CBI Launches CBIx to Power Banking Innovation and Corporate Venture Capital

Dubai, UAE — October 29, 2025 — Commercial Bank International (CBI), a leading UAE bank, has announced the launch of CBIx, its dedicated innovation and ventures arm. This independent subsidiary will accelerate disruptive ideas across banking, bridging emerging technologies with real-world applications to drive innovation and new ventures.

The creation of CBIx is part of CBI's long-term strategy to embed innovation across its ecosystem, from enhancing customer experiences to developing the next generation of financial solutions. Through CBIx, the Bank will explore, develop and pilot cutting-edge innovations in AI, fintech, Web3, tokenized assets, and gaming-focused financial services.

"CBI has always believed that the future of banking depends on our ability to innovate responsibly and effectively", Ali Sultan Rakkad Al Amri, CEO of Commercial Bank International, said. *"The launch of CBIx reflects our appetite to create new opportunities for our customers and partners, supporting the UAE's broader vision of a digital, knowledge-based economy. Through CBIx, we will accelerate our efforts to transform how banking engages with technology and emerging industries."*

CBI has been steadily expanding its digital and innovation footprint, and partnership ecosystem over the past few years. CBIx will focus on developing and piloting new business models, partnerships, and ventures to further strengthen the Bank's innovation capabilities.

Early initiatives include the co-development of a Money Market Fund in partnership with QNB, as well as a collaboration with Al Farabi Innovation Hub, creating a gateway for high-growth Central Asian startups to access the UAE's innovation economy, with CBIx providing regulatory, banking, and market expertise. The Bank is also engaging in tokenization and RWA projects through the Ascend RWA Accelerator, exploring regulated blockchain applications and real-world asset innovation in finance.

By combining the strength of a well-established financial institution with the agility of an innovation lab, CBI is positioned at the forefront of regional and global innovation. CBIx will help the Bank connect with startups, incubators, and strategic partners, bringing scalable technological solutions to market, and reinforcing CBI's role as a key enabler of the UAE's National Strategy for Artificial Intelligence 2031.

"This initiative reflects CBI's belief that collaboration is a cornerstone of progress," Al Amri added. *"CBIx is designed to bring together partners from across industries to co-create the financial solutions of tomorrow, for the UAE and beyond."*

CBI continues to actively support the UAE's innovation ecosystem through partnerships that align with the nation's digital innovation strategy and economic diversification goals. The launch of CBIx is an important step in that direction, defining CBI's role as a trusted and progressive bank shaping the future of financial services across the Middle East.

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<u>About Commercial Bank International</u>

Commercial Bank International is a leading UAE bank dedicated to empowering businesses and individuals through innovative, personalised, and growth-focused banking solutions. Established in 1991 and headquartered in Dubai, CBI offers a diverse range of services, including corporate, retail, and Islamic banking solutions. Leveraging its innovative capabilities, CBI provides bespoke banking services to help clients achieve their ambitions. CBI is listed on the Abu Dhabi Securities Exchange (ADX) and is regulated by the Central Bank of the UAE and the Securities and Commodities Authority (SCA).

In recognition of its client-centric culture and dedication to driving innovation in the banking sector, CBI has received numerous awards for innovation in technology and financial services, winning multiple Stevie Awards including Most Innovative Sustainable Partnership, and Outstanding Contribution to Fintech Enablement and Digital Payments Infrastructure in the UAE from the World Union for Arab Bankers.
The Bank is majority-owned by UAE shareholders, and its Board of Directors benefits from strong representation of UAE nationals.

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