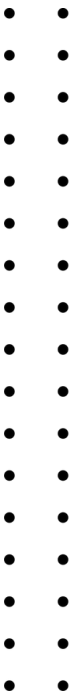




# NEWSLETTER

**Stay Informed - Stay Connected**

Monthly Edition  
May 2026




## CONTACT INFO

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

 [customercare@shf.co.id](mailto:customercare@shf.co.id)

 [www.shf.co.id](http://www.shf.co.id)

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





# SHFOR Your Educational Page

## MaY Motivation

*Motivate Yourself Today for a Better Tomorrow!*

May is the month to recharge our spirit, rebuild our motivation, and continue the productive habits we started. Success does not happen instantly – it grows from consistent effort, positive energy, and the courage to keep moving forward even through challenges.

### May Motivation Moves: Boost Your Spirit This May!

**1. Spend Smarter, Not Harder**

Before checking out your cart, ask yourself: "Do I really need this?"

**2. Build Small Saving Habits**

Saving even a little every week can create a big impact over time.

**3. Track Your Monthly Expenses**

Knowing where your money goes helps you manage it better.

**4. Prioritize Needs Over Impulse Wants**

Smart financial choices today can support your future goals.

**5. Stay Consistent with Your Financial Goals**

Improving your skills and productivity can open more financial opportunities.



## Make This May Full of Motivation, Growth, and Positive Energy!

*"Success starts with motivation, but grows with consistency."  
New Motivation, New Energy, 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

#### Key Trends and Industry Outlook

We are pleased to present the latest edition of SHF's Monthly Sector Report. As part of our commitment to supporting informed business decisions, this report provides an overview of key developments across three major sectors and their potential impact on market dynamics and business sustainability.

There are **3 main sectors** which will be discussed on this **Monthly Sector Report**. Here is the highlight of the Report:



#### MINING SECTOR

Indonesia's mining sector benefited from higher coal demand and prices in 2026, while upcoming RKAB regulations are expected to strengthen tax compliance and support increased state revenue from the mining industry.



#### HEAVY EQUIPMENT SECTOR

Indonesia's mining sector continues to be the main driver of heavy equipment demand in 2026, although demand has softened by approximately 5–10% compared to the previous year due to lower commodity prices, geopolitical uncertainties, and production adjustments under the RKAB.



#### USED CAR MARKET

Indonesia's used diesel vehicle market faced increasing pressure in 2026 following significant hikes in non-subsidized fuel prices. The sharp increase in diesel fuel costs reduced consumer interest in popular diesel-powered vehicles, leading to softer demand and a slowdown in the used car market.

Access the Full Version here:



[bit.ly/SHF\\_MonthlySectorReport](https://bit.ly/SHF_MonthlySectorReport)



Estimated reading time: 5-8 minutes



Report prepared by: **Credit Analyst Team**



## 💡 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!



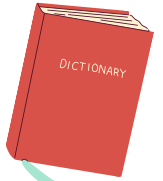
This is your chance to turn your passion into a movement — and connect with others who share it. Let's bring more energy, fun, and balance to our SHF days!

✉ Register your idea to: [kiki.amelia@shf.co.id](mailto:kiki.amelia@shf.co.id)



# SHF K-DICTIONARY

(시나르마스 하나 파이낸스의 사전)



Direksi

Board of Directors

이사회  
(Isahwe)

Komisaris

Board of Commissioners

감독위원회  
(Kamdokwiwonhwe)

Direktur Utama

President Director / CEO

법인장님  
(Beobinjangnim)

Direktur

Director

이사님  
(Isanim)

Kepala Divisi

Head of Division

부서장  
(Buseojang)



## REMARKABLE MOMENTS

# SHF BRANCH

## GATHERING/OUTING WITH SHOWROOM & AGENT

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



*Kediri Branch*

# SHF LITERATION

## FINANCIAL LITERATION WITH OPERATION TEAM

SHF, in collaboration with SMAN 7 Jakarta, recently held a Financial Literacy Seminar themed "Financial Literacy from an Early Age for a Better Future."



