

[Date]

[Recipient Name]

[Title]

[Financial Institution Name]

[Address]

[City, State, Zip Code]

RE: Annual Supervisory Rating Notification

Dear [Recipient Name],

This letter serves to formally notify you of the annual supervisory rating assigned to [Financial Institution Name] following the examination concluded on [Date].

Based on our review of the institution's financial condition, operational stability, and compliance with regulatory requirements, your composite **CAMELS** rating has been determined as: **[Insert Rating Number]**.

The individual component ratings are assigned as follows:

- **(C) Capital Adequacy:** [Rating]
- **(A) Asset Quality:** [Rating]
- **(M) Management:** [Rating]
- **(E) Earnings:** [Rating]
- **(L) Liquidity:** [Rating]
- **(S) Sensitivity to Market Risk:** [Rating]

Please be advised that this rating is strictly confidential under [Applicable Law/Regulation] and must not be disclosed to any unauthorized parties or the public. The rating reflects the overall health of the institution as of the examination date and takes into account [Brief mention of key factors, e.g., risk management practices and capital levels].

A detailed report of the examination, including any required corrective actions or recommendations, is enclosed/will be provided separately. If you have any questions regarding this assessment, please contact [Examiner Name] at [Phone Number/Email].

Sincerely,

[Signature]

[Name of Supervisory Official]

[Title]

[Regulatory Agency Name]