



DANA Pensiun Pegadaian

**Laporan Keuangan
Yang Diterbitkan Kembali
Tanggal 31 Desember 2024
Dan Untuk Tahun Yang
Berakhir Pada Tanggal Tersebut
Beserta Laporan Auditor Independen**

***Reissue
Financial Statements
As of December 31, 2024
And For The Year
Then Ended
With Independent Auditor's Report***

**DANA PENSIUN PEGADAIAN
(PROGRAM PENSIUN MANFAAT PASTI)
LAPORAN ASET NETO TERSEDIA
UNTUK MANFAAT PURNAKARYA
YANG DITERBITKAN KEMBALI
TANGGAL 31 DESEMBER 2024**
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

**DANA PENSIUN PEGADAIAN
(A DEFINED-BENEFIT PENSION PROGRAM)
REISSUE STATEMENTS OF
NET ASSETS AVAILABLE
FOR RETIREMENT BENEFIT
AS OF DECEMBER 31, 2024**
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember 2024/ December 31, 2024	31 Desember 2023/ December 31, 2023	
ASET				ASSETS
Investasi (Nilai Wajar)				Investments (At Fair Value)
Surat berharga negara	2.b,3.b,3.c,5,6,17	692.359.995.093	746.339.896.997	Government bonds
Deposito <i>on call</i>	2.b,3.c,5,7,17	3.200.000.000	4.850.000.000	Deposits on call
Deposito berjangka	2.b,3.c,5,8,17	248.500.000.000	293.000.000.000	Time deposits
Saham	2.b,3.c,5,9,17	170.776.367.860	169.055.197.275	Shares
Obligasi	2.b,3.c,5,10,17	774.581.211.750	650.532.558.750	Bonds
Sukuk	2.b,3.c,5,11,17	101.034.870.000	107.421.710.000	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	87.945.098.755	134.593.841.134	Balanced mutual funds
Efek beragun aset	2.b,3.c,5,13,17	1.139.145.745	1.843.820.960	Asset backed securities
Penempatan langsung	2.b,3.c,5,14,17	53.917.586.000	31.541.515.692	Direct placements
Tanah	2.b,3.c,5,15,17	8.573.000.000	8.573.000.000	Lands
Tanah dan bangunan	2.b,3.c,5,16,17	63.098.800.000	51.478.800.000	Lands and buildings
Jumlah Investasi		2.205.126.075.203	2.199.230.340.808	Total Investments
Aset Lancar				Current Assets
Di Luar Investasi				Other Than Investments
Kas dan bank	2.c,18	14.864.454.225	12.248.888.375	Cash on hand and in banks
Piutang iuran:				Contribution receivables:
Iuran 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	26.311.081.765	24.645.368.562	Investment income receivables
Piutang Lain-lain	22	31.294.593	11.814.115	Other receivables
Jumlah Aset Lancar				Total Current Assets Other
Di Luar Investasi		41.206.830.583	39.705.700.778	Than Investments
Aset Operasional (Nilai buku)				Operational Assets (At Book Value)
Aset dalam penyelesaian	23	-	1.330.559.588	Work in progress
Tanah dan bangunan	2h,23	24.022.525.134	24.374.789.673	Lands and buildings
Kendaraan	2h,23	1	1	Vehicles
Peralatan komputer	2h,23	2.202.515.624	84.385.406	Computer equipment
Peralatan kantor	2h,23	21.567.510	34.577.890	Office equipment
Jumlah Aset Operasional - Bersih		26.246.608.269	25.824.312.558	Total Operational Assets - Net
Aset Lain-lain	24	61.266.170.992	69.761.223.528	Other Assets
ASET TERSEDIA - DIPINDAHKAN		2.333.845.685.047	2.334.521.577.672	AVAILABLE ASSETS - MOVED

**DANA PENSIUN PEGADAIAN
(PROGRAM PENSIUN MANFAAT PASTI)
LAPORAN ASET NETO TERSEDIA
UNTUK MANFAAT PURNAKARYA
YANG DITERBITKAN KEMBALI
TANGGAL 31 DESEMBER 2024**
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

