

[Date]

[Addressee Name]

[Lead Underwriter/Requesting Entity]

[Address]

Re: Comfort Letter regarding [Bank Name] Financial Statements

Dear Sirs,

We have performed the procedures agreed with you and enumerated below with respect to the unaudited interim financial statements of [Bank Name] (the "Bank") for the period ended [Date].

Our engagement was undertaken in accordance with [Applicable Auditing Standards, e.g., ISAE 3000 or local equivalent]. The procedures were performed solely to assist you in evaluating the financial data included in the [Offering Circular/Prospectus].

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

1. Read the unaudited financial statements for the period ended [Date].
2. Inquired of officials of the Bank responsible for financial and accounting matters.
3. Compared the amounts in the financial statements with the Bank's accounting records.

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

- Any material modifications should be made to the unaudited financial statements for them to be in conformity with [Accounting Framework, e.g., IFRS/GAAP].
- As of [Specific Date], there has been any decrease in the capital stock, increase in long-term debt, or decrease in net assets of the Bank as compared with amounts shown in the [Last Audited Balance Sheet].

Because the above procedures do not constitute an audit or a review made in accordance with generally accepted auditing standards, we do not express an opinion on the financial statements. Had we performed additional procedures, other matters might have come to our attention that would have been reported to you.

This letter is addressed to and provided solely for the information of the addressees and should not be used, circulated, quoted, or otherwise referred to for any other purpose.

Yours faithfully,

[Signature of Accounting Firm]

[Name of Accounting Firm]