



NEWSLETTER

Stay Informed - Stay Connected

Monthly Edition
February 2026



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SHFOR Your Educational Page

Ramadan Prosperity: Smart Money Habits During the Fasting Month

Build Financial Discipline & Blessings during Ramadan 2026

The fasting month is not only a time for spiritual reflection but also an opportunity to strengthen financial discipline. During Ramadan, mindful spending, gratitude, and responsible money management can help us achieve both spiritual and financial prosperity.

Start with Mindful Spending During Ramadan

Ramadan often brings increased expenses for food, gatherings, and charity. By managing finances wisely, we can fulfill our needs, share with others, and still maintain financial balance.

Smart Money Habits to Practice This Ramadan:

1. Plan a Ramadan budget for food, charity, and gatherings
2. Prioritize needs over wants to avoid impulsive spending
3. Set aside funds for zakat and charitable giving
4. Save the money you would normally spend on non-essential activities



Let's Achieve Prosperity & Blessings This Ramadan

"Ramadan teaches us discipline, gratitude, and generosity. By managing our finances wisely, we can strengthen both our faith and our financial future."

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

As part of our commitment to enhancing financial literacy and market awareness, SHF presents the Monthly Sector Report to provide insights into key industry developments that may impact business sustainability and strategic decision-making.

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



MINING SECTOR

Changes in the 2026 RKAB (Work Plan and Budget) are expected to impact several mining companies in Indonesia. The government will evaluate existing IUPs, and companies that violate regulations may face tiered sanctions, including the revocation of their Mining Business Permits. This development highlights the importance of regulatory compliance and risk mitigation in the mining sector.



HEAVY EQUIPMENT SECTOR

Amid the government's RKAB production cuts, the heavy equipment business—particularly in the mining segment—is experiencing increasing pressure. However, this challenging environment also opens new opportunities for growth, especially in environmentally friendly heavy equipment and sustainable infrastructure projects, which offer strategic potential to support long-term business expansion.



USED CAR MARKET

Demand for used cars is no longer considered a last resort but has become a primary alternative for many consumers. More affordable prices compared to new vehicles, along with shifting interest toward electric vehicles, are reshaping consumer preferences and influencing market dynamics.

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

February Promotion!

Sinarmas Hana Finance

STY *bagi* PARSEL

Paket Hari Raya Souvenir Eksklusif

**Ajukan Pembiayaan Kendaraan
Dapatkan Souvenir Eksklusif**

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**"AYO AJUKAN
SEKARANG!"**

Shin Tae - Yong
Brand Ambassador Seoul 1988

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Khusus Pelanggan Baru
Tenor 2 s/d 5 Tahun
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More info:



shf.co.id/promotion



REMARKABLE MOMENTS

CEO BRANCH VISIT

To strengthen collaboration and gain deeper insights into branch operations, Mr. Hugh Park visited Branch in Jabodetabek Area. (The other branch visit will be conducted soon)

📍 Bogor Branch, 10 February 2026



Bogor Branch



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