

| | |
|-----------------------------------|------------------------------|
| Tanggal Penutupan : | 27-Aug-2016 |
| Tanggal Jatuh Tempo Final : | 27-Oct-2029 |
| Tanggal Pembayaran Paling Akhir : | 27-May-2021 |
| Tanggal Pembayaran berikutnya : | 27-Aug-2021 |
| Periode Pelaporan : | 01-Jul-2021 s.d. 31-Jul-2021 |

| | Kode Efek | Rating | Nominal (Rp) | | WAL (Thn) | Kupon |
|----------|-----------|--------|-----------------|-----------------|-----------|-------|
| | | | Penerbitan | Akhir Periode | | |
| Kelas A1 | SMFMRI01 | idAAA | 103.500.000.000 | - | 0 | 8,60% |
| Kelas A2 | SMFMRI01 | idAAA | 353.000.000.000 | 120.663.685.432 | 1,7 | 9,10% |

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 | 103.500.000.000 | 5.000.000 | 353.000.000.000 |
| Jumlah Unit | | 20.700 | | 70.600 |
| Jumlah Pemegang EBA-SP | | 5 | | 11 |
| Saldo awal periode (Rp) | | 103.500.000.000 | | 353.000.000.000 |
| Pembayaran Kupon | | 15.936.256.096 | | 100.257.397.158 |
| Pembayaran Pokok | | 103.500.000.000 | | 232.336.314.568 |
| Saldo Akhir Periode (Rp) | | - | | 120.663.685.432 |

Sarana Peningkatan Kredit (Credit Enhancement)

| Kelas | Nominal (Rp) | Persentase |
|--------------------------------|-----------------|------------|
| Kelas A1 | - | 0,00% |
| Kelas A2 | 120.663.685.432 | 73,50% |
| Kelas B | 43.500.134.976 | 26,50% |
| Total EBA | 164.163.820.408 | 100,00% |
| Rekening Cadangan | 3.135.540.390 | |
| Rekening Cadangan Tambahan | | |
| Servicer Transition Fund (STF) | 121.269.649 | |

Rekening Cadangan (Reserve Account)

| | Nominal (Rp) |
|-----------------------------------|---------------|
| Saldo Rekening Cadangan | 2.797.436.910 |
| Saldo Rekening Cadangan Tambahan | |
| Ambang Maksimum Rekening Cadangan | 3.111.978.056 |

INFORMASI MENGENAI ASET DASAR

| | Periode 2 Bulan Lalu | Periode Bulan Lalu | Periode Saat ini |
|---|----------------------|--------------------|------------------|
| Jumlah Rekening KPR <i>outstanding</i> dalam Pool | 2.291 | 2.247 | 2.208 |
| Nominal tagihan KPR dalam Pool (Rp) | 159.335.972.914 | 154.833.279.177 | 150.345.163.749 |
| Penerimaan angsuran pokok (Rp) | 4.635.918.828 | 4.502.693.736 | 4.488.115.428 |
| Penerimaan bunga dan denda (Rp) | 1.575.816.512 | 1.667.765.539 | 1.582.988.508 |

| Hari Keterlambatan | Saldo KPR (Rp) | Persentase | Jumlah Debitur | Persentase |
|--------------------|------------------------|----------------|----------------|----------------|
| 0 (LANCAR) | 130.850.614.213 | 87,03% | 1.961 | 88,81% |
| 1 - 30 | 8.721.544.154 | 5,80% | 122 | 5,53% |
| 31 - 60 | 3.114.838.801 | 2,07% | 37 | 1,68% |
| 61 - 90 | 1.547.899.851 | 1,03% | 22 | 1,00% |
| 91-120 | 653.341.405 | 0,43% | 5 | 0,23% |
| 121 - 180 | 1.311.913.225 | 0,87% | 15 | 0,68% |
| ≥ 181 | 4.145.012.101 | 2,76% | 46 | 2,08% |
| Totals | 150.345.163.749 | 100,00% | 2.208 | 100,00% |

