

[Letterhead of Independent Registered Public Accounting Firm]

[Date]

[Name of Representative(s)]

As Representatives of the several Underwriters

[Address]

Re: [Name of Issuing Bank/Bank Holding Company] Offering of [Description of Securities]

Dear Sirs/Madams:

We refer to our letter dated [Date of Original Comfort Letter] (the "Initial Letter") relating to the [Registration Statement/Offering Memorandum] of [Name of Issuer] (the "Company"). We are independent certified public accountants with respect to the Company within the meaning of the Securities Act of 1934 and the applicable rules and regulations adopted by the SEC and the PCAOB.

We reaffirm as of the date hereof (and as though made on the date hereof) all of the statements contained in the Initial Letter, except that the "specified date" referred to in the Initial Letter shall now be [New Specified Date], which is within [Number] business days of the date of this letter.

For purposes of this letter, we have performed the following additional procedures:

1. We have read the unaudited consolidated financial statements of the Company for the period from [End Date of Last Financials] to [Date of Most Recent Internal Financials].
2. We have read the minutes of the meetings of the Board of Directors and the Audit Committee of the Company held since [Date of Last Minutes Read in Initial Letter].
3. We have made inquiries of certain officials of the Company who have responsibility for financial and accounting matters regarding whether there was any change in the capital stock, increase in long-term debt, or any decreases in consolidated net interest income or net income as compared with the amounts shown in the [Date] financial statements.

Nothing has come to our attention as a result of the foregoing procedures that caused us to believe that:

- At [Date of Most Recent Internal Balance Sheet], there was any change in the capital stock or any increase in long-term debt of the Company and its subsidiaries consolidated as compared with amounts shown in the [Date] consolidated balance sheet.
- For the period from [Date] to [Date], there were any decreases, as compared with the corresponding period in the preceding year, in consolidated net interest income or in the total or per-share amounts of net income.

This letter is solely for the information of the addressees and to assist the underwriters in conducting and documenting their investigation of the affairs of the Company in connection with

the offering of the securities covered by the [Registration Statement/Offering Memorandum], and it is not to be used, circulated, quoted, or otherwise referred to for any other purpose.

Very truly yours,

[Signature of Accounting Firm]