



وزارة الاستثمار  
MINISTRY OF INVESTMENT



استثمر  
في الإمارات  
INVEST UAE

# From capital exporter to financial architect

THE UAE'S EVOLVING ROLE IN GLOBAL FINANCE

JANUARY 2026



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# The UAE's success in global finance is built on strategic vision and decisive action

For decades, the United Arab Emirates was primarily known as a hydrocarbon-driven economy with significant capital to deploy globally. Yet for some time now, the tides have been shifting. The UAE has steadily emerged as one of the world's most dynamic financial hubs and a true architect of capital flows.

This evolution is no coincidence. It is the outcome of deliberate policy choices, sustained investment in infrastructure and people, and a willingness to adapt to changing market conditions. In an era where trust has become the world's most valuable currency, and guided by a clear vision, we have built a future-ready financial ecosystem that inspires investor confidence, one that is both a trusted recipient of capital and a reliable exporter of it, strengthening resilience at home while expanding opportunities abroad.

Being an architect means more than facilitating the movement of capital. It means building institutions capable of shaping the financial markets of tomorrow, co-creating new platforms, forging strategic alliances, and developing homegrown capabilities that advance the global financial system. This is the path on which we remain firmly committed. Today, we

are making advances across every segment of the financial services spectrum, from banking, wealth and asset management and insurance to fintech, Islamic and sustainable finance.

Our ambition does not stop here. We aim to cement the UAE's position as a leading hub for finance and innovation. This requires maintaining a stable, well-regulated, globally connected ecosystem that enables responsible innovation, safeguards investor protection, and continues to attract and retain the world's most skilled talent.

This report captures that journey. It traces the UAE's rise as a global financial hub, from the establishment of foundational institutions in the early 2000s to the expansion into digital assets. It examines the role of foreign investment in strengthening the sector and highlights the enablers that have made this transformation possible. Crucially, it outlines our vision for the next phase, as we continue to build a financial system designed for the future.

We invite global investors, innovators and policymakers to engage with our evolving financial ecosystem and explore the opportunities it presents.



**Guided by a clear economic vision, we have designed a system that is both a trusted recipient of capital and a reliable exporter of it, strengthening economic resilience through diversification at home, while expanding opportunities for investors abroad.**

**HIS EXCELLENCY  
MOHAMED HASSAN ALSUWAIDI**

UAE Minister of Investment

# The emergence of a global financial powerhouse





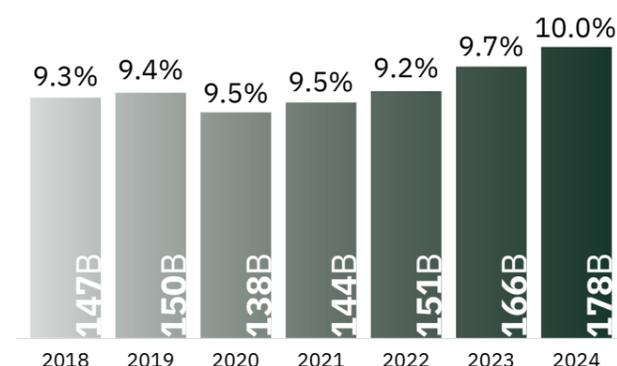
# A strategic approach to building a sophisticated financial hub

The UAE's transformation into a global financial hub is one of the most successful economic shifts of the modern era, creating extraordinary opportunities for international investors.

The nation has evolved from a hydrocarbon-driven economy into a high-growth financial center that actively channels capital, talent, and innovation.

Today, the UAE is not just a platform for regional expansion, but a launchpad into some of the fastest-growing markets worldwide.

## UAE financial services sector real value added/GDP (AED)

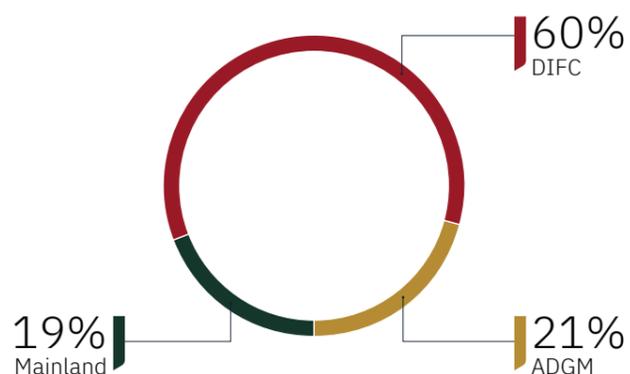


% Share of total GDP  
Source: Federal Competitiveness and Statistics Center

## Diversification drives sustained growth

The UAE leadership recognized early that long-term economic development requires diversification. Capitalizing on its strategic geography at the crossroads of Asia, Europe, and Africa, coupled with political stability and a business-friendly environment, the UAE has positioned itself as a magnet for global investors seeking security and growth prospects. This vision – anchored in the 'We the UAE 2031' strategy and initiatives from the Ministry of Finance, the Ministry of Investment, and the Central Bank of the UAE (CBUAE) – offers a clear environment for sustained returns on capital.

## Distribution of financial services firms, 2024



Source: DIFC; ADGM; CBUAE; SCA; MAS; HK Census and Statistics Department

## Institutional platforms lead transformation

The UAE has developed robust institutions that have paved the path to a stronger, deeper, and broader financial sector. The establishment of the UAE's stock exchanges – the Abu Dhabi Securities Exchange (ADX) and the Dubai Financial Market (DFM) – in 2000 followed the creation of the Securities and Commodities Authority (SCA) as a regulator in the same year.

The Dubai International Financial Center (DIFC), formed in 2004, includes NASDAQ Dubai – formerly known as Dubai International Financial Exchange (DIFX) and rebranded in 2008. DIFC provides investors with a world-class financial platform and a common law jurisdiction with access to an extensive network of regional and global financial centers, Islamic finance, and access to capital.

Building on this foundation, the Abu Dhabi Global Market (ADGM), set up in 2015, extended the UAE's value proposition with a common-law jurisdiction designed for capital markets participants, global private wealth and asset managers, and fintech innovators.

These represented a fundamental shift in approach to financial services regulation and international business attraction. DIFC and ADGM operate as complementary engines, enabling investors to diversify portfolios and capture high-growth regional opportunities by leveraging world-class legal and regulatory infrastructure.

## Forward-looking regulation increases confidence

The UAE has consistently implemented standards above international baselines, ensuring strong capitalization, risk management, and financial system resilience that go a long way toward ensuring security of capital.

The Financial Action Task Force (FATF) removed the UAE from its grey list in 2024, further reinforcing investor confidence and confirming the UAE's status as a safe, trusted, and well-regulated environment for capital deployment.

This development also resulted in establishing the UAE as a future-ready, growth-focused financial center where global investors gain access to a thriving domestic market and the broader Middle East, Africa, and South Asia, regions that are set to define the next era of global growth.

## Stability, resilience protect value

For global investors, resilience is a key driver of long-term engagement. The UAE has consistently demonstrated its ability to withstand global shocks while preserving growth momentum, positioning itself as a reliable safe haven for capital in turbulent times.

During the 2008 global financial crisis, the UAE adopted countercyclical policies, liquidity support for financial institutions, and sustained investment in its financial services sector. These measures not only stabilized the domestic economy but also reinforced investor confidence in the UAE as a lower-risk alternative to more volatile markets.

The Covid-19 pandemic was an even greater stress test, and the UAE's financial architecture proved its resilience. The Central Bank launched the AED100 billion Targeted Economic Support Scheme (TESS), enabling businesses and households to maintain liquidity and recover rapidly. This swift intervention highlighted the UAE's ability to protect value, maintain stability, and accelerate back into growth when other markets were still struggling.

