusion at Pride Stride Run 2026

SAFC reaffirmed its commitment to diversity, equity, and inclusion (DEI) by serving as an official event partner of the Pride Stride Run 2026, held on June 28 at Bridgetowne, Pasig City.

Organized by ProAd Creative Events, in partnership with LoveYourself Inc., the first-ever Pride Stride Run brought together runners, advocacy organizations, corporate partners, and allies in a celebration of Pride Month. The event gathered thousands of participants in support of initiatives that promote health awareness, inclusivity, and the continued progress for the LGBTQIA+ community.

As an official event partner, SAFC actively engaged with participants through its interactive booth, where attendees learned more about the company's financing solutions and services. Beyond its presence at the event, SAFC employees also joined the 3-kilometer run, joining fellow advocates and allies in support of a more inclusive future.

For Vanessa Planos, Senior Business Development Officer at SAFC and one of the participants of the Pride Stride Run, what stood out was not just that people came to run, but how they showed up.

"Many runners expressed themselves through colorful outfits, creative costumes, and props. Pride Stride Run also became a platform where LGBTQIA+ members could be seen, celebrated, and free to express who they truly are. That spirit of inclusion is something we are proud to support," Planos said.

Guided by its DEI framework and promise of Financing Made Easy for Filipinos, SAFC continues to support initiatives that empower communities, celebrate diversity, and create opportunities for every Filipino to thrive. Through partnerships like the Pride Stride Run, the company remains committed to helping build a more inclusive and brighter tomorrow for all.



BRANCH AND SALES HIGHLIGHTS

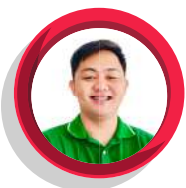


At SAFC, outstanding performance is recognized and celebrated. Behind every loan released is a dedicated sales team that believes in clients' potential and turns opportunities into meaningful outcomes. This quarter, we spotlight the branches and individuals who set the standard, achieved new milestones, and drove our mission forward.

To honor their excellence, SAFC launched the Super100 Club—a nationwide recognition program with four achievement tiers: Bronze, Silver, Gold, and Diamond—celebrating sales professionals who consistently meet their targets and complete required development programs.



TOP PRODUCT SPECIALISTS



NCR SOUTH HEAD OFFICE

Jhoncel Hernandez

Top 1 Product Specialist in April
Top 1 Product Specialist in May
Super100's Platinum Achiever



NCR SOUTH HEAD OFFICE

Paul Oliver Espiridon

Top 2 Product Specialist in April
Top 2 Product Specialist in May
Top 2 Product Specialist in June
Super100's Platinum Achiever



ALD CAVITE BRANCH

Jeffrey Villaflores

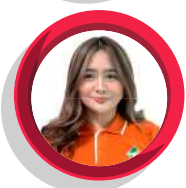
Top 1 Product Specialist in June



NCR NORTH HEAD OFFICE

Janine Lacxamana

Top 3 Product Specialist in April



FSU NCR

Alyssa May Hipolito

Top 3 Product Specialist in May
Top 3 Product Specialist in June



TOP BRANCHES

MANILA BRANCH

Top 1 Branch from April to June
Super100's First Platinum Achiever

MARIKINA BRANCH

Top 2 Branch in April (by Total Releases)
Top 2 Branch in May (by Total Releases)

MALABON BRANCH

Top 2 Branch in June (by Total Releases)

STO. TOMAS, BATANGAS BRANCH

Top 3 Branch in April (by Total Releases)

DAGUPAN BRANCH

Top 3 Branch in May (by Total Releases)

LUCENA BRANCH

Top 3 Branch in June (by Total Releases)

Malabon Branch Relocates to a New, More Accessible Location

Where communities grow, SAFC follows. As part of its ongoing push to bring financial services closer to everyday Filipinos, SAFC has relocated its Malabon Branch to 2/F RDB Garden Place, 193 Marcelo H. Del Pilar St., Malabon City—deepening its presence in one of Metro Manila's most dynamic urban communities.



