[Date]

[Recipient Name]
[Recipient Title]
[Organization Name]
[Address Line 1]
[Address Line 2]

Subject: Annual Stress Testing Resilience Feedback - [Year]

Dear [Recipient Name],

This letter provides formal feedback regarding the results of the [Year] Annual Stress Test conducted for [Organization Name]. The objective of this exercise was to evaluate the institution's financial and operational resilience under hypothetical adverse economic scenarios.

1. Assessment Overview
Our review focused on capital adequacy, liquidity buffers, and risk management protocols. The analysis utilized the [Standard/Framework Name] to simulate severe market volatility and prolonged economic downturns.

2. Key Findings
The assessment indicates that [Organization Name] maintains a [Satisfactory/Marginal/Strong] level of resilience. Specifically:

- **Capital Position:** Current ratios remain above the regulatory minimum during the stress period.
- **Liquidity Risk:** Funding sources are deemed sufficient to cover short-term obligations under stress.
- **Operational Continuity:** Systems demonstrated the capacity to handle increased transactional loads.

3. Identified Vulnerabilities
While the overall results are positive, the following areas require further attention:

- [Vulnerability 1: e.g., Concentration risk in specific sectors]
- [Vulnerability 2: e.g., Sensitivity to interest rate fluctuations]

4. Required Actions
Based on these findings, we recommend the following adjustments to your resilience strategy:

- Update the Contingency Funding Plan by [Date].
- Enhance data granularity for [Specific Risk Type] reporting.

5. Conclusion
Please submit a formal response outlining your proposed remediation plan by [Deadline Date]. We appreciate the cooperation of your risk management team during this cycle.

Sincerely,

[Your Name]
[Your Title]
[Department Name]