UNITED ARAB EMIRATES
MINISTRY OF FINANCE

Monthly Newsletter July 2026

The Pulse of Finance

Official Listing of the UAE's First Sovereign Retail T-Sukuk Programme

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The Ministry of Finance announced the official listing and commencement of secondary market trading of the UAE's inaugural Sovereign Retail T-Sukuk Programme, following the successful completion of its inaugural sovereign issuance, which was designed specifically for individual investors.

To mark the occasion, H.E. Mohamed bin Hadi Al Hussaini, Minister of State for Financial Affairs, rang the opening bell at Nasdaq Dubai alongside H.E. Younis Haji AlKhoori, Undersecretary of the Ministry of Finance, and Hamed Ali, CEO of Nasdaq Dubai and Dubai Financial Market, in the presence of senior government officials, banking sector partners, and members of the media.

This milestone marks the culmination of a comprehensive strategic effort to broaden participation in the financial ecosystem and provide innovative sovereign investment instruments that foster a culture of saving and long-term investment across the UAE.

Media Briefing Highlights UAE's First Retail Treasury Sukuk Programme

Following the official listing of the UAE's first Retail Treasury Sukuk Programme on Nasdaq Dubai, the Ministry of Finance hosted a dedicated media briefing attended by representatives of leading local, regional, and international media outlets. The briefing provided an overview of the programme's objectives, subscription, listing and trading mechanisms, and highlighted the institutional partnership behind the initiative. The session featured keynote addresses by H.E. Younis Haji Al Khoori, Undersecretary of the Ministry of Finance, and Hamed Ali, CEO of Nasdaq Dubai and Dubai Financial Market, followed by a detailed presentation, an interactive Q&A session, and a series of media interviews that supported accurate and consistent communication of the programme's key messages.

H.E. Mohamed bin Hadi Al Hussaini: Union Pledge Day commemorates the defining moment that laid the enduring foundations for the UAE's comprehensive development journey

His Excellency Mohamed bin Hadi Al Hussaini, Minister of State for Financial Affairs, said: "July 18 marks a defining moment in our nation's history, embodying the wisdom and unwavering resolve of the Founding Fathers when they signed the Union Accord and adopted the Constitution in 1971. This historic and transformative step laid the enduring foundations for the establishment of the United Arab Emirates and launched a comprehensive and sustainable development journey that placed people at the heart of national development, making the development of human potential and the advancement of individual capabilities the foremost objective and the cornerstone of all national strategies and policy directions."

His Excellency added: "Commemorating this national occasion reflects our unwavering commitment to the values and principles that have guided the UAE's Union journey. Inspired by these enduring foundations, the Ministry of Finance remains committed to translating this pledge into tangible action by advancing strategic financial policies that enhance the efficiency of public financial management and strengthen the country's fiscal sustainability, thereby fostering a more resilient economic environment and creating promising opportunities for future generations."

H.E. Younis Haji AlKhoori: Union Pledge Day carries profound national significance, marking the foundational moment that shaped the future of the UAE

His Excellency Younis Haji AlKhoori, Undersecretary of the Ministry of Finance, said: "July 18 carries profound national significance, marking the foundational moment when the Founding Fathers charted the future of the United Arab Emirates through the adoption of the Constitution and the signing of the historic Union Accord in 1971. This day holds enduring strategic importance as it marks the starting point of a nation-building journey that established integrated institutions capable of driving sustainable development and creating an enabling environment that fosters prosperity, opportunity and a high quality of life for all members of society."

His Excellency added: "The national principles enshrined in the Union Pledge continue to inspire our unwavering commitment to advancing financial policies that reinforce the UAE's global competitiveness. In line with this vision, the Ministry of Finance continues to focus on strengthening strategic partnerships, enhancing the efficiency of public financial management, and ensuring the resilience of fiscal performance to keep pace with evolving global economic and financial developments. As we commemorate this national occasion, we look to the future with confidence, guided by the vision of wise leadership, while reaffirming our commitment to delivering excellence in implementing financial policies and strategic initiatives that further consolidate the UAE's position as a leading and sustainable financial hub at both the regional and global levels."