### UAE credit ratings 2025

<p>S&amp;P Global <b>AA</b> June 2025 Stable outlook</p>	<p>Moody's <b>Aa2</b> March 2025 Stable outlook</p>	<p>Fitch <b>AA-</b> June 2025 Stable outlook</p>
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# Milestones on the UAE financial sector's journey of transformation

- 2000**  
**Dubai Financial Market (DFM) and Abu Dhabi Securities Exchange (ADX) established**  
 Established the UAE's first stock exchanges for equity trading, immediately after the launch of the Securities and Commodities Authority (SCA)
- 2004**  
**Dubai International Financial Center (DIFC) and Dubai Financial Services Authority (DFSA) launched**  
 Established a common-law jurisdiction, independent courts, and a robust regulatory framework
- 2005**  
**NASDAQ Dubai opens**  
 Created a platform for international companies to raise capital and facilitated global investment into the Middle East region
- 2015**  
**Abu Dhabi Global Market (ADGM) and Financial Services Regulatory Authority (FSRA) launched**  
 Complemented DIFC with a direct application of English common law and focus on wealth management, fintech, and sustainable finance
- 2018**  
**Basel III framework implemented**  
 Created greater financial stability, stronger liquidity management, robust capital buffers, and resilience to shocks
- 2020**  
**Full liberalization of foreign ownership laws**  
 Allowed 100% foreign ownership of onshore companies in key sectors, attracting global financial firms to the UAE mainland
- 2022**  
**Virtual Assets Regulatory Authority (VARA) set up**  
 Established the world's first independent regulator for virtual assets
- 2023**  
**Financial Infrastructure Transformation (FIT) program launched**  
 Multi-year program to accelerate digital transformation in the financial services sector

**Bankruptcy Law promulgated**  
 Federal Decree-Law No. (51) of 2023 established a legal framework to help distressed companies

**Aani instant payments platform launched**  
 Al Etihad Payments introduced secure and instant digital payments for consumers and businesses
- 2024**  
**RAK Digital Assets Oasis (RAK DAO) launched**  
 Established the world's first free zone dedicated to digital and virtual asset companies

**Sanadak ombudsman service starts**  
 Established the MENA region's first independent ombudsman mechanism to resolve finance and insurance related complaints
- 2025**  
**ADGM's jurisdiction expanded**  
 Established ADGM as one of the largest international financial centers globally, encompassing Al Maryah Island and Al Reem Island and covering a combined 14.38 million square meters

**Dirham-backed stablecoin launched**  
 Regulated by the Central Bank of the UAE, it puts the UAE at the forefront of blockchain innovation

**Digital Dirham launched**  
 CBUAE's central bank digital currency (CBDC) establishes a digital alternative to physical money

## Financial innovation shapes the future

The UAE's ability to embrace future market trends has created a powerful first-mover advantage. The country is at the forefront of financial innovation, digital transformation, and regulatory leadership, offering early access to the sectors shaping tomorrow's global economy.

The UAE created the world's first independent regulator dedicated to virtual assets, the Virtual Assets Regulatory Authority

(VARA), and the first free zone purpose-built for digital asset enterprises, the RAK Digital Assets Oasis (RAK DAO).

Together, these platforms position the UAE as a global leader in digital finance and a high-potential hub for investors seeking exposure to next-generation asset classes.

## Strategic partnerships amplify opportunities

The UAE deploys an enhanced public-private partnership model to enable it to take the lead

in the global energy transition, deployment of AI and advanced technologies, and supply chain security. Entities such as ADQ, Mubadala, and MGX have made strategic investments in multiple sectors and asset classes globally by partnering with financial, infrastructure, and technology leaders to mobilize capital for critical infrastructure projects.

For example, a partnership between MGX, BlackRock, Microsoft, and Global Infrastructure Partners aims to unlock up

to US\$100 billion of investment into data center and power infrastructure projects. Similarly, UAE-based Zand Bank has formed a partnership with Mastercard to enhance its cross-border payment and cash services for retail, corporate, institutional, fintech, and wealth clients in the UAE.

This enables the UAE to attract global firms while also co-building platforms through a partnership model that is more integrated, durable, and anchored in long-term value-creation.

# The role of FDI in the financial services sector





# FDI as a foundation of the UAE's financial services sector

Despite global headwinds in 2024 – which include geopolitical tensions, trade fragmentation, intensifying industrial policy competition, and elevated financial risk – the UAE continued to see strong inflows of foreign direct investment (FDI) driven by the country's economic diversification efforts and strong investment in non-oil sectors.

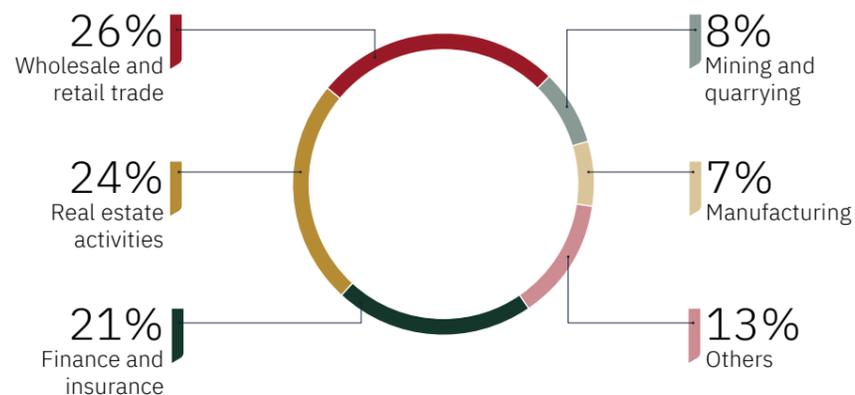
While FDI flows decreased 11% worldwide in 2024 to US\$1.5 trillion, the UAE witnessed a 49% increase in FDI inflows to US\$ 45.6 billion, officially entering the world's top 10 FDI destinations.

## Financial services plays a central role

Since 2022, the UAE finance and insurance sector has accounted for 21% of FDI inward stock. In 2024, the number of announced greenfield FDI projects in the UAE's financial services sector increased by 19%, with expected job creation rising 2.5% compared to the previous year.

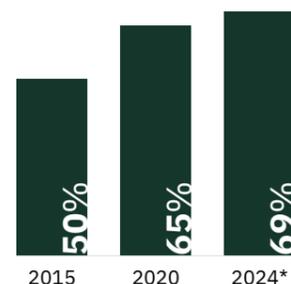
The sector also makes a significant contribution to the UAE's GDP, consistently claiming a share of between 9% and 10% between 2018 and 2024. The financial sector is the third-largest contributor to the UAE's non-oil GDP and supports other major economic pillars like trade,

## Financial services sector plays a key role in the UAE's inward FDI stock



Source: Federal Competitiveness and Statistics Center (average inward FDI stock 2018-2022)

## Ratio of FDI stock to value added (GDP) of the UAE's financial sector



Source: Federal Competitiveness and Statistics Center  
\*Preliminary estimates

tourism, and logistics by providing capital and financial services. It acts as a fundamental pillar, reinforcing the country's role as a regional hub for finance, trade, and tourism by providing essential services, fostering economic stability through robust regulation, and attracting investment.

The financial services sector is one of the priority sectors identified by the UAE's National Investment Strategy 2031, which aims to increase overall FDI stock to US\$600 billion, annual FDI inflow to US\$65 billion, the share of FDI in total investments (domestic and foreign) to above 30%, and FDI's contribution to GDP to 8%.

The UAE also continues to be the preferred destination in the Middle East and North Africa (MENA) region for investors due to its enabling business environment supported by a focus on diversification, a stable regulatory framework, a resilient growth outlook, and economic partnerships with multiple countries in Europe, Asia, and North America.

## 67%

Of MENA's M&A deal value in 2024 was in the UAE, making it the region's best performer

Source: Ernst & Young

## M&A trends outperform region and world

The UAE's success in attracting investment is also reflected in the value of net cross-border mergers and acquisitions (M&A) activity in the country, which reached a cumulative total of US\$27.6 billion in the five years to 2024, an increase of 68% over the previous five years' total, according to a study by Ernst & Young (EY). M&A activity is traditionally one of the pillars of the financial sector's revenue profile.

The UAE was also the best performer in the MENA region in 2024, accounting for 67% of deal value. The highest number of deals were in the technology sector, driven by the country's focus on digital transformation, followed by the financial services sector, the EY study shows. The momentum continued into the first half of 2025, with the UAE again emerging as the leading destination in the MENA region for M&A, accounting for deals worth US\$25.4 billion during the period.

Domestic M&A transactions also remained robust during 2024 and 2025. Network International and Magnati merged in late 2025, creating the largest payments and fintech platform in the Middle East & Africa.

