

[Date]

[Recipient Name]

[Recipient Title/Department]

[Regulatory Authority Name]

[Address Line 1]

[Address Line 2]

RE: Notification of Capital Adequacy Remediation Plan - [Entity Name]

Dear [Recipient Name],

This letter serves as formal notification that [Entity Name] has identified a shortfall in its capital adequacy requirements as of [Date]. Following a review of our [Quarterly/Annual] financial position, our Common Equity Tier 1 (CET1) ratio has fallen below the regulatory minimum threshold of [Percentage].

In accordance with [Applicable Regulation/Law], we have developed a formal Capital Adequacy Remediation Plan (the "Plan") to restore our capital levels to the required regulatory standards. The primary objectives of this Plan include:

- [Key Action 1: e.g., Capital injection from parent company]
- [Key Action 2: e.g., Suspension of dividend payments]
- [Key Action 3: e.g., Reduction of risk-weighted assets]
- [Key Action 4: e.g., Issuance of new equity instruments]

We anticipate that these measures will return [Entity Name] to full compliance by [Target Date]. During this remediation period, we will provide [Weekly/Monthly] progress reports to your office to ensure transparency and oversight.

Please find the detailed Remediation Plan and supporting financial projections attached to this letter. Our senior management team is available to discuss the specifics of this Plan at your earliest convenience.

Sincerely,

[Signature]

[Name of Authorized Signatory]

[Title, e.g., Chief Risk Officer / Chief Financial Officer]

[Entity Name]