

Tanggal Penutupan :	27-Aug-2016
Tanggal Jatuh Tempo Final :	27-Oct-2029
Tanggal Pembayaran Paling Akhir :	27-Feb-2023
Tanggal Pembayaran berikutnya :	27-May-2023
Periode Pelaporan :	01-Mar-2023 s.d. 31-Mar-2023

	Kode Efek	Rating	Nominal (Rp)		WAL (Thn)	Kupon
			Penerbitan	Akhir Periode		
Kelas A1	SMFMRI01	idAAA	103,500,000,000	-	0	8.60%
Kelas A2	SMFMRI01	idAAA	353,000,000,000	39,990,597,685	0.6	9.10%

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	103,500,000,000	5,000,000	353,000,000,000
Jumlah Unit		20,700		70,600
Jumlah Pemegang EBA-SP		5		11
Saldo awal periode (Rp)		103,500,000,000		353,000,000,000
Pembayaran Kupon		15,936,256,096		113,817,340,364
Pembayaran Pokok		103,500,000,000		313,009,402,315
Saldo Akhir Periode (Rp)		-		39,990,597,685

Sarana Peningkatan Kredit (Credit Enhancement)

Kelas	Nominal (Rp)	Persentase
Kelas A1	-	0.00%
Kelas A2	39,990,597,685	47.90%
Kelas B	43,500,134,976	52.10%
Total EBA	83,490,732,661	100.00%
Rekening Cadangan	1,245,010,193	
Rekening Cadangan Tambahan		
Servicer Transition Fund (STF)	122,982,157	

Rekening Cadangan (Reserve Account)

	Nominal (Rp)
Saldo Rekening Cadangan	967,973,929
Saldo Rekening Cadangan Tambahan	
Ambang Maksimum Rekening Cadangan	1,240,861,551

INFORMASI MENGENAI ASET DASAR

	Periode 2 Bulan Lalu	Periode Bulan Lalu	Periode Saat ini
Jumlah Rekening KPR <i>outstanding</i> dalam Pool	1,498	1,468	1,424
Nominal tagihan KPR dalam Pool (Rp)	83,490,732,660	80,625,589,086	77,382,543,830
Penerimaan angsuran pokok (Rp)	3,270,167,954	2,865,143,574	3,243,045,256
Penerimaan bunga dan denda (Rp)	968,603,488	861,648,775	825,739,371

Hari Keterlambatan	Saldo KPR (Rp)	Persentase	Jumlah Debitur	Persentase
0 (LANCAR)	63,607,935,649	82.20%	1,206	84.69%
1 - 30	5,312,956,283	6.87%	95	6.67%
31 - 60	1,443,398,009	1.87%	28	1.97%
61 - 90	570,624,994	0.74%	10	0.70%
91-120	476,069,698	0.62%	9	0.63%
121 - 180	1,054,824,042	1.36%	12	0.84%
≥ 181	4,916,735,155	6.35%	64	4.49%
Totals	77,382,543,830	100.00%	1,424	100.00%

