مصرف الإمارات العربية المتحدة المركزي
CENTRAL BANK OF THE U.A.E.

CBUAE Outlines 2027 Regulatory Priorities and Discusses Ways to Strengthen Financial Sector Resilience with Banks and Insurance Companies

Abu Dhabi (4 November 2026): The Central Bank of the UAE (CBUAE) outlined its regulatory priorities for 2027 and held discussions with CEOs of banks and insurance companies operating in the UAE on ways to further develop the financial sector and enhance its efficiency in line with its growth and ongoing transformation. The discussions took place during the UAE Financial Sector Supervisory Roundtable, organised by the CBUAE under the theme "Fostering Financial Resilience and Prosperity".

The roundtable was opened by His Excellency Khaled Mohamed Balama, Governor of the CBUAE, and attended by His Excellency Abdul Aziz Al Ghurair, Chairman of the UAE Banks Federation, His Excellency Ahmed Saeed Al Qamzi, Assistant Governor for Banking and Insurance Supervision, and senior CBUAE officials.

In his opening remarks, **H.E. Khaled Mohamed Balama said:** "The UAE continues to strengthen its position as a leading global financial centre under the guidance of our wise leadership. At the Central Bank, financial stability remains at the forefront of our priorities. We are working to develop regulatory frameworks and apply risk-based supervision. Financial institutions' resilience rests on their financial soundness and their ability to anticipate risks, respond to disruptions and recover swiftly, thereby protecting customers and strengthening trust in the financial system."

He added: "As financial services become increasingly interconnected, direct dialogue with banks and insurance companies gives us deeper insight into the challenges they face and helps them translate our supervisory expectations into practices that strengthen their readiness to address risks. Through this cooperation, we reinforce the foundations of a resilient and innovative financial sector that supports the UAE's long-term prosperity."

H.E. Abdul Aziz Al Ghurair delivered a keynote address, followed by three sessions chaired by H.E. Ahmed Saeed Al Qamzi. During the first session, the CBUAE

presented an overview of its 2027–2029 strategy, its regulatory and supervisory framework, and its regulatory priorities for 2027. The session also covered efforts to develop the suitability framework and strengthen governance in financial institutions, alongside the resilience of the CBUAE and updates on the Financial Sector Assessment Program (FSAP).

The second session focused on operational and cyber resilience, including the role of the Financial Sector Security Operations Centre (FSOC) and its impact on the banking sector. It also addressed emerging trends in fraud prevention and updates on the Anti-Fraud Operations Centre (CAFOC) and the anti-fraud platform. During a panel discussion, CEOs shared experiences and lessons learned from their institutions' efforts to strengthen resilience.

The third session addressed thematic supervisory reviews in the banking sector, particularly in the areas of digital assets and artificial intelligence. It also covered developments in the UAE insurance market and supervisory reviews related to resilience, digitalisation and climate. In a panel discussion, CEOs explored ways to align their institutions' practices with the CBUAE's supervisory expectations.

H.E. Ahmed Saeed Al Qamzi concluded the roundtable by presenting a summary of the key discussions held across the three sessions, highlighting the importance of continued dialogue and coordination between the CBUAE and financial institutions to help align industry practices with the CBUAE's supervisory direction and strengthen the financial sector's efficiency and resilience.

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