

[Date]

[Recipient Name]

[Recipient Title]

[Regulatory Body / Institution Name]

[Address Line 1]

[Address Line 2]

Subject: Confirmation of Post-Stress Capital Minimums

Dear [Name],

Pursuant to the requirements set forth in [Reference Regulation/Policy], [Institution Name] (the "Institution") hereby submits this formal confirmation regarding its post-stress capital minimums based on the results of the [Year] Stress Test cycle.

Following the application of the [Severely Adverse/Adverse] scenario, the Institution's projected capital ratios remain above the regulatory minimum requirements. The key capital metrics are summarized below:

- **Common Equity Tier 1 (CET1) Ratio:** [Percentage]% (Minimum: [Percentage]%)
- **Tier 1 Capital Ratio:** [Percentage]% (Minimum: [Percentage]%)
- **Total Capital Ratio:** [Percentage]% (Minimum: [Percentage]%)
- **Tier 1 Leverage Ratio:** [Percentage]% (Minimum: [Percentage]%)

The Institution confirms that it maintains sufficient capital buffers to absorb potential losses under the defined stress conditions while continuing to meet its obligations to creditors and counterparties.

The methodologies, assumptions, and detailed data sets supporting these results have been documented and are available for review upon request. We remain committed to maintaining a robust capital position and adhering to all regulatory capital standards.

Should you require any additional information or further clarification, please contact [Contact Person Name] at [Phone Number] or [Email Address].

Sincerely,

[Signature]

[Name of Authorized Signatory]

[Title]

[Institution Name]