

**DANA PENSIUN PEGADAIAN**  
**Program Pensiun Manfaat Pasti/**  
***A Defined-Benefit Pension Program***

LAPORAN KEUANGAN  
31 DESEMBER 2023  
DAN UNTUK TAHUN YANG BERAKHIR  
PADA TANGGAL TERSEBUT  
BESERTA  
LAPORAN AUDITOR INDEPENDEN

*FINANCIAL STATEMENTS*  
*DECEMBER 31, 2023*  
*AND FOR THE YEAR THEN ENDED*  
*WITH*  
*INDEPENDENT AUDITORS' REPORT*

**DANA PENSIUN PEGADAIAN  
(PROGRAM PENSIUN MANFAAT PASTI)  
LAPORAN ASET NETO TERSEDIA  
UNTUK MANFAAT PURNAKARYA  
31 Desember 2023**  
(Jumlah disajikan dalam Rupiah, kecuali dinyatakan lain)

**DANA PENSIUN PEGADAIAN  
(A DEFINED-BENEFIT PENSION PROGRAM)  
STATEMENTS OF NET ASSETS AVAILABLE  
FOR RETIREMENT BENEFIT  
31 Desember 2023**  
(Amount expressed in Rupiah, unless otherwise stated)

	<u>Catatan/ Notes</u>	<u>31 Desember/ December 31, 2023</u>	<u>31 Desember/ December 31, 2022</u>	
<b>ASET</b>				<b>ASSETS</b>
<b>Investasi (Nilai Wajar)</b>				<b>Investments (At Fair Value)</b>
Surat Berharga Negara	2.b, 3.b, 3.c, 5, 6, 17	746.339.896.997	709.460.326.190	Government Bonds
Deposito on Call	2.b, 3.c, 5, 7, 17	4.850.000.000	12.200.000.000	Deposits on Call
Deposito Berjangka	2.b, 3.c, 5, 8, 17	293.000.000.000	41.500.000.000	Time Deposits
Saham	2.b, 3.c, 5, 9, 17	169.055.197.275	218.369.389.549	Shares
Obligasi	2.b, 3.c, 5, 10, 17	650.532.558.750	530.250.322.750	Bonds
Sukuk	2.b, 3.c, 5, 11, 17	107.421.710.000	90.136.122.000	Sukuk
Unit Penyertaan Reksa Dana:				Units of Mutual Funds:
Reksa Dana Pasar Uang,				Money Market Mutual
Reksa Dana Pendapatan				Funds, Fixed Income
Tetap, Reksa Dana				Mutual Funds, Shares
Saham, dan Reksa				Mutual Funds, and
Dana Campuran	2.b, 3.c, 5, 12, 17	134.593.841.134	51.237.793.724	Balanced Mutual Funds
Efek Beragun Aset	2.b, 3.c, 5, 13, 17	1.843.820.960	2.725.435.138	Asset Backed Securities
Penempatan Langsung	2.b, 3.c, 5, 14, 17	31.541.515.692	26.946.898.543	Direct Placements
Tanah	2.b, 3.c, 5, 15, 17	8.573.000.000	-	Lands
Tanah dan Bangunan	2.b, 3.c, 5, 16, 17	51.478.800.000	24.153.221.000	Lands and Buildings
<b>Jumlah Investasi</b>		<b><u>2.199.230.340.808</u></b>	<b><u>1.706.979.508.894</u></b>	<b>Total Investments</b>
<b>Aset Lancar</b>				<b>Current Assets</b>
<b>Di Luar Investasi</b>				<b>Other Than Investments</b>
Kas dan Bank	2.c, 18	12.248.888.375	9.250.217.299	Cash on Hand and in Banks
Piutang luran:				Contribution Receivables:
luran Normal Pemberi Kerja	2.d, 19	2.547.119.984	-	Employer Normal Contribution
Piutang Investasi	2.f, 20	252.509.742	-	Investment Receivables
Piutang Hasil Investasi	2.g, 21	24.645.368.562	17.448.446.825	Investment Income Receivables
Piutang Lain-lain	22	11.814.115	5.835.998.897	Other Receivables
<b>Jumlah Aset Lancar</b>				<b>Total Current Assets Other</b>
<b>Di Luar Investasi</b>		<b><u>39.705.700.778</u></b>	<b><u>32.534.663.021</u></b>	<b>Than Investments</b>
<b>Aset Operasional (Nilai buku)</b>				<b>Operational Assets (At Book Value)</b>
Aset Dalam Penyelesaian	23	1.330.559.588	1.330.559.588	Work in Progress
Tanah dan Bangunan	2.h, 23	24.374.789.673	24.727.054.233	Lands and Buildings
Kendaraan	2.h, 23	1	2	Vehicles
Peralatan Komputer	2.h, 23	84.385.406	167.552.109	Computer Equipment
Peralatan Kantor	2.h, 23	34.577.890	47.641.504	Office Equipment
<b>Jumlah Aset Operasional - Bersih</b>		<b><u>25.824.312.558</u></b>	<b><u>26.272.807.436</u></b>	<b>Total Operational Assets - Net</b>
<b>Aset Lain-Lain</b>	24	<b>69.761.223.528</b>	<b>119.050.347.523</b>	<b>Other Assets</b>
<b>ASET TERSEDIA</b>		<b><u>2.334.521.577.672</u></b>	<b><u>1.884.837.326.874</u></b>	<b>AVAILABLE ASSETS</b>

Catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

Accompanying notes to financial statements which are an integral part of the financial statements taken as a whole.

**DANA PENSIUN PEGADAIAN  
(PROGRAM PENSIUN MANFAAT PASTI)  
LAPORAN ASET NETO TERSEDIA  
UNTUK MANFAAT PURNAKARYA  
31 Desember 2023**  
(Jumlah disajikan dalam Rupiah, kecuali dinyatakan lain)

**DANA PENSIUN PEGADAIAN  
(A DEFINED-BENEFIT PENSION PROGRAM)  
STATEMENTS OF NET ASSETS AVAILABLE  
FOR RETIREMENT BENEFIT  
31 Desember 2023**  
(Amount expressed in Rupiah, unless otherwise stated)

	<u>Catatan/ Notes</u>	<u>31 Desember/ December 31, 2023</u>	<u>31 Desember/ December 31, 2022</u>	
<b>LIABILITAS</b>				<b>LIABILITIES</b>
<b>LIABILITAS DI LUAR</b>				<b>NON ACTUARIAL PRESENT VALUE LIABILITIES</b>
<b>NILAI KINI</b>				
Utang Investasi	3.i, 27	250.393.737	-	Investment Payable
Pendapatan Diterima Dimuka	2.i, 28	3.706.690.788	2.232.603.558	Unearned Income
Biaya Yang Masih Harus Dibayar	3.i, 29	4.814.427.730	3.831.166.558	Accrued Expenses
Liabilitas Lain	30	14.987.240.692	14.596.334.661	Other Liabilities
Iuran Diterima Dimuka	31	-	35.390.631.079	Contributions Received in Advance
Liabilitas Imbalan Pascakerja	32	812.369.145	463.976.268	Post-Employment Benefit Liabilities
<b>Total Liabilitas di Luar Nilai Kini Aktuarial</b>		<b>24.571.122.092</b>	<b>56.514.712.124</b>	<b>Total Liabilities Excluding Actuarial Present Value</b>
<b>ASET NETO TERSEDIA UNTUK MANFAAT PURNAKARYA</b>		<b>2.309.950.455.580</b>	<b>1.828.322.614.750</b>	<b>NET ASSETS AVAILABLE FOR RETIREMENT BENEFITS</b>

Catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

Accompanying notes to financial statements which are an integral part of the financial statements taken as a whole.

