

Tanggal Penutupan : 23-Dec-2022  
 Tanggal Jatuh Tempo Final : 07-Jan-2034  
 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 A	SMFBTN07	idAAA	452,500,000,000	406,230,303,981	2.7	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		9,000,979,167	
Pembayaran Pokok		46,269,696,019	
Saldo Akhir Periode (Rp)		406,230,303,981	

**Sarana Peningkatan Kredit (Credit Enhancement)**

Kelas	Nominal (Rp)	Persentase
Kelas A	406,230,303,981	89.53%
Kelas B	47,500,001,416	10.47%
Total EBA	453,730,305,397	100.00%
Rekening Cadangan	8,537,358,453	
Rekening Cadangan Tambahan	-	
Servicer Transition Fund (STF)	192,245,876	

**Rekening Cadangan (Reserve Account)**

	Nominal (Rp)
Saldo Rekening Cadangan	8,537,358,453
Saldo Rekening Cadangan Tambahan	-
Ambang Maksimum Rekening Cadangan	8,578,709,648

**INFORMASI MENGENAI ASET DASAR**

	Periode 2 Bulan lalu	Periode Bulan lalu	Periode Saat ini
Jumlah Rekening KPR <i>outstanding</i> dalam Pool	5,948	5,899	5,868
Nominal tagihan KPR dalam Pool (Rp)	453,730,305,396.59	445,486,164,046.21	438,119,606,208.59
Penerimaan angsuran pokok (Rp)	8,720,751,367.62	8,244,141,350.38	7,366,557,837.62
Penerimaan bunga dan denda (Rp)	5,410,102,491.00	5,429,946,853.00	5,202,536,978.00

**Kolektibilitas Tagihan KPR dalam Pool**

Hari Keterlambatan	Jumlah Debitur	Persentase	Saldo KPR (Rp)	Persentase
0 (LANCAR)	4,939	84.17%	375,460,120,420	85.70%
1 - 30	520	8.86%	35,878,716,343	8.19%
31 - 60	158	2.69%	10,991,359,535	2.51%
61 - 90	107	1.82%	7,085,997,201	1.62%
91-120	63	1.07%	3,996,304,802	0.91%
121 - 180	58	0.99%	3,541,691,005	0.81%
≥ 181	23	0.39%	1,165,416,903	0.27%
<b>Totals</b>	<b>5,868</b>	<b>100.00%</b>	<b>438,119,606,209</b>	<b>100.00%</b>

