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|-----------------------------------|------------------------------|
| Tanggal Penutupan : | 27-Nov-2015 |
| Tanggal Jatuh Tempo Final : | 07-Mar-2022 |
| Tanggal Pembayaran Paling Akhir : | n.a |
| Tanggal Pembayaran berikutnya : | 27-Dec-2018 |
| Periode Pelaporan : | 01-Oct-2018 s.d. 31-Oct-2018 |

| | Kode Efek | Rating | Nominal (Rp) | | Kupon |
|---------|-----------|--------|-----------------|----------------|-------|
| | | | Penerbitan | Akhir Periode | |
| Kelas A | SPSBTN01 | idAAA | 181,600,000,000 | 32,516,652,754 | 8.60% |

INFORMASI MENGENAI EFEK

| | Kelas A | |
|--------------------------|------------|-----------------|
| | Per satuan | Total |
| Nominal Penerbitan (Rp) | 5,000,000 | 181,600,000,000 |
| Jumlah Unit | | 36,320 |
| Jumlah Pemegang EBA-SP | | 3 |
| Saldo awal periode (Rp) | | 181,600,000,000 |
| Pembayaran Kupon | | 27,123,594,021 |
| Pembayaran Pokok | | 149,083,347,246 |
| Saldo Akhir Periode (Rp) | | 32,516,652,754 |

Sarana Peningkatan Kredit (Credit Enhancement)

| Kelas | Nominal (Rp) | Persentase |
|--------------------------------|----------------|------------|
| Kelas A | 32,516,652,754 | 63.86% |
| Kelas B | 18,400,000,041 | 36.14% |
| Total EBA | 50,916,652,795 | 100.00% |
| Rekening Cadangan | 1,023,677,368 | 0.00% |
| Servicer Transition Fund (STF) | 207,213,832 | |

Rekening Cadangan (Reserve Account)

| | Nominal (Rp) |
|-----------------------------------|---------------|
| Saldo Rekening Cadangan | 778,001,365 |
| Ambang Maksimum Rekening Cadangan | 1,015,390,743 |

INFORMASI MENGENAI ASET DASAR

| | Periode 2 bulan lalu | Periode bulan lalu | Periode Saat ini |
|---|----------------------|--------------------|------------------|
| Jumlah Rekening KPR <i>outstanding</i> dalam Pool | 4,482 | 4,371 | 4,238 |
| Nominal tagihan KPR dalam Pool (Rp) | 50,916,652,794 | 47,258,634,095 | 43,467,022,056 |
| Penerimaan angsuran pokok (Rp) | 3,696,672,865 | 3,658,018,699 | 3,791,612,039 |
| Penerimaan bunga dan denda (Rp) | 766,033,620 | 721,360,881 | 711,350,014 |

Kolektibilitas Tagihan KPR dalam Pool

| Hari Keterlambatan | Saldo KPR (Rp) | Persentase | Jumlah Debitur | Persentase |
|--------------------|-----------------------|----------------|----------------|----------------|
| 0 (LANCAR) | 28,116,438,733 | 64.68% | 2,942 | 69.42% |
| 1 - 30 | 3,739,329,460 | 8.60% | 375 | 8.85% |
| 31 - 60 | 1,645,765,130 | 3.79% | 187 | 4.41% |
| 61 - 90 | 1,231,755,687 | 2.83% | 107 | 2.52% |
| 91-120 | 795,905,285 | 1.83% | 82 | 1.93% |
| 121 - 180 | 1,229,843,068 | 2.83% | 112 | 2.64% |
| ≥ 181 | 6,707,984,693 | 15.43% | 433 | 10.22% |
| Totals | 43,467,022,056 | 100.00% | 4,238 | 100.00% |

