

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-Mar-2023 s.d. 31-Mar-2023

	Kode Efek	Rating	Nominal (Rp)		WAL (Thn)	Kupon
			Penerbitan	Akhir Periode		
Kelas A	SMFBTN06	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**

	Kelas A	
	Per satuan	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	8,518,156,237	
Rekening Cadangan Tambahan	-	
Servicer Transition Fund (STF)	192,144,535	

**Rekening Cadangan (Reserve Account)**

	Nominal (Rp)
Saldo Rekening Cadangan	8,518,156,237
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	5,997	5,948	5,899
Nominal tagihan KPR dalam Pool (Rp)	462,451,056,764	453,730,305,397	445,486,164,046
Penerimaan angsuran pokok (Rp)	8,921,399,231.38	8,720,751,367.62	8,244,141,350.38
Penerimaan bunga dan denda (Rp)	5,522,534,252.00	5,410,102,491.00	5,429,946,853.00

**Kolektibilitas Tagihan KPR dalam Pool**

Hari Keterlambatan	Jumlah Debitur	Persentase	Saldo KPR (Rp)	Persentase
0 (LANCAR)	5,071	85.96%	390,033,324,872	87.55%
1 - 30	448	7.59%	31,460,702,170	7.06%
31 - 60	195	3.31%	12,828,475,718	2.88%
61 - 90	91	1.54%	5,627,363,242	1.26%
91-120	40	0.68%	2,669,524,384	0.60%
121 - 180	42	0.71%	2,178,884,007	0.49%
≥ 181	12	0.20%	687,889,654	0.15%
<b>Totals</b>	<b>5,899</b>	<b>100.00%</b>	<b>445,486,164,046</b>	<b>100.00%</b>

