

[Law Firm Letterhead]

[Date]

To: [Recipient Name/Financial Institution]

[Recipient Address]

[City, State, Zip Code]

Re: Legal Opinion Regarding Banking Regulatory Compliance for [Client Name]

Dear [Name],

We act as legal counsel to [Client Name] (the "Company") in connection with [describe specific transaction or regulatory inquiry]. This letter is provided at the request of the Company to address certain matters regarding its compliance with applicable banking laws and regulations.

1. Scope of Review

In our capacity as counsel, we have examined originals or copies of the following: [List documents, e.g., Articles of Incorporation, Bylaws, Internal Compliance Manuals, and Regulatory Licenses]. We have also relied on certificates of officers of the Company regarding certain factual matters.

2. Compliance Status

Based on our review and subject to the qualifications herein, we confirm that:

- The Company is duly organized and validly existing under the laws of [Jurisdiction].
- To the best of our knowledge, the Company maintains the necessary licenses required by [Name of Regulatory Body] to conduct its current banking activities.
- We are not aware of any pending or threatened legal actions or regulatory proceedings that would materially affect the Company's standing with banking authorities.
- The Company has established internal policies intended to comply with [Specific Regulations, e.g., AML/KYC and Basel III frameworks].

3. Qualifications and Limitations

This letter is limited to the laws of [Jurisdiction] and federal banking regulations of [Country]. We express no opinion as to the laws of any other jurisdiction. This letter is issued as of the date hereof, and we assume no obligation to update this letter for events occurring after this date.

4. Reliance

This letter is intended solely for the benefit of [Recipient Name] in connection with the aforementioned matter and may not be relied upon by any other person or used for any other purpose without our prior written consent.

Sincerely,

[Signature]

[Name of Partner]

[Name of Law Firm]