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Press Release

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Citi Indonesia Received The Asset's Best Digital Bank and Best Retail Mobile Banking Experience Awards

Jakarta, 20 February 2018 – Citi Indonesia was recently awarded as **Best Digital Bank** and **Best Retail Mobile Banking Experience** by The Asset Magazine. These awards recognize financial institutions and technology firms that have excelled in innovating and developing a unique digital experience for customers across the Asia-Pacific and Middle East regions, including Indonesia. The Asset Triple A Awards has been built upon a stringent methodology, combined with the rigorous approach to the selection of the winners of the coveted Triple A Awards. The awards are adjudicated by The Asset's board of editors who collectively have several decades' worth of experience evaluating industry.

Citi Indonesia's CEO Batara Sianturi stated, "Both awards that we received demonstrate our commitment as a global bank which put technology and digital innovation in the way we serve our clients. By using the highest standard of safety, we continuously enhance our digital services as well as providing the best digital experience for our clients, whenever and wherever they are."

Citi Indonesia's Head of Consumer Banking Cristina Teh Tan said, "We are honored to receive these prestigious awards from The Asset magazine in three consecutive years. Our consistency in advancing mobile banking capabilities has led our journey to become a truly global digital bank that serve our clients with a well-designed interface which provides a remarkable experience in overall digital banking transactions. Through Citi Mobile, clients can enjoy the benefits and convenience of performing banking transactions which previously can only be done through branches, phone banking or online banking."

In the editorial write-up, The Asset said, "Citi continued to enhance its digital offering by developing intuitive tools to serve their customers across its footprint, and saw a significant number of digital onboarding acquisitions with many clients using its various digital channels. The bank also wins Digital Bank awards in several localized markets, for their commitment in creating a frictionless digital experience."

The rapid adoption of mobile and other digital channels has transformed how Citi's clients bank, sign up for cards or loans, pay their bills or use the bank's wealth management services. "Today, more than half Consumer Bank clients in the Asia Pacific region use digital channels with mobile being the fastest growing channel year-on-year. In Indonesia, around 80% of Citi's clients are using digital channel to conduct their transactions," closed Cristina.

Beside Indonesia, Citi also picked up the prestigious The Asset's "Digital Bank of the Year, Asia-Pacific" award and Best Digital Bank in Hong Kong, India, Korea and Malaysia, and Best Retail Mobile Banking Experience in Hong Kong, India, Malaysia, Philippines and Singapore.

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About Citibank Indonesia

Citibank, N.A., Indonesia is a branch of Citibank, N.A, New York, USA. Citibank, N.A., Indonesia has been in Indonesia since 1968 and is one of the country's largest foreign banks. Citibank operates 10 branches in six major cities in Indonesia - Jakarta, Bandung, Surabaya, Semarang, Medan and Denpasar. Citibank has consumer transaction networks of around 33,000 payment points and corporate distribution networks of around 6,000 locations in 34 provinces. Citibank, N.A., Indonesia is connected to ATM Bersama networks with more than 70,000 ATM terminals throughout Indonesia.

In 2017, Citibank Indonesia has received various awards, including from Global Finance Magazine as both **"Best Corporate/Institutional Digital Bank"** and **"Best Consumer Digital Bank"**, **"Best Foreign Bank in Indonesia"** from Finance Asia, **"Best Bank in Compliance Reporting of Foreign Exchange Flows (LLD = Lalu Lintas Devisa) and Export Proceeds (DHE = Devisa Hasil Ekspor)"** by the Indonesia Central Bank, **"Best Bank in Indonesia"**, **"Best e-Bank in Indonesia"**, **"Best Corporate and Institutional Bank – Global in Indonesia"**, **"Best Corporate Bond in Indonesia"**, **"Best Liability Management in Indonesia"** from The Asset magazine and **"Best Perform in Custodian Bank"** along with **"Indonesia's Digital Innovation Award 2017 in Foreign Bank category"** from Warta Ekonomi magazine. In 2016 Citibank Indonesia earned various awards from The Asset Triple-A Awards as **"Best e-Bank in Indonesia"** and from Global Finance as **"The Best Digital Bank"**, from Finance Asia and Alpha Southeast Asia as the **"Best Foreign Bank in Indonesia"**, from SWA Magazine as co-winner of the **"Best Companies in Creating Leaders from Within"**, from Warta Ekonomi magazine for **"Best Digital Innovation Award for Banking in the Category of Top 1 Foreign Bank"**, from Global Finance as **"Best Digital Corporate/Institutional Bank"**, from Euromoney at the Asian level of **"Best Bank for Transaction Services in Asia"**, as well as from Mix magazine in the **Best Corporate Social Initiative 2016 as "Best Employee Volunteering"**. PT Citigroup Sekuritas Indonesia (PT CSI) won **"Best Securities 2016"** in the category of assets above IDR 1 Trillion by Investor Magazine.

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

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



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PHOTO GALLERY



(Left-right) Head of Digital Banking Citi Indonesia Fajar S. Maharjaya, Head of Consumer Banking Citi Indonesia Cristina Teh Tan, CEO Citi Indonesia Batara Sianturi, Head of Retail Banking Citi Indonesia Harsya Prasetyo, CFA, and Head of Cards & Loans Citi Indonesia Ramon Del Rosario on receiving the awards from the Asset Magazine as Best Digital Bank and Best Retail Mobile Banking Experience



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