



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
WASHINGTON, D. C. 20551

ADDRESS OFFICIAL CORRESPONDENCE
TO THE BOARD

December 5, 2012

Mr. Daryl Bible
Chief Financial Officer
BB&T Corporation
150 South Stratford Road, Suite 400
Winston-Salem, North Carolina 27104

Dear Mr. Bible:

This letter is in response to the request by BB&T Corporation, Winston-Salem, North Carolina ("BB&T"), to extend the time period for including [REDACTED] in certain portions of the FR Y-14Q/M reporting forms (respectively, "FR Y-14Q Data" and "FR Y-14M Data").¹ You indicate that additional time is needed to [REDACTED]

Based on all the facts of record, including the information provided in your request and in other supervisory information, the Secretary of the Board, acting under delegated authority, has granted your request for an extension of time from November 9, 2012, to February 9, 2013, to provide Y-14Q Data that includes [REDACTED].² Until then, BB&T must provide complete FR Y-14Q reports on the regular reporting deadlines that exclude [REDACTED]. This action should not be construed as granting relief from any other conditions or commitments to which BB&T may be subject.


¹ You have requested additional time to provide data that would include

[REDACTED]
[REDACTED] schedules of the FR Y-14M; and the [REDACTED]
[REDACTED] schedules of the FR Y-14Q.

² 12 CFR 265.5(a)(2)(i). On November 30, 2012, you provided to the Federal Reserve FR Y-14M data [REDACTED]

Please contact Phillip C. Watts, Federal Reserve Bank of Richmond, Charlotte Branch, at (704) 358-2565, if you have any questions.

Sincerely yours,


Margaret McCloskey Shanks
Deputy Secretary of the Board

cc: Richard F. Westerkamp, Jr., Vice President
Federal Reserve Bank of Richmond
Phillip C. Watts, Principal Examiner
Federal Reserve Bank of Richmond, Charlotte Branch