

Tanggal Penutupan :	27-Nov-2019
Tanggal Jatuh Tempo Final :	07-May-2032
Tanggal Pembayaran Paling Akhir :	27-Dec-2022
Tanggal Pembayaran berikutnya :	27-Mar-2023
Periode Pelaporan :	01-Feb-2023 s.d. 28-Feb-2023

	Kode Efek	Rating	Nominal (Rp)		WAL (Thn)	Kupon
			Penerbitan	Akhir Periode		
Kelas A1	SMFBTN05	idAAA	574,000,000,000	183,706,671,544	0.9	8.50%
Kelas A2	SMFBTN05	idAAA	1,142,000,000,000	767,012,292,268	2.6	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		93,242,117,386		243,554,877,922
Pembayaran Pokok		390,293,328,456		374,987,707,732
Saldo Akhir Periode (Rp)		183,706,671,544		767,012,292,268

Sarana Peningkatan Kredit (Credit Enhancement)

Kelas	Nominal (Rp)	Persentase
Kelas A1	183,706,671,544	14.88%
Kelas A2	767,012,292,268	62.12%
Kelas M	24,000,000,000	1.94%
Kelas B	260,000,000,000	21.06%
Total EBA	1,234,718,963,812	100.00%
Rekening Cadangan	23,329,108,951	
Rekening Cadangan Tambahan		
Servicer Transition Fund (STF)	522,425,009	

Rekening Cadangan (Reserve Account)

	Nominal (Rp)
Saldo Rekening Cadangan	21,389,680,185
Saldo Rekening Cadangan Tambahan	
Ambang Maksimum Rekening Cadangan	23,143,285,374

INFORMASI MENGENAI ASET DASAR

	Periode 2 Bulan lalu	Periode Bulan lalu	Periode Saat ini
Jumlah Rekening KPR <i>outstanding</i> dalam Pool	12,999	12,878	12,756
Nominal tagihan KPR dalam Pool (Rp)	1,212,474,413,936	1,190,527,287,889	1,168,985,296,425
Penerimaan angsuran pokok (Rp)	22,244,549,877	21,947,126,047	21,541,991,464
Penerimaan bunga dan denda (Rp)	15,216,415,111	14,289,765,694	13,508,888,843

Kolektibilitas Tagihan KPR dalam Pool

Hari Keterlambatan	Jumlah Debitur	Persentase	Saldo KPR (Rp)	Persentase
0 (LANCAR)	10,416	81.62%	960,394,303,042	82.16%
1 - 30	689	5.40%	59,109,155,938	5.06%
31 - 60	275	2.16%	22,695,330,119	1.94%
61 - 90	143	1.12%	11,795,142,077	1.01%
91-120	77	0.60%	6,558,180,004	0.56%
121 - 180	136	1.07%	11,661,814,454	1.00%
≥ 181	1,025	8.03%	96,771,370,792	8.28%
Totals	12,761	100.00%	1,168,985,296,425	100.00%