**Stratifikasi Tagihan KPR berdasarkan Jangka Waktu Tersisa**

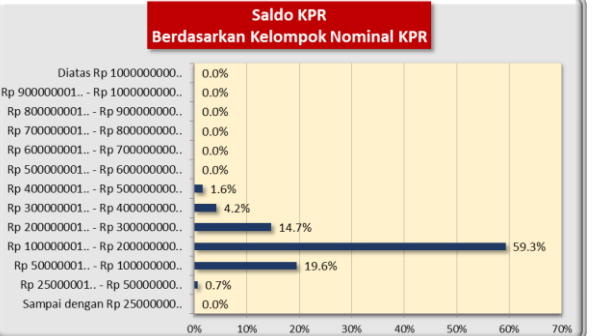
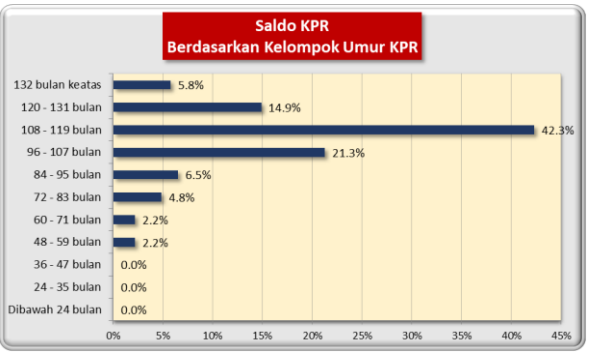
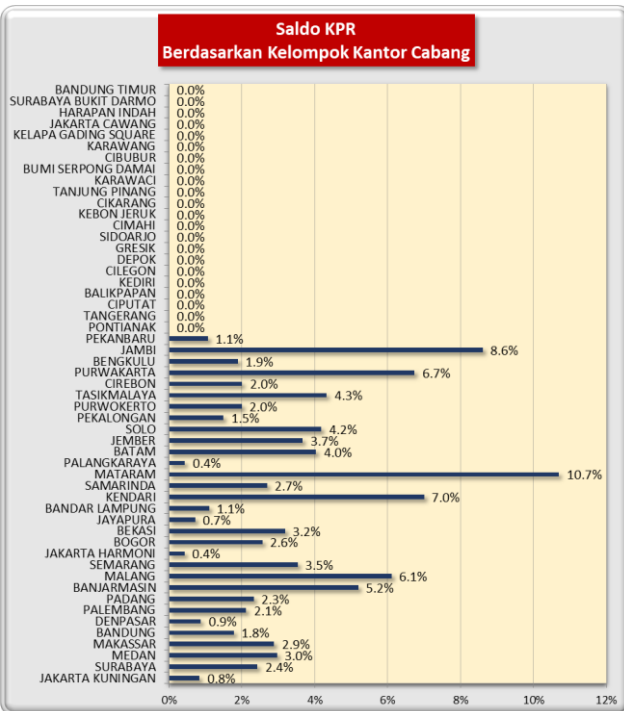
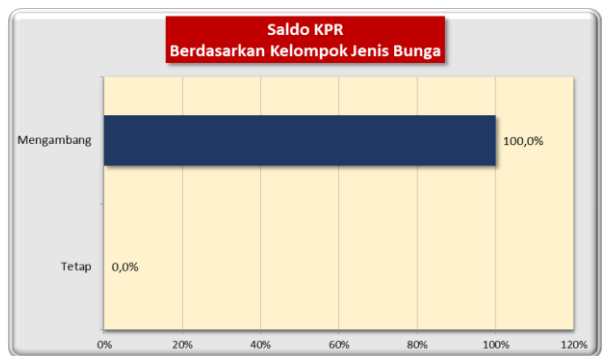
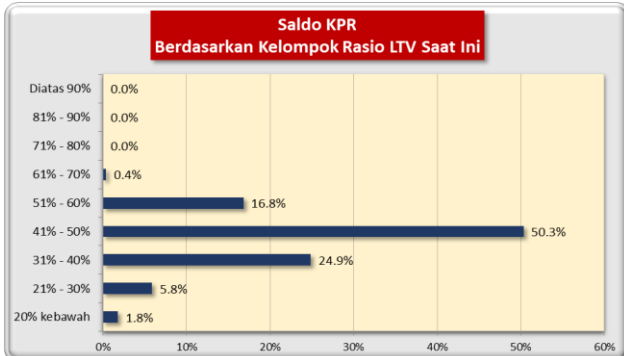
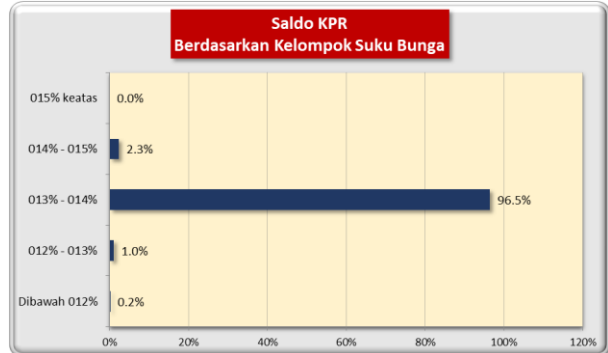
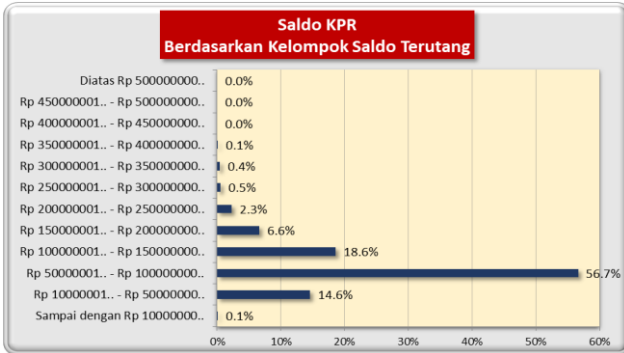
Jangka Waktu Tersisa	Saldo KPR (Rp)	%	Jumlah Debitur	%
RTM < 2 Tahun	10,065,689,150	2.26%	372	6.31%
2 ≤ RTM < 3 Tahun	6,673,193,048	1.50%	133	2.25%
3 ≤ RTM < 4 Tahun	32,548,915,480	7.31%	565	9.58%
4 ≤ RTM < 5 Tahun	61,729,543,512	13.86%	945	16.02%
RTM ≥ 5 Tahun	334,468,822,856	75.08%	3,884	65.84%
	445,486,164,046	100.00%	5,899	100.00%

