



Dear Chris:

I am writing to you to communicate my excitement of the pending BBT and SunTrust Merger and how it should positively impact the Small Business Community in Charlotte and the Region. SunTrust is a leader in CRA investing throughout the region. SunTrust invested in the First Capitala SBIC Fund in 1999 and SunTrust has invested in all of our 4 SBIC funds. SunTrust also serves on the Advisory Board of our SBIC Fund.

Since 1999, the Capitala SBIC Funds have invested in over 150 small businesses in the region and deployed over \$1.5 Billion of investment into these small business. The investment into these small business has created substantial job growth in the region.

SunTrust is our longest and one of our Largest SBIC investors and their commitment to Community Reinvestment and Small Business Investment Programs have had a substantial positive impact to our region. With the merger the amount of resources that can be dedicated to Community Reinvestment and Small Business investment substantially increases and I believe will substantially benefit the small business community of Charlotte and the Region.

I am happy to speak on the positive impacts of this merger to anyone interested, including; regulators, shareholders, and Customers of the bank. My Father served on the Board of Directors for BBT banks for most of the 1980s to the mid 1990s. My guess is he would be very impressed with the growth of the bank and how the bank has helped provide capital to the growth of small businesses.

Joe Alala, III
Chairman and CEO
Capitala Group, LLC