**DANA PENSIUN PEGADAIAN  
(PROGRAM PENSIUN MANFAAT PASTI)  
LAPORAN PERUBAHAN ASET NETO TERSEDIA  
UNTUK MANFAAT PURNAKARYA  
31 Desember 2023**  
(Jumlah disajikan dalam Rupiah, kecuali dinyatakan lain)

**DANA PENSIUN PEGADAIAN  
(A DEFINED-BENEFIT PENSION PROGRAM)  
STATEMENTS OF CHANGES IN NET ASSETS  
AVAILABLE FOR RETIREMENT BENEFIT  
31 Desember 2023**  
(Amount expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	2023	2022	
<b>PENAMBAHAN</b>				<b>ADDITIONS</b>
Pendapatan Investasi				Investment Income
Bunga/Bagi Hasil	33	113.460.422.413	99.786.320.580	Interest Income/ Profit Sharing
Dividen	33	21.112.018.096	7.588.496.888	Dividends
Sewa	33	1.932.422.489	4.720.798.633	Rental
Laba (Rugi) Pelepasan Investasi	33	14.931.411.314	12.008.977.903	Gain on Sale of Investments
Pendapatan Investasi Lain	33	-	-	Other Investment Income
<b>Jumlah Pendapatan Investasi</b>		<b>151.436.274.312</b>	<b>124.104.594.004</b>	<b>Total Investment Income</b>
<b>Peningkatan (Penurunan)</b>				<b>Increase (Decrease)</b>
<b>Nilai Investasi</b>	17	<b>5.625.598.751</b>	<b>(28.775.750.240)</b>	<b>In Investment Value</b>
Iuran Jatuh Tempo				Contribution Due
Iuran Normal Pemberi Kerja	2.i, 34	29.360.874.884	24.081.722.007	Employer Normal Contribution
Iuran Normal Peserta	2.i, 34	9.785.483.659	9.799.124.043	Employee Normal Contribution
Iuran Tambahan	2.i, 34	461.358.795.044	122.300.346.702	Additional Contribution
Pendapatan di Luar Investasi	38	914.465.773	461.693.160	Non Investment Income
<b>Jumlah Penambahan</b>		<b>658.481.492.423</b>	<b>251.971.729.676</b>	<b>Total Additions</b>
<b>PENGURANGAN</b>				<b>DEDUCTIONS</b>
Beban Investasi	2.o, 36	8.121.321.996	6.354.220.283	Investment Expenses
Beban Operasional	2.o, 37	30.485.458.739	58.434.190.763	Operational Expenses
Beban di Luar Investasi				Non Investment Expenses
dan Operasional	38	43.699.479	10.000.000	and Operations
Manfaat Pensiun	2.m, 35	137.780.623.634	121.951.160.067	Pension Benefits
Pajak Penghasilan	2.r, 39	213.487.045	-	Income Tax
Pengalihan Dana ke				Transfer of Funds to
Dana Pensiun Lain	2.n, 40	209.060.700	219.078.900	Other Pension Funds
<b>Jumlah Pengurangan</b>		<b>176.853.651.593</b>	<b>186.968.650.013</b>	<b>Total Deductions</b>
<b>KENAIKAN (PENURUNAN) ASET NETO TERSEDIA UNTUK MANFAAT PURNAKARYA AKHIR TAHUN</b>		<b>481.627.840.830</b>	<b>65.003.079.663</b>	<b>INCREASE (DECREASE) IN NET ASSETS AVAILABLE FOR RETIREMENT BENEFIT</b>
<b>ASET NETO TERSEDIA UNTUK MANFAAT PURNAKARYA AWAL TAHUN</b>		<b>1.828.322.614.750</b>	<b>1.763.319.535.087</b>	<b>NET ASSETS AVAILABLE FOR RETIREMENT BENEFIT AT THE</b>
<b>ASET NETO TERSEDIA UNTUK MANFAAT PURNAKARYA AKHIR TAHUN</b>		<b>2.309.950.455.580</b>	<b>1.828.322.614.750</b>	<b>NET ASSETS AVAILABLE FOR RETIREMENT BENEFIT AT THE END OF THE YEAR</b>

Catatan atas laporan keuangan yang merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan.

Accompanying notes to financial statements which are an integral part of the financial statements taken as a whole.

