**Email to the Manager**

**To**: Joe (Manager at Citi Finance)

**From**: Anisur Rahaman Sakib (Financial Analyst at Citi Finance)

**Date**: 10-05-2024

**Subject:** Verification of risk-weighted assets provided by operating units

Dear Joe,

I hope this email finds you well. I have completed the verification of the minimum capital adequacy ratios for each operating sector in our bank, as per the guidelines provided. Here is a summary of my findings:

1. Operating Sector A:
   * Capital Adequacy Ratio: 13.5%
   * Compliance: Met the requirement of 10.5% of risk-weighted assets.
2. Operating Sector B:
   * Capital Adequacy Ratio: 22.4%
   * Compliance: Met the requirement of 10.5% of risk-weighted assets.
3. Operating Sector C:
   * Capital Adequacy Ratio: 7.8%
   * Compliance: Did not meet the requirement of 10.5% of risk-weighted assets.
4. Operating Sector D:
   * Capital Adequacy Ratio: 4.3%
   * Compliance: Did not meet the requirement of 10.5% of risk-weighted assets.

As you can see, there are significant discrepancies in compliance levels across our operating sectors. Sectors C and D have capital adequacy ratios below the required threshold, indicating a potential risk exposure that needs to be addressed promptly.

I recommend further investigation into the factors contributing to the lower ratios in Sectors C and D to determine the underlying causes and formulate appropriate remedial actions to ensure regulatory compliance and mitigate any associated risks.

Please let me know if you require any additional information or if there are specific actions you would like to take in response to these findings.

Thank you for your attention to this matter.

Many thanks,

Anisur Rahaman Sakib

Financial Analyst,

Citi Finance