

[Company Letterhead]

[Date]

[Recipient Name]

[Recipient Title]

[Regulatory Body or Financial Institution Name]

[Address]

[City, State, Zip Code]

Subject: Comfort Letter Regarding Regulatory Capital Compliance

Dear [Name/Title],

This letter is provided by [Company Name] (the "Company") in connection with [Reference Transaction/Requirement, e.g., the annual prudential review or the issuance of Debt Securities].

We confirm that as of [Date], the Company is in compliance with the capital adequacy requirements set forth by [Name of Regulatory Authority, e.g., the Federal Reserve, ECB, or FCA] under [Specific Regulation, e.g., Basel III / CRR].

Specifically, we confirm the following figures based on our [Audited/Unaudited] financial statements as of [Reporting Period End Date]:

- **Common Equity Tier 1 (CET1) Ratio:** [Percentage]%
- **Tier 1 Capital Ratio:** [Percentage]%
- **Total Capital Ratio:** [Percentage]%
- **Leverage Ratio:** [Percentage]%

The Company maintains internal controls and monitoring systems designed to ensure that capital levels remain above the minimum regulatory requirements plus any applicable capital buffers. At the date of this letter, management is not aware of any material changes or subsequent events that would cause the Company to fall below these mandatory thresholds.

This letter is for information purposes only and is addressed solely to [Recipient Name]. It may not be relied upon by any other party or used for any other purpose without our prior written consent.

Yours sincerely,

[Signature]

[Name of Authorized Signatory]

[Title, e.g., Chief Financial Officer]

[Company Name]