

Tanggal Penutupan :	31-Oct-2016
Tanggal Jatuh Tempo Final :	07-Jul-2027
Tanggal Pembayaran Paling Akhir :	n.a
Tanggal Pembayaran berikutnya :	27-Oct-2017
Periode Pelaporan :	01-Aug-2017 s.d. 31-Aug-2017

	Kode Efek	Rating	Nominal (Rp)		Kupon
			Penerbitan	Akhir Periode	
Kelas A1	SMFBTN02	idAAA	400,000,000,000	295,350,237,512	8,15%
Kelas A2	SMFBTN02	idAAA	513,000,000,000	497,362,679,168	8,75%

INFORMASI MENGENAI EFEK

	Kelas A1		Kelas A2	
	Per satuan	Total	Per satuan	Total
Nominal Penerbitan (Rp)	5,000,000	400,000,000,000	5,000,000	513,000,000,000
Jumlah Unit		80,000		102,600
Jumlah Pemegang EBA-SP		3		5
Saldo awal periode (Rp)		400,000,000,000		513,000,000,000
Pembayaran Kupon		22,290,498,421		33,209,024,927
Pembayaran Pokok		104,649,762,488		15,637,320,832
Saldo Akhir Periode (Rp)		295,350,237,512		497,362,679,168

Sarana Peningkatan Kredit (Credit Enhancement)

Kelas	Nominal (Rp)	Persentase
Kelas A1	295,350,237,512	33.57%
Kelas A2	497,362,679,168	56.54%
Kelas B	87,000,000,000	9.89%
Total EBA	879,712,916,680	100.00%
Rekening Cadangan	18,490,882,452	0.00%
Servicer Transition Fund (STF)	354,198,052	

Rekening Cadangan (Reserve Account)

	Nominal (Rp)
Saldo Rekening Cadangan	17,633,710,222
Ambang Maksimum Rekening Cadangan	18,281,005,409

INFORMASI MENGENAI ASET DASAR

	Periode 2 Bulan lalu	Periode Bulan lalu	Periode Saat ini
Jumlah Rekening KPR <i>outstanding</i> dalam Pool	10,654	10,578	10,498
Nominal tagihan KPR dalam Pool (Rp)	879,712,916,681	865,436,885,853	849,984,148,090
Penerimaan angsuran pokok (Rp)	12,063,312,212	14,276,030,827	15,452,737,763
Penerimaan bunga dan denda (Rp)	10,547,169,411	10,787,092,586	10,417,408,126

Kolektibilitas Tagihan KPR dalam Pool

Hari Keterlambatan	Jumlah Debitur	Persentase	Saldo KPR (Rp)	Persentase
0 (LANCAR)	9,313	88.71%	748,083,588,282	88.01%
1 - 30	680	6.48%	57,176,068,243	6.73%
31 - 60	220	2.10%	18,537,896,135	2.18%
61 - 90	109	1.04%	9,740,425,890	1.15%
91-120	49	0.47%	4,264,512,947	0.50%
121 - 180	69	0.66%	6,748,492,623	0.79%
≥ 181	58	0.55%	5,433,163,970	0.64%
Totals	10,498	100.00%	849,984,148,090	100.00%

Stratifikasi Tagihan KPR berdasarkan Jangka Waktu Tersisa

Jangka Waktu Tersisa	Saldo KPR (Rp)	%	Jumlah Debitur	%
RTM < 2 Tahun	197,042,898	0.02%	12	0.11%
2 ≤ RTM < 3 Tahun	6,543,938,349	0.77%	133	1.27%
3 ≤ RTM < 4 Tahun	31,821,535,550	3.74%	517	4.92%
4 ≤ RTM < 5 Tahun	89,175,654,090	10.49%	1,243	11.84%
RTM ≥ 5 Tahun	722,245,977,203	84.97%	8,593	81.85%
	849,984,148,090	100.00%	10,498	100.00%
Rata-rata Tertimbang Jangka Waktu Tersisa (tahun)		6.37		

Stratifikasi Tagihan KPR berdasarkan Suku Bunga

Suku Bunga	Saldo KPR (Rp)	%	Jumlah Debitur	%
SukuBunga < 12,00%	-	0.00%	-	0.00%
12,00% ≤ SukuBunga < 13,00%	-	0.00%	-	0.00%
13,00% ≤ SukuBunga < 14,00%	60,452,244,284	7.11%	699	6.66%
14,00% ≤ SukuBunga < 15,00%	789,531,903,806	92.89%	9,799	93.34%
SukuBunga ≥ 15,00%	-	0.00%	-	0.00%
	849,984,148,090	100.00%	10,498	100.00%
Rata-rata Tertimbang Suku Bunga KPR		13.94%		

PROYEKSI ARUS KAS
Proyeksi Amortisasi Tagihan KPR dalam Pool

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Sep-17	849,984,148,090	7,852,860,500	842,131,287,589
Oct-17	842,131,287,589	7,939,863,639	834,191,423,951
Nov-17	834,191,423,951	8,039,154,467	826,152,269,483
Dec-17	826,152,269,483	8,096,018,921	818,056,250,562
Jan-18	818,056,250,562	8,163,447,936	809,892,802,626
Feb-18	809,892,802,626	8,264,103,127	801,628,699,499
Mar-18	801,628,699,499	8,310,645,631	793,318,053,869
Apr-18	793,318,053,869	8,386,449,993	784,931,603,876
May-18	784,931,603,876	8,455,270,392	776,476,333,483
Jun-18	776,476,333,483	8,540,503,544	767,935,829,939
Jul-18	767,935,829,939	8,640,263,485	759,295,566,454
Aug-18	759,295,566,454	8,799,156,490	750,496,409,964

Proyeksi Amortisasi EBA-SP Kelas A1

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Oct-17	295,350,237,512	32,696,017,309	262,654,220,203
Jan-18	262,654,220,203	20,945,282,214	241,708,937,989
Apr-18	241,708,937,989	21,522,231,124	220,186,706,866
Jul-18	220,186,706,866	22,082,534,819	198,104,172,047

Proyeksi Amortisasi EBA-SP Kelas A2

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Oct-17	497,362,679,168	4,885,611,782	492,477,067,386
Jan-18	492,477,067,386	3,129,754,814	489,347,312,573
Apr-18	489,347,312,573	3,215,965,570	486,131,347,002
Jul-18	486,131,347,002	3,299,689,111	482,831,657,892

Disclaimer :

Proyeksi amortisasi di atas dibuat berdasarkan dengan asumsi tidak ada pelunasan dipercepat, keterlambatan pembayaran dan gagal bayar. Oleh karena itu, proyeksiamortisasi

Jakarta, September 2017

Penerbit,

PT Sarana Multigriya Finansial (Persero)