**Subject:** Summary of Capital Adequacy Ratio Verification – All Units Above Basel III Minimum

**Body:**

Dear [Manager's Name],

I have completed the verification of the minimum capital adequacy ratios reported by each operating unit using the standardized risk weights provided.

Below is a summary of the findings:

| **Unit** | **CET1 Capital ($m)** | **Total RWA ($m)** | **Calculated Capital Adequacy Ratio** | **Below 10.5%?** |
| --- | --- | --- | --- | --- |
| A | 10 | 74.00 | 13.15% | No |
| B | 15 | 50.67 | 29.85% | No |
| C | 20 | 256.75 | 7.79% | **Yes** |
| D | 20 | 462.50 | 4.32% | **Yes** |

As highlighted above, **Unit C and Unit D** are **below the 10.5% regulatory minimum** required under Basel III guidelines. These discrepancies need to be addressed and flagged for further review.

Please let me know if you would like me to prepare a follow-up report or conduct a deeper analysis of these two units.

Best regards,  
**Rajathesh**  
Audit & Risk Intern  
Citi Finance Simulation