Stratifikasi Tagihan KPR berdasarkan Jangka Waktu Tersisa

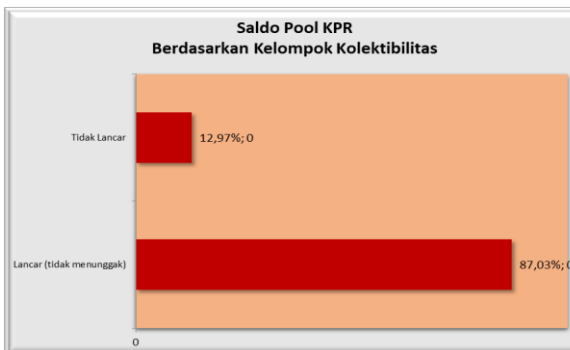
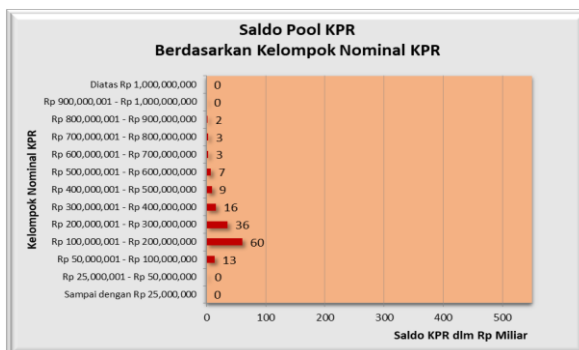
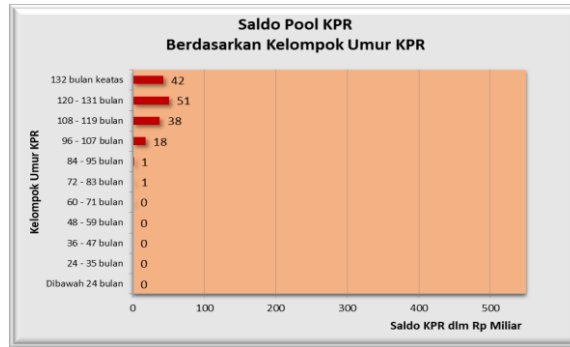
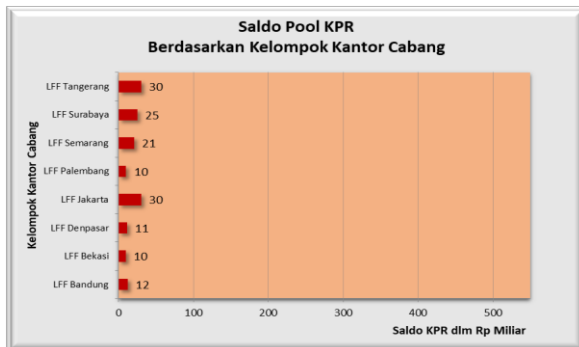
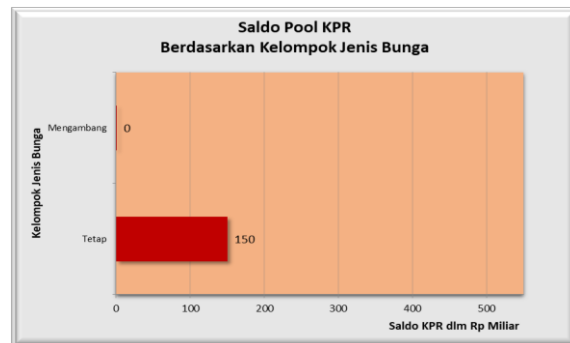
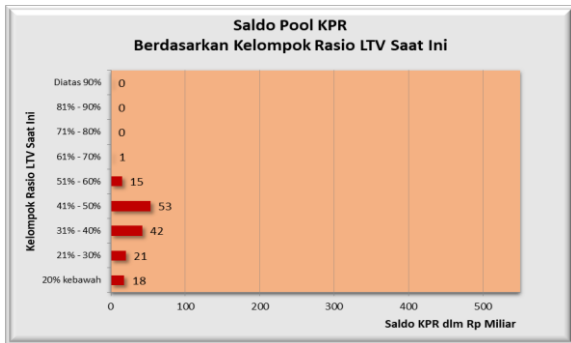
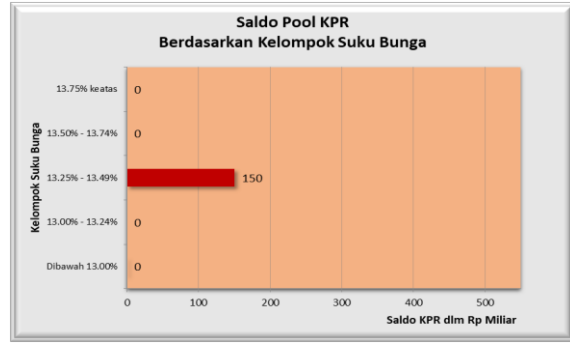
| Jangka Waktu Tersisa | Saldo KPR (Rp) | % | Jumlah Debitur | % |
|----------------------|-----------------|---------|----------------|---------|
| RTM < 2 Tahun | 17.180.061.489 | 11,43% | 689 | 31,20% |
| 2 ≤ RTM < 3 Tahun | 15.322.465.566 | 10,19% | 310 | 14,04% |
| 3 ≤ RTM < 4 Tahun | 25.500.990.425 | 16,96% | 367 | 16,62% |
| 4 ≤ RTM < 5 Tahun | 49.433.006.642 | 32,88% | 506 | 22,92% |
| RTM ≥ 5 Tahun | 42.908.639.627 | 28,54% | 336 | 15,22% |
| | 150.345.163.749 | 100,00% | 2.208 | 100,00% |

| | |
|---|------|
| Rata-rata Tertimbang Jangka Waktu Tersisa (tahun) | 2,05 |
|---|------|