## The UAE achieves high global investment rankings in 2024

### #1

World's top FDI performers relative to economy size

Source: fDi Intelligence

### #2

World's top recipients by number of announced greenfield projects

Source: UNCTAD World Investment Report 2025

### #4

World's top destinations for startup driven greenfield projects

### #10

World's top FDI destination economies

## Greenfield FDI in financial services outpaces global trends

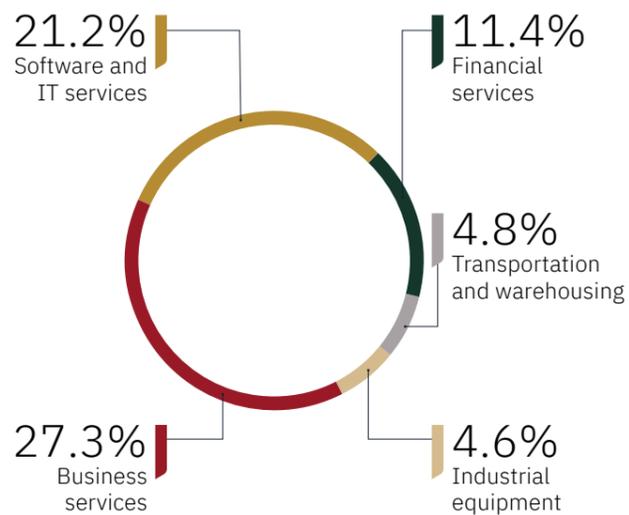
The UAE performed significantly better than the global trend in attracting greenfield FDI in 2024. Despite a global slowdown in greenfield FDI project growth to 0.8%, the UAE achieved a remarkable 2.8% growth in the number of projects, solidifying its position as a key destination for investment. This resulted in 1,359 greenfield FDI project announcements in 2024, making the UAE the world's second-largest recipient. It was also the fourth leading destination for startup-driven greenfield projects, behind the US, United Kingdom, and Germany.

Data from fDi Markets for the financial services sector tell a similar story. There was a 1.2%

decline in number of announced projects globally in 2024 and a 20% decline in value. In contrast, the UAE's financial services sector recorded a 19% increase in the number of deals to 156, with a total value of US\$603 million in the same year.

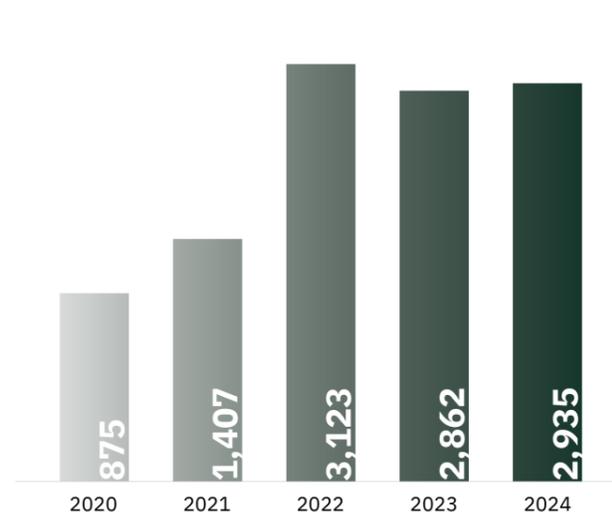
The UAE was, once again, the world's top FDI performer in 2024, relative to the size of its economy, according to fDi Intelligence's Greenfield FDI Performance Index, receiving more than 14 times the volume of FDI projects that could be expected given the size of its economy. Financial services was among the top three recipient sectors of greenfield FDI, along with business services and technology.

## Top 5 sectors by number of greenfield FDI projects announced in the UAE in 2024



Source: fDi Markets

## Estimated number of jobs created by greenfield FDI in financial services in the UAE



Source: fDi Markets

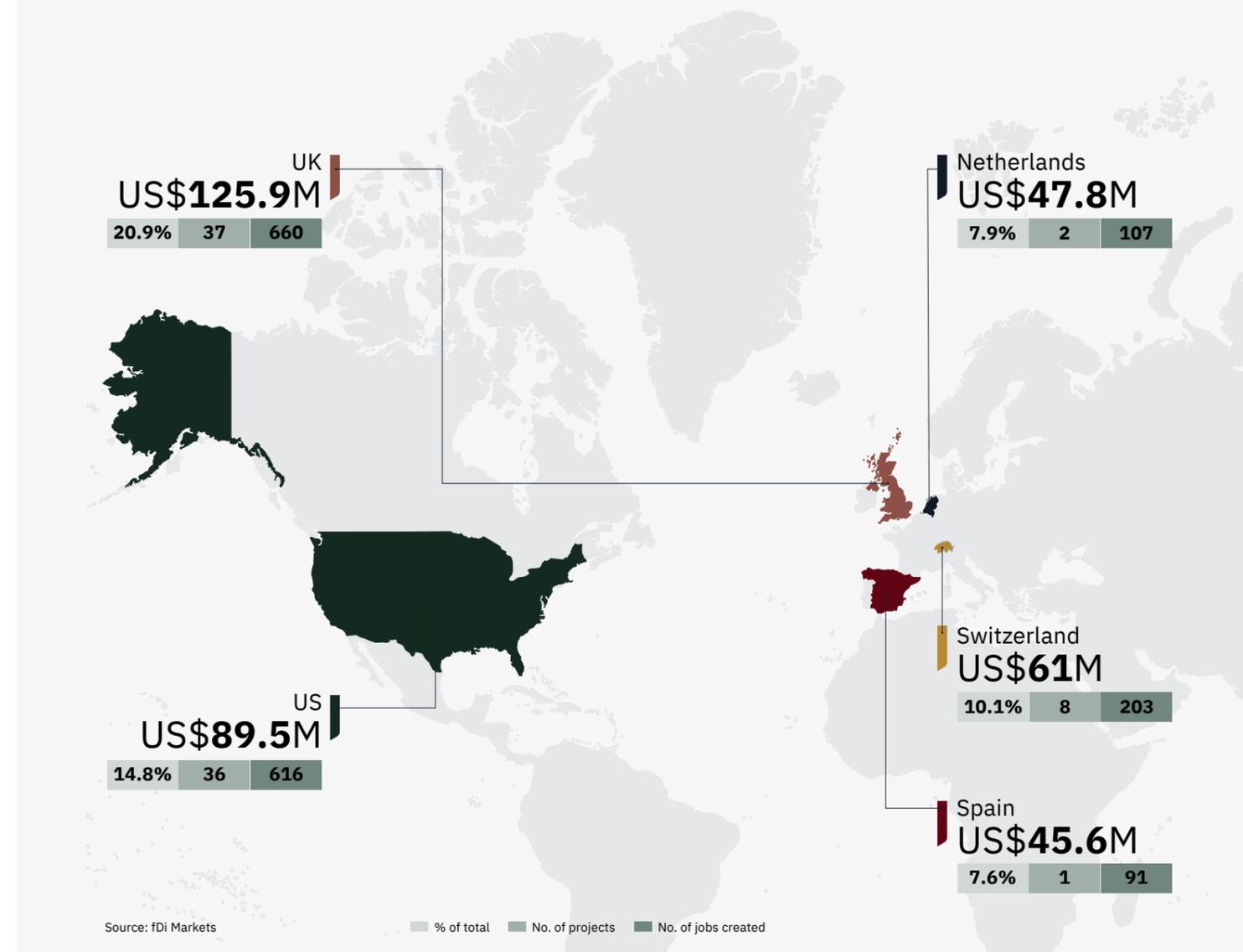
**19%** Increase in the number of announced greenfield FDI projects in the UAE's financial services sector in 2024

Source: fDi Markets

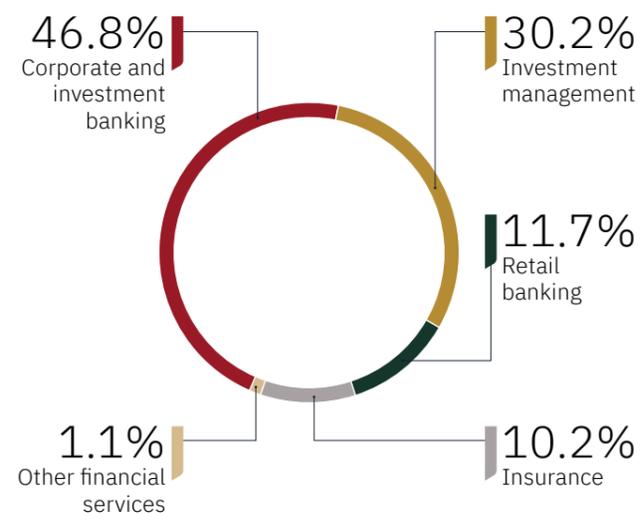
**15,691** Jobs estimated to have been created by greenfield FDI into the UAE's financial services sector in the 10 years to 2024

**211%** Increase in the cumulative greenfield FDI into the UAE's financial services sector in the 5 years till 2024, compared to the previous 5 years

## Top 5 source countries of greenfield FDI into the UAE's financial services sector in 2024



## Sub-sector distribution of greenfield FDI in UAE financial services in 2024



Source: fDi Markets

## Economic impact

	Capital investment (US\$M)	No. of projects	Jobs created
Corporate and investment banking	282.4	68	1,333
Investment management	182.1	59	1,046
Retail banking	70.6	13	273
Insurance	61.8	13	235
Other financial services	6.6	3	48

# Enablers of transformation: The UAE's value proposition





# A world-leading magnet for capital and talent

The UAE's diversification strategy – anchored in long-term federal and emirate-level agendas such as UAE Centennial 2071, We the UAE 2031 Vision, Abu Dhabi Economic Vision 2030, and Dubai Economic Agenda D33 – drives strategic reforms aimed at systematically transforming the country's economic landscape.