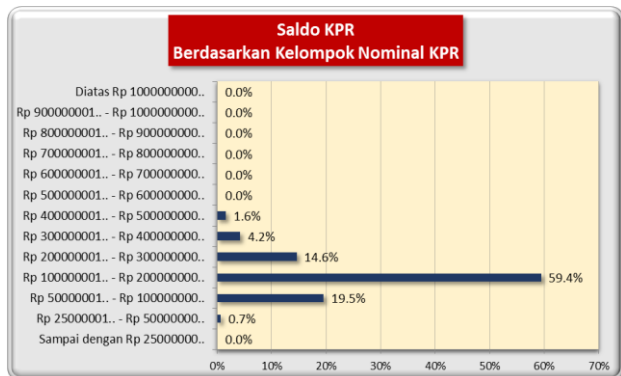
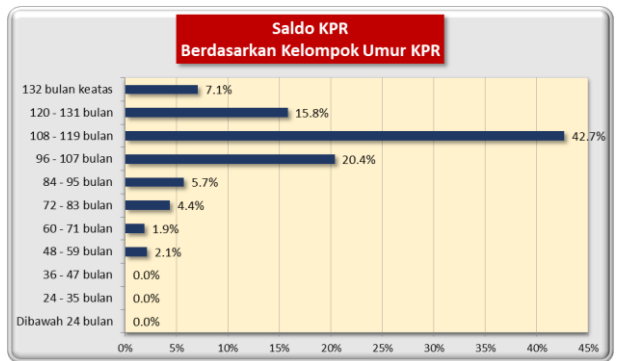
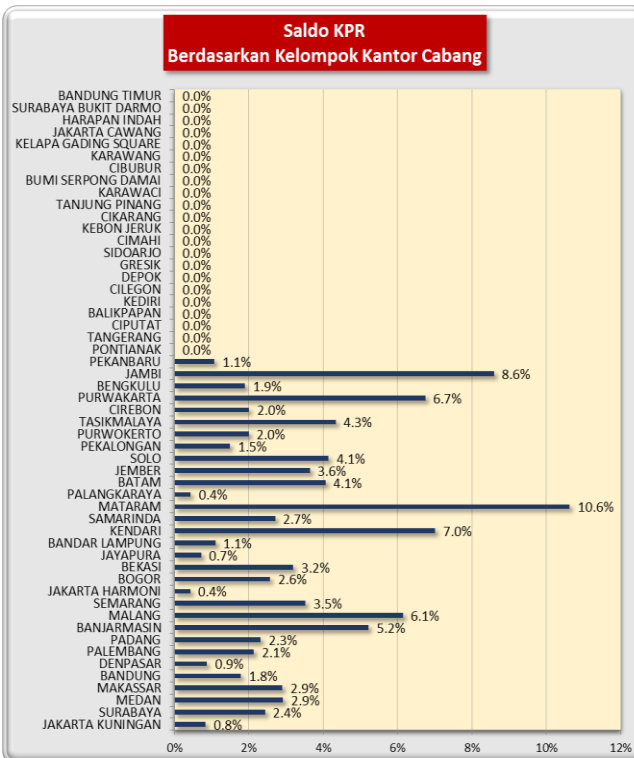
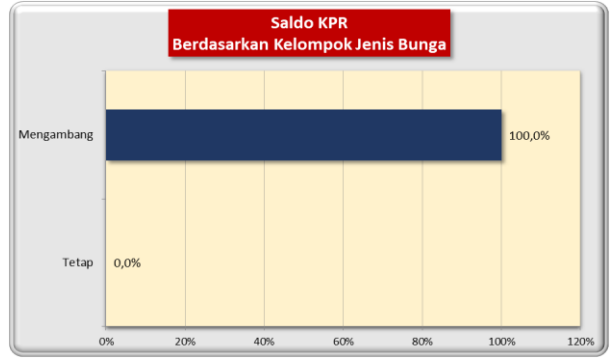
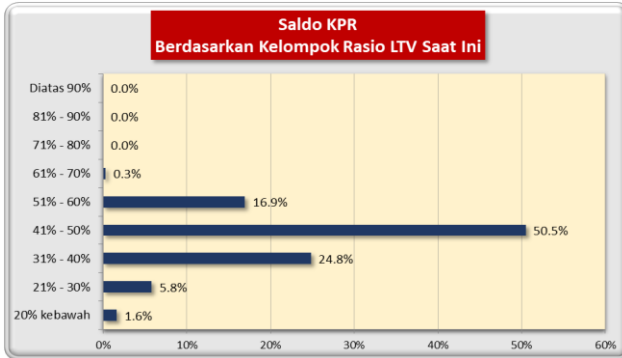
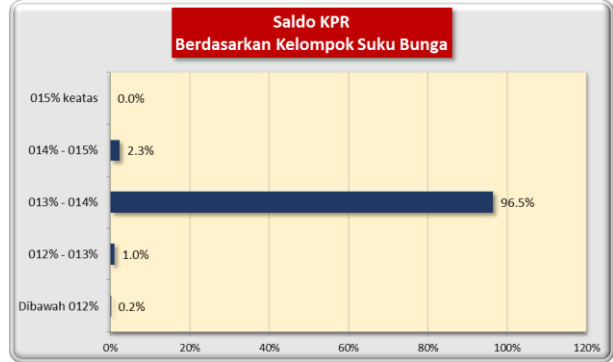
**Stratifikasi Tagihan KPR berdasarkan Jangka Waktu Tersisa**

