

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

LAPORAN KEUANGAN
31 DESEMBER 2021
DAN UNTUK TAHUN YANG BERAKHIR
PADA TANGGAL TERSEBUT
BESERTA
LAPORAN AUDITOR INDEPENDEN

FINANCIAL STATEMENTS
DECEMBER 31, 2021
AND FOR THE YEAR THEN ENDED
WITH
INDEPENDENT AUDITORS' REPORT

**DANA PENSIUN PEGADAIAN
(PROGRAM PENSIUN MANFAAT PASTI)**

**DANA PENSIUN PEGADAIAN
(A DEFINED-BENEFIT PENSION PROGRAM)**

	Catatan/ Notes	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
ASET				ASSETS
Investasi (Nilai Wajar)				Investments (At Fair Value)
Surat Berharga Negara	2.b, 3.b, 3.c, 5, 6, 17	652.880.615.874	446.765.983.570	Government Bonds
Tabungan	2.b, 3.c, 5, 17	-	-	Savings Accounts
Deposito on Call	2.b, 3.c, 5, 7, 17	2.080.000.000	2.860.000.000	Deposits on Call
Deposito Berjangka	2.b, 3.c, 5, 8, 17	77.700.000.000	133.000.000.000	Time Deposits
Saham	2.b, 3.c, 5, 9, 17	168.083.684.730	145.469.456.155	Shares
Obligasi	2.b, 3.c, 5, 10, 17	466.844.911.487	429.895.041.616	Bonds
Sukuk	2.b, 3.c, 5, 11, 17	83.270.027.000	59.126.135.000	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	47.993.491.078	88.561.000.002	Balanced Mutual Funds
Efek Berangun Aset	2.b, 3.c, 5, 13, 17	3.868.542.054	5.000.000.000	Asset Backed Securities
Penempatan Langsung	2.b, 3.c, 5, 14, 17	9.819.444.039	9.819.444.039	Direct Placements
Tanah	2.b, 3.c, 5, 15, 17	9.279.000.000	9.279.000.000	Land
Tanah dan Bangunan	2.b, 3.c, 5, 16, 17	165.371.121.000	171.315.559.997	Lands and Buildings
Jumlah Investasi		1.687.190.837.262	1.501.091.620.379	Total Investments
Aset Lancar Di Luar Investasi				Current Assets Other Than Investments
Kas dan Bank	2.c, 18	7.189.518.012	8.381.717.105	Cash on Hand and in Banks
Piutang luran:				Contribution Receivables:
luran Normal Pemberi Kerja	2.d, 19	2.033.308.609	-	Employer Normal Contribution
luran Normal Peserta	2.d, 19	826.031.537	-	Employee Normal Contribution
luran Tambahan	2.d, 19	-	-	Additional Contribution
Piutang Bunga				Late Contributions Interest
Keterlambatan luran	2.d, 19	-	-	Receivable
Piutang Investasi	2.f, 20	1.778.032.343	2.353.984.394	Investment Receivables
Piutang Hasil Investasi	2.g, 21	56.164.934.564	40.989.573.857	Investment Income Receivables
Beban Dibayar Dimuka	2.e, 22	3.182.177.279	-	Prepaid Expenses
Piutang Lain-lain	23	1.789.196	412.465	Other Receivables
Jumlah Aset Lancar Di Luar Investasi		71.175.791.540	51.725.687.821	Total Current Assets Other Than Investments
Aset Operasional (Nilai buku)				Operational Assets (At Book Value)
Aset Dalam Penyelesaian		828.774.375	-	Work in Progress
Tanah dan Bangunan	2.h, 24	24.746.372.370	25.082.557.506	Lands and Buildings
Kendaraan	2.h, 24	-	-	Vehicles
Peralatan Komputer	2.h, 24	262.011.900	516.155.777	Computer Equipment
Peralatan Kantor	2.h, 24	49.021.671	93.770.519	Office Equipment
Jumlah Aset Operasional - Bersih		25.886.180.316	25.692.483.802	Total Operational Assets - Net
Aset Lain-Lain	25	-	-	Other Assets
ASET TERSEDIA		1.784.252.809.118	1.578.509.792.002	AVAILABLE ASSETS

