

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-Jul-2018 s.d. 31-Jul-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	31,662,240,728
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	18,199	18,134	17,951
Nominal tagihan KPR dalam Pool (Rp)	1,883,423,021,680	1,858,508,272,747	1,823,238,027,054
Penerimaan angsuran pokok (Rp)	31,704,655,979	24,914,748,934	35,270,245,692
Penerimaan bunga dan denda (Rp)	22,298,558,750	21,575,063,974	21,918,133,333

Kolektibilitas Tagihan KPR dalam Pool

Hari Keterlambatan	Jumlah Debitur	Persentase	Saldo KPR (Rp)	Persentase
0 (LANCAR)	16,019	89.24%	1,635,348,410,932	89.69%
1 - 30	1,263	7.04%	123,216,112,411	6.76%
31 - 60	355	1.98%	34,300,588,307	1.88%
61 - 90	148	0.82%	14,073,072,386	0.77%
91-120	97	0.54%	9,252,702,202	0.51%
121 - 180	69	0.38%	7,047,140,816	0.39%
≥ 181	-	0.00%	-	0.00%
Totals	17,951	100.00%	1,823,238,027,054	100.00%

Stratifikasi Tagihan KPR berdasarkan Jangka Waktu Tersisa

Jangka Waktu Tersisa	Saldo KPR (Rp)	%	Jumlah Debitur	%
RTM < 2 Tahun	28,392,331,749	1.56%	722	4.02%
2 ≤ RTM < 3 Tahun	45,173,029,225	2.48%	713	3.97%
3 ≤ RTM < 4 Tahun	62,253,733,761	3.41%	821	4.57%
4 ≤ RTM < 5 Tahun	174,516,868,012	9.57%	2,380	13.26%
RTM ≥ 5 Tahun	1,512,902,064,307	82.98%	13,315	74.17%
	1,823,238,027,054	100.00%	17,951	100.00%

Rata-rata Tertimbang Jangka Waktu Tersisa (tahun)	6.78
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Stratifikasi Tagihan KPR berdasarkan Suku Bunga

Suku Bunga	Saldo KPR (Rp)	%	Jumlah Debitur	%
SukuBunga < 12,00%	2,542,675,547	0.14%	14	0.08%
12,00% ≤ SukuBunga < 13,00%	263,168,170,577	14.43%	2,051	11.43%
13,00% ≤ SukuBunga < 14,00%	1,499,064,743,530	82.22%	15,251	84.96%
14,00% ≤ SukuBunga < 15,00%	57,958,472,205	3.18%	622	3.46%
SukuBunga ≥ 15,00%	503,965,195	0.03%	13	0.07%
	1,823,238,027,054	100.00%	17,951	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)
Aug-18	1,823,238,027,054	17,815,495,605	1,805,422,531,449
Sep-18	1,805,422,531,449	17,982,992,244	1,787,439,539,206
Oct-18	1,787,439,539,206	18,134,842,322	1,769,304,696,884
Nov-18	1,769,304,696,884	18,262,238,624	1,751,042,458,260
Dec-18	1,751,042,458,260	18,424,922,004	1,732,617,536,256
Jan-19	1,732,617,536,256	18,568,197,632	1,714,049,338,625
Feb-19	1,714,049,338,625	18,708,524,523	1,695,340,814,102
Mar-19	1,695,340,814,102	18,892,784,819	1,676,448,029,283
Apr-19	1,676,448,029,283	18,989,549,747	1,657,458,479,536
May-19	1,657,458,479,536	19,053,678,226	1,638,404,801,310
Jun-19	1,638,404,801,310	19,194,990,964	1,619,209,810,346
Jul-19	1,619,209,810,346	19,250,900,920	1,599,958,909,426

Proyeksi Amortisasi EBA-SP Kelas A1

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Sep-18	513,476,834,688	62,400,392,185	451,076,442,503
Dec-18	451,076,442,503	43,504,058,551	407,572,383,952
Mar-19	407,572,383,952	44,561,315,326	363,011,068,626
Jun-19	363,011,068,626	45,548,810,234	317,462,258,392

Proyeksi Amortisasi EBA-SP Kelas A2

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Sep-18	1,077,369,208,672	15,600,098,046	1,061,769,110,626
Dec-18	1,061,769,110,626	10,876,014,638	1,050,893,095,988
Mar-19	1,050,893,095,988	11,140,328,832	1,039,752,767,156
Jun-19	1,039,752,767,156	11,387,202,558	1,028,365,564,598

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 Agustus 2018

Penerbit,

PT Sarana Multigriya Finansial (Persero)