

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-Feb-2019 s.d. 28-Feb-2019

	Kode Efek	Rating	Nominal (Rp)		WAL (Thn)	Kupon
			Penerbitan	Akhir Periode		
Kelas A1	SMFBTN04	idAAA	700,000,000,000	455,758,606,229	1.4	7.00%
Kelas A2	SMFBTN04	idAAA	1,124,000,000,000	1,062,939,651,557	4.2	7.50%

WAL: Weighted Average Life / Rata-rata Tertimbang Jatuh Tempo

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	28,917,469,680
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	17,266	17,138	16,985
Nominal tagihan KPR dalam Pool (Rp)	1,663,970,204,699	1,634,181,036,580	1,602,985,230,328
Penerimaan angsuran pokok (Rp)	30,728,053,088	29,789,168,118	31,195,806,252
Penerimaan bunga dan denda (Rp)	19,614,913,787	19,340,470,121	18,699,104,822

Kolektibilitas Tagihan KPR dalam Pool

Hari Keterlambatan	Jumlah Debitur	Persentase	Saldo KPR (Rp)	Persentase
0 (LANCAR)	14,401	84.79%	1,365,902,063,577	85.21%
1 - 30	1,417	8.34%	127,097,387,476	7.93%
31 - 60	457	2.69%	40,940,622,899	2.55%
61 - 90	209	1.23%	19,721,672,093	1.23%
91-120	120	0.71%	12,448,720,764	0.78%
121 - 180	140	0.82%	12,723,885,559	0.79%
≥ 181	241	1.42%	24,150,877,960	1.51%
Totals	16,985	100.00%	1,602,985,230,328	100.00%

Stratifikasi Tagihan KPR berdasarkan Jangka Waktu Tersisa

Jangka Waktu Tersisa	Saldo KPR (Rp)	%	Jumlah Debitur	%
RTM < 2 Tahun	34,588,104,552	2.16%	1,049	6.18%
2 ≤ RTM < 3 Tahun	38,906,531,447	2.43%	622	3.66%
3 ≤ RTM < 4 Tahun	109,623,483,718	6.84%	1,714	10.09%
4 ≤ RTM < 5 Tahun	206,660,396,826	12.89%	2,664	15.68%
RTM ≥ 5 Tahun	1,213,206,713,785	75.68%	10,936	64.39%
	1,602,985,230,328	100.00%	16,985	100.00%

Rata-rata Tertimbang Jangka Waktu Tersisa (tahun)	6.24
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Stratifikasi Tagihan KPR berdasarkan Suku Bunga

Suku Bunga	Saldo KPR (Rp)	%	Jumlah Debitur	%
SukuBunga < 12,00%	2,293,525,768	0.14%	14	0.08%
12,00% ≤ SukuBunga < 13,00%	231,075,305,185	14.42%	1,927	11.35%
13,00% ≤ SukuBunga < 14,00%	1,318,605,903,213	82.26%	14,453	85.09%
14,00% ≤ SukuBunga < 15,00%	50,606,478,594	3.16%	579	3.41%
SukuBunga ≥ 15,00%	404,017,568	0.03%	12	0.07%
	1,602,985,230,328	100.00%	16,985	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)
Mar-19	1,602,985,230,328	18,058,492,152	1,584,926,738,176
Apr-19	1,584,926,738,176	18,146,203,326	1,566,780,534,850
May-19	1,566,780,534,850	18,301,572,681	1,548,478,962,168
Jun-19	1,548,478,962,168	18,360,970,692	1,530,117,991,476
Jul-19	1,530,117,991,476	18,461,380,147	1,511,656,611,329
Aug-19	1,511,656,611,329	18,579,489,541	1,493,077,121,788
Sep-19	1,493,077,121,788	18,630,126,024	1,474,446,995,764
Oct-19	1,474,446,995,764	18,726,099,685	1,455,720,896,080
Nov-19	1,455,720,896,080	18,809,612,725	1,436,911,283,355
Dec-19	1,436,911,283,355	18,872,871,241	1,418,038,412,113
Jan-20	1,418,038,412,113	18,902,575,789	1,399,135,836,324
Feb-20	1,399,135,836,324	19,019,331,639	1,380,116,504,685

Proyeksi Amortisasi EBA-SP Kelas A1

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Mar-19	455,758,606,229	73,370,421,967	382,388,184,262
Jun-19	382,388,184,262	43,605,014,528	338,783,169,734
Sep-19	338,783,169,734	44,321,472,304	294,461,697,430
Dec-19	294,461,697,430	44,932,670,747	249,529,026,683

Proyeksi Amortisasi EBA-SP Kelas A2

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Mar-19	1,062,939,651,557	18,342,605,492	1,044,597,046,065
Jun-19	1,044,597,046,065	10,901,253,632	1,033,695,792,433
Sep-19	1,033,695,792,433	11,080,368,076	1,022,615,424,357
Dec-19	1,022,615,424,357	11,233,167,687	1,011,382,256,671

Disclaimer :

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

Jakarta, 12 Maret 2019

Penerbit,

PT Sarana Multigriya Finansial (Persero)