

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

	Kode Efek	Rating	Nominal (Rp)		WAL (Thn)	Kupon
			Penerbitan	Akhir Periode		
Kelas A1	SMFBTN05	idAAA	574,000,000,000	120,397,789,673	0.7	8.50%
Kelas A2	SMFBTN05	idAAA	1,142,000,000,000	706,186,111,647	2.3	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		96,504,415,050		259,985,884,871
Pembayaran Pokok		453,602,210,327		435,813,888,353
Saldo Akhir Periode (Rp)		120,397,789,673		706,186,111,647

Sarana Peningkatan Kredit (Credit Enhancement)

Kelas	Nominal (Rp)	Persentase
Kelas A1	120,397,789,673	10.84%
Kelas A2	706,186,111,647	63.59%
Kelas M	24,000,000,000	2.16%
Kelas B	260,000,000,000	23.41%
Total EBA	1,110,583,901,320	100.00%
Rekening Cadangan	20,731,295,632	
Rekening Cadangan Tambahan		
Servicer Transition Fund (STF)	2,229,836,199	

Rekening Cadangan (Reserve Account)

	Nominal (Rp)
Saldo Rekening Cadangan	19,286,800,041
Saldo Rekening Cadangan Tambahan	
Ambang Maksimum Rekening Cadangan	20,566,025,105

INFORMASI MENGENAI ASET DASAR

	Periode 2 Bulan lalu	Periode Bulan lalu	Periode Saat ini
Jumlah Rekening KPR <i>outstanding</i> dalam Pool	12,592	12,493	12,399
Nominal tagihan KPR dalam Pool (Rp)	1,131,152,624,380	1,110,583,901,320	1,090,809,696,031
Penerimaan angsuran pokok (Rp)	37,832,672,045	20,568,723,059	19,774,205,289
Penerimaan bunga dan denda (Rp)	26,388,251,280	13,472,466,255	12,928,540,299

Kolektibilitas Tagihan KPR dalam Pool

Hari Keterlambatan	Jumlah Debitur	Persentase	Saldo KPR (Rp)	Persentase
0 (LANCAR)	10,094	81.41%	889,786,600,448	81.57%
1 - 30	663	5.35%	54,583,117,074	5.00%
31 - 60	230	1.85%	17,801,659,541	1.63%
61 - 90	146	1.18%	12,295,989,475	1.13%
91-120	96	0.77%	8,076,585,167	0.74%
121 - 180	153	1.23%	14,167,354,983	1.30%
≥ 181	1,017	8.20%	94,098,389,345	8.63%
Totals	12,399	100.00%	1,090,809,696,031	100.00%

