

Commercial Bank International

Q1 2026 Financial Results

Management Discussion and Analysis Report

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

Abu Dhabi, UAE – [30th 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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<p>Ali Sultan Rakkad Al Amri Chief Executive Officer</p>	
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