



NEWSLETTER

Stay Informed - Stay Connected

Monthly Edition
March 2026




CONTACT INFO

 [\(021\) 5695 4670](tel:(021)56954670)

 customercare@shf.co.id

 www.shf.co.id

 Mangkuluhur City Office Tower One
16th Floor, Jl. Jend. Gatot Subroto Kav.1-3,
Karet Semanggi, Setiabudi,
Kota Jakarta Selatan, DKI Jakarta 12930





SHFOR Your Educational Page

Post-Eid Reset: Balance, Reflection & Responsible Spending After Eid Homecoming (Mudik) & Eid Celebration (Lebaran)

Rebalancing Finances After Meaningful Moments with Loved Ones

Lebaran is a special time filled with Eid homecoming (*mudik*), warm reunions, and meaningful moments with family. While these experiences bring joy and togetherness, this often come with increased spending.

Reflect & Rebalance After *Mudik* and *Lebaran*

From transportation, gifts (*THR/Tunjangan Hari Raya*), to family gatherings, *Lebaran* expenses can add up quickly. Now is the time to reflect on how we spent, appreciate the meaningful moments, and start rebalancing our financial priorities.

Smart Financial Reset After *Mudik* and *Lebaran*:

1. Review your spending during Eid homecoming (*Mudik*) and Eid Celebration (*Lebaran*)
2. Rebalance your budget expenses
3. Gradually rebuild savings after travel and celebrations
4. Stay mindful—prioritize needs over post-*lebaran* wants



Let's Restore Balance & Move Forward Wisely After *Lebaran*



"The true value of Lebaran found in togetherness and gratitude. By managing our finances responsibly after the celebrations, we can maintain balance and continue growing stronger."
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>

SHFOR Your Educational Page

Monthly Sector Report

Market Developments and Strategic Insights

We would like to presents an overview of the latest developments across various strategic sectors that play a significant role in supporting economic and industrial activities. Through this article, we aim to provide a comprehensive perspective on industry trends, opportunities, and challenges, serving as a valuable reference for understanding overall market conditions. This article presents insights across three key sectors, as highlighted below:



MINING SECTOR

Coal has once again become the top choice globally due to concerns over an energy crisis and geopolitical tensions in the Middle East. Coal prices from January to March 2026 have risen by approximately 36%. This increase indicates that the outlook for coal companies remains quite bright, especially when oil and natural gas prices surge or their supply is disrupted. However, one of the main obstacles for mining companies remains the 2026 Work Plan and Budget (RKAB), as the government has not yet finalized it.



HEAVY EQUIPMENT SECTOR

To date, the heavy equipment industry, particularly in the mining sector, continues to face uncertainty as the 2026 RKAB has not yet been approved. Amid this situation, Adira Finance and BRI Finance remain optimistic and have begun preparing business strategies and risk mitigation measures. Meanwhile, growth opportunities in the same industry are emerging from the construction, infrastructure, and plantation and forestry sectors. Nevertheless, regular market and portfolio evaluations remain essential, as market conditions can change rapidly.



USED CAR MARKET

Although consumers are still concerned about price, battery life and infrastructure, the growth trend in sales of new and used electric vehicles shows that the Indonesian automotive market is currently in a transition phase, balancing between conventional and electric vehicles. Policy support, expanding charging networks and after-sales service will be key to alleviating these concerns and accelerating the adoption of used electric vehicles in the future.

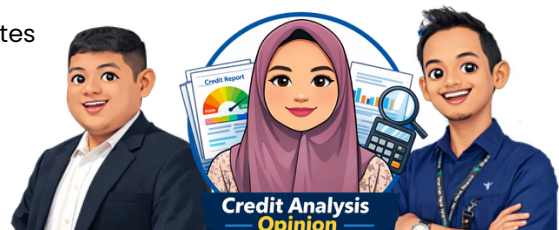
Access the Full Version here:



bit.ly/SHF_MonthlySectorReport



Estimated reading time: 5-8 minutes



Report prepared by: **Credit Analyst Team**



FEBRUARY PROMO

SHIN TAE YONG BAGI PARSEL

March Promotion!

 Sinarmas Hana Finance


STY *bagi* PARSEL

Paket Hari Raya Souvenir Eksklusif

Ajukan Pembiayaan Kendaraan

Dapatkan Souvenir Eksklusif

SEOUL 1988

 K-SECRET

**"AYO AJUKAN
SEKARANG!"**


Shin Tae - Yong
Brand Ambassador Seoul 1988



S&K Berlaku:
Khusus Pelanggan Baru
Tenor 2 s/d 5 Tahun
Transaksi Nilai Pembiayaan Min. 100 Jt

PT Sinarmas Hana Finance Berizin dan Diawasi oleh Otoritas Jasa Keuangan

 www.shf.co.id

 (021) 5695 4670

 customercare@shf.co.id

 @hanafinance

This promotion expired on 31 March 2026

REMARKABLE MOMENTS

SHFast-Breaking

Head Office & All Branches

A meaningful moment of togetherness as we break the fast across SHFamily. Strengthening connection, unity, and shared spirit during the Ramadan.

