

Tanggal Penutupan : 23-Dec-2022
 Tanggal Jatuh Tempo Final : 07-Jan-2034
 Tanggal Pembayaran Paling Akhir : -
 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 A	SMFBTN06	idAAA	452,500,000,000	452,500,000,000	3.0	7.70%

WAL: Weighted Average Life / Rata-rata Tertimbang Jatuh Tempo

INFORMASI MENGENAI EFEK

	Per satuan	Kelas A	
		Total	
Nominal Penerbitan (Rp)	1,000,000	452,500,000,000	
Jumlah Unit		452,500	
Jumlah Pemegang EBA-SP		53	
Saldo awal periode (Rp)		452,500,000,000	
Pembayaran Kupon		-	
Pembayaran Pokok		-	
Saldo Akhir Periode (Rp)		452,500,000,000	

Sarana Peningkatan Kredit (Credit Enhancement)

Kelas	Nominal (Rp)	Persentase
Kelas A	452,500,000,000	90.50%
Kelas B	47,500,001,416	9.50%
Total EBA	500,000,001,416	100.00%
Rekening Cadangan	8,956,566,539	
Rekening Cadangan Tambahan	-	
Servicer Transition Fund (STF)	192,039,055	

Rekening Cadangan (Reserve Account)

	Nominal (Rp)
Saldo Rekening Cadangan	8,956,566,539
Saldo Rekening Cadangan Tambahan	-
Ambang Maksimum Rekening Cadangan	8,931,000,000

INFORMASI MENGENAI ASET DASAR

	Periode 2 Bulan lalu	Periode Bulan lalu	Periode Saat ini
Jumlah Rekening KPR <i>outstanding</i> dalam Pool	6,050	5,997	5,948
Nominal tagihan KPR dalam Pool (Rp)	471,372,455,995.59	462,451,056,764.21	453,730,305,396.59
Penerimaan angsuran pokok (Rp)	28,627,545,420.00	8,921,399,231.38	8,720,751,367.62
Penerimaan bunga dan denda (Rp)	1,194,449,467.00	5,522,534,252.00	5,410,102,491.00

Kolektibilitas Tagihan KPR dalam Pool

Hari Keterlambatan	Jumlah Debitur	Persentase	Saldo KPR (Rp)	Persentase
0 (LANCAR)	5,100	85.74%	395,539,320,236	87.17%
1 - 30	527	8.86%	38,753,247,155	8.54%
31 - 60	180	3.03%	11,346,162,961	2.50%
61 - 90	76	1.28%	4,613,298,121	1.02%
91-120	34	0.57%	1,836,476,941	0.40%
121 - 180	25	0.42%	1,311,615,992	0.29%
≥ 181	6	0.10%	330,183,991	0.07%
Totals	5,948	100.00%	453,730,305,397	100.00%

