



standard
chartered

Saudi Arabia

Market profile



Standard Chartered – Your Strategic Partner in Saudi Arabia

Enabling Growth at the Heart of Vision 2030

Key differentiators



We offer both **conventional and Islamic Banking**.



Our Saudi Arabia presence is supported by a **comprehensive regional footprint, with fully licensed operations** across Bahrain, Egypt, Iraq, Oman, Qatar and the United Arab Emirates (UAE).



Regional interest optimisation coupled with **true end-of-day liquidity management** capabilities supporting domestic and cross-border funding into KSA.

- **Deep Local Presence, Global Reach:** Established in 2021 with full banking license, establishing enduring relationships across government, regulators, and corporates.
We have the **broadest branch network** of any international bank in the Middle East.
- **Corridor Expertise That Drives Growth:** Proven leadership across **China – Middle East, India – Saudi Arabia, and Africa – Gulf** corridors.
- **Sustainability Champions:** Early pioneers in green sukuk, ESG-linked loans, and carbon finance for emerging markets.
- **Superconnector Bank:** Your premier banking partner for corporates in Saudi Arabia and cross-border business across Africa, Asia, the UK, the US, and the Middle East.
- **Comprehensive Client Ecosystem Support:** We empower large family groups, government-related enterprises, local corporates, and financial institutions—key players in our Global Subsidiary clients' ecosystem.
- **Advanced Digital and Trade Finance Solutions:** Enhance your operations with our digital platforms (e.g., SWIFT, host-to-host) and structured trade finance solutions, including standardised payment terms, receivables monetisation, and export financing under bank/buyer risk.

At Standard Chartered, we are a growth enabler for companies building the future of Saudi Arabia.

Vision 2030 – Unlocking a new era of business opportunities

- Vision 2030 – Saudi Arabia's blueprint for economic transformation into a global hub for innovation, renewable energy, and tourism.
- Leveraging its strategic location at the centre of Asia, Africa and Europe, Saudi Arabia is enhancing its shipping networks to connect these regions and is continuously liberalising international trade of goods and services.
- In line with Vision 2030's landmark National Investment Strategy, Saudi Arabia is actively broadening its capital base by attracting foreign investment and deepening market access.
- Policymakers are diversifying funding channels through increased foreign direct investment, greater foreign participation in domestic debt markets, and strategic issuances such as a China Eurobond in Saudi Arabia – marking a milestone in cross-border capital integration. For corporates and investors, this signals a maturing financial landscape with expanding opportunities for engagement and growth.
- A USD3.2 trillion investment roadmap across tourism, logistics, manufacturing, and renewables.
- Giga-projects (NEOM, Red Sea, Qiddiya) unlocking long-term infrastructure demand.
- PIF, SIDF, NDF fuelling domestic and international investment momentum.



Progressive Policy & Regulatory Reform

- 100% foreign ownership in most sectors.
- CMA and SAMA enabling capital market growth, fintech, and digital banking.
- Strong sovereign fiscal position supporting long-term economic planning.

Saudi Arabia today combines economic ambition with regulatory stability — making it a magnet for strategic capital.

Sector Opportunities



Empowering Sustainable Growth Beyond Oil

- Standard Chartered presents a unique proposition of **various forms of working capital finance cycle**, such as:
 - Supply Chain Finance (including its Islamic variant).
 - Comprehensively Insured Receivables Purchase.
 - Bill Discounting against Buyer Risk product, etc.
- Local large corporates are eager to deploy such financing programs to maintain their strategic suppliers and build up reliability of local production supply chain.



Financial Services and Fintech

- Saudi Arabia is accelerating its transformation into a regional powerhouse, underpinned by sweeping sector reforms and market liberalisation.
- Global investor interest is rising, reflected in growing international participation on the Saudi Stock Exchange (Tadawul).
- Meanwhile, forward-looking fintech regulation is enabling the rapid growth of **digital banking, payment innovation and blockchain integration**.



Renewable Energy

- Saudi Arabia is embedding sustainability into its economic transformation, anchored by the Saudi Green Initiative.
- With a target to generate 50% of its energy from renewables by 2030, the Kingdom is shaping a robust clean energy ecosystem.
- We are optimistic about the Kingdom's **non-hydrocarbon growth**, propelled by robust domestic consumption and investment momentum – creating compelling opportunities in **solar, wind, hydrogen, and energy efficiency**, supported by government-backed initiatives, funding frameworks and long-term partnership potential.



