البنك التجاري الدولي

CBI grows pre-tax profit by 68% to AED 156 million in H1 2026

Abu Dhabi, UAE – 31st July 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 half of 2026.

Key Financial Highlights:

- For H1 2026, CBI reported **pre-tax net profit of AED 156 million marking a 68% year-on-year (YoY) increase in profitability.** Growth was driven by balance sheet expansion and resolution of legacy issues.

- The Bank reported pre-tax net profit of AED 104 million for Q2'26 aided by recoveries following resolution of legacy issues.

- **Net Interest Income increased by 8%** YoY to AED 207 million and by 9% Q2'25 vs Q2'26 from AED 95 million to AED 103 million, driven primarily by strong customer asset growth.

- **Net impairment recovery of AED 69 million** was driven by resolution of legacy issues, strengthening overall asset quality.

- **Total assets grew to AED 23 billion** marking a 12% YoY increase supported by robust loan growth and the expansion of the strategic investment portfolio.

- **Customer deposits grew to AED 16.4 billion** registering a 7% YoY growth, reinforcing the Bank's strong liquidity position and funding base.

- **Capital adequacy ratio remains strong at 16.5%**, well above regulatory requirements, underlying the Bank's financial resilience and robust capability for continued growth.

Commenting on the results, Ali Sultan Rakkad Al Amri, CEO of Commercial Bank International, said: "Our results for the first half of 2026 reflect the continued momentum of our transformation journey, with strong growth in profitability underpinned by disciplined execution, balance sheet optimisation, and meaningful progress in resolving legacy issues. The strength of these results reinforces the resilience of the operating model we have been building.

Our performance continues to be grounded in solid fundamentals, and we remain focused on delivering a differentiated, customer-centric experience across our products, services, and channels. As we continue to evolve to meet our customers' changing needs, we are equally committed to deepening the long-term relationships built on trust that define CBI.

Looking ahead, we remain focused on pairing innovation with purpose, further strengthening our operational capabilities and financial position, while continuing to support the ambitions of our customers. With a clear strategic direction and a strong capital base, we approach the remainder of the year with confidence, committed to delivering sustainable growth and long-term value for our clients and shareholders."

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CBI Top Awards:

CBI Ranked 3rd Among the 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

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 and retail 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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