

Date: [Insert Date]

[Recipient Name]

[Recipient Title]

[Regulatory Authority Name]

[Address Line 1]

[Address Line 2]

Subject: Acknowledgment of Stress Testing Results and Applicable Capital Surcharge

Dear [Recipient Name],

On behalf of [Institution Name], I am writing to formally acknowledge receipt of the final results of the [Year] Supervisory Stress Test conducted by [Regulatory Authority Name].

We have reviewed the stress test projections and the subsequent determination regarding our capital requirements. We hereby acknowledge the following:

- **Stress Test Outcome:** The projected capital depletion under the severely adverse scenario as calculated by the authority.
- **Capital Surcharge:** The specific capital buffer or surcharge of [Percentage]% imposed based on these results.
- **Effective Date:** That the revised capital requirements will take effect on [Date].

[Institution Name] remains committed to maintaining a robust capital position. We have integrated these results into our internal capital adequacy assessment process (ICAAP) and our strategic capital planning for the upcoming fiscal cycle.

We confirm that our board of directors has been briefed on these findings and our planned compliance measures. Should you require any further documentation or a detailed breakdown of our capital management plan, please let us know.

Sincerely,

[Signature]

[Name of Authorized Officer]

[Title]

[Institution Name]