Stratifikasi Tagihan KPR berdasarkan Jangka Waktu Tersisa

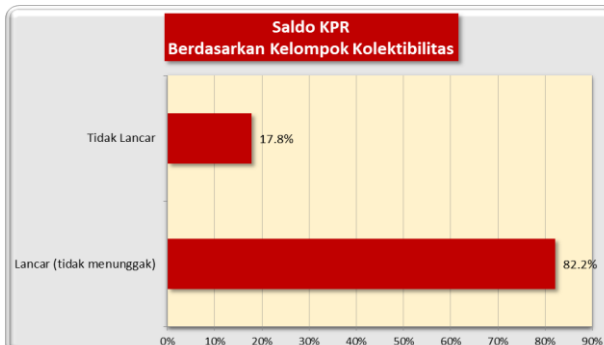
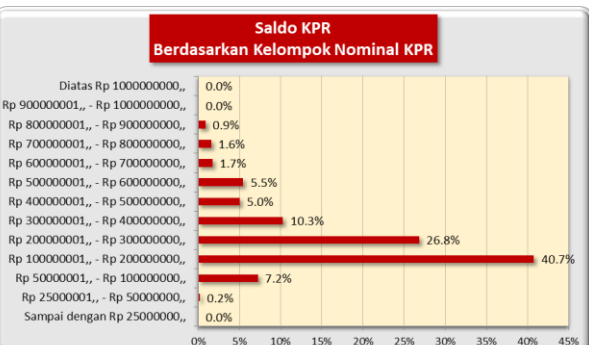
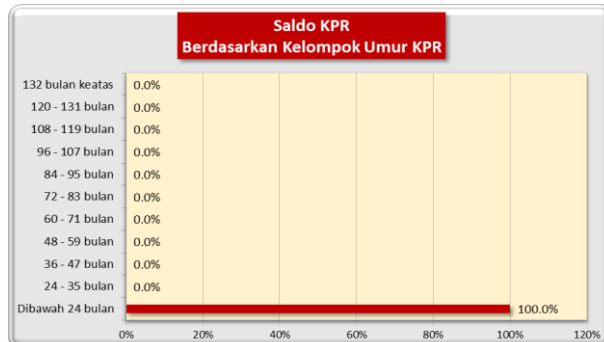
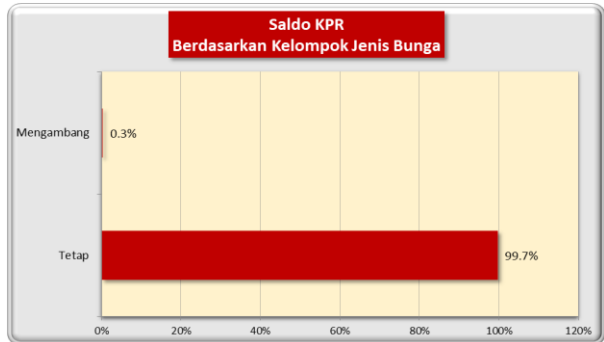
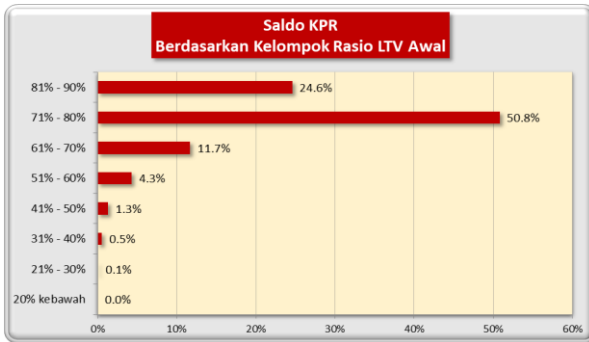
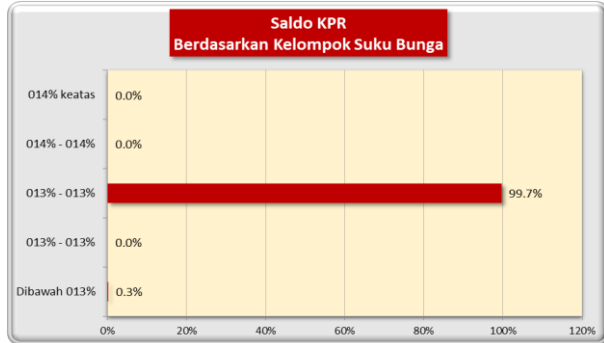
Jangka Waktu Tersisa	Saldo KPR (Rp)	%	Jumlah Debitur	%
RTM < 2 Tahun	12,104,712,284	15.64%	552	38.76%
2 ≤ RTM < 3 Tahun	22,781,989,955	29.44%	387	27.18%
3 ≤ RTM < 4 Tahun	28,901,351,595	37.35%	361	25.35%
4 ≤ RTM < 5 Tahun	11,285,353,287	14.58%	102	7.16%
RTM ≥ 5 Tahun	2,309,136,709	2.98%	22	1.54%
	77,382,543,830	100.00%	1,424	100.00%

