

KAWASAKI MOTORS CORP., U.S.A. AND SHEFFIELD FINANCIAL ANNOUNCE A NEW MULTI-YEAR RETAIL FINANCING CONTRACT



Foothill Ranch, Calif. – Kawasaki Motors Corp., U.S.A. (KMC) and Sheffield Financial, a division of Branch Banking recently agreed to a multi-year financing services agreement, effective immediately. The agreement allows Sheffield to provide consumer financing services to customers of KMC's independent dealer network. The contract covers installment financing for Kawasaki motorcycles, side by sides, ATVs, and personal watercraft models.

"Sheffield has been a great partner for Kawasaki," said Senior Vice President, Sales & Operations Bill Jenkins. "We are proud to extend our relationships and offer Kawasaki dealers the tools for financing all Kawasaki customers. We are confident that the combination of industry leading Kawasaki models with Sheffield's services will result in the best retail experience for our customers."

Sheffield, founded in 1992 and acquired by BB&T in 1997, has a strong commitment to power sports manufacturers, dealers, and customers. "We are excited about our continued financing relationship with Kawasaki and its independent dealers and customers," said Jack Snow, Sheffield Financial CEO. "Our logo is 'Personal Service – It's That Simple' and is the foundation upon which our company is built. Sheffield specializes in financing motorcycles, off-road vehicles, and personal watercraft equipment and Kawasaki is a premier manufacturer in this industry."

ABOUT SHEFFIELD FINANCIAL

Clemmons, N.C.-based Sheffield Financial is a division of Branch Banking and Trust Company, which is a subsidiary of BB&T Corporation (NYSE: BBT). Sheffield, which has financed more than \$20 billion in loans since its founding in 1992, currently services more than 15,000 outdoor power equipment, power sports and trailer dealers nationwide. The company provides retail financing options in all 50 states for outdoor power equipment, trailers and power sports equipment, such as snowmobiles, all-terrain vehicles, side by side vehicles, motorcycles and personal watercraft. For more information about Sheffield Financial, visit SheffieldFinancial.com.

ABOUT BB&T

BB&T is one of the largest financial services holding companies in the U.S. with \$220.3 billion in assets and market capitalization of \$37.0 billion as of Sept. 30, 2017. Building on a long tradition of excellence in community banking, BB&T offers a wide range of financial services including retail and commercial banking, investments, insurance, wealth management, asset management, mortgage, corporate banking, capital markets and specialized lending. Based in Winston-Salem, N.C., BB&T operates over 2,100 financial centers in 15 states and Washington, D.C. A Fortune 500 company, BB&T is consistently recognized for outstanding client service by Greenwich Associates for small business and middle market banking. More information about BB&T and its full line of products and services is available at BBT.com.

ABOUT KAWASAKI

Kawasaki Heavy Industries, Ltd. (KHI) started full-scale production of motorcycles over a half century ago. The first Kawasaki motorcycle engine was designed based on technical know-how garnered from the development and production of aircraft engines, and Kawasaki's entry into the motorcycle industry was driven by the company's constant effort to develop new technologies. Numerous new Kawasaki models introduced over the years have helped shape the market, and in the process have created enduring legends based on their unique engineering, power, design and riding pleasure. In the future, Kawasaki's commitment to maintaining and furthering these strengths will surely give birth to new legends.

Kawasaki Motors Corp., U.S.A. (KMC) markets and distributes Kawasaki motorcycles, ATVs, side x sides, and Jet Ski® watercraft through a network of approximately 1,100 independent retailers, with close to an additional 7,700 retailers specializing in general purpose engines. KMC and its affiliates employ nearly 3,100 people in the United States, with approximately 260 of them located at KMC's Foothill Ranch, California headquarters.

Kawasaki's tagline, "Let the good times roll.®", is recognized worldwide. The Kawasaki brand is synonymous with powerful, stylish and category-leading vehicles. Information about Kawasaki's complete line of powersports products and Kawasaki affiliates can be found on the Internet at www.kawasaki.com.

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