



April 23, 2019

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

RE: Commenting on the proposed merger between BB&T and SunTrust Bank.

Dear Sirs:

My name is Peter Shand and I am President/CEO of Business Development Corporation of South Carolina, a small business lending company that specializes in making SBA-guaranteed loans. I am writing to express my support for the merger between BB&T and SunTrust Bank. My company has had a lengthy relationship BB&T for at least 10 years, in which we have worked on small business lending solutions for our mutual borrowers that usually involve an SBA- guaranteed loan product. In addition, our Relationship Manager, ED Rachwal, is active on our loan committee, and gives his time toward making small business loans available in our state. It is my belief that the merger will result in a stronger combined institution that will have an even bigger economic benefit for our state and for the company's associates. I hope you will agree to allow this merger.

Thank you for your consideration of my comments. Please do not hesitate to contact me if any additional information is needed.

Sincerely,



Peter Shand  
President/CEO