

[Your Company Name]  
[Your Company Address]  
[City, State, Zip Code]  
[Date]

[Recipient Name/Department]  
[Regulatory Authority Name]  
[Regulatory Authority Address]  
[City, State, Zip Code]

**RE: Response to Capital Adequacy Assessment Audit Report - [Reference Number]**

Dear [Recipient Name/Title],

This letter is in response to the audit report issued on [Date] regarding our institution's Capital Adequacy Assessment. We appreciate the thorough review of our internal capital adequacy assessment process (ICAAP).

We have reviewed the findings and recommendations provided in the report. Below is our formal response and action plan for the specific items identified:

**1. Finding: [Brief Title of Finding]**

**Management Response:** [Agree/Disagree]. [Provide brief explanation].

**Remediation Plan:** [Describe steps taken or to be taken].

**Timeline:** [Completion Date]

**2. Finding: [Brief Title of Finding]**

**Management Response:** [Agree/Disagree]. [Provide brief explanation].

**Remediation Plan:** [Describe steps taken or to be taken].

**Timeline:** [Completion Date]

Our institution remains committed to maintaining a robust capital position that exceeds regulatory minimums and ensures long-term financial stability. We have attached the updated [Policy Name/Supporting Document] for your review.

Please let us know if you require any further documentation or a follow-up meeting to discuss these remediations.

Sincerely,

[Signature]  
[Name of Authorized Officer]  
[Title/Position]  
[Phone Number]  
[Email Address]