

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-May-2023 s.d. 31-May-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		93,242,117,386		243,554,877,922
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	20,659,983,165
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	12,756	12,592	12,493
Nominal tagihan KPR dalam Pool (Rp)	1,168,985,296,424	1,131,152,624,380	1,110,583,901,321
Penerimaan angsuran pokok (Rp)	21,541,991,464	37,832,672,045	20,568,723,059
Penerimaan bunga dan denda (Rp)	13,508,888,843	26,388,251,280	13,472,466,255

Kolektibilitas Tagihan KPR dalam Pool

Hari Keterlambatan	Jumlah Debitur	Persentase	Saldo KPR (Rp)	Persentase
0 (LANCAR)	10,188	81.55%	909,358,198,103	81.88%
1 - 30	655	5.24%	52,559,886,081	4.73%
31 - 60	231	1.85%	18,975,457,039	1.71%
61 - 90	159	1.27%	13,601,476,947	1.22%
91-120	95	0.76%	7,803,351,245	0.70%
121 - 180	150	1.20%	14,114,368,641	1.27%
≥ 181	1,015	8.12%	94,171,163,266	8.48%
Totals	12,493	100.00%	1,110,583,901,321	100.00%

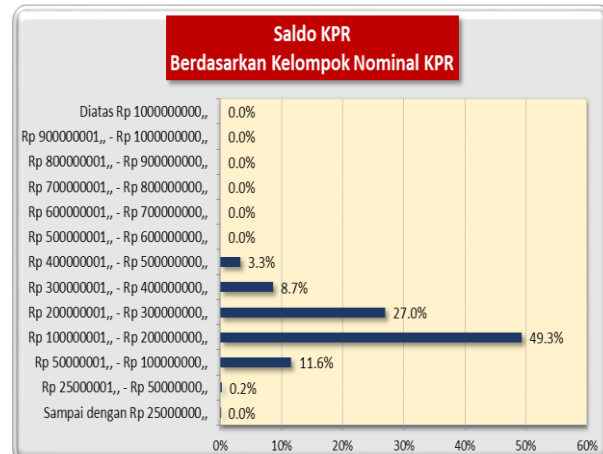
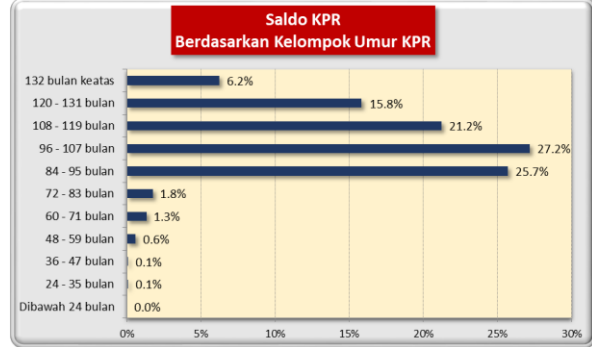
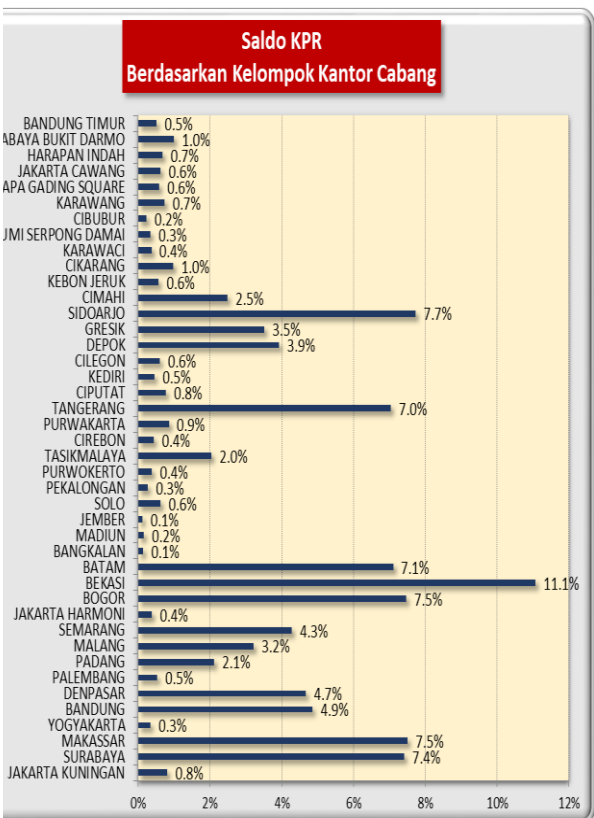
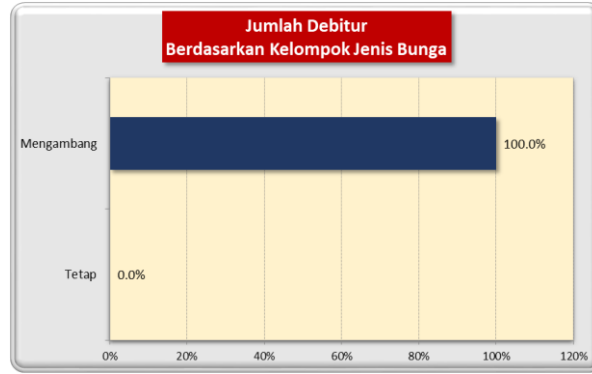
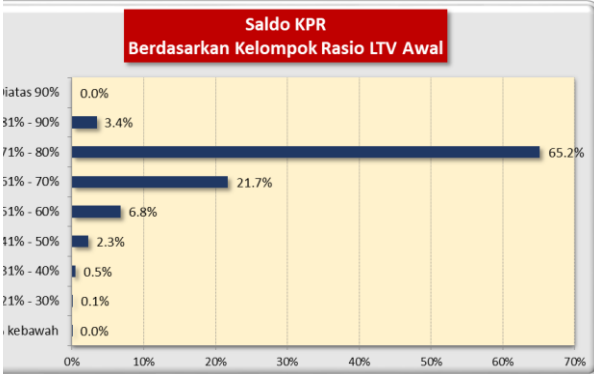
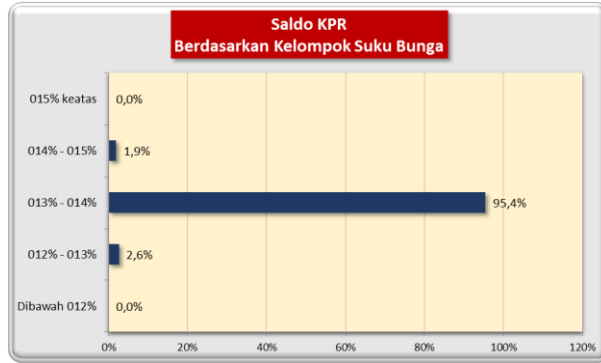
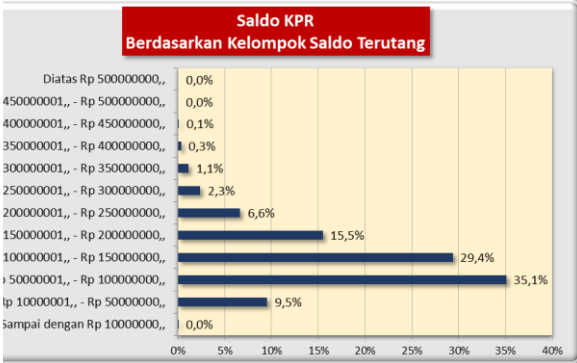
Stratifikasi Tagihan KPR berdasarkan Jangka Waktu Tersisa

