



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

Under the Patronage of H.H. Sheikh Mansour bin Zayed Al Nahyan

MENA Leaders' Summit on Financial Inclusion Commences in Abu Dhabi with High-Level Regional and International Participation

- *CBUAE Governor: UAE consolidates its leading position in financial inclusion to further promote sustainable development and financial resilience*
- *National Financial Inclusion Strategy 2026-2030 is launched to reaffirm UAE's leading role in development a more inclusive and sustainable financial ecosystem*

Abu Dhabi (17 November 2025): Under the patronage of His Highness Sheikh Mansour bin Zayed Al Nahyan, Vice President and Deputy Prime Minister of the UAE, Chairman of the Presidential Court, and Chairman of the Board of Directors of the Central Bank of the UAE (CBUAE), H.E. Khaled Mohamed Balama, Governor of the CBUAE, today inaugurated the Middle East and North Africa Leaders' Summit on Financial Inclusion. The event is being hosted by CBUAE over two days in Abu Dhabi, in partnership with the Arab Monetary Fund and the World Bank.

The summit is being held for the first time in the UAE and was attended by a distinguished delegation, including: H.E. AbdulAziz Abdullah Al Ghurair, Chairman of the UAE Banks Federation; H.E. Abdulrahman Al Saleh, Vice Chairman of the CBUAE Board of Directors; H.E. Younis Haji Al Khoori, Undersecretary of the Ministry of Finance; and H.E. Ali Mohammed Bakheet Al Rumaithi, member of CBUAE Board of Directors. Also present were Their Excellencies Assistant Governors, senior officials from central banks and financial regulatory and supervisory authorities in the MENA region, and senior representatives from governmental entities, international and regional organisations, and financial institutions.

Held under the theme, "Shaping Regional and Global Agendas", the summit addressed strategic issues that contribute to the development of comprehensive, responsible, and sustainable financial ecosystems, with key topics including digital innovation, consumer protection, gender equity, and financial well-being.

In his opening remarks, **H.E. Khaled Mohamed Balama, Governor of the CBUAE**, affirmed the UAE's commitment to promoting financial inclusion as a cornerstone for sustainable development and a pillar of financial resilience. "The UAE continues to consolidate its position as a global model of economic and financial innovation and inclusive development, guided by a forward-looking vision anchored in *UAE Vision 2031* and the *UAE Centennial 2071*," H.E. said.



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His Excellency added that advancing financial inclusion remains a central pillar in the CBUAE's efforts to build a comprehensive, inclusive, and sustainable financial ecosystem, one that enables all segments of society to access growth opportunities and actively participate in the nation's economic progress.

Launch of the National Financial Inclusion Strategy 2026-2030

The first day of the summit saw the launch of national and international initiatives to support financial inclusion, most notably the **UAE National Financial Inclusion Strategy (NFIS) 2026–2030**, unveiled by H.E. the Governor.

This strategy was developed by the CBUAE in partnership with the World Bank, the Organisation for Economic Co-operation and Development (OECD), and the Arab Monetary Fund (AMF), with contributions from more than 70 national stakeholders. The NFIS offers a comprehensive national framework aimed at enabling fair and secure access to financial services for all members of society and consolidating the UAE's global leadership in developing an inclusive and sustainable financial regulation, reflecting the country's commitment to driving financial transformation regionally and internationally.

His Excellency the Governor of CBUAE emphasised that the NFIS is designed to be inclusive of all segments of society, focusing on a set of key national priorities. These include strengthening the legislative framework that supports financial inclusion; accelerating the digital transformation of the financial sector; fostering financial literacy and well-being for all; and enabling the use of data and artificial intelligence to support innovation, strategic decision-making, and the development of the National Financial Wellbeing Index.

Meanwhile, **Her Excellency Fatma Al Jabri, Assistant Governor for Financial Crimes, Market Conduct and Consumer Protection at CBUAE**, affirmed that the NFIS aims to achieve a set of strategic objectives by 2030. Most notable among these are increasing the percentage of individuals who own financial accounts and expanding the use of digital payment technologies, while aligning financial innovation with national regulatory frameworks to enhance the resilience and sustainability of the financial sector.

The strategy comprises 12 pioneering initiatives to broaden financial inclusion across all segments of society. These initiatives include providing universal financial accounts to all residents, developing innovative products targeting women, youth, and people of determination, and empowering entrepreneurs and micro, small, and medium-sized enterprises (MSMEs) to access financial services. The NFIS also adopts a national financial literacy plan and seeks to establish the UAE as a global hub for financial health, reflecting the country's commitment to building a comprehensive and sustainable financial ecosystem. Furthermore, the strategy emphasises the importance of robust governance and data-driven decision-making to ensure a lasting and measurable impact, and to



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maximise the utilisation of financial resources and opportunities at both the national and international levels.

Announcing the Regional Findex Results for the Arab Region

The first day of the summit also included keynote addresses from officials of the World Bank and the Arab Monetary Fund, as well as several panel discussions on expanding access to financial services. The results of the regional financial inclusion index, "Findex," were also announced for the Arab region. This index tracks progress in financial inclusion to support policymakers in developing policies that help build more inclusive, resilient, and sustainable financial systems. The events also featured dedicated sessions on the foundations of financial health, including the announcement that the UAE will host the Global Money Week in 2026. Additional sessions addressed women's financial health and economic empowerment, and the promotion of financial literacy.

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