

Tanggal Penutupan : 27-Aug-2016
 Tanggal Jatuh Tempo Final : 27-Oct-2029
 Tanggal Pembayaran Paling Akhir : 27-Nov-2022
 Tanggal Pembayaran berikutnya : 27-Feb-2023
 Periode Pelaporan : 01-Feb-2023 s.d. 28-Feb-2023

	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	39,990,597,685	0.6	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		113,817,340,364
Pembayaran Pokok		103,500,000,000		313,009,402,315
Saldo Akhir Periode (Rp)		-		39,990,597,685

Sarana Peningkatan Kredit (Credit Enhancement)

Kelas	Nominal (Rp)	Persentase
Kelas A1	-	0.00%
Kelas A2	39,990,597,685	47.90%
Kelas B	43,500,134,976	52.10%
Total EBA	83,490,732,661	100.00%
Rekening Cadangan	1,245,010,193	
Rekening Cadangan Tambahan		
Servicer Transition Fund (STF)	122,982,157	

Rekening Cadangan (Reserve Account)

	Nominal (Rp)
Saldo Rekening Cadangan	970,121,583
Saldo Rekening Cadangan Tambahan	
Ambang Maksimum Rekening Cadangan	1,240,861,551

INFORMASI MENGENAI ASET DASAR

	Periode 2 Bulan Lalu	Periode Bulan Lalu	Periode Saat ini
Jumlah Rekening KPR <i>outstanding</i> dalam Pool	1,537	1,498	1,468
Nominal tagihan KPR dalam Pool (Rp)	86,760,900,613	83,490,732,660	80,625,589,086
Penerimaan angsuran pokok (Rp)	3,861,839,452	3,270,167,954	2,865,143,574
Penerimaan bunga dan denda (Rp)	1,013,271,850	968,603,488	861,648,775

Hari Keterlambatan	Saldo KPR (Rp)	Persentase	Jumlah Debitur	Persentase
0 (LANCAR)	66,072,944,598	81.95%	1,234	84.06%
1 - 30	6,327,093,751	7.85%	117	7.97%
31 - 60	1,469,878,724	1.82%	26	1.77%
61 - 90	585,098,611	0.73%	11	0.75%
91-120	654,017,067	0.81%	8	0.54%
121 - 180	750,887,434	0.93%	9	0.61%
≥ 181	4,765,668,901	5.91%	63	4.29%
Totals	80,625,589,086	100.00%	1,468	100.00%

