

[Date]

[Recipient Name]

[Recipient Title/Department]

[Regulatory Authority/Board of Directors]

[Organization Name]

[Address]

Subject: Submission of Uninsured Deposit Stress Testing Methodology

Dear [Recipient Name],

In accordance with [Regulatory Requirement/Internal Policy], [Institution Name] is submitting the documentation regarding our methodology for stress testing uninsured deposits. This framework is designed to assess the potential impact of liquidity shocks and the stability of our funding base under adverse economic scenarios.

The attached methodology includes the following key components:

- **Segmentation:** Categorization of uninsured deposits by client type, industry, and relationship longevity.
- **Run-off Assumptions:** Defined withdrawal rates applied across baseline, adverse, and severely adverse scenarios.
- **Concentration Risk:** Analysis of large-balance depositors and sensitive sectors.
- **Liquidity Coverage:** Integration with our High-Quality Liquid Assets (HQLA) to ensure sufficient counterbalancing capacity.
- **Governance:** Oversight procedures and the frequency of model validation.

Our stress testing results indicate that [Institution Name] maintains sufficient liquidity buffers to manage the outflow projections outlined in this methodology. We continue to monitor market conditions to adjust our assumptions as necessary.

Should you require further technical details or supporting data, please contact [Contact Name] at [Phone Number/Email].

Sincerely,

[Signature]

[Sender Name]

[Sender Title]

[Institution Name]