

Tanggal Penutupan :	27-Nov-2019
Tanggal Jatuh Tempo Final :	07-May-2032
Tanggal Pembayaran Paling Akhir :	27-Mar-2023
Tanggal Pembayaran berikutnya :	27-Jun-2023
Periode Pelaporan :	01-Apr-2023 s.d. 30-Apr-2023

	Kode Efek	Rating	Nominal (Rp)		WAL (Thn)	Kupon
			Penerbitan	Akhir Periode		
Kelas A1	SMFBTN05	idAAA	574,000,000,000	150,182,501,176	0.7	8.50%
Kelas A2	SMFBTN05	idAAA	1,142,000,000,000	734,802,795,248	2.4	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		423,817,498,824		407,197,204,752
Saldo Akhir Periode (Rp)		150,182,501,176		734,802,795,248

**Sarana Peningkatan Kredit (Credit Enhancement)**

Kelas	Nominal (Rp)	Persentase
Kelas A1	150,182,501,176	12.85%
Kelas A2	734,802,795,248	62.86%
Kelas M	24,000,000,000	2.05%
Kelas B	260,000,000,000	22.24%
Total EBA	1,168,985,296,424	100.00%
Rekening Cadangan	21,721,243,208	
Rekening Cadangan Tambahan	-	
Servicer Transition Fund (STF)	523,316,743	

**Rekening Cadangan (Reserve Account)**

	Nominal (Rp)
Saldo Rekening Cadangan	20,585,927,906
Saldo Rekening Cadangan Tambahan	-
Ambang Maksimum Rekening Cadangan	21,540,262,994

**INFORMASI MENGENAI ASET DASAR**

	Periode 2 Bulan lalu	Periode Bulan lalu	Periode Saat ini
Jumlah Rekening KPR <i>outstanding</i> dalam Pool	12,756	12,668	12,592
Nominal tagihan KPR dalam Pool (Rp)	1,168,985,296,425	1,149,016,612,461	1,131,152,624,380
Penerimaan angsuran pokok (Rp)	21,541,991,464	19,968,683,964	17,863,988,081.01
Penerimaan bunga dan denda (Rp)	13,508,888,843	13,509,097,916	12,879,153,365

**Kolektibilitas Tagihan KPR dalam Pool**

Hari Keterlambatan	Jumlah Debitur	Persentase	Saldo KPR (Rp)	Persentase
0 (LANCAR)	10,222	81.18%	919,944,187,970	81.33%
1 - 30	705	5.60%	59,613,747,073	5.27%
31 - 60	248	1.97%	21,641,302,653	1.91%
61 - 90	152	1.21%	12,631,349,666	1.12%
91-120	110	0.87%	9,496,925,629	0.84%
121 - 180	132	1.05%	11,999,320,790	1.06%
≥ 181	1,023	8.12%	95,825,790,600	8.47%
<b>Totals</b>	<b>12,592</b>	<b>100.00%</b>	<b>1,131,152,624,380</b>	<b>100.00%</b>