Technology and Innovation

- With flagship initiatives that include the National Strategy for Data & AI and the rapid 5G rollout, the Kingdom is cementing its position as a tech powerhouse.
- Tonomus is a key player in Vision 2030 initiatives, enhancing the Kingdom's global competitiveness. Focusing on advancing technology and digital transformation, it plays a crucial role in implementing cutting-edge technologies such as artificial intelligence, IoT, and smart city solutions, which are essential for the development of NEOM, a model of sustainable living with minimal environmental impact.
- From Tonomus's cognitive cities to Riyadh's digital overhaul, demand is rising sharply for **fintech, cybersecurity, cloud solutions and e-commerce** platforms, presenting vast opportunities for enterprises to drive the next wave of innovation.
- Data services – Opportunities for data services abound across multiple sectors e.g. in healthcare, data is being used to improve healthcare outcomes through personalised medicine and predictive analytics.



Tourism

- Saudi Arabia aims to boost tourism's contribution to GDP to 10% and welcome 100 million visitors annually by 2030, underpinned by world-class mega-projects such as the futuristic city project NEOM, the Red Sea Project, and Qiddiya and the upcoming launch of Riyadh Air with its hub out of Riyadh.
- The launch of Riyadh Air, the Kingdom's new world-class national carrier, signals a bold leap in connectivity and global access.
- Demand across hospitality, travel and event management is rising sharply, presenting a window for businesses to shape one of the world's fastest-growing tourism frontiers.

Corridor Opportunities

01 | Korea – Saudi Arabia



Economic and Technological Collaboration: The Korea-Saudi Arabia corridor enhances economic diversification and industrial growth through joint ventures, infrastructure development, and technology transfer, enabling South Korean companies to invest in Saudi Arabia's non-oil sectors and Saudi investors to explore opportunities in South Korea's tech and industrial markets.



Energy Sector Cooperation: Both countries benefit from partnerships in the oil, gas, and renewable energy sectors, with Saudi Arabia supplying oil and collaborating on renewable projects, while South Korea offers advanced technology and expertise in refining and sustainable energy solutions.

02 | China – Saudi Arabia

Deepening trade and investment links in energy, infrastructure, logistics, renewables, and tech.

Standard Chartered facilitates renminbi settlements, structured trade finance, and co-investment models.

Case study

Standard Chartered acted as joint lead underwriter and joint bookrunner in the issuance of a two-year, USD2 billion senior bond by the Ministry of Finance of the People's Republic of China in Saudi Arabia.

03 | India – Saudi Arabia Corridor

Presents strategic geopolitical importance, linking South Asia and the Middle East.

- Standard Chartered connects Indian corporates to Saudi expansion and vice versa.
- **Energy Sector:** Saudi Arabia is a major supplier of oil to India, and energy trade is a critical component of their bilateral relationship.

Standard Chartered Corridor Capabilities

End-to-end treasury and liquidity solutions across 50+ markets.

Local FX, regulatory, and compliance expertise.

On-the-ground corridor bankers to accelerate cross-border growth.

Our Unique Positioning

Standard Chartered is uniquely positioned to facilitate inward and outward investments from Saudi Arabia into overseas markets, particularly Asia, South Asia, the AME, and vice versa.

Highlights:

- Successful completion of the first carbon credit trade for the MENA Voluntary Carbon Market ("MENA VCM"). This is a testament to the promising potential of global VCM markets.
- According to The Public Investment Fund ("PIF") in September 2021, the MENA VCM is a core pillar of Saudi Arabia's efforts to achieve net-zero by 2060. In March 2022, five leading Saudi Arabian firms including Aramco, SAUDIA, ACWA Power, Ma'aden, and ENOWA (a subsidiary of NEOM) joined the initiative as the first potential market partners.
- In June 2023, Standard Chartered issued Saudi Arabia's first-ever green guarantee for Larsen and Toubro (L&T), a global leader in engineering, procurement, and construction (EPC) projects. The green guarantee is issued for the green hydrogen project development at NEOM where L&T Saudi Arabia will work on design, local supplies, construction, and commissioning of the renewable and grid packages while the international supplies will be handled by LTIFZE, both subsidiaries of L&T.

Standard Chartered's products and services

Our Solutions Across the Growth Journey

Transaction banking

- Cash management
- Trade Services
- Securities services
- Electronic / mobile banking
- Cross-border supply chain finance

Financial markets

- Foreign exchange and interest rates
- Commodities
- Debt capital market
- Capital market solutions

Corporate finance

- Loan syndications
- Project export finance
- Leveraged finance
- Mergers and acquisitions
- Shipping finance

Renminbi

- Account services
- Settlement services
- Financing services
- Foreign exchange services
- Treasury management services
- Investment services

Sustainable finance

- Sustainable loans / bonds
- Sustainable trade finance
- Sustainable accounts / deposits
- Sustainable derivatives
- ESG consulting services

Islamic banking business

- Loans and transaction banking
- Corporate finance
- Debt / investment products
- Financial market
- Securities services

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