

## CBI grows pre-tax profit by 14% to AED 52.1 million in Q1 2026

**Abu Dhabi, UAE – [30<sup>th</sup> April 2026]:** Commercial Bank International PJSC (“CBI” or “the Bank”) (ADX Symbol: CBI; ISIN: AEC000101019), a leading UAE bank, today released its financial results for the first quarter of 2026.

### Key Financial Highlights:

- For Q1 2026, CBI reported **pre-tax net profit of AED 52.1 million marking a 14% year-on-year (YoY) increase in profitability.** Growth was driven by prudent balance sheet management, asset expansion, and resolution of legacy issues
- **Post-tax net profit of AED 47.1 million,** delivering enhanced shareholder value
- **Net Interest Income increased by 7% YoY** to AED 104 million, driven by asset mix optimization and volume growth
- **Non-Interest Income decreased AED 66.6 million YoY** due to one off gains on sales of non-core assets in Q1'25
- **Operating Expenses increased by 7% YoY** and have been managed prudently while managing business growth
- **Net impairment charges decreased AED 72.8 million;** YoY improvement driven by resolution of legacy issues, strengthening overall asset quality
- **Total assets grew to AED 22.1 billion** marking a 7% YoY increase supported by robust loan growth and expansion of the strategic investment portfolio
- **Customer deposits grew to AED 16.4 million** registering a 7% YoY growth, further enhancing the Bank’s liquidity position and improvement of the loan to deposit ratio to 83%
- **Strong capital adequacy ratio at 16.8%,** well above regulatory requirements reinforcing the Bank’s financial resilience and supporting continued growth

**Commenting on the results, Ali Sultan Rakkad Al Amri, CEO of Commercial Bank International, said:** “Our Q1 2026 performance reflects the continued strength and resilience of our transformation journey, underpinned by disciplined execution and a focused approach to balance sheet optimisation and asset quality enhancement. The growth in profitability, alongside improvements in key financial indicators, demonstrates the progress we are making in building a more efficient and sustainable business model.

Grounded in solid fundamentals, we remain committed to delivering a differentiated, customer-centric experience. By continuing to evolve our products, services, and channels, we aim to

provide solutions that are more intuitive, relevant, and aligned with our customers' evolving expectations, while deepening long-term relationships built on trust.

This progress is further reinforced by our recognition as the **3rd ranked bank in the UAE** in **Forbes' World's Best Banks 2026**, reflecting the trust our customers place in us and the strength of our ongoing transformation.

As we move forward, we will continue to pair innovation with purpose, strengthening our operational capabilities and financial position while supporting our customers' ambitions. Guided by a clear strategic framework and strong capital position, we approach the year ahead with confidence, focused on delivering sustainable growth and long-term value for our clients and shareholders."

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### **CBI Top Awards:**

CBI Ranked 3rd Among  Top Banks in the UAE

**Forbes World's Best Banks 2026**



Outstanding Contribution to Fintech Enablement and Digital Payments Infrastructure in the UAE

**World Union for Arab Bankers**



Most Innovative Sustainable Partnership

**Middle East & North Africa Stevie Awards**



Most Innovative Corporate Bank 2025

**UAE Business Awards 2025**



MEA Markets Banking Innovations Excellence Award 2025

**UAE Business Awards 2025**

### **About Commercial Bank International (CBI)**

Commercial Bank International (CBI) 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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