PRESS RELEASE – FOR IMMEDIATE RELEASE
Citibank, N.A., Indonesia
19 August 2025

Citi Indonesia Books Rp1.3 Trillion Net Income in the Second Quarter of 2025, Continues to Strengthen Its Institutional Banking Business

Indonesia, 19 August 2025 – Citibank, N.A., Indonesia (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.

CEO of Citi Indonesia, Batara Sianturi, stated, "In the second quarter of 2025, Citi Indonesia once again recorded positive performance, supported by 11% increase in Net Interest Income year-on-year and an improved low-cost fund ratio to 75%. This achievement reflects the resilience nature of our business despite market dynamics and global economic uncertainty. The strength of Citi's global network, backed by Citi's comprehensive digital financial solutions, continues to be a key differentiator for us in supporting institutional clients across borders, especially as they adapt and grow in this new era."

Throughout the second quarter of 2025, Citi Indonesia's Corporate Banking business recorded positive revenue growth. Citi Indonesia remains committed to delivering banking services and solutions to a wide range of clients, including local and multinational companies, financial institutions, and public sector entities.

Our Treasury and Trade Solutions (TTS) business saw positive year-on-year growth in the second quarter, driven by 17% volume increase in foreign currency clearing and 8% increase in total commercial cards spend.

Through Supply Chain Finance solution, TTS supports clients in providing working capital to support local suppliers across Indonesia. In 2025, we recorded 16% year-on-year growth in the number of suppliers included into the program. Recognizing Indonesia's archipelagic nature, our digital solution allows Citi to extend this service to suppliers throughout Indonesia—reaching them from Sabang to Merauke.

Citi Indonesia's Investor Services business continues to actively contribute to the development of Indonesia's capital market, including supporting the regulator's latest initiatives.

In the second quarter, Citi participated in various regulator-initiated forums including working groups and task forces. By keeping pace with relevant market developments, we continue to provide high quality services to our clients.

Citi Indonesia's Markets business reaffirmed 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 continues to leverage leading platforms such as CitiFX Gateway/SFTP, CitiFX Pulse, CitiDirect, and CitiConnect to deliver fully automated FX and payment solutions that are integrated with clients' systems. These innovations can help clients continue to run their business efficiently amidst market dynamics.

During second quarter of 2025, 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.

"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," closed Batara.

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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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