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VOLUME 14

PT SINARMAS HANA FINANCE

NEWSLETTER

Stay Informed - Stay Connected

Monthly Edition
August 2026



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SHFOR Your Educational Page

MMG – My financial Merdeka Gue

"Jalan-jalan cuma kita berdua. Mau apa? Aku kasih semua." 🎵



Naykilla's **MMG** song isn't just a song lyric. It can be your financial goal too.

Want to turn "Jalan-jalan cuma kita berdua. Mau apa? Aku kasih semua" from a dream into reality? **Start with these 3 financial tips** and work your way toward **MMG – My financial Merdeka Gue**:

1. **Set Your Financial Goals** 🎯

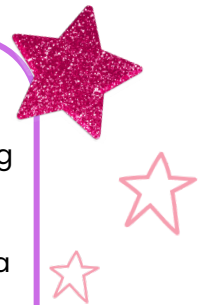
Dream big, but make it specific. Whether it's a holiday, a new car, or your dream home, set a clear target and timeline so you know what you're working toward.

2. **Budget Your Lifestyle**

Know the difference between what you need and what you want. Wanna be a Baddie? Go for it! But remember to hit the brakes on your spending.

3. **Make Your Money Work for You**

Don't just save—learn how to grow your money. Explore investment options that match your financial goals and risk profile.



Make This August Your First Step to My financial Merdeka Gue!



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 – August 2026



HEAVY EQUIPMENT SECTOR

The heavy equipment industry and its supporting industries maintain a fairly positive outlook, supported by the gradual approval of the 2026 RKAB revisions, which could stimulate mining activities and increase demand for heavy equipment, hauling, and trucking services. Meanwhile, the implementation of B50 has so far not caused significant disruptions to commercial vehicle operations, while relatively stable fuel prices have yet to create additional pressure on operating costs. However, the sector should continue to be monitored as it remains influenced by production policies, RKAB approval certainty, and commodity price movements.



MINING SECTOR

Indonesia's mining sector in August 2026 is moving toward more measured and selective production management, as coal and nickel quotas are tightened to maintain a balance between supply, prices, and government revenue. These conditions present opportunities for companies with strong operational efficiency and product quality, but may potentially limit production volume growth for companies that receive lower quotas.



USED CAR MARKET

In 2026, the multifinance and automotive industries will still face a limited recovery due to uneven purchasing power and demand; however, opportunities remain in the affordable vehicle, used hybrid, non-automotive, and SME segments. Under these conditions, healthy growth will rely more on selective expansion, efficiency, diversification, and strengthening portfolio quality and risk management than on aggressive expansion.

Access the Full Version here:



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!



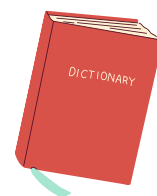
This is your chance to turn your passion into a movement — and connect with others who share it. Let's bring more energy, fun, and balance to our SHF days!

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



SHF K-DICTIONARY

(시나르마스 하나 파이낸스의 사전)



Perjanjian Hukum	Legal Agreement	법적 계약 (beop-jeok gye-yak)
Jaminan	Collateral	담보 (dam-bo)
Fidusia	Fiduciary	동산담보권 (dongsan-dambogwon)
Laporan Keuangan	Financial Statement	재무제표 (jae-mu-je-pyo)
Pendapatan Bunga	Interest Income	이자 수익 (i-ja su-ik)



REMARKABLE MOMENTS

SHF NUSANTARA

Celebration of Indonesia Independence Day (HO)

The event brought together SHF Management and employees from across Indonesia to celebrate **Indonesia's Independence Day**, strengthen unity, foster collaboration, and embrace the spirit of togetherness as one SHFamily.

SHF Independence Day 2026 was held on Tuesday, 18 August 2026, under the theme "**SHF Nusantara**." The event brought together all Head Office employees, Management, and Directors for a fun and engaging celebration of Indonesia's Independence Day, featuring a series of exciting and collaborative activities.



Chess Competition

The preliminary rounds were held on the previous days, with the final match taking place on the event day and watched by all employees.



Costume Challenge

All participants were encouraged to wear costumes inspired by Indonesia. The creativity was diverse, with participants dressing up as **Grab drivers**, flight attendants, and other Indonesian-themed characters. Here are the Winner of the Costume Challenge.



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Desk Decorating Challenge

Employees decorated their workspaces with Indonesian-themed decorations. The activity created a fun, energetic, and highly competitive atmosphere across teams. Here is the link to view the Head Office teams' desk decorating results:

https://docs.google.com/spreadsheets/d/1gWN-TGRFBLE7YQVX-8Y_Pxc-PovHtKf7kDGSIEWgyqs/edit?gid=0#gid=0



Karet Berantai Competition

A team-based challenge designed to test coordination, teamwork, and communication while completing the challenge together.



Finally, the day concluded with a lively photo session, capturing the smiles, togetherness, and unforgettable memories of celebrating Independence Day as one SHFamily.



REMARKABLE MOMENTS

SHF NUSANTARA

Celebration of Indonesia Independence Day (Branch)

The event brought together SHF Management and employees from across Indonesia to celebrate **Indonesia's Independence Day**, strengthen unity, foster collaboration, and embrace the spirit of togetherness as one SHFamily.



Bekasi Branch



Malang Branch



Surabaya Branch



Depok Branch

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.



Jakarta Branch and Showroom



Yogyakarta Branch and Showroom



Kediri Branch and Showroom



Surabaya Branch and Showroom



Depok Branch and Showroom



REMARKABLE MOMENTS

SHF BRANCHES ANNIV

ANNIVERSARY MOMENT FROM SHF BRANCHES

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



Yogyakarta Branch



Malang Branch



Kediri Branch

Celebrating amazing 7th years! Happy Anniversary to SHF Yogyakarta, Malang and Kediri Branches. Wishing you continued growth, success, and many more milestones ahead.



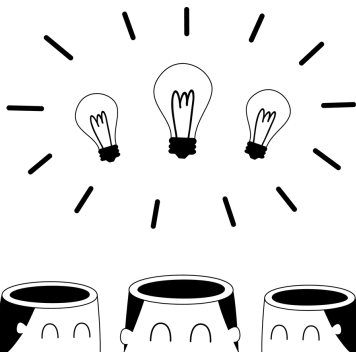
WHAT'S ON YOUR MIND?

WE'D LOVE TO HEAR FROM YOU!

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



This is our **fourteenth 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

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Subject: SHF Newsletter Feedback

SHF NEWS PUBLICATION ACKNOWLEDGEMENT

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