



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

## The UAE Banking and Financial Sector is Resilient, Strong, Stable, and Well-Positioned to Navigate Regional Developments

**Abu Dhabi (05 March 2026):** H.E. Khaled Mohamed Balama, Governor of the Central Bank of the United Arab Emirates, affirmed that the UAE's banking and financial sector continues to demonstrate the highest levels of resilience and stability. He noted that banks, financial institutions, and insurance companies across the country are operating normally and continue to deliver their services to customers and the public efficiently and without disruption nationwide.

### A Legacy of Trust and Stability Spanning More Than 53 Years

For more than 53 years, the Central Bank of the United Arab Emirates has built a distinguished legacy of achievements. Guided by the wise vision of the UAE's leadership, the Central Bank has played a pivotal role in safeguarding the resilience, strength, and stability of the nation's financial and banking system.

Despite the successive geopolitical developments witnessed across the region during this period, the Central Bank and the UAE's banking and financial sector have consistently demonstrated a strong capacity for resilience, adaptability, and sustained growth. This has further reinforced the UAE's position as a trusted and secure destination and a leading financial hub at both the regional and global levels.

This enduring legacy reflects the strength of the foundations upon which the UAE's financial and banking system has been built, grounded in sound governance, institutional discipline, financial sector diversification, proactive risk management, and a high level of preparedness to respond effectively to regional developments.

### Strength of the Banking Sector and Robust Financial Soundness

The UAE's banking and financial sector continues to maintain very strong levels of capital adequacy and liquidity. The capital adequacy ratio currently stands at 17%, while the Liquidity Coverage Ratio exceeds 146.6%, both significantly above the regulatory thresholds recommended by international supervisory bodies and global financial institutions.

In addition, total assets of the UAE banking and financial sector now exceed AED 5.42 trillion, reflecting the scale, resilience, and strength of financial institutions operating in the country, as well as their capacity to meet obligations and sustain support for economic activity under various conditions.



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

I also reaffirm that the UAE's banking systems, payment systems, and national financial infrastructure continue to operate with full efficiency and stability. These systems are supported by advanced operational and technological frameworks that ensure the seamless, secure, and uninterrupted functioning of banking and financial services.

### **Operational Readiness and Risk Management**

Financial and banking institutions operating in the UAE implement advanced frameworks for risk identification, risk management, and business continuity in line with leading international standards and best practices. This further strengthens their capacity to address potential developments and emerging challenges with agility and resilience.

The Central Bank of the UAE continues to maintain close coordination with relevant authorities and financial institutions to closely monitor developments, ensuring full operational readiness and the uninterrupted provision of banking and financial services across the country.

### **Continuous Supervision and Prudential Policy Framework**

In line with our supervisory and regulatory mandate, we continuously monitor key indicators of financial stability and liquidity across the banking and financial sector. We also conduct regular assessments and stress-testing exercises to ensure the continued soundness and resilience of the financial system.

The Central Bank also maintains a comprehensive framework of prudential and monetary policy tools that enables it to take timely and appropriate action whenever necessary to safeguard financial stability and reinforce confidence in the banking and financial sector. The Central Bank has consistently fulfilled this role throughout the various circumstances experienced across the region.

### **Reaffirming Commitment**

In conclusion, I reaffirm the Central Bank of the UAE's unwavering commitment to closely monitor developments, maintain full operational readiness, and provide the necessary support to safeguard the achievements realized over more than five decades of progress and prosperity, while continuing to contribute to the UAE's sustainable development journey.

**-Ends-**