

[Company Letterhead]

[Date]

[Name of Recipient/Regulatory Authority]

[Address]

[City, State, Zip Code]

Subject: Letter of Comfort regarding [Name of Subsidiary Bank]

To Whom It May Concern,

We, [Name of Parent Company/Holding Company], as the majority shareholder of [Name of Subsidiary Bank] (the "Subsidiary"), hereby acknowledge our awareness of the regulatory capital requirements applicable to the Subsidiary under the jurisdiction of [Name of Regulatory Body].

This letter serves to confirm our commitment to support the financial stability and operational continuity of the Subsidiary. It is our current policy to ensure that the Subsidiary is managed and capitalized in a manner that enables it to meet its liabilities and comply with all statutory capital adequacy ratios.

In the event that the Subsidiary is unable to meet its minimum capital requirements as defined by applicable laws and regulations, [Name of Parent Company] hereby confirms its intention to provide the necessary capital injections or financial support to restore the Subsidiary's capital position, subject to our internal corporate approvals and any necessary legal or regulatory requirements.

This letter is a statement of our current intent and policy as a shareholder. It does not constitute a legally binding guarantee of the Subsidiary's specific debts or a direct contract with the Subsidiary's creditors, but represents our commitment to maintaining the Subsidiary's standing as a viable financial institution.

This commitment shall remain in effect for as long as [Name of Parent Company] maintains a controlling interest in the Subsidiary or until otherwise notified in writing.

Yours faithfully,

[Signature]

[Name of Authorized Signatory]

[Title]

[Name of Parent Company]