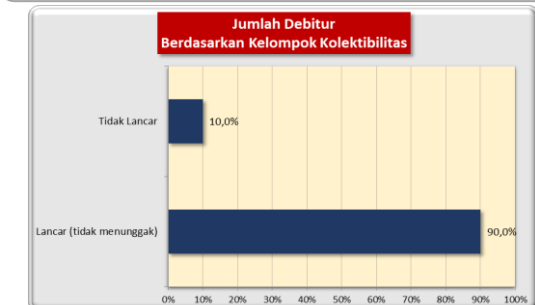
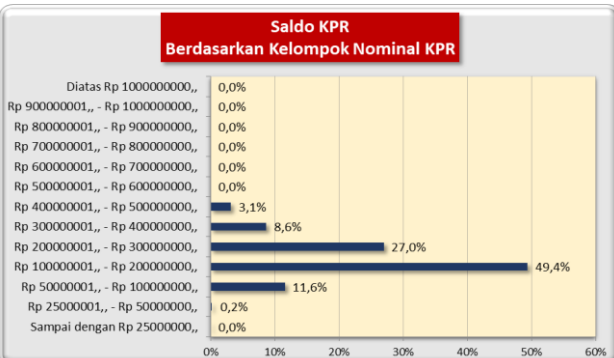
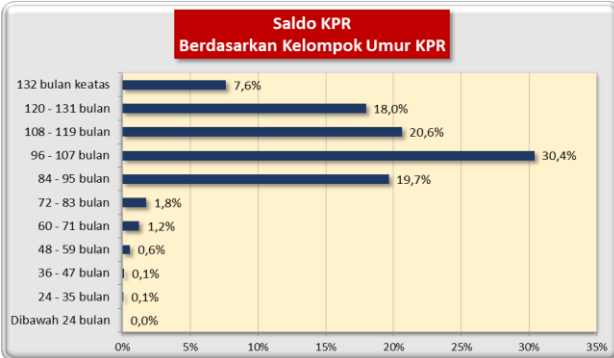
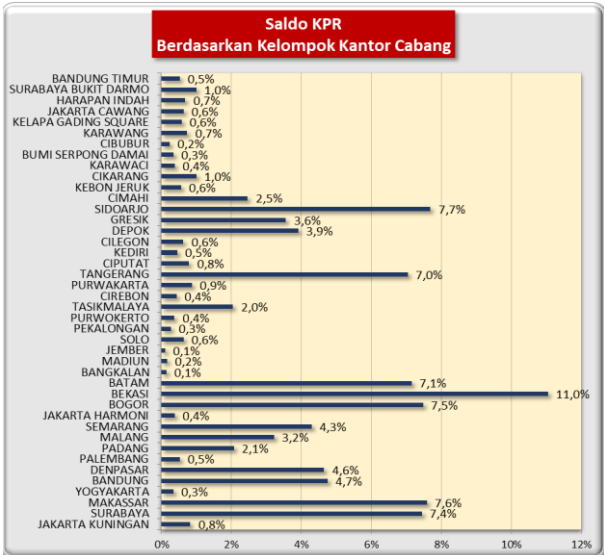
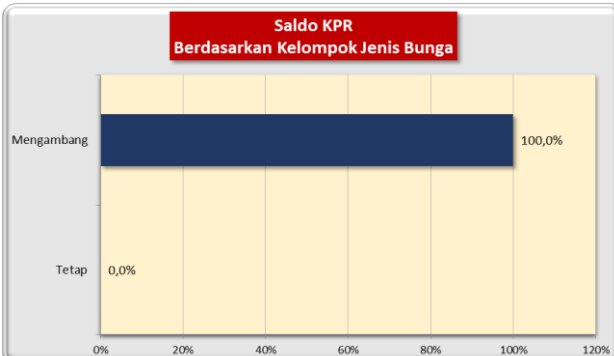
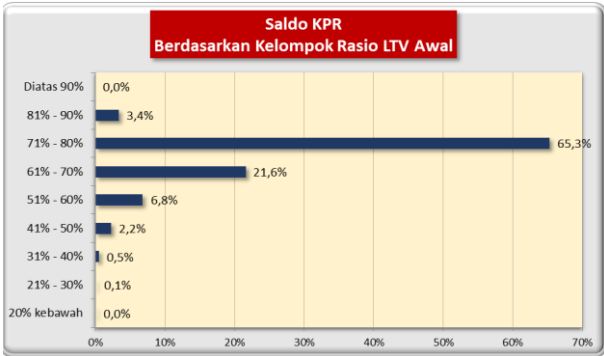
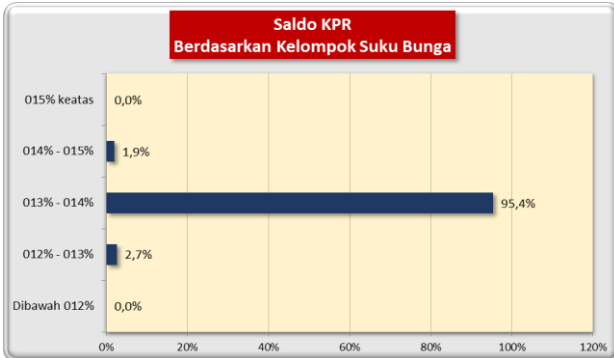
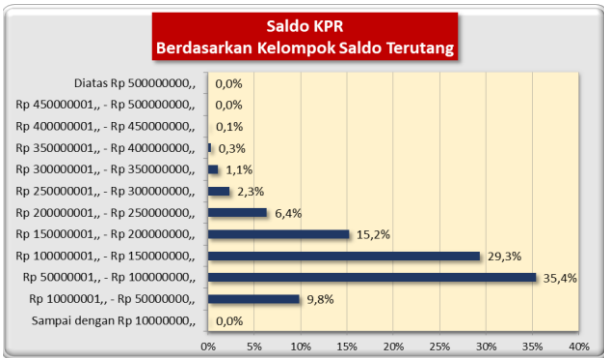
Stratifikasi Tagihan KPR berdasarkan Jangka Waktu Tersisa

