

**CONFIDENTIAL**

Date: [Insert Date]

To: [Name of CEO/Board Chairman]  
[Name of Commercial Bank]  
[Bank Address]  
[City, State, Zip Code]

**Subject: Notification of Annual Supervisory Rating - [Year]**

Dear [Name of Recipient],

The [Name of Regulatory Authority] has completed its annual supervisory assessment of [Name of Commercial Bank] for the period ending [Date]. This evaluation was conducted in accordance with the [Name of Relevant Banking Act/Framework].

Based on our review of the bank's financial condition, risk management practices, and operational compliance, the bank has been assigned the following composite rating:

**Composite Rating: [Insert Rating Number/Grade]**

The component ratings are as follows:

- Capital Adequacy: [Rating]
- Asset Quality: [Rating]
- Management: [Rating]
- Earnings: [Rating]
- Liquidity: [Rating]
- Sensitivity to Market Risk: [Rating]

**Summary of Findings:**

[Insert brief summary of primary strengths and areas requiring improvement.]

The bank is required to [Insert required actions, e.g., submit a remediation plan/maintain specific capital ratios] by [Insert Deadline]. Please note that this rating is confidential supervisory information and must not be disclosed to unauthorized third parties without prior written consent from this office.

If you have any questions regarding this notification, please contact [Name of Examiner/Supervisor] at [Phone Number/Email].

Sincerely,

[Signature]  
[Name of Authorized Official]

[Title]

[Regulatory Agency Name]