

## CBI's Pre-Tax Profits Increase by 13% to AED 45.7 Million

**Abu Dhabi, UAE – [30<sup>th</sup> April 2025]:** Commercial Bank International PJSC ("CBI" or "the Bank") (ADX Symbol: CBI; ISIN: AEC000101019), a leading UAE bank, today announced its financial results for the first quarter of 2025, demonstrating continued growth and a positive start to the year. CBI's solid performance is the direct result of its ongoing strategic transformation and unwavering commitment to customer-centricity.

For Q1 2025, CBI reported a net operating income of AED 207.7 million and a pre-tax net profit of AED 45.7 million, marking a 13% year-on-year (YoY) increase in profitability. The growth has been largely fuelled by prudent balance sheet management, as well as gains from the sale of non-core assets.

Total assets grew to AED 20.6 billion registering a 8% YoY increase. Customer deposits grew by 21% YoY to AED 15.3 billion, further enhancing the Bank's liquidity position and loan to deposit ratio to 87%. CBI's capital adequacy ratio held strong at 17.6%, reinforcing the Bank's financial resilience and its ability to support continued expansion.

Effective balance sheet management bolstered profit margins, while the ongoing resolution of legacy issues further improved asset quality and capital allocation. These efforts, combined with the Bank's steadfast dedication to customer-centricity, have strengthened CBI's position as a trusted financial partner.

Commenting on the results, Ali Sultan Rakkad Al Amri, CEO of Commercial Bank International, stated:

"Our Q1 2025 performance is a key reflection of our ongoing transformation, which remains centred on delivering long-term value for our customers, shareholders and stakeholders. We are pleased to be able to report sustained growth, as our focus on customer-centricity, partnership-driven innovation and operational efficiency continues to yield positive results.

As we progress through 2025, we are fully committed to maintaining this momentum and solidifying CBI's position as a future-ready bank. With innovation at the forefront, our exceptional team is dedicated to advancing our ongoing transformation, further enriching our product offerings and expanding our customer base. With a secure foundation already in place, we are confident in our ability to achieve our growth aspirations for the year whilst continuing to deliver exceptional customer service."

CBI's Q1 results reaffirm the Bank's strategic clarity and sustained progress in its transformational journey. Demonstrating resilience amid a dynamic economic landscape and backed by a clear vision for the future, CBI is well positioned to capitalise on emerging opportunities and shape the next phase of its growth with confidence and agility.

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**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, including CEO of the Year (Middle East Banking) and Most Innovative Bank of the Year at the Middle East Banking AI & Analytics Awards. The bank has also been honoured for outstanding innovation in technology and financial services, winning multiple Stevie Awards and the Gold Stevie Award for Innovation in Technology Development (Financial Services).

The bank is majority-owned by UAE shareholders, and its Board of Directors benefits from strong representation of UAE nationals.

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