



April 25, 2019

FDIC Atlanta Regional Office  
10 10<sup>th</sup> Street, NW Suite 800  
Atlanta, GA 30309-3849

**Sent Via E-Mail - BankMergerApplication@fdic.gov**

RE: BB&T / SunTrust MOE

Dear Sir/Madam:

Please accept this letter of support for the BB&T and SunTrust merger of equals that was announced on February 7, 2019. The combination of these financial institutions will provide high-growth, middle-market corporate clients such as Sipcama Agro USA, Inc. with the ability to access additional world-class banking knowledge, tools and security at a time when failure to obtain such support is simply not an option.

Our business operates in the agricultural input market by developing, manufacturing and distributing plant protecting products which allow farmers to produce crops in an efficient, scalable manner. This in turn allows crop outputs to be maximized offering the largest possible supply of quality, affordable produce throughout the value chain. BB&T allows us to enhance U.S. farm economics by providing critical working capital which allows us to operate in what is, by its very nature, a very cyclical market. Without the support of BB&T financial backing Sipcama Agro USA, Inc. could not operate from a month-to-month basis, let alone invest in future growth.

We also rely on BB&T to safeguard our most liquid and unsecured asset, cash. BB&T's Treasury platform provides technology that must be continually reviewed, updated and protected. That effort requires a vast amount of investment and expertise. The BB&T/SunTrust merger will allow for the combined institution to realize economies of scale which would lead to advances in technology and security, which will benefit the entire U.S. banking public.

On behalf of Sipcama Agro USA, Inc., I request that you approve the BB&T and SunTrust merger.

Thank you for your kind consideration,

Francis X. Pirozzi  
Chief Financial Officer