



The CBUAE Issues its 2025 Annual Report:

Exceptional Growth and Major Achievements Strengthening the Stability of the UAE's Financial System

- ***The CBUAE Governor: Establishing the Pillars of “Financial Resilience” Through a Proactive System to Enhance the UAE's Global Position***

Abu Dhabi (9 April 2026): The Central Bank of the United Arab Emirates (CBUAE) issued today its 2025 annual report, highlighting the achievements and strategic initiatives that have been key pillars in driving national economic growth and strengthening the resilience of the financial, banking and insurance sectors, in line with the UAE’s strategic objectives and future aspirations.

The report underscores the financial system’s high resilience in adapting to global developments through proactive monetary policies, advanced regulatory frameworks, and innovative digital solutions. These factors have cemented the UAE’s position as a leading global financial hub based on the highest standards of governance and transparency.

5.6% Real GDP Growth

The report highlights an exceptional economic performance, with real GDP growth of 5.6% in 2025. This growth was supported by the growing contribution of non-oil sectors, as well as the success of economic diversification strategies and proactive monetary policies in reducing inflationary pressures to stable levels of 1.3%, further supporting the competitiveness of the national economy.

The report also reflects a sustainable financial outlook, emphasising the continued growth of real GDP in 2026, which underscores high confidence in the UAE's financial system.

Regional Leadership in Banking Assets

The banking sector achieved regional leadership with assets valued at AED 5.4 trillion, supported by a 17.9% growth in the credit portfolio and a 16.2% increase in deposits, underscoring the sector's solvency and its high ability to meet growing credit demand in a stimulating business environment.

The insurance sector also continued its qualitative growth path with a remarkable increase in gross written premiums by 15.5%, reaching AED 75.2 billion, in parallel with



the increase in total assets to AED 166.7 billion. This reinforces the important role of the sector in the financial stability system and in safeguarding the UAE's economic gains.

Strengthening Resilience and Proactive Supervision

In the field of developing supervisory and regulatory systems, the CBUAE has strengthened the financial system through additional capital buffers, and the adoption of a neutral buffer of 0.5% to ensure the continuity of credit. Stress test results proved the efficiency of the banking sector to withstand risks, with capital adequacy ratios remaining above regulatory thresholds and a notable improvement in asset quality in accordance with the highest international standards.

The CBUAE further strengthened its regulatory framework by integrating climate risks and IT governance into its supervisory priorities, while intensifying on-site supervision to ensure the highest levels of compliance. These efforts were underpinned by the adoption of “Supervisory Technology” (SupTech) tools and large data analysis, enabling a transition to proactive risk assessment, and enhancing the digital readiness and global competitiveness of the financial sector.

The New Law Enhances Independence and Financial Stability

Federal Decree-Law No. (6) of 2025 regarding the Central Bank, Regulation of Financial Institutions and Activities, and Insurance Business represents a qualitative transition by integrating the supervision of the banking and insurance sectors to enhance financial stability and operational independence. The new law gives the CBUAE proactive powers for early intervention, restructuring and protecting the rights of depositors and insured people, while reinforcing its role as a market maker and a last resort for liquidity. This is in addition to increasing sanctions to ensure the highest levels of compliance and governance in line with global standards.

Digital Transformation: Global Leadership and Innovation

In the field of digital transformation, the CBUAE is leading a fundamental transformation in the financial landscape through strategic initiatives that have positioned the UAE at the forefront of global innovation. These achievements include the growth of licensed fintech companies to 36, and the launch of the “Jisr” platform for international settlements, in conjunction with the completion of the “Digital Dirham” as an official payment instrument with an advanced brand identity and the execution of its first government transactions. “Al Tareq” open finance platform has been activated, settlement processes have been automated, and the International Central Depository System has been developed. This confirms the CBUAE’s commitment to shaping a sustainable financial future built on future solutions.



Global Benchmark for Islamic Finance and Financial Inclusion

As part of promoting financial inclusion and financial health, the CBUAE launched the "National Financial Inclusion Strategy 2026–2030" to ensure access to high-quality financial services for all segments, while promoting a culture of financial health among individuals and businesses. In parallel, the UAE has confirmed its position as a global benchmark for Islamic finance through the adoption of the "National Strategy for Islamic Finance and Halal Industry", supported by a robust legislative framework that contributes to enhancing the UAE's global competitiveness in Islamic finance.

Qualitative Progress in the Emiratisation of the Financial Sector

The Emiratisation initiative achieved both a qualitative and quantitative milestone that exceeded the targets of the "Ethraa" programme in the financial sector with a percentage of 160% of 2025 target. It also empowered them to assume strategic positions through academic and technical training aligned with international best practices, delivered in collaboration with the Emirates Institute of Finance.

His Excellency Khaled Mohamed Balama, Governor of the CBUAE, stated: "In line with the vision of the wise leadership and the directives of His Highness Sheikh Mansour bin Zayed Al Nahyan, Vice President, Deputy Prime Minister, Chairman of the Presidential Court, and Chairman of the Board of Directors of the CBUAE; the CBUAE continues to strengthen the pillars of a robust financial system characterised by the highest levels of resilience and efficiency, through a proactive regulatory system and prudent reserve management that support sustainable growth.

The year 2025 represents a significant progress to enable the future of the financial sector through advanced prudential tools, dynamic policies that are highly responsive to changes, and leading innovation and digital transformation for a sustainable financial system." **H.E. added:** "We continue to reinforce the UAE's leadership as a global financial hub, shaping a financial future that reflects international confidence in our innovative economic model, ensuring the enhancement of sustainable growth and its future prospects."

To view the report, please [click here](#).

-Ends-