البنك التجاري الدولي

Commercial Bank International

2025 Full Year Financial Results

Management Discussion and Analysis Report

The content is classified as Public

CBI Achieves Record Profit in 2025, Delivering AED 311 million Pre-Tax Net Profit with 40% Growth

Abu Dhabi, UAE – [26 January 2026]: Commercial Bank International PJSC ("CBI" or "the Bank") (ADX Symbol: CBI; ISIN: AEC000101019), a leading UAE bank, today announced strong financial results for the full year ended 31 December 2025, **marking the highest profitability in the Bank's history** and demonstrating significant progress in its strategic transformation.

Key Highlights:

- **Pre-tax net profit of AED 311 million,** up 40% year-on-year, **representing the Bank's strongest annual performance ever** and reflecting robust operating performance and successful balance sheet optimization
- **Post-tax net profit of AED 295 million,** delivering enhanced shareholder value
- **Net operating income rose 13% to AED 791 million,** driven by disciplined balance sheet management, higher fee income, and strategic asset monetization
- **Net interest income increased 13% to AED 389 million,** supported by improved CASA mix and approximately 15 basis points expansion in net interest margin
- **Asset quality strengthened significantly**, with net impairment charges declining 33% year-on-year as legacy issues were resolved
- **Total assets grew 5% to AED 22 billion**, supported by strategic investment portfolio expansion
- **Customer deposits increased 3% to AED 15.9 billion**, with CASA ratio improving 2 percentage points year-on-year, optimizing the funding structure
- **Strong capital adequacy ratio maintained at 17.2%**, well above regulatory requirements

Ali Sultan Rakkad Al Amri, CEO of Commercial Bank International, commented: "**I am proud to announce that 2025 represents a historic milestone for CBI – we have delivered the highest profit in our Bank's history.** This exceptional 40% pre-tax net profit growth is a testament to the dedication of our team and the disciplined execution of our strategic priorities.

This record performance reflects the culmination of our transformation efforts and meaningful progress in strengthening our financial fundamentals. We have successfully enhanced our asset quality, optimized our balance sheet, and deepened customer relationships while maintaining strong capital and liquidity positions. Our improved CASA mix and expanded net interest margin demonstrate the effectiveness of our approach to sustainable income generation.

This historic achievement positions us powerfully for continued success. With a solid foundation, clear strategic direction, and unwavering commitment to prudent risk management, we will build on this momentum to deliver even greater value to our customers, shareholders, and stakeholders in 2026 and beyond."

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Ali Sultan Rakkad Al Amri Chief Executive Officer	

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