Stratifikasi Tagihan KPR berdasarkan Jangka Waktu Tersisa

| Jangka Waktu Tersisa | Saldo KPR (Rp) | % | Jumlah Debitur | % |
|----------------------|----------------|---------|----------------|---------|
| RTM < 2 Tahun | 37,575,092,624 | 86.45% | 3,913 | 92.33% |
| 2 ≤ RTM < 3 Tahun | 4,030,489,580 | 9.27% | 244 | 5.76% |
| 3 ≤ RTM < 4 Tahun | 1,221,501,104 | 2.81% | 66 | 1.56% |
| 4 ≤ RTM < 5 Tahun | 531,535,277 | 1.22% | 14 | 0.33% |
| RTM ≥ 5 Tahun | 108,403,471 | 0.25% | 1 | 0.02% |
| | 43,467,022,056 | 100.00% | 4,238 | 100.00% |

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|---|------|
| Rata-rata Tertimbang Jangka Waktu Tersisa (tahun) | 1.52 |
|---|------|

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% | 6,851,433,470 | 15.76% | 1,370 | 32.33% |
| 13,00% ≤ SukuBunga < 14,00% | 3,671,275,849 | 8.45% | 416 | 9.82% |
| 14,00% ≤ SukuBunga < 15,00% | 30,370,514,911 | 69.87% | 2,089 | 49.29% |
| SukuBunga ≥ 15,00% | 2,573,797,826 | 5.92% | 363 | 8.57% |
| | 43,467,022,056 | 100.00% | 4,238 | 100.00% |
| Rata-rata Tertimbang Suku Bunga KPR | | 13.67% | | |

PROYEKSI ARUS KAS
Proyeksi Amortisasi Tagihan KPR dalam Pool

| Bulan | Saldo Awal (Rp) | Amortisasi (Rp) | Saldo Akhir (Rp) |
|--------|-----------------|-----------------|------------------|
| Nov-18 | 43,467,022,056 | 3,430,330,509 | 40,036,691,548 |
| Dec-18 | 40,036,691,548 | 3,171,004,931 | 36,865,686,617 |
| Jan-19 | 36,865,686,617 | 3,005,857,933 | 33,859,828,683 |
| Feb-19 | 33,859,828,683 | 2,780,357,498 | 31,079,471,185 |
| Mar-19 | 31,079,471,185 | 2,710,192,715 | 28,369,278,471 |
| Apr-19 | 28,369,278,471 | 2,608,095,777 | 25,761,182,694 |
| May-19 | 25,761,182,694 | 2,531,548,869 | 23,229,633,826 |
| Jun-19 | 23,229,633,826 | 2,439,031,938 | 20,790,601,888 |
| Jul-19 | 20,790,601,888 | 2,318,465,765 | 18,472,136,123 |
| Aug-19 | 18,472,136,123 | 2,130,696,004 | 16,341,440,118 |
| Sep-19 | 16,341,440,118 | 1,963,887,566 | 14,377,552,552 |
| Oct-19 | 14,377,552,552 | 1,821,757,784 | 12,555,794,769 |

Proyeksi Amortisasi EBA-SP Kelas A

| Bulan | Saldo Awal (Rp) | Amortisasi (Rp) | Saldo Akhir (Rp) |
|--------|-----------------|-----------------|------------------|
| Dec-18 | 32,516,652,754 | 10,879,961,247 | 21,636,691,507 |
| Mar-19 | 21,636,691,507 | 8,957,220,362 | 12,679,471,145 |
| Jun-19 | 12,679,471,145 | 7,849,837,360 | 4,829,633,785 |
| Sep-19 | 4,829,633,785 | 6,888,193,707 | (2,058,559,922) |

Disclaimer :

Proyeksi amortisasi di atas dibuat berdasarkan dengan asumsi tidak ada pelunasan dipercepat, keterlambatan pembayaran dan gagal bayar. Oleh karena itu, proyeksi amortisasi ini tidak dapat digunakan untuk memperkirakan jumlah penerimaan yang akan diterima oleh investor setiap triwulan.

Jakarta, 9 November 2018

**Penerbit,
PT Sarana Multigriya Finansial (Persero)**