

[Your Institution Name]
[Department Name]
[Street Address]
[City, State, Zip Code]

[Date]

[Name of Regulatory Body]
[Department/Division Name]
[Street Address]
[City, State, Zip Code]

RE: Submission of Annual Regulatory Capital Adequacy Review - [Reporting Year]

To [Name of Contact Person or "the Regulatory Review Committee"],

In accordance with [Title of Regulation/Act] and relevant statutory requirements, [Your Institution Name] hereby submits its Annual Regulatory Capital Adequacy Review for the fiscal year ending [Date].

The enclosed report provides a comprehensive assessment of our risk-weighted assets, capital base, and internal capital adequacy assessment process (ICAAP). This review confirms that [Your Institution Name] maintains capital levels well in excess of the minimum regulatory requirements, ensuring financial stability and resilience against potential market stresses.

Key highlights of the attached report include:

- Tier 1 and Total Capital Ratio analysis.
- Stress testing results and vulnerability assessments.
- Summary of risk management framework enhancements.
- Strategic capital allocation plans for the upcoming period.

We certify that the information provided is accurate and has been reviewed and approved by our Board of Directors and Internal Audit department.

Should you require any additional documentation or clarification regarding the contents of this review, please contact [Name of Compliance Officer] at [Phone Number] or via email at [Email Address].

Sincerely,

[Signature]

[Full Name]
[Title, e.g., Chief Risk Officer / Chief Financial Officer]
[Your Institution Name]

Enclosure: [List of attached documents/reports]