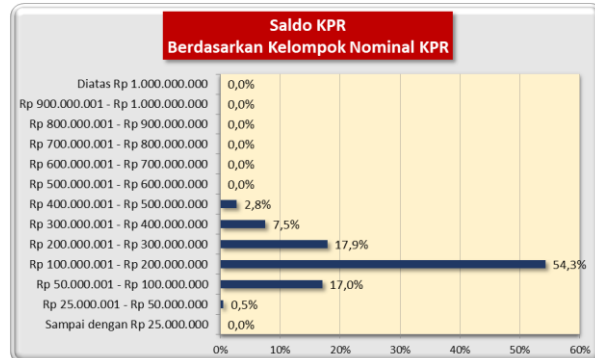
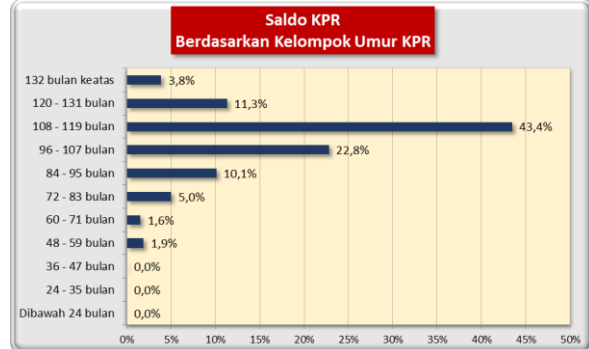
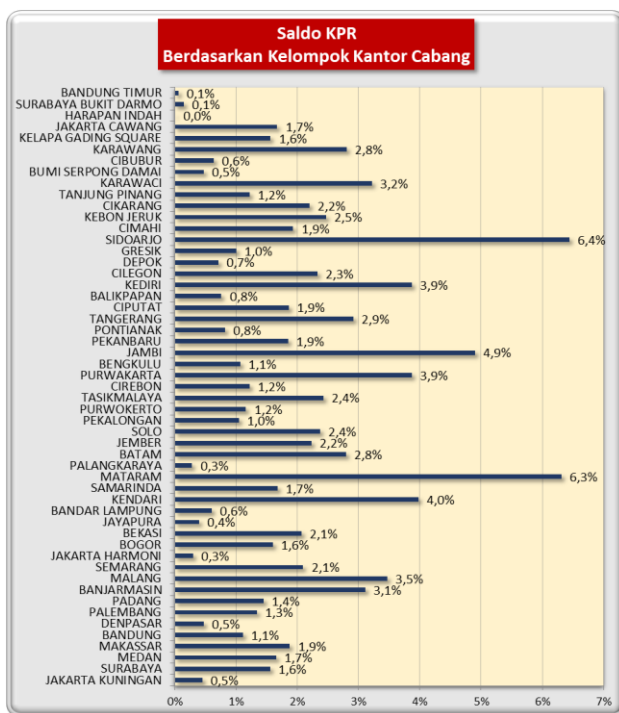
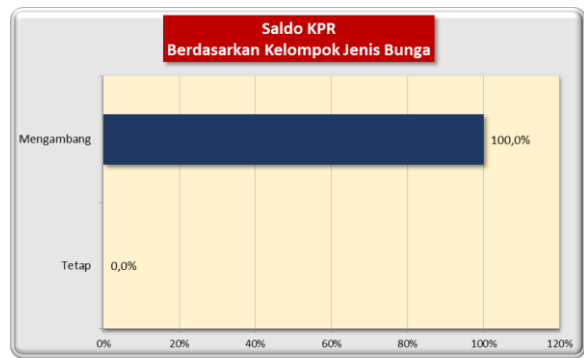
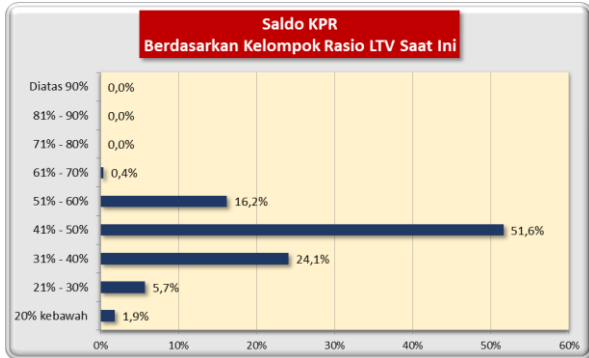
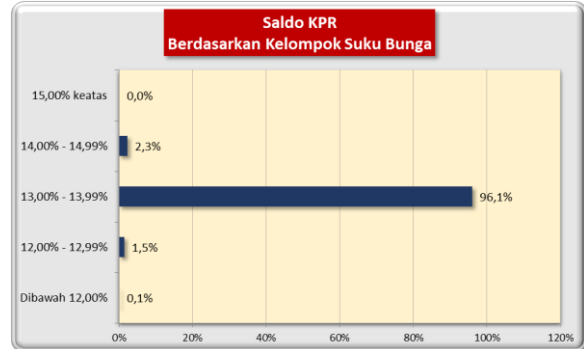
Stratifikasi Tagihan KPR berdasarkan Jangka Waktu Tersisa