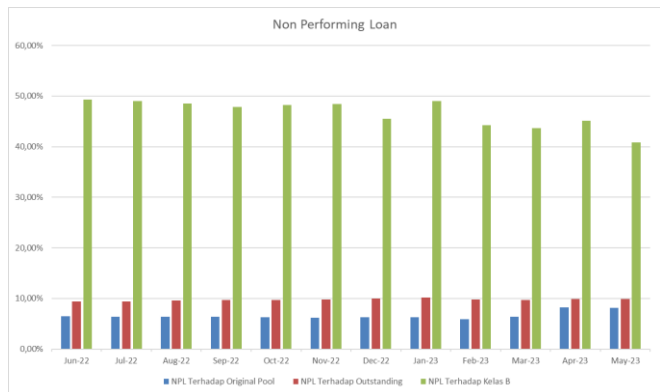
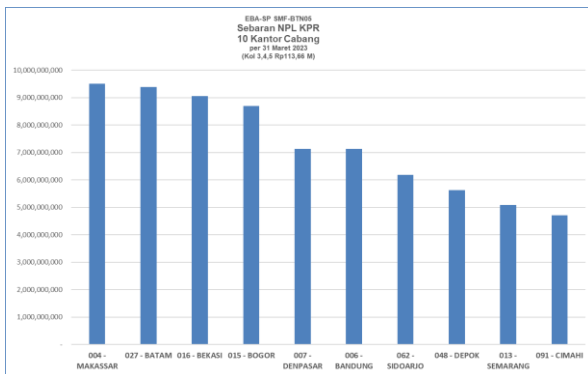
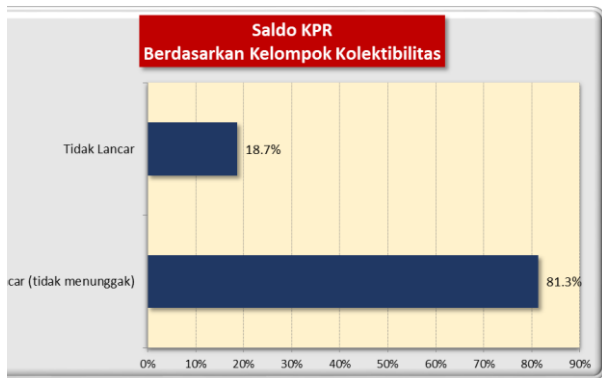
Jangka Waktu Tersisa	Saldo KPR (Rp)	%	Jumlah Debitur	%
RTM < 2 Tahun	8,865,152,329	0.80%	347	2.78%
2 ≤ RTM < 3 Tahun	24,038,705,601	2.16%	592	4.74%
3 ≤ RTM < 4 Tahun	58,685,867,009	5.28%	1,141	9.13%
4 ≤ RTM < 5 Tahun	179,550,714,393	16.17%	2,624	21.00%
RTM ≥ 5 Tahun	839,443,461,989	75.59%	7,789	62.35%
	1,110,583,901,321	100.00%	12,493	100.00%
Rata-rata Tertimbang Jangka Waktu Tersisa (tahun)		6.04		

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%	29,221,608,670	2.63%	205	1.64%
13,00% ≤ SukuBunga < 14,00%	1,060,047,797,788	95.45%	11,945	95.61%
14,00% ≤ SukuBunga < 15,00%	21,314,494,863	1.92%	343	2.75%
SukuBunga ≥ 15,00%	-	0.00%	-	0.00%
	1,110,583,901,321	100.00%	12,493	100.00%

Rata-rata Tertimbang Suku Bunga KPR 13.51%




PROYEKSI ARUS KAS
Proyeksi Amortisasi Tagihan KPR dalam Pool

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Jun-23	1,110,583,901,321	11,874,023,206	1,098,709,878,115
Jul-23	1,098,709,878,115	11,975,403,076	1,086,734,475,039
Aug-23	1,086,734,475,039	12,111,443,466	1,074,623,031,573
Sep-23	1,074,623,031,573	12,204,792,124	1,062,418,239,449
Oct-23	1,062,418,239,449	12,284,735,063	1,050,133,504,385
Nov-23	1,050,133,504,385	12,408,200,994	1,037,725,303,391
Dec-23	1,037,725,303,391	12,531,281,187	1,025,194,022,204
Jan-24	1,025,194,022,204	12,668,054,698	1,012,525,967,507
Feb-24	1,012,525,967,507	12,825,456,290	999,700,511,216
Mar-24	999,700,511,216	12,891,414,102	986,809,097,115
Apr-24	986,809,097,115	12,981,794,238	973,827,302,877
May-24	973,827,302,877	13,142,156,727	960,685,146,150

Proyeksi Amortisasi EBA-SP Kelas A1

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Jun-23	150,182,501,176	35,840,463,338	114,342,037,838
Sep-23	114,342,037,838	18,508,735,720	95,833,302,118
Dec-23	95,833,302,118	18,984,350,795	76,848,951,323
Mar-24	76,848,951,323	19,576,311,796	57,272,639,528

Proyeksi Amortisasi EBA-SP Kelas A2

Bulan	Saldo Awal (Rp)	Amortisasi (Rp)	Saldo Akhir (Rp)
Jun-23	734,802,795,248	34,434,954,972	700,367,840,276
Sep-23	700,367,840,276	17,782,902,946	682,584,937,330
Dec-23	682,584,937,330	18,239,866,450	664,345,070,880
Mar-24	664,345,070,880	18,808,613,294	645,536,457,586

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, 09 Juni 2023

**Penerbit,
PT Sarana Multigriya Finansial**