

[Company Letterhead]

[Date]

[Recipient Name]

[Recipient Title]

[Regulatory Authority Name / Financial Institution Name]

[Address]

[City, State, Zip Code]

**Subject: Comfort Letter Regarding Regulatory Capital Ratios Verification**

Dear [Recipient Name],

We, [Independent Audit Firm Name], have performed certain procedures, as agreed upon and described below, relating to the regulatory capital ratios of [Entity Name] (the "Company") as of [Report Date].

Our engagement was conducted in accordance with [Applicable Standard, e.g., AICPA Professional Standards / ISRS 4400]. The sufficiency of these procedures is solely the responsibility of the specified parties. Consequently, we make no representation regarding the sufficiency of the procedures described below either for the purpose for which this letter has been requested or for any other purpose.

The procedures performed and our findings are as follows:

- We compared the amounts used in the calculation of Common Equity Tier 1 (CET1), Tier 1 Capital, and Total Capital to the audited financial statements of the Company for the period ending [Date].
- We recalculated the Risk-Weighted Assets (RWA) based on the classifications provided by management and in accordance with [Applicable Regulatory Framework, e.g., Basel III / Dodd-Frank].
- We verified the mathematical accuracy of the resulting capital ratios, specifically:
  - Common Equity Tier 1 Ratio: [Percentage]%
  - Tier 1 Capital Ratio: [Percentage]%
  - Total Capital Ratio: [Percentage]%
  - Leverage Ratio: [Percentage]%

Based on the procedures performed, nothing has come to our attention that causes us to believe that the regulatory capital ratios reported by the Company as of [Date] are not, in all material respects, calculated in accordance with [Regulatory Reference].

This letter is provided solely for the information of [Recipient Name] to assist in their evaluation of the Company's regulatory compliance and should not be used, circulated, quoted, or otherwise referred to for any other purpose.

Yours sincerely,

[Signature]

[Name of Partner]

[Name of Audit Firm]

[License Number]