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Citibank, N.A., Indonesia
August 20, 2026

Citi Indonesia Reports Strong Growth in Lending and Deposits for First Half of 2026, Maintaining Excellent Asset Quality

Jakarta, August 20, 2026 — Citibank, N.A., Indonesia ("Citi Indonesia") reported strong financial results for the first half of 2026, driven by sustained growth in lending and third-party deposits.

Third-Party Funds grew by 23.29% year-on-year to **Rp72.6 trillion**, underpinned by strong growth in **Current Accounts**, **which increased by 36.54%** to **Rp60.4 trillion**. This brought the **Low-Cost Fund (CASA) ratio to a strong 83.23%**, up from **75.16%** in the same period last year.

On the lending side, Citi Indonesia sustained positive momentum in the first half of 2026. **Gross loans grew 8.05% year-on-year, and 11.05% from end 2025, reaching Rp29.9 trillion**, while maintaining a disciplined risk profile and excellent asset quality.

For the first half of 2026, **Citi Indonesia posted a Net Income of Rp994 billion**. Profitability moderated during the period, driven by market volatilities that impacted gains from sales of financial assets. The Bank maintained prudent cost management, with the **Cost to Income Ratio (CIR) recorded at 51.17%.**

Citi Indonesia's commitment to prudent risk management is evident in its asset quality, which remains excellent. **Citi Indonesia's Non-Performing Loan (NPL) ratio was maintained at 0.19%**. The Bank's capital position remains solid, with a **Capital Adequacy Ratio (CAR) of 31.43%, well above regulatory requirements**. Citi Indonesia's liquidity position is equally strong, with a **Liquidity Coverage Ratio (LCR) of 276.26%.**

CEO of Citi Indonesia, Batara Sianturi, stated, "Our achievements in the first half of 2026 affirm the resilience and competitiveness of the Citi Indonesia franchise. Solid growth in funding and lending, alongside a near-zero NPL ratio, reflects the deep trust our clients place in Citi Indonesia's institutional banking platform. We remain fully committed to supporting our clients' growth through our three interconnected core business lines—Banking, Markets, and Services—while navigating the evolving economic landscape with confidence and prudence."

Throughout the first half of 2026, Citi Indonesia's **Banking** business continued to record positive performance, both revenue and asset growth. This performance highlights Citi's ongoing commitment to delivering comprehensive banking solutions for a diverse multisector client base, including local and multinational companies, financial institutions, and public-sector organizations.

During the first half of 2026, through leveraging Citi's global network, Citi was involved in several transactions that demonstrate the breadth of its Corporate Banking capabilities, including:

- Citi served as **Joint Lead Manager and Bookrunner for the Inaugural $1.5 Billion Global Bond Issuance for PT Danantara Investment Management**

- Citi served as **Joint Lead Manager and Bookrunner for $1.5 Billion Global Bond Issuance for PT Perusahaan Listrik Negara (PLN)**
- Citi served as **Mandated Lead Arranger for $1 Billion 3-year Loan Syndication for PT Danantara Investment Management**
- Citi served as **Exclusive Financial Advisor to PT Indosat Ooredoo Hutchison, on their completed Fiber Infrastructure Business Carve-Out.**

Citi Indonesia's **Services** business saw positive year-on-year growth in the second quarter**, driven by 16% average balance increase** and **254% increase in total commercial cards spend.**

Through Citi Indonesia's digital trade financing capabilities, including **Simplified Trade Loan** and **eLoan**, Citi helped clients streamline their trade and banking operations, **contributing to 36% growth in trade assets.** Citi also continued to enhance our digital connectivity through Host-to-Host (H2H) and API integrations with H2H connections growing by 2% and API by 50%, further strengthening secure, seamless, and efficient system-to-system banking.

Continuing its support for Indonesia's capital markets, Citi Indonesia's **Investor Services** business actively collaborated with regulators on key initiatives throughout the year.

Citi Indonesia's **Markets** business reinforces its leadership with a strong presence in the foreign exchange (FX) and fixed income markets. Recognized as a trusted partner for corporate and institutional clients, **Citi Indonesia's Markets business has demonstrated robust performance year-to-date in 2026**, driven by **significant client activity in foreign exchange and hedging solutions**. The business saw a notable growth in FX volumes, reflecting increased client trust and market leadership. This strong result was primarily fueled by heightened demand for sophisticated hedging strategies and foreign exchange services, as clients navigated dynamic market conditions.

