

[Company Letterhead]

[Date]

[Recipient Name]

[Recipient Title]

[Organization Name]

[Address]

Subject: Comfort Letter regarding Asset Quality Provisions and Risk Management

Dear [Recipient Name],

This letter is provided in connection with the review of [Entity Name]'s asset quality and the adequacy of its provisioning for the period ending [Date].

We confirm that the Risk Management Department has implemented robust internal controls and methodologies to assess credit risk and determine appropriate provision levels. Specifically, we state that:

- **Policy Compliance:** All provisions for impaired assets have been calculated in accordance with [Applicable Accounting Standards, e.g., IFRS 9 / CECL] and internal risk policies.
- **Data Integrity:** The quantitative data used for risk modeling and loss forecasting is derived from validated internal systems and reflects the current credit environment.
- **Review Process:** All high-value exposures and non-performing loans have undergone individual impairment testing, while collective provisions reflect historical loss experience and forward-looking economic indicators.
- **Sufficiency:** To the best of our knowledge, the current level of provisions is sufficient to cover identified and inherent risks within the asset portfolio as of the reporting date.

This letter is for informational purposes for [Recipient Name] and should not be construed as a formal financial audit or a guarantee of future performance. It is intended solely for the use of the addressee and should not be distributed to third parties without prior written consent.

Yours sincerely,

[Signature]

[Name of Chief Risk Officer]

[Title]

[Company Name]