

[Date]

[Recipient Name/Board of Directors]

[Acquiring Entity Name]

[Address Line 1]

[Address Line 2]

RE: Comfort Letter regarding Pro Forma Capital Compliance post-merger of [Acquiring Entity] and [Target Entity]

To the Board of Directors,

We have reviewed the pro forma condensed combined financial information of [Acquiring Entity] (the "Company") as of [Date], which gives effect to the merger with [Target Entity]. This review was conducted to evaluate the Company's projected capital adequacy following the completion of the transaction.

Based on our analysis of the pro forma financial statements, the underlying assumptions provided by management, and the projected balance sheet adjustments, we confirm the following:

- The pro forma capital ratios have been calculated in accordance with [Regulatory Body/Standard] guidelines.
- Post-merger, the Company's Common Equity Tier 1 capital is projected to be [Percentage/Amount].
- The Company is projected to remain "well-capitalized" under the applicable regulatory framework immediately following the closing.
- Available liquidity and capital reserves appear sufficient to meet the minimum regulatory requirements for the combined entity.

This letter is provided solely for the information of the Board of Directors in connection with the evaluation of the merger. It is not to be used, circulated, or relied upon for any other purpose or by any other party without our prior written consent.

Our procedures do not constitute an audit conducted in accordance with generally accepted auditing standards, the objective of which would be the expression of an opinion on the financial statements as a whole. Accordingly, we do not express such an opinion.

Sincerely,

[Signature]

[Name of Partner/Officer]

[Name of Firm/Financial Advisor]