

[Company Letterhead of Sponsor/Parent Entity]

[Date]

To: [Name of National Regulatory Authority/Central Bank]

[Address]

[City, Country]

RE: Comfort Letter Regarding Tier 1 Capital Maintenance for [Name of Subsidiary Bank]

Dear Sir/Madam,

This letter is provided by [Name of Sponsor/Parent Entity] (the "Sponsor") in connection with the regulatory capital requirements applicable to [Name of Subsidiary Bank] (the "Subsidiary").

The Sponsor acknowledges that the Subsidiary is subject to the capital adequacy standards established under the Basel III framework, as implemented by [Name of Regulatory Authority]. We are aware of the requirement for the Subsidiary to maintain a robust Tier 1 Capital ratio to ensure financial stability and operational continuity.

The Sponsor confirms its current policy is to ensure that the Subsidiary is managed and capitalized in a manner that enables it to meet its liabilities and regulatory capital obligations at all times. Specifically, the Sponsor intends to provide the necessary support to ensure that the Subsidiary maintains its Common Equity Tier 1 (CET1) and Additional Tier 1 (AT1) capital levels above the minimum regulatory thresholds, including applicable capital buffers.

While this letter does not constitute a legal guarantee or a legally binding financial obligation, it reflects the Sponsor's commitment to the financial soundness of the Subsidiary. The Sponsor intends to maintain its majority shareholding in the Subsidiary and to oversee its capital position to ensure compliance with Basel Tier 1 standards.

This letter shall remain in effect as long as the Subsidiary is a controlled entity of the Sponsor and remains subject to the aforementioned regulatory requirements.

Yours faithfully,

[Signature]

[Name of Authorized Signatory]

[Title/Position]

[Name of Sponsor/Parent Entity]