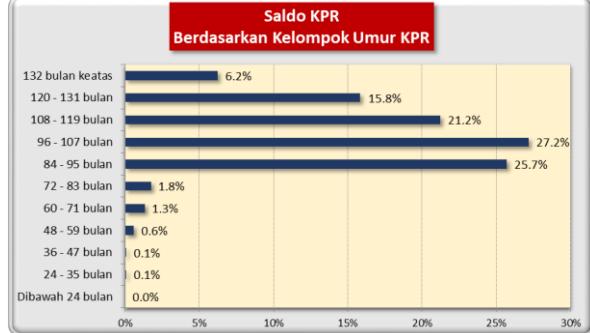
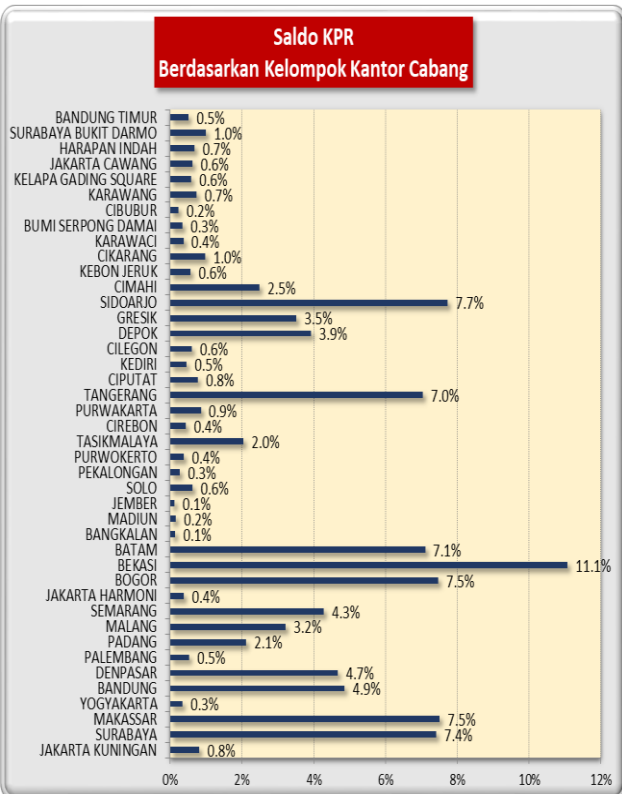
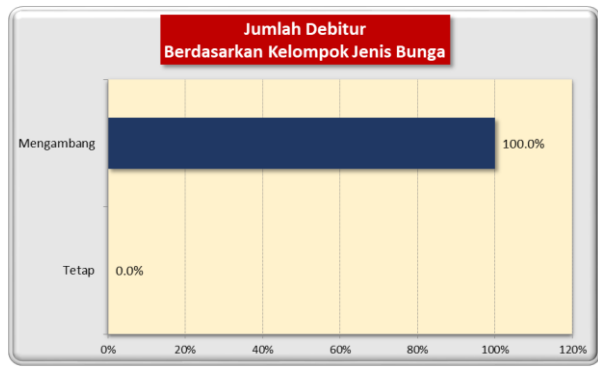
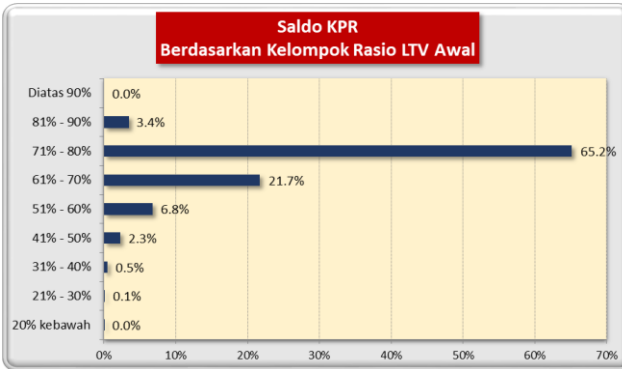
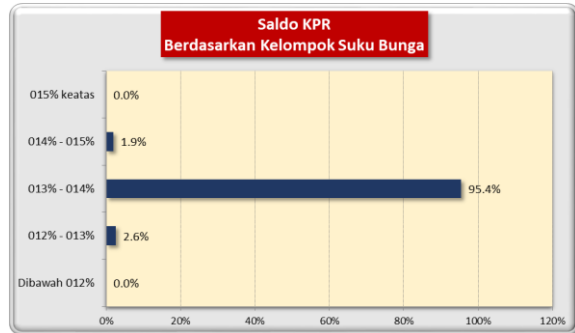
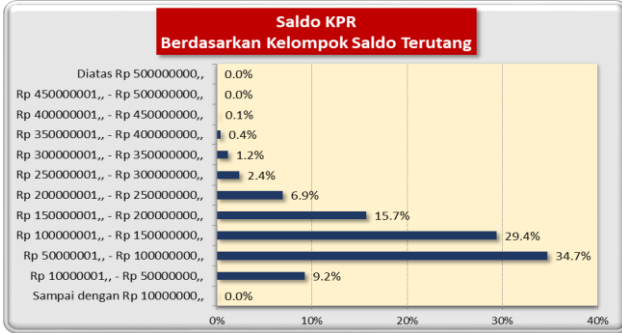
**Stratifikasi Tagihan KPR berdasarkan Jangka Waktu Tersisa**

