



Weekly Brief

October 14, 2025

Corporate and Investment Banking: Scenarios for 2030 and How to Prepare

The corporate and investment banking industry's annual global revenues will likely grow by more than 30% by 2030, crossing the trillion-dollar threshold. After a decade of sluggish growth, fee-based businesses are expanding, private capital is reshaping deal flow, and Asia and Europe are gaining momentum.

A healthy banking system is good news for other businesses and for society, as it enables innovation and economic and social prosperity.

But future growth is not guaranteed, according to BCG's annual [Corporate and Investment Banking Report](#). Leadership, value, and ways of working are all being redefined.

Non-bank financial institutions (NBFIs), once niche players, accounted for an estimated 16% of global industry revenues in 2024. Their share could exceed 20% within five years. NBFIs—which include private credit funds, trading firms, and advisory firms—provide financial services without a full banking license. They are more specialized and often faster, leaner, and less regulated than traditional banks.

AI is shaking up the industry. The report estimates that, by 2030, AI will free up corporate and investment banker capacity by up to 40%. Leading banks are launching CEO- and CIO-backed

transformation programs with significant productivity improvement goals.

Digital assets—once experimental—are becoming mainstream. Stablecoins, a digital token for payments built to hold their value, will likely surpass \$3 trillion in market cap by 2030. Regulators globally are working to secure the digital asset environment by addressing monetary stability, money laundering, and privacy concerns.

The global financial map is in flux. Asia and parts of Europe are gaining market share, the US dollar's dominance is potentially weakening, and new regional payment systems—often powered by digital tokens—are gaining prominence.

Three Scenarios for 2030

With so many shifts underway, banks should prepare for a range of potential futures. The report lays out three scenarios.

- **In the base case**, the industry grows steadily, about 4% annually. Banks retain most of the market, and AI and digital assets advance gradually.
- **In a surge scenario**, NBFIs capture more than 20% of revenues, AI transforms banks and NBFIs end to end, and digital tokens underpin payments and custody. The market share of traditional banks shrinks.
- **In a regional fragmentation scenario**, trade realigns, regulation diverges, and capital flows become more regional. The US loses market share to Europe and Asia. Success depends on local agility.

How to Proceed

Applying a single strategy is unlikely to be successful. Banks should take a broad approach to operating and managing their portfolio of businesses. We project how much effort and resources to devote to each of the moves laid out below.

- **Strengthen the core** by modernizing cash, liquidity, and lending platforms; embedding AI into key workflows; and rigorously updating the portfolio of businesses (50% of effort).
- **Move into high-return adjacencies**, such as cross-border banking and providing lending and advisory services to private equity firms, institutional investors, and other financial sponsors (25% of effort).
- **Make selective bets on emerging domains**, such as digital assets and infrastructure, fast-growing capital pools in lower- and middle-income countries, and partnerships with NBFIs (25% of effort).

The corporate and investment banking industry is not alone in facing uncertainty. We are all running on unfamiliar terrain. Whatever the industry, leaders will plan for more than one future while they keep moving down an uncertain path.

Until next time,



Christoph Schweizer
Chief Executive Officer

Further Insights



Corporate and Investment Banking Report 2025: Positioning for Growth in Uncertain Times

Capital is moving, technology is scaling, and geopolitics is fracturing. Together, these forces are redrawing corporate and investment banking—

and the next 24 months will decide who wins.

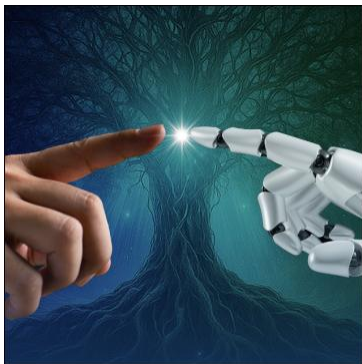
ACCELERATE CIB GROWTH



The Future of Finance 2025: Fit for Growth, Built for Purpose

Banks must boldly integrate AI and earn a broader mandate.

DRIVE GROWTH IN FINANCE



Convergence: Human + AI for the Next Era of Finance

Explore how AI will redefine competitiveness, inclusion, and financial innovation—and how India can lead this transformation.

REIMAGINE FINANCE WITH AI