



JUNE 2026

VOLUME 12

PT SINARMAS HANA FINANCE

# NEWSLETTER

**Stay Informed - Stay Connected**

Monthly Edition  
June 2026



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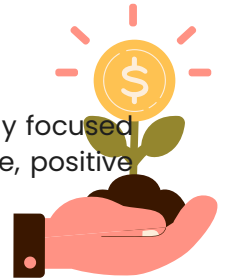


## SHFOR Your Educational Page

### June-ney (Journey)

*Your June (Journ)ney to Success Starts Today.*

June is the month to continue building momentum, strengthen consistency, and stay focused on achieving our goals. Success is not a one-time effort—it grows through discipline, positive habits, and continuous improvement every day.



### June Motivation Moves: Keep Your Spirit Strong!

- 1. Stay Focused on Your Goals**  
Keep your priorities clear and aligned with your targets.
- 2. Build Consistency Every Day**  
Small daily progress leads to big results over time.
- 3. Improve Productivity Habits**  
Work smarter by managing time and tasks effectively.
- 4. Strengthen Team Collaboration**  
Success grows faster when we work together as one team.
- 5. Keep a Positive Mindset**  
Challenges are part of the journey, stay motivated and resilient.

## Make This June a Month of Growth, Progress, and Achievement!

*"Success is built daily, not overnight—stay consistent, stay committed."*  
**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

Key Trends and Industry Outlook – June 2026



#### HEAVY EQUIPMENT SECTOR

Industrial conditions in June 2026 show a selective trend with high operational burden pressure due to restrictions on coal production quotas and increases in industrial diesel prices. In the midst of these challenges, companies such as EMAS continue to carry out corporate actions in the form of asset investment to expand production capacity. This indicates that despite short-term challenges, the sector's prospects still have strong growth potential driven by the investment cycle and the needs of various industries.



#### MINING SECTOR

The Indonesian mining industry in June 2026 will be in a stable condition with a positive trend, supported by regulatory certainty, continuity of down-streaming, and high demand for minerals for the energy transition. Even though it is overshadowed by the risk of global commodity price volatility and world economic uncertainty, the fundamentals of this sector are considered to remain strong to maintain performance in the short to medium term. Growth opportunities will be wide open for companies that are able to implement operational efficiency, have a healthy financial structure, and are adaptive to the national downstream program.



#### USED CAR MARKET

The dual pressure of the weakening Rupiah to IDR 18,190 per US Dollar and the surge in world oil prices forced the automotive components industry to implement strict efficiency measures to reduce the production costs of imported materials. On the other hand, the sharp increase in the price of non-subsidized fuel such as Pertamax to IDR 16,250 per liter has begun to permanently change consumer behavior in calculating the total cost of vehicle ownership. As a result, the market for conventional cars with large engines is now increasingly under pressure, while opening up a golden opportunity to accelerate the adoption of electric and hybrid vehicles which are much more efficient.

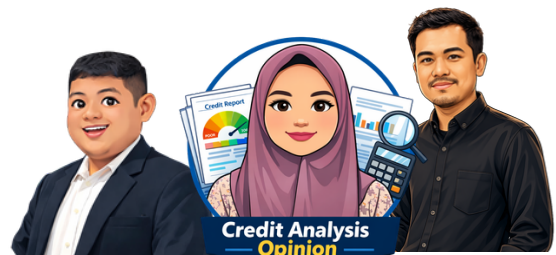
Access the Full Version here:



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



Estimated reading time: 5-8 minutes



Report prepared by: **Credit Analyst Team**





## SHFOR Your Educational Page

### Annual General Meeting of Shareholders (AGMS) 2026

PT Sinarmas Hana Finance



#### Annual General Meeting of Shareholders (AGMS):

A formal meeting held at least once a year where a company's shareholders review the company's performance, approve annual reports and financial statements, appoint or change members of the Board of Directors and Board of Commissioners, and make other important corporate decisions.

We have been successfully held our **AGMS on June 11, 2026, at the Bali Meeting Room, Head Office Jakarta**. Based on the resolutions approved during the AGMS, the new composition of the **Board of Directors** of our Company is as follows:

- **President Director : Hoonkyu Park**
- **Director : Agustinus Budi Antoro**
- **Director : Loa Johnny Mailoa**

Lastly, we would like extend our warmest welcome to **Mr. Loa Johnny Mailoa (Pak Johnny)** as our **new Director** to the SHFamily. We look forward to his leadership and valuable contributions to the continued growth and success of PT Sinarmas Hana Finance.

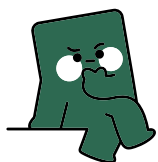






## SHFor Your Educational Page

### SHF – Annual Report 2025



#### What is Annual Report?

#### Annual Report is:

"A report containing the accountability of the Board of Directors in managing the company during a financial year, which is submitted to shareholders and serves as a source of information for shareholders and other stakeholders."

This Annual Report is a report disclosed to the public that presents the Company's performance throughout the year, including its business operations, financial performance, corporate governance, risk management, and other material information. This report is published annually as part of the Company's commitment to transparency, accountability, and the implementation of good corporate governance.