In the financial services sector, the Central Bank's Financial Infrastructure Transformation (FIT) program aims to develop a next-generation financial ecosystem through digital currency development, instant payment platforms, Open Finance platforms, and enhanced financial innovation frameworks.

## UAE national agendas and their main aims



- **Future-focused government:** Establish the UAE government as the best in the world, with a long-term vision and inspirational leadership.
- **Excellent education:** Areas of focus include advanced science and technology, space science, engineering, innovation, and health sciences.
- **A diversified knowledge economy:** Increase economic productivity, invest in scientific research, and focus on innovation and advanced industries.
- **A happy and cohesive society:** Establish a secure, tolerant, ethical, and happy society, making the UAE one of the best places to live in.

### Financial Infrastructure Transformation program

- Issue a 'Digital Dirham' and drive innovation in payment systems
- Launch an instant payments platform ('Aani')
- Develop platforms for Open Finance ('Nebras') to drive innovation
- Establish a sovereign financial cloud infrastructure and collaborative platform



2031 TARGETS

**AED3T**  
GDP

**AED4T**  
Foreign trade

**AED800B**  
Non-oil exports

## Investment-friendly policies increase ease of doing business

Several policy reforms have positioned the UAE as one of the world's most business-friendly jurisdictions. The introduction of 100% foreign ownership across key sectors is a paradigm shift that has enhanced the financial sector's overall competitiveness and resilience.

The UAE's competitive corporate tax structure remains favorable for investors, especially SMEs and startups, with a 0% corporate tax rate on profits up to US\$102,000 and 9% on profits exceeding this threshold. This promotes greater financial transparency, which aligns with international standards and strengthens the UAE's reputation as a compliant global financial hub. This improved transparency increases investor confidence.

The adoption of the Monday-to-Friday workweek aligns the UAE's business hours with global markets across the US, Europe, and Asia. This enables companies to manage portfolios, trading, client services, and treasury operations more efficiently from a single location, reducing the need for multiple regional offices and speeding up decision-making.

**#1**

Quality of the entrepreneurial environment

Source: Global Entrepreneurship Monitor National Entrepreneurship Context Index 2024/25

**#5**

World's most competitive economies

Source: IMD World Competitiveness Ranking 2025

## Multi-jurisdiction regulatory infrastructure improves competitiveness

One of the UAE's standout features is its multi-jurisdiction regulatory ecosystem, with each jurisdiction offering unique value and a competitive environment for financial services providers and investors.

This multi-jurisdictional approach creates several competitive advantages – optimizing different aspects of financial services through specialized regulation, allowing firms to select the most appropriate regulatory environment for their business model, and testing new frameworks without disrupting established operations.

## A complementary financial regulatory environment in the UAE

### Central Bank of the UAE (CBUAE)

CBUAE is the primary financial and insurance regulator, mandated to direct monetary, credit and banking policy, and supervise its implementation in accordance with state policy.

### Securities and Commodities Authority (SCA)

SCA deploys an integrated legislative and oversight system to protect investor rights, promote fair transactions, increase investor awareness, and enhance the competitiveness and attractiveness of the UAE capital market.

### Dubai Financial Services Authority (DFSA)

The financial regulatory agency of the Dubai International Financial Center (DIFC), the DFSA employs an independent legal code inspired by English common law principles.

### Financial Services Regulatory Authority (FSRA)

The financial regulatory agency of the Abu Dhabi Global Market (ADGM), the FSRA uses a direct application of English common law.

### Virtual Assets Regulatory Authority (VARA)

VARA is the sole authority regulating virtual assets across Dubai's free zones and mainland, except within the jurisdiction of the DIFC.

### RAK Digital Assets Oasis (RAK DAO)

RAK DAO is a Ras Al Khaimah-based free zone dedicated to virtual assets and offers a common law jurisdiction through its DAO Association Regime (DARe).

### Access to capital is unparalleled in the region

International investors can access a unique combination of benefits through the UAE's multi-layered capital ecosystem, including ready access to risk capital targeting high-growth emerging markets; co-investment pathways with sovereign wealth funds managing about US\$2.4 trillion in assets; strategic entry into expanding sectors such as Islamic finance and fintech; and active participation in building the region's next-generation financial infrastructure.

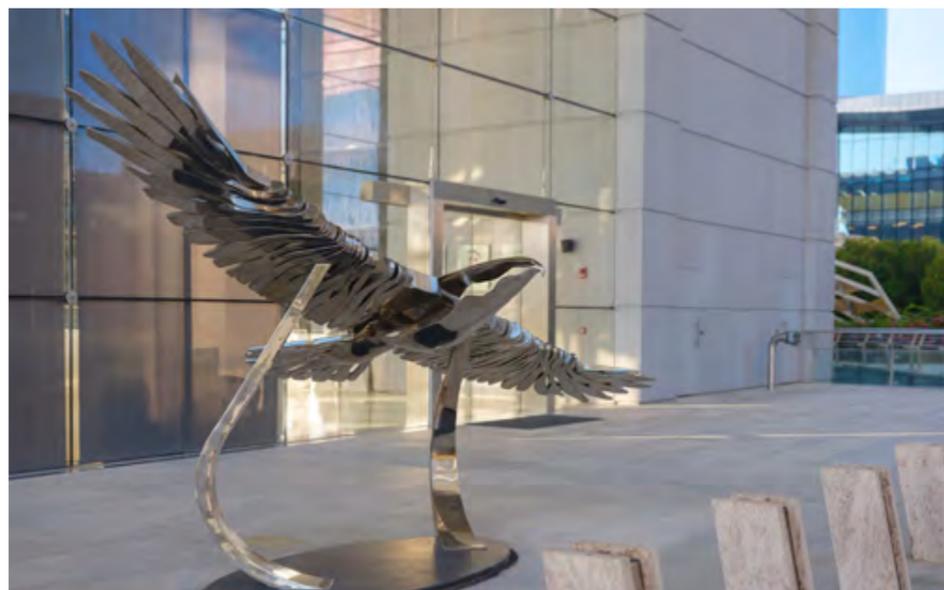
The UAE has built one of the Middle East's most active venture capital ecosystems, complemented by a strong private equity presence. Platforms such as the Dubai Future District Fund, Hub71 linked investment vehicles, and the regional offices of leading global private equity firms provide capital across the funding spectrum, from seed stage ventures to later stage growth equity.

In 2024, the UAE attracted US\$613 million in venture investment across 188 deals, maintaining its position as the region's leader in volume of transactions. Fintech was the top-funded sector, receiving US\$179 million.

### Digital infrastructure provides a robust base for transformation

The UAE's comprehensive and sustained investment in digital infrastructure creates a robust foundation for its financial sector transformation, enabling real-time payments, advanced analytics, blockchain-based solutions, and AI-powered financial services while maintaining security and regulatory compliance. As the world's fastest 5G market, internet speeds in the UAE are among the world's highest.

The UAE is also among the top emerging data center markets. To support the demand from cloud and AI workloads, the UAE already has more than 250 MW of live capacity online, with a further 500 MW in the pipeline. Abu Dhabi accounts for around 40% of upcoming supply, including 150 MW due to complete by end-2025. Over US\$1.5 billion in additional investment is expected by 2027.



### US\$2.4T

Total assets under management by UAE sovereign wealth funds

Source: Global SWF

### US\$613M

across 188 deals  
Venture investments attracted by the UAE in 2024, accounting for 35% of funding in the MENA region

Source: Magnitt FY 2024 UAE Venture Investment Report

### #1

World's fastest mobile internet speeds

Source: Speedtest Global Index (July 2025)

### #1

World's fastest 5G uplink speed

Source: Speedtest Global Index (July 2025)

### #4

World's fastest fixed broadband internet speeds

Source: Speedtest Global Index (July 2025)

### Strategic location and connectivity give seamless market access

A unique geographical position at the crossroads of three continents enables the UAE to remain a critical hub for international trade, finance, and investment in the Middle East, Africa, and South Asia (MEASA) region which encompasses 77 countries with a combined population of 3.7 billion people and an estimated GDP of US\$10.5 trillion.

