

[Date]

[Recipient Name]

[Recipient Title/Regulatory Body]

[Organization Name]

[Address]

Subject: Chief Financial Officer Certification of Capital Adequacy

To Whom It May Concern,

I, [CFO Full Name], in my capacity as the Chief Financial Officer of [Institution Name] (the "Company"), hereby certify that as of the reporting period ending [Date], the Company maintains sufficient capital to support its risk profile and meet all applicable regulatory requirements.

I further certify that:

- The Company's capital position has been calculated in accordance with [Reference Specific Regulation or Accounting Standard].
- The internal capital adequacy assessment process (ICAAP) is integrated into the Company's strategic planning and risk management frameworks.
- All material risks, including credit, market, operational, and liquidity risks, have been accounted for in the assessment of capital requirements.
- The Company currently maintains a capital buffer above the minimum regulatory threshold of [Percentage/Amount].

The financial data and supporting documentation used to determine this certification are, to the best of my knowledge, accurate, complete, and prepared in accordance with established internal controls.

Should you require further information or supporting documentation regarding this certification, please contact my office directly.

Sincerely,

(Signature)

[CFO Full Name]

Chief Financial Officer

[Institution Name]