

Tanggal Penutupan :	28-Feb-2018
Tanggal Jatuh Tempo Final :	07-May-2029
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 A1	SMFBTN04	idAAA	700,000,000,000	531,779,000,782	8.00%
Kelas A2	SMFBTN04	idAAA	1,124,000,000,000	1,081,944,750,196	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		27,051,098,354		48,962,288,249
Pembayaran Pokok		168,220,999,218		42,055,249,804
Saldo Akhir Periode (Rp)		531,779,000,782		1,081,944,750,196

**Sarana Peningkatan Kredit (Credit Enhancement)**

Kelas	Nominal (Rp)	Persentase
Kelas A1	531,779,000,782	29.71%
Kelas A2	1,081,944,750,196	60.45%
Kelas B	176,000,000,000	9.83%
Total EBA	1,789,723,750,978	100.00%
Rekening Cadangan	33,065,036,812	0.00%
Servicer Transition Fund (STF)	583,727,696	

**Rekening Cadangan (Reserve Account)**

	Nominal (Rp)
Saldo Rekening Cadangan	31,119,533,004
Ambang Maksimum Rekening Cadangan	32,686,973,066

**INFORMASI MENGENAI ASET DASAR**

	Periode 2 Bulan lalu	Periode Bulan lalu	Periode Saat ini
Jumlah Rekening KPR <i>outstanding</i> dalam Pool	17,802	17,673	17,509
Nominal tagihan KPR dalam Pool (Rp)	1,789,723,750,978	1,757,741,974,224	1,724,114,130,330
Penerimaan angsuran pokok (Rp)	33,514,276,076	31,981,776,754	33,627,843,894
Penerimaan bunga dan denda (Rp)	21,014,741,101	20,683,164,395	20,375,455,052

**Kolektibilitas Tagihan KPR dalam Pool**

Hari Keterlambatan	Jumlah Debitur	Persentase	Saldo KPR (Rp)	Persentase
0 (LANCAR)	15,318	87.49%	1,515,880,155,536	87.92%
1 - 30	1,316	7.52%	123,163,261,304	7.14%
31 - 60	380	2.17%	36,822,966,131	2.14%
61 - 90	172	0.98%	15,733,592,378	0.91%
91-120	118	0.67%	12,287,380,252	0.71%
121 - 180	115	0.66%	11,208,560,442	0.65%
≥ 181	90	0.51%	9,018,214,287	0.52%
<b>Totals</b>	<b>17,509</b>	<b>100.00%</b>	<b>1,724,114,130,330</b>	<b>100.00%</b>

**Stratifikasi Tagihan KPR berdasarkan Jangka Waktu Tersisa**

Jangka Waktu Tersisa	Saldo KPR (Rp)	%	Jumlah Debitur	%
RTM < 2 Tahun	34,132,710,109	1.98%	917	5.24%
2 ≤ RTM < 3 Tahun	42,638,579,051	2.47%	663	3.79%
3 ≤ RTM < 4 Tahun	84,626,508,339	4.91%	1,218	6.96%
4 ≤ RTM < 5 Tahun	199,489,666,485	11.57%	2,658	15.18%
RTM ≥ 5 Tahun	1,363,226,666,346	79.07%	12,053	68.84%
	1,724,114,130,330	100.00%	17,509	100.00%

Rata-rata Tertimbang Jangka Waktu Tersisa (tahun)	6.50
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**Stratifikasi Tagihan KPR berdasarkan Suku Bunga**

Suku Bunga	Saldo KPR (Rp)	%	Jumlah Debitur	%
SukuBunga < 12,00%	2,348,233,375	0.14%	14	0.08%
12,00% ≤ SukuBunga < 13,00%	246,661,014,692	14.31%	1,975	11.28%
13,00% ≤ SukuBunga < 14,00%	1,419,699,556,593	82.34%	14,903	85.12%
14,00% ≤ SukuBunga < 15,00%	54,960,713,799	3.19%	605	3.46%
SukuBunga ≥ 15,00%	444,611,871	0.03%	12	0.07%
	1,724,114,130,330	100.00%	17,509	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)
Nov-18	1,724,114,130,330	18,099,160,577	1,706,014,969,753
Dec-18	1,706,014,969,753	18,245,043,330	1,687,769,926,423
Jan-19	1,687,769,926,423	18,401,211,115	1,669,368,715,308
Feb-19	1,669,368,715,308	18,605,538,862	1,650,763,176,446
Mar-19	1,650,763,176,446	18,709,627,352	1,632,053,549,094
Apr-19	1,632,053,549,094	18,779,605,621	1,613,273,943,473
May-19	1,613,273,943,473	18,940,602,424	1,594,333,341,049
Jun-19	1,594,333,341,049	19,002,717,245	1,575,330,623,804
Jul-19	1,575,330,623,804	19,098,146,486	1,556,232,477,318
Aug-19	1,556,232,477,318	19,234,817,226	1,536,997,660,092
Sep-19	1,536,997,660,092	19,300,815,102	1,517,696,844,989
Oct-19	1,517,696,844,989	19,431,102,347	1,498,265,742,642

**Proyeksi Amortisasi EBA-SP Kelas A1**

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Dec-18	531,779,000,782	66,967,024,980	464,811,975,802
Mar-19	464,811,975,802	44,201,434,646	420,610,541,156
Jun-19	420,610,541,156	45,143,868,318	375,466,672,839
Sep-19	375,466,672,839	45,868,544,766	329,598,128,073

**Proyeksi Amortisasi EBA-SP Kelas A2**

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Dec-18	1,081,944,750,196	16,741,756,245	1,065,202,993,951
Mar-19	1,065,202,993,951	11,050,358,661	1,054,152,635,290
Jun-19	1,054,152,635,290	11,285,967,079	1,042,866,668,210
Sep-19	1,042,866,668,210	11,467,136,191	1,031,399,532,019

*Disclaimer :*

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

Jakarta, 9 November 2018

**Penerbit,**

**PT Sarana Multigriya Finansial (Persero)**