Stratifikasi Tagihan KPR berdasarkan Jangka Waktu Tersisa

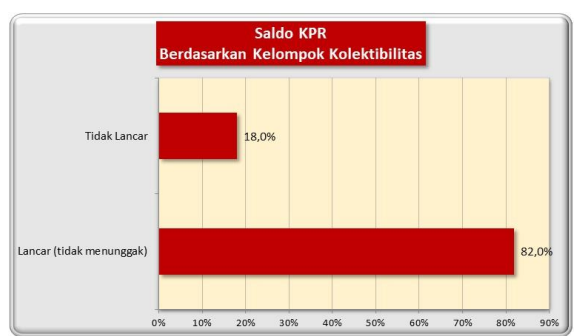
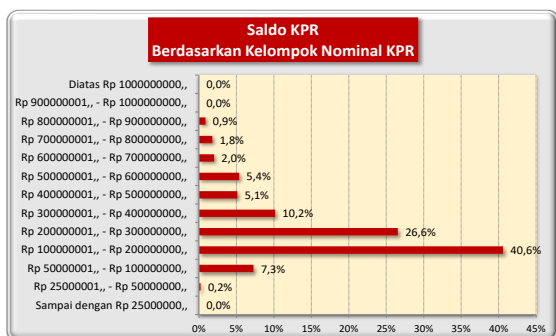
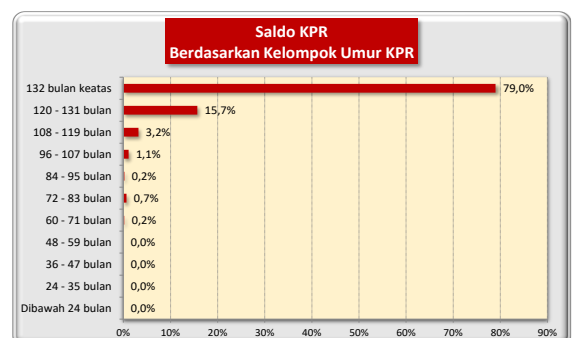
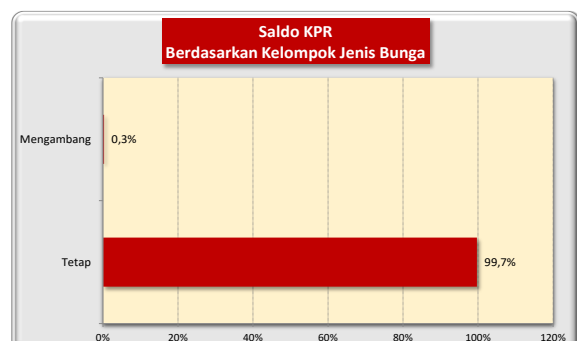
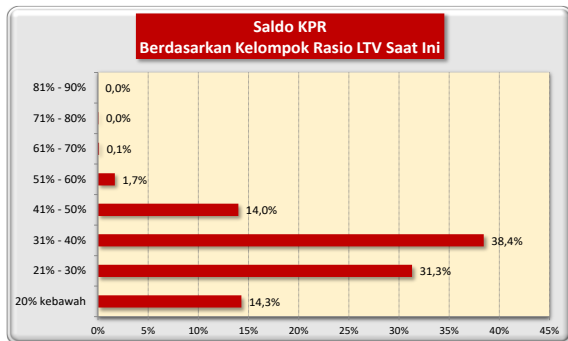
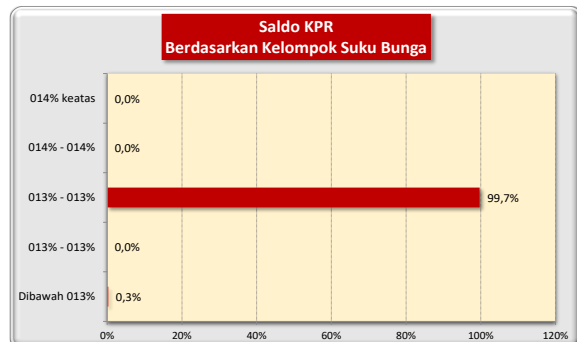
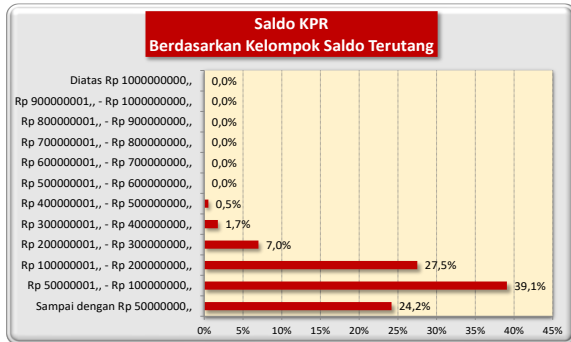
Jangka Waktu Tersisa	Saldo KPR (Rp)	%	Jumlah Debitur	%
RTM < 2 Tahun	12,088,949,693	14.99%	560	38.15%
2 ≤ RTM < 3 Tahun	21,854,927,389	27.11%	380	25.89%
3 ≤ RTM < 4 Tahun	32,740,131,600	40.61%	401	27.32%
4 ≤ RTM < 5 Tahun	11,321,883,657	14.04%	102	6.95%
RTM ≥ 5 Tahun	2,619,696,746	3.25%	25	1.70%
	80,625,589,086	100.00%	1,468	100.00%