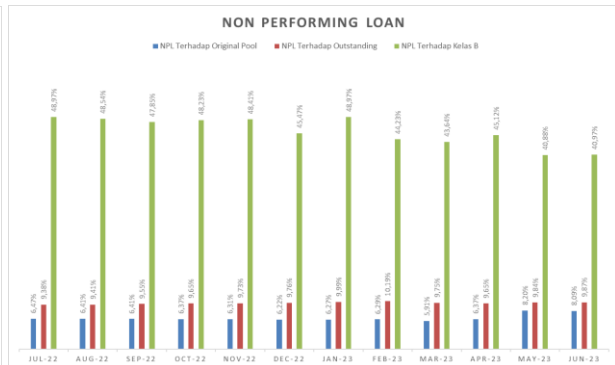
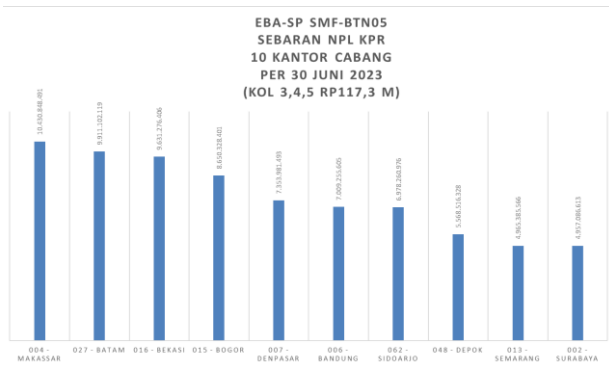
Jangka Waktu Tersisa	Saldo KPR (Rp)	%	Jumlah Debitur	%
RTM < 2 Tahun	10,092,829,391	0.93%	392	3.16%
2 ≤ RTM < 3 Tahun	25,100,345,365	2.30%	619	4.99%
3 ≤ RTM < 4 Tahun	61,766,247,612	5.66%	1,182	9.53%
4 ≤ RTM < 5 Tahun	187,397,737,765	17.18%	2,722	21.95%
RTM ≥ 5 Tahun	806,452,535,898	73.93%	7,484	60.36%
	1,090,809,696,031	100.00%	12,399	100.00%
Rata-rata Tertimbang Jangka Waktu Tersisa (tahun)		5.97		

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%	28,925,227,311	2.65%	204	1.65%
13,00% ≤ SukuBunga < 14,00%	1,040,984,575,894	95.43%	11,854	95.60%
14,00% ≤ SukuBunga < 15,00%	20,899,892,827	1.92%	341	2.75%
SukuBunga ≥ 15,00%	-	0.00%	-	0.00%
	1,090,809,696,031	100.00%	12,399	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)
Jul-23	1,090,809,696,031	11,476,227,257	1,079,333,468,774
Aug-23	1,079,333,468,774	11,602,792,424	1,067,730,676,350
Sep-23	1,067,730,676,350	11,730,635,267	1,056,000,041,083
Oct-23	1,056,000,041,083	11,856,299,968	1,044,143,741,115
Nov-23	1,044,143,741,115	11,988,975,781	1,032,154,765,334
Dec-23	1,032,154,765,334	12,124,369,630	1,020,030,395,704
Jan-24	1,020,030,395,704	12,258,020,960	1,007,772,374,744
Feb-24	1,007,772,374,744	12,393,495,025	995,378,879,719
Mar-24	995,378,879,719	12,532,000,857	982,846,878,862
Apr-24	982,846,878,862	12,672,526,778	970,174,352,084
May-24	970,174,352,084	12,812,389,049	957,361,963,035
Jun-24	957,361,963,035	12,928,919,169	944,433,043,866

Proyeksi Amortisasi EBA-SP Kelas A1

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Sep-23	120,397,789,673	25,862,077,393	94,535,712,280
Dec-23	94,535,712,280	17,946,761,106	76,588,951,174
Mar-24	76,588,951,174	18,549,396,849	58,039,554,325
Jun-24	58,039,554,325	19,174,991,557	38,864,562,768

Proyeksi Amortisasi EBA-SP Kelas A2

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Sep-23	706,186,111,647	24,847,878,279	681,338,233,368
Dec-23	681,338,233,368	17,242,966,553	664,095,266,815
Mar-24	664,095,266,815	17,821,969,522	646,273,297,293
Jun-24	646,273,297,293	18,423,031,103	627,850,266,190

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 Juli 2023

Penerbit,

PT Sarana Multigriya Finansial