

Tanggal Penutupan :	27-Nov-2019
Tanggal Jatuh Tempo Final :	07-May-2032
Tanggal Pembayaran Paling Akhir :	27-Sep-2020
Tanggal Pembayaran berikutnya :	27-Dec-2020
Periode Pelaporan :	01-Sep-2020 s.d. 30-Sep-2020

	Kode Efek	Rating	Nominal (Rp)		WAL (Thn)	Kupon
			Penerbitan	Akhir Periode		
Kelas A1	SMFBTN05	idAAA	574.000.000.000	441.165.044.377	2,8	8,50%
Kelas A2	SMFBTN05	idAAA	1.142.000.000.000	1.056.030.609.564	5,0	8,75%

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	574.000.000.000	5.000.000	1.142.000.000.000
Jumlah Unit		114.800		228.400
Jumlah Pemegang EBA-SP		8		6
Saldo awal periode (Rp)		574.000.000.000		1.142.000.000.000
Pembayaran Kupon		37.018.629.578		82.108.082.344
Pembayaran Pokok		132.834.955.623		85.969.390.436
Saldo Akhir Periode (Rp)		441.165.044.377		1.056.030.609.564

Sarana Peningkatan Kredit (Credit Enhancement)

Kelas	Nominal (Rp)	Persentase
Kelas A1	441.165.044.377	24,77%
Kelas A2	1.056.030.609.564	59,29%
Kelas M	24.000.000.000	1,35%
Kelas B	260.000.000.000	14,60%
Total EBA	1.781.195.653.941	100,00%
Rekening Cadangan	35.812.837.870	0,00%
Servicer Transition Fund (STF)	513.831.532	

Rekening Cadangan (Reserve Account)

	Nominal (Rp)
Saldo Rekening Cadangan	33.796.155.289
Ambang Maksimum Rekening Cadangan	35.458.590.565

INFORMASI MENGENAI ASET DASAR

	Periode 2 Bulan lalu	Periode Bulan lalu	Periode Saat ini
Jumlah Rekening KPR <i>outstanding</i> dalam Pool	15.695	15.603	15.507
Nominal tagihan KPR dalam Pool (Rp)	1.801.856.439.424	1.781.195.653.942	1.760.050.207.318
Penerimaan angsuran pokok (Rp)	20.574.512.416	20.660.785.481	21.145.446.624
Penerimaan bunga dan denda (Rp)	19.234.241.066	18.827.467.834	18.692.407.812

Kolektibilitas Tagihan KPR dalam Pool

Hari Keterlambatan	Jumlah Debitur	Persentase	Saldo KPR (Rp)	Persentase
0 (LANCAR)	13.194	85,08%	1.529.931.137.186	86,93%
1 - 30	706	4,55%	72.617.046.060	4,13%
31 - 60	294	1,90%	28.902.495.697	1,64%
61 - 90	206	1,33%	19.137.693.596	1,09%
91-120	166	1,07%	16.990.998.912	0,97%
121 - 180	385	2,48%	41.947.733.108	2,38%
≥ 181	556	3,59%	50.523.102.760	2,87%
Totals	15.603	100,00%	1.781.195.653.942	100,00%

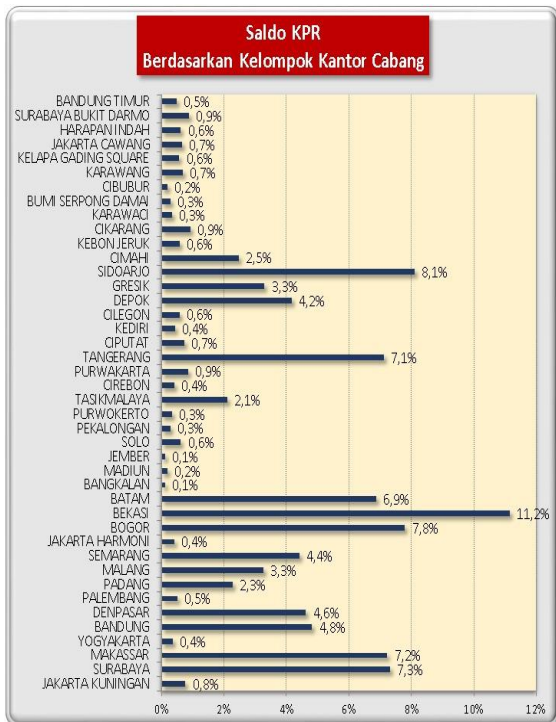
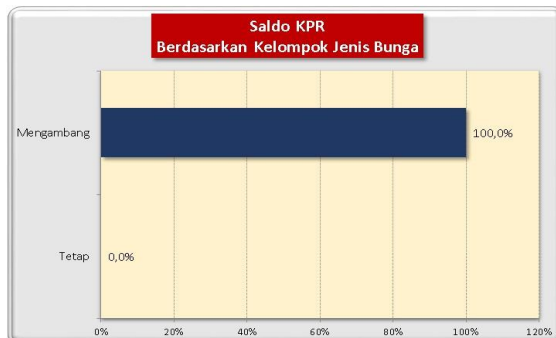
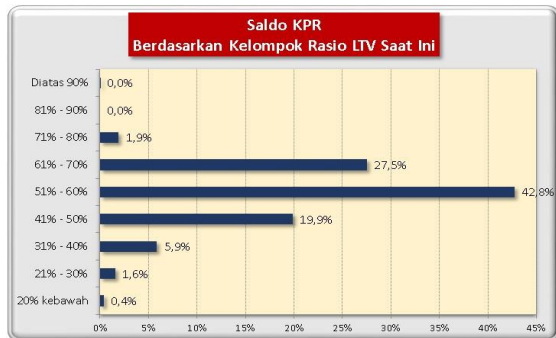
Stratifikasi Tagihan KPR berdasarkan Jangka Waktu Tersisa