📷 Head Office (16 March 2026)



REMARKABLE MOMENTS

SHFast-Breaking

Head Office & All Branches

A meaningful moment of togetherness as we break the fast across SHFamily. Strengthening connection, unity, and shared spirit during the Ramadan.

 Bandung Branch



 Depok Branch



REMARKABLE MOMENTS

SHFast-Breaking

Head Office & All Branches

A meaningful moment of togetherness as we break the fast across SHFamily. Strengthening connection, unity, and shared spirit during the Ramadan.

 Surakarta Branch





SHF
Instagram
Account

Discover Our Instagram Update

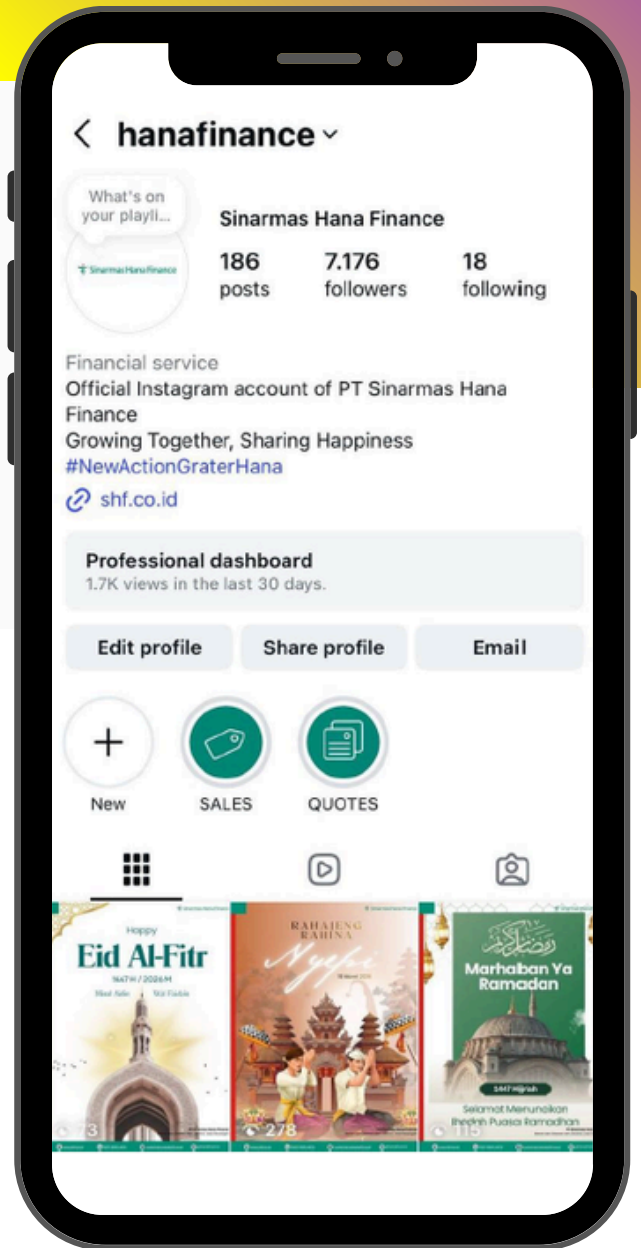
Let's connect on SHF Instagram

Stay updated with the latest news, activities, and insights from Sinarmas Hana Finance — everything is now just **one follow away on Instagram!**

Don't miss out our future:

Official announcements _____
Festive greetings _____
Our people, culture, and _____
moments at SHF _____

Don't miss out—be part of
the connection! **Follow us**
now & stay in the loop!



**Tap below to follow our instagram and
be part of our story:**





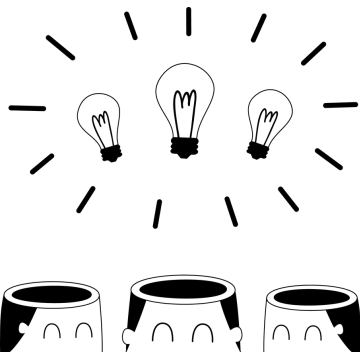
WHAT'S ON YOUR MIND?

WE'D LOVE TO HEAR FROM YOU!



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

This is our **ninth 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:

corporateplanning.hana@shf.co.id

kiki.amelia@shf.co.id

Subject: SHF Newsletter Feedback

SHF NEWS PUBLICATION ACKNOWLEDGEMENT

This newsletter is officially published by:

PT Sinarmas Hana Finance

Prepared by :	Corporate Planning Officer
Approved by :	<ul style="list-style-type: none"> • Corporate Planning Unit Head • Corporate Planning Manager
Supervised by :	<ul style="list-style-type: none"> • Credit Division Head • Business Development Manager • Board of Directors

Sinarmas Hana Finance licensed and supervised by the **Otoritas Jasa Keuangan**