

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-Mar-2023 s.d. 31-Mar-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		3,903,766,770		16,778,393,893
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	20,575,763,442
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	12,878	12,756	12,668
Nominal tagihan KPR dalam Pool (Rp)	1,190,527,287,889	1,168,985,296,425	1,149,016,612,461
Penerimaan angsuran pokok (Rp)	21,947,126,047	21,541,991,464	19,968,683,964
Penerimaan bunga dan denda (Rp)	14,289,765,694	13,508,888,843	13,509,097,916

Kolektibilitas Tagihan KPR dalam Pool

Hari Keterlambatan	Jumlah Debitur	Persentase	Saldo KPR (Rp)	Persentase
0 (LANCAR)	10,343	81.65%	943,426,963,187	82.11%
1 - 30	686	5.42%	58,253,978,548	5.07%
31 - 60	273	2.16%	22,227,392,007	1.93%
61 - 90	142	1.12%	11,643,698,781	1.01%
91-120	77	0.61%	6,514,985,461	0.57%
121 - 180	136	1.07%	11,584,346,058	1.01%
≥ 181	1,011	7.98%	95,365,248,420	8.30%
Totals	12,668	100.00%	1,149,016,612,461	100.00%

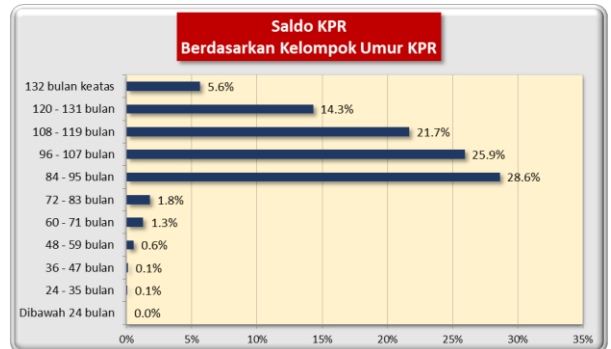
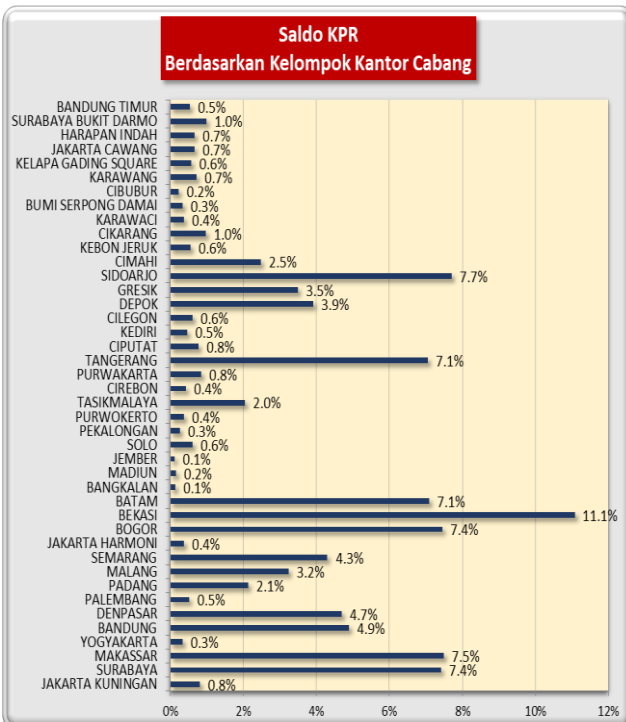
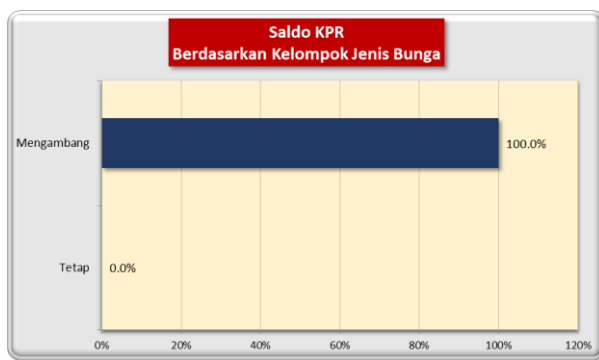
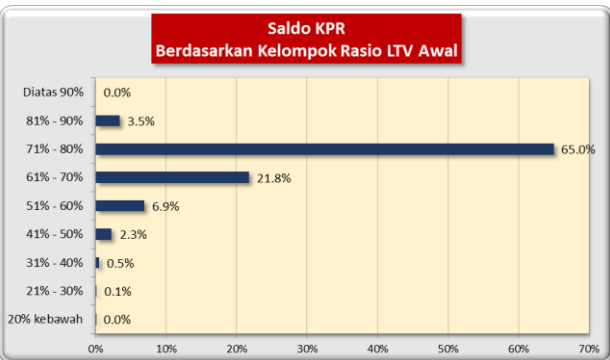
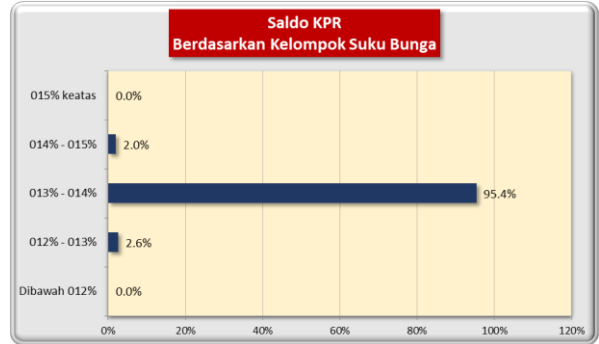
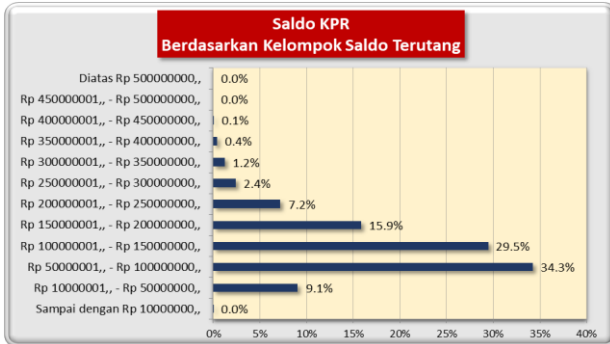
Stratifikasi Tagihan KPR berdasarkan Jangka Waktu Tersisa

