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SAFC in Motion



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ABOUT SAFC

SAFC is one of the Philippines' leading and fastest-growing non-bank financial institutions. Established in 2003, SAFC grew from seven branches in 2006 to a nationwide network of more than 100 locations today.

For over 20 years, SAFC has provided accessible financing solutions to Filipinos and micro, small, and medium enterprises (MSMEs), helping them pursue opportunities, grow their businesses, and build better futures.





Message from the **President and CEO**

The third quarter marked a new chapter for SAFC as I took on the role of President and CEO. Since then, I have seen firsthand the strong foundation built by our people, partners, and customers, as well as the opportunities ahead for the organization.

Over the past few months, we have strengthened partnerships to make payments more convenient, reached new financing milestones, and earned recognition for making financial solutions more accessible. We also expanded our presence across the country, bringing SAFC closer to more Filipinos and MSMEs.

Together, these developments reflect our shared purpose: to make financing easy and help customers move closer to their ambitions. As we look ahead, I am confident in what we can accomplish. We will build on this foundation, find new ways to serve, and bring financing within reach of more Filipinos.



Maricel D. Dejongoy
President and CEO

SAFC Posts PHP 2.09 Billion Loan Releases in H1 2026, Sustains Multi-billion Peso Momentum



SAFC recorded a total of PHP 2.09 billion in loan releases from January to June 2026, signifying steady growth across its vehicle-backed and business financing portfolio compared to the same period in 2025.

Driving the company's performance was its Sangla OR/CR loan product, SAFC's vehicle-backed refinancing line for cars and trucks. Releases reached PHP 1.1 billion in the first half (H1) of 2026, up from PHP 1 billion a year earlier, making it the largest contributor to SAFC's total releases during the period.

"Behind these numbers are everyday Filipinos using our financial solutions to acquire vehicles, support their families, grow their businesses, and achieve their goals," said Maricel D. Dejongoy, SAFC President and Chief Executive Officer. *"Sustaining our multi-billion-peso releases in the first half gives us strong momentum heading into the second half of 2026."*

Secondhand car financing also remained a major contributor, generating PHP 807.52 million in releases. Meanwhile, SAFC's truck-related financing portfolio—covering secondhand and brand-new trucks—recorded combined releases of PHP 116.97 million.

Alongside its vehicle financing performance, SAFC JUANAsenso Loan, its financing program designed to support women-led enterprises through affordable, asset-backed business funding at lower interest rates.

JUANAsenso Loan released PHP 393.99 million in H1 2026, up 41.6% from PHP 278.26 million in H2 2025 following the product's launch. Monthly releases also consistently exceeded PHP 60 million, reaching a high of PHP 70.39 million in March 2026.

Azenith S. Cabrera, SAFC Chief Operating Officer, emphasized the operational drivers behind the period's results. *"Our focus has always been on streamlining our operations, strengthening our credit processes, and expanding our branch network to support our continued growth,"* said Cabrera.

Looking ahead, SAFC will continue expanding JUANAsenso and other inclusive financing products, growing its branch network in key provincial markets, and strengthening digital customer acquisition to reach more Filipinos.









Finding Ways to Make Financing Easy: SAFC, BDO Formalize Cash Management Partnership for Enhanced Client Payment Experience

SAFC and BDO Unibank, Inc. formalized a partnership to streamline payment and collection processes across SAFC's operations, reinforcing the company's promise of Financing Made Easy.

Under the agreement, SAFC will adopt BDO's Cash Management solutions, including On-site Check Writing, Auto-Credit Service, Outward Payment, enhanced Bills Payment, and the Auto Debit Arrangement (ADA).

"Cash management is the backbone of financing. By adopting BDO's Cash Management solutions, we speed up every transaction and make payments completely hassle-free for the businesses and communities we serve," said Maricel Dejongoy, President and Chief Executive Officer of SAFC.

The partnership expands SAFC's payment and collection capabilities through more than 1,600 BDO branches nationwide and 24/7 access via BDO's digital banking channels, providing clients with a faster and more seamless payment experience.