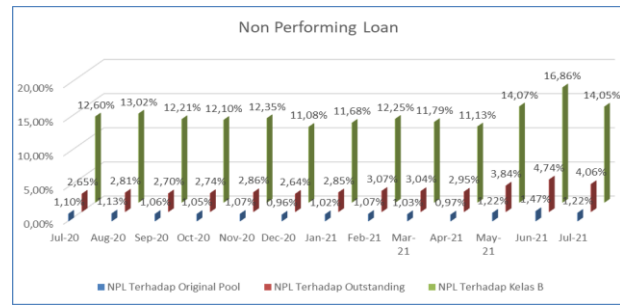
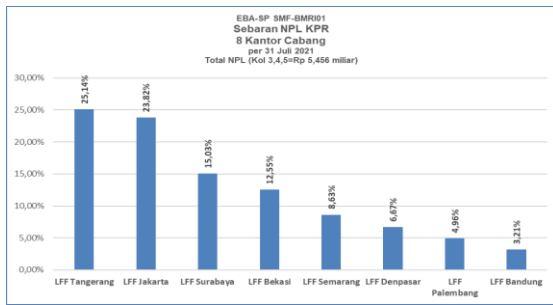
Stratifikasi Tagihan KPR berdasarkan Suku Bunga

| Suku Bunga | Saldo KPR (Rp) | % | Jumlah Debitur | % |
|-----------------|-----------------|---------|----------------|---------|
| Dibawah 12.00% | 117.425.580 | 0,08% | 1 | 0,05% |
| 12.00% - 12.49% | - | 0,00% | - | 0,00% |
| 12.50% - 12.99% | 150.227.738.169 | 99,92% | 2.207 | 99,95% |
| 13.00% - 13.49% | - | 0,00% | - | 0,00% |
| 13.50% keatas | - | 0,00% | - | 0,00% |
| | 150.345.163.749 | 100,00% | 2.208 | 100,00% |

Rata-rata Tertimbang Suku Bunga KPR 6,62%



INFORMASI MENGENAI NON PERFORMING LOAN



PROYEKSI ARUS KAS

Proyeksi Amortisasi Tagihan KPR dalam Pool

| Bulan | Saldo Awal (Rp) | Amortisasi (Rp) | Saldo Akhir (Rp) |
|--------|-----------------|-----------------|------------------|
| Aug-21 | 150.345.163.749 | 3.405.119.011 | 146.940.044.738 |
| Sep-21 | 146.940.044.738 | 3.368.807.212 | 143.571.237.526 |
| Oct-21 | 143.571.237.526 | 3.350.916.249 | 140.220.321.278 |
| Nov-21 | 140.220.321.278 | 3.323.213.108 | 136.897.108.170 |
| Dec-21 | 136.897.108.170 | 3.313.791.456 | 133.583.316.714 |
| Jan-22 | 133.583.316.714 | 3.248.693.663 | 130.334.623.052 |
| Feb-22 | 130.334.623.052 | 3.255.904.063 | 127.078.718.989 |
| Mar-22 | 127.078.718.989 | 3.191.380.499 | 123.887.338.490 |
| Apr-22 | 123.887.338.490 | 3.177.973.759 | 120.709.364.731 |
| May-22 | 120.709.364.731 | 3.140.676.424 | 117.568.688.307 |
| Jun-22 | 117.568.688.307 | 3.089.551.927 | 114.479.136.380 |
| Jul-22 | 114.479.136.380 | 3.040.379.359 | 111.438.757.020 |

Proyeksi Amortisasi EBA-SP

Kelas A1

| Bulan | Saldo Awal (Rp) | Amortisasi (Rp) | Saldo Akhir (Rp) |
|--------|-----------------|-----------------|------------------|
| Aug-21 | - | - | - |
| Nov-21 | - | - | - |
| Feb-22 | - | - | - |
| May-22 | - | - | - |

Kelas A2

| Bulan | Saldo Awal (Rp) | Amortisasi (Rp) | Saldo Akhir (Rp) |
|--------|-----------------|-----------------|------------------|
| Aug-21 | 120.663.685.432 | 8.584.838.635 | 112.078.846.797 |
| Nov-21 | 112.078.846.797 | 6.378.650.757 | 105.700.196.040 |
| Feb-22 | 105.700.196.040 | 6.227.989.883 | 99.472.206.157 |
| May-22 | 99.472.206.157 | 6.063.912.742 | 93.408.293.415 |

Disclaimer :

Proyeksi amortisasi di atas dibuat berdasarkan dengan asumsi tidak ada pelunasan dipercepat, keterlambatan pembayaran dan gagal bayar. Oleh karena itu, proyeksi amortisasi ini tidak dapat digunakan untuk memperkirakan jumlah penerimaan yang akan diterima oleh investor setiap triwulan.

Jakarta, 10 Agustus 2021

Penerbit,

PT Sarana Multigriya Finansial