



FOR IMMEDIATE RELEASE
Citibank, N.A., Indonesia
May 26, 2025

Citi Indonesia Booked a Net Income of Rp645 billion in the First Quarter of 2025

Jakarta, May 26, 2025 – Citibank, N.A., Indonesia (Citi Indonesia) posted a Net Income of Rp645 billion in first quarter of 2025, supported by 11% increase in Net Interest Income year-on-year and stable low cost fund ratio at 74%.

Citi Indonesia recorded Return on Equity (ROE) at 13.3% and Return on Assets (ROA) at 3.5% and recorded an improvement in asset quality where our gross Non Performing Loan (gross NPL) ratio decreased to 0.2% from 3.4% in 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.

CEO Citi Indonesia, Batara Sianturi, stated, "As we reflect on the first quarter of 2025, Citi Indonesia has demonstrated positive performance with an 11% year-on-year increase in Net Interest Income and a stable low cost fund ratio of 74%, amidst a backdrop of continued global economic uncertainty driven by geopolitical tensions and market volatility. Citi's international network remains a key competitive advantage. We are uniquely positioned to support our cross-border clients, particularly as they navigate and adapt to this new world order. We will continue to support our clients' financial growth and the resilience of Indonesia's banking sector through our strategic initiatives and commitment to deliver comprehensive financial services and solutions through our interconnected businesses in Indonesia."

In Banking, Citi continued to deliver service and solutions to local corporations, multinationals, financial institutions, and public sector clients. Throughout the first quarter, our banking businesses continued to record positive revenue growth despite external challenges.

Our Treasury and Trade Solutions (TTS) business saw positive year-on-year growth in the first quarter, driven by a 14% increase in CASA balance and a 7% increase in total commercial cards spend.

The business has also officially completed the migration from offline to online authorization for the CitiDirect® platform, part of our wider CitiDirect® transformation initiative where we are bringing key enhancements such as simplified payment initiation; enhanced payment management for approving and tracking payments; improved reports and access to information and self-serviceable liquidity structure management to create a more efficient digital banking experience for our clients.



Our Investor Services business continued to actively contribute to the development of Indonesia's capital market and supported the regulator's latest digitization initiative.

Markets strengthened its leadership with a strong presence in FX and fixed income. Citi Indonesia remained as a leading FX provider for corporate and institutional clients. By leveraging CitiFX Gateway/SFTP, CitiFX Pulse, CitiDirect and CitiConnect, we offer a fully automated FX and payments setup that integrates seamlessly with clients' systems, ensuring efficient execution in an evolving market environment.

In the first quarter of 2025, Citi received prestigious awards, namely:

- 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
- Infobank Magazine
 - The 3rd Best Foreign Bank for Corporate Bank category
 - Top 500 Most Outstanding Women 2025 in Financial Sector & SOEs

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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 nearly 160 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. Citi Indonesia was also recognized as *the 3rd Best Foreign Bank for Corporate Bank category from Infobank magazine*.

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

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