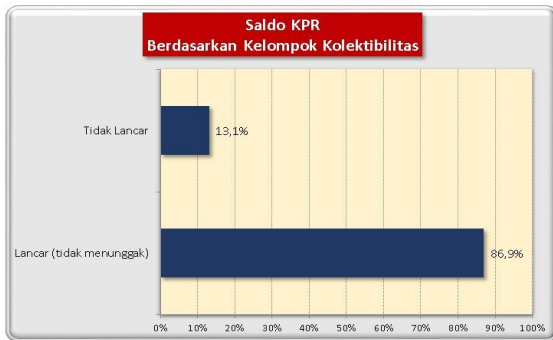
Jangka Waktu Tersisa	Saldo KPR (Rp)	%	Jumlah Debitur	%
RTM < 2 Tahun	1.286.711.401	0,07%	70	0,45%
2 ≤ RTM < 3 Tahun	3.043.604.667	0,17%	98	0,63%
3 ≤ RTM < 4 Tahun	10.336.757.582	0,59%	191	1,23%
4 ≤ RTM < 5 Tahun	44.763.595.044	2,54%	652	4,20%
RTM ≥ 5 Tahun	1.700.619.538.625	96,62%	14.496	93,48%
	1.760.050.207.318	100,00%	15.507	100,00%
Rata-rata Tertimbang Jangka Waktu Tersisa (tahun)		8,35		

Stratifikasi Tagihan KPR berdasarkan Suku Bunga

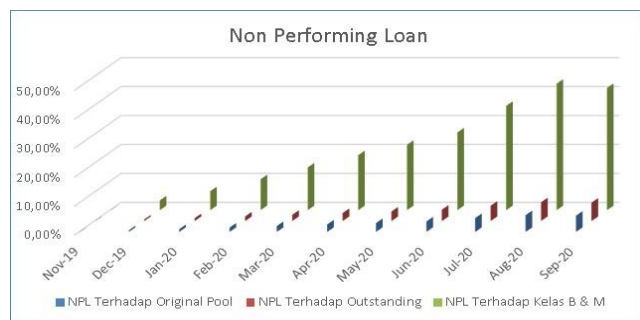
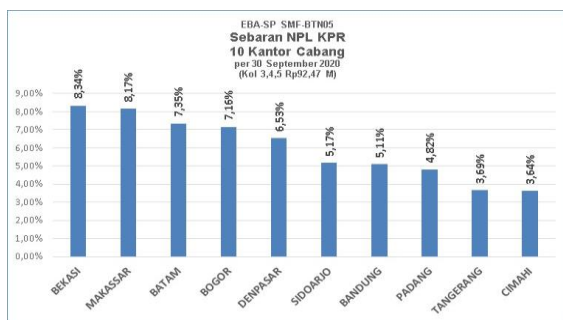
Suku Bunga	Saldo KPR (Rp)	%	Jumlah Debitur	%
SukuBunga < 12,00%	736.883.228	0,04%	3	0,02%
12,00% ≤ SukuBunga < 13,00%	44.500.523.592	2,53%	258	1,66%
13,00% ≤ SukuBunga < 14,00%	1.679.231.595.363	95,41%	14.820	95,57%
14,00% ≤ SukuBunga < 15,00%	35.553.374.243	2,02%	423	2,73%
SukuBunga ≥ 15,00%	27.830.893	0,00%	3	0,02%
	1.760.050.207.318	100,00%	15.507	100,00%

Rata-rata Tertimbang Suku Bunga KPR 13,52%





INFORMASI MENGENAI NON PERFORMING LOAN



PROYEKSI ARUS KAS

Proyeksi Amortisasi Tagihan KPR dalam Pool

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Oct-20	1.760.050.207.318	10.659.965.839	1.749.390.241.479
Nov-20	1.749.390.241.479	10.645.088.043	1.738.745.153.436
Dec-20	1.738.745.153.436	10.801.122.754	1.727.944.030.682
Jan-21	1.727.944.030.682	10.958.256.294	1.716.985.774.388
Feb-21	1.716.985.774.388	11.121.607.232	1.705.864.167.156
Mar-21	1.705.864.167.156	11.180.913.989	1.694.683.253.167
Apr-21	1.694.683.253.167	11.273.018.670	1.683.410.234.497
May-21	1.683.410.234.497	11.441.989.617	1.671.968.244.880
Jun-21	1.671.968.244.880	11.606.763.098	1.660.361.481.782
Jul-21	1.660.361.481.782	11.835.794.124	1.648.525.687.658
Aug-21	1.648.525.687.658	12.052.234.418	1.636.473.453.240
Sep-21	1.636.473.453.240	12.304.601.997	1.624.168.851.243

Proyeksi Amortisasi EBA-SP Kelas A1

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Dec-20	441.165.044.377	21.649.755.258	419.515.289.119
Mar-21	419.515.289.119	16.769.303.003	402.745.986.116
Jun-21	402.745.986.116	17.286.920.361	385.459.065.755
Sep-21	385.459.065.755	18.102.343.736	367.356.722.019

Proyeksi Amortisasi EBA-SP Kelas A2

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Dec-20	1.056.030.609.564	20.800.745.248	1.035.229.864.316
Mar-21	1.035.229.864.316	16.111.683.277	1.019.118.181.039
Jun-21	1.019.118.181.039	16.609.001.915	1.002.509.179.124
Sep-21	1.002.509.179.124	17.392.447.904	985.116.731.220

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

Jakarta, 10 Oktober 2020

Penerbit,

PT Sarana Multigriya Finansial (Persero)