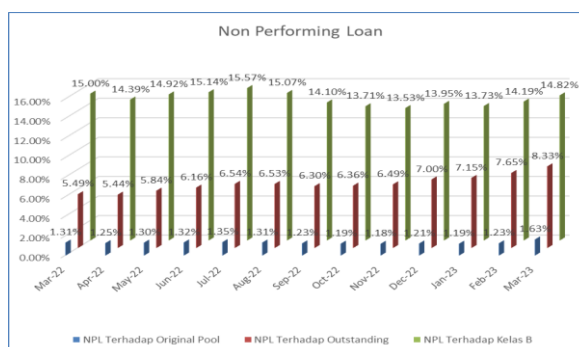
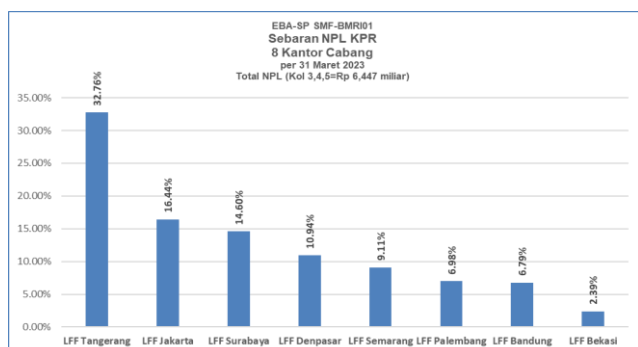
Rata-rata Tertimbang Jangka Waktu Tersisa (tahun)	3.02
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Stratifikasi Tagihan KPR berdasarkan Suku Bunga

Suku Bunga	Saldo KPR (Rp)	%	Jumlah Debitur	%
Dibawah 12.00%	226,663,625	0.29%	2	0.14%
12.00% - 12.49%	-	0.00%	-	0.00%
12.50% - 12.99%	77,155,880,205	99.71%	1,422	99.86%
13.00% - 13.49%	-	0.00%	-	0.00%
13.50% keatas	-	0.00%	-	0.00%
	77,382,543,830	100.00%	1,424	100.00%

Rata-rata Tertimbang Suku Bunga KPR 13.25%



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	77,382,543,830	2,393,215,835	74,989,327,995
May-23	74,989,327,995	2,330,912,959	72,658,415,036
Jun-23	72,658,415,036	2,287,610,087	70,370,804,949
Jul-23	70,370,804,949	2,260,932,728	68,109,872,222
Aug-23	68,109,872,222	2,231,036,119	65,878,836,103
Sep-23	65,878,836,103	2,222,580,318	63,656,255,785
Oct-23	63,656,255,785	2,205,442,264	61,450,813,521
Nov-23	61,450,813,521	2,201,605,450	59,249,208,071
Dec-23	59,249,208,071	2,178,738,275	57,070,469,796
Jan-24	57,070,469,796	2,163,127,545	54,907,342,251
Feb-24	54,907,342,251	2,162,375,323	52,744,966,928
Mar-24	52,744,966,928	2,148,567,880	50,596,399,048

Proyeksi Amortisasi EBA-SP
Kelas A1

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
May-23	-	-	-
Aug-23	-	-	-
Nov-23	-	-	-
Feb-24	-	-	-

Kelas A2

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
May-23	39,990,597,685	8,501,404,665	31,489,193,020
Aug-23	31,489,193,020	6,879,455,774	24,609,737,247
Nov-23	24,609,737,247	6,659,058,701	17,950,678,546
Feb-24	17,950,678,546	6,543,471,270	11,407,207,276

Disclaimer :

P 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 April 2023

Penerbit,

PT Sarana Multigriya Finansial