

Tanggal Penutupan : 28-Apr-2017
 Tanggal Jatuh Tempo Final : 07-Jul-2029
 Tanggal Pembayaran Paling Akhir : 27-Jan-2023
 Tanggal Pembayaran berikutnya : 27-Apr-2023
 Periode Pelaporan : 01-Feb-2023 s.d. 28-Feb-2023

	Kode Efek	Rating	Nominal (Rp)		WAL (Thn)	Kupon
			Penerbitan	Akhir Periode		
Kelas A1	SMFBTN03	idAAA	200,000,000,000	-	-	8.00%
Kelas A2	SMFBTN03	idAAA	713,000,000,000	155,339,228,719	1.1	8.40%

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	200,000,000,000	5,000,000	713,000,000,000
Jumlah Unit		40,000		142,600
Jumlah Pemegang EBA-SP		3		12
Saldo awal periode (Rp)		200,000,000,000		713,000,000,000
Pembayaran Kupon		12,438,182,429		186,577,783,152
Pembayaran Pokok		200,000,000,000		557,660,771,281
Saldo Akhir Periode (Rp)		-		155,339,228,719

Sarana Peningkatan Kredit (Credit Enhancement)

Kelas	Nominal (Rp)	Persentase
Kelas A1	-	0.00%
Kelas A2	155,339,228,719	64.10%
Kelas B	87,000,000,000	35.90%
Total EBA	242,339,228,719	100.00%
Rekening Dana Cadangan	4,034,828,649	0.00%
Rekening Dana Cadangan Tambahan	-	
Servicer Transition Fund (STF)	367,169,918	

Rekening Cadangan (Reserve Account)

	Nominal (Rp)
Saldo Rekening Dana Cadangan	3,344,434,766
Saldo Dana Rekening Cadangan Tambahan	-
Ambang Maksimum Rekening Cadangan	3,999,092,453

INFORMASI MENGENAI ASET DASAR

	Periode 2 Bulan lalu	Periode Bulan lalu	Periode Saat ini
Jumlah Rekening KPR <i>outstanding</i> dalam Pool	5,346	5,221	5,134
Nominal tagihan KPR dalam Pool (Rp)	242,339,228,718.86	233,553,847,967.59	225,821,506,814.76
Penerimaan angsuran pokok (Rp)	8,154,281,383	8,785,380,751	7,732,341,153
Penerimaan bunga dan denda (Rp)	3,503,382,474	3,446,198,416	2,879,217,183

Kolektibilitas Tagihan KPR dalam Pool

Hari Keterlambatan	Jumlah Debitur	Persentase	Saldo KPR (Rp)	Persentase
0 (LANCAR)	3,651	71.11%	148,560,775,177	65.79%
1 - 30	389	7.58%	16,068,484,074	7.12%
31 - 60	136	2.65%	5,747,972,036	2.55%
61 - 90	94	1.83%	3,996,837,393	1.77%
91-120	66	1.29%	2,930,690,819	1.30%
121 - 180	77	1.50%	3,515,928,183	1.56%
≥ 181	721	14.04%	45,000,819,133	19.93%
Totals	5,134	100.00%	225,821,506,815	100.00%

