

Press Release

For Immediate Release

Citi Indonesia Receives "The Best Performance Bank" Award at the 2022 Bisnis Indonesia Financial Award

Jakarta, October 17, 2022 – Citi Indonesia won the 2022 Bisnis Indonesia Financial Awards (BIFA) as "The Best Performance Bank for KBMI-II Bank Category". The award was presented by Hery Trianto, Marketing and Sales Director of Bisnis Indonesia Group, to Citi Indonesia's CEO, Batara Sianturi, at the award ceremony held in Jakarta Thursday (13/09) afternoon.

BIFA is an annual award given by Bisnis Indonesia daily to individuals and financial institutions in Indonesia, such as banking, insurance, multi-finance, and securities, as well as other categories in the financial sector, which have managed to record brilliant performance, high efficiency, and consistently stay within the good business practices corridor.

Batara Sianturi, CEO of Citi Indonesia, said "We are honored to be named one of Indonesia's top performing global banks. We continue to implement a number of strategy refresh to maintain our business momentum, asset quality, and revenue in the midst of challenging conditions. We are committed to enhance our banking services in order to give positive impact to Indonesia's economic growth."

At the BIFA 2022 event, awards to the banking sector are divided into two categories: The Best Performance Bank and The Most Efficient Bank. In the Best Performance Bank category, the assessment is based on indicators of growth in third-party funds (DPK), credit growth, and net profit growth for the current year.

Citi's loan portfolio in the first half of 2022 increased 9.8% year-on-year to Rp43.7 trillion. The main contribution to the growth of the loan portfolio came from the Institutional Banking business line, particularly in the manufacturing industry and financial intermediaries.

In addition, Citi's credit portfolio is supported by a sustainable quality level of third-party funds that grew by 11.1%. This growth has enabled Citi to record a healthy Loan to Deposit Ratio (LDR), which is 64%.

Besides being very liquid, Citi Indonesia also has an excellent capital adequacy level, with a Capital Adequacy Ratio (CAR) of 26%. Citi Indonesia also recorded a decrease in gross Non-Performing Loans (NPL) from 3.61% to 2.86% in the same period last year. This reflects the improvement in the quality of assets owned by Citi Indonesia.

In 2022, Citi won several awards, including from prestigious institutions on a global scale, one of them is the Best Global Bank in Indonesia, Best Bond in Indonesia and Digital Bank of the Year



in Indonesia from The Asset, and was named one of The Best Banks in Indonesia by Forbes Magazine.

Citi Indonesia also won four awards from Infobank magazine: Corporate Brand, Debit Card from Foreign Bank, Credit Card from Foreign Bank, and Wealth Management for Citigold.

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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 does business in more than 160 countries and provides a wide range of financial products and services to companies, governments, investors, institutions and individuals. In Indonesia, Citibank Citi was established since 1968 and is one of the country's largest foreign banks. Citibank operates 9 branches in six major cities – Jakarta, Bandung, Surabaya, Semarang, Medan and Denpasar. In Indonesia, Citibank has a corporate distribution network of around 6,000 locations in 37 provinces. Citibank N.A., Indonesia is connected to the ATM Bersama network with more than 77,000 ATM terminals spread across various locations throughout Indonesia.

In 2022, Citi Indonesia received prestigious awards as **Best Global Bank** in Indonesia, **Best Bond in Indonesia** and **Digital Bank of the Year** in Indonesia from The Asset Magazine, and one of the **Best Bank in Indonesia** from Forbes Magazine.

Further information can be found on the Website: www.citigroup.com | Twitter: @citi | Youtube: www.youtube.com/citi | Blog: <http://blog.citigroup.com> | Facebook: www.facebook.com/citiindonesia | www.facebook.com/citiindonesia LinkedIn: www.linkedin.com/company/citi. To enjoy a digital banking experience, please visit www.citibank.co.id.

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