



Wyrick Robbins Yates & Ponton LLP

ATTORNEYS AT LAW

4101 Lake Boone Trail, Suite 300, Raleigh, NC 27607

PO Drawer 17803, Raleigh, NC 27619

P: 919.781.4000 F: 919.781.4865 www.wyrick.com

LARRY E. ROBBINS
lrobbins@wyrick.com

April 23, 2019

Federal Reserve Bank of Richmond
P.O. Box 27622
Richmond, VA 23261

FDIC Atlanta Regional Office
10 10th Street, NW, Suite 800
Atlanta, GA 30309-3849

Via email: comments.applications@rich.frb.org
BankMergerApplication@fdic.gov

Dear Sir and Madam:

I am a partner with the law firm of Wyrick Robbins Yates & Ponton LLP. Our firm started with a few attorneys in 1980. We were located in the main office tower which at that time housed the main Raleigh, North Carolina location of BB&T. From our initial operations, we were a BB&T customer and remain so today. The Raleigh offices saw a steady stream of executives within the BB&T system, including our relationship bankers, move up the ranks of the bank. Perhaps most notably include the current CEO of BB&T Kelly King and also David Weaver, Senior Executive Vice President and President, Community Banking, as well as our local relationship banker Chris Isley and Gray Reed, Triangle Regional President.

We began as a small business with little or no access to financial support from the larger members of the local banking community. However, BB&T was willing to work with us, understand our business and thankfully extend credit to a start-up business. Without the support of BB&T in providing our growing firm with reliable access to reasonably priced capital, not only for our business, but also for me personally, we would not be in the position that we are today—92 attorneys and more than 70 full and part-time staff members. Although we are relatively small in terms of the total number of employees compared to some of the larger institutions in the area, we have a significant impact on our community in terms of the salary dollars paid and the support that we provide for the local ecosystem, our services to the business community and large, our contributions to the local performing arts and visual arts groups, and our significant contributions to many deserving charitable organizations operating in the Research Triangle Park.

Please accept this letter as my full and unequivocal support for the BB&T and SunTrust merger. The proposed transaction will provide continuing and expanded and desperately needed access to capital for our business community as well as combined resources that will provide an opportunity for the merged entities to provide, at reasonable prices, the technologies and products and services needed by the business community to survive as the financial markets become increasingly more complex.



Larry E. Robbins