Its location provides seamless access to key markets and is within an eight-hour flight of two-thirds of the world's population. The country boasts major global ports like Jebel Ali Port and state-of-the-art airports that facilitate efficient transportation of goods and people worldwide. Extensive road networks, a developing national rail system (Etihad Rail), and numerous bilateral trade agreements enhance its position as a re-export and logistics hub, simplifying trade and reducing barriers.

### High livability scores attract the best international talent

The UAE consistently ranks among the world's most livable nations, driven by its multicultural ethos, unwavering focus on safety and security, progressive residency policies, and seamless integration of tradition with modernity.

Crowd-sourced data from Numbeo puts the UAE at number one for safety worldwide, based on public perceptions of crime, safety, and personal risk. The quality of life is further enriched through world-class education and healthcare and a diverse entertainment and culinary landscape.

The UAE is ranked among the top 10 countries globally for talent competitiveness, or the ability to develop, attract, and retain talent. The introduction of long-term residence visas for investors, entrepreneurs, and highly skilled professionals further augments the UAE's attractiveness, providing a stable and secure environment for long-term planning and investment by existing companies as well as new entrants to the country.



### 8 hours

UAE's flight radius covering Europe, Africa, and Asia, representing two-thirds of the world's population

### #1

Safest countries in the world

Source: Numbeo Safety Index (Mid-2025)

### #9

World's most talent-competitive countries

Source: IMD World Talent Ranking 2025

# Inside the ecosystem: Sector deep dives



## Robust capital ratios reflect maturity

UAE banks have evolved from post-crisis caution to strategic capital optimization, while maintaining robust buffers. The UAE's financial soundness indicators reflect a mature banking sector capable of supporting economic growth while preserving financial stability.

Over the past decade, the sector's capital adequacy ratio (CAR) has remained stable in the range of 17% to 19%, CBUAE data shows, well above the minimum 10.5% (excluding buffers) set in accordance with Basel III standards. This indicates disciplined capital management, strong financial health, mature risk practices, and the ability to absorb shocks.

A consistently high CAR signals resilience to economic and sectoral episodes. With a CAR of 17.8% in Q4-2024, UAE banks rank in the middle-to-upper tier of global financial centers, balancing conservative capital management with competitive positioning.

**The UAE's banking sector by total assets is the largest in the GCC region (US\$T, 2024)**

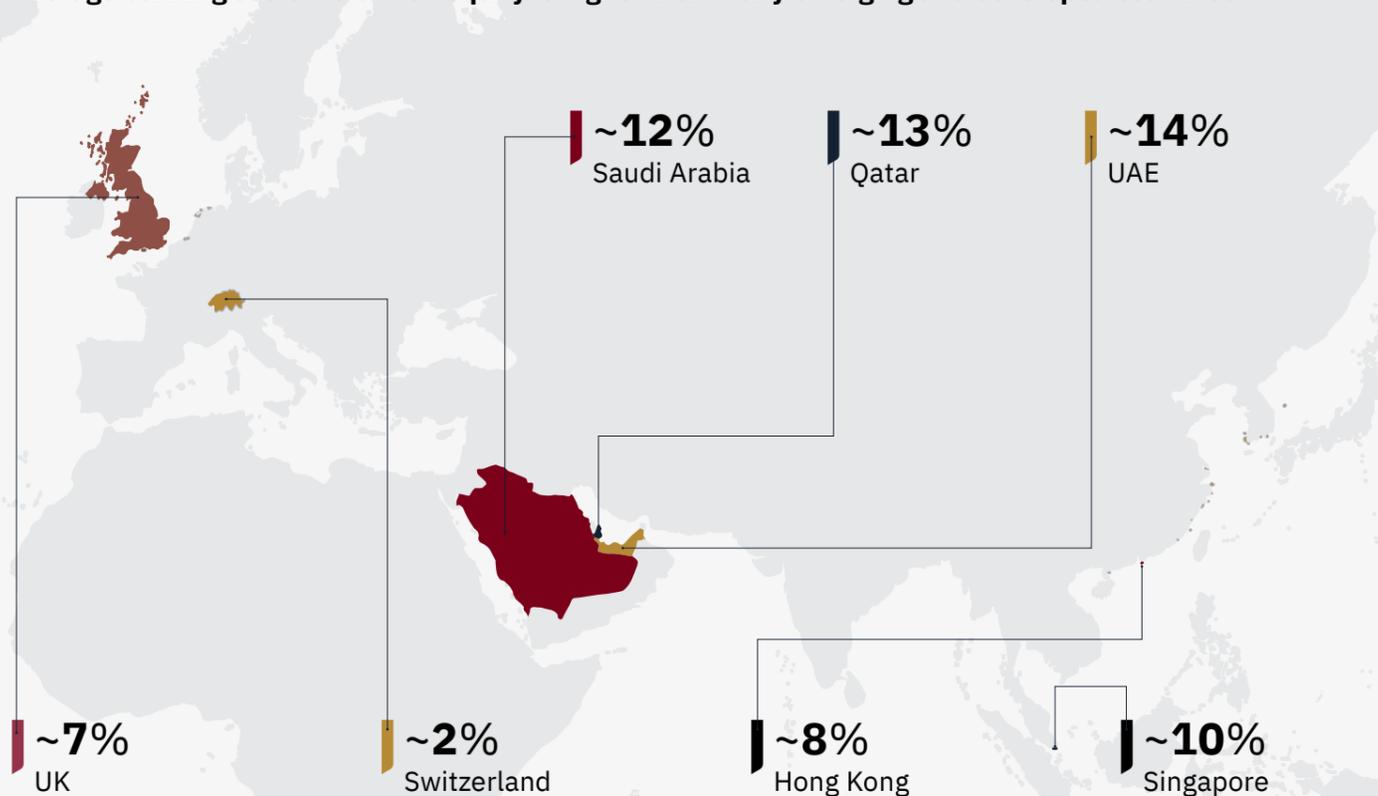


Source: S&P capital IQ Pro, CBUAE annual report 2024, DSFA annual report 2024



Source: Central Bank of the UAE

**Average banking sector return on equity is higher than many emerging and developed countries**



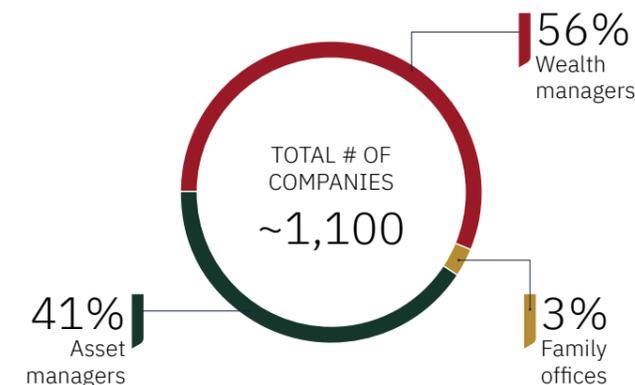
Source: S&P capital IQ Pro, CBUAE annual report 2024, DSFA annual report 2024, FSRA annual report 2024, KPMG GCC listed bank results 2024, Saudi General Authority for Statistics (GASat), Qatar Planning and Statistics Authority, national press releases (e.g., The National News, Arab News), BCG banking pools 2025

## A fast-growing wealth hub

The UAE is among the fastest growing wealth hubs globally, with Abu Dhabi and Dubai consistently ranked among the world's wealthiest cities. In 2024, the UAE recorded the highest net inflow of millionaires worldwide at around 6,700 and continues to attract high-net-worth and ultra-high-net-worth individuals drawn by its tax advantages, stability, and world-class lifestyle.

Globally, cross-border wealth grew y-o-y to US\$14.4 trillion in 2024, an increase of 8.7%, according to the Boston Consulting Group. The UAE outperformed with an 11.1% growth, attracting more than US\$700 billion in 2024, behind only Singapore. This is projected to grow at a compound annual growth rate (CAGR) of 6.6% to US\$900 billion by 2029.

**Number of financial services companies, 2024**



Source: DIFC, ADGM, SCA, MSA Singapore, SFC Hongkong, CMA KSA

**9,800** Millionaires are expected to make UAE their home, the highest net inflow globally

Source: Henley & Partners Private Wealth Migration Report 2025

## Unified regulation boosts crypto investment

The Virtual Assets Regulatory Authority (VARA) and the Securities and Commodities Authority (SCA) of the UAE have introduced a unified regulatory framework for virtual asset development and activities, providing clear licensing pathways for crypto and blockchain businesses, enhancing investor protection, and ensuring legal and regulatory consistency across the UAE.

The UAE ranks among the most crypto-friendly nations due to its advanced digital ecosystem, favorable regulations, and advantageous tax regime. The International Holding Company (IHC), Abu Dhabi Development Company (ADQ), and First Abu Dhabi Bank (FAB) have announced plans to launch a new stablecoin backed by dirhams, which will be regulated by the Central Bank of the UAE.

