

DATE: [Insert Date]

TO: [Name of Chief Executive Officer/Board of Directors]
[Financial Institution Name]
[Address Line 1]
[Address Line 2]

RE: Notification of Supervisory Rating - Credit Risk Examination

Dear [Name of Contact],

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

Based on the findings detailed in the enclosed Examination Report, the institution has been assigned a Credit Risk Rating of: **[Insert Rating Number/Grade]**.

This rating reflects our assessment of the following core areas:

- Asset Quality and Portfolio Performance
- Credit Administration and Underwriting Standards
- Effectiveness of Credit Risk Management Framework
- Adequacy of Allowance for Credit Losses

Summary of Findings:

[Insert brief summary of key strengths or primary concerns identified during the exam].

Required Actions:

The Board of Directors and Management are required to address the deficiencies noted in the "Matters Requiring Attention" section of the report. A written response outlining the corrective actions taken or planned must be submitted to this office by [Insert Deadline Date].

The assigned rating is considered confidential supervisory information and should not be disclosed to unauthorized third parties.

Should you have any questions regarding this rating or the contents of the report, please contact [Name of Examiner-in-Charge] at [Phone Number/Email].

Sincerely,

[Signature]
[Name of Authorized Signatory]
[Title]
[Regulatory Agency Name]

Enclosure: Report of Examination