



Risiko Umum - Ukuran Utama (Key Metrics)  
General Risk - Key Metrics

Nama Bank : Citibank, N.A  
Posisi Laporan : March 2026

Dalam Jutaan Rupiah/In Million Rupiah

| No.  | Deskripsi<br>Description                                                                                                                                                                                                                                                                                                                                                                                                                                            | Mar - 2026  | Dec - 2025  | Sep - 2025  | Jun - 2025  | Mar - 2025  |
|------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------|-------------|-------------|-------------|-------------|
|      | Modal yang Tersedia (nilai)<br>Available capital (amounts)                                                                                                                                                                                                                                                                                                                                                                                                          |             |             |             |             |             |
| 1    | Modal Inti Utama (CET1)<br>Common Equity Tier 1 (CET1)                                                                                                                                                                                                                                                                                                                                                                                                              | 18,773,718  | 19,706,961  | 19,919,822  | 19,470,422  | 19,792,051  |
| 2    | Modal Inti (Tier 1)<br>Tier1                                                                                                                                                                                                                                                                                                                                                                                                                                        | 18,773,718  | 19,706,961  | 19,919,822  | 19,470,422  | 19,792,051  |
| 3    | Total Modal<br>Total capital                                                                                                                                                                                                                                                                                                                                                                                                                                        | 19,068,017  | 20,020,873  | 20,258,870  | 19,779,885  | 20,098,923  |
|      | Aset Tertimbang Menurut Risiko (Nilai)<br>Risk-weighted assets (amounts)                                                                                                                                                                                                                                                                                                                                                                                            |             |             |             |             |             |
| 4    | Total Aset Tertimbang Menurut Risiko (ATMR)<br>Total risk-weighted assets (RWA)                                                                                                                                                                                                                                                                                                                                                                                     | 49,781,196  | 52,051,040  | 56,537,082  | 49,361,189  | 46,564,857  |
|      | Rasio Modal berdasar Risiko dalam bentuk persentase dari ATMR<br>Risk-based capital ratios as a percentage of RWA                                                                                                                                                                                                                                                                                                                                                   |             |             |             |             |             |
| 5    | Rasio CET1 (%)<br>CET1 ratio (%)                                                                                                                                                                                                                                                                                                                                                                                                                                    | 37.71%      | 37.86%      | 35.23%      | 39.44%      | 42.50%      |
| 6    | Rasio Tier 1 (%)<br>Tier 1 ratio (%)                                                                                                                                                                                                                                                                                                                                                                                                                                | 37.71%      | 37.86%      | 35.23%      | 39.44%      | 42.50%      |
| 7    | Rasio Total Modal (%)<br>Total capital ratio (%)                                                                                                                                                                                                                                                                                                                                                                                                                    | 38.30%      | 38.46%      | 35.83%      | 40.07%      | 43.16%      |
|      | Tambahan CET1 yang berfungsi sebagai buffer dalam bentuk persentase dari ATMR<br>Additional CET1 buffer requirements as a percentage of RWA                                                                                                                                                                                                                                                                                                                         |             |             |             |             |             |
| 8    | Capital conservation buffer (2.5% dari ATMR) (%)<br>Capital conservation buffer requirement (2.5% from RWA) (%)                                                                                                                                                                                                                                                                                                                                                     | 2.50%       | 2.50%       | 2.50%       | 2.50%       | 2.50%       |
| 9    | Countercyclical Buffer (0 - 2.5% dari ATMR) (%)<br>Countercyclical buffer requirement (0 - 2.5% from RWA) (%)                                                                                                                                                                                                                                                                                                                                                       | 0.00%       | 0.00%       | 0.00%       | 0.00%       | 0.00%       |
|      | Capital Surcharge untuk Bank Sistemik (1% - 2.5%) (%)<br>Bank G-SIB and/or D-SIB additional requirements (%)                                                                                                                                                                                                                                                                                                                                                        | 0.00%       | 0.00%       | 0.00%       | 0.00%       | 0.00%       |
