



BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM  
WASHINGTON, DC 20551

November 19, 2019

**Via Email**

Dear Commenter:

The Board of Governors of the Federal Reserve System (“Board”) has approved the proposal by BB&T Corporation, Winston-Salem, North Carolina, to merge with SunTrust Banks, Inc. (“SunTrust”), Atlanta, Georgia, and SunTrust Bank Holding Company, Orlando, Florida, SunTrust’s wholly owned intermediate holding company, and thereby indirectly acquire SunTrust Bank, Atlanta, Georgia, pursuant to section 3 of the Bank Holding Company Act of 1956.

In taking this action, the Board considered your comments on the proposal. The Board’s reasons for its action are explained in the enclosed order.

Under the Board’s Rules of Procedure (12 CFR part 262), you may request that the Board reconsider its action in this matter in accordance with section 262.3(k) of those rules, a copy of which is enclosed for your information. Please note that the rules provide that any such request must be made in writing and must be received by the Secretary of the Board on or before the fifteenth calendar day after the effective date of the enclosed order.

Sincerely yours,

A handwritten signature in black ink, appearing to read "Ann E. Misback".

Ann E. Misback  
Secretary of the Board

Enclosures: 1. Press Release 2. Order 3. Rules of Procedure

cc: Patricia A. Robinson, Esq.  
Wachtell, Lipton, Rosen & Katz