Reviewing UAE's Fiscal Outlook and Public Finance Priorities with IMF

The Ministry of Finance welcomed a delegation from the International Monetary Fund (IMF) to its headquarters in Abu Dhabi as part of ongoing efforts to strengthen bilateral cooperation and discuss the UAE's latest fiscal developments and policy priorities. The meeting was attended by H.E. Younis Haji AlKhoori, Undersecretary of the Ministry of Finance, while the IMF delegation was led by Saeed Bakash, Head of the IMF Mission to the UAE, alongside a number of experts and specialists from both sides.

The meeting featured a comprehensive review of the UAE's fiscal performance, recent developments in government fiscal policies and priorities for the next phase, as well as an assessment of the country's fiscal results for 2025 and the first half of 2026. Discussions also covered medium-term fiscal frameworks and financial risk management mechanisms.

Call Centre Exceeds All Operational Performance Targets in the First Half of 2026

The Ministry of Finance has announced the Call Centre's performance results for the first half of 2026, highlighting the successful integration of Generative AI solutions that enabled the Ministry to exceed all approved operational targets while enhancing service efficiency. Key achievements included a 97.11% First Contact Resolution (FCR) rate, reducing the Average Speed of Answer to just 8 seconds, and increasing Customer Happiness to 95.43%. These results were driven by the effective deployment of intelligent technologies, which directly accelerated response times and enhanced the quality of government financial services in line with the highest international standards.

Second Government Financial Policies Coordination Council Meeting for 2026

As part of ongoing efforts to strengthen coordination across government entities and enhance the integration of financial policies, HE Younis Haji Al Khoori, Undersecretary of the Ministry of Finance, chaired the second meeting of the Government Financial Policies Coordination Council for 2026, attended by Council members from the UAE Government and the Central Bank of the UAE. The meeting covered a number of priority topics, including monetary and banking developments and the regional economic outlook, supporting greater integration of government financial policies and enhancing the efficiency and sustainability of the UAE's financial system.

Winning Four Awards at AI for Good Global Summit 2026 in Geneva

The Ministry of Finance has won four AI for Good Impact Awards during the AI for Good Global Summit 2026, organised by the International Telecommunication Union (ITU) in collaboration with its partners from United Nations agencies and the Swiss Confederation.

The awards recognise the Ministry's pioneering AI-driven initiatives, reflecting its continued efforts to harness artificial intelligence to transform government operations, strengthen public financial management and enhance the quality of government services.

The award-winning projects are Mona AI - Government Financial Intelligence Enablement Platform, MOF AI Data Profiler – Automated Technical & Functional Data Quality Checks, Meta Human and Gen AI – Budget Book Narration for Public Interactions, and AI-Powered Sentiment Analysis for Public Call Center Performance & Citizen Satisfaction.

Treasury Sukuk & Bonds Auctions Attract AED 4.83Billion in Bids

The Ministry of Finance (MoF), in its capacity as issuer and in collaboration with the Central Bank of the UAE (CBUAE) as issuing and payment agent, announced the successful completion of the July 2026 auctions of UAE dirham-denominated Treasury Islamic Sukuk (T-Sukuk) and Treasury Bonds (T-Bonds), with a total issuance size of AED 1.1 billion. This transaction is part of the Treasury Bonds & Treasury Sukuk issuance programme for 2026, as published on the MoF's official website.

The auctions witnessed strong participation from the primary dealers for the T-Sukuk maturing in October 2027 and the T-Bonds tranche maturing in January 2031. Total bids reached AED 4.83 billion, representing an oversubscription of 4.4 times. This strong demand reflects investors' confidence in the strength of the UAE's financial sector and the resilience of the national economy.

Winning the 2026 Government Technology Enablement Excellence Award

The Ministry of Finance achieved another milestone by winning the Government Technology Enablement Excellence Award 2026 at the GovTech Innovation Awards 2026, in recognition of its outstanding efforts in adopting advanced digital technologies and innovative government solutions. The award reflects the Ministry's continued commitment to accelerating digital transformation, fostering a culture of innovation, and enhancing the quality and efficiency of government services in support of the UAE Government's future vision.