

Tanggal Penutupan : 28-Feb-2018
 Tanggal Jatuh Tempo Final : 07-May-2029
 Tanggal Pembayaran Paling Akhir : n.a
 Tanggal Pembayaran berikutnya : 27-Mar-2019
 Periode Pelaporan : 01-Dec-2018 s.d. 31-Dec-2018

	Kode Efek	Rating	Nominal (Rp)		Kupon
			<u>Penerbitan</u>	<u>Akhir Periode</u>	
Kelas A1	SMFBTN04	idAAA	700,000,000,000	455,758,606,229	8.00%
Kelas A2	SMFBTN04	idAAA	1,124,000,000,000	1,062,939,651,557	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)		700,000,000,000		1,124,000,000,000
Pembayaran Kupon		36,460,632,340		69,474,157,471
Pembayaran Pokok		244,241,393,771		61,060,348,443
Saldo Akhir Periode (Rp)		455,758,606,229		1,062,939,651,557

Sarana Peningkatan Kredit (Credit Enhancement)

Kelas	Nominal (Rp)	Persentase
Kelas A1	455,758,606,229	26.89%
Kelas A2	1,062,939,651,557	62.72%
Kelas B	176,000,000,000	10.39%
Total EBA	1,694,698,257,786	100.00%
Rekening Cadangan	31,344,764,163	0.00%
Servicer Transition Fund (STF)	585,200,246	

Rekening Cadangan (Reserve Account)

	Nominal (Rp)
Saldo Rekening Cadangan	28,890,776,479
Ambang Maksimum Rekening Cadangan	30,950,904,347

INFORMASI MENGENAI ASET DASAR

	Periode 2 Bulan lalu	Periode Bulan lalu	Periode Saat ini
Jumlah Rekening KPR <i>outstanding</i> dalam Pool	17,509	17,395	17,266
Nominal tagihan KPR dalam Pool (Rp)	1,724,114,130,330	1,694,698,257,787	1,663,970,204,699
Penerimaan angsuran pokok (Rp)	33,627,843,894	29,415,872,543	30,728,053,088
Penerimaan bunga dan denda (Rp)	20,375,455,052	19,786,624,140	19,614,913,787

Kolektibilitas Tagihan KPR dalam Pool

Hari Keterlambatan	Jumlah Debitur	Persentase	Saldo KPR (Rp)	Persentase
0 (LANCAR)	14,906	86.33%	1,443,358,840,502	86.74%
1 - 30	1,312	7.60%	119,943,703,788	7.21%
31 - 60	436	2.53%	41,180,450,115	2.47%
61 - 90	178	1.03%	16,891,032,847	1.02%
91-120	116	0.67%	10,455,274,173	0.63%
121 - 180	169	0.98%	16,514,031,070	0.99%
≥ 181	149	0.86%	15,626,872,204	0.94%
Totals	17,266	100.00%	1,663,970,204,699	100.00%

Stratifikasi Tagihan KPR berdasarkan Jangka Waktu Tersisa

Jangka Waktu Tersisa	Saldo KPR (Rp)	%	Jumlah Debitur	%
RTM < 2 Tahun	34,319,647,797	2.06%	990	5.73%
2 ≤ RTM < 3 Tahun	40,148,619,142	2.41%	639	3.70%
3 ≤ RTM < 4 Tahun	97,078,351,333	5.83%	1,431	8.29%
4 ≤ RTM < 5 Tahun	201,179,328,149	12.09%	2,694	15.60%
RTM ≥ 5 Tahun	1,291,244,258,278	77.60%	11,512	66.67%
	1,663,970,204,699	100.00%	17,266	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%	2,294,738,151	0.14%	14	0.08%
12,00% ≤ SukuBunga < 13,00%	239,177,346,670	14.37%	1,957	11.33%
13,00% ≤ SukuBunga < 14,00%	1,369,246,176,600	82.29%	14,692	85.09%
14,00% ≤ SukuBunga < 15,00%	52,831,170,719	3.18%	591	3.42%
SukuBunga ≥ 15,00%	420,772,559	0.03%	12	0.07%
	1,663,970,204,699	100.00%	17,266	100.00%

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)
Jan-19	1,663,970,204,699	18,122,187,359	1,645,848,017,340
Feb-19	1,645,848,017,340	18,317,256,717	1,627,530,760,622
Mar-19	1,627,530,760,622	18,413,962,591	1,609,116,798,031
Apr-19	1,609,116,798,031	18,492,599,850	1,590,624,198,181
May-19	1,590,624,198,181	18,640,040,637	1,571,984,157,544
Jun-19	1,571,984,157,544	18,703,154,166	1,553,281,003,378
Jul-19	1,553,281,003,378	18,800,610,493	1,534,480,392,885
Aug-19	1,534,480,392,885	18,916,534,117	1,515,563,858,768
Sep-19	1,515,563,858,768	18,974,243,949	1,496,589,614,820
Oct-19	1,496,589,614,820	19,071,236,195	1,477,518,378,624
Nov-19	1,477,518,378,624	19,150,080,295	1,458,368,298,330
Dec-19	1,458,368,298,330	19,252,250,689	1,439,116,047,640

Proyeksi Amortisasi EBA-SP Kelas A1

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Mar-19	455,758,606,229	53,733,997,731	402,024,608,498
Jun-19	402,024,608,498	44,437,282,463	357,587,326,035
Sep-19	357,587,326,035	45,136,239,020	312,451,087,014
Dec-19	312,451,087,014	45,756,448,351	266,694,638,663

Proyeksi Amortisasi EBA-SP Kelas A2

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Mar-19	1,062,939,651,557	13,433,499,433	1,049,506,152,124
Jun-19	1,049,506,152,124	11,109,320,616	1,038,396,831,508
Sep-19	1,038,396,831,508	11,284,059,755	1,027,112,771,753
Dec-19	1,027,112,771,753	11,439,112,088	1,015,673,659,666

Disclaimer :

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

Jakarta, 11 Januari 2019

Penerbit,

PT Sarana Multigriya Finansial (Persero)