

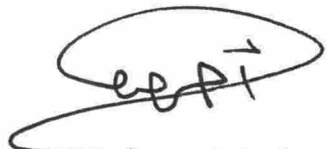
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From : Saudi Arabian Monetary Agency  
To : All Banks  
Attention : Managing Directors, Chief Executive Officers and General Managers  
Subject : **Domestic Systemically Important Banks(D-SIBs) Framework**

In order to identify and designate D-SIBs in Saudi Arabia, SAMA has developed the enclosed assessment methodology providing for an indicator-based measurement approach. This methodology takes into account the size, interconnectedness, substitutability and complexity of a bank while determining its systemic importance. The enclosed methodology will be implemented effective from 1<sup>st</sup> January 2016. Accordingly, banks designated as D-SIBs will be required to meet additional Higher Loss Absorbency(HLA) capital requirements as prescribed in the enclosed methodology.

In case you need any further information or clarification in this regard, you may contact Dr. Alwaleed Alsheikh at Telephone # 011-466-2612, email: [akalsheikh@sama.gov.sa](mailto:akalsheikh@sama.gov.sa) or Mr. Salman Alobaid at 011-466-2071 Ext. 5017, email: [salobied@sama.gov.sa](mailto:salobied@sama.gov.sa).

For   
Abdulaziz A. Al-Helaissi  
Deputy Governor for Supervision

Encl: As above.