Saudi lenders evolve beyond traditional lending as Vision 2030 advances

Oxford Business Group and BSF report assesses how evolving banking models support capital formation and long-term growth in Saudi Arabia

Saudi Banking: Investing in a Transforming Sector

RIYADH, SAUDI ARABIA, July 8, 2026 /EINPresswire.com/ -- Saudi Arabia's banking sector is entering a new phase of development as Vision 2030 drives demand for a broader range of financial services, capital mobilisation channels and investment solutions. Launched on June 23 at the BofA Securities Emerging Markets Corporate Conference in Miami, the report shows how banks are increasingly combining traditional lending with transaction banking, treasury solutions, capital markets advisory and integrated financial offerings to support diversification and long-term growth across the Kingdom.

> Saudi Arabia's economic transformation is reshaping the investment landscape and creating new opportunities across key sectors"
>
> *Bader AlSalloom*

The publication, titled Saudi Banking: Investing in a Transforming Sector, has been produced by Oxford Business Group (OBG) in partnership with BSF. It examines how structural financing demand, financial sector development and capital market expansion are shaping the sector's growth trajectory, and considers the evolving role of banks in enabling capital formation and investment delivery under Vision 2030.

The report analyses how strong macroeconomic fundamentals, resilient profitability and capital resilience, together with a stable regulatory environment, are reinforcing Saudi Arabia's position as one of the region's most dynamic banking markets. It highlights how investment in key sectors is generating deeper financing needs and enabling banks to play a broader role in the economy.

OBG Logo

As diversification advances, banks are playing a central role in mobilising capital and widening access to finance. The report explores how syndicated lending, project finance and capital markets participation are supporting large-scale project delivery, while broader access to funding is strengthening SME participation and housing finance.

The publication also assesses how banking business models are evolving beyond traditional balance-sheet lending towards more integrated and fee-driven approaches. It underscores the growing importance of transaction banking, treasury solutions and capital markets advisory, as well as cross-selling and integrated product suites, in supporting profitability, client retention and earnings resilience.

Digital infrastructure and the adoption of AI and data-driven tools are another area of focus. The analysis shows how investments in technology are enhancing scalability, operational efficiency and customer engagement, enabling banks to position themselves as broader financial services platforms with more diversified income streams.

The report features a case study on consumer finance platform J-B, as well as interviews with C-suite executives from the group, including Bader AlSalloom, BSF CEO. Their perspectives offer insights into the Kingdom's evolving banking landscape, including the sector's role in supporting economic diversification, attracting investment and enabling long-term growth under Vision 2030.

Commenting ahead of the launch, AlSalloom said, "Saudi Arabia's economic transformation is reshaping the investment landscape and creating new opportunities across key sectors." "As the Kingdom advances its Vision 2030 ambitions, financial institutions have an important role to play in facilitating growth, supporting private sector development and enabling long-term value creation," he added.

Looking ahead, the report notes that banking sector development is becoming more closely intertwined with Saudi Arabia's wider economic transformation. As financing demand deepens and capital markets expand, banks are expected to remain central to investment mobilisation, private sector growth and long-term economic resilience.

Busra Karacadag, Oxford Business Group's Country Director for Saudi Arabia, said that banking sector development now sits at the heart of how Saudi Arabia is translating Vision 2030 priorities into investable opportunities.

“As banks expand their role beyond traditional lending into transaction banking, treasury solutions and capital markets advisory, they are helping to support capital formation, expand access to finance and reinforce the foundations for more diversified long-term growth,” she added.

Saudi Banking: Investing in a Transforming Sector is now available to view and download at: https://oxfordbusinessgroup.com/reports/report-exploring-the-role-of-banks-banking-financial-services-in-saudi-arabia-vision-2030-economic-transformation-research-analysis-focus-report/

-END-

Arabic Version

[illegible]

[illegible] «[illegible]» [illegible] BSF [illegible]

[illegible] – [illegible] 2026[illegible]:

[illegible] 2030 [illegible].

[illegible] «[illegible].. [illegible]» [illegible] BSF[illegible] [illegible] 23 [illegible] BofA Securities [illegible].

[illegible] 2030.

[illegible]

[illegible].

[illegible].

[illegible].

[illegible].

[illegible] J-B [illegible] BSF [illegible].

[illegible]: «[illegible] 2030 [illegible].

[illegible].

[illegible]

[illegible] 2030 [illegible].

[illegible]: «[illegible]».

[illegible] «[illegible].. [illegible]» [illegible]:

https://oxfordbusinessgroup.com/reports/report-exploring-the-role-of-banks-banking-financial-services-in-saudi-arabia-vision-2030-economic-transformation-research-analysis-focus-report/

Marc-André de Blois
About Oxford Business Group
email us here
Visit us on social media:
LinkedIn
Facebook
YouTube
X