| 11   | Total CET1 sebagai buffer (Baris 8 + Baris 9 + Baris 10)<br>Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)                                                                                                                                                                                                                                                                                                                            | 2.50%       | 2.50%       | 2.50%       | 2.50%       | 2.50%       |
| 12   | Komponen CET1 untuk buffer<br>CET1 available after meeting the bank's minimum capital requirements (%)                                                                                                                                                                                                                                                                                                                                                              | 15.09%      | 13.04%      | 11.56%      | 12.50%      | 13.24%      |
|      | Rasio pengungkit sesuai Basel III<br>Basel III leverage ratio                                                                                                                                                                                                                                                                                                                                                                                                       |             |             |             |             |             |
| 13   | Total Eksposur<br>Total Basel III leverage ratio exposure measure                                                                                                                                                                                                                                                                                                                                                                                                   | 120,770,142 | 106,120,037 | 113,716,921 | 106,217,043 | 102,336,559 |
| 14   | Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada)<br>Basel III leverage ratio (%) including the impact of any applicable temporary exemption of central bank reserves                                                                                                                                                                | 15.54%      | 18.57%      | 17.52%      | 18.33%      | 19.34%      |
| 14.B | Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada)<br>Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)                                                                                                                                                        | 15.54%      | 18.57%      | 17.52%      | 18.33%      | 19.34%      |
| 14.C | Nilai Rasio Pengungkit, termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset Securities Financing Transaction (SFT) secara gross<br>Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets | 15.54%      | 18.57%      | 17.52%      | 18.33%      | 19.34%      |
| 14.D | Nilai Rasio Pengungkit, tidak termasuk dampak dari penyesuaian terhadap pengecualian sementara atas penempatan giro pada Bank Indonesia dalam rangka memenuhi ketentuan GWM (jika ada), yang telah memasukkan nilai rata-rata dari nilai tercatat aset SFT secara gross<br>Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets                              | 15.54%      | 18.57%      | 17.52%      | 18.33%      | 19.34%      |
|      | Rasio Kecukupan Likuiditas (LCR)<br>Liquidity Coverage Ratio (LCR)                                                                                                                                                                                                                                                                                                                                                                                                  |             |             |             |             |             |
| 15   | Total Aset Likuid Berkualitas Tinggi (HQLA)<br>Total high-quality liquid assets (HQLA)                                                                                                                                                                                                                                                                                                                                                                              | 71,081,458  | 64,630,245  | 56,924,456  | 59,776,281  | 58,521,835  |
| 16   | Total Arus Kas Keluar Bersih (net cash outflow)<br>Total net cash outflow                                                                                                                                                                                                                                                                                                                                                                                           | 25,253,443  | 24,489,005  | 20,555,637  | 20,232,200  | 17,193,703  |
| 17   | LCR (%)<br>LCR ratio (%)                                                                                                                                                                                                                                                                                                                                                                                                                                            | 281.47%     | 263.92%     | 276.93%     | 295.45%     | 340.37%     |
|      | Rasio Pendanaan Stabil Bersih (NSFR)<br>Net Stable Funding Ratio (NSFR)                                                                                                                                                                                                                                                                                                                                                                                             |             |             |             |             |             |
| 18   | Total Pendanaan Stabil yang Tersedia (ASF)<br>Total available stable funding                                                                                                                                                                                                                                                                                                                                                                                        | 42,937,566  | 40,242,190  | 41,529,639  | 40,116,836  | 39,156,517  |
| 19   | Total Pendanaan Stabil yang Diperlukan (RSF)<br>Total required stable funding                                                                                                                                                                                                                                                                                                                                                                                       | 25,699,705  | 23,894,342  | 26,904,032  | 24,969,967  | 24,602,279  |
| 20   | NSFR (%)<br>NSFR ratio (%)                                                                                                                                                                                                                                                                                                                                                                                                                                          | 167.07%     | 168.42%     | 154.36%     | 160.66%     | 159.16%     |