*SMAN 7 Jakarta  
(21 May 2026)*



**SHF**  
Instagram  
Account

# Discover Our Instagram Update

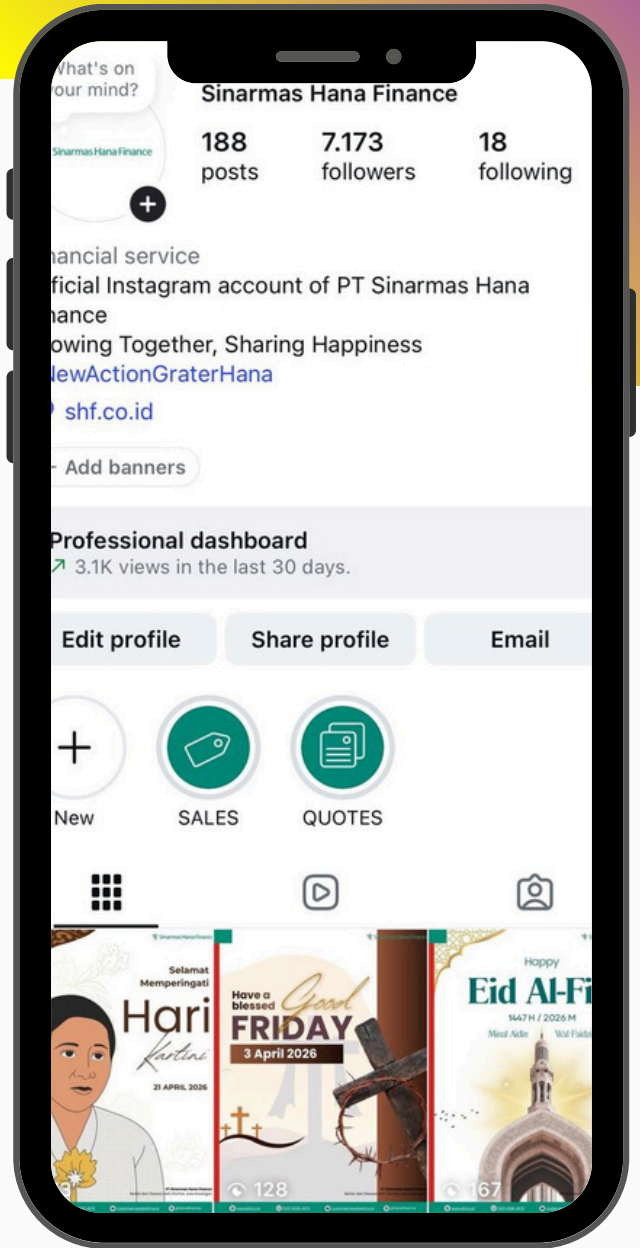
Let's connect on SHF  
Instagram ✨

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:**





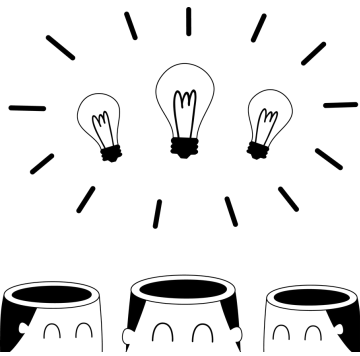
# WHAT'S ON YOUR MIND?

## WE'D LOVE TO HEAR FROM YOU!



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

This is our **eleventh 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](mailto:corporateplanning.hana@shf.co.id)

[kiki.amelia@shf.co.id](mailto: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"> <li>• Corporate Planning Unit Head</li> <li>• Corporate Planning Manager</li> </ul>
Supervised by :	<ul style="list-style-type: none"> <li>• Credit Division Head</li> <li>• Business Development Manager</li> <li>• Board of Directors</li> </ul>

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