**PRESS RELEASE – FOR IMMEDIATE RELEASE**
**Citibank, N.A., Indonesia**
**November 18, 2025**

# Citi Indonesia Posts Rp2.3 Trillion Net Income per Third Quarter of 2025

**Indonesia, November 18, 2025** – Citibank, N.A., Indonesia (Citi Indonesia) delivered **Net Income of Rp2.3 trillion** in the third quarter of 2025, supported by **10% increase in Net Interest Income** year-on-year and stable **low-cost fund ratio at 78%.**

With this positive results, Citi Indonesia recorded **Return on Equity (ROE) at 15.4%** and **Return on Assets (ROA) at 4.1%.**

Citi Indonesia's **Liquidity Coverage Ratio (LCR)** and **Net Stable Funding Ratio (NSFR)** remained strong at **277%** and **154%** respectively, above the minimum regulatory requirements. The Bank's **Capital Adequacy Ratio (CAR)** is reported strong at **35.8%**, an increase from 33.1% the previous year. As a global bank with 57 years of experience in Indonesia, **Citi continues to maintain prudential banking principles in performing its business activities.**

**CEO Citi Indonesia, Batara Sianturi**, stated, "Citi Indonesia's performance this third quarter of 2025 continues to reflect the resilience of our business and our commitment to growth, driven by the trust our clients place in the firm. With a 10% year-on year increase in Net Interest Income and stable low-cost fund ratio at 78%, Citi continues to maintain the company's strong and sustainable growth momentum."

During the third quarter of 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.

During the same period, Citi Indonesia also marked a key milestone by collaborating with Citi Issuer Services for Asia South to host the region's first **Citi Data Centre Day** event, bringing 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.

Throughout the third quarter, Citi Indonesia's **Treasury and Trade Solutions (TTS)** business saw positive 3% year-on-year growth. Citi Indonesia has 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 the third quarter, 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 help our clients to provide working capital to support to their 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 Indonesia.

Citi Indonesia's **Investor Services** business continues to support the development of Indonesia's capital market, including engagement with regulators on key initiatives.

In the third quarter of 2025, Citi participated in various regulator-led forums including working groups, focus group discussion (FGD) and task forces, to stay aligned with market developments as we continue to deliver high-quality services to clients.

Citi Indonesia's **Markets** business reinforces its leadership with a strong presence in the foreign exchange (FX) and fixed income markets. In the third quarter of 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 third quarter of 2025, Citi Indonesia was again recognized at the **Euromoney Transaction Banking Awards**, earning the title '**Indonesia's Best Cash Management Bank**'—reflecting Citi's continued leadership in supporting clients through innovative solutions.

Beyond business achievements, Citi also remains committed to contributing to community empowerment. Globally, Citi Foundation has announced support for 50 organizations through its 2025 Global Innovation Challenge, providing grants up to US$500.000 or around Rp8.2 billion each. In Indonesia, YCAB Foundation was selected as a grantee and will begin its program in the first quarter of 2026, focusing on youth employability and digital entrepreneurship—including for women and people with disabilities.

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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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