

CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS FOR FOREIGN BANKS

The information contained in this Certification is given pursuant to Sections 5318(j) and 5318(k) of Title 31 of the United States Code, as added by sections 313 and 319(b) of the USA PATRIOT Act of 2001 (Public Law 107-56).

The undersigned financial institution, *Branch Banking and Trust Company on behalf of its foreign branch*, (the “**Foreign Bank**”) hereby certifies as follows:

A. Correspondent Accounts Covered by this Certification

This Certification applies to all correspondent accounts established for the Foreign Bank by Covered Financial Institutions.

B. Physical Presence/Regulated Affiliate Status

The Foreign Bank maintains a physical presence in the Cayman Islands. This means that the Foreign Bank:

- Has a business address of, Branch Banking and Trust Company, c/o Close Bank (Cayman) Limited, P.O. Box 1034 GT, Harbour Place, 4th Floor, 103 South Church Street, Grand Cayman, Cayman Islands where it employs one or more individuals on a full-time basis and maintains operating records related to its banking activities.
- Is authorized to conduct banking activities in the country where its place of business is located.
- Is subject to inspection by the Cayman Islands Monetary Authority, the FDIC and the NC Commissioner of Banks that licensed the particular Foreign Bank to conduct banking activities.

C. Indirect Use of Correspondent Accounts

No Correspondent Account maintained by a Covered Financial Institution may be used to indirectly provide banking services to certain foreign banks. Foreign Bank hereby certifies that it does not use any Correspondent Account with a Covered Financial Institution to indirectly provide banking services to any foreign bank that does not maintain a physical presence in any country and that is not a regulated affiliate.

D. Ownership Information

The Foreign Bank is wholly owned by BB&T Corporation whose shares are publicly traded. Publicly traded means that the shares are traded on an exchange or an organized over-the-counter market that is regulated by a foreign securities authority as defined in section 3(a)(50) of the Securities Exchange Act of 1934 (15 U.S.C. 78c(a)(50)).

E. Process Agent

CT Corporation is a resident of the United States at the following street address: 225 Hillsborough Street, Raleigh, NC 27603, and is authorized to accept service of legal process on behalf of the Foreign Bank from the Secretary of the Treasury or the Attorney General of the United States pursuant to Section 5318(k) of title 31, United States Code.

F. General

The Foreign Bank hereby agrees to notify in writing each Covered Financial Institution at which it maintains any Correspondent Account of any change in facts or circumstances reported in this Certification. Notification shall be given within 30 calendar days of such change. The Foreign Bank will make such notification by publication on the BBandT.com website. Any Covered Financial Institution using this certification should check the BBT.com web site periodically to obtain updated certified information. Foreign Bank does not undertake to otherwise give notice to any Covered Financial Institution of any change in the Foreign Bank's certification.

The Foreign Bank understands that each Covered Financial Institution at which it maintains a Correspondent Account may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States. The Foreign Bank further understands that the statements contained in this Certification may be transmitted to one or more departments or agencies of the United States of America for the purpose of fulfilling such departments' and agencies' governmental functions.

I, Ranea P. Sanders, certify that I have read and understand this Certification, that the statements made in this Certification are complete and correct, and that I am authorized to execute this Certification on behalf of the Foreign Bank.

Executed on this 2nd day of November 2009.

Ranea P. Sanders, SVP
Ranea P. Sanders, Senior Vice President
BSA/AML Group Operations Manager
Branch Banking and Trust Company

Received and reviewed by:

Name: _____

Title: _____

For: _____

[Name of Covered Financial Institution]

Date: _____