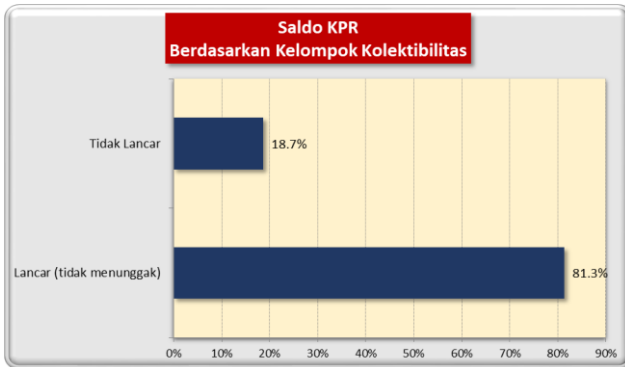
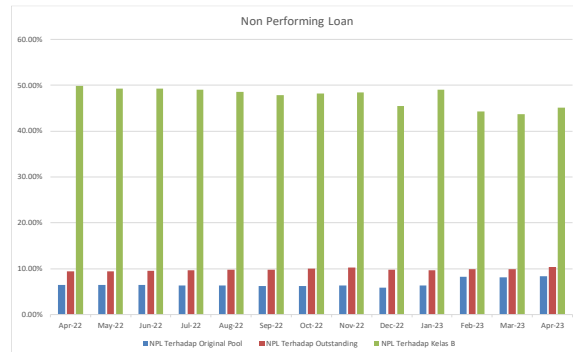
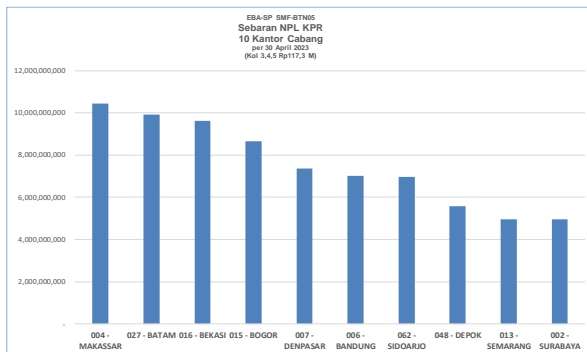
Jangka Waktu Tersisa	Saldo KPR (Rp)	%	Jumlah Debitur	%
RTM < 2 Tahun	7,998,097,460	0.71%	310	2.46%
2 ≤ RTM < 3 Tahun	24,951,421,572	2.21%	606	4.81%
3 ≤ RTM < 4 Tahun	54,018,905,775	4.78%	1,054	8.37%
4 ≤ RTM < 5 Tahun	167,589,056,802	14.82%	2,480	19.70%
RTM ≥ 5 Tahun	876,595,142,771	77.50%	8,142	64.66%
	<b>1,131,152,624,380</b>	<b>100.00%</b>	<b>12,592</b>	<b>100.00%</b>
Rata-rata Tertimbang Jangka Waktu Tersisa (tahun)		6.11		

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%	29,689,997,343	2.62%	207	1.64%
13,00% ≤ SukuBunga < 14,00%	1,079,442,970,340	95.43%	12,038	95.60%
14,00% ≤ SukuBunga < 15,00%	22,019,656,697	1.95%	347	2.76%
SukuBunga ≥ 15,00%	-	0.00%	-	0.00%
	1,131,152,624,380	100.00%	12,592	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)
May-23	1,131,152,624,380	11,433,509,129	1,119,719,115,251
Jun-23	1,119,719,115,251	11,556,382,634	1,108,162,732,617
Jul-23	1,108,162,732,617	11,684,508,918	1,096,478,223,699
Aug-23	1,096,478,223,699	11,814,910,528	1,084,663,313,171
Sep-23	1,084,663,313,171	11,945,062,962	1,072,718,250,210
Oct-23	1,072,718,250,210	12,073,577,593	1,060,644,672,617
Nov-23	1,060,644,672,617	12,209,300,552	1,048,435,372,065
Dec-23	1,048,435,372,065	12,343,701,486	1,036,091,670,578
Jan-24	1,036,091,670,578	12,479,259,198	1,023,612,411,380
Feb-24	1,023,612,411,380	12,619,189,654	1,010,993,221,726
Mar-24	1,010,993,221,726	12,760,225,806	998,232,995,919
Apr-24	998,232,995,919	12,900,602,546	985,332,393,374

**Proyeksi Amortisasi EBA-SP Kelas A1**

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Jun-23	150,182,501,176	25,125,752,399	125,056,748,777
Sep-23	125,056,748,777	17,878,459,061	107,178,289,717
Dec-23	107,178,289,717	18,476,249,964	88,702,039,752
Mar-24	88,702,039,752	19,095,496,673	69,606,543,079

**Proyeksi Amortisasi EBA-SP Kelas A2**

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Jun-23	734,802,795,248	24,140,428,775	710,662,366,473
Sep-23	710,662,366,473	17,177,343,019	693,485,023,454
Dec-23	693,485,023,454	17,751,691,142	675,733,332,312
Mar-24	675,733,332,312	18,346,653,666	657,386,678,645

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, 11 Mei 2023

**Penerbit,  
PT Sarana Multigriya Finansial**