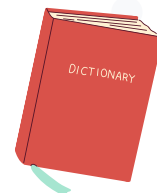
Our **Annual Report 2025** is available now and can be accessed through the following:

[SHF – Annual Report 2025](#)



## SHF K-DICTIONARY

(시나르마스 하나 파이낸스의 사전)



|                              |                              |                               |
|------------------------------|------------------------------|-------------------------------|
| Restrukturisasi              | Restructuring                | 채무 재조정<br>(Chaemu Jaejojeong) |
| Write-off                    | Write-off                    | 상각<br>(Sanggak)               |
| Recovery                     | Recovery                     | 회수<br>(Hwesu)                 |
| Kepatuhan                    | Compliance                   | 준법<br>(Junbeop)               |
| Regulasi                     | Regulation                   | 규정<br>(Gyujeong)              |
| Otoritas Jasa Keuangan (OJK) | Financial Services Authority | 금융감독원<br>(Geumyung Gamdogwon) |





## 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)



## Employee Activities

### SHFamily | Badminton Club

On 18 June 2026, HO organized a friendly badminton session at GOR Badminton Tanjung Duren, together with representatives from Asuransi Sinar Mas.

Through this initiative, SHF continues to promote a healthy work-life balance while also enhancing synergy with strategic partners. We look forward to more engaging and meaningful activities in the future.



Tanjung Duren Sports Hall, 18/06/2026



Depok Branch

Meanwhile, SHF's Depok Branch has also been actively promoting employee engagement through its regular badminton sessions. Held on a routine basis, these activities provide employees with an opportunity to stay active, strengthen team spirit, and foster stronger connections among colleagues outside the workplace.





## Employee Activities

### SHF Audit Findings 2026 Socialization

In line with the audit review conducted from January to April 2026, SHFamily (Branches) conducted an **Audit Findings 2026 Socialization** as part of the Company's ongoing efforts to strengthen compliance with corporate policies, Standard Operating Procedures (SOPs), and the implementation of Good Corporate Governance (GCG).

The socialization aims to strengthen SHFamily awareness of audit findings, enhance compliance, and promote a culture of accountability across the organization.



Jakarta Branch



Bogor Branch



Depok Branch



Tangerang Branch



Bekasi Branch



Karawang Branch



Bandung Branch



Semarang Branch



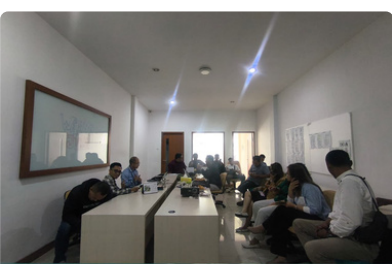
Yogyakarta Branch



Surakarta Branch



Kediri Branch



Malang Branch



Surabaya Branch



## SHFun Page

### BIRTHDAY CELEBRATION

#### 🎉 Birthday Celebration of Our CEO, Mr. Hugh Park 🎉

on 22<sup>nd</sup> June 2026, we are delighted to celebrate a very special occasion that is our CEO, **Mr. Hugh Park's birthday**. This moment is a meaningful opportunity for all of us at SHF to express our sincere appreciation for his outstanding leadership, dedication, and inspiring vision that continue to drive the company's growth and success.



Under his leadership, SHF will achieve significant milestones and continues to strengthen its position through strong values, strategic direction, and a commitment to excellence. His guidance has not only shaped the organization's performance but also fostered a culture of collaboration, innovation, and continuous improvement across all teams.



On that special day, we extend our warmest wishes for his happiness, good health, and continued success in the years ahead. May this new chapter bring even greater achievements, fulfillment, and joyful moments together with his family, loved ones, and the entire SHFamily.

#### 🎉 Happy Birthday, Mr. Hugh Park! 🎉

## REMARKABLE MOMENTS

# SHF NOBAR PILDUN 2026

## NONTON BARENG - PIALA DUNIA 2026

SHF World Cup 2026 Watch Party (Nonton Bareng):  
Supporting Korea All the Way!



As part of the excitement surrounding the 2026 FIFA World Cup, SHFamily organized several **Watch Party (Nobar)** events at the Head Office, bringing employees together to support the **South Korean national team**.

The watch parties featured South Korea's matches against Czechia, Mexico, and most recently South Africa. While the team started the tournament with a promising victory over Czechia, the following matches against Mexico and South Africa did not produce the results many had hoped for.



However, the outcome on the field did not reduce the enthusiasm of SHF employees. The events were filled with excitement, laughter, and team spirit, creating a great opportunity for colleagues to come together and enjoy the World Cup atmosphere. Regardless of the results, our support continues.

**Go Korea! 화이팅!!!** 🇰🇷





## 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.



Surakarta Branch and All Partners



Surakarta Branch Sibela Auto Garage Showroom



Surakarta Branch and All Partners







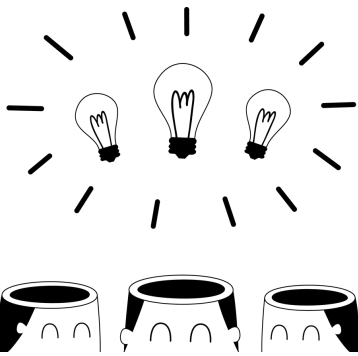
## WHAT'S ON YOUR MIND?

### 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:**

[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**

|                 |                                                                                                                                            |
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| Supervised by : | <ul style="list-style-type: none"><li>• Credit Division Head</li><li>• Business Development Manager</li><li>• Board of Directors</li></ul> |

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