



NEWSLETTER

Stay Informed - Stay Connected

Monthly Edition
April 2026




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SHFOR Your Educational Page



April MoP (Month of Productivity)

No More April Mop Pranks, Let's Prank Yourself Into Being Productive Instead!

April is often known for **April Mop**, a day full of jokes and harmless pranks. But this year, let's give April a new meaning: Month of Productivity (MoP). Instead of being tricked by distractions, late habits, and procrastination, let's challenge ourselves to stay focused, productive, and financially smarter throughout the month.

April MoP Money Moves: Level Up Your Finance This April:

- 1. Don't Let Impulse Spending Prank You**
Think twice before buying things you do not really need.
- 2. Prank Your Laziness with Clear Goals**
Set savings and budgeting targets for the month.
- 3. Don't Get Fooled by Wants**
Prioritize needs before lifestyle spending.
- 4. Surprise Yourself with Better Productivity**
Use your time wisely and create more growth opportunities.
- 5. Trick Bad Habits with Consistency**
Small daily habits can lead to big financial progress.



Start from this April, Don't Get Pranked by Your Own Habits

*"The best prank this month is proving to yourself how much you can grow."
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

Market Developments and Strategic Insights

We would like to present an overview of the latest developments across key strategic sectors that support economic growth and industrial activities. In this edition, we highlight insights from the mining and heavy equipment industries, as well as the automotive sector, particularly the used car market. This article aims to provide a brief perspective on current trends, opportunities, and challenges in the market.

This article presents insights across several key sectors, as highlighted below:



The mining industry is vital to Indonesia's economy and the New Capital City (IKN) project. While individual mining operators face risks such as license revocation, the heavy equipment sector is more secure thanks to strong collateral values. Currently, the strengthening of the US dollar is increasing the cost of imported equipment, thereby creating an operational burden for domestic contractors. However, this is actually a positive factor for export-oriented mining companies that generate revenue in USD.

Furthermore, as prices for new equipment surge due to high exchange rates, demand for used equipment will naturally increase. This trend will protect resale value as a collateral asset. Therefore, our strategy will remain focused on equipment flexibility and liquidity, ensuring that the equipment can be easily sold or repurposed in the event of a default



The development of electric vehicles has shown a significant growth trend, but the policy direction began to shift in April 2026 with the implementation of new regulations that eliminated the tax-exempt status of electric vehicles. The transition to EVs poses long-term structural risks. We must prepare the used EV market in a controlled manner through a conditional hedging strategy, by implementing stricter and downwardly adjusted LTV (Loan-to-Value) limits for EVs and exploring strategic partnerships with specialized CPO (Certified Pre-Owned) dealers equipped with reliable battery diagnostic technology to effectively mitigate the underlying asset risks

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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SHF – Sustainability Report 2025



What is Sustainability Report?

Based on POJK No. 51/POJK.03/2017, **Sustainability Report is:** "Laporan yang diumumkan kepada masyarakat yang memuat kinerja ekonomi, keuangan, sosial, dan Lingkungan Hidup suatu LJK, Emiten, dan Perusahaan Publik dalam menjalankan bisnis berkelanjutan."

This is a report disclosed to the public that presents a company's performance not only in financial and economic terms, but also in social and environmental aspects, as part of its commitment to running a **sustainable business**. This report **published annually** as part of the company's regular reporting.

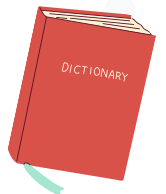
Our **Sustainability Report 2025** is available on our website and can be accessed through the following:

[SHF – Sustainability Report 2025](#)



SHF K-DICTIONARY

(시나르마스 하나 파이낸스의 사전)



Sinarmas Hana Finance	Sinarmas Hana Finance	시나르마스 하나 파이낸스 (Sinareumaseu Hana Phainaenseu)
Perusahaan Pembiayaan	Multifinance Company	금융회사 (Geum-yung hwesa)
Pembiayaan	Financing	금융 (Geum-yung)
Debitur	Debtor	채무자 (Chae-mu-ja)
Kreditur	Creditor	채권자 (Chae-kwon-ja)



REMARKABLE MOMENTS

SHF Kartini Day

Head Office & All Branches

Celebrating the spirit of Kartini across SHF, we honored women's empowerment through collaboration, innovation, and inspiring ideas. Together, we continue to grow stronger and create a positive impact across all branches.



