

SAUDI VISION 2030 STRATEGIC ALIGNMENT

Unlocking the Kingdom's Sky

A 2026 Guide to Saudi Real Estate Tokenization

Institutional-grade access to Saudi real estate via blockchain-enabled fractional ownership and enhanced liquidity.



Executive Summary

Vision 2030 Catalysts

SAR 3.5 Trillion

PIF Assets Under Management

Massive capital deployment engine driving transformation across giga-projects and diversified sectors.

Source: Saudi Ministry of Finance Pre-Budget 2026; PIF.gov.sa

70%

Homeownership Target by 2030

Aggressive government initiative creating sustained demand for residential real estate development.

Source: Vision 2030 Housing Program

Strong

Non-Oil Economy Growth

Structural expansion driven by tourism, logistics, and financial sector reforms independent of oil volatility.

The Strategic Value

World-First Infrastructure

Saudi Real Estate Registry (RER) has launched a national blockchain infrastructure; first end-to-end tokenized deed completed in 2026.

Legal Equalization

Tokens mapped to the legal registry act as binding title shares, mitigating typical digital-asset risks.

Lower Entry Barriers

Investment starts from ~SAR 1,000, allowing broader participation compared to multi-million commitments.

Instant Liquidity

Trade fractional shares instantly on regulated secondary markets instead of months-long property exits.

"Unlocking trillion-dollar real estate through blockchain transparency and speed."

The Historic Shift: Deeds to Tokens

National Infrastructure

Saudi Real Estate Registry (RER) has deployed a national-scale blockchain backbone for secure digital ownership transfer.

First Transactions

The Kingdom successfully completed its first end-to-end tokenized property deed in 2026, establishing technical viability.

Legal Parity

A digital token is now legally recognized as a binding title deed, removing traditional risks associated with digital-only assets.

Evolution of Ownership



Paper Deed

Manual processing
Physical storage
Slow transfer (Days)



RER Digital Registry

Blockchain Immutable Ledger
Ministry of Justice Link
Instant Validation



Digital Token

Fractional Ownership
Global Liquidity
Instant Settlement

Vision 2030 Alignment

This modernization is a key pillar of the Real Estate Sector Strategy, targeting a real estate GDP of SAR 316 billion by 2030.

 **VISION 2030 ENABLED**

Why Tokenization? Solving the Liquidity Gap



Lower Entry Barriers

- Invest from SAR 1,000 vs. millions.
- Democratized access to Grade-A assets.
- Fractional ownership model.



Instant Liquidity

- Trade fractional shares instantly.
- Regulated secondary markets.
- No multi-month exit delays.



Passive Income

- Proportional rental distributions.
- Long-term capital appreciation.
- Hands-off property management.



Enhanced Transparency

- 24/7 Investor dashboards.
- Automated KYC/AML compliance.
- Immutable blockchain ledger.

End-to-End Tokenization Workflow



Onboarding
KYC/AML &
Investor
Whitelisting



Asset Selection
Due Diligence &
SPV Structuring



Token Issuance
Digital Shares
Issued
to Wallet



Income
Automated Yield
Distribution



Exit
Secondary
Market
Liquidity

 SAMA Compliant

 Ministry of Justice Linked

 Bank-Grade Security

Strategic Hot Zones

01

Prime Districts

Riyadh Luxury

Demand is surging as multinational HQs relocate to the capital. Investment focus targets the Diplomatic Quarter and KAFD-adjacent mixed-use assets driven by executive housing needs.

6-8% Yields

HQ Relocations

Grade-A Office

02

Giga-Projects

Tourism & Hospitality

NEOM, Red Sea, and AIUla are prime targets as the Kingdom aims for 150M annual tourists. We facilitate tokenized access to ultra-luxury hospitality and eco-resorts previously inaccessible to individuals.

High Growth

150M Tourists

Eco-Luxury

03

Eastern Province

Logistics & Warehousing

Economic diversification is driving demand for industrial zones. E-commerce expansion and cold chain logistics in Dammam and Jubail offer stable, high-yield returns.

7-9% Returns

E-commerce

Industrial

The Institutional Grade Standard



The Firm aligns directly with the Financial Sector Development Program, capitalizing on a robust ecosystem targeting 525+ licensed fintech companies by 2030 to ensure absolute compliance, transparency, and security.



SAMA Regulatory Sandbox

Yield & Stone operates within the framework established by the Saudi Central Bank, utilizing the sandbox to validate fintech solutions.

- ✓ Live Regulatory Testing
- ✓ Asset Tokenization Focus
- ✓ Pathway to Licensing

● Active Testing



Ministry of Justice 'Sak'

Direct integration with the 'Sak' system ensures every digital token represents a verified, immutable share of a legal title deed.

- 🔗 Immutable Registry Linkage
- ⚡ Real-time Title Verification
- 🛡️ Government-Grade Security

● System Integrated



Institutional Compliance

The Firm embeds regulatory logic directly into the token architecture, enforcing strict KYC/AML protocols and investor accreditation checks.

- 📋 On-chain Whitelisting
- 🏛️ Audited SPV Structures
- 📄 Automated Reporting

● Production Ready



YIELD & STONE **PARTNERS**

Invest in the Future of the Kingdom

Partner with institutional-grade real estate tokenization and secure a strategic position in Vision 2030 today.

[SCHEDULE CONSULTATION](#)



[VISIT YIELD-STONE.COM](https://www.yield-stone.com)