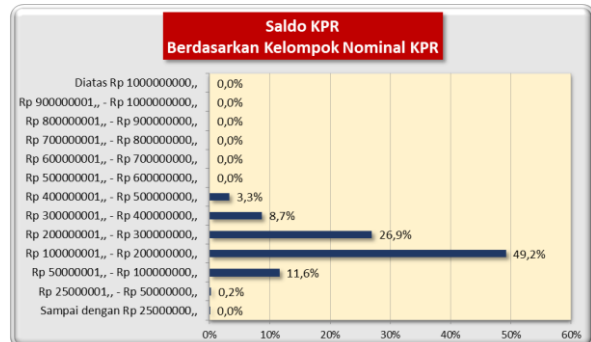
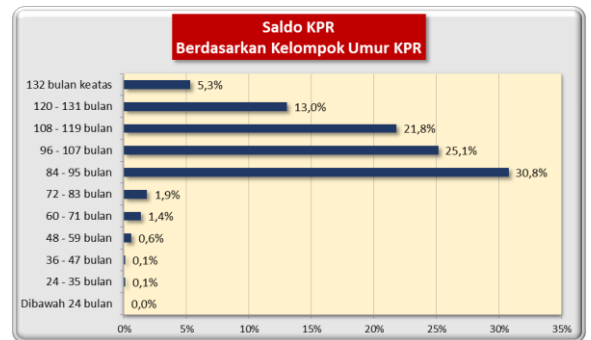
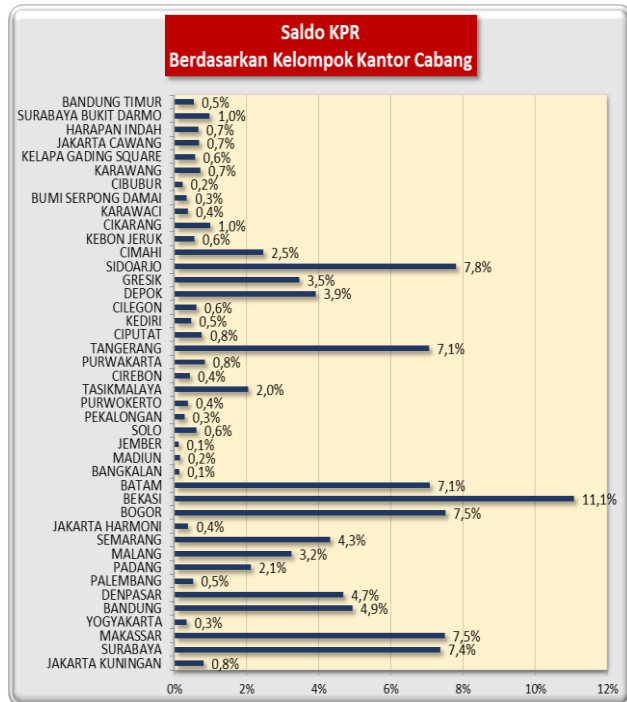
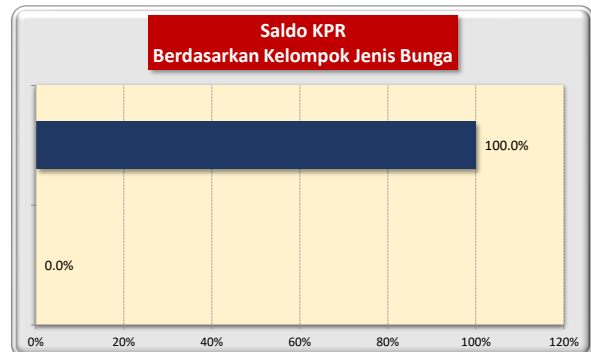
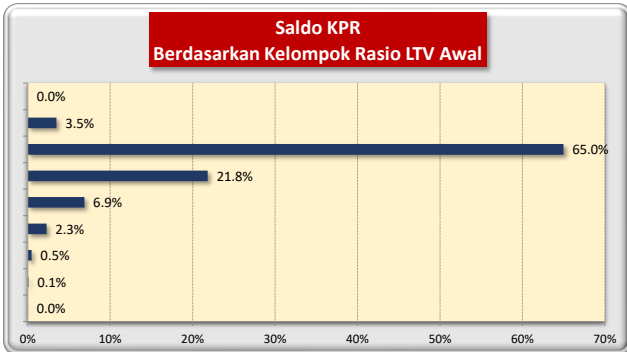
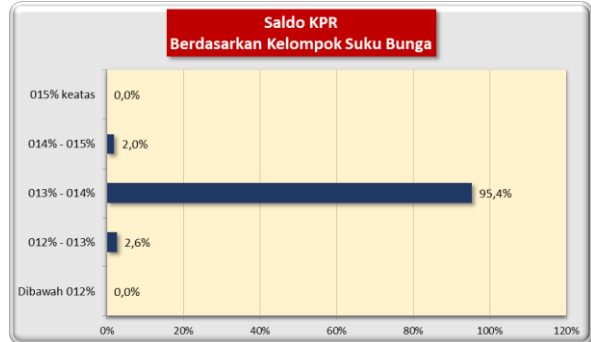
Stratifikasi Tagihan KPR berdasarkan Jangka Waktu Tersisa