**DANA PENSIUN PEGADAIAN
(A DEFINED-BENEFIT PENSION PROGRAM)
REISSUE STATEMENTS OF
NET ASSETS AVAILABLE
FOR RETIREMENT BENEFIT
AS OF DECEMBER 31, 2024**
(Expressed in Rupiah, unless otherwise stated)

	Catatan/ Notes	31 Desember 2024/ December 31, 2024	31 Desember 2023/ December 31, 2023	
ASET TERSEDIA - PINDAHAN		2.333.845.685.047	2.334.521.577.672	AVAILABLE ASSETS - MOVING
LIABILITAS				LIABILITIES
Liabilitas Di Luar				Non Actuarial Present Value
Nilai Kini Aktuarial				Liabilities
Utang manfaat pensiun	27	1.481.128.095	-	Pension benefit payable
Utang investasi	28	-	250.393.737	Investment payable
Pendapatan diterima di muka	29	3.714.315.773	3.706.690.788	Unearned income
Biaya yang masih harus dibayar	30	4.512.233.590	4.814.427.730	Accrued expenses
Liabilitas lain	31	14.688.263.188	14.987.240.692	Other liabilities
Iuran diterima di muka	32	146.922.602	-	Contributions received in advance
Liabilitas imbalan pasca kerja	33	652.622.748	812.369.145	Post-employment benefit liabilities
Total Liabilitas di Luar				Total Liabilities Excluding
Nilai Kini Aktuarial		25.195.485.996	24.571.122.092	Actuarial Present Value
ASET NETO TERSEDIA UNTUK MANFAAT PURNAKARYA		2.308.650.199.051	2.309.950.455.580	NET ASSETS AVAILABLE FOR RETIREMENT BENEFITS

**DANA PENSIUN PEGADAIAN
(PROGRAM PENSIUN MANFAAT PASTI)
LAPORAN PERUBAHAN ASET NETO TERSEDIA
UNTUK MANFAAT PURNAKARYA
YANG DITERBITKAN KEMBALI
UNTUK TAHUN YANG BERAKHIR PADA
PADA 31 DESEMBER 2024
(Disajikan dalam Rupiah, kecuali dinyatakan lain)**

**DANA PENSIUN PEGADAIAN
(A DEFINED-BENEFIT PENSION PROGRAM)
REISSUE STATEMENTS OF
CHANGES IN NET ASSETS
AVAILABLE FOR RETIREMENT BENEFIT
FOR THE YEAR ENDED
DECEMBER 31, 2024
(Expressed in Rupiah, unless otherwise stated)**

	Catatan/ Notes	2024	2023	
PENAMBAHAN				ADDITIONS
Pendapatan investasi				Investment income
Bunga/bagi hasil	34	134.263.834.791	113.460.422.413	Interest income/ profit sharing
Dividen	34	17.128.133.845	21.112.018.096	Dividends
Sewa	34	2.393.537.939	1.932.422.489	Rental
Laba pelepasan investasi	34	16.232.253.029	14.931.411.314	Gain on sale of investments
Jumlah Pendapatan Investasi		170.017.759.604	151.436.274.312	Total Investment Income
Peningkatan (Penurunan)				Increase (Decrease)
Nilai Investasi	17	(34.891.913.376)	5.625.598.751	In Investment Value
Iuran jatuh tempo:				Contribution due:
Iuran normal pemberi kerja	2.l,35	26.400.975.733	29.360.874.884	Employer normal contribution
Iuran normal peserta	2.l,35	8.800.849.044	9.785.483.659	Employee normal contribution
Iuran tambahan	2.l,35	-	461.358.795.044	Additional contribution
Pendapatan di luar investasi	39	6.263.210.410	914.465.773	Non investment income
Jumlah Penambahan		176.590.881.415	658.481.492.423	Total Additions
PENGURANGAN				DEDUCTIONS
Beban investasi	2.o,37	6.445.954.154	8.121.321.996	Investment expenses
Beban operasional	2.o,38	21.390.220.719	30.485.458.739	Operational expenses
Beban di luar investasi				Non investment expenses
dan operasional	39	-	43.699.479	and operations
Manfaat pensiun	2.m,36	149.626.933.289	137.780.623.634	Pension benefits
Pajak penghasilan	2.r,40	428.029.782	213.487.045	Income tax
Pengalihan dana ke				Transfer of funds to
Dana pensiun lain	2.n,41	-	209.060.700	Other pension funds
Jumlah Pengurangan		177.891.137.944	176.853.651.593	Total Deductions
KENAIKAN (PENURUNAN) ASET NETO TERSEDIA UNTUK MANFAAT PURNAKARYA AKHIR TAHUN		(1.300.256.529)	481.627.840.830	INCREASE (DECREASE) IN NET ASSETS AVAILABLE FOR RETIREMENT BENEFIT
ASET NETO TERSEDIA UNTUK MANFAAT PURNAKARYA AWAL TAHUN		2.309.950.455.580	1.828.322.614.750	NET ASSETS AVAILABLE FOR RETIREMENT BENEFITS BEGINNING OF YEAR
ASET NETO TERSEDIA UNTUK MANFAAT PURNAKARYA AKHIR TAHUN		2.308.650.199.051	2.309.950.455.580	NET ASSETS AVAILABLE FOR RETIREMENT BENEFIT AT THE END OF THE YEAR

