

Date: [Insert Date]

[Recipient Name]

[Title]

[Financial Institution Name]

[Address Line 1]

[Address Line 2]

RE: Supervisory Capital Assessment Review (SCAR) Results

Dear [Recipient Name],

This letter provides the results of the Supervisory Capital Assessment Review (SCAR) conducted for [Financial Institution Name] as of [Review Period/Date]. The purpose of this review was to evaluate the institution's capital adequacy, risk management framework, and its ability to maintain operations under adverse economic conditions.

Summary of Findings:

- **Capital Ratios:** The institution's Tier 1 Capital and Common Equity Tier 1 (CET1) ratios were evaluated against regulatory benchmarks.
- **Stress Testing:** Results indicate the institution's projected capital levels under the [Baseline/Adverse/Severely Adverse] scenarios.
- **Risk Management:** Observations regarding the internal capital adequacy assessment process (ICAAP) and data integrity.

Assessment Status: [Pass / Conditional Pass / Objection]

Required Actions:

[Insert specific remedial actions or capital plan adjustments required by the regulatory body].

Please submit a formal response and an updated Capital Plan addressing the aforementioned findings by [Deadline Date]. Failure to address these concerns may result in restrictions on capital distributions or additional supervisory oversight.

Should you have any questions regarding this assessment, please contact [Examiner Name/Contact Office].

Sincerely,

[Signature]

[Name of Lead Examiner/Supervisory Official]

[Regulatory Agency Name]