

[Regulatory Authority Name]
[Department/Division Name]
[Address]
[City, State, Zip Code]

[Date]

[Name of Chief Executive Officer/Board Chair]
[Name of Institution]
[Address]
[City, State, Zip Code]

RE: Conclusion of Targeted Examination - Capital Adequacy

Dear [Name],

The [Regulatory Authority Name] has completed its targeted examination of the capital adequacy of [Institution Name], which commenced on [Start Date] and concluded on [End Date]. The primary objective of this examination was to assess the institution's capital levels, risk management frameworks, and compliance with regulatory capital requirements.

Examination Scope

The scope of the review included an assessment of:

- The internal capital adequacy assessment process (ICAAP).
- Capital planning and stress testing methodologies.
- The quality and composition of capital components.
- Adherence to minimum regulatory capital ratios.

Conclusion and Findings

Based on the examination findings, the [Regulatory Authority Name] has determined that [Institution Name] is currently [meeting/not meeting] the required standards for capital adequacy. [Insert brief summary of key findings or specific deficiencies identified during the review].

Required Actions

[Institution Name] is required to address the following items:

- [Requirement 1]
- [Requirement 2]

A formal written response outlining the actions taken or planned to address these findings must be submitted to this office by [Deadline Date].

Please contact [Examiner Name] at [Phone Number] or [Email Address] if you have any questions regarding this letter or the enclosed report.

Sincerely,

[Signature]

[Name of Lead Examiner/Authorized Official]

[Title]

Enclosure: Targeted Examination Report