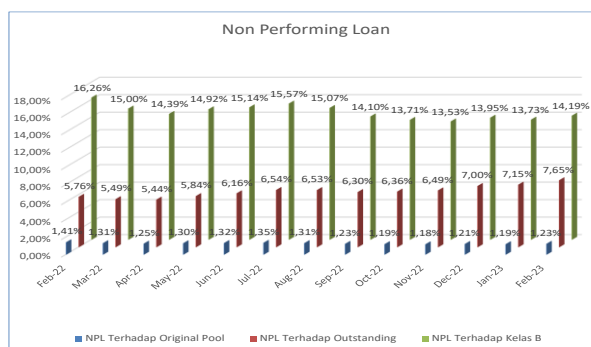
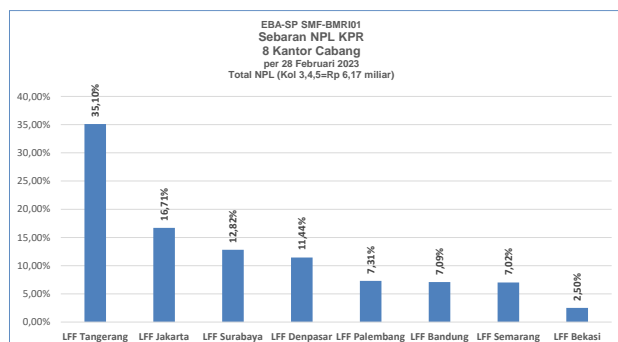
Rata-rata Tertimbang Jangka Waktu Tersisa (tahun)	3.08
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Stratifikasi Tagihan KPR berdasarkan Suku Bunga

Suku Bunga	Saldo KPR (Rp)	%	Jumlah Debitur	%
Dibawah 12.00%	235,804,732	0.29%	2	0.14%
12.00% - 12.49%	-	0.00%	-	0.00%
12.50% - 12.99%	80,389,784,354	99.71%	1,466	99.86%
13.00% - 13.49%	-	0.00%	-	0.00%
13.50% keatas	-	0.00%	-	0.00%
	80,625,589,086	100.00%	1,468	100.00%

Rata-rata Tertimbang Suku Bunga KPR 13.25%



INFORMASI MENGENAI NON PERFORMING LOAN

PROYEKSI ARUS KAS
Proyeksi Amortisasi Tagihan KPR dalam Pool

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Mar-23	80,625,589,086	2,470,662,959	78,154,926,127
Apr-23	78,154,926,127	2,393,798,490	75,761,127,637
May-23	75,761,127,637	2,338,145,731	73,422,981,906
Jun-23	73,422,981,906	2,304,773,428	71,118,208,479
Jul-23	71,118,208,479	2,284,968,994	68,833,239,485
Aug-23	68,833,239,485	2,268,887,799	66,564,351,686
Sep-23	66,564,351,686	2,249,291,521	64,315,060,165
Oct-23	64,315,060,165	2,229,481,808	62,085,578,357
Nov-23	62,085,578,357	2,229,179,836	59,856,398,521
Dec-23	59,856,398,521	2,206,527,356	57,649,871,166
Jan-24	57,649,871,166	2,189,915,386	55,459,955,780
Feb-24	55,459,955,780	2,196,096,800	53,263,858,980

Proyeksi Amortisasi EBA-SP
Kelas A1

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
May-23	-	-	-
Aug-23	-	-	-
Nov-23	-	-	-
Feb-24	-	-	-

Kelas A2

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
May-23	39,990,597,685	7,729,605,023	32,260,992,662
Aug-23	32,260,992,662	6,927,888,153	25,333,104,510
Nov-23	25,333,104,510	6,747,661,127	18,585,443,382
Feb-24	18,585,443,382	6,625,622,577	11,959,820,805

Disclaimer :

P 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 Maret 2023

Penerbit,

PT Sarana Multigriya Finansial