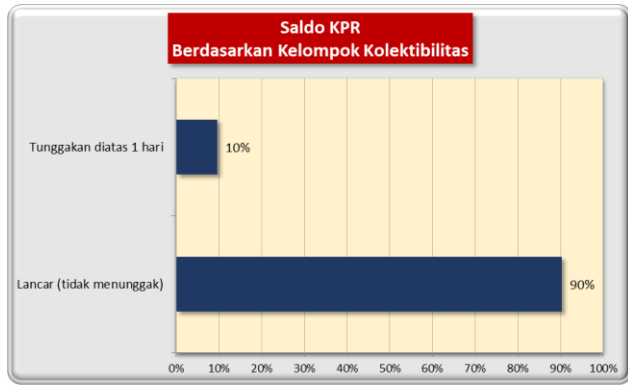
Jangka Waktu Tersisa	Saldo KPR (Rp)	%	Jumlah Debitur	%
RTM < 2 Tahun	9,085,969,877	2.00%	344	5.78%
2 ≤ RTM < 3 Tahun	8,398,845,361	1.85%	165	2.77%
3 ≤ RTM < 4 Tahun	27,297,210,328	6.02%	465	7.82%
4 ≤ RTM < 5 Tahun	50,216,731,637	11.07%	823	13.84%
RTM ≥ 5 Tahun	358,731,548,194	79.06%	4,151	69.79%
	453,730,305,397	100.00%	5,948	100.00%
Rata-rata Tertimbang Jangka Waktu Tersisa (tahun)		5.48		

Stratifikasi Tagihan KPR berdasarkan Suku Bunga

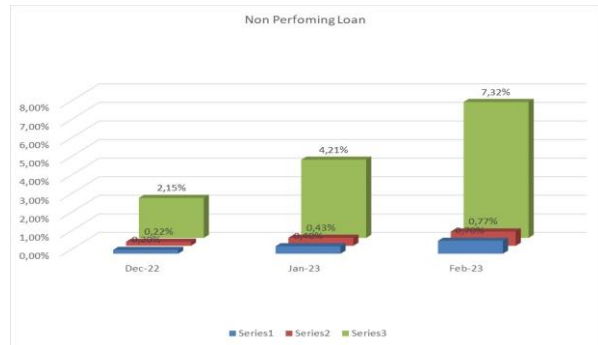
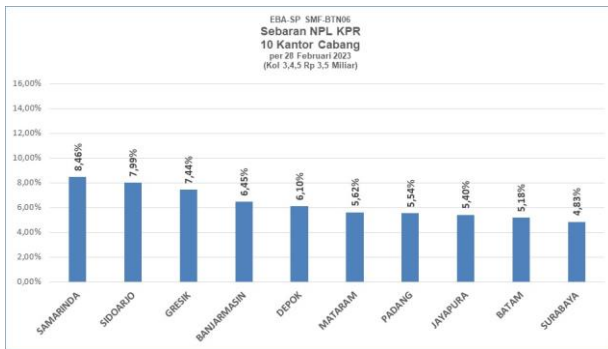
Suku Bunga	Saldo KPR (Rp)	%	Jumlah Debitur	%
SukuBunga < 12,00%	603,118,806	0.13%	9	0.15%
12,00% ≤ SukuBunga < 13,00%	6,708,932,611	1.48%	70	1.18%
13,00% ≤ SukuBunga < 14,00%	435,927,229,323	96.08%	5,709	95.98%
14,00% ≤ SukuBunga < 15,00%	10,491,024,657	2.31%	160	2.69%
SukuBunga ≥ 15,00%	-	0.00%	-	0.00%
	453,730,305,397	100.00%	5,948	100.00%

Rata-rata Tertimbang Suku Bunga KPR 13.55%





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	453,730,305,397	5,425,044,843	448,305,260,553
Apr-23	448,305,260,553	5,486,161,269	442,819,099,284
May-23	442,819,099,284	5,539,883,078	437,279,216,207
Jun-23	437,279,216,207	5,597,288,452	431,681,927,755
Jul-23	431,681,927,755	5,631,381,265	426,050,546,490
Aug-23	426,050,546,490	5,641,968,303	420,408,578,187
Sep-23	420,408,578,187	5,671,698,462	414,736,879,725
Oct-23	414,736,879,725	5,715,414,575	409,021,465,151
Nov-23	409,021,465,151	5,733,158,423	403,288,306,728
Dec-23	403,288,306,728	5,774,721,163	397,513,585,565
Jan-24	397,513,585,565	5,807,339,570	391,706,245,994
Feb-24	391,706,245,994	5,850,680,442	385,855,565,552

Proyeksi Amortisasi EBA-SP Kelas A

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Mar-23	452,500,000,000	46,269,696,019	406,230,303,981
Jun-23	406,230,303,981	16,451,089,190	389,779,214,791
Sep-23	389,779,214,791	16,870,638,019	372,908,576,772
Dec-23	372,908,576,772	17,120,271,459	355,788,305,312

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)