Stratifikasi Tagihan KPR berdasarkan Jangka Waktu Tersisa

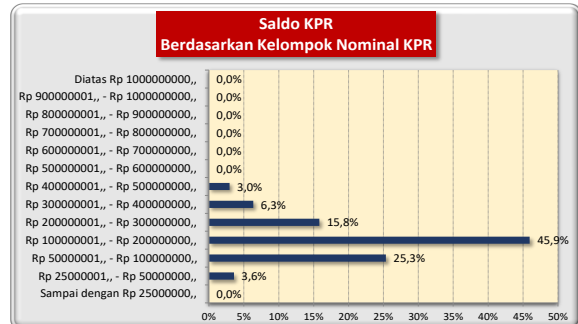
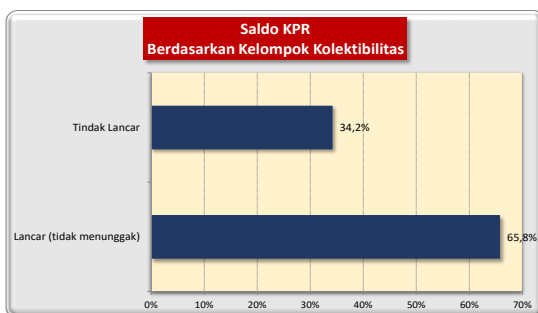
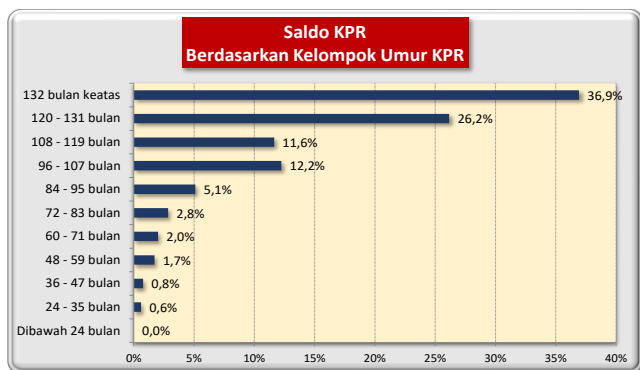
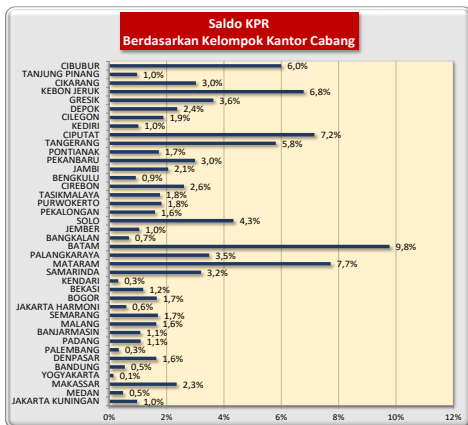
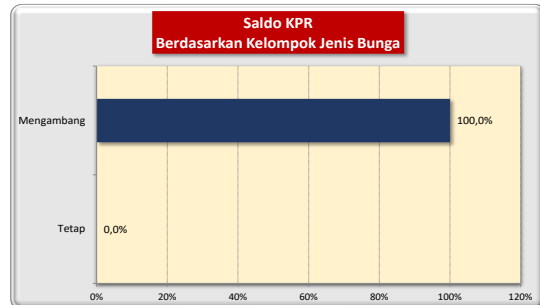
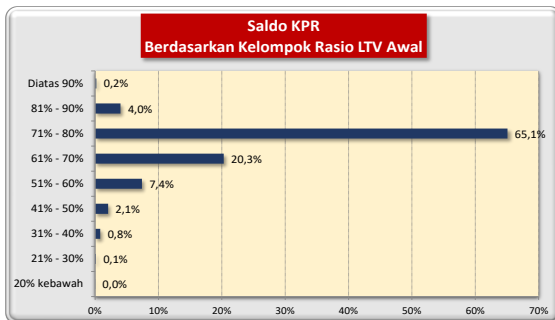
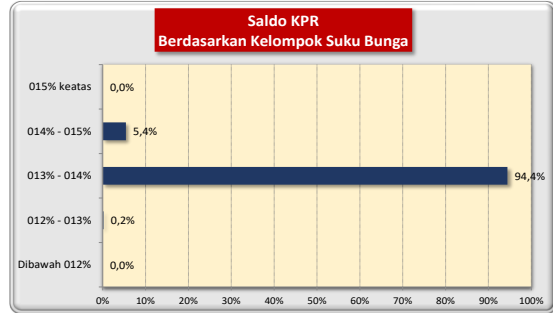
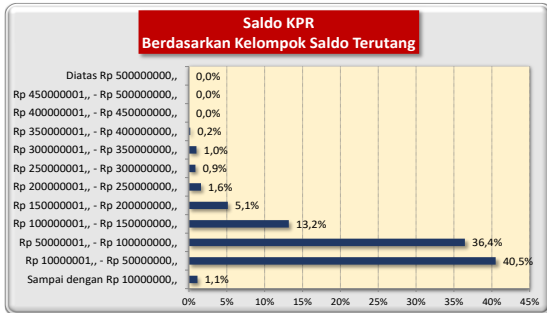
Jangka Waktu Tersisa	Saldo KPR (Rp)	%	Jumlah Debitur	%
RTM < 2 Tahun	26,833,421,459	11.88%	1,400	27.27%
2 ≤ RTM < 3 Tahun	38,708,912,688	17.14%	1,022	19.91%
3 ≤ RTM < 4 Tahun	64,479,761,440	28.55%	1,367	26.63%
4 ≤ RTM < 5 Tahun	59,293,605,676	26.26%	936	18.23%
RTM ≥ 5 Tahun	36,505,805,552	16.17%	409	7.97%
	225,821,506,815	100.00%	5,134	100.00%

