

CBI reports pre-tax net profit of AED 109m for the first nine months of 2025

Abu Dhabi, UAE – [13 November 2025]: Commercial Bank International PJSC (“CBI” or “the Bank”) (ADX Symbol: CBI; ISIN: AEC000101019), a leading UAE bank, today released its financial results for the third quarter of 2025.

Key Highlights:

- The Bank reported the first nine months and Q3’25 pre-tax profit of AED 109 million and AED 16 million respectively.
- Net operating income remained stable at AED 524 million.
- Net interest income increased by 15% YoY from AED 253 million to AED 291 million. The growth was driven by efficient balance sheet management and an improved CASA mix, which helped in improving net interest margins (NIM) from 2.18% (end of Sep’24) to 2.36% (end of Sep’25).
- Customer deposits grew by 4%, raising from AED 15.2 billion as at 30 Sep’24 to AED 15.8 billion as at 30 Sep’25. Deposit composition has strengthened favourably throughout 2025, with the CASA ratio improving 5% YoY, enabling CBI to maintain an optimal funding structure. The loan-to-deposit ratio improved to 81%, further enhancing the Bank’s liquidity position.
- Capital adequacy ratio improved from 15.8% as at 30 Sep’24 to 17.7% as at 30 Sep’25, driven by an improvement in the equity position.

Commenting on the results, Ali Sultan Rakkad Al Amri, CEO of Commercial Bank International, said: “Our Q3 performance is reflective of our ongoing transformation, as we continue to reshape our strategy and optimise our business for the long-term. With disciplined cost management and operational efficiency supporting the stability of our core business, we remain focused on enhancing our organisation’s agility, positioning ourselves for steady and sustainable growth.

Grounded in solid foundations, our commitment to delivering exceptional customer service remains central to our strategy. With our customer-centric approach, we’re moving beyond simple transactions, continuing to deepen our relationships to deliver a banking service that’s personalised, relevant and responsive to our customers’ evolving needs.

As we move forward, we will continue to actively partner innovation with purpose, aiming to support our customers’ ambitions whilst fostering lasting trust that drives long term success.

We remain firmly committed to the disciplined execution of our transformational strategy. Guided by a clear strategic framework and deep market expertise, we approach the final quarter of the year with measured confidence and resolve, sharply focused on creating true value for our clients and shareholders alike.”

CBI Awards 2025

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

UAE Business Awards 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, retail, and Islamic 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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