

[Company Letterhead]

[Date]

[Name of Recipient/Regulatory Authority]

[Department Name]

[Address]

[City, State, Zip Code]

**RE: Submission of Stressed Capital Adequacy Assessment [Year]**

Dear [Name of Contact Person or Department],

In accordance with [Reference Specific Regulation or Policy], [Name of Institution] hereby submits its Stressed Capital Adequacy Assessment report for the period ending [Date].

This submission includes the following documentation:

- Internal Capital Adequacy Assessment Process (ICAAP) Summary
- Stress Testing Results and Methodology
- Projected Capital Ratios under Adverse Scenarios
- Risk Appetite Statement and Governance Framework
- Board Approval Minutes regarding Capital Adequacy

The assessment demonstrates that [Name of Institution] maintains sufficient capital buffers to remain above regulatory minimums even under the severe macroeconomic stress scenarios defined for this cycle. Our internal modeling confirms that our capital planning process is robust and integrated into our overall risk management framework.

We certify that the data provided is accurate and has been reviewed by the Board of Directors and Senior Management. We remain available to discuss the details of this assessment or provide additional information as requested.

Sincerely,

[Signature]

[Full Name]

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

[Name of Institution]