

[Company Letterhead]

[Date]

[Name of Regulatory Authority/Recipient]

[Address]

[City, State, Zip Code]

Subject: Comfort Letter regarding Capital Conservation Buffer Requirements

Dear [Name of Contact Person/Department],

This letter is provided by [Name of Parent Company/Supporting Institution] in relation to the capital adequacy requirements of [Name of Subsidiary/Entity], hereafter referred to as "the Entity."

We acknowledge the regulatory requirements set forth under [Specific Regulation, e.g., Basel III / Local Banking Act] concerning the Capital Conservation Buffer (CCB). We understand that the Entity is required to maintain a common equity Tier 1 capital buffer of [Percentage]% above its minimum regulatory capital requirements.

We hereby confirm our awareness of the Entity's financial position and its obligation to maintain this buffer to ensure the absorption of losses during periods of economic stress. It is our current policy and intention to monitor the capital position of the Entity closely.

While this letter does not constitute a legal guarantee or a binding financial commitment to inject capital, [Name of Parent Company] confirms its commitment to support the Entity in maintaining its regulatory capital ratios. We intend to provide the necessary guidance and oversight to ensure the Entity remains in compliance with the Capital Conservation Buffer requirements as mandated by [Name of Regulatory Body].

We remain available to discuss the contents of this letter or the Entity's capital planning process at your convenience.

Yours sincerely,

[Signature]

[Name of Authorized Signatory]

[Title]

[Name of Parent Company/Institution]