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

CBUAE Achieves Significant Progress in Emiratisation Across the Banking, Financial, and Insurance Sectors

Abu Dhabi (22 April 2026): Embodying the vision of the wise leadership and implementing 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 Central Bank of the UAE, the CBUAE continued its strategic efforts to promote Emiratisation across the banking, financial, and insurance sectors. This comes as part of its commitment to supporting national priorities, empowering Emirati talent, and reinforcing the foundations of sustainability and economic growth through an integrated ecosystem that combines the development of regulatory frameworks, the advancement of career pathways, and investment in human capital.

Strong Results and Robust Performance Indicators

According to updated data as of 31 December 2025, the total number of UAE nationals employed across the banking, financial, and insurance sectors reached 23,364, while the Emiratisation rate in the sectors stood at 31%. During 2025, a total of 2,901 UAE nationals were employed, exceeding the annual target of 1,816 and achieving approximately 160% of the target.

The data also showed that the total number of jobs targeted for UAE nationals between 2022 and 2027 stood at approximately 10,300. By the end of December 2025, the number of UAE nationals employed had exceeded this target, reaching 10,780. In addition, the compliance rate of licensed financial institutions with Emiratisation targets reached 97%, reflecting the effectiveness of the policies and the success of Emiratisation efforts across the sectors.

Institutional Integration and Development-Focused Initiatives

In cooperation with federal and local entities, the CBUAE launched a number of targeted initiatives aimed at expanding the scope of Emiratisation and enhancing its outcomes. In line with these efforts, five banks committed under the “Al Ain Initiative” to employ 1,700 UAE nationals in 2025 and 2026. By the end of December 2025, the achievement rate had reached approximately 60%, with 1,016 UAE nationals employed.

The CBUAE also continues, in cooperation with the Emirates Council for Balanced Development and the Government of Fujairah, to implement the initiative targeting areas with the highest numbers of job seekers. These targeted areas include Al Dhafra and Al Sila in Abu Dhabi, Al Shuwaib in Al Ain, Masfout in Ajman, Al Rams in Ras Al Khaimah, and Qidfa and Mirbah in Fujairah, with a total of 500 jobs targeted between 2025 and

2027. By the end of December 2025, 120 UAE nationals had been employed under the initiative, representing an achievement rate of 24%.

Training and Qualification to Develop Specialised National Talent

As part of its investment in developing national capabilities, the CBUAE, in cooperation with the Emirates Institute of Finance, continues to support specialised training and qualification programmes to empower national talent and equip them with the knowledge and skills required to lead the future of the financial sector. During 2025, the total number of UAE nationals trained under these programmes reached 17,338 out of 38,064 trainees, representing 46% of all trainees.

The total number of UAE national graduates from the “Ethraa” programmes between 2022 and 2025 reached approximately 5,500. Furthermore, the 2025 “Ethraa” Emiratisation career fairs resulted in the employment of 2,396 UAE nationals, reflecting the effectiveness of initiatives that connect training and qualification with direct employment opportunities.

On the specialised qualification front, the CBUAE continued to support the “Actuarial Expert Programme”, with 17 Emirati students enrolled in the programme between 2023 and 2025 through the Higher Colleges of Technology, in addition to 29 Emirati students through the External Scholarships Office in the United States, Canada, and Australia.

The Emirates Institute of Finance offers 25 internationally recognised professional certifications, including the Certified Anti-Money Laundering Specialist (CAMS), the Chartered Institute for Securities & Investment (CISI), the Chartered Financial Analyst (CFA), Anti-Money Laundering and Counter Financing of Terrorism (AML/CFT), the Certified Banking Operations qualification (CBO), and the Certified Internal Auditor (CIA), in addition to insurance certifications in underwriting and claims processing (AII).

In this context, **His Excellency Khaled Mohamed Balama, Governor of the Central Bank of the UAE, said:** “Emiratisation across the financial and insurance sectors is a key pillar in building a sustainable national economy. The CBUAE remains committed to developing an integrated ecosystem that ensures the empowerment of national talent and enhances the readiness of these sectors for future requirements, thereby reinforcing financial stability and supporting the UAE’s competitiveness globally. The CBUAE also continues to work with its strategic partners to strengthen an integrated approach that supports the achievement of Emiratisation targets and expands opportunities for professional development and specialised qualification of national talent.”

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Detailed information:

Emiratisation at the sector level:

Sector	Share of each sector in total Emiratisation across sectors	Growth	Time Period	Target
Banking sector	67%	From 32% to 41%	2022-2025	45% by end of 2026
Insurance companies	13%	From 15% to 27%	2022-2025	30% by end of 2026
Exchange houses	15%	From 14% to 24%	2023-2025	30% by end of 2027
Finance companies	1%	From 14% to 27%	2023-2025	30% by end of 2027
Insurance-related professions	4%	From 2% to 10%	2023-2025	10% by end of 2027

Emiratisation in the banking sector:

Job Type	Growth in Emiratisation rate between 2022 and 2025	2026 Target
Critical roles	From 31% to 41%	45%
Leadership roles	From 17% to 28%	30%
Voting committees	From 15% to 31%	30%

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