**Licensed digital assets companies, 2024**



Source: VARA: Crypto Valley Company & Industry Report Expert Inputs

**#3** Ranking on the list of the world's most crypto-friendly countries

Source: Henley Crypto Adoption Index 2024

## A resilient magnet for global investment

The UAE is among the top three MENA markets for fintech venture funding in 2024, accounting for 70%. Fintech startups in the UAE attracted US\$265 million in 2024 – approximately one-third of total startup funding in the country.

The market is expected to grow to US\$5.71 billion by 2029, powered by widespread

consumer adoption, investor confidence, supportive regulation, and strong public-private partnerships, according to the Emirates NBD Fintech 2025 Report. Programs like ADGM’s Digital Lab enable banks and fintechs to co-create and test solutions in a virtual environment. Success stories like Tabby, Huspy, and Qashio illustrate the market’s vibrancy.

### Top deals in the UAE fintech sector 2024–25

**network**

M&A  
**US\$2.8B**

A consortium led by Canada-based Brookfield Asset Management acquired UAE-based payment solutions provider **Network International** for US\$2.8 billion in 2024. The consortium included First Abu Dhabi Bank (FAB), Mubadala, Abu Dhabi Developmental Holding Company (ADQ), Mastercard, and Olayan Financing Company.

The consortium is in the process of merging Network International with UAE-based payment solutions provider Magnati, in which Brookfield and FAB hold 60% and 40% stakes, respectively. The merger will create the largest fintech company in the MEA region.

**NEOPAY**

BUYOUT  
**US\$385M**

Bahrain-based alternative investment firm Arcapita Group and Turkey-based financial infrastructure technology provider Dgpays acquired a majority stake in UAE-based payment solutions provider **Neopay** from Mashreq for US\$385 million. Mashreq retains a minority interest in Neopay.

**NMYCARD**

SERIES B FUNDING  
**US\$33M**

UAE-based banking-as-a-service (BaaS) provider **Nymcard** secured US\$33 million in its latest Series B funding round, led by QED Investors, a US-based fintech venture capital firm.

**Credible**

SEED FUNDING  
**US\$55M**

UAE-based fintech platform **CredibleX**, which provides lending solutions for SMEs, raised US\$55 million seed funding, comprising equity investment from Further Ventures and debt financing from Kilgour Williams Capital and Berkley Square Finance.

**Klickl**

SERIES A FUNDING  
**US\$25M**

UAE-based Web3 banking services provider **Klickl International** closed a US\$25 million Series A round at a valuation of US\$125 million, co-led by Web3Port Foundation.

**329**  
Active fintech companies in the UAE in 2024

Source: UAE Fintech Report 2024

**US\$265M**  
Venture investment in the UAE fintech sector in 2024

Source: Emirates NBD Fintech 2025 Report

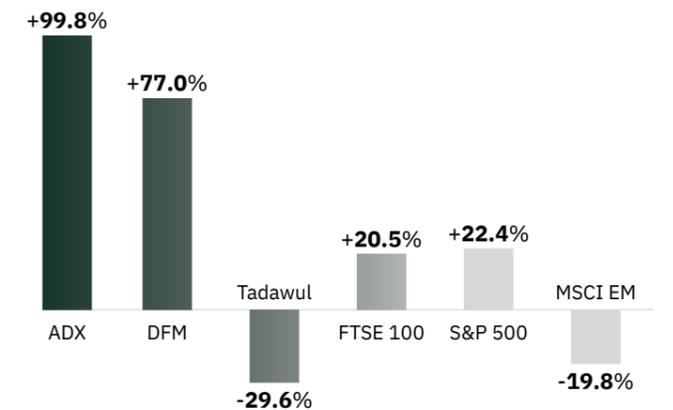
## A critical component of the global ecosystem

Strong economic fundamentals, regulatory sophistication, and growing international participation position the UAE capital markets as a critical component of the global financial ecosystem.

At the end of 2024, the combined market capitalization of the Dubai Financial Market (DFM) and Abu Dhabi Securities Exchange (ADX) surpassed US\$1 trillion. Foreign investors accounted for half of all trading on DFM at the end of 2024 and represented 85% of all investors that registered with DFM in 2024.

The UAE’s initial public offering (IPO) history features several watershed moments that have cemented its credibility as a major listing venue. In 2024, UAE companies raised around US\$6 billion from IPOs. Major listings include NMDC Energy, Lulu Retail, Parkin, Spinneys, and Talabat.

### UAE indexes outperform global majors, 2020-23



Source: CEIC data

**207%**  
Stock market capitalization to GDP ratio in 2024

Source: Securities and Commodities Authority

### The UAE’s market capitalization surpasses US\$1T, overtaking several emerging, developed markets



Source: CEIC data

### Top IPOs by size 2022-2024

**DEWA**  
US\$6.1 billion – DFM – 2022

**ADNOC Gas**  
US\$2.5 billion – ADX – 2023

**Talabat Holding**  
US\$2 billion – DFM – 2024

**Borouge**  
US\$2 billion – ADX – 2022

**Americana Restaurants**  
US\$1.8 billion – ADX + Tadawul – 2022

**Lulu Retail Holdings**  
US\$1.7 billion – ADX – 2024

## A proactive approach to bridging funding gaps

The UAE is taking a proactive approach to reshaping global climate finance and bridging the funding gap in emerging markets and developing economies. Green finance is facilitating flagship projects such as the Mohammed Bin Rashid Al Maktoum Solar Park and other large-scale, climate-resilient developments.

The global sustainable finance market grew to more than US\$8.2 trillion in 2024, up 17% from 2023, according to the Climate Bonds Initiative. Global issuance of green, social, sustainability, and sustainability-linked bonds reached a record level of more than US\$1 trillion in 2024, up 11% from 2023.

### Key UAE initiatives in climate funding

#### COP28

The COP28 UN Climate Change Conference in the UAE, the biggest of its kind, saw several announcements related to climate change financing by the UAE, including:

- **Altéra**, a US\$30 billion fund designed as the world's largest private climate investment vehicle, aiming to mobilize US\$250 billion in global climate-related investments by 2030.
- US\$100 million pledged by the UAE and Germany to the new **Loss and Damage Fund**.
- US\$272 billion in **sustainable financing** pledged by UAE Banks Federation by 2030.
- Establishment of the **Global Climate Finance Center** in the Abu Dhabi Global Market, as a hub to drive climate finance, innovation, capacity-building, and policy.
- Launch of the **UAE TechSprint** to develop AI, blockchain, and IoT solutions for sustainable finance and climate-related disclosures.
- US\$200 million of **special drawing rights** (SDRs) allocated to the IMF's Resilience and Sustainability Trust.
- US\$150 million committed for **water-security financing**.

#### CBUAE

The Central Bank of the UAE has contributed to enhancing regulatory standards for managing climate-related risk with the development of the Principles for the Effective Management of Climate-Related Financial Risks.

#### ADGM

Abu Dhabi Global Market has introduced the region's first sustainable finance regulatory framework and a Climate Transition Fund investment vehicle category to support investment into 'greening' of assets.

#### MASDAR

Abu Dhabi Future Energy Company (Masdar) issued a US\$1 billion green bond in May 2025, adding to the green bonds of US\$750 million and US\$1 billion in 2023 and 2024, which have been fully allocated to new greenfield projects in developed and developing economies. Masdar is seen as a global leader in sustainable finance.

#### FAB

First Abu Dhabi Bank, the UAE's largest bank, has facilitated US\$60 billion in sustainable and transition financing projects.

**US\$250B**

The Altéra fund's target to mobilize global climate-related investments by 2030

Source: Altéra media statement

**US\$2.75B**

Total value of green bonds issued by Masdar (2023–2025)

Source: Masdar media statements; authors' calculations

## Healthy capital levels and steady growth

The UAE's insurance sector demonstrated strong performance in 2024, maintaining healthy capital levels and steady growth. CBUAE data shows that gross written premiums reached US\$17.6 billion at the end of 2024, compared to US\$14.5 billion in 2023, an increase of more than 21%. The sector underwrote 15.9 million policies and achieved a retention ratio of 54.3%.

from US\$8.6 billion in the previous year. Total assets of the UAE's insurance firms reached US\$38.9 billion in 2024, compared to US\$35.4 billion in 2023, a growth of 10%.

The UAE accounts for more than 40% of GCC insurance premiums, making it the largest market in the region. Universal mandatory health insurance across Dubai and Abu Dhabi and plans to extend this nationwide will further expand the market.

