

Date: [Insert Date]

To: The Chief Executive Officer / Compliance Officer
[Name of Supervised Institution]
[Address Line 1]
[Address Line 2]

Subject: Regulatory Directive Regarding Memorandum on Liquidity Ratio Reporting Requirements

Dear Sir/Madam,

This letter serves as a formal notification regarding the updated regulatory expectations for liquidity management and reporting. Pursuant to [Insert Applicable Law/Regulation Section], all licensed institutions are required to maintain adequate liquidity levels to meet their obligations as they fall due.

Appended to this letter is the **Memorandum on Liquidity Ratio Reporting Requirements**. This document outlines the mandatory technical standards, calculation methodologies, and submission frequencies required by the [Insert Name of Regulatory Authority].

Key highlights of the appended memorandum include:

- Standardized definitions for liquid assets and qualifying liabilities.
- Step-by-step instructions for the calculation of the Liquidity Coverage Ratio (LCR) or Net Stable Funding Ratio (NSFR).
- Revised deadlines for monthly and quarterly electronic submissions.
- Penalties for non-compliance or inaccurate data reporting.

All institutions are expected to align their internal reporting systems with these requirements effective [Insert Effective Date]. Please ensure that your relevant treasury and risk management departments review the attached memorandum in detail.

Should you require further clarification regarding these reporting templates, please contact the Regulatory Supervision Department at [Insert Contact Details].

Yours faithfully,

[Signature]

[Name of Signing Officer]
[Title/Designation]
[Name of Regulatory Authority]

Enclosure: Memorandum on Liquidity Ratio Reporting Requirements