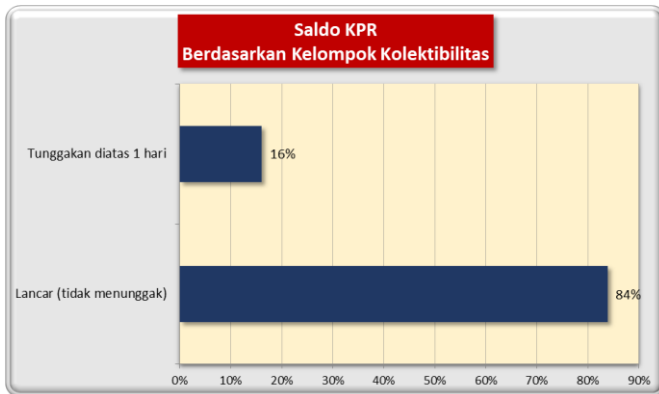
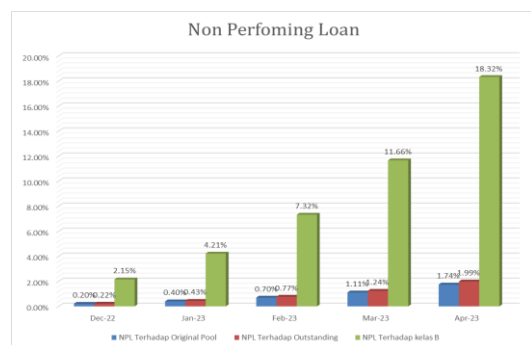
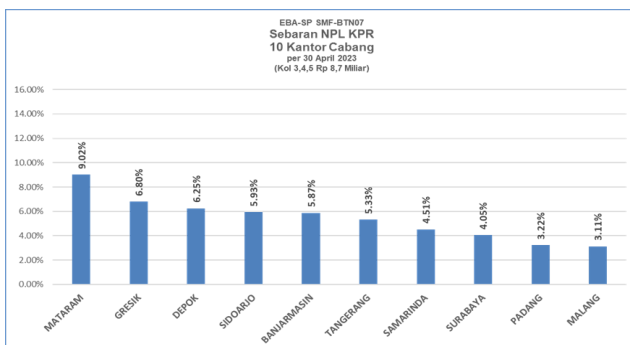
Jangka Waktu Tersisa	Saldo KPR (Rp)	%	Jumlah Debitur	%
RTM < 2 Tahun	9,824,114,257	2.24%	377	6.42%
2 ≤ RTM < 3 Tahun	6,975,658,263	1.59%	136	2.32%
3 ≤ RTM < 4 Tahun	33,458,860,252	7.64%	589	10.04%
4 ≤ RTM < 5 Tahun	66,879,629,244	15.27%	1,014	17.28%
RTM ≥ 5 Tahun	320,981,344,193	73.26%	3,752	63.94%
	438,119,606,209	100.00%	5,868	100.00%
Rata-rata Tertimbang Jangka Waktu Tersisa (tahun)		5.26		

Stratifikasi Tagihan KPR berdasarkan Suku Bunga

Suku Bunga	Saldo KPR (Rp)	%	Jumlah Debitur	%
SukuBunga < 12,00%	567,569,012	0.13%	9	0.15%
12,00% ≤ SukuBunga < 13,00%	6,449,915,162	1.47%	70	1.19%
13,00% ≤ SukuBunga < 14,00%	420,913,719,758	96.07%	5,631	95.96%
14,00% ≤ SukuBunga < 15,00%	10,188,402,277	2.33%	158	2.69%
SukuBunga ≥ 15,00%	-	0.00%	-	0.00%
	438,119,606,209	100.00%	5,868	100.00%

Rata-rata Tertimbang Suku Bunga KPR	13.55%
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**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	438,119,606,209	5,643,215,134	432,476,391,075
Jun-23	432,476,391,075	5,669,225,996	426,807,165,078
Jul-23	426,807,165,078	5,670,287,252	421,136,877,827
Aug-23	421,136,877,827	5,700,453,787	415,436,424,040
Sep-23	415,436,424,040	5,742,610,163	409,693,813,878
Oct-23	409,693,813,878	5,753,346,894	403,940,466,984
Nov-23	403,940,466,984	5,799,782,843	398,140,684,141
Dec-23	398,140,684,141	5,828,585,119	392,312,099,022
Jan-24	392,312,099,022	5,870,537,013	386,441,562,009
Feb-24	386,441,562,009	5,903,470,359	380,538,091,651
Mar-24	380,538,091,651	5,943,116,676	374,594,974,975
Apr-24	374,594,974,975	5,983,798,354	368,611,176,621

**Proyeksi Amortisasi EBA-SP Kelas A**

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Jun-23	406,230,303,981	21,253,914,322	384,976,389,659
Sep-23	384,976,389,659	17,039,967,035	367,936,422,625
Dec-23	367,936,422,625	17,295,739,899	350,640,682,725
Mar-24	350,640,682,725	17,602,592,490	333,038,090,235

**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, 11 Mei 2023

**Penerbit,**  
**PT Sarana Multigriya Finansial (Persero)**