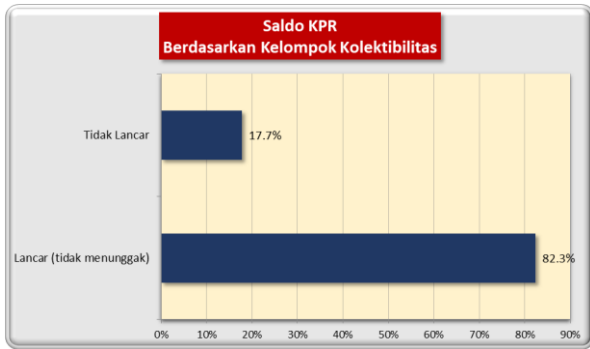
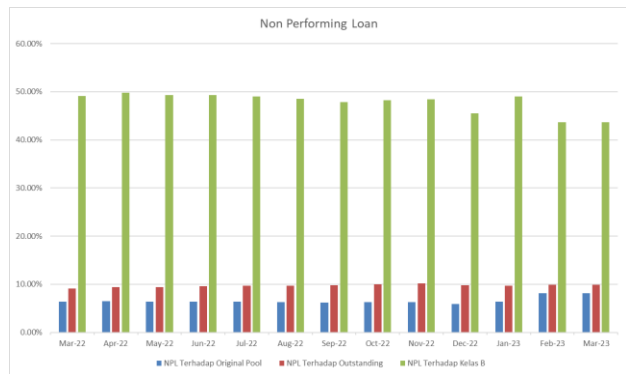
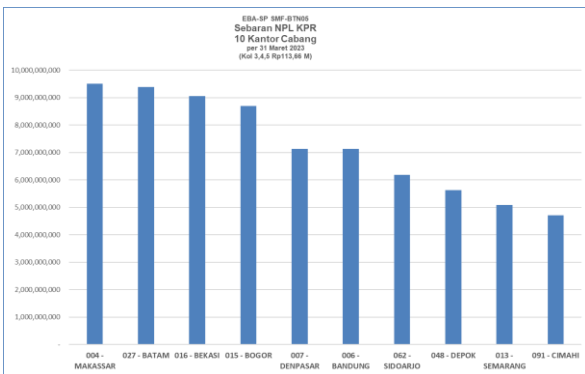
Jangka Waktu Tersisa	Saldo KPR (Rp)	%	Jumlah Debitur	%
RTM < 2 Tahun	7,373,955,287	0.64%	280	2.21%
2 ≤ RTM < 3 Tahun	26,087,428,365	2.27%	626	4.94%
3 ≤ RTM < 4 Tahun	51,880,840,847	4.52%	1,007	7.95%
4 ≤ RTM < 5 Tahun	158,125,394,161	13.76%	2,344	18.50%
RTM ≥ 5 Tahun	905,548,993,801	78.81%	8,411	66.40%
	1,149,016,612,461	100.00%	12,668	100.00%
Rata-rata Tertimbang Jangka Waktu Tersisa (tahun)		6.18		