Rising Fuel Prices and Costs: How Can MSMEs Keep Up?

MSMEs, long seen as drivers of growth, are now grappling with fuel price hikes, rising operational costs, and customers who are spending more cautiously than ever.

According to the Philippine Statistics Authority, around 1.2 million enterprises in the country are classified as MSMEs and make up approximately 99.6 percent of all registered businesses. Of this number, micro and small enterprises alone comprise about 90 percent—highlighting the scale of this issue for the Philippines.

“Survival mode alone has a ceiling. You can’t cut your way to growth. The better question isn’t ‘How do we just get through this?’ but ‘What can we do now that we couldn’t do before?’” said Kevin John N. Cabanban, former SAFC President and CEO, who now serves as Initiatives Officer at Asialink Group.

Caught between rising costs and slowing demand

For MSMEs, the challenge is not one-dimensional; it squeezes from both ends. Costs continue to rise, while revenues struggle to keep pace.

The Philippine Chamber of Commerce and Industry (PCCI) cautioned that sustained increases in energy prices could weaken the financial stability of small businesses. Furthermore, many operate on thin margins, where even modest increases in expenses can quickly disrupt operations and cash flow.

At the same time, consumer behavior is shifting. *“Your customers are spending more carefully, which means slower sales at exactly the moment your costs are climbing,”* Cabanban said.

From SAFC’s experience working closely with entrepreneurs, three common financial challenges continue to surface: cash flow timing issues, starting with limited capital, and gaps in documentation. Many MSMEs begin with just enough resources to open their doors, often prioritizing day-to-day survival over long-term systems like financial tracking.

Still, for Cabanban, these challenges are manageable.

“The businesses getting through this are the ones acting now—watching their cash, staying close to their customers, and not waiting for conditions to improve before they move.”



What MSMEs can do now?

In times of uncertainty, small, consistent actions can make a significant difference. Cabanban notes three practical steps MSME owners can take to protect their margins and sustain operations:



Separate personal and business finances

Open a dedicated business account if you haven't yet. When funds are mixed, it becomes difficult to track performance and make informed decisions. Clear visibility is critical in uncertain times.



Identify key cost drivers and secure alternatives

Pinpoint the top two or three expenses most affected by price increases. Then, explore backup suppliers for each. *"You don't have to switch, just having options puts you in control,"* Cabanban explained.



Forecast cash flow weekly

Look at least 30 days ahead. Track expected inflows and outflows, and update this weekly. Spotting a cash gap early gives you time to adjust—waiting until the last minute limits your options.

