

# **Commercial Bank International**

Q2 2025 Financial Results

**Management Discussion and Analysis Report**

## CBI reports pre-tax net profit of AED 93m in H1'25, up 4% Year-on-Year and AED 48m for Q2'25

**Abu Dhabi, UAE – [31<sup>st</sup> July 2025]:** Commercial Bank International PJSC (“CBI” or “the Bank”) (ADX Symbol: CBI; ISIN: AEC000101019), a leading UAE bank, has today announced its financial results for the first half of 2025.

### **Key Financial Highlights H1 2025:**

- Pre-tax net profit increased by 4% YoY from AED 90 million in H1-24 to AED 93 million in H1-25. The Bank reported pre-tax net profit of AED 48 million for Q2-25
- Operating profit increased by 134% YoY from AED 68 million in H1-24 to AED 158 million in H1-25 aided by gains on non-core asset disposals and by 34% in Q2-25 YoY from AED 33 million to AED 45 million
- Net loans and advances grew by 3% from AED 12.5 billion as at Jun'24 to AED 12.9 billion as at Jun'25
- Customer deposits grew by 7% from AED 14.2 billion as at Jun'24 to AED 15.2 billion as at Jun'25. Deposits mix improved favourably during H1'25 with the CASA ratio improving 6% YoY enabling CBI to maintain an optimal funding structure
- Capital adequacy ratio improved from 15.3% as at Jun'24 to 17.6% as at Jun'25, driven by an improvement in the equity position

**Ali Sultan Rakkad Al Amri, CEO of Commercial Bank International, commented:** “Our H1 2025 results, underpinned by steady performance and profitability, demonstrate clear progress in our ongoing strategic transformation and strong momentum across our core business areas.”

He added: “The numbers also reflect the strength of the customer relationships we are building across the UAE. At CBI, we remain relationship-driven, committed to building lasting customer relationships and delivering a banking experience that is tailored, relevant and responsive. We will carry on actively enhancing our service offerings, providing refined solutions that align with the needs of individuals and businesses across the UAE. As we look to the future, we will continue to build with agility, innovation and valued-led partnerships.”

Amid global market changes and regional shifts, CBI's performance is indicative of a disciplined approach to growth – measured, sustainable and grounded in deep market understanding and customer insight. With a stable foundation and sharp strategic direction, CBI is well positioned to support long-term growth, delivering value to both its customers and stakeholders.

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**Ali Sultan Rakkad Al Amri**

Chief Executive Officer

