

Date: [Insert Date]

To: [Management Name/Board of Directors]

Institution: [Name of Financial Institution]

Subject: Notification of Pre-Assessment Asset Quality Review (AQR)

Dear [Name],

This letter serves as formal notification that [Regulatory Agency/Internal Audit Department] will conduct a Pre-Assessment Asset Quality Review (AQR) of [Institution Name], beginning on [Start Date].

The objective of this review is to evaluate the integrity of the institution's asset classification, the adequacy of credit risk management practices, and the accuracy of valuation methodologies. This pre-assessment is designed to identify potential risk areas prior to the formal statutory examination.

The scope of the review will include, but is not limited to:

- Review of loan portfolio samples and credit files.
- Assessment of non-performing loans (NPLs) and restructured debts.
- Evaluation of collateral valuation and provisioning adequacy.
- Review of internal credit risk rating systems.

To facilitate a timely review, please provide the documents listed in the attached Request List by [Submission Deadline]. These documents should be uploaded to our secure portal at [Insert Link/Method].

An entrance meeting has been scheduled for [Date/Time] via [Location/Online Platform] to introduce the review team and discuss the logistical requirements.

Please designate a primary point of contact for this engagement and provide their details to our lead examiner, [Examiner Name], at [Email/Phone Number].

Thank you for your cooperation.

Sincerely,

[Your Name]

[Your Title]

[Organization Name]