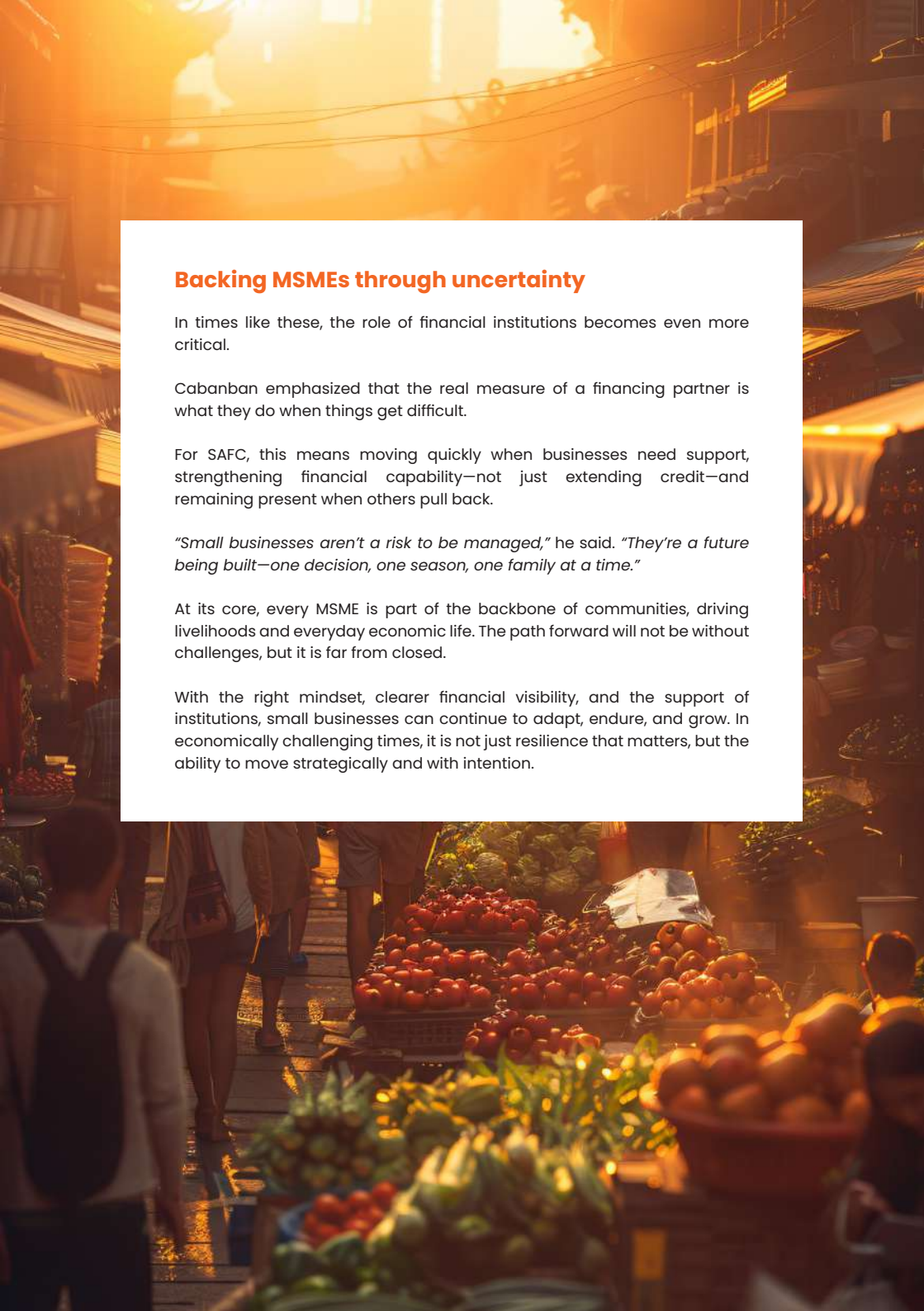
Thinking beyond survival

Mindset keeps businesses afloat, as long as difficulty does not shrink thinking.

For Cabanban, difficult seasons should not lead to smaller thinking. While discipline is necessary, operating purely in survival mode can limit growth.

Instead, challenges can open opportunities for businesses to innovate as they adapt. *"Hard seasons create openings, for stronger customer relationships, for smarter operations, for moves your competitors are too distracted to make. You built this business from the ground up. That already proves you have what it takes,"* he said. *"Let this season make you sharper, not smaller."*





Backing MSMEs through uncertainty

In times like these, the role of financial institutions becomes even more critical.

Cabanban emphasized that the real measure of a financing partner is what they do when things get difficult.

For SAFC, this means moving quickly when businesses need support, strengthening financial capability—not just extending credit—and remaining present when others pull back.

"Small businesses aren't a risk to be managed," he said. "They're a future being built—one decision, one season, one family at a time."

At its core, every MSME is part of the backbone of communities, driving livelihoods and everyday economic life. The path forward will not be without challenges, but it is far from closed.

With the right mindset, clearer financial visibility, and the support of institutions, small businesses can continue to adapt, endure, and grow. In economically challenging times, it is not just resilience that matters, but the ability to move strategically and with intention.

THE HEART



Building a successful team starts with creating a sense of belonging.

