

1140

Governance: D

# ALBILAD

Bank Albilad

## 24.38 SAR / Share

As of: May 28, 2026

### 11.9x

**P/E RATIO**

Trailing 12 Months

### 1.5x

**P/B RATIO**

Price to Book Value

### 1.8%

**DIVIDEND YIELD**

Annual Dividend / Share

### 36.57B SAR

**MARKET CAP**

Total Valuation

### 1.01

**BETA**

Systematic Risk Index

### 49.3%

**NET MARGIN**

Net Profit / Revenue

## Company Profile

Bank Albilad is a Saudi Joint Stock Company incorporated in the Kingdom of Saudi Arabia. The Group's objective is to provide a full range of banking services and conduct financing and investing activities through various Islamic instruments in compliance with Shariah Committee resolutions. It operates through 108 banking branches in Saudi Arabia. Key subsidiaries include Albilad Investment Company, Albilad Real Estate Company, Enjaz Payment Services Company, Financial Solutions Company for Investment, and Dufaa Finance Company, all of which are directly or indirectly 100% owned by the Bank.

## The Story

"Bank Albilad delivers robust Shariah-compliant financial performance, characterized by a solid net loan book of SAR 129.8B and a strong return on equity of 13.04% that comfortably exceeds its cost of equity."

Financial Metric	Value
ROE (Sustainable)	13.0%
Loan-to-Deposit (LDR)	—
CASA Ratio	—
Capital Adequacy Ratio (CAR)	—

## Growth Story

Bank Albilad's growth trajectory is anchored by its expanding financing activities, with net loans reaching SAR 129.8B. This expansion has fueled a robust Net Interest Income of SAR 4.8B on a trailing twelve-month basis. The bank's growth is supported by a sustainable growth rate of 6.11%, driven by a healthy return... [\[Read full story\]](#)

## Corporate Governance Profile

**Rating: D**

We track 13 key governance disclosures in our database.

## Profitability Dynamics

The profitability narrative of Bank Albilad is defined by disciplined cost management and strong spread preservation. The bank maintains a Net Interest Margin of 2.69%, reflecting its ability to price Islamic financing assets effectively in a volatile rate environment. Operational efficiency is highlighted by a... [\[Read full story\]](#)

## Risk & Capital Structure Factors

Bank Albilad maintains a conservative risk profile, characterized by strong capital buffers and proactive provisioning. The bank's capital adequacy is exceptionally robust, with a Total Capital Adequacy Ratio of 20.66% and a CET1 ratio of 14.33%, both comfortably exceeding regulatory minimums. This capital base was... [\[Read full story\]](#)