

[Company Letterhead / Audit Firm Letterhead]

[Date]

[Recipient Name]

[Recipient Title]

[Recipient Organization Name]

[Address]

Subject: Comfort Letter Regarding Capital Adequacy Ratio (CAR) Verification

Dear [Recipient Name],

This letter is issued at the request of [Company Name] (the "Company") in connection with [Purpose of the Letter, e.g., a credit facility application / regulatory filing].

We have performed certain procedures, as agreed upon with the Company, regarding the calculation of the Capital Adequacy Ratio (CAR) as of [Effective Date]. Our engagement was conducted in accordance with [Applicable Standards, e.g., International Standards on Related Services].

Based on our review of the financial records and calculations provided by the Company's management, we report the following:

- **Tier 1 Capital:** [Amount]
- **Tier 2 Capital:** [Amount]
- **Total Eligible Capital:** [Amount]
- **Risk-Weighted Assets (RWA):** [Amount]
- **Capital Adequacy Ratio:** [Percentage]%

We confirm that the calculated Capital Adequacy Ratio of [Percentage]% meets the minimum requirement of [Required Percentage]% set forth by [Name of Regulatory Body/Agreement].

Our procedures do not constitute an audit of the financial statements, and accordingly, we do not express an audit opinion on the overall financial position of the Company. This letter is intended solely for the use of [Recipient Organization Name] and should not be distributed to any other parties without our prior written consent.

Sincerely,

[Signature]

[Name of Authorized Signatory]

[Title/Position]

[Audit Firm/Entity Name]