Gross paid claims by insurance firms in 2024 increased 35% to US\$11.6 billion



## A trailblazer that sets the pace

The UAE is a trailblazer in Islamic finance. The world's first Islamic commercial bank was launched in the UAE in 1975, and the country's first takaful company providing Shariah-compliant insurance was established in 1979.

In 2025, the UAE launched the National Strategy for Islamic Finance and Halal Industry to create an integrated ecosystem for Islamic financial activities, including banking, takaful, sukuk, and non-banking financial services, aligned with international best practice and standards.

In 2024, the UAE's Islamic banking industry was estimated to have exceeded US\$371 billion in assets, placing it among the top five global hubs for Islamic finance, according to ICD-LSEG data.

CBUAE currently supervises 43 Islamic finance institutions, including banks, banking windows, finance companies, and takaful providers.

**#4**

World's largest Islamic finance markets by assets

Source: ICD-LSEG Islamic Finance Development Report 2024

**US\$371B**

UAE's Islamic banking assets in 2024

**US\$697B**

Target set for UAE's Islamic banking assets in 2031

Source: UAE Strategy for Islamic Finance and Halal Industry

# Co-creating platforms and strategic partnerships

The UAE's financial sector has evolved its partnership model, with sovereign entities co-building platforms through strategic equity alliances.



## MEA's largest fintech platform, powered by global investors in the UAE

The UAE's **Abu Dhabi Developmental Holding Company (ADQ)**, **First Abu Dhabi Bank (FAB)**, and **Mubadala** created the platform for the strategic merger of UAE-based payment solutions providers Network International and Magnati in October 2025, creating the largest fintech company in the Middle East and Africa (MEA) with a combined total payment volume (TPV) exceeding US\$400 billion. The new entity, Network International

LLC, serves over 250 financial institutions, 240,000 businesses, and 20 million cardholders across 56 markets in the MEA region.

Apart from the platform creators, the international consortium of investors also included **Brookfield Asset Management** from Canada and **Olayan Financing Company** from Saudi Arabia. The Brookfield-led consortium had acquired Network for US\$2.8 billion in 2024, taking the company private from the London Stock Exchange.

- **Economic impact:** An expanded suite of solutions – spanning digital payments and data-driven insights to SME lending and advanced fraud prevention – Network International is well positioned to drive innovation, scale, and financial inclusion, shaping the future of digital commerce across the MEA region.

**US\$400B+**  
Total payment volume (TPV) of the entity created by the merger of Network International and Magnati

Source: Magnati press statement



## World's largest climate fund platform aims to mobilize US\$250 billion globally by 2030

The UAE's **Lunate** was joined by **Blackrock**, **TPG**, and **Brookfield** in creating the platform Altéra as a climate-focused investment vehicle launched at COP28 in 2023 with an initial commitment of US\$30 billion from the UAE.

Altéra uses a two-pronged approach – a US\$25 billion Acceleration Fund and a US\$5 billion Transformation Fund – to steer institutional investors towards climate investments globally at scale while reducing

barriers to investment in developing and emerging markets, where the funding gaps have emerged as the largest.

As the world's largest climate investment fund, Altéra will aim to mobilize US\$250 billion globally by 2030, to steer private markets towards climate investments and focus on transforming emerging markets and developing economies to help them meet their climate goals.

- **Economic impact:** In 2025, the Altéra Acceleration Fund announced investments to support the development of renewable projects around the world, including US\$100 million for up to 11GW in India and US\$60 million for 1.4GW in Italy. This has transformed the UAE into a global climate finance hub.

**US\$160M+**  
Investments made by Altéra Acceleration Fund in 2025 to support renewables projects in India and Italy

Source: Altéra press statement, Reuters



## A multi-faceted platform shaping global investment opportunities

**Mubadala Capital**, the alternative asset management subsidiary of Mubadala Investment Company, and **TWG Global**, a US-based holding company, announced a multi-faceted collaborative platform in April 2025, enabling each organization to expand investments across multiple sectors and asset classes to drive long-term value creation.

Mubadala Capital will anchor and

lead a US\$10 billion syndicated investment in TWG Global as part of TWG's \$15 billion equity raise for its proprietary investments.

In return, TWG has committed US\$2.5 billion to Mubadala Capital products and will acquire a strategic minority stake in the asset manager, with the aim of mobilizing up to an additional US\$20 billion of investment capital over time from itself and its partners and clients.

- **Economic impact:** The collaboration between Mubadala and TWG Global underscores increasing investor demand for alternative asset classes and cross-border investment opportunities, driven by the convergence of global capital and emerging technologies.

**5%**  
Stake acquired by TWG Global in Mubadala Capital, which has about US\$30 billion in assets under management

Source: Pitchbook



## Global reinsurance platform backed by US\$1 billion in equity commitments

Reinsurance Intelligence Quotient (RIQ) is an AI-native, global reinsurance platform launched in May 2025 by **International Holding Company (IHC)** in partnership with **BlackRock** and **Lunate**. Backed by over US\$1 billion in initial equity commitments and targeting over US\$10 billion in liabilities, RIQ has been established to serve as a next-generation reinsurance entity purpose-built for the future of global risk transfer.

Headquartered in ADGM, RIQ will deliver insurance solutions tailored to the needs of clients across property and casualty, life, and specialized segments, with an initial focus on high-growth markets. RIQ has entered into a strategic collaboration agreement with ADNOC to develop a preferred reinsurance partnership targeting an allocation of over US\$500 million in risk coverage within the coming decade.

- **Economic impact:** By combining AI-native infrastructure, deep capital reserves, and strategic insight, RIQ is uniquely positioned to meet the evolving demands of global risk, drive financial innovation, and reinforce the UAE's positioning as a hub for next-generation financial services.

**7.2%**  
CAGR is forecast for the UAE reinsurance market, from US\$278 billion in 2025 to US\$423 billion by 2031

Source: Mobility Foresights

# Global entrants and market confidence

A new wave of global asset and wealth management companies is joining emerging asset services firms in establishing operations in the UAE, including regional headquarters.

## Global wealth manager sees opportunity in the UAE's wealth expansion

Lazard, the US-based financial advisory and asset management firm, announced its expansion into the UAE in April 2025 with the establishment of its financial advisory office in Abu Dhabi. This strategic move is part of Lazard's 2030 growth strategy, which aims to double revenue between 2023 and 2030, while delivering shareholder returns of 10% to 15% annually.

The company's move into the UAE takes cognizance of global

HNWIs continuing to be attracted by the country's tax advantages, stability, and lifestyle. Lazard provides advice on M&A, capital markets, capital solutions, restructuring, and liability management, as well as asset management and investment solutions to partnerships, family offices, and high net worth individuals. Lazard aims to grow its private capital revenue from 40% of total financial advisory revenue in 2024 to 50% in the future.

- Economic impact:** Expansion into the Middle East remains a priority for Lazard, with a focus on financial advisory and wealth management. The Abu Dhabi office strengthens the firm's localized coverage, supporting regional entities as they pursue economic diversification, and channel investments into global asset classes.

**US\$243B**  
Assets under management reported by Lazard at the end of 2024, a 4% increase over the previous year

Source: Lazard press statement



## Middle East market entry opens access to US\$8 trillion of private wealth in the region

Santander Private Banking, the private banking unit of Spain-based Banco Santander, entered the Middle East in 2024 with its first regional headquarters in DIFC, providing bespoke wealth management services for high-net-worth and ultra-high-net-worth individuals in the Middle East.

Santander aims to tap into the region's US\$8 trillion private

wealth management market, leveraging the UAE's position as a global magnet for wealth migration.

Globally, Santander Private Banking is backed by a team of 2,300 experts in several financial areas and geographies. The firm offers an integrated service model led by a primary private banker to define and implement wealth management strategies.

- Economic impact:** The market entry of Banco Santander reinforces the UAE's strategic position as a global private banking destination. Santander Private Banking is expected to generate high-value employment for elite private bankers, further strengthening the talent ecosystem.

**EUR498B**  
Assets under management reported by Santander at the end of 2024, a 13% increase over the previous year

Source: Santander press statement

## UAE offices strengthen regional presence in investment banking, digital asset services

Nomura Singapore, the international wealth management arm of Japan-based financial services group Nomura Holdings, expanded into the UAE in 2023 with the opening of an office in DIFC, catering to the growing demand for high-quality wealth management services and comprehensive financial solutions across the Middle East, Africa, and South Asia (MEASA) region.