"I just make them feel that they belong, that they are not just doing transactions, but that we have a relationship. On the road to success, there is always a 'we' and not 'me.'"

This people-first approach is complemented by a positive mindset. *"We don't see things as difficult, we see everything as possible or easy,"* she says. *"Because your mindset determines your success."*

For Ana, belongingness, mindset, and discipline are more than values. They are the foundation of a high-performing team that can sustain success.

Ana Gillian San Antonio

Branch Manager of SAFC Manila
Platinum Achiever of Super 100



**BM Ana Gillian with her team during the awarding of certificate for outstanding sales performance*

Building a Culture of Inclusion at SAFC

This Pride Month, our LGBTQIA+ employees shared what inclusion looks like in practice, and how being accepted for who they are has empowered them both personally and professionally.



"I am proud to be living proof that authenticity and ambition can exist in the same person. My journey was never about becoming someone more acceptable. It was about unlearning the belief that I had to shrink myself just to belong."

Gab Barba

Assistant Corporate Secretary

"SAFC helped me feel seen by trusting me in my role and never doubting my capabilities because of my gender identity."

Janna Cepeda

Offline Marketing Assistant



"I am proud to be myself. Hindi ko kailangan maging apologetic sa kung paano ako kumilos o kung sino ako. Alam kong ang mga taong nasa paligid ko ay may malawak na pang-unawa at tinatanggap ako nang buong-buo."

Jorie Laid

Head of Creatives



So how does SAFC create that kind of environment?



"At SAFC, we foster an inclusive workplace by valuing every employee and job candidate based on their talents, skills, and contributions, regardless of gender identity or sexual orientation."

Arthur U. Poria
Human Resources and
Talent Development Group Head

"Inclusion is about belonging. It's the quiet confidence a person feels walking into work knowing they don't have to perform a version of themselves just to be accepted. That they can show up as they are, and be valued for exactly that."

Kevin John N. Cabanban
Former President and Chief Executive Officer
Asialink Group Initiatives Officer



At SAFC, inclusion is not just a policy. It is reflected in the opportunities people receive, the respect they experience, and the culture they help create every day.

Through our DEI initiatives, we continue to foster a workplace where people feel valued, supported, and empowered to thrive.

And that is how we continue to build a culture of inclusion at SAFC.

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OUR FINANCIAL SOLUTIONS

SANGLA OR/CR

CAR & TRUCK REFINANCING (SANGLA OR/CR)

Turn your vehicle into immediate working capital. With your OR/CR as collateral, you can access instant funds for business or personal needs while you continue using your vehicle.

BIYAHERO LOAN

Built for PUV and TNVS drivers and operators, this exclusive loan helps you increase earnings, upgrade units, or expand your fleet, empowering you to move your business forward.

JUANASENTO LOAN

Designed for women entrepreneurs, this special Car and Truck Refinancing offer lower rates to help grow and strengthen women-led businesses with accessible and affordable capital.

CAR FINANCING

BRAND NEW CAR FINANCING

Drive your dream car with ease. Enjoy competitive rates and flexible terms designed to make brand-new vehicle ownership simple and affordable.

PRE-OWNED CAR FINANCING

Own a quality pre-owned car made more accessible. Our flexible financing options make it easier to get reliable mobility without stretching your budget.

REAL ESTATE

SANGLA TITULO

Leverage your property to secure higher loanable amounts. Ideal for major business investments or personal financial needs, using land or property titles as collateral.

JUANTAHANAN LOAN

Make homeownership more accessible to every Juan! This real estate financing program covers the acquisition of house and lot, condominium units, townhouses, lot only, and socialized and low-cost housing.

TRUCK FINANCING

BRAND NEW TRUCK FINANCING

Drive your business forward with brand-new trucks you can rely on. This financing solution offers competitive rates and longer terms, making it easier to expand and support your business operations.

PRE-OWNED TRUCK FINANCING

Get dependable trucks at a more affordable cost. With flexible terms and competitive rates, you can run your business smoothly while managing your operating costs.