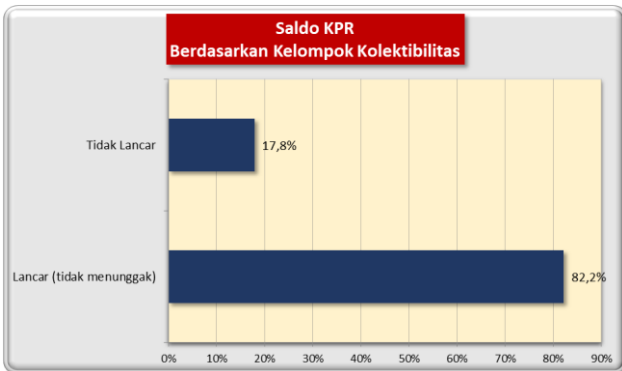
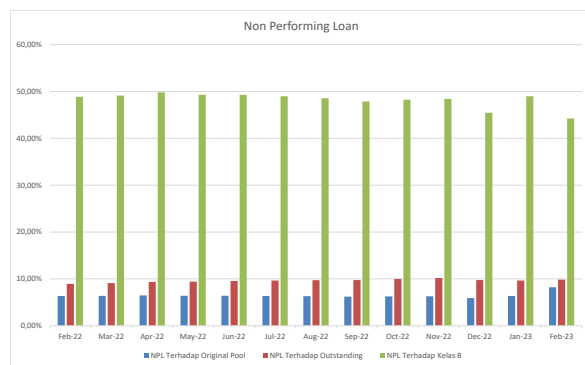
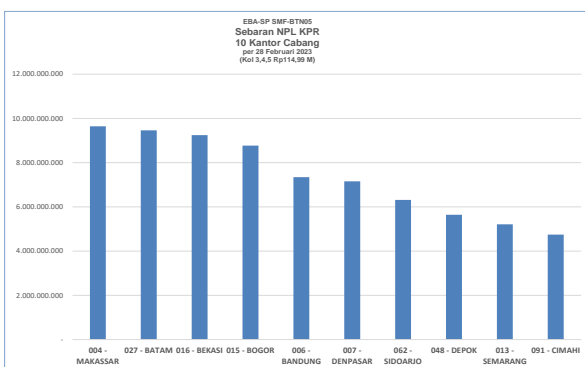
Jangka Waktu Tersisa	Saldo KPR (Rp)	%	Jumlah Debitur	%
RTM < 2 Tahun	7,198,677,021	0.62%	265	2.08%
2 ≤ RTM < 3 Tahun	26,556,489,715	2.27%	625	4.90%
3 ≤ RTM < 4 Tahun	50,681,326,570	4.34%	980	7.68%
4 ≤ RTM < 5 Tahun	152,753,025,735	13.07%	2,253	17.66%
RTM ≥ 5 Tahun	931,795,777,384	79.71%	8,638	67.69%
	1,168,985,296,425	100.00%	12,761	100.00%
Rata-rata Tertimbang Jangka Waktu Tersisa (tahun)		6.26		

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%	30,920,051,443	2.65%	212	1.66%
13,00% ≤ SukuBunga < 14,00%	1,115,162,054,650	95.40%	12,198	95.59%
14,00% ≤ SukuBunga < 15,00%	22,903,190,332	1.96%	351	2.75%
SukuBunga ≥ 15,00%	-	0.00%	-	0.00%
	1,168,985,296,425	100.00%	12,761	100.00%

Rata-rata Tertimbang Suku Bunga KPR 13.51%




INFORMASI MENGENAI NON PERFORMING LOAN

PROYEKSI ARUS KAS
Proyeksi Amortisasi Tagihan KPR dalam Pool

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Apr-23	1,168,985,296,425	11,440,418,781	1,157,544,877,643
May-23	1,157,544,877,643	11,309,175,689	1,146,235,701,954
Jun-23	1,146,235,701,954	11,424,384,418	1,134,811,317,536
Jul-23	1,134,811,317,536	11,601,502,899	1,123,209,814,637
Aug-23	1,123,209,814,637	11,784,658,130	1,111,425,156,507
Sep-23	1,111,425,156,507	12,020,025,373	1,099,405,131,134
Oct-23	1,099,405,131,134	12,206,693,653	1,087,198,437,480
Nov-23	1,087,198,437,480	12,423,357,997	1,074,775,079,483
Dec-23	1,074,775,079,483	12,443,151,541	1,062,331,927,942
Jan-24	1,062,331,927,942	12,662,743,377	1,049,669,184,565
Feb-24	1,049,669,184,565	12,909,427,537	1,036,759,757,027
Mar-24	1,036,759,757,027	13,180,352,168	1,023,579,404,859

Proyeksi Amortisasi EBA-SP Kelas A1

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Mar-23	183,706,671,544	28,014,063,509	155,692,608,035
Jun-23	155,692,608,035	17,510,882,133	138,181,725,902
Sep-23	138,181,725,902	18,365,802,350	119,815,923,552
Dec-23	119,815,923,552	19,139,918,987	100,676,004,565

Proyeksi Amortisasi EBA-SP Kelas A2

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Mar-23	767,012,292,268	26,915,472,783	740,096,819,485
Jun-23	740,096,819,485	16,824,180,873	723,272,638,612
Sep-23	723,272,638,612	17,645,574,807	705,627,063,805
Dec-23	705,627,063,805	18,389,333,929	687,237,729,876

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**