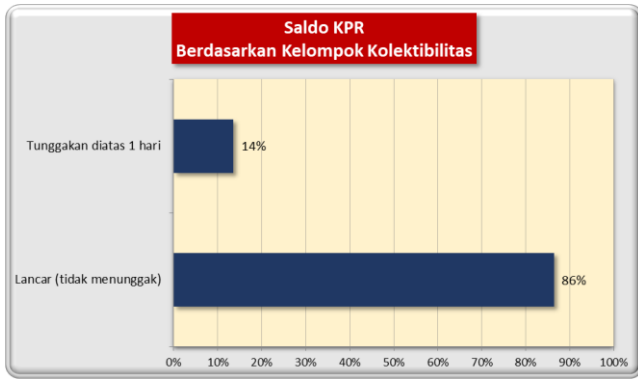
Rata-rata Tertimbang Jangka Waktu Tersisa (tahun) 5.32

Stratifikasi Tagihan KPR berdasarkan Suku Bunga

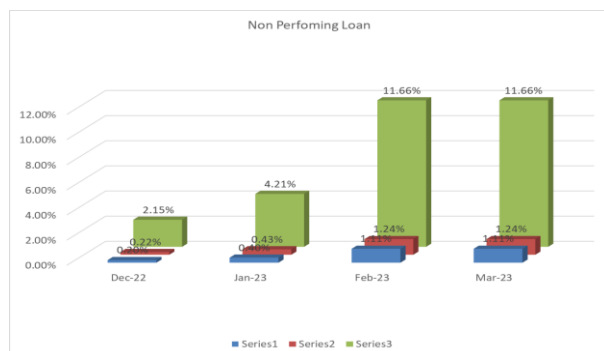
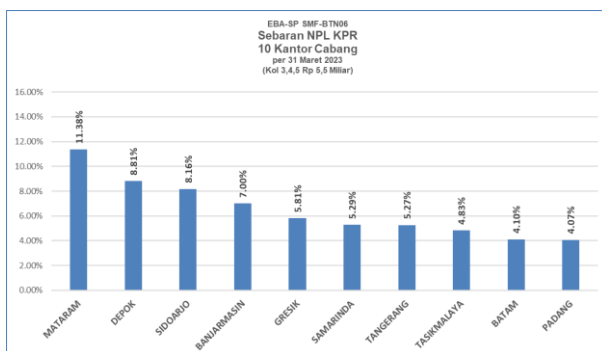
Suku Bunga	Saldo KPR (Rp)	%	Jumlah Debitur	%
SukuBunga < 12,00%	585,433,764	0.13%	9	0.15%
12,00% ≤ SukuBunga < 13,00%	6,581,021,522	1.48%	70	1.19%
13,00% ≤ SukuBunga < 14,00%	428,010,667,622	96.08%	5,661	95.97%
14,00% ≤ SukuBunga < 15,00%	10,309,041,138	2.31%	159	2.70%
SukuBunga ≥ 15,00%	-	0.00%	-	0.00%
	445,486,164,046	100.00%	5,899	100.00%

Rata-rata Tertimbang Suku Bunga KPR	13.55%
-------------------------------------	--------





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	445,486,164,046	5,622,005,167	439,864,158,880
May-23	439,864,158,880	5,678,748,946	434,185,409,933
Jun-23	434,185,409,933	5,702,611,206	428,482,798,727
Jul-23	428,482,798,727	5,705,241,088	422,777,557,639
Aug-23	422,777,557,639	5,736,028,355	417,041,529,285
Sep-23	417,041,529,285	5,779,279,035	411,262,250,250
Oct-23	411,262,250,250	5,784,899,280	405,477,350,969
Nov-23	405,477,350,969	5,830,211,107	399,647,139,862
Dec-23	399,647,139,862	5,866,629,079	393,780,510,783
Jan-24	393,780,510,783	5,902,488,541	387,878,022,242
Feb-24	387,878,022,242	5,932,047,627	381,945,974,615
Mar-24	381,945,974,615	5,971,883,936	375,974,090,679

Proyeksi Amortisasi EBA-SP Kelas A

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Jun-23	406,230,303,981	27,789,036,814	378,441,267,167
Sep-23	378,441,267,167	17,143,880,649	361,297,386,519
Dec-23	361,297,386,519	17,394,389,423	343,902,997,096
Mar-24	343,902,997,096	17,701,165,247	326,201,831,849

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 April 2023

Penerbit,  
PT Sarana Multigriya Finansial (Persero)