"On the ground, this means fewer manual steps, faster processing, and tighter controls across our disbursement and collection cycles," said Azenith Cabrera, Chief Operating Officer of SAFC. *"BDO's solutions give our operations team the tools to scale efficiently while keeping every transaction secure and accountable."*

Through this partnership, SAFC continues to modernize its payment infrastructure and optimize its financial management processes, making financing simpler and more accessible for more Filipinos.



SAFC Inks Partnership with EastWest for Expanded Customer Payment Options

SAFC customers now have another convenient option for settling their payments as the company formalizes its partnership with EastWest Bank, allowing them to pay through EastWest Online or over the counter at 392 of its branches nationwide.

"Our customers require payment options that fit how they operate. Whether that means walking into a nearby bank branch or settling payment online after business hours, EastWest Bank's facility gives them that reach," SAFC President and CEO Maricel D. Dejongoy said.

"As we grow our branch network, our payment infrastructure has to keep pace," Dejongoy added.

Under the agreement, EastWest's Bills Collect facility can accept cash and check payments from SAFC customers through the bank's payment channels and then credit them directly to the company's designated account. SAFC also now has access to an online portal for monitoring collections and viewing consolidated reports.

Separately, SAFC also adopted EastWest's BIZENTERPRISE, a web-based platform designed to simplify check processing and improve the efficiency of its payment management.

These initiatives underscore SAFC's commitment to continuously enhancing customer experience and making financing simpler and more accessible—delivering on its promise of Financing Made Easy through solutions that support both its customers and operations.









SAFC Expands Access to Financing in Northern Mindanao with 4 New Branches

SAFC officially opened four new branches in Northern Mindanao, marking the third quarter with continued network expansion and bringing its business and consumer loan solutions closer to communities across the region.

The newly opened branches are located in Iligan City, Lanao del Norte; Cagayan de Oro City, Misamis Oriental; Malaybalay City, Bukidnon; and Valencia City, Bukidnon.

The expansion comes amid sustained economic activity across Northern Mindanao. In 2025, the Philippine Statistics Authority reported that the region's economy grew by 4.9%—a sign of emerging opportunities across the region.

"Our commitment is to be closer to more communities and businesses. These new SAFC branches in Northern Mindanao strengthen our ability to understand our customers' needs and provide financing solutions that help turn their ambitions into reality," SAFC President and CEO Maricel D. Dejongoy said.

The four new locations are part of the eight new branches SAFC opened during the same quarter. The remaining four are in Antipolo City, Rizal; San Jose, Occidental Mindoro; and Paniqui and Capas, Tarlac. With these openings, SAFC's network now totals over 100 branches nationwide.

Dejongoy added that SAFC will carry its expansion into the coming year. *"Every new branch brings us closer to the communities that need accessible financing the most. As we continue to grow, our focus remains on making financing easier for every Filipino we serve and helping them build better futures for their families, livelihoods, and businesses,"* she said.



SAFC Shortlisted for Excellence in Financial Empowerment Marketing at the 2026 Marketing Excellence Awards Philippines

SAFC's commitment to making financing more accessible has earned national recognition, with the company being shortlisted for Excellence in Financial Empowerment Marketing at the 6th annual Marketing Excellence Awards Philippines by MARKETING-INTERACTIVE.

Recognized for its Inclusive Financing Campaign, SAFC joins a distinguished roster of finalists that includes GCash, Maya, Mastercard, InLife, Sun Life, and Palawan Group of Companies.

The campaign was designed to expand access to financing for underserved Filipinos, with a focus on women entrepreneurs, public utility vehicle (PUV) and transport network vehicle service (TNVS) operators, and families seeking accessible home financing solutions.

As part of the initiative, SAFC introduced purpose-driven financing programs tailored to the needs of these sectors. These include JUANAsenso for women entrepreneurs, BiyaHERO for PUV and TNVS operators, and JuanTahanan for aspiring Filipino homeowners.

