PRESS RELEASE – FOR IMMEDIATE RELEASE
Citibank, N.A., Indonesia
21 July 2025

Citi Indonesia Wins 'Euromoney Awards for Excellence 2025'

Jakarta, 21 July 2025 – Citibank, N.A., Indonesia (Citi Indonesia) has once again won a series of awards at the prestigious Euromoney Awards for Excellence. For 2025, Citi Indonesia was named '*Indonesia's Best International Bank*' and '*Indonesia's Best Bank for Large Corporates*' in the annual event held by Euromoney magazine.

Globally, Citigroup has won a record 52 awards from Euromoney, including the 'Banker of The Year' award for Citigroup's CEO Jane Fraser. The 'Banker of The Year' award recognized Jane's unique leadership style and ability to influence significant change across the bank, highlighting Citi's record financial performance in recent quarters and across each of its five businesses.

These awards are a testament to Citi Indonesia's performance in the institutional banking industry, especially in terms of providing comprehensive financial services and solutions through Citi's interconnected business and network in Indonesia.

Batara Sianturi, CEO of Citi Indonesia, said, "These awards reflect the hard work and dedication of the entire Citi Indonesia team who are always committed to providing world-class financial services solutions for our clients. Given that Citi has been in Indonesia for more than half a century, we continue to strive to be the premier banking partner for our clients with cross-border banking needs. Citi Indonesia's strength has always been in our leading global network footprint and comprehensive local expertise."

The awards received at Euromoney's yearly event affirm Citi Indonesia's achievements which showed growth throughout the first quarter of 2025. Citi Indonesia recorded a Net Income of IDR 645 billion, supported by an increase in Net Interest Income year-on-year by 11% and a stable Low Cost Fund ratio at 74%.

During the first quarter of 2025, Citi Indonesia recorded a Return on Equity (ROE) at 13.3% and a Return on Assets (ROA) at 3.5% and recorded an improvement in asset quality where the gross Non Performing Loan (gross NPL) ratio decreased to 0.2% from 3.4% in the previous year.

Citi Indonesia's Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) remained strong at 340% and 159% respectively, above the minimum regulatory requirements. The Bank's Capital Adequacy Ratio (CAR) is reported strong at 43.2%, an increase from 39.6% the previous year.

Quoting Euromoney.com, the Euromoney Awards for Excellence is an annual global award for the banking industry. For more than 30 years, Euromoney has awarded banks and bankers who have proven to be performing well, pioneering a comprehensive awards

program that has become the benchmark for the banking industry around the world.

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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.

In 2025, Citi Indonesia received prestigious awards, such as 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 from The Asset.

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

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