

[Organization Name]  
[Department Name]  
[Address Line 1]  
[City, State, Zip Code]

[Date]

[Recipient Name]  
[Title]  
[Institution Name]  
[Address Line 1]  
[City, State, Zip Code]

**Subject: Conclusion of Targeted Examination - Credit Risk Management**

Dear [Recipient Name],

This letter formally concludes the targeted examination of [Institution Name]'s Credit Risk Management framework, conducted from [Start Date] to [End Date]. The primary objective of this review was to evaluate the effectiveness of credit underwriting standards, portfolio monitoring processes, and the adequacy of risk rating systems.

**Examination Rating/Outcome:** [Satisfactory / Needs Improvement / Unsatisfactory]

**Summary of Findings:**

- **Strengths:** [Insert brief description of identified strengths].
- **Matters Requiring Attention (MRAs):** [Insert brief description of critical deficiencies].
- **Observations:** [Insert brief description of minor process improvements].

The detailed Examination Report, which includes specific findings and recommended corrective actions, is attached for your review. We request a formal written response by [Deadline Date], outlining the actions the institution intends to take to address the identified weaknesses and the expected timeline for completion.

We appreciate the cooperation and assistance provided by your staff during this examination. Should you have any questions regarding this letter or the attached report, please contact [Contact Person Name] at [Phone Number] or [Email Address].

Sincerely,

[Signature]

[Name of Lead Examiner]  
[Title]  
[Regulatory Body/Organization Name]

Enclosure: Targeted Examination Report