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%	29,923,785,024	2.60%	208	1.64%
13,00% ≤ SukuBunga < 14,00%	1,096,493,768,941	95.43%	12,110	95.60%
14,00% ≤ SukuBunga < 15,00%	22,599,058,496	1.97%	350	2.76%
SukuBunga ≥ 15,00%	-	0.00%	-	0.00%
	1,149,016,612,461	100.00%	12,668	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)
Apr-23	1,149,016,612,461	11,380,086,743	1,137,636,525,718
May-23	1,137,636,525,718	11,461,713,100	1,126,174,812,618
Jun-23	1,126,174,812,618	11,586,488,397	1,114,588,324,222
Jul-23	1,114,588,324,222	11,680,006,571	1,102,908,317,651
Aug-23	1,102,908,317,651	11,902,084,510	1,091,006,233,140
Sep-23	1,091,006,233,140	12,085,934,874	1,078,920,298,267
Oct-23	1,078,920,298,267	12,270,693,634	1,066,649,604,632
Nov-23	1,066,649,604,632	12,492,084,177	1,054,157,520,455
Dec-23	1,054,157,520,455	12,583,880,031	1,041,573,640,424
Jan-24	1,041,573,640,424	12,812,361,592	1,028,761,278,833
Feb-24	1,028,761,278,833	13,065,501,270	1,015,695,777,563
Mar-24	1,015,695,777,563	13,145,819,973	1,002,549,957,590

Proyeksi Amortisasi EBA-SP Kelas A1

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Jun-23	150,182,501,176	21,833,346,741	128,349,154,435
Sep-23	128,349,154,435	17,711,386,114	110,637,768,320
Dec-23	110,637,768,320	18,792,843,469	91,844,924,851
Mar-24	91,844,924,851	19,615,488,875	72,229,435,976

Proyeksi Amortisasi EBA-SP Kelas A2

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Jun-23	734,802,795,248	20,977,137,065	713,825,658,183
Sep-23	713,825,658,183	17,016,821,953	696,808,836,230
Dec-23	696,808,836,230	18,055,869,216	678,752,967,014
Mar-24	678,752,967,014	18,846,254,017	659,906,712,997

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**