Analisis Kualitatif

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| <p><b>Permodalan:</b></p> <p>Rasio kecukupan modal (KPMM) pada Q1 2026 sebesar 38,30% jauh diatas rasio minimum sebesar 12,50%. Rasio KPMM menurun 0,16% dari kuartal sebelumnya sebesar 38,46% utamanya disebabkan oleh penurunan Total Modal lebih besar 0.02% dari penurunan Aktiva tertimbang Menurut Risiko (ATMR).</p> <p><b>Leverage :</b></p> <p>Leverage Ratio pada Q1 2026 dan Q4 2025 adalah 15,54 % dan 18,57%, penurunan ratio sebesar -3,03% terutama disebabkan oleh penurunan Modal Inti dan peningkatan Total Eksposur yang lebih tinggi. Peningkatan total exposure terutama karena kenaikan surat berharga yang dimiliki dan reverse repo kepada Bank Indonesia.</p> <p>Dalam hal ini Bank memiliki penyediaan Modal Inti yang sangat memadai berdasarkan Total Eksposur yang diwajibkan oleh Otoritas Jasa Keuangan (OJK) paling rendah sebesar 3%.</p> <p><b>LCR:</b></p> <p>Pada Q1 2026, jumlah HQLA bank sebesar 71,08 triliun rupiah, jumlah arus kas keluar sebesar 101,01 triliun rupiah, dan jumlah arus kas masuk yang dapat diperhitungkan (setelah penyesuaian batas maksimum arus kas masuk yaitu 75% dari total arus kas keluar) dalam LCR adalah 75,76 triliun rupiah, sehingga nilai LCR menjadi 281,47%. Peningkatan HQLA sebesar 6,45 triliun rupiah pada Q1 2026 terutama dikarenakan transaksi penempatan pada Bank Indonesia dan Surat berharga yang diterbitkan Pemerintah Pusat dan Bank Indonesia dalam rupiah dan valuta asing.</p> <p>Dibandingkan kuartal sebelumnya, jumlah arus kas keluar setelah haircut mengalami peningkatan di Q1 2026 sebesar 3,06 triliun rupiah yang terutama berasal dari arus kas keluar lainnya terkait transaksi derivatif dan penarikan Pendanaan yang berasal dari nasabah korporasi. Di samping itu, arus kas masuk setelah haircut dan sebelum penyesuaian batas maksimum arus kas masuk juga mengalami peningkatan sebesar 357 miliar rupiah jika dibandingkan kuartal sebelumnya yang berasal dari transaksi derivatif dan tagihan lembaga jasa keuangan.</p> <p>Peningkatan pada HQLA yang lebih tinggi dari peningkatan arus kas bersih keluar menyebabkan LCR Q1 2026 mengalami peningkatan dibandingkan kuartal sebelumnya menjadi 281,47%, yang masih berada di atas batas minimum yang ditentukan. Hal ini mencerminkan bahwa bank memiliki ketahanan likuiditas yang sangat baik dalam jangka waktu 30 hari ke depan.</p> <p><b>NSFR:</b></p> <p>Di bulan Maret 2026, jumlah dana stabil yang tersedia (ASF; Available Stable Funding) sebesar 42,94 triliun rupiah dibandingkan dengan jumlah dana stabil yang dibutuhkan (RSF; Required Stable Funding) sebesar 25,70 triliun rupiah, sehingga Net Stable Funding Ratio (NSFR) berada di level 167,07%, yang masih berada di atas batas minimum 100% yang ditentukan. Hal ini mencerminkan bahwa Bank memiliki ketahanan likuiditas yang sangat baik.</p> <p>Rasio NSFR mengalami penurunan sebesar 1,34% pada bulan Maret 2026 dibandingkan dengan kuartal sebelumnya disebabkan oleh peningkatan faktor RSF sebesar 7,56%, lebih tinggi dibandingkan dengan peningkatan pada faktor ASF sebesar 6,70% dibandingkan kuartal sebelumnya. Peningkatan pada faktor peningkatan pada faktor RSF utamanya di sebabkan oleh naiknya komponen aset lainnya sedangkan peningkatan faktor ASF utamanya di sebabkan oleh kenaikan Pendanaan yang berasal dari nasabah korporasi.</p> <p>Komposisi dana stabil yang tersedia terdiri dari modal dan sumber pendanaan dari wholesale. Sedangkan komposisi dana stabil yang dibutuhkan utamanya datang dari performing loan dan sekuritas.</p> |
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Qualitative Analysis

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| <p><b>Capital:</b></p> <p>The Total Capital Ratio (CAR) in Q1 2026 was 38.30%, far above the required capital ratio of 12.50%. The capital ratio decreased by 0.16% from previous quarter of 38.46% mainly due to decrease in Total Capital is higher compared to decrease in Risk Weighted Asset of 0.02%</p> <p><b>Leverage:</b></p> <p>Leverage Ratio in Q1 2026 and Q4 2025 were 15.54 % and 18.57 % respectively. Ratio was decreased by -3.03% mainly derived from lower core capital and higher total exposure. The Increased in Total exposure mainly came from increased marketable securities and reverse repo to central bank.</p> <p>This reflects the Bank has an adequate Core Capital based on Total Exposure required by Financial Services Authority (OJK) at the minimum limit of 3%.</p> <p><b>LCR:</b></p> <p>On March 2026, the amount of bank's HQLA was IDR 71.08 trillion, the total cash outflow was IDR 101.01 trillion, and the total cash inflow calculated in the LCR (after cash inflow maximum haircut by 75% of cash outflow) was IDR 75.76 trillion, with the result that LCR value was 281.47%. Increased in HQLA amounted IDR 6.45 trillion on Q1 2026 mostly derived from higher placement to Bank Indonesia, Government Bonds and Central Bank Securities both Rupiah and foreign currency.</p> <p>Compared to previous quarter, the increase in total cash outflow after haircut increase by IDR 3.06 trillion was mainly due to other cashflow related to derivative transactions and withdraw wholesale funding. Aside from that, the total cash inflows after haircut and before capped with maximum cash inflow, also increase by IDR 357 billion compared to previous quarter was mainly due to derivative transactions and inflow from financial institution.</p> <p>Increased in HQLA higher compared to increased in net cash outflow resulting LCR was higher compared to previous quarter became 281.47%. The ratio is way above the specified minimum ratio of 100%, thus, this reflects that the bank has excellent liquidity resilience for the next 30 days.</p> <p><b>NSFR :</b></p> <p>In March 2026, the amount of Available Stable Funding (ASF) was IDR 42.94 trillion compared to the Required Stable Funding (RSF) of IDR 25.70 trillion, thus the Net Stable Funding Ratio (NSFR) was at 167.07% level, which was still above the specified minimum 100% threshold. This reflects Bank has resilience liquidity.</p> <p>The NSFR ratio decreased by 1.34% in March 2026 compared to the previous quarter. The decrease in the NSFR ratio mainly came from higher increased RSF factor compared to increased in ASF factor. The Increased in the RSF factor mainly came from other assets. Meanwhile, the increased in the ASF factor mainly came from higher wholesale funding.</p> <p>The composition of Available Stable Fund consisted, capital and funding from wholesale. Meanwhile, the composition of stable funds needed mostly came from performing loans and securities.</p> |
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