

**Date:** [Insert Date]

**To:** Chief Executive Officers / Chief Financial Officers of All Licensed Institutions

**Subject:** Supervisory Letter Introducing the Memorandum on Liquidity Ratio Reporting Requirements

Dear Sir/Madam,

The purpose of this letter is to formally introduce the attached Memorandum regarding the new Liquidity Ratio Reporting Requirements. This initiative is part of our ongoing commitment to strengthening the prudential supervision framework and ensuring the stability of the financial system.

The enclosed Memorandum provides detailed instructions on the calculation methodologies, reporting frequencies, and submission deadlines for the required liquidity ratios. These requirements are designed to enhance the monitoring of short-term and long-term liquidity resilience across the banking sector.

**Key directives outlined in the Memorandum include:**

- Standardized definitions for high-quality liquid assets (HQLA).
- Specific stress scenarios for net cash outflows.
- Mandatory reporting templates and electronic submission protocols.
- Effective dates for compliance and the initial reporting period.

All institutions are expected to review the Memorandum thoroughly and align their internal reporting systems accordingly. Compliance with these requirements is mandatory, and failure to meet the specified deadlines may result in regulatory action.

Should you require further clarification regarding the technical specifications or the implementation timeline, please contact your designated supervisory officer.

Yours faithfully,

[Signature]

[Name of Authorized Signatory]

[Title/Position]

[Name of Regulatory Authority]

**Enclosure:** Memorandum on Liquidity Ratio Reporting Requirements