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 PUNAKARYA
31 Desember 2021**
(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 2021**
(Amount expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember/ December 31, 2021	31 Desember/ December 31, 2020	
LIABILITAS				LIABILITIES
LIABILITAS DI LUAR				NON ACTUARIAL PRESENT VALUE
NILAI KINI				LIABILITIES
Utang Manfaat Pensiun Jatuh Tempo		-	-	<i>Pension Benefit Payables Due</i>
Utang Investasi	3.i, 14, 28	15.454.147.512	15.585.998.587	<i>Investment Payable</i>
Pendapatan Diterima Dimuka	3.o, 2.i, 12.b, 29	148.882.680	178.254.186	<i>Unearned Income</i>
Biaya Yang Masih Harus Dibayar	3.i, 15, 30	3.736.085.524	3.203.551.196	<i>Accrued Expenses</i>
Liabilitas Lain	31	968.153.009	848.562.873	<i>Other Liabilities</i>
Liabilitas Imbalan Pascakerja	31, 32	626.005.306	509.041.809	<i>Post-Employment Benefit Liabilities</i>
Total Liabilitas di Luar		20.933.274.031	20.325.408.651	Total Liabilities Excluding
Nilai Kini Aktuarial				Actuarial Present Value
ASET NETO TERSEDIA UNTUK				NET ASSETS AVAILABLE FOR
MANFAAT PUNAKARYA		1.763.319.535.087	1.558.184.383.351	RETIREMENT BENEFITS

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 PUNAKARYA
31 Desember 2021**
(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 2021**
(Amount expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	2021	2020	
PENAMBAHAN				ADDITIONS
Pendapatan Investasi				Investment Income
Bunga/Bagi Hasil	33	90.956.730.382	76.859.361.410	Interest Income/ Profit Sharing
Dividen	33	3.979.690.788	5.507.774.241	Dividends
Sewa	33	18.009.442.765	20.031.775.532	Rental
Laba (Rugi) Pelepasan Investasi	33	11.224.762.792	8.198.426.797	Gain on Sale of Investments
Pendapatan Investasi Lain	33	1.617.394	-	Other Investment Income
Jumlah Pendapatan Investasi		124.172.244.121	110.597.337.981	Total Investment Income
Peningkatan (Penurunan) Nilai Investasi	17	6.890.806.431	24.875.775.448	Increase (Decrease) In Investment Value
Iuran Jatuh Tempo				Contribution Due
Iuran Normal Pemberi Kerja	2.i, 34	25.151.425.755	25.316.331.795	Employer Normal Contribution
Iuran Normal Peserta	2.i, 34	10.191.644.167	10.237.684.185	Employee Normal Contribution
Iuran Tambahan	2.i, 34	175.000.000.000	250.000.000.000	Additional Contribution
Pendapatan di Luar Investasi	38	200.704.095	324.108.248	Other Income Excluding Investment
Jumlah Penambahan		341.606.824.569	421.351.237.657	Total Additions
PENGURANGAN				DEDUCTIONS
Beban Investasi	2.o, 36	11.647.161.699	11.350.065.007	Investment Expenses
Beban Operasional	2.o, 37	15.547.445.005	10.619.234.980	Operational Expenses
Manfaat Pensiun	2.m, 35	109.071.160.648	92.628.526.995	Pension Benefits
Pajak Penghasilan	2.r, 39	80.478.981	-	Income Tax
Pengalihan Dana ke Dana Pensiun Lain	2.n, 40	125.426.500	-	Transfer of Funds to Other Pension Funds
Jumlah Pengurangan		136.471.672.832	114.597.826.982	Total Deductions
KENAIKAN (PENURUNAN) ASET NETO TERSEDIA UNTUK MANFAAT PUNAKARYA AKHIR TAHUN		205.135.151.736	306.753.410.675	INCREASE (DECREASE) IN NET ASSETS AVAILABLE FOR RETIREMENT BENEFIT
ASET NETO TERSEDIA UNTUK MANFAAT PUNAKARYA AWAL TAHUN		1.558.184.383.351	1.251.430.972.676	NET ASSETS AVAILABLE FOR RETIREMENT BENEFIT AT THE
ASET NETO TERSEDIA UNTUK MANFAAT PUNAKARYA AKHIR TAHUN		1.763.319.535.087	1.558.184.383.351	NET ASSETS AVAILABLE FOR RETIREMENT BENEFIT AT THE END OF THE YEAR

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)
CATATAN ATAS LAPORAN KEUANGAN
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2021
(Jumlah disajikan dalam Rupiah, kecuali dinyatakan lain)**

