

[Audit Firm Letterhead]

[Date]

To: [Recipient Name/Regulatory Body]

[Recipient Address]

[City, State, Zip Code]

**Subject: Comfort Letter regarding the Capital Adequacy Ratio (CAR) of [Bank/Entity Name]**

Dear [Sir/Madam],

We have performed certain procedures, as agreed upon and enumerated below, regarding the Capital Adequacy Ratio (CAR) of [Bank/Entity Name] (the "Company") as of [Reporting Date]. This engagement was conducted in accordance with [Applicable Auditing Standards, e.g., ISRS 4400].

Our procedures were applied to the financial data provided by management and included:

- Comparing the components of Tier 1 and Tier 2 Capital used in the calculation to the audited financial statements for the period ended [Date].
- Reviewing the mathematical accuracy of the risk-weighted assets (RWA) calculations based on the guidelines issued by [Central Bank/Regulatory Authority].
- Recalculating the Capital Adequacy Ratio by dividing the Total Capital by the Total Risk-Weighted Assets.

Based on the procedures performed, we report that:

1. The Total Capital of the Company was found to be [Amount] as of [Date].
2. The Total Risk-Weighted Assets were found to be [Amount] as of [Date].
3. The resulting Capital Adequacy Ratio was [Percentage]%, which is in compliance with the minimum requirement of [Required Percentage]% set by [Regulatory Authority].

Because the above procedures do not constitute either an audit or a review made in accordance with International Standards on Auditing, we do not express any assurance on the CAR other than the findings reported above.

This letter is intended solely for the use of [Recipient Name] for the purpose of [State Purpose, e.g., regulatory compliance] and should not be distributed to any other parties.

Yours faithfully,

[Signature]

[Name of Partner]

[Audit Firm Name]  
[License Number]