**42. INFORMASI KEUANGAN TAMBAHAN  
(LANJUTAN)**

**b. Informasi Hasil Usaha**

	<b>31 Desember/ December 31, 2023</b>	<b>31 Desember/ December 31, 2022</b>
<b>PENDAPATAN INVESTASI</b>		
Bunga/Bagi Hasil	113.460.422.413	99.786.320.580
Sewa	1.932.422.489	4.720.798.633
Laba (Rugi) Pelepasan Investasi	14.931.411.314	12.008.977.903
Dividen	21.112.018.096	7.588.496.888
Pendapatan Investasi Lain	-	-
Jumlah Pendapatan Investasi	<u>151.436.274.312</u>	<u>124.104.594.004</u>
<b>BEBAN INVESTASI</b>		
Beban Penyusutan Bangunan	2.814.311.112	1.772.939.355
Beban Pemeliharaan		
Tanah dan Bangunan	1.148.253.459	2.644.366.579
Beban Manajer Investasi	1.421.800.162	1.396.627.338
Beban Kustodi	529.203.943	526.348.615
Beban Transaksi	17.625.241	12.704.075
Beban Investasi Lain	2.190.128.079	1.234.321
Jumlah Beban Investasi	<u>8.121.321.996</u>	<u>6.354.220.283</u>
<b>HASIL USAHA INVESTASI</b>	<b><u>143.314.952.316</u></b>	<b><u>117.750.373.721</u></b>
<b>BEBAN OPERASIONAL</b>		
Gaji/Honor Karyawan, Pengurus dan Dewan Pengawas	8.548.868.821	7.189.887.393
Beban Kantor	3.693.905.854	3.895.197.641
Beban Jasa Pihak Ketiga	327.115.203	620.100.919
Beban Penyusutan	448.494.877	478.147.970
Beban Pemeliharaan	309.592.490	75.100.149
Beban Imbalan Pascakerja	408.018.147	-
Beban Operasional Lain	16.749.463.347	46.175.756.691
Jumlah Beban Operasional	<u>30.485.458.739</u>	<u>58.434.190.763</u>
<b>PENDAPATAN (BEBAN) LAIN-LAIN</b>		
Pendapatan Lain di Luar Investasi	914.465.773	461.693.160
Beban Lain di Luar Investasi dan Operasional	<u>(43.699.479)</u>	<u>(10.000.000)</u>
Jumlah Pendapatan Lain - Bersih	<u>870.766.294</u>	<u>451.693.160</u>
<b>HASIL USAHA SEBELUM PAJAK</b>	<b><u>113.700.259.871</u></b>	<b><u>59.767.876.118</u></b>
<b>PAJAK PENGHASILAN</b>	<b><u>213.487.045</u></b>	<b><u>-</u></b>
<b>HASIL USAHA SETELAH PAJAK</b>	<b><u>113.486.772.826</u></b>	<b><u>59.767.876.118</u></b>

**42. ADDITIONAL FINANCIAL INFORMATION  
(CONTINUED)**

**b. Result of Operations Information**

<b>INVESTMENT INCOME</b>
Interest Income/ Profit Sharing
Rental
Gain/ (Loss) Sale of Investments
Dividends
Other Investment Income
Total Investment Income
<b>INVESTMENT EXPENSES</b>
Depreciation Expense of Building Lands and Buildings
Maintenance Expenses
Investments Manager Expenses
Custodian Fee
Transactions Fee
Other Investment Expenses
Total Investment Expenses
<b>INVESTMENT INCOME</b>
<b>OPERATIONAL EXPENSES</b>
Salary/ Honorarium of Employees, Management and Board of Supervisors
Office Expenses
Third-Party Service Expenses
Depreciation Expenses
Maintenance Expenses
Post-Employment Benefits Expense
Other Operational Expenses
Total Operational Expenses
<b>OTHER INCOME (EXPENSES)</b>
Other Income Excluding Investment
Other Expense Excluding Investment and Operational
Other Income - Net
<b>INCOME BEFORE TAX</b>
<b>INCOME TAX</b>
<b>INCOME AFTER TAX</b>