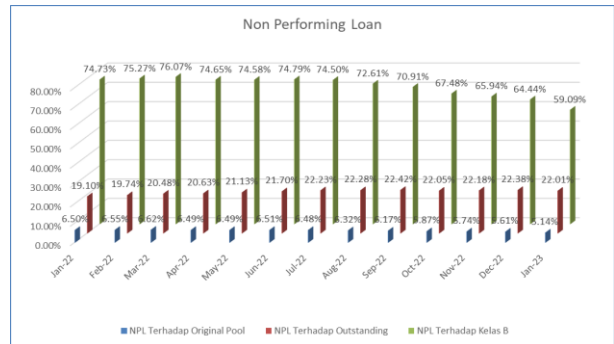
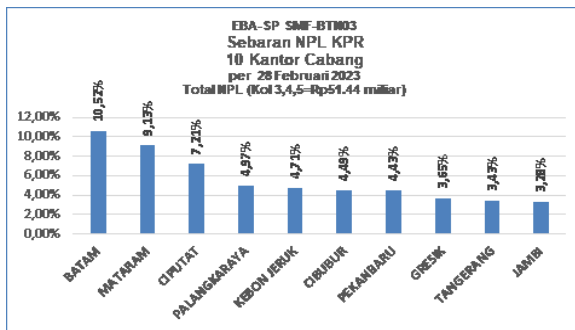
Rata-rata Tertimbang Jangka Waktu Tersisa (tahun)	3.90
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Stratifikasi Tagihan KPR berdasarkan Suku Bunga

Suku Bunga	Saldo KPR (Rp)	%	Jumlah Debitur	%
SukuBunga < 12,00%	-	0.00%	-	0.00%
12,00% ≤ SukuBunga < 13,00%	426,446,552	0.19%	4	0.08%
13,00% ≤ SukuBunga < 14,00%	213,225,578,303	94.42%	4,771	92.93%
14,00% ≤ SukuBunga < 15,00%	12,169,481,960	5.39%	359	6.99%
SukuBunga ≥ 15,00%	-	0.00%	-	0.00%
	225,821,506,815	100.00%	5,134	100.00%

Rata-rata Tertimbang Suku Bunga KPR 13.67%



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	225,821,506,815	5,143,827,994	220,677,678,821
Apr-23	220,677,678,821	5,131,484,472	215,546,194,349
May-23	215,546,194,349	5,127,616,703	210,418,577,645
Jun-23	210,418,577,645	5,135,203,158	205,283,374,488
Jul-23	205,283,374,488	5,172,520,841	200,110,853,646
Aug-23	200,110,853,646	5,164,218,543	194,946,635,103
Sep-23	194,946,635,103	5,154,809,469	189,791,825,635
Oct-23	189,791,825,635	5,196,206,004	184,595,619,631
Nov-23	184,595,619,631	5,218,644,823	179,376,974,808
Dec-23	179,376,974,808	5,205,399,774	174,171,575,034
Jan-24	174,171,575,034	5,190,286,893	168,981,288,142
Feb-24	168,981,288,142	5,181,426,978	163,799,861,164

Proyeksi Amortisasi EBA-SP Kelas A1

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Apr-23	-	-	-
Jul-23	-	-	-
Oct-23	-	-	-
Jan-24	-	-	-

Proyeksi Amortisasi EBA-SP Kelas A2

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Apr-23	155,339,228,719	21,661,549,898	133,677,678,821
Jul-23	133,677,678,821	15,394,304,333	118,283,374,488
Oct-23	118,283,374,488	15,491,548,853	102,791,825,635
Jan-24	102,791,825,635	15,620,250,600	87,171,575,034

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 Maret 2023

Penerbit,

PT Sarana Multigriya Finansial (Persero)