This honor highlights SAFC's continuing commitment to developing relevant and accessible financing solutions that support livelihoods, business growth, mobility, and homeownership across the country.

"Being shortlisted for this award is a meaningful recognition of the impact our Inclusive Financing Campaign has created," said Maricel Dejongoy, President and CEO of SAFC. *"Our goal has always been to reach people where they are, understand their unique needs, and connect them with financing solutions that help them move forward with confidence."*

More than financial empowerment, SAFC's Inclusive Financing Campaign mobilizes opportunities for Filipinos to grow businesses, strengthen livelihoods, and build brighter futures—bringing its promise of *"Financing Made Easy"* to life.

BRANCH AND SALES HIGHLIGHTS

At SAFC, every loan released represents the hard work of sales teams who believe in what our clients can achieve and help turn opportunities into meaningful outcomes.

This quarter, SAFC reached a new milestone as loan releases climbed month after month, culminating in our strongest month in September 2026. With ₱1.48 billion in total releases across 2,860 accounts, this achievement reflects the consistent drive of our branches and sales teams to help more clients move forward.

TOP PERFORMING SALES PERSONNEL

JULY



JENNIFER BARRERA
Marketing Officer
San Fernando, Pampanga



MA. RENELISSA GUINTO
Product Specialist
ALD NCR North



PAUL OLIVER ESPIRIDION
Product Specialist
ALD NCR South

AUGUST



JHONCEL HERNANDEZ
Product Specialist
ALD NCR South



RENALYN AGRAMON
Marketing Officer
Ortigas



ROSEMARIE GARGANTA
Product Specialist
ALD NCR North

SEPTEMBER



JAYMIE ROSE GARCIA
Product Specialist
ALD NCR North



PAUL OLIVER ESPIRIDION
Product Specialist
ALD NCR South



WILLIAM VIERNES
Product Specialist
ALD North Luzon

TOP PERFORMING BRANCHES

JULY



TOP 1 : CALOOCAN



TOP 2 : LUCENA



TOP 3 : SAN FERNANDO, PAMPANGA

AUGUST



TOP 1 : LUCENA



TOP 2 : PLARIDEL



TOP 3 : STO. TOMAS

SEPTEMBER



TOP 1 : SANTIAGO



TOP 2 : TANAUAN



TOP 3 : NOVALICHES

Responsible Financing Starts Before the Loan



Borrowing is often associated with major purchases or investments. But for many Filipinos, loans help cover everyday necessities.

The Bangko Sentral ng Pilipinas' (BSP) Consumer Finance and Inclusion Survey, released this year, found that 32% of Filipino adults borrow money for food and other basic needs. Education and healthcare followed at 15% and 14%, respectively.

For households, borrowing can provide immediate relief. But repayment becomes another expense to manage over time, which can be more difficult for people with less predictable income or work arrangements.

This raises a question beyond, *"Can I get a loan?"*

It is also vital to ask, *"Can I still afford the payments after this immediate need has been addressed?"*

This was one of the key points discussed during the Armed Forces of the Philippines (AFP) Financial Wellness Seminar held in Intramuros, Manila, in partnership with SAFC.

Uniformed personnel are one example of borrowers who face this challenge. While they receive compensation, changes in assignments, deployments, allowances, or other circumstances can affect cash flow—even as household expenses continue.

Aside from presenting financing options, the seminar encouraged participants to consider their overall financial situation before borrowing. This includes their household finances, existing obligations, and ability to manage unexpected changes in income or expenses.

For SAFC President and CEO Maricel D. Dejongoy, this assessment is part of responsible financing.

"We try to understand the full picture behind our applications—their needs, the obligations they already carry, and what they can realistically sustain. Our Credit and Collection Group helps us assess each application before a financing de cision is made," she said.

The need for this approach is reflected in the experiences of borrowers themselves.