**42. INFORMASI KEUANGAN TAMBAHAN  
(LANJUTAN)**

**42. ADDITIONAL FINANCIAL INFORMATION  
(CONTINUED)**

	31 Desember/ December 31, 2023	31 Desember/ December 31, 2022	
<b>c. Informasi Arus Kas</b>			<b>c. Cash Flow Information</b>
<b>ARUS KAS DARI</b>			<b>CASH FLOWS FROM</b>
<b>AKTIVITAS INVESTASI</b>			<b>INVESTING ACTIVITIES</b>
Penerimaan Bunga/Bagi Hasil	109.785.082.657	98.110.771.071	<i>Interest/ Profit Sharing Received</i>
Penerimaan Dividen	17.301.332.041	6.088.496.888	<i>Dividends Received</i>
Pelepasan Investasi	1.764.344.954.545	815.571.934.797	<i>Proceeds from Sale of Investments</i>
Penerimaan Sewa	3.139.028.812	4.505.950.646	<i>Rent Received</i>
Penempatan Investasi	(2.206.671.525.751)	(982.491.251.728)	<i>Placement in Investments</i>
Pembayaran Beban Investasi	(2.253.869.944)	(500.719.302)	<i>Investment Expenses Paid</i>
Kas Bersih Diperoleh dari Aktivitas Investasi	(314.354.997.640)	(58.714.817.628)	<i>Net Cash Provided by Investing Activities</i>
<b>ARUS KAS DARI</b>			<b>CASH FLOWS FROM</b>
<b>AKTIVITAS OPERASIONAL</b>			<b>OPERATING ACTIVITIES</b>
Pembayaran Beban Operasional	(9.743.168.940)	(9.591.461.384)	<i>Payment of Operating Expenses</i>
Pembelian Aset Operasional	-	(864.775.090)	<i>Acquisitions of Operational Assets</i>
Pendapatan Lain di Luar Investasi	503.636.519	237.919.937	<i>Non-Investment Income Received</i>
Pembayaran Beban Lain di Luar Investasi dan Operasional	82.983.700	1.350.155.991	<i>Payment of Other Expense Excluding Investment and Operational</i>
Pajak Penghasilan	(494.533.225)	(843.049.213)	<i>Income Tax</i>
Kas Bersih Digunakan Untuk Aktivitas Operasional	(9.651.081.946)	(9.711.209.758)	<i>Net Cash Used in Operating Activities</i>
<b>ARUS KAS DARI</b>			<b>CASH FLOWS FROM</b>
<b>AKTIVITAS PENDANAAN</b>			<b>FINANCING ACTIVITIES</b>
Penerimaan Iuran Normal Pembiaya Kerja	13.728.175.458	8.033.706.902	<i>Employer Normal Contribution</i>
Penerimaan Iuran Normal Peserta	5.407.620.802	3.241.817.621	<i>Employee Normal Contribution</i>
Penerimaan Iuran Tambahan	443.429.913.611	175.000.000.000	<i>Additional Contribution Received</i>
Pembayaran Pengalihan Dana ke Dana Pensiun Lain	(209.060.700)	-	<i>Placement in Investments</i>
Pembayaran Manfaat Pensiun	(135.351.898.509)	(115.788.797.850)	<i>Placement in Investments Payment of Pension Benefits</i>
Kas Bersih Digunakan Untuk Aktivitas Pendanaan	327.004.750.662	70.486.726.673	<i>Net Cash Used in Financing Activities</i>
<b>KENAIKAN (PENURUNAN) BERSIH KAS</b>	<b>2.998.671.076</b>	<b>2.060.699.287</b>	<b>NET INCREASE (DECREASE) IN CASH ON HAND</b>
<b>KAS PADA AWAL TAHUN</b>	<b>9.250.217.299</b>	<b>7.189.518.012</b>	<b>CASH ON HAND AT THE BEGINNING OF THE YEAR</b>
<b>KAS PADA AKHIR TAHUN</b>	<b>12.248.888.375</b>	<b>9.250.217.299</b>	<b>CASH ON HAND AT THE END OF THE YEAR</b>