

[Accounting Firm Letterhead]

[Date]

To: [Addressee/Underwriter/Lending Institution]
[Address]

Re: Comfort Letter Regarding Net Interest Margin (NIM) Data

Dear [Name],

We have performed the procedures enumerated below, which were agreed to by [Company Name] (the "Company"), solely to assist you in evaluating certain financial data relating to the Net Interest Margin of the Company for the period ended [Date].

Our procedures and findings are as follows:

1. We obtained the Net Interest Margin calculation worksheet prepared by management for the period [Date] to [Date].
2. We compared the interest income, interest expense, and average earning assets used in the NIM calculation to the Company's general ledger and audited financial statements for the same period and found them to be in agreement.
3. We recalculated the Net Interest Margin by dividing the net interest income (total interest income minus total interest expense) by the average earning assets and compared the result to the NIM percentage disclosed in [Document Name/Section]. No exceptions were found.

These procedures do not constitute an audit or a review of the financial statements in accordance with generally accepted auditing standards. We make no representation regarding the sufficiency of these procedures for your purposes.

This letter is intended solely for the use of the addressee and should not be used by those who have not agreed to the procedures and taken responsibility for the sufficiency of the procedures for their purposes.

Yours sincerely,

[Signature of Accounting Firm]
[Name of Accounting Firm]