Elmer Galvez, a Philippine Navy reservist who attended the seminar, shared that he once went an entire month without a sailing assignment. During that period, his income was affected, but his household expenses continued. This showed how quickly changes in work arrangements can create financial pressure.

His experience also echoes findings from a 2026 study of 391 Philippine uniformed personnel with active loans. While most respondents understood their loans, debts, and financial responsibilities, many identified budgeting and financing planning as areas where they continued to struggle (Tonog, Dumanig, & Cortez, 2026).









Moreover, 40.15% of respondents reported having three active loans, while another 18.93% had more than three. Simply put, nearly six in ten were carrying at least three active loan obligations.

The study recommends stronger financial guidance and lender safeguards—including pre-loan counseling, monitoring of active loans, greater transparency around deductions, and reasonable controls against unsustainable loan stacking.

For Dejongoy, these findings reinforce the importance of helping borrowers make informed decisions before taking on additional debt.

"Access to financing should come with a clear understanding of the commitment it creates. Borrowers need to know what they can afford, while lenders have a responsibility to promote sound borrowing decisions. The goal is not simply to provide funds, but to help ensure that financing remains manageable," she said.

After all, responsible financing starts before the loan does.

From Messenger to Area Manager: The Career He Never Planned

For Roy Vandolph Robles, a career was never part of a grand plan. He simply wanted a job and a way to support his family. But as the years unfolded, the opportunities he received—and the people who believed in his potential—took him further than he ever imagined.



Roy grew up in San Jose del Monte, Bulacan, raised by a single mother, and learned early to make the most of what he had. He worked while studying, and when his family couldn't afford his dream of becoming a seaman, he took up Computer Science instead.

After college, he took whatever job came his way. One of those brought him to manpower provider Consult Asia, which deployed him to Asialink as a messenger, with janitorial duties on the side. It was humble work, but it earned him a living, and he was grateful for it.



Then, someone saw that he could do more.

In 2015, after four years with Consult Asia, Roy was absorbed by Asialink as a Credit Investigator. He later took on a supervisory role before becoming a Product Specialist.

During those years, he worked under then-General Manager Maricel D. Dejongoy, now SAFC's President and CEO. For Roy, "Ma'am Mace" became one of the people who shaped the leader he would become.

He remembers her not only for what she taught but for how she led: staying close to the ground, sharing what she knew, and trusting her people. Her practical diskarte became lessons he carried as his career grew.



Yet through all these changes, Roy never saw his career as a race toward a title. He was simply grateful for whatever work was given to him, and his approach remained simple: if someone trusted him with something, he would do it well.

Perhaps that was what allowed others to see more in him—even before he could see it himself.

In the first quarter of 2025, Roy began another chapter at SAFC.

Just as he settled into another chapter, life called him home.

When his aunt, who had been a father figure to the family, passed away, Roy made the difficult decision to leave his job. At the time, he felt he was the only one who could step up for them.

For six months, he found other ways to earn a living, including working as a car agent and helping with their rice business. He did what he had always done: he worked with what he had, now guided by the skills and lessons his experience in the financing industry had taught him.





Six months later, SAFC came his way again.

In July 2026, Ma'am Mace had taken on her new role as President and CEO of SAFC. Around this time, Kamile Kay Caja, General Manager of the Auto Loan Department, reached out to Roy and asked about his resignation. After hearing his circumstances, she invited him to return to the company.

Roy did not ask for a particular position. He simply told her he was willing to do whatever responsibilities were entrusted to him.

And once again, someone saw more in him. Roy was entrusted with the role of Area Manager.

For a man who had never chased a title, it was another unexpected turn.



Today, Roy finds himself on the other side of the journey.

After years of being given chances to learn, grow, and take on greater responsibilities, he now has the chance to help others do the same.

For Roy, that has become his biggest professional milestone.

He is grateful for what his work has helped him build: a car, land, savings, and his own businesses. But what matters most is seeing his people grow. For Roy, sharing what he knows and helping his team succeed in their own way is the success most worth celebrating.

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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.

JUANASENSO 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.