**DANA PENSIUN PEGADAIAN
(PROGRAM PENSIUN MANFAAT PASTI)
CATATAN ATAS LAPORAN KEUANGAN
YANG DITERBITKAN KEMBALI
UNTUK TAHUN YANG BERAKHIR PADA
TANGGAL 31 DESEMBER 2024**
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

**DANA PENSIUN PEGADAIAN
(A DEFINED-BENEFIT PENSION PROGRAM)
REISSUE NOTES TO
THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED
DECEMBER 31, 2024**
(Expressed in Rupiah, unless otherwise stated)

43. INFORMASI KEUANGAN TAMBAHAN

43. ADDITIONAL FINANCIAL INFORMATION

a. Informasi Posisi Keuangan

a. Financial Position Informations

	31 Desember 2024	31 Desember 2023
<u>ASET</u>		
Investasi (harga Perolehan)		
Surat Berharga Negara	705.801.353.210	749.030.308.210
Deposito on Call	3.200.000.000	4.850.000.000
Deposit Berjangka	248.500.000.000	293.000.000.000
Saham	214.666.092.564	182.848.103.845
Obligasi	765.750.000.000	638.250.000.000
Sukuk	99.750.000.000	105.750.000.000
Unit Penyertaan Reksa Dana:		
Reksa Dana Pasar Uang,		
Reksa Dana Pendapatan		
Tetap, Reksa Dana		
Saham, dan Reksa		
Dana Campuran	90.391.021.636	135.400.922.684
Efek Beragun Aset	1.146.465.930	1.856.041.135
Penempatan Langsung	37.125.000.000	22.275.000.000
Tanah	6.329.051.949	6.329.051.949
Tanah dan Bangunan	75.850.171.644	59.206.022.944
Akumulasi Penyusutan		
Bangunan	(25.551.692.651)	(16.625.634.256)
Jumlah Investasi	2.222.957.464.282	2.182.169.816.511
Selisih Penilaian Investasi	(17.831.389.079)	17.060.524.297

Aset Lancar		
Di Luar Investasi		
Kas dan Bank	14.864.454.225	12.248.888.375
Piutang luran:		
luran Normal Pemberi Kerja	-	2.547.119.984
Piutang Investasi	-	252.509.742
Piutang Hasil		
Investasi - Bersih	26.311.081.765	24.645.368.562
Piutang Lain-lain	31.294.593	11.814.115
Jumlah Aset Lancar		
Di Luar Investasi	41.206.830.583	39.705.700.778

