البنك التجاري الدولي

Commercial Bank International

Q3- 2026 Quarterly Financial Results

Management Discussion and Analysis Report

The content is classified as Public

CBI grows year-on-year pre-tax profit by 58% to AED 172.5million

Abu Dhabi, UAE - 29 Oct 2026: Commercial Bank International PJSC ("CBI" or "the Bank") (ADX Symbol: CBI; ISIN: AEC000101019), a leading UAE bank, today announced its financial results for the nine months ended 30 September 2026, reporting YoY growth in profitability, supported by balance sheet expansion, higher net interest income and the resolution of legacy issues.

Key Financial Highlights:

- The Bank reported **pre-tax profit of AED172.5 million marking a 58% year-on-year (YoY) increase in profitability.** Growth was driven by balance sheet expansion and resolution of legacy issues
- **Net Interest Income increased by 7%** YoY to AED 309.5 million and by 3% Q3-25 vs Q3-26 from AED 98.9 million to AED 101.9 million driven primarily by strong customer asset growth
- **Operating Expenses increased by 4%** YoY and have been managed prudently while managing business growth
- **Net impairment recovery is AED 31.5 million,** driven by resolution of legacy issues, resulting in an improvement in overall asset quality
- **Total assets grew to AED 23 billion** marking a 10% YoY increase supported by robust loan growth and the expansion of the strategic investment portfolio
- **Strong capital adequacy ratio** improved from 16.5% in H1'26 to 16.8% in Q3'26, well above regulatory requirements reinforcing the Bank's financial resilience and supporting continued growth

Commenting on the results, Ali Sultan Rakkad Al Amri, the CEO of Commercial Bank International, said: "Our performance in the first nine months of 2026 reflects continued progress in our transformation journey, with pre-tax profit growing 58% year-on-year, supported by balance sheet expansion and the resolution of legacy issues. Growth in net interest income and a stronger capital position reinforce the Bank's financial resilience. We remain focused on prudent cost management, asset quality and enhancing the customer experience, while building on this momentum to deliver sustainable growth and long-term value for our customers and shareholders".

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Ali Sultan Rakkad Al Amri Chief Executive Officer	