Nomura International, the group's UK-based entity overseeing wholesale operations, maintains a

separate office in DIFC to provide investment banking and institutional services in the Europe, Middle East, and Africa (EMEA) region. Laser Digital, the digital asset subsidiary of Nomura specializing in trading, asset management, and early-stage investing, secured its first limited license in August 2025 to provide regulated over the counter (OTC) virtual asset derivatives, becoming the first regulated entity under Dubai's Virtual Asset Regulatory Authority's (VARA) Pilot Framework.

- Economic impact:** Nomura's Dubai office expands the reach of its international wealth management business across the MENA region. VARA's regulatory clarity and progressive framework enable Laser Digital to deliver institutional-grade products and governance to the digital asset ecosystem.

**JPY89.3T**  
Assets under management reported by Nomura Holdings in the financial year ended March 2025

Source: Nomura Holdings website



## Global digital asset custodian expands UAE footprint with three VARA licenses

Hex Trust, the Hong Kong-based provider of regulated institutional digital asset custody, staking, and market services to builders, investors, and service providers, opened HT Markets MENA in 2024, becoming one of the first firms to facilitate fiat on/off-ramp services in Dubai through its secure, institutional-grade platform.

Hex Trust holds three Virtual Asset Service Provider (VASP) licenses issued by VARA, allowing

it to offer comprehensive virtual asset services covering broker-dealer and management and investment services, including regulated staking services.

In 2025, Hex Trust partnered with digital assets infrastructure provider Fuze to deliver secure, compliant, and institutional-grade digital asset custody solutions across the MENA region for financial institutions, banks, fintechs, and enterprises.

- Economic impact:** Hex Trust's VASP licensing strengthens the UAE's position at the forefront of digital asset regulation. Hex Trust and Fuze are exploring further opportunities for collaboration, including connectivity between digital asset solutions and traditional financial systems.

**5** Jurisdictions in which Hex Trust is registered to operate: UAE, France, Italy, Hong Kong, and Singapore

Source: Hex Trust website



## Regional hub brings global digital commerce capabilities to the MEA region

PayPal opened a new hub in Dubai in April 2025 to serve as the company's first regional headquarters for the MEA region.

PayPal's expanded presence will bring global commerce capabilities to the region, including frictionless payments, robust security, and broader access to international

payment networks to help businesses sell across borders.

In addition to supporting large online enterprises in key sectors such as aviation, tourism, digital goods, and retail, PayPal's Dubai hub will also drive expansion of the company's client base among small and medium-sized businesses.

- Economic impact:** PayPal is positioned to bridge the gap between consumers and businesses for cross-border commerce, fostering growth in local economies. The company's Dubai hub strengthens its commitment to enabling millions of more consumers and businesses to access the global digital economy.

**US\$100M** Investment by PayPal across the Middle East and Africa from its UAE hub

Source: PayPal media briefing



# Moving forward: The UAE's vision for the future of finance





# Innovation, regulation, and talent to catalyze growth

The UAE aims to be one of the world's leading future-ready financial centers, positioning itself not just as a regional hub but as a global destination for banking, wealth and asset management, sustainable finance, Islamic finance, and innovation-driven financial services.

This ambition is rooted in the country's broader economic transformation agenda, which seeks to accelerate the transition to a knowledge-based economy. The UAE is leveraging its geographic location, world-class infrastructure, and strong international partnerships to attract both institutional capital and entrepreneurial ventures.

Far from being abstract, the vision and ambition are codified in national strategies such as 'We the UAE 2031', which outlines economic diversification, sustainability, and digital transformation as central pillars of growth. The Ministry of Finance, in turn, develops multi-year strategies and transformational projects that ensure fiscal resilience, international alignment, and operational excellence. These federal-level policies create coherence across government entities and provide clarity to investors and businesses about the UAE's long-term priorities.

At the emirate level, the federal direction is being executed through specialized financial centers like ADGM and DIFC. Asset-specific regulatory regimes such as VARA and RAK DAO's DARE will expand the ecosystem to emerging asset classes using advanced legal frameworks and targeted incentives.

Combined with ongoing fiscal policy reforms, infrastructure development, and capacity-building initiatives, its financial ambitions enable the UAE to compete with established financial centers worldwide while shaping new frontiers such as sustainable finance, digital assets, and AI-driven solutions. The special emphasis on innovation – with fintech, AI, and blockchain technologies – is seen as essential to enable future competitiveness.

The UAE has made deliberate policy choices to foster a business environment where startups and global firms can co-exist, test new solutions, and scale operations. By embedding digital finance into its long-term development model, the UAE is laying the foundation for a resilient, inclusive, and technologically advanced financial ecosystem.

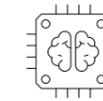
## The UAE's comprehensive vision for the financial sector



**Economic diversification and capital attraction**  
The aim is to grow non-oil GDP, make the financial sector significantly more attractive for FDI, and increase capital inflows. Strategic plans set macro targets (for GDP, FDI, and sustainable growth) and align federal efforts with emirate plans.



**World-class financial centers**  
Sector clusters like ADGM and DIFC continue to expand and strengthen their capabilities while being complementary to each other.



**Innovation and fintech leadership**  
National and free-zone programs provide sandbox environments, accelerator support, and licensing pathways for payments, crypto, digital banking, and regtech. ADGM, DIFC, and RAK Digital Assets Oasis actively promote fintech hubs, incubators, and partnerships with global fintech firms.



**Regulatory excellence and international alignment**  
Modern, transparent, internationally aligned regulation attracts global players. Regulators such as FSRA, DFSA, VARA, and CBUAE run regulatory sandboxes, fast-track licensing, develop tailored regimes, thereby reducing friction for new models while maintaining oversight.



**Fiscal resilience and a modern tax regime**  
With the aim of strengthening public finances while maintaining competitiveness, tax and fiscal reforms include the implementation of OECD-aligned minimum tax rules and new domestic measures.



**Sustainable finance and ESG**  
Training hubs and knowledge platforms are designed to scale sustainable capital and build market infrastructure for green/transition finance. Regulators and market participants are embedding ESG disclosure and sustainable product pipelines with the aim of scaling green and sustainable finance flows from the UAE regionally and globally.



**Talent, financial literacy, and capability building**  
National programs and private-sector partnerships upskill participants in fintech, funds, sustainable finance, and governance. School and university financial literacy programs and certifications prepare the population for a knowledge-based financial economy. Residency rules are continuously reviewed with the aim of attracting and retaining the best global talent.



**Infrastructure, data, and digital government**  
Investment in digital government, e-licensing, e-invoicing, open data, and AI reduce business friction and improve regulatory efficiency across financial services.

## Conclusion

# The intersect of innovation, stability, and opportunity ignites better returns

In today's rapidly evolving multipolar and digitally connected economy, the UAE has positioned itself as a high-growth financial hub where innovation, stability, and opportunity intersect. For global investors seeking both strong returns and long-term security, the UAE offers a compelling proposition: a market that not only drives domestic transformation but also provides direct access to one of the fastest-growing regions in the world.

The UAE's evolution from a capital-exporting economy to a financial architect of global relevance is reshaping capital flows and value-creation. With world-class infrastructure, a progressive regulatory framework, and a strong track record of business-friendly policies, the UAE offers international investors an environment where resilience is increased, opportunities are amplified, and growth is sustainable. Anchored by its central location between Asia, Africa, and Europe, the UAE serves as a gateway to markets that collectively represent billions of consumers and some of the highest growth rates globally.

Several transformative trends make the UAE's financial sector especially attractive. Technology-driven innovation is unlocking new value across fintech, digital banking, and asset management. The adoption of platform banking, embedded finance, and Banking-as-a-Service models is expanding access to sophisticated financial tools, broadening market participation, and driving transaction volumes.

For investors, this translates into scalable growth opportunities across sectors that are poised to define the next era of global finance.

At the same time, the UAE has embedded sustainability, governance, and transparency into its investment ecosystem. The country is actively channeling capital into green finance, sustainable infrastructure, and impact-driven projects, aligning investor returns with the global demand for ESG-compliant assets. This creates opportunities not only for strong financial performance but also for portfolio diversification in line with the priorities of leading institutional investors.

Crucially, the UAE's business-friendly environment – marked by 100% foreign ownership in key sectors, competitive tax regimes, and robust investor protections – ensures that capital inflows are supported by long-term stability. Major international financial institutions are already deepening their footprint in Dubai and Abu Dhabi, underscoring the UAE's role as a trusted jurisdiction for cross-border capital allocation.

For global investors, the UAE is more than just a financial center; it is a launchpad for capturing high returns in growth markets, a partner in building resilient and future-ready portfolios, and a platform for shaping the financial systems of tomorrow. In an era of unprecedented change, the UAE offers not only access to opportunity, but also a stake in defining the future of global finance.

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