

Tanggal Penutupan :	28-Feb-2018
Tanggal Jatuh Tempo Final :	07-May-2029
Tanggal Pembayaran Paling Akhir :	n.a
Tanggal Pembayaran berikutnya :	27-Sep-2018
Periode Pelaporan :	01-Aug-2018 s.d. 31-Aug-2018

	Kode Efek	Rating	Nominal (Rp)		Kupon
			Penerbitan	Akhir Periode	
Kelas A1	SMFBTN04	idAAA	700,000,000,000	606,738,417,344	8.00%
Kelas A2	SMFBTN04	idAAA	1,124,000,000,000	1,100,684,604,336	8.40%

**INFORMASI MENGENAI EFEK**

	Kelas A1		Kelas A2	
	Per satuan	Total	Per satuan	Total
Nominal Penerbitan (Rp)	5,000,000	700,000,000,000	5,000,000	1,124,000,000,000
Jumlah Unit		140,000		224,800
Jumlah Pemegang EBA-SP		3		12
Saldo awal periode (Rp)		606,738,417,344		1,100,684,604,336
Pembayaran Kupon		16,197,222,222		27,865,833,333
Pembayaran Pokok		93,261,582,656		23,315,395,664
Saldo Akhir Periode (Rp)		513,476,834,688		1,077,369,208,672

**Sarana Peningkatan Kredit (Credit Enhancement)**

Kelas	Nominal (Rp)	Persentase
Kelas A1	513,476,834,688	29.06%
Kelas A2	1,077,369,208,672	60.98%
Kelas B	176,000,000,000	9.96%
Total EBA	1,766,846,043,360	100.00%
Rekening Cadangan	34,658,451,800	0.00%
Servicer Transition Fund (STF)	582,230,163	

**Rekening Cadangan (Reserve Account)**

	Nominal (Rp)
Saldo Rekening Cadangan	32,869,627,906
Ambang Maksimum Rekening Cadangan	34,219,000,000

**INFORMASI MENGENAI ASET DASAR**

	Periode 2 Bulan lalu	Periode Bulan lalu	Periode Saat ini
Jumlah Rekening KPR <i>outstanding</i> dalam Pool	18,134	17,951	17,802
Nominal tagihan KPR dalam Pool (Rp)	1,858,508,272,747	1,823,238,027,054	1,789,723,750,978
Penerimaan angsuran pokok (Rp)	24,914,748,934	35,270,245,692	33,514,276,076
Penerimaan bunga dan denda (Rp)	21,575,063,974	21,918,133,333	21,014,741,101

**Kolektibilitas Tagihan KPR dalam Pool**

Hari Keterlambatan	Jumlah Debitur	Persentase	Saldo KPR (Rp)	Persentase
0 (LANCAR)	15,633	87.82%	1,578,873,436,983	88.22%
1 - 30	1,423	7.99%	137,526,323,940	7.68%
31 - 60	373	2.10%	37,377,345,274	2.09%
61 - 90	168	0.94%	15,681,106,765	0.88%
91-120	79	0.44%	8,292,041,796	0.46%
121 - 180	108	0.61%	10,187,407,408	0.57%
≥ 181	18	0.10%	1,786,088,812	0.10%
<b>Totals</b>	<b>17,802</b>	<b>100.00%</b>	<b>1,789,723,750,978</b>	<b>100.00%</b>

**Stratifikasi Tagihan KPR berdasarkan Jangka Waktu Tersisa**

Jangka Waktu Tersisa	Saldo KPR (Rp)	%	Jumlah Debitur	%
RTM < 2 Tahun	32,657,641,492	1.82%	833	4.68%
2 ≤ RTM < 3 Tahun	45,699,003,304	2.55%	695	3.90%
3 ≤ RTM < 4 Tahun	73,936,232,464	4.13%	1,021	5.74%
4 ≤ RTM < 5 Tahun	192,566,831,841	10.76%	2,550	14.32%
RTM ≥ 5 Tahun	1,444,864,041,877	80.73%	12,703	71.36%
	<b>1,789,723,750,978</b>	<b>100.00%</b>	<b>17,802</b>	<b>100.00%</b>
Rata-rata Tertimbang Jangka Waktu Tersisa (tahun)		6.63		

**Stratifikasi Tagihan KPR berdasarkan Suku Bunga**

Suku Bunga	Saldo KPR (Rp)	%	Jumlah Debitur	%
SukuBunga < 12,00%	2,762,970,368	0.15%	15	0.08%
12,00% ≤ SukuBunga < 13,00%	255,923,515,777	14.30%	2,009	11.29%
13,00% ≤ SukuBunga < 14,00%	1,473,382,257,859	82.32%	15,146	85.08%
14,00% ≤ SukuBunga < 15,00%	57,196,222,372	3.20%	620	3.48%
SukuBunga ≥ 15,00%	458,784,602	0.03%	12	0.07%
	<b>1,789,723,750,978</b>	<b>100.00%</b>	<b>17,802</b>	<b>100.00%</b>

Rata-rata Tertimbang Suku Bunga KPR	13.43%
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**PROYEKSI ARUS KAS**
**Proyeksi Amortisasi Tagihan KPR dalam Pool**

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Sep-18	1,789,723,750,978	18,061,044,304	1,771,662,706,674
Oct-18	1,771,662,706,674	18,209,191,084	1,753,453,515,590
Nov-18	1,753,453,515,590	18,399,315,393	1,735,054,200,197
Dec-18	1,735,054,200,197	18,557,294,429	1,716,496,905,768
Jan-19	1,716,496,905,768	18,721,758,030	1,697,775,147,737
Feb-19	1,697,775,147,737	18,934,405,367	1,678,840,742,371
Mar-19	1,678,840,742,371	19,042,552,936	1,659,798,189,435
Apr-19	1,659,798,189,435	19,125,402,290	1,640,672,787,145
May-19	1,640,672,787,145	19,285,591,409	1,621,387,195,736
Jun-19	1,621,387,195,736	19,354,490,763	1,602,032,704,972
Jul-19	1,602,032,704,972	19,458,333,570	1,582,574,371,402
Aug-19	1,582,574,371,402	19,634,774,768	1,562,939,596,634

**Proyeksi Amortisasi EBA-SP Kelas A1**

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Sep-18	513,476,834,688	74,959,416,562	438,517,418,126
Dec-18	438,517,418,126	43,735,640,625	394,781,777,502
Mar-19	394,781,777,502	44,970,766,261	349,811,011,241
Jun-19	349,811,011,241	45,962,837,308	303,848,173,932

**Proyeksi Amortisasi EBA-SP Kelas A2**

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Sep-18	1,077,369,208,672	18,739,854,140	1,058,629,354,532
Dec-18	1,058,629,354,532	10,933,910,156	1,047,695,444,375
Mar-19	1,047,695,444,375	11,242,691,565	1,036,452,752,810
Jun-19	1,036,452,752,810	11,490,709,327	1,024,962,043,483

**Disclaimer :**

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

Jakarta, 12 September 2018

**Penerbit,**

**PT Sarana Multigriya Finansial (Persero)**