



LAPORAN BULANAN
EBA-SP SMF-BTN 04

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-Jun-2018 s.d. 30-Jun-2018

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

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	32,716,127,186
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	18,319	18,199	18,134
Nominal tagihan KPR dalam Pool (Rp)	1,915,127,677,660	1,883,423,021,680	1,858,508,272,747
Penerimaan angsuran pokok (Rp)	36,777,308,788	31,704,655,979	24,914,748,934
Penerimaan bunga dan denda (Rp)	22,741,505,023	22,298,558,750	21,575,063,974

Kolektibilitas Tagihan KPR dalam Pool

Hari Keterlambatan	Jumlah Debitur	Persentase	Saldo KPR (Rp)	Persentase
0 (LANCAR)	15,927	87.83%	1,643,060,282,810	88.41%
1 - 30	1,561	8.61%	153,076,571,514	8.24%
31 - 60	387	2.13%	37,197,265,826	2.00%
61 - 90	154	0.85%	15,235,282,371	0.82%
91-120	77	0.42%	7,410,289,256	0.40%
121 - 180	28	0.15%	2,528,580,970	0.14%
≥ 181	-	0.00%	-	0.00%
Totals	18,134	100.00%	1,858,508,272,747	100.00%

Stratifikasi Tagihan KPR berdasarkan Jangka Waktu Tersisa

Jangka Waktu Tersisa	Saldo KPR (Rp)	%	Jumlah Debitur	%
RTM < 2 Tahun	30,580,376,328	1.65%	740	4.08%
2 ≤ RTM < 3 Tahun	47,374,351,809	2.55%	727	4.01%
3 ≤ RTM < 4 Tahun	64,723,242,645	3.48%	841	4.64%
4 ≤ RTM < 5 Tahun	178,266,572,193	9.59%	2,386	13.16%
RTM ≥ 5 Tahun	1,537,563,729,772	82.73%	13,440	74.11%
	1,858,508,272,747	100.00%	18,134	100.00%
Rata-rata Tertimbang Jangka Waktu Tersisa (tahun)		6.77		

Stratifikasi Tagihan KPR berdasarkan Suku Bunga

Suku Bunga	Saldo KPR (Rp)	%	Jumlah Debitur	%
SukuBunga < 12,00%	1,984,685,878	0.11%	11	0.06%
12,00% ≤ SukuBunga < 13,00%	268,086,841,410	14.42%	2,067	11.40%
13,00% ≤ SukuBunga < 14,00%	1,528,973,968,223	82.27%	15,412	84.99%
14,00% ≤ SukuBunga < 15,00%	58,950,865,373	3.17%	631	3.48%
SukuBunga ≥ 15,00%	511,911,863	0.03%	13	0.07%
	1,858,508,272,747	100.00%	18,134	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)
Jul-18	1,858,508,272,747	18,009,232,943	1,840,499,039,803
Aug-18	1,840,499,039,803	18,224,671,033	1,822,274,368,770
Sep-18	1,822,274,368,770	18,411,214,653	1,803,863,154,117
Oct-18	1,803,863,154,117	18,571,197,123	1,785,291,956,993
Nov-18	1,785,291,956,993	18,765,638,043	1,766,526,318,950
Dec-18	1,766,526,318,950	18,944,466,711	1,747,581,852,239
Jan-19	1,747,581,852,239	19,118,833,534	1,728,463,018,705
Feb-19	1,728,463,018,705	19,340,330,967	1,709,122,687,738
Mar-19	1,709,122,687,738	19,460,176,982	1,689,662,510,756
Apr-19	1,689,662,510,756	19,544,522,870	1,670,117,987,886
May-19	1,670,117,987,886	19,724,657,958	1,650,393,329,928
Jun-19	1,650,393,329,928	19,825,899,641	1,630,567,430,287

Proyeksi Amortisasi EBA-SP Kelas A1

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Sep-18	513,476,834,688	48,918,922,328	464,557,912,360
Dec-18	464,557,912,360	44,598,439,856	419,959,472,504
Mar-19	419,959,472,504	45,922,904,970	374,036,567,534
Jun-19	374,036,567,534	46,983,486,248	327,053,081,286

Proyeksi Amortisasi EBA-SP Kelas A2

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Sep-18	1,077,369,208,672	12,229,730,582	1,065,139,478,090
Dec-18	1,065,139,478,090	11,149,609,964	1,053,989,868,126
Mar-19	1,053,989,868,126	11,480,726,242	1,042,509,141,884
Jun-19	1,042,509,141,884	11,745,871,562	1,030,763,270,322

Disclaimer :

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

Jakarta, 10 Juli 2018

Penerbit,

PT Sarana Multigriya Finansial (Persero)