Head Office



In celebrating Kartini Day, our SHF ladies at Head Office brought their ideas to office through the **AI Idea Competition**—sharing creative ways to make our work smarter and more efficient. A big congratulations to our **Top 5 winners**.

Malang Branch



The celebration was also warmly embraced by our **Malang Branch**, where the team looked elegant in **Kebaya** and **Batik**, adding a meaningful cultural touch to the **Kartini Day Celebration**.

5

REMARKABLE MOMENTS

SHF Training Day

Training for New Employee (HO)

As part of our commitment to developing our people, HR Team held a **New Employee Training** session for new employees at Head Office. This program aims to strengthen understanding of the company profile, core values, while enhancing both technical and soft skills to support daily performance.



The HR Team also hopes to expand this program to include **new employees in all SHF branches across Indonesia** in the next training batches. This way, everyone can receive the same knowledge, understand the company values, and develop the skills needed to support all SHFamily's daily work.

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.



Bandung Branch



Bekasi Branch



Kediri Branch



Surabaya Branch



SHF
Instagram
Account

Discover Our Instagram Update

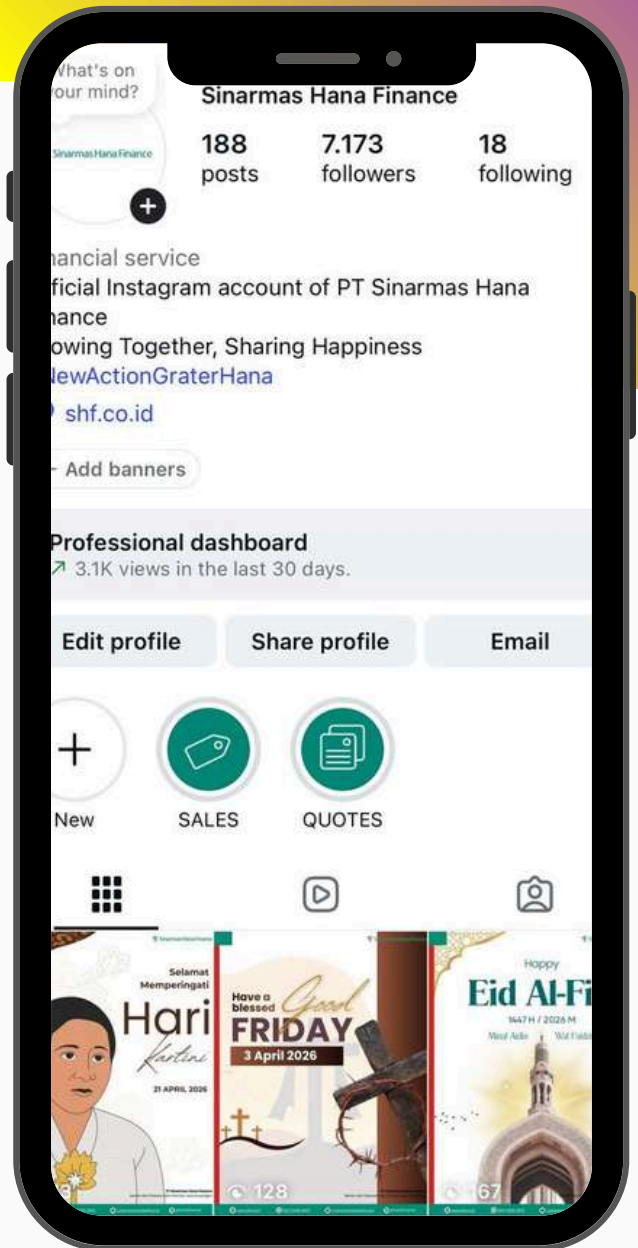
Let's connect on SHF
Instagram ✨

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:**

@hanafinance





WHAT'S ON YOUR MIND?

WE'D LOVE TO HEAR FROM YOU!



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

This is our **tenth 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

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