

[Company Letterhead]

**Date:** [Insert Date]

**To:** [Name of Recipient/Regulatory Authority]  
[Address]  
[City, State, Zip Code]

**Subject: Comfort Letter regarding Stress Testing and Capital Buffer Compliance**

Dear [Name of Contact Person],

This letter is provided by [Company Name] (the "Company") in connection with the regulatory requirements for capital adequacy and risk management. The purpose of this letter is to confirm the Company's position regarding its stress testing frameworks and capital buffer maintenance.

### **1. Stress Testing Procedures**

The Company confirms that it has conducted comprehensive internal stress tests for the period ending [Date]. These tests include scenarios for [Market Risk, Credit Risk, and Liquidity Risk]. The results indicate that the Company maintains sufficient resilience to withstand adverse economic conditions as defined in our current risk appetite statement.

### **2. Capital Buffer Compliance**

We confirm that as of [Date], the Company is in full compliance with the mandatory capital buffer requirements, including the [Capital Conservation Buffer, Countercyclical Buffer, and SIFI Buffer, if applicable]. Our Common Equity Tier 1 (CET1) ratio stands at [Percentage]%, which remains above the combined buffer requirement of [Percentage]%.

### **3. Management Commitment**

The Board of Directors and Senior Management remain committed to maintaining a robust capital position. We continue to monitor macroeconomic indicators to ensure that capital buffers are adjusted in accordance with regulatory expectations and internal risk assessments.

### **4. Limitations**

This letter is based on financial data available as of the date of issuance. It is intended solely for the use of [Recipient Name] and should not be distributed to third parties without prior written consent from the Company.

Yours sincerely,

[Signature]

[Name of Authorized Signatory]  
[Title, e.g., Chief Risk Officer / Chief Financial Officer]  
[Company Name]