<u>ASET</u>		
Aset Operasional		
(Berdasarkan Nilai Buku)		
Aset Dalam Penyelesaian	-	1.330.559.588
Tanah dan Bangunan	24.022.525.134	24.374.789.673
Kendaraan	1	1
Peralatan Komputer	2.202.515.624	84.385.406
Peralatan Kantor	21.567.510	34.577.890
Jumlah Aset		
Operasional - Bersih	26.246.608.269	25.824.312.558
Aset Lain-lain	61.266.170.992	69.761.223.528
JUMLAH ASET	2.333.845.685.047	2.334.521.577.672

<u>ASSETS</u>	
Investments (At Cost)	
Government Bonds	
Deposits on Call	
Time Deposits	
Shares	
Bonds	
Sukuk	
Units of Mutual Funds:	
Money Market Mutual	
Funds, Fixed Income	
Mutual Funds, Shares	
Mutual Funds, and	
Balanced Mutual Funds	
Asset Backed Securities	
Direct Placements	
Land	
Land and Buildings	
Accumulated	
Depreciation of Buildings	
Total Investments	
Difference in Investments Valuation	

Current Assets Other	
Than Investments	
Cash on Hand and in Banks	
Contribution Receivables:	
Employer Normal Contribution	
Investment Receivables	
Investment Income	
Receivables - Net	
Other Receivables	
Total Current Assets Other	
Than Investments	

<u>ASSETS</u>	
Operational Assets	
(At Book Value)	
Work in Progress	
Lands and Buildings	
Vehicles	
Computer Equipment	
Office Equipment	
Total Operational	
Assets - Net	
Other Assets	
TOTAL ASSETS	

**DANA PENSIUN PEGADAIAN
(PROGRAM PENSIUN MANFAAT PASTI)
CATATAN ATAS LAPORAN KEUANGAN
YANG DITERBITKAN KEMBALI
UNTUK TAHUN YANG BERAKHIR PADA
TANGGAL 31 DESEMBER 2024**
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

**DANA PENSIUN PEGADAIAN
(A DEFINED-BENEFIT PENSION PROGRAM)
REISSUE NOTES TO
THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED
DECEMBER 31, 2024**
(Expressed in Rupiah, unless otherwise stated)

43. INFORMASI KEUANGAN TAMBAHAN (lanjutan)

43. ADDITIONAL FINANCIAL INFORMATION (continued)

a. Informasi Posisi Keuangan (lanjutan)

a. Financial Position Informations (continued)

	31 Desember 2024	31 Desember 2023	
<u>LIABILITAS</u>			<u>LIABILITIES</u>
Nilai Kini Aktuarial	2.444.871.022.557	2.205.099.183.287	Actuarial Present Value
Selisih Nilai Kini Aktuarial	<u>(136.220.823.506)</u>	<u>104.851.272.293</u>	Difference in Actuarial Present Value
Liabilitas Di Luar			Liabilities Beyond
Nilai Kini Aktuarial			Actuarial Present Value
Utang manfaat pensiun	1.481.128.095	-	Pension benefit payable
Utang investasi	-	250.393.737	Investment payables
Pendapatan diterima di muka	3.714.315.773	3.706.690.788	Prepaid income
Biaya yang masih harus dibayar	4.512.233.590	4.814.427.730	Accrued expenses
Liabilitas lain	14.688.263.188	14.987.240.692	Other liabilities
Iuran diterima di muka	146.922.602	-	Dues received in advance
Liabilitas imbalan pasca kerja	652.622.748	812.369.145	Post-employment benefit liabilities
Jumlah Liabilitas Di Luar			Total Liabilities Beyond
Nilai Kini Aktuarial	<u>25.195.485.996</u>	<u>24.571.122.092</u>	Actuarial Present Value
JUMLAH LIABILITAS	<u><u>2.333.845.685.047</u></u>	<u><u>2.334.521.577.672</u></u>	TOTAL LIABILITIES

**DANA PENSIUN PEGADAIAN
(PROGRAM PENSIUN MANFAAT PASTI)
CATATAN ATAS LAPORAN KEUANGAN
YANG DITERBITKAN KEMBALI
UNTUK TAHUN YANG BERAKHIR PADA
TANGGAL 31 DESEMBER 2024**
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