**DANA PENSIUN PEGADAIAN
(A DEFINED-BENEFIT PENSION PROGRAM)
NOTES TO THE FINANCIAL STATEMENTS
For the Year Then Ended
31 Desember 2021
(Amount expressed in Rupiah, unless otherwise stated)**

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

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

b. Informasi Hasil Usaha

b. Result of Operations Information

	<u>31 Desember/ December 31, 2021</u>	<u>31 Desember/ December 31, 2020</u>	
PENDAPATAN INVESTASI			INVESTMENT INCOME
Bunga/Bagi Hasil	90.956.730.382	76.859.361.410	Interest Income/ Profit Sharing
Sewa	18.009.442.765	20.031.775.532	Rental
Laba (Rugi) Pelepasan Investasi	11.224.762.792	8.198.426.797	Gain/ (Loss) Sale of Investments
Dividen	3.979.690.788	5.507.774.241	Dividends
Pendapatan Investasi Lain	1.617.394	-	Other Investment Income
Jumlah Pendapatan Investasi	<u>124.172.244.121</u>	<u>110.597.337.981</u>	Total Investment Income
BEBAN INVESTASI			INVESTMENT EXPENSES
Beban Penyusutan Bangunan	8.255.648.118	8.455.330.646	Depreciation Expense of Building
Beban Pemeliharaan Tanah dan Bangunan	1.828.309.724	1.967.491.623	Lands and Buildings Maintenance Expenses
Beban Manajer Investasi	1.113.952.821	615.353.391	Investments Manager Expenses
Beban Kustodi	434.818.609	300.129.332	Custodian Fee
Beban Transaksi	13.717.427	11.045.015	Transactions Fee
Beban Investasi Lain	715.000	715.000	Other Investment Expenses
Jumlah Beban Investasi	<u>11.647.161.699</u>	<u>11.350.065.007</u>	Total Investment Expenses
HASIL USAHA INVESTASI	<u>112.525.082.422</u>	<u>99.247.272.974</u>	INVESTMENT INCOME
BEBAN OPERASIONAL			OPERATIONAL EXPENSES
Gaji/Honor Karyawan, Pengurus dan Dewan Pengawas	7.509.632.480	7.244.037.472	Salary/ Honorarium of Employees, Management and Board of Supervisors
Beban Kantor	3.112.424.690	2.262.620.547	Office Expenses
Beban Jasa Pihak Ketiga	1.102.750.000	360.289.081	Third-Party Service Expenses
Beban Penyusutan	476.518.111	462.625.084	Depreciation Expenses
Beban Pemeliharaan	63.619.435	140.334.055	Maintenance Expenses
Beban Imbalan Pascakerja	116.963.497	122.286.605	Post-Employment Benefits Expense
Beban Operasional Lain	3.165.536.792	27.042.136	Other Operational Expenses
Jumlah Beban Operasional	<u>15.547.445.005</u>	<u>10.619.234.980</u>	Total Operational Expenses
PENDAPATAN (BEBAN) LAIN-LAIN			OTHER INCOME (EXPENSES)
Pendapatan Lain di Luar Investasi	200.704.095	324.108.248	Other Income Excluding Investment
Beban Lain di Luar Investasi dan Operasional	-	-	Other Income Excluding Investment and Operational
Jumlah Pendapatan Lain - Bersih	<u>200.704.095</u>	<u>324.108.248</u>	Other Income - Net
HASIL USAHA SEBELUM PAJAK	<u>97.178.341.513</u>	<u>88.952.146.242</u>	INCOME BEFORE TAX
PAJAK PENGHASILAN	<u>80.478.981</u>	<u>-</u>	INCOME TAX
HASIL USAHA SETELAH PAJAK	<u>97.097.862.532</u>	<u>88.952.146.242</u>	INCOME AFTER TAX

**DANA PENSIUN PEGADAIAN
(PROGRAM PENSIUN MANFAAT PASTI)
CATATAN ATAS LAPORAN KEUANGAN
Untuk Tahun yang Berakhir Pada Tanggal
31 Desember 2021
(Jumlah disajikan dalam Rupiah, kecuali dinyatakan lain)**

**DANA PENSIUN PEGADAIAN
(A DEFINED-BENEFIT PENSION PROGRAM)
NOTES TO THE FINANCIAL STATEMENTS
For the Year Then Ended
31 Desember 2021
(Amount expressed in Rupiah, unless otherwise stated)**

