PRESS RELEASE – FOR IMMEDIATE RELEASE
Citibank, N.A., Indonesia
April 30, 2026

Citi Indonesia Delivers Rp2.8 Trillion Net Income throughout 2025

Jakarta, April 30, 2026 — Citibank, N.A., Indonesia (Citi Indonesia) posted a **10% increase in Net Income to Rp2.8 trillion in 2025**, supported by **7% increase in Net Interest Income** as well as stable and efficient operating expenses.

With this positive results, Citi Indonesia recorded **Return on Equity (ROE) at 14.4%** and **Return on Assets (ROA) at 3.8%.**

Citi Indonesia's **Liquidity Coverage Ratio (LCR)** and **Net Stable Funding Ratio (NSFR) remained strong at 264%** and **168%** respectively, **above the minimum regulatory requirements**. The Bank's Capital Adequacy Ratio (CAR) is reported strong at 38.5%. Citi continues to maintain prudential banking principles in performing its business activities.

CEO Citi Indonesia, Batara Sianturi, stated, "In 2025, Citi Indonesia delivered a robust performance, achieving a Net Income of Rp2.8 trillion. This success was driven by a focused strategy across our core interconnected businesses: **Banking, Markets,** and **Services**. We maintained disciplined execution, prioritizing key initiatives that resulted in a 7% increase in Net Interest Income and efficient operating expenses. These strong results underscore our sustained growth and long-term commitment to advancing Indonesia's economy in alignment with government and banking regulators' priorities."

Throughout 2025, Citi Indonesia's **Banking** business continued to record positive performance. These 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.

Citi Indonesia's Banking and Services business marked a key milestone in 2025 by hosting the first Citi Data Centre Day event across Citi's Asia South business. The event brought together various stakeholders to discuss how financial innovation and collaboration can drive the development of sustainable data centre infrastructure and support Indonesia's broader digital transformation vision.

During 2025, Citi Indonesia was involved in several significant transactions that demonstrate the breadth of its Corporate Banking capabilities, including:

- Citi Indonesia extended **$30 Million Revolving Bilateral Trade Loan Facility to PT Sinar Mas Agri-Resources and Technology Tbk**
- Citi Indonesia extended **Rp1 Trillion Revolving Bilateral Working Capital Loan to PT Tower Bersama Infrastructure Tbk**

Additionally, through leveraging Citi's global network, Citi has also been involved in several transactions, namely:

- Citi served as **Joint Lead Manager and Bookrunner for Inaugural $1 Billion Global Bond Issuance for PT Pertamina Hulu Energi (PHE)**
- Citi served as **Exclusive Financial Advisor to XL Axiata, Completed Strategic Merger with Smartfren to form PT XLSmart Telecom Sejahtera Tbk (XLSmart)**

Throughout 2025, Citi Indonesia's **Treasury and Trade Solutions (TTS) business saw positive 3% year-on-year growth**. Citi Indonesia also expanded its Collections network using omnicollection services for retail and e-commerce flows.

TTS continues to enhance its digital solutions to help clients run their businesses more efficiently and stay ahead of industry developments. In 2025, Citi Indonesia's TTS clients migrated to the bank's latest CitiDirect V3 platform, offering enhanced security and advanced cash-management capabilities. TTS also rolled out new digital integrations, including Host-to-Host and API solutions, for key clients in the technology and financial services sectors.

Through its Supply Chain Finance program, TTS continues to provide working capital to support local suppliers across Indonesia. **In 2025, Citi Indonesia recorded a 16% year-on-year growth in the number of suppliers onboarded to the program.** Recognizing Indonesia's archipelagic nature and vast network of local, relatively remote, and small-scale businesses, TTS' digital solutions enable Citi to extend this service to suppliers throughout the country.

Supporting the evolution of Indonesia's capital markets, the **Investor Services** business continues to collaborate closely with regulators on key initiatives throughout 2025.

As part of this effort, Citi participated in a range of regulator-led forums in 2025 including working groups, FGDs, and task forces, aligning with the latest market developments as we continue to deliver client excellence.

Citi Indonesia's Markets business reinforces its leadership with a strong presence in the foreign exchange (FX) and fixed income markets. In 2025, Citi Indonesia was awarded '**2025 Best Sellside for the Local Currency Bonds**' by Asset Benchmark Research.

Recognized as a trusted partner for corporate and institutional clients, 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.

During 2025, Citi Indonesia received numerous prestigious awards both domestically and internationally.

Euromoney Awards for Excellence 2025

- Indonesia's Best International Bank
- Indonesia's Best Bank for Large Corporates
- Indonesia's Best Cash Management Bank

The Asset

- 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
- Best Sellside for the Local Currency Bond

FinanceAsia Achievement Awards 2025

- Best M&A Deal

The Iconomics:

- Corporate Reputation Award 2025

Bisnis Indonesia Financial Awards:

- Best Performance Bank Category KBMI-II

Infobank:

- 3rd Best Bank from Foreign Bank (Category: Corporate Bank)
- Top 500 Most Outstanding Women in Financial Sector and SOEs

– ENDS –

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 crossborder 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*; and *Best M&A Deal* from FinanceAsia Achievement Awards 2025.

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

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