

1080

Governance: D

# ANB

Arab National Bank

**21.20** SAR / Share

As of: May 28, 2026

<p><b>8.2x</b></p> <p>P/E RATIO</p> <p>Trailing 12 Months</p>	<p><b>0.9x</b></p> <p>P/B RATIO</p> <p>Price to Book Value</p>	<p><b>6.1%</b></p> <p>DIVIDEND YIELD</p> <p>Annual Dividend / Share</p>	<p><b>42.40B</b></p> <p>SAR</p> <p>MARKET CAP</p> <p>Total Valuation</p>	<p><b>1.06</b></p> <p>BETA</p> <p>Systematic Risk Index</p>	<p><b>51.9%</b></p> <p>NET MARGIN</p> <p>Net Profit / Revenue</p>
---	--	---	--	---	---

## Company Profile

Arab National Bank (the "Bank") is a Saudi Joint Stock Company formed in 1979 that commenced business in 1980 by taking over the operations of Arab Bank Limited in the Kingdom of Saudi Arabia. The Bank provides a full range of banking services, including Shariah-compliant products approved and supervised by an independent Shariah Board. It operates through 117 branches and 39 remittance centres in KSA, and one branch in the UK. Key subsidiaries include ANB Capital (100% owned, providing investment services and asset management), Arabian Heavy Equipment Leasing Company (87.5% owned, heavy equipment leasing, currently classified as held for sale), Al-Manzil Al-Mubarak Real Estate Financing Ltd. (100% owned, real estate financing), and ANB Global Markets Limited (100% owned, trading in derivatives and Repo activities).

## The Story

"Arab National Bank (ANB) delivers a balanced financial profile characterized by steady loan book expansion, robust capital adequacy, and a disciplined approach to risk management amidst regional geopolitical shifts."

Financial Metric	Value
ROE (Sustainable)	10.5%
Loan-to-Deposit (LDR)	95.5%
CASA Ratio	47.9%
Capital Adequacy Ratio (CAR)	—

## Growth Story

ANB's growth story resembles a carefully charted voyage, prioritizing structural stability over aggressive expansion. The bank's net special commission income reached SAR 8.3B over the trailing twelve months, supported by a net loan book of SAR 198.6B. This loan portfolio is heavily anchored in corporate banking... [\[Read full story\]](#)

## Corporate Governance Profile

### Rating: D

We track 12 key governance disclosures in our database.

## Profitability Dynamics

The bank's profitability story is driven by a finely tuned engine of cost efficiency and steady margins. ANB achieved a net interest margin of 2.90%, reflecting disciplined asset pricing in a volatile rate environment. Operational efficiency is highlighted by a cost-to-income ratio of 39.51%, demonstrating strong cost... [\[Read full story\]](#)

## Risk & Capital Structure Factors

ANB's risk profile stands as a reinforced harbor wall, designed to withstand external economic and geopolitical turbulence. The bank maintains exceptional asset quality, evidenced by a low non-performing loan ratio of 0.94% and a robust NPL coverage ratio of 174.09%, backed by SAR 3.3B in ECL allowances. Capital... [\[Read full story\]](#)