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

c. Informasi Arus Kas

	<u>31 Desember/ December 31, 2021</u>	<u>31 Desember/ December 31, 2020</u>
ARUS KAS DARI		
AKTIVITAS INVESTASI		
Penerimaan Bunga/Bagi Hasil	86.961.580.710	74.530.113.876
Penerimaan Dividen	3.979.690.788	5.506.659.832
Penerimaan Sewa	3.296.818.131	2.452.184.659
Pelepasan Investasi	801.728.071.190	1.107.627.363.128
Penempatan Investasi	(978.808.944.234)	(1.383.578.533.985)
Pembayaran Beban Investasi	(188.276.448)	(46.804.843)
Kas Bersih Diperoleh dari Aktivitas Investasi	<u>(83.031.059.863)</u>	<u>(193.509.017.333)</u>
ARUS KAS DARI		
AKTIVITAS INVESTASI		
Pembayaran Beban Operasional	(8.687.258.745)	(7.731.454.128)
Pembelian Aset Operasional	(670.214.625)	(497.012.750)
Pendapatan Lain di Luar Investasi	166.972.075	257.639.462
Pembayaran Beban Lain di Luar Investasi dan Operasional	(6.644.784.215)	(5.194.248.113)
Pajak Penghasilan	(613.410.385)	(829.034.452)
Kas Bersih Digunakan Untuk Aktivitas Operasional	<u>(16.448.695.895)</u>	<u>(13.994.109.981)</u>
ARUS KAS DARI		
AKTIVITAS PENDANAAN		
Penerimaan Iuran Normal Pemberi Kerja	23.117.722.675	25.348.411.643
Penerimaan Iuran Normal Peserta	9.366.007.101	10.248.919.840
Penerimaan Iuran Tambahan	175.000.000.000	250.000.000.000
Penerimaan Bunga Keterlambatan Iuran	-	-
Penerimaan Pengalihan Dana dari/ ke Dana Pensiun Lain	(125.426.500)	-
Pembayaran Manfaat Pensiun	(109.070.746.611)	(89.437.219.670)
Kas Bersih Digunakan Untuk Aktivitas Pendanaan	<u>98.287.556.665</u>	<u>196.160.111.813</u>
KENAIKAN (PENURUNAN) BERSIH KAS	(1.192.199.093)	(11.343.015.501)
KAS PADA AWAL TAHUN	8.381.717.105	19.724.732.606
KAS PADA AKHIR TAHUN	7.189.518.012	8.381.717.105

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

c. Cash Flow Information

	<u>31 Desember/ December 31, 2021</u>	<u>31 Desember/ December 31, 2020</u>
CASH FLOWS FROM INVESTING ACTIVITIES		
Interest/ Profit Sharing Received	86.961.580.710	74.530.113.876
Dividends Received	3.979.690.788	5.506.659.832
Rent Received	3.296.818.131	2.452.184.659
Proceeds from Sale of Investments	801.728.071.190	1.107.627.363.128
Placement in Investments	(978.808.944.234)	(1.383.578.533.985)
Investment Expenses Paid	(188.276.448)	(46.804.843)
Net Cash Provided by Investing Activities	<u>(83.031.059.863)</u>	<u>(193.509.017.333)</u>
CASH FLOWS FROM INVESTING ACTIVITIES		
Payment of Operating Expenses	(8.687.258.745)	(7.731.454.128)
Acquisitions of Operational Assets	(670.214.625)	(497.012.750)
Non-Investment Income Received	166.972.075	257.639.462
Payment of Other Expense Excluding Investment and Operational Income Tax	(6.644.784.215)	(5.194.248.113)
Net Cash Used in Operating Activities	<u>(16.448.695.895)</u>	<u>(13.994.109.981)</u>
CASH FLOWS FROM FINANCING ACTIVITIES		
Employer Normal Contribution	23.117.722.675	25.348.411.643
Employee Normal Contribution	9.366.007.101	10.248.919.840
Additional Contribution Received	175.000.000.000	250.000.000.000
Late Interest Contribution Received	-	-
Receipt of Transfer of Funds from/to Other Pension Funds	(125.426.500)	-
Payment of Pension Benefits	(109.070.746.611)	(89.437.219.670)
Net Cash Used in Financing Activities	<u>98.287.556.665</u>	<u>196.160.111.813</u>
NET INCREASE (DECREASE) IN CASH ON HAND	(1.192.199.093)	(11.343.015.501)
CASH ON HAND AT THE BEGINNING OF THE YEAR	8.381.717.105	19.724.732.606
CASH ON HAND AT THE END OF THE YEAR	7.189.518.012	8.381.717.105