CBI

البنك التجاري الدولي

Commercial Bank International

Q2- 2026 Quarterly Financial Results

Management Discussion and Analysis Report

CBI

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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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Ali Sultan Rakkad Al Amri Chief Executive Officer	