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Citibank, N.A., Indonesia
September 23, 2025

Citi Indonesia Named 'Best Performance Bank' at the Bisnis Indonesia Financial Awards 2025

Indonesia, September 23, 2025 – Citibank, N.A., Indonesia (Citi Indonesia) won the 'Best Performance Bank' (category: KBMI 2) award at the annual Bisnis Indonesia Financial Awards (BIFA) 2025.

BIFA 2025, which has entered its 17th year, awards 60 categories to corporations and business leaders in the banking, insurance, and multifinance sectors that have shown the best performance based on various financial, governance, and sustainability performance indicators.

CEO of Citi Indonesia, Batara Sianturi, said, "We are honored that Citi Indonesia is recognized as one of the best performing global banks in Indonesia. This achievement emphasizes our focus and commitment as a global bank, supported by the provision of Citi's integrated financial digital services and solutions. With these strengths, we are honored to have served our clients in Indonesia with cross-border services for the past 57 years, and beyond."

Throughout the second quarter of 2025, Citi Indonesia delivered Net Income of over Rp1.3 trillion in the second quarter of 2025, supported by 11% increase in Net Interest Income year-on-year and an improved low-cost fund ratio to 75%. With these positive results, Citi Indonesia recorded Return on Equity (ROE) at 13.6% and Return on Assets (ROA) at 3.6%.

Citi Indonesia's Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) remained strong at 295% and 160% respectively, above the minimum regulatory requirements from Financial Services Authority. The Bank's Capital Adequacy Ratio (CAR) is reported at a strong 40.1%, an increase from 36.2% the previous year. Citi continues to maintain prudential banking principles in performing its business activities.

Throughout 2025 alone, Citi Indonesia has made achievements in various prestigious events. One of them is the Euromoney Awards for Excellence, where Citi Indonesia was named 'Indonesia's Best International Bank' and 'Indonesia's Best Bank for Large Corporates'. In addition, Citi in Indonesia also won a series of awards in The Asset event, including the titles of 'Best Corporate and Institutional Adviser', 'Best Bond Adviser – International', 'Best Commercial Bank', 'Best Social Loan', 'Best Bank Bond', 'Best Syndicated Loan – Mining', and 'Best Syndicated Loan – Agriculture'.

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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*, and *Best Syndicated Loan – Agriculture*. In addition, Citi Indonesia also won awards from the Euromoney Awards for Excellence 2025, namely *Indonesia's Best International Bank* and *Indonesia's Best Bank for Large Corporates*.

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

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