Citi Indonesia continues to leverage its market-leading platforms such as **CitiFX Gateway/SFTP, CitiFX Pulse, CitiDirect,** and **CitiConnect** to deliver fully automated FX and payment solutions integrated into clients' systems. These capabilities support clients in operating efficiently amid evolving market conditions.

Pioneering a new era of banking in Indonesia, Citi is among the first banks in the country to harness the power of AI with the launch of its proprietary tools for all employees in Indonesia. This initiative provides access to a suite of Citi AI tools, including **Citi Stylus Workspaces** and **Citi Assist**, designed to simplify daily tasks, increase productivity, and provide instant access to critical information within Citi's system.

The adoption of AI is central to Citi's strategy to enhance efficiency and productivity in the digital age, reinforcing its position as the preeminent banking partner for institutions with cross-border needs.

In addition to business performance, Citi Indonesia continues to contribute positively to the communities where we operate while also driving economic progress in Indonesia.

A key example is the **Anak Muda untuk Dunia Kerja dan Wirausaha Digital yang Inklusif (ANDAL)** program, a collaboration with the non-profit organization **YCAB Foundation** that kicked off in early 2026. Funded by a grant from the Citi Foundation's 2025 Global Innovation Challenge, this initiative aims to enhance job readiness and digital economic

opportunities for 2,500 youths, with a particular focus on women and people with disabilities.

Furthering this commitment, Citi Indonesia partnered with the YCAB Foundation in the second quarter of 2026 to host **#SmartMoneyTalksABLE** as part of Citi's annual tradition of giving back through **Global Community Day**. The financial literacy workshop designed for youths, including students with physical disabilities from several Special Needs Schools (SLB) in DKI Jakarta, aimed to broaden access to financial education, providing an essential foundation for independence and an improved quality of life.

In June 2026, **Citi Indonesia secured three more prestigious accolades at the FinanceAsia Awards 2026**, including 'Best International Bank,' 'Best International Bank for Large Corps & MNCs,' and 'Best International Bank for Public Sector Clients.' According to FinanceAsia, Citi remains one of the leading global institutional banks in Indonesia.

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About Citibank N.A., Indonesia
Citibank, N.A., Indonesia (Citi Indonesia) is a full branch of Citibank, N.A., a wholly owned subsidiary of Citigroup, Inc., which is based in New York, United States of America. Citi is a preeminent banking partner for institutions with cross-border needs, a global leader in wealth management and a valued personal bank in its home market of the United States. Citi does business in more than 180 countries and jurisdictions, providing corporations, governments, investors, institutions and individuals with a broad range of financial products and services.

In Indonesia, Citi was established since 1968 and is one of the country's largest foreign banks. Citi Indonesia now operates with a refined focus, maintaining four branches in four major cities in Indonesia, namely Jakarta, Bandung, Surabaya, and Medan.

Throughout 2025, Citi in Indonesia received a number of prestigious awards, one of which was from The Asset where Citi Indonesia was named *Best Corporate and Institutional Adviser*, *Best Bond Adviser – International*, *Best Commercial Bank*, *Best Social Loan*, *Best Bank Bond*, *Best Syndicated Loan – Mining*, *Best Syndicated Loan – Agriculture and Best Sellside for the Local Currency Bond*. In addition, Citi Indonesia also won awards from the Euromoney Awards for Excellence 2025, namely *Indonesia's Best International Bank, Indonesia's Best Bank for Large Corporates* and *Indonesia's Best Cash Management Bank*; *Best M&A Deal* from FinanceAsia Achievement Awards 2025; *International - Best Bank*, *International - Best Bank for Large Corp & MNCs*, and *International - Best Bank for Public Sector Clients* from FinanceAsia Awards 2026.

Citibank, N.A., Indonesia is licensed and supervised by the Financial Services Authority (OJK).

For further information, please contact:

Hario Widyananto (Wiwid)
Country Head of Public Affairs
Citi Indonesia (Citibank N.A., Indonesia)
communications.indonesia@citi.com