**DANA PENSIUN PEGADAIAN
(A DEFINED-BENEFIT PENSION PROGRAM)
REISSUE NOTES TO
THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED
DECEMBER 31, 2024**
(Expressed in Rupiah, unless otherwise stated)

43. INFORMASI KEUANGAN TAMBAHAN (lanjutan)

**43. ADDITIONAL FINANCIAL INFORMATION
(continued)**

b. Informasi Hasil Usaha

b. Result of Operations Information

	2024	2023	
PENDAPATAN INVESTASI			INVESTMENT INCOME
Bunga/bagi hasil	134.263.834.791	113.460.422.413	Interest income/ profit sharing
Dividen	17.128.133.845	21.112.018.096	Dividends
Laba pelepasan investasi	16.232.253.029	14.931.411.314	Gain sale of investments
Sewa	2.393.537.939	1.932.422.489	Rental
Jumlah Pendapatan Investasi	170.017.759.604	151.436.274.312	Total Investment Income
BEBAN INVESTASI			INVESTMENT EXPENSES
Beban penyusutan bangunan	3.188.560.822	2.814.311.112	Depreciation expense of building
Beban pemeliharaan			Lands and buildings
Tanah dan bangunan	709.622.006	1.148.253.459	Maintenance expenses
Beban manajer investasi	903.793.933	1.421.800.162	Investments manager expenses
Beban kustodi	503.538.005	529.203.943	Custodian fee
Beban transaksi	16.015.179	17.625.241	Transactions fee
Beban investasi lain	1.124.424.209	2.190.128.079	Other investment expenses
Jumlah Beban Investasi	6.445.954.154	8.121.321.996	Total Investment Expenses
HASIL USAHA INVESTASI	163.571.805.450	143.314.952.316	INVESTMENT INCOME
BEBAN OPERASIONAL			OPERATIONAL EXPENSES
Gaji/Honor Karyawan, Pengurus dan Dewan Pengawas	8.424.666.962	8.548.868.821	Salary/ Honorarium of Employees, Management and Board of Supervisors
Beban kantor	4.766.062.703	3.693.905.854	Office expenses
Beban jasa pihak ketiga	7.974.000	327.115.203	Third-party service expenses
Beban penyusutan	429.565.509	448.494.877	Depreciation expenses
Beban pemeliharaan	1.019.566.823	309.592.490	Maintenance expenses
Beban imbalan pasca kerja	394.525.813	408.018.147	Post-employment benefits expense
Beban operasional lain	6.347.858.909	16.749.463.347	Other operational expenses
Jumlah Beban Operasional	21.390.220.719	30.485.458.739	Total Operational Expenses
PENDAPATAN (BEBAN) LAIN-LAIN			OTHER INCOME (EXPENSES)
Pendapatan lain di luar investasi	6.263.210.410	914.465.773	Other income excluding investment
Beban lain di luar investasi dan operasional	-	(43.699.479)	Other expense excluding investment and operational
Jumlah Pendapatan Lain - Bersih	6.263.210.410	870.766.294	Total Other Income - Net
HASIL USAHA SEBELUM PAJAK	148.444.795.141	113.700.259.871	INCOME BEFORE TAX
PAJAK PENGHASILAN	428.029.782	213.487.045	INCOME TAX
HASIL USAHA SETELAH PAJAK	148.016.765.359	113.486.772.826	INCOME AFTER TAX

**DANA PENSIUN PEGADAIAN
(PROGRAM PENSIUN MANFAAT PASTI)
CATATAN ATAS LAPORAN KEUANGAN
YANG DITERBITKAN KEMBALI
UNTUK TAHUN YANG BERAKHIR PADA
TANGGAL 31 DESEMBER 2024**
(Disajikan dalam Rupiah, kecuali dinyatakan lain)

**DANA PENSIUN PEGADAIAN
(A DEFINED-BENEFIT PENSION PROGRAM)
REISSUE NOTES TO
THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED
DECEMBER 31, 2024**
(Expressed in Rupiah, unless otherwise stated)

43. INFORMASI KEUANGAN TAMBAHAN (lanjutan)

43. ADDITIONAL FINANCIAL INFORMATION (continued)

c. Informasi Arus Kas

c. Cash Flow Information

	2024	2023	
ARUS KAS DARI			CASH FLOWS FROM
AKTIVITAS INVESTASI			INVESTING ACTIVITIES
Penerimaan bunga/bagi hasil	133.598.141.666	109.785.082.657	Interest/ profit sharing received
Penerimaan dividen	16.128.146.744	17.301.332.041	Dividends received
Pelepasan investasi	1.292.343.307.034	1.764.344.954.545	Proceeds from sale of investments
Penerimaan sewa	2.236.573.085	3.139.028.812	Rent received
Penempatan investasi	(1.312.929.603.850)	(2.206.671.525.751)	Placement in investments
Pembayaran beban investasi	(1.793.340.895)	(2.253.869.944)	Investment expenses paid
Kas Bersih Diperoleh dari			Net Cash Provided by
(Digunakan untuk) Aktivitas Investasi	129.583.223.784	(314.354.997.640)	(Used in) Investing Activities
ARUS KAS DARI			CASH FLOWS FROM
AKTIVITAS OPERASIONAL			OPERATING ACTIVITIES
Pembayaran beban operasional	(10.834.112.314)	(9.743.168.940)	Payment of operating expenses
Pembelian aset operasional	(526.463.510)	-	Acquisitions of operational assets
Pendapatan lain di luar investasi	1.231.034.342	503.636.519	Non-investment income received
Pembayaran beban lain			Payment of other expense
Di luar investasi			Excluding investment
dan operasional	(4.497.135.842)	82.983.700	And operational
Pajak penghasilan	(2.091.042.780)	(494.533.225)	Income tax
Kas Bersih Digunakan untuk			Net Cash Used in
Aktivitas Operasional	(16.717.720.104)	(9.651.081.946)	Operating Activities
ARUS KAS DARI			CASH FLOWS FROM
AKTIVITAS PENDANAAN			FINANCING ACTIVITIES
Penerimaan iuran normal			Employer normal
Pemberi kerja	29.093.103.962	13.728.175.458	Contribution
Penerimaan iuran normal peserta	8.802.763.401	5.407.620.802	Employee normal contribution
Penerimaan iuran tambahan	-	443.429.913.611	Additional contribution received
Pembayaran pengalihan dana ke			Placement in investments
Dana pensiun lain	-	(209.060.700)	Placement in investments
Pembayaran manfaat pensiun	(148.145.805.193)	(135.351.898.509)	Payment of pension benefits
Kas Bersih (Digunakan untuk)			Net Cash (Used in)
Diperoleh dari Aktivitas Pendanaan	(110.249.937.830)	327.004.750.662	Provided by Financing Activities
KENAIKAN			NET INCREASE IN
BERSIH KAS	2.615.565.850	2.998.671.076	CASH ON HAND
KAS PADA			CASH ON HAND AT THE
AWAL TAHUN	12.248.888.375	9.250.217.299	BEGINNING OF THE YEAR
KAS PADA			CASH ON HAND AT THE
AKHIR TAHUN	14.864.454.225	12.248.888.375	END OF THE YEAR

44. MANAJEMEN RISIKO KEUANGAN

44. FINANCIAL RISK MANAGEMENT

Dalam aktivitas usahanya sehari-hari, Dana Pensiun Pegadaian dihadapkan pada berbagai risiko. Risiko utama yang dihadapi Dana Pensiun Pegadaian yang timbul dari instrumen keuangan adalah risiko kredit, risiko pasar (yaitu risiko tingkat suku bunga, risiko nilai tukar mata uang asing dan risiko harga komoditas), dan risiko likuiditas.

In daily business activities, the Dana Pensiun Pegadaian is exposed to various risks. The main risks faced by the Dana Pensiun Pegadaian arising from financial instruments are credit risk, market risk (ie interest rate risk, foreign exchange rate risk and commodity price risk), and liquidity risk.