JULY 2026 VOLUME 13

PT SINARMAS HANA FINANCE

NEWSLETTER

Stay Informed - Stay Connected

Monthly Edition
July 2026

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July Jumpstart
Your July Jump, Start by Today

As we reach the midpoint of the year, July is the perfect time to reflect, reset, and recharge. Let's build on our achievements, stay focused on our goals, and finish the year with stronger momentum and greater success.

Your July Jumpstart Begins Today!

1. **Refocus on Your Goals**
   Align your efforts for the second half.
2. **Build Momentum**
   Turn progress into greater achievements.
3. **Take Initiative**
   Every action moves you closer to success.
4. **Work as One Team**
   Collaboration drives better results.
5. **Finish with Impact**
   Make every opportunity count.

Make This July a Month of Momentum, Growth, and Achievement!

> *"The second half starts today. Refocus, take action, and finish strong."*
> ***New Action, Greater Hana.***

Planning to own a car?
SHF supports you with Four-Wheeled Car Financing that's easy, reliable, and fit to your needs. SHF will make easier to own your dream car with trusted service and a smooth process.

Learn more and start your journey here:
https://www.shf.co.id/en/kendaraan-en

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Monthly Sector Report

Key Trends and Industry Outlook - July 2026

HEAVY EQUIPMENT SECTOR

·A number of strategic developments in July 2026 have created positive sentiment for the mining and heavy equipment sectors. Plans to revise the RKAB have the potential to boost mining activity, while a decline in industrial diesel prices could help reduce operating costs. Meanwhile, LiuGong's investment in the construction of an electric heavy equipment factory reflects optimism about the prospects of the domestic manufacturing industry.

MINING SECTOR

·As of July 2026, Indonesia's mining sector has demonstrated solid fundamentals and stable prospects thanks to the push toward downstream processing, legal certainty, and an improvement in the Reference Coal Price (HBA), thereby remaining a top priority for financing. Nevertheless, to anticipate external challenges such as commodity price fluctuations and global geopolitical dynamics, financial institutions are required to apply the principle of prudence in a measured manner through in-depth evaluations of each borrower's cash flow quality, leverage, and operational efficiency.

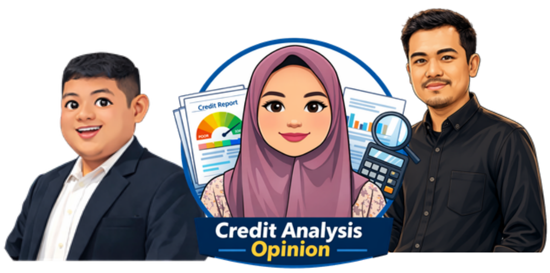
USED CAR MARKET

·Although the multifinance industry recorded a 13.25% increase in net profit (Rp10.47 trillion) as of May 2026, thanks to multipurpose financing and operational efficiencies, growth in its receivables was held back by a contraction in the motor vehicle segment, which was weighed down by a decline in purchasing power. In addition, the surge in the gross NPF to 3.06% and the vulnerability of the MSME sector to the impact of interest rates and fuel prices serve as warning signs for the industry. Therefore, financing companies are advised not only to tighten credit distribution but also to strengthen cash flow management and collectibility monitoring, as well as to shift their expansion focus to productive segments with measurable risk.

Access the Full Version here:

bit.ly/SHF_MonthlySectorReport

⌛ Estimated reading time: 5-8 minutes



Report prepared by: **Credit Analyst Team**

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Company Key Prudential Ratios

Indikator Utama Kesehatan Keuangan dan Kepatuhan Perusahaan
Key Indicators of the Company's Financial Soundness and Regulatory Compliance

Capital

Did you know? **Capital strength is the foundation of a healthy and sustainable finance company.**
There are three key ratios related to capital.

01

Core Capital

Modal Inti

The regulatory threshold requiring finance companies to hold a minimum absolute amount of core equity/capital.

02

EAR – Equity to Assets Ratio

Rasio Modal terhadap Aset

Measures adjusted equity relative to adjusted assets to assess the Company's capital adequacy.

03

ECR – Equity Capital Ratio

Rasio Modal terhadap Modal Disetor

Measures total equity in relation to the paid-in capital to ensure the company maintains sufficient capital leverage.

Financing and Liabilities

Did you know? There are 3 key financing and **liability ratios** used to monitor funding and financing risks on each Company.

01

Legal Lending Limit for Individual/Group/Related Parties

Batas Maksimum Pemberian Pembiayaan Debitur Individu/Kelompok/Pihak Terkait

Measures the maximum financing exposure granted to individual borrowers, groups of borrowers, and related parties in compliance with OJK regulations.

02

GR – Gearing Ratio

Rasio Pinjaman

Measures total interest-bearing debt/borrowings relative to total equity, assessing financial leverage and risk.

03

Corporate Financing Ratio

Rasio Pembiayaan Korporasi

Measures the proportion of corporate/productive financing extended relative to the company's total productive financial assets.

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Company Key Prudential Ratios (2)

Indikator Utama Kesehatan Keuangan dan Kepatuhan Perusahaan
Key Indicators of the Company's Financial Soundness and Regulatory Compliance

Assets & Delinquency

There are three key ratios are used to **assess the Company's asset quality and delinquency performance.**

01

FFR — Financing to Funds Ratio

Rasio Aset Pembiayaan terhadap Pinjaman

Compares total financial/productive assets to total borrowings/loans outstanding to assess liquidity and funding efficiency.

02

NPF – Non Performing Financing

Rasio Pembiayaan Bermasalah

Measures the percentage of financing/loans overdue by more than 90 days relative to total financial assets.

03

FAR – Financing To Assets Ratio

Rasio Aset Keuangan

Measures the proportion of total company assets allocated to income-generating financial/financing assets versus non-productive assets.

Got a Passion? Turn It into a Club!

Do you have any hobby or sport you're passionate about? Whether it's padel, futsal, table tennis, running, cycling, yoga, or even board games — let's make it happen at SHF!

🔽 **How to Start:**

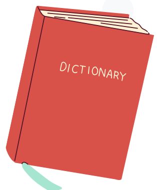
- Gather at least 5–10 friends with the same interest
- Submit your idea & team name
- Let's support the activity together — we'll help with coordination & promotion!

This is your chance to turn your passion into a movement — and connect with others who share it. Let's bring more energy, fun, and balance to our SHF days!

📩 **Register your idea to: kiki.amelia@shf.co.id**

SHF K-DICTIONARY

(시나르마스 하나 파이낸스의 사전)



Pelunasan	Repayment	상환 *(Sanghwan)*
Denda keterlambatan	Late penalty	연체료 *(Yeoncheryo)*
Penagihan	Collection	채권 회수 *(Chekweon Hwesu)*
Kolektor	Collector	추심 담당자 *(Chusim Damdangja)*
Keterlambatan	Overdue	연체 *(Yeonche)*

REMARKABLE MOMENTS

SHF BUSINESS WORKSHOP

Boosting Performance for 2nd Semester 2026

The event brought together the Management team and Branch Managers from across Indonesia, providing a platform to **align business strategies, exchange insights, & strengthen collaboration to achieve SHF's business goals.**

On 10 July 2026, SHF successfully held the **Business Workshop: Boosting Performance for 2nd Semester 2026,** bringing together the Management team and Branch Managers from across Indonesia. The workshop served as a platform to review the Company's first semester performance, align business strategies, and strengthen collaboration in achieving SHF's targets for the second half of 2026.

The agenda featured opening remarks from the Board of Commissioners and Board of Directors, an awarding ceremony, a business performance review, strategic discussions on the Boost Up Performance Plan, and a Corporate NPL performance update from the Collection Division. Participants also gained insights through presentations from the Corporate Finance Unit and selected Branch Managers, followed by closing remarks from the Board of Directors and CEO.

Through open discussions and knowledge sharing, the workshop reinforced SHF's commitment to driving sustainable business growth and improving performance across all branches.

New Action, Greater Hana!

REMARKABLE MOMENTS

SHF MARKETING TRAINING

Marketing Strategy Workshop (Jabodetabek Area)

Empowering our **Jabodetabek Marketing Team** with fresh strategies, stronger collaboration, and shared insights to drive better results.

On Tuesday, July 21, 2026, Business Team held the Marketing Strategy Workshop 2026 brought together our Jabodetabek Marketing team for a full day of learning, collaboration, and strategic alignment. This aimed to strengthen marketing capabilities through strategy sharing, product refreshment, and interactive discussions.

The training also featured roleplay sessions, business updates, and solution-focused discussions, encouraging collaboration and the exchange of ideas to address market challenges.

Through this training, SHF reaffirms its commitment to continuously developing its people, fostering collaboration, and equipping the Marketing team with the knowledge and strategies needed to achieve sustainable business growth.

New Action, Greater Hana!

REMARKABLE MOMENTS

SHF BRANCH

GATHERING/OUTING WITH SHOWROOM & PARTNERS

SHF Branches recently held a gathering with our showroom partners and agents, strengthening collaboration and building closer relationships to support our business growth.

Malang Branch and Partners

Bekasi Branch and Showroom & Agent

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REMARKABLE MOMENTS

SHF BRANCHES ANNIV

ANNIVERSARY MOMENT FROM SHF BRANCHES

Several SHF branches held warm and joyful celebrations to mark their anniversaries.

Celebrating 9 amazing years! Happy Anniversary to SHF Solo & Semarang Branches. Wishing you continued growth, success, and many more milestones ahead.

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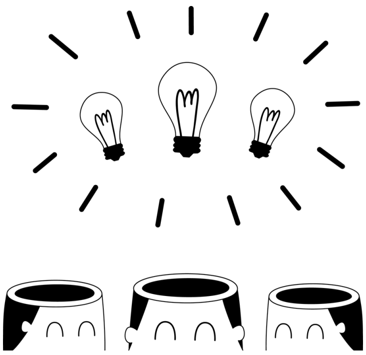
WHAT'S ON YOUR MIND?

WE'D LOVE TO HEAR FROM YOU!

Have an idea, feedback, or something fun to share?

This is our **Twelfth edition of the SHF newsletter** — and we'd love to hear from you! Whether it's topic suggestions, event highlights, team stories, or creative ideas, your feedback will help to shape the future of